



Factors Affecting Online Repurchase Intention of Chaldal.com
in Dhaka, Bangladesh

Ms. Nusrat Ahlan Gazi

A Thesis Submitted in Partial Fulfillment of the Requirements
for the Degree of Master of Business Administration in Marketing
Graduate School of Business
Assumption University
Academic Year 2016
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ABSTRACT

Online repurchase intention among present customers has been considered as a vital factor for the expansion and growth of e-commerce. Online shopping is a form of electronic commerce which allows consumers to directly buy goods from a seller over the internet. Online shops will also let consumer to view and order products online from any part of the world. In today's world it is impossible to not to think shopping at convenience and ease considering busy schedules of the people. It is very important for the consumers to be satisfied with the services provided by online shops in order to continue to repurchase. Knowing the importance of this topic, this research paper aims at investigating the relationship between the independent variables such as media richness, ease of use, usefulness, attitude, security and trust aspects and demographic variables with dependent variable online repurchase intention among customers of Chaldal.com in Dhaka, Bangladesh.

This study exclusively made use of survey methods to collect the data from 400 respondents and analyzed using statistical software. The target populations of the study are the present customers of Chaldal.com. Questionnaires were distributed Descriptive statistics were used in describing parameters of the respondents and inferential statistics were used to test hypotheses. Multiple Linear Regression, Independent t-test and ANOVA were used find out the significance of independent variables with online repurchase intention.

The results of Multiple Linear Regression and ANOVA have shown that some of the independent variables such as media richness, ease of use, usefulness, attitude, security and trust aspects have statistical significant influence on online repurchase intention among present customers of Chaldal.com in Dhaka, Bangladesh. Regression showed that usefulness, attitude trust has better influence on online repurchase intention among present customers of Chaldal.com in Dhaka. However, only demographic variables using independent t-test and ANOVA showed that there is no statistical deference in online repurchase intention among consumers.

The result of this study will be beneficial for the organization and managers or anyone who is related with online shopping platform to understand the factors affecting online repurchase intention and also their behavior pattern. This research will also help to understand

the differences of western and Asian culture. It would help them to develop website, allocate products and marketing strategies to facilitate more sales and hold strong customer base for growth of the organization. This also will be beneficial for the future researchers.



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Thirdly, I would like to thank Waseem Alim and Zia Ashraf, the founders of Chaldal.com for their assistance and contribution for assisting me with all the support and information required for the research.

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Chapter 1

Generalities of the study

1.1 Introduction

Web shopping is a growing phenomenon around the world due to the increase rate of usage of internet. The development of the internet has created opportunities for firms to stay competitive by providing customers with a convenient, faster and cheaper way to make purchases. Purchasing via the internet is one of the most rapidly growing forms of shopping (Grunert and Ramus, 2005). Nowadays, the internet plays a vital role in the information technology age that can be benefitted to the daily lives of people all over the world and online trend has become the norm today. Two most advantages are noteworthy of online shopping, one is lots of product variety and the other is availability of many suppliers so that price advantage can be prevailing in the online shopping. Dhaka, the capital of Bangladesh, is one of the densest cities in the world. Since real estate is at a premium, stores are often tiny and carry very limited amount of inventory. Online shopping has become an emerging alternative means of brick-and-mortar models for distributing products and services and its behavior has been one of the focused research issues in both information system and marketing disciplines with the rapidly growing e-business (Javadiet al., 2012; Lee & Chen, 2010). While online shopping has many benefits it also has other factors deterring customer to shop online. It may be lack of trust that consumers may perceive disadvantages from online shopping, such as fear of credit card and personal information, lack of return policies and lack of customer service. The population of internet users has grown continuously in Bangladesh and percentage of internet users those who have intentions to buy product online are also increasing steadily. It is very important for the e-business to retain old customers in order to expand and attract new consumers.

Customers' repurchase intention is very important and beneficial to the online business. Customers' repurchase or loyalty is critical to the success and profitability to the online stores. According to Leelayouthayotin (2004), online repurchase is defined as a transaction performed by consumers in order to search, select, and purchase goods through the internet from the same website. In previous studies, repurchase intentions have been closely related to customer loyalty (Jiang and Rosenblom, 2005). Mainspring, Bain and Company (2000) showed in a study that

the average customer must shop four times at an online store before the store profits from that customer. Jiaeng and Rosenblom (2005) found out that increasing customer retention rates by 5 percent will result to an increase in profits by 25-95 per cent. Engel et al., (1993) classified consumers' reaction after purchase into satisfaction and dissatisfaction, and satisfaction after purchase will lead the consumer to be loyal and increase purchase intention. Repurchase intention is one of the key factor in online shopping and is generally considered as a primary dependent variable in term of the effectiveness of other related independent variables influencing online shopping. Customers online repurchase intention will enable the organization or online shop to thrive and expand customer base, which would contribute to easy, fast and convenient service to the society.

Various empirical researches, this researcher found numerous independent variables, which affects online repurchases intention. Yen (2014) studied purchase intention in e-commerce. The researcher found out that consumers can find the products they are looking for through media richness offered by the store. Online stores offer a comprehensive service for customers to purchase from the web, including information about the product, ordering options, payment options, logistics, and return strategies. The greater the media richness it allows customers to select from many options which in turn leads to an increase in recurrent purchases intention. Therefore, to achieve the strategic goals, organizations and managers can create media richness of the website according to their aim of the audience. Also, ease of use, usefulness and customers' attitude towards online repurchase intention are many other factors that influences repurchase intention.

In general, perceived ease of use and usefulness are shown to be an important factor in acceptance if IS technology. Perceived ease of use and perceived usefulness are key attribute in the TAM (Davis, 1989) and it has been used in number of contexts among different users. According to Chiu et al., (2009), perceived ease of use in the context of online repurchase intention, refers to an extent when a customer believes that web shopping will be effortless. If a user finds a website difficult to operate and cannot find the desired product on a site, or is unclear on what a site offers, the user will eventually leave that site (Pearson et al., 2007). Customers will be pleased and eager to repurchase products and services from an online website that offers an exceptional operative store front that is free of complexity and other restrains that

could frustrate potential consumers. Websites which are user friendly will influence and drive consumers to repurchase more. According to Chiu et al. (2009), an individual consumer is more prompt to continue to buy from online store when such usage is perceived to be useful. Customers who successfully perform the shopping task in an effective manner of product acquisition will be more willing to manifest stronger repurchase intentions. Therefore, attitude is, in turn, is determined by the technology's perceived usefulness and perceived ease of use. Customers set their attitude toward web shopping based on their perception of usefulness and ease of use. The more customers perceive positive about the usefulness and ease of shopping, the more likely customers will develop favorable attitude towards online shopping. Organizations and managers of online market should advertise and demonstrate the benefits and usefulness to attract consumers.

In addition, above factors, security and privacy aspects, and demographics are other important drivers of influencing online repurchase intention. As pointed by Reavley (2005), security risk emerges due to fraudulence and the existence of hackers who might infiltrate the account of internet users. There is a constant fear that their funds might be embezzled. Customers fear that internet transaction is risky and someone will have unlimited access to breach personal financial information (Peterson, 1997). According to Ribbinket et al. (2004), the concept of e-trust is defined as "the degree of confidence customers have in online exchanges". Urban et al. (2000) edify that customers make online decision nearly solely on based on trust. Businesses should continue to focus on improving their goodwill by maintaining good business ethics, which will help in building trust and confidence among customers. According to Zhou et al., (2007), consumer demographics such as age, gender, income, education and marital status are associated with their online purchase behavior. The businesses need to target consumers according to the segmentation of customers' to achieve their marketing and strategic goals.

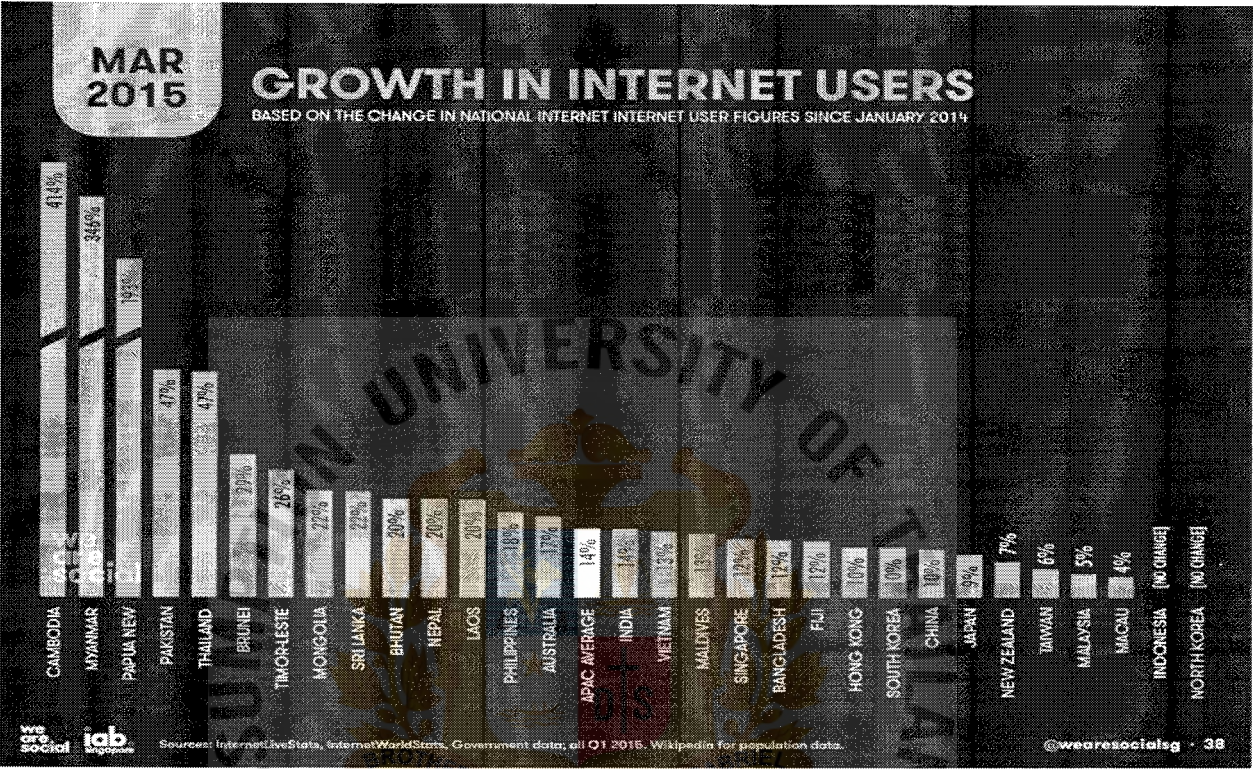
Based on the above introduction number factors can influence online repurchase intention. In this study the researcher would like to mainly focus on seven factors, namely, media richness, ease of use, usefulness, attitude, security and trust aspects and demographics contributing to online repurchase intention the research aims to collect data from current customers of Chaldal.com in Dhaka, Bangladesh.

1.1.1 Bangladesh people and technology

Commercial use of internet is still minimal in Bangladesh (Laisuzzaman, et. al., 2010). Business to Business (B2B), Business to Government (B2G) exists but Business to Consumers (B2C) is still practiced less in Bangladesh. Most of the B2C is practiced in the few main districts in Bangladesh. Like other Developing and under developed countries Bangladesh is still lacking behind in achieving full benefits of expanding e-commerce; mainly due to : a) non-existence of state level public key infrastructure b) mistrust about reliable electronic transaction in local currency c) diverse innovative, consumer's character related, social and other technical disputes d) non-compliance to legal issues (Dey et al., 2009). Internet is still limited in Bangladesh. In the early 1990s, Bangladesh used the Bulletin Board System (BBSs) with a dial up connection by few providers and the numbers of users were fewer than 500.

In May 2006 Bangladesh has inaugurate new submarine optic fiber connectivity as part of the 16 country coalition. In 2009, the number of Internet subscriptions in Bangladesh grew from 186,000 in 2000 to 617,300 (Bangladesh Brand Forum, 2013). However, it was still one of the lowest usage percentage in the world due to other factors like high cost, poor infrastructure and low literacy. . By 2011 the number of Internet users in Bangladesh had seen phenomenal growth due to wide availability of mobile Internet access. According to Bangladesh Telecommunication Regulatory Commission (BTRC), by 2014 the total number of internet users reached 48.347 million in Bangladesh. Undoubtedly, Bangladesh has a massive target customer for online business. Whenever a great number of target consumers are present, the potential business starts to emerge. In the early 2000 that is how the emergence of e-commerce was noticeable. In the very beginning of the e-commerce in Bangladesh, payment for the purchase was a serious issue for the consumers to shop online. Cash-on-delivery was the only option. However it has changed when Bangladesh Bank launched National Payment Switch Bangladesh (NPSB) brought every bank into a common platform for payment systems in December, 2012. Now the consumers can shop online with their use of debit/credit card.

Figure 1.1: Growth in internet users around the world



Source: <http://wearesocial.com/sg> retrieved on 18/05/2016.

In 2014, Asia's population reached an important milestone passing 4 billion people for the first time. According to APAC 2015, Bangladesh's growth in internet increased to 12% as of May 2015. Over the past years it has not significantly increased as it has around the year 2000. Neighboring country Myanmar has experienced tremendous growth about 346%. Cambodia's internet growth rate increased by 414% and Papua New Guniea also experienced 193% internet growth rate over the last few year. However, the region's digital population is growing much faster, with internet users growing almost four times faster than the general population. Developed countries like USA, Europe have already adapted the internet technology long before.

Table: 1.1 Internet users' statistics of Bangladesh

Year	Internet Users**	Penetration (% of Pop)	Total Population	Non-Users (Internetless)	1Y User Change	1Y User Change	Population Change
2016*	21,439,070	13.2 %	162,910,864	141,471,794	10.4 %	2,018,395	1.19 %
2015*	19,420,674	12.1 %	160,995,642	141,574,968	27.2 %	4,149,233	1.21 %
	15,271,441		077,513	4806.072			
2013	10,419,535	6.6		59			
012	7,762,869		155,257,387	144,518		85	
	6,903,253		405,612	502,259	23.1		
	5,609,821		616.	006,556	20.7		1.14 %
200	4,647,081						1.12 %
	3,706,312				40,7	1, 7,	1.13 %
	2,638,668			54.0			
	1,448,392		839.2			1,103,020	
005	345,372						
	280,330		786	140,54			
	227,135					36,523	1,74
	190,611						
	173,652				2.6		

Source: <http://www.internetlivestats.com/internet-users/bangladesh/> retrieved on 18/05/2016.

From the above table, it is clearly shown that internet users in Bangladesh are on the rise over the past 15 years. The growth has experienced a major shift during 2005-2006 because of the launching of new submarine optic fiber connectivity which has enables users of fast connectivity with lesser cost. The internet users has been steadily rising from 2006 onwards.

1.1.2 Consumer behavior of Bangladeshis towards online shopping

Bangladesh is the eighth most populated country in the world (ABC News, 2015). The country with its 64 districts, online shopping is only popular among few main districts. Dhaka, being the capital has most percentage of online buyers than other districts. Online shopping is popular among only the educated percentage particularly the students and working population. Most Bangladeshi consumers prefer traditional way of shopping where they can see the product before purchasing it. Bangladeshi consumers are not very eager to purchase luxury items over the internet because of lack of no return policy. However, a very little percentage of the users are keen to purchase online because of the absence of wide availability of particular unique products. Dhaka, the capital of Bangladesh, is one of the crowded cities in the world. Since real estate is at its peak, stores are often small and carry very limited inventory. However, only some online shops can give consumers the experience of purchasing in a big-box store with a wide selection. Traffic congestion is very bad mainly in the main districts like Dhaka and Chittagong.

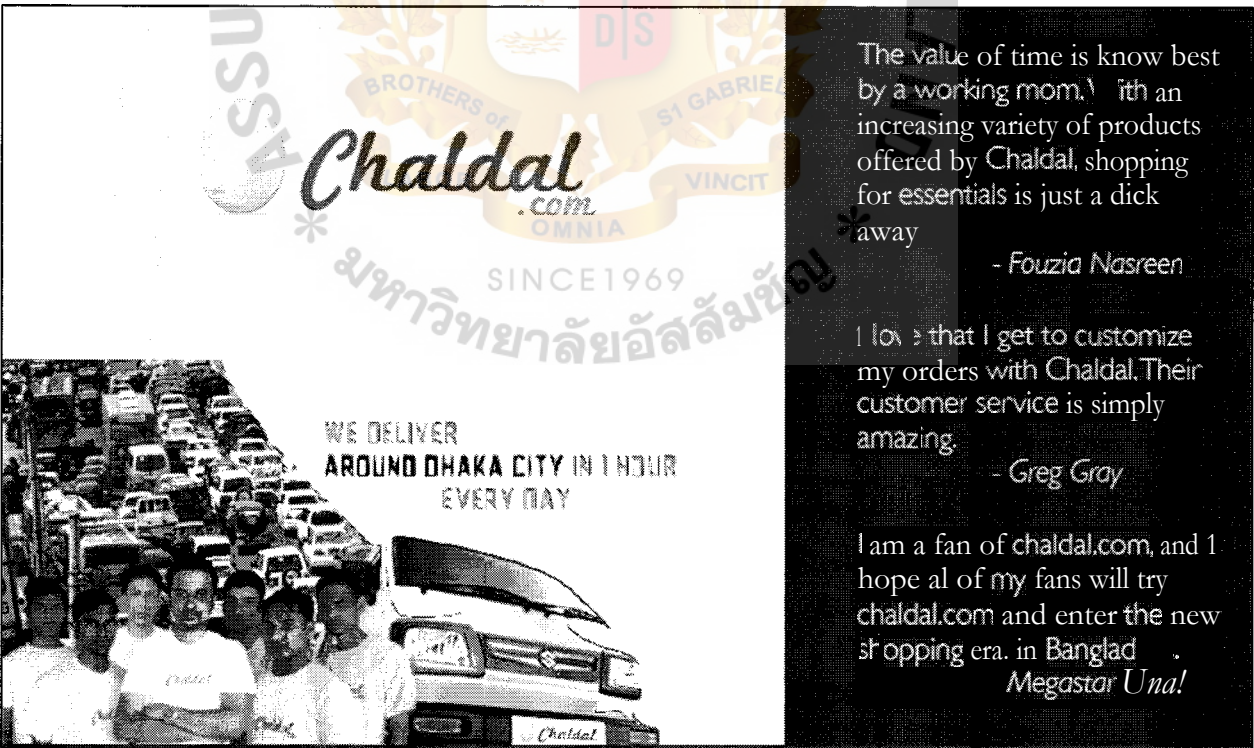
Many online consumers use online services to purchase household items or groceries for convenience and time saving. Also, buying behavior of Bangladeshis is not like consumers from Europe, they do not buy commodities in bulk; instead they buy in small quantities at frequent intervals. Additionally, Bangladeshi consumers have tendency to demand product items like household products, ingredients and groceries items with expectation of near to instant delivery. The service of on-demand delivery becomes difficult and competitive among some online shops to deliver the products and services within the minimalist time considering traffic congestion. Most consumers fear and refuse to purchase online because security and privacy concerns of online transactions. The online shops also have cash on delivery options which made it convenient for the consumers to order and purchase. However, due to good will of some online shops many of the customers have gained confidence over the past years. In Bangladesh, it is very usual for the average consumers to not own a credit or debit card as mostly cash is used for general transactions. The culture is male dominant and many of the card holders are usually men or the head of the house, this makes it difficult for most part of the population to avail such services. Bangladeshis tend to prefer traditional way of doing groceries such as visiting stores and shops to evaluate objects physically before purchasing. There are few popular gourmet shops

where buying household and groceries became a trend and relaxation among certain population. Online market has become segmented to mostly the working class of population who often do not get the time to get their household needs done.

1.1.3 Company **Chaldal.com**

Chaldal.com is an online shop in Dhaka, Bangladesh. In 2013, three young Bangladeshi enthusiastic entrepreneurs name Waseem Alim, Tejas Viswanath, and Zia Ashraf founded Chaldal.com. All three partners experienced from different background of specialized works and outstanding college degrees. Chaldal.com has realized the potential of online market in Bangladesh as it is one of the densest cities in the world. Chaldal’s goal is to give customers the experience of purchasing products and services with wider selection in a virtual shop (<https://chaldal.com/>).

Figure 1.2: **Chaldal.com** customer reviews



Chaldal
.com
OMNIA
SINCE 1969
WE DELIVER
AROUND DHAKA CITY IN 1 HOUR
EVERY DAY

The value of time is know best by a working mom. With an increasing variety of products offered by Chaldal, shopping for essentials is just a dick away
- Fouzia Nasreen

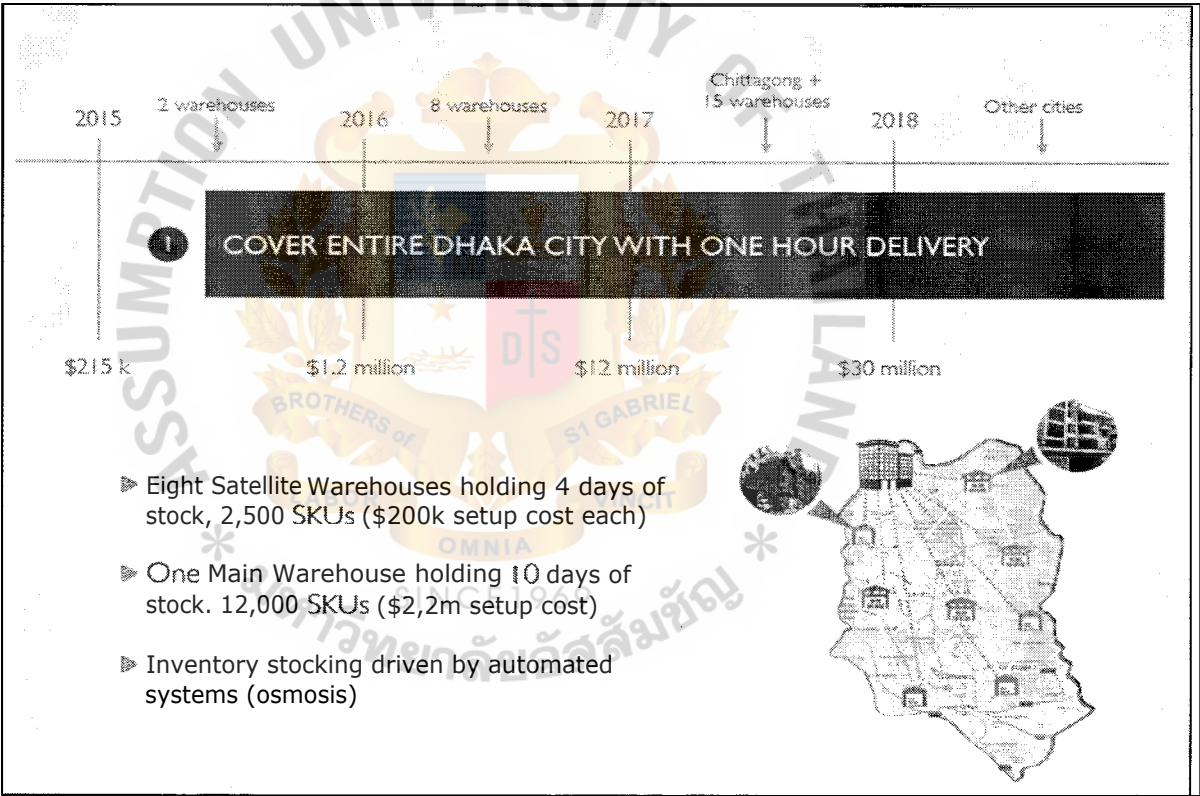
I love that I get to customize my orders with Chaldal. Their customer service is simply amazing.
- Greg Gray

I am a fan of chaldal.com, and I hope al of my fans will try chaldal.com and enter the new shopping era. in Banglad
Megastar Una!

Source: <https://blog.ycombinator.com/chaldal> retrieved on 20/05/2016.

Based on Figure 1.2, Chaldal offer varieties of different product line up starting from food, daily groceries, home-appliances, office products, beauty & health products, baby care and pet care products. They believe time is precious to the fellow Dhaka residents, and that they should not have to spend hours thoughtlessly in bad traffic, brave bad weather and wait in queue just to purchase bare necessities like eggs, soaps and so on. This is why Chaldal.com delivers everything the customer needs right at their doorstep with minimalist time and at no additional cost.

Figure 1.3: Chaldal.com differential strategy

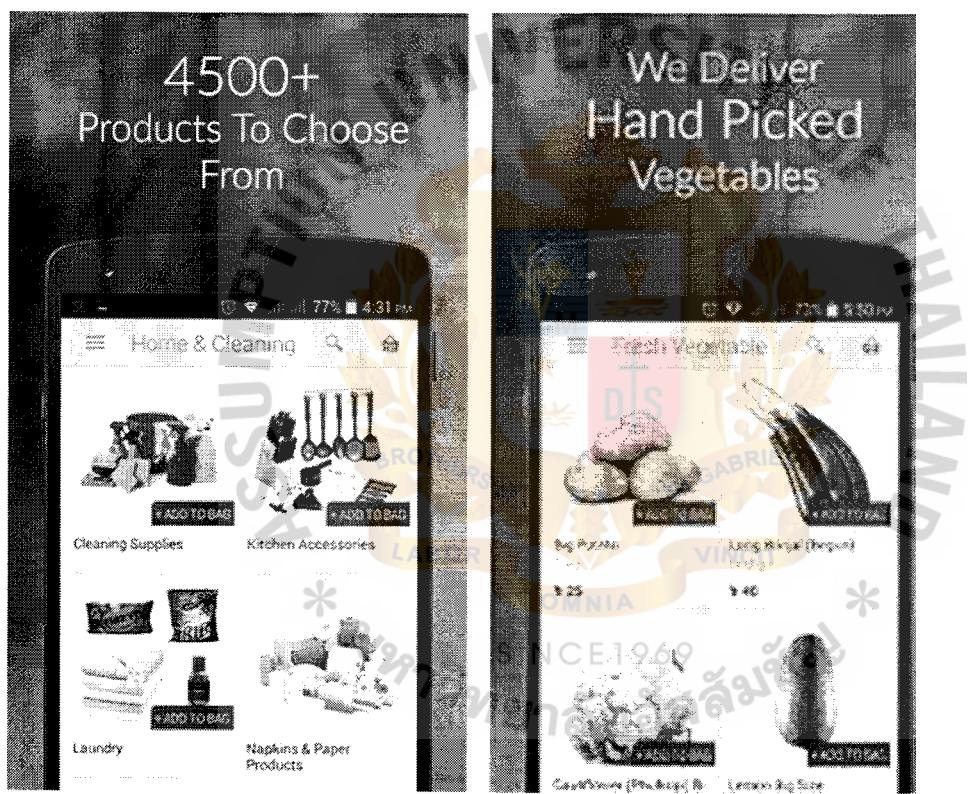


Source:<https://e27.co/this-bangla-e-grocer-is-not-betting-on-a-marketplace-model-heres-why>
retrieved on 21/05/2016.

Based on above Figure 1.3, Chaldal.com is the initial ever successful online platform providing household and daily commodities in Dhaka, Bangladesh. Chaldal.com stocks up its warehouses small and tactically distributed throughout Dhaka to reach as many consumers as

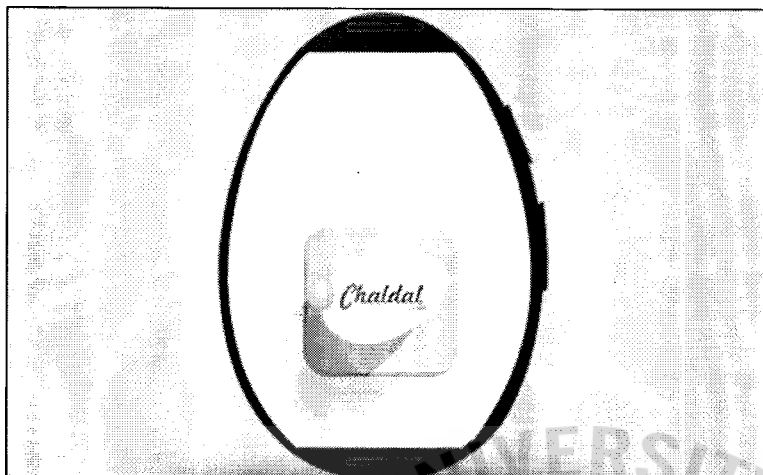
possible. As of June 2015, the company provided 8 to 10per cent Dhaka residents within one hour delivery. They believe in using technology and education to improve Bangladesh, and will continue to invest all effort in pushing the boundaries of technology. In Dhaka, groceries and households are probably a \$4 to \$ 5 billion market per year, and if they provide competitive price and more variety they aim to be one of the biggest retailers in Bangladesh.

Fig: 1.4 Chaldal.com android application features



Source: <https://apkpure.com/chaldal-online-grocery/com.chaldal.poached?hl=en> retrieved on 20/5/2016.

Figure 1.5: Chaldal.com Application logo



Source: <https://filedir.com/android/shopping/chaldal-online-grocery-15538036.html> retrieved on 20/5/2016.

Based on Figure 1.4 and 1.5, Chaldal.com has recently launched their mobile application for the convenience to shop from users' phone. The app has enabled the consumers to order groceries, baby products, personal care products, pet food and other daily needs through their phone. Consumers can simply select the items they want and they will deliver within 1 hour at their chosen time slot. They started implementing the app for the android users based on their research and hence available in the Google play store for free download. If the app becomes successful, they plan to expand for the apple users. As of 2015 May, Chaldal.com currently services 300 customers daily and is hoping to reach more customers through their new mobile app.

1.1.4 Infrastructure of online purchase in Bangladesh

In Bangladesh there is a great scope e-business. However, due to various reasons such as economic, infrastructural and legal reasons it has not expanded. Many organizations have set up websites only to display its products and services. Among them a very few sites offer financial transactions to purchase. Main reasons for low e-commerce transactions are absence of legal framework for completing an electronic business or financial payment system, low Internet usage due to lack of adequate telecom facilities, and overall lack of confidence in the security and reliability of e-commerce transactions. Nowadays current government is trying to raise

upwards the ICT and ICT based dealings in Bangladesh by legal model and arranging infrastructures.

Optical network fibers have been introduced for the swiftness of online communication. Bangladesh Telephone Shilpa Shanstha started to manufacture laptops at a low-cost in the range of Tk. 10,000 to Tk. 20,000 depending upon confirmation. Internet subscribers have vastly increased. Steps have been taken to launch Bangladesh's individual communication satellite. Bangladesh Bank has opened permit for mobile banking also making credit card based internet transactions. Launching of e-Ticketing arrangement through with Smart card Programme has begun Bangladesh Road Transport Corporation. Task on developing of NGN/ WiMAX/ telecom Network has been projected by BTCL and also NGN/WiMAX task has been forwarded to ERD for funding. In near future, Bangladesh hopes to experience an increase in e-commerce growth.

1.1.5 Chaldal's competitiveness

Chaldal.com Is relatively small compared to other online stores like Bikroy and Bangladesh brand. However, Bikroy.com is an online website which sells cars to properties and Bangladesh brand sells products such as clothes, electronic appliances and so on. Chaldal.com has segmented in online grocery and everyday household products which is only directly competitive to Agora and Shopno in Bangladesh. However, Chaldal.com is mostly used and flourished among them. If Chaldal.com is compared with online stores like Amazon fresh, Walmart and Tesco which covers vast geographical region and order variety of products then Chaldal.com is relatively tiny. However, in future Chaldal.com hope to expand and become Amazon fresh of Bangladesh.

1.2 Objectives

The purpose of this research is to discuss the factors affecting online re-purchase intention of Chaldal.com in Dhaka, Bangladesh. The researcher will emphasize on re-purchase intention and its related factors, such as media richness, security and trust aspects, demographic variables, usefulness, ease of use and attitude towards online shopping in this study. The objectives of this study are as follows:-

1. To examine how media richness influence on repurchase intention of Chaldal.com.

2. To study how ease of use and usefulness influence on attitude towards Chaldal.com.
3. To investigate a relationship between attitude and repurchase intention towards Chaldal.com.
4. To analyze how security and trust aspects influence on repurchase intention towards Chaldal.com.
5. To find a difference in repurchase intention of Chaldal.com when segmented by gender, age levels, education and income levels.

1.3 Statement of problem

Bangladesh as a developing country is still behind to reap the benefits of e-commerce. Over population, traffic congestion and influence of online shopping of western world has enabled the consumers to adapt technology in their daily lives. However, the percentage used by the population for online shopping is still very low. As of May 2015 there are about 19,420,674 internet users in Bangladesh, out of which only 22% of the country's total internet users shop online spending Tk 7,594.10 annually on an average (www.dhakatribune.com/bangladesh/2015). Online shopping in Bangladesh is still behind because of literacy, online transactions, security, trust, convenience and ease of use. However, online shops in Bangladesh need to focus on retaining current consumers' in order to expand. In this surviving era, every online shopping company needs to rely on returning customers in order to sustain and grow. This common reality causes the business world to investigate the factors that can stimulate the consumers to purchase. Online repurchase intention is defined as individual's judgment about buying again a designated service from the same website, taking into accounts his or her current situation and likely circumstances. (Manrai, 1995; Storbacka et al., 1994).

Therefore, this present study is focusing on this problem, and making an effort to examine the factors influencing online repurchase intention of Chaldal.com in Dhaka, Bangladesh. In order to do that, the researcher has classified seven independent variables which can affect online repurchase intention. They are namely, media richness, ease of use, usefulness, attitude, security and trust aspects and lastly, demographics.

Research Questions

The following are questions which this research is designed to answer:

1. Does media richness influence on online repurchase intention of Chaldal.com?
2. Does perceived ease of use and perceived usefulness influence on customers attitude to use Chaldal.com?
3. Does customers' attitude to use the website influence on online repurchase intention of Chaldal.com?
4. Does security and trust aspects influences online repurchase intention of Chaldal.com?
5. Is there any differences in online repurchase intention of Chaldal.com when segmented by demographics?

1.4 Scope of research

According to research objectives, this research put emphasis on factors affecting online repurchase intention of Chaldal.com in Dhaka, Bangladesh. In this study, the researcher primarily concentrated on several major factors that can affect the repurchase intention. In this conceptual framework, the independent variables are media richness, ease of use, usefulness, attitude towards using website, trust and security aspects and demographics and the dependent variable is the repurchase intention.

The target population of this study is the present customers who have already shopped online, to investigate the repurchase intention towards online shopping from Chaldal.com. The researcher will collect 400 questionnaires from four areas Gulshan, Banani, Dhandmondi and Uttara in Dhaka which is the capital city of Bangladesh.

The questionnaires applied in this study were adapted from several previous studies and they have four main parts: the first part being the screening question for the customers whether they have purchased from any of the following location such as Banani, Gulshan, Uttara and Dhandmondi; the second and third part is five points Likert scale questions for each independent

and dependent variables and the last part is demographic factors of respondents. There are all together (31) questions in questionnaire part of this study.

1.5 Limitation of the research

There are limitations in the current study that should be noted. Firstly, this study has taken up only a limited number of independent variables that can affect online repurchase intention of Chaldal.com. The independent variables used in this study are media richness, ease of use, usefulness, customers' attitude towards online shopping, security and trust aspects and lastly the demographic variables. Therefore, this study has limitation in the use of independent variables.

Online shopping and repurchase intention is a global phenomenon and it is happening all over the world. Secondly, this study may be limited to the generalizability of the results because the current study uses sample among four locations only. Therefore, this study has its geographical limitation. It is geographically limited to only four areas in the capital city of Dhaka in Bangladesh. So the result of this study cannot be generalized to online repurchase intention all over the world. The data collection of this study will take place in the month of June 2016; therefore the result of this study is limited to this particular time frame.

1.6 Significance of study

This study will significantly provide the contribution of better concept for the organizations to understand better on the factor that affecting online repurchase intention of Chaldal.com among the current customers in Dhaka. The organization is able to gain information about the factors such as media richness, ease of use, usefulness, security and trust aspects, and customers' attitude towards website among different demographic groups. The organization can have better marketing and strategy planning with accurate information to target and retain consumers by designing their web site according to the best suited to the customers. Segmentation of demographics among customers may also help the organization to research and keep more selections of items for the targeted age group.

Understanding the factors that have influenced their repurchase intention, future researchers or organizations which operate online business like online shopping can refer to this research to understand more about the perception of Bangladeshi customers and also how to trigger their purchase intention and increase the sales. Therefore, marketers can evaluate their strategies for and yield more effective strategies to target and expand customer base.

In conclusion, this research aimed to test and evaluate the factors such as media richness, ease of use , usefulness, attitude towards using the website, security and trust aspects and demographics towards online repurchase intention among present customers of Chaldal.com. Moreover, this research will also be helpful to the online shopping organizations to understand more about consumer demands which when taking in considerations will also help them to achieve consumer loyalty and repurchase intention and also attract new consumers in future.

1.7 Definition of Terms

✓ *Online shopping*: The amount of product purchased which consumers make purchasing decisions through internet (Janal, 1995).

/ *Shopping convenience*: Being quick and easy to shop and make comparison through the internet (Todd, 2000).

Time saving: Using less time to make purchase transaction (Frini et al. 2000).

/ *Customer retention* : Customer retention is defined as the customers liking, identification, commitment, trust, willingness to recommend, and repurchase intentions of a product or service in an organization (Stauss et al., 2001).

Perceived ease of use: Perceived ease of use refers to the degree to which the user expects the target system to be free from effort (Davis, 1993).

Perceived usefulness: Usefulness refers to consumers' perceptions that the use of internet as a shopping instrument will enhance shopping performance and experience (Davis, 1993).

Online repurchase intention: Online repurchase intention is purchasing product or service again from the same website (Hellier et al., 2003).

Trust: Trust has been explored as 'psychological state which composes the intention to accepting risk linked with expectations of the intentions or behavior of another (Rousseau et al., 1998).

Security: Security is defined as the protection of the fraudulent activities and online hackers of interne users to protect privacy. (Reavley 2005)

Media richness : Media richness is defined as the ability of a communication medium to convey clear messages without distortion (Draft and Lengel, 1984).

Attitude: Attitude is defined as positive or negative feelings of an individual about performing the precise behavior (Fishbein and Ajzen, 1975).



Chapter 2

Literature Review

This chapter provides the general concepts and comprehensive literature review of the research variables both independent and dependent. In the beginning of the chapter, the researcher presents the literature review of the independent variables such as media richness, security and trust aspects, demographic variables, usefulness, ease of use and attitude. The second part of the chapter deals with dependent variable of the research that is online repurchase intention. The next part of the chapter provides the related literature review on independent and dependent variables. Finally, a review of previous studies presented to create a strong foundation for the present study.

2.1 Theory

2.1.1 Media richness

Media Richness which is also known as information richness is a theory that is used to describe ability of a communication medium to reproduce the information exchange without minimal distortion (Draft et al., 1986). According to Dennis and Kinney (1998), the researchers argued that media richness refers to the immediacy of feedback and multiple cues. Media richness is defined as the medium's potentiality or capacity to convey certain types of information and is determined by its capability of immediate feedback, multiple cues and senses involved, language variety and personalization (Lengel and Draft, 1988). According to Burgoon et al. (2002), the greater the media richness is, the greater is the chances of developing credibility of the other party in communication exchange. Richer media convey a greater sense of presence than less rich media and are expected to be more effective at transferring unambiguous, complex and personal information (Schmitz and Fulk, 1991). Media richness should be competent and applicable with the nature of the service provided because over richness of information may cause confusion and make it more complex (Pinsonneault et al., 2002). In addition, Zmud et al. (1990) referred media richness with three channel attributes – information acquisition, information richness or social presence, and new computer-mediated.

2.1.2 Ease of use

Ease of use is one of the basic determining factors in information system acceptance. Perceived ease of use refers to the degree to which consumer perceive that they will be able to operate the system without difficulty; the effort is directed to both physical and mental effort and the easiness of learning the system (Davis et al., 1989). According to Chiu et al, (2009), perceived ease of use is defined by which a consumer believes that purchasing on the web will be free of effort. If user finds a website difficult to operate and face uncertainty on what a site offers, the individual will then leave the site (Pearson et al., 2007). The quality of the website design is vital for online stores (Lee and Lin, 2005) and has a firm impact on user perception of ease of use. According to Ajzen and Fishbien (1980), perceived ease of use usually refers to users recognition of whether accomplishing a particular technical task would involve mental effort. Montazemi and Saremi (2013), highlighted that ease of use influences consumers initial deliberateness to use the technology, such as consumers tend to operate the system which is less complicated and simple. Usage of the database interface relies on the usefulness on the database. If people perceive web shopping beneficial which will help them to be more efficient and helpful then they are also likely to adapt the technology (Teo et al., 1999). According to Davis (1989), ease of use can influence an individual's attitude towards using a website for online shopping.

2.1.3 Usefulness

Usefulness is also one of the basic factors in information system acceptance. According to Davis et al., (1989) perceived usefulness is referred to the degree to which a consumer perceives that the use of online shopping will heightened the individual's performance. Individuals form behavioral intentions towards web shopping based on expectation of how it would accentuate their shopping performance It refers to the effectiveness at work, productivity and the relative importance of the system for the individual's work. Perceived usefulness is defined as the degree to which a user believes that using a particular system would heighten his or her job performance, which also positively influence on the user's intention to use that system (Chen et al., 2007; Ajzen, 1991). Teo et al., (1999) demonstrated that adaptation of the system will rely upon usefulness of the system which the individual's believe will make them more efficient and helpful. Perceived usefulness is defined as the extent to which a consumer believes

that online purchasing will amplify the individual's transaction performance (Chiu et al., 2009). According to Bhattacharjee (2001), an individual is more likely to continue usage of online shopping when the service is perceived to be more useful.

2.1.4 Attitude

Eagly and Chaiken (1993) defined attitude as a psychological tendency with some degree of acceptance and disfavor by judging a particular object or service. The attitude is a degree of positive or negative feelings of an individual about performing the precise behavior (Fishbein and Ajzen, 1975). Zajonc and Markus (1982) suggested that attitude is referred to as a summary of hypothetical constructs representing overall feelings towards or evaluative judgments about a service, object or issue. Hanna and Wozniak (2001) also pointed out that attitude towards a product or service can be shaped either by direct experience from the product or service or by the information collected from other people. Schiffman and Kanuk (2004) described that there are three elements of attitudes: cognitive, affective and conative. Cognitive component is defined as beliefs gathered by a collection of knowledge, opinion, faith and value system. Affective component of an attitude is explained as consumer's emotions or feelings or response to an object. Lastly, conative component is described as a likeliness or tendency of the consumer's willingness to buy. Venkatesh et al., (2003) suggested attitude towards online shopping is defined as an altogether individual's affective reaction to using the internet for online purchasing.

2.1.5 Security and Trust

Security

Many theorists have argued that a consumer's perceptions of online security are one of the most important contemporary online exchange issues (Grewal et al., 1994, 2002, Montoya-Weiss et al., 2003). Kalakota and Whinston (1997) stated that security can be defined as a threat that creates a circumstance, condition, or event with the potential to cause economic hardship to data or network resources in the form of destruction, disclosures, modification of data, denial of service, and/or fraud, waste and abuse. One of the major barriers for e-commerce growth is because that online transaction needs greater security than conventional as personal and financial data can be used for fraudulent purposes (Wang et al., 1998; Furnell and Karweni, 1999;

Jarvenpaa et al., 1999; Gefen, 2000; Lee and Turban, 2002). Lawrence et al., (1998), have considered consumers have fears of their transaction information being intercepted and used by someone else when sending their credit card details over the Internet. Kolsaker and Payne (2002) defined security as the subjective probability with which consumers believe that their personal information (private and monetary) will not be viewed, stored, and manipulated during transit and storage by inappropriate parties in a manner consistent with their confident expectations. The concept of security in online transaction refers to the extent to which consumers perceive the payment processes and general policies of a web site as secure or safe (Zeithaml et al., 2002; Montoya-Weiss et al., 2003). Theorists have also emphasized the importance of perceived security in online exchange (Szymanski and Hise, 2000; Schiffman et al., 2003). Security on the internet can be defined as any factor affecting the perceived risk with both financial and personal matters such as, privacy (Grewal and Dharwadkar, 2002). Indeed, Wang et al., (1998) and Hoffman et al., (1999) have both found that the risk of fraud (particularly credit card theft) has deterred many people from even using the internet to purchase goods and services. This has led many prominent internet companies (such as amazon.com and ebay.com) publicly to adopt 128-bit encryption methods in an effort to protect consumers' security on their sites.

Trust

According to Chiu et al. (2009), in general, trust is seen as a set of specific beliefs dealing primarily with the benevolence, competence and integrity of another party. Benevolence is the belief that the trustee will not act opportunistically against the trust or even if the trustee has the given opportunity. Competence is the belief in the trustee's ability to fulfill its obligations as expected by the trustor. Integrity is the belief that the trustee will be honest and will honor its commitments. Pavlou and Fygenson (2006) defined trust as the belief of a buyer that the seller will behave benevolently, capably and ethically. According to the Theory of Planned Behaviour, Ajzen (1991), stated the belief in trust will create favorable feelings towards the online seller that would lead to an increase in purchase intention from the seller. Likewise, a lack of trust prevents buyers from purchasing online from a vendor who fails to deliver a sense of trustworthiness, mainly because of fears of seller opportunism (Hoffman et al., 1999). Ribbink et al., (2004) suggested that trust in online shopping is defined as the degree of confidence customers' have in

online exchanges. In general terms Mouraman (1993) defined trust as the courage to buy the same thing again and again and rely on the partner for good trust. Urban et al., (2000) pointed out that customers' make online decisions solely based on trust. Trust is very important in online shopping because customers, exchange sensitive information to make transactions through the internet (Sun and Han, 2002; Alsajjan and Dennis, 2006). Generally, trust is an essential element for a successful relationship (Moorman et al., 1992; Morgan and Hunt, 1994; and Berry, 1995). In online shopping trust is a necessity (Mcole and Palmer, 2001). Due to risky nature on online shopping, trust and risk are an important factor in effecting online transactions (Jarvenpaa and Tractinsky, 1999). Teo and Liu (2007), highlighted that trust is based on the perception of the risks or benefits of online transaction. When consumers initially trust their online vendors and have a perception that adopting online shopping is beneficial to shopping performance and effectiveness, they will eventually come to believe that online shopping is useful (Gefen et al., 2003).

2.1.6 Demographic factors

According to Kotler (2000) demographic factors are used for distinguishing and easiest to measure group of customers regarding their preferences, wants, and needs. Burnett and Moriarty (2003) have defined demographics as the statistical, personal and economic characteristics of a population, including age, gender, income, education, occupation, religion, race and nationality. Several consumer demographics provide an indicator of buying habits.

Kotler (2000) stated that consumer preferences of wants and abilities change with age. People in different stages of life have different needs. An advertising message must be geared to the target audience's age-group and should be delivered through a medium that members of that group use. In this study, age of respondents was divided into five groups, that is below 25 years, 26 to 30 years, 31 to 35 years, 36 to 40 years and 40 and above. According to Sheth et al., (1999), individual's tastes, preferences, purchases and behavior varies among different age groups. Schiffman (2004) also stated that consumer needs of product and service and interests usually vary with the age of consumers. Age variable can also be used for part of the market

segmentation especially for niche market (Kanuk & Schiffman, 2004). In this study, the researcher has segmented different age groups to find out the target customers who purchase online.

Jafari (2000) defined that gender is named by society in terms of the aspects of biological sex. From early birth parents treat their babies according to their sexes such as how they clothe and give toys for them to play. And these different treatments shape them up and are with them the entire lives. Gender or sex is an apparent basis for differences in marketing and advertising. Thus, this study used gender to find out the similarities and differences of respondents in terms of different sexes based on their perceptions of shopping online. Consumers, thoughts, values, wants and the decision to buy are influenced by gender-related behavior (Kotler, 1997). Thus, this study used gender to test the similarities and differences of respondents in terms of different sexes based on their perception of online repurchase intention from Chaldal.com. Nowadays, marketers notice an opportunity for gender segmentations; some manufacturers are designing certain features to appeal different gender stated Kotler (2000).

Reedy (2010) stated that education influences consumers' choice. Hawkins et al., (1992) pointed out that education has a strong influence on one's tastes and preferences. In addition, Skinner (1994) stated that education also influences how decisions are made. The level of education attained by consumers has an influence on the advertising strategy and online purchasing. Education tends to correlate with the type of medium consumer favor, including the specific elements or programs within a medium. Consumers with lower education are higher users of television. On the other hand, consumers with higher education prefer print media, interne and selected radio and cable stations. In this study, education level may help the researcher to choose and advertise target consumers via a suitable medium.

Henslin (2000) defined income as money received as wages, rents, interest, royalties, or proceeds from business. Kotler (2000) stated that purchasing power is based on current income, prices, savings, debt and available credit. Different levels of income affect individual's behavior and lifestyle (Peter and Olsen, 1986). Monthly income influences consumers to determine places where to shop and amount of spending (Reedy, 2010). Income also affects consumers' choices to

purchase according to the type of products. In addition, income is also an indicator of the ability to buy a product and service (Schiffman, 2000). The distribution of income among the population has a great impact on marketers. In this study, income refers to the discrimination of respondents' expenditure for paying goods and services.

2.1.7 Repurchase intention

Repurchase intention is defined as individual's judgment about buying again a designated service from the same company, taking into account his or her current situation and likely circumstances. (Manrai, 1995; Storbacka et al., 1994). The online purchase intention presents the willingness of individual customers to continue to repurchase on the internet (Chen et al, 2010). Repurchase intention is the subjective probability of an experienced customer will continue the behavior of purchasing a product from the same online store (Chiu et al., 2012). Repurchase intention is purchasing product or service again from the same provider (Hellier et al., 2003). Repurchase intention can be defined as the situation of consumers' (those had purchased at least one-time on the internet) hoping to make purchase again (Koppiuset al., 2005). Moreover, repurchased intention is closely linked with perceived usefulness stated by (Koufaris, 2002). Bhattacharjee, (2001) pointed out based on the expectancy confirmation model of IS continuance (ECM-IS) that perceived ease of use is also a strong component of post-adoption expectation and is expected to have influence on repurchase intention. If people find it easy to use they are more likely to repurchase again stated by Thong et al (2006). Customers who have accomplished the shopping task of product acquisition in an efficient manner will be more likely to exhibit stronger repurchase intentions (Babin and Babin, 2001). According to the Theory of Planned Behaviour (Ajzen, 1991) highlighted that trust creates a favorable feeling towards the online vendor that are likely to increase a customer's intention to purchase and repurchase products from the vendor.

Oliver (1980) and DeSarbo (1988) pointed out that Expectancy disconfirmation theory (EDT) is a chain from expectation to repurchase intention to explain consumers' degree of satisfaction as an outcome of a five-step process (Bhattacharjee, 2001; Lin et al., 2005; Chiu et al., 2005). Firstly, consumers have an initial expectation of a specific product or service before purchase. Secondly, they purchase and use that product or service; upon usage over time they

develop a perception about the product or service. Thirdly, they compare these perceptions of performance with their prior expectation levels and determine the extent to which their expectations are confirmed. Expectations could be positively disconfirmed (perceived performance exceeds expectations), confirmed (perceived performance equals expectations), or negatively disconfirmed (perceived performance falls short of expectations). Fourthly, they form a feeling of satisfaction or dissatisfaction based on their disconfirmation level. Finally, satisfied consumers form intentions to reuse the product or service in the future, while dissatisfied users discontinue the use of product or services. Engel et al., (1993) classify consumer's reaction after purchase into satisfaction and dissatisfaction, and satisfaction after purchase is considered to increase consumer's attitude of belief and preference toward the purchase of products and services. Therefore, loyalty will increase repurchase intention. According to Yan (2006), cost of acquiring one new consumer is five times than keeping an old consumer. Therefore, keeping an existing consumer creates better effects of revenue and profit with less effort for industry. Thus, it is an important issue to focus on consumer's satisfaction and repurchase intention for the industry management (Bansal et al., 2004; Tsai and Hunag, 2007). In line with this observation, online repurchase intentions are finally defined as a consumer's willingness to repurchase offerings in a particular web site

2.2 Related Literature review

2.2.1 Relationship between media richness and repurchase intention

Chang and lai (2010) studied the effect of media richness on e-book readers purchase intention and found out that media richness shows positive relationship and significantly influences consumers' intention to use e-book. Previous research Stone (2008) has shown media richness was found out to be an important factor influencing intention to online purchase. Fulk and DeSanctis (1995) indicated that users perceive communication media as having greater capacity and as being able to accomplish different types of tasks and therefore strongly influences media usage intention. Yen (2014) has studied customer purchase intention in e-commerce and found out that media richness or information richness has a positive relationship with purchase intention. Previous research by Burt and Davies (2010) and Kim (2004) found out that information richness is strongly related to purchase intention. Park and Kim (2003) also found out that product information quality and service information quality are positively related

to information satisfaction leading to positively affects relational benefit which in turn increases purchase behavior. Oh et al., (2009) indicated that information richness positively affects playfulness and usefulness and increases behavioral intention. According to Lohse and Spiller (1998) purchases on the internet mainly rely on the cyberspace appearance of the products, such as photo, images and quality information concerning the products.

2.2.2 Relationship between ease of use and attitude

According to Davis (1989), "ease of use" affects consumers' attitude and intention toward online shopping. In the previous studies Davis (1993) suggested that according to TAM, "ease of use" influences in the early stages of user experience with a technology or system. Venkatesh (2000) found out that if consumers get more experienced with Internet, they will adjust their perceptions regarding the "ease of use" of the Internet as a shopping medium in a positive direction. Venkatesh (2000) also suggested that ease of use will have a negative effect on attitude to use internet as a shopping medium if consumer fears using computer or develops 'computer anxiety' as it is an online shopping. According to Ratchford et al., (2001) ease of use will have a positive relationship with attitude towards shopping online as users gain more experience shopping over the internet, they will be skillful and perceive it as an easy process. However, Ruyter et al., (2004) studied what drives consumers to shop online and found out that ease of use is determined by skillful and unskillful consumer because shopping online required knowledge and skill to shop on the internet; this will attenuate the relationship between ease of use and their attitude toward online shopping. Therefore ease of use will less influence in forming a positive attitude toward shopping on the Internet. Schoenherr et al., (2008), studied influences on online shopping and found out that the perceived ease of use of the technology is highly conditioned by internet user experience measured by exposure to the medium, that is, users who access the internet more frequently perceive less difficulty associated with its use. Previous researcher Al-Suqri (2014) studied perceived usefulness, perceived ease-of-use and faculty acceptance of electronic books and found out that perceived electronic books easy to use was positively correlated with the person's attitude to use the product. According to Venkatesh and Davis, (2000) ease of use would have a direct effect on behavioral intention. Extensive research also has given support for the effect of perceived ease-of-use on attitude to use a technology (Venkatesh, 2000; Venkatesh and Davis, 1996; Venkatesh and Morris, 2000).

2.2.3 Relationship of usefulness and attitude

According to Davis (1989), perceived usefulness is one of the fundamental components of technology acceptance model and usage behavior. He also stated that perceived ease of use influences the attitude toward intended action which in this study is repurchasing online. Kucukusta and Law (2014) studied online booking among Hong Kong users and found out that perceived usefulness was a more important underlying dimension that affects intention to book online and also a stronger predictor of behavioral intention to book online. Perceived usefulness also influences the attitude toward using the product stated by Law (2014). Davis et al., (1989) suggested that TAM posits a weak direct link between "usefulness" and attitude. According to TAM, "usefulness" is influenced by "ease of use", because the easier a technology is to use, the more useful it can be (Venkatesh, 2000; Dabholkar, 1996; Davis et al., 1989). In the previous studies Mathwich et al., (2002) found out that perceived usefulness will have a positive relationship with attitude to accomplish shopping task.

Previous researches, Bias et al., (2008) studied influence of online shopping information dependency and innovativeness on internet shopping adoption and found out that perceived usefulness also has a positive effect on attitude to repurchase shopping online. Perceived usefulness is an important antecedent of user acceptance of technology (Davis, 1993). In previous study perceived usefulness have been shown to have a significant impact on people's intentions to adopt a technology (Chen and Barnes, 2007). Suqri (2014) studied perceived usefulness, perceived ease-of-use and faculty acceptance of electronic books and found out that perceived usefulness was not significantly related to the attitude to use e-book. Choi and Joo (2015) studied factors affecting undergraduates' selection of online library resources found out that usefulness positively influence users' attitude toward online library resources. Many information systems researchers have empirically validated the positive influence of PU on attitude and intention of using information systems as postulated in TAM (Davis, 1989; Venkatesh and Davis, 2000; Venkatesh, 2000). Moreover, previous Internet banking studies have provided empirical evidence for significant positive effect of PU on both attitude and intention (Celik, 2008; Chau and Ngai, 2010; Cheng et al., 2006; Chiou and Shen, 2012; Lee, 2009).

2.2.4 Relationship of attitude and online repurchase intention

According to Davis et al.,(1992) both utilitarian and hedonic aspects are considered to act as determinants of consumers' attitude toward online purchase intention. George (2004) considered that there is a significant relationship between attitudes toward internet purchasing and online purchase intention. Pavlou (2002), and Suh and Han (2003) stated that there was a strong relationship between attitudes and purchase intention of e-commerce. Athiyaman (2002) studied the factors affecting users' intention to purchase online and identified that attitude has a strong impact on online purchase intention. Also the relationship between attitude and purchase intention is significant findings of Fishbein's behavior intention model and salient research supports the positive influence of attitude toward intention (Shim et al., 2001). Dick and Basu (1994) also suggests that attitude mediates the effects of satisfaction on purchase intentions. Oliver (1997), the framework suggests further that the resulting level of satisfaction is a major influence on the consumer's updated attitude toward web site, which also affects repurchase intentions. Previous studies (Lai and Li, 2005; Cheng et al., 2006; Suh and Han, 2002; Lee, 2009; Chiou and Shen, 2012) provide empirical evidence that consumers' attitude influences their intentions to purchase online.

2.2.5 Relationship between security and trust aspects, and online repurchase intention

Laforet and Li (2005) found the issue of security to be the most important factor that motivated Chinese consumer adoption of mobile banking. In previous studies on online behavioral intentions Goode and Harris (2006) found out that security is positively associated with online purchase intention. Security, which involves the use of technical advancements like cryptography, digital signatures and certificates aimed at protecting users from the risk of fraud, hacking or “phishing”, has a positive influence on the intention to purchase online (Ranganathan and Ganapathy, 2002; Yousafzai et al., 2003; Kim et al., 2008; Lian and Lin, 2008). However, the most relevant for the acceptance of e-commerce is not the objective security of the electronic channel as transaction medium but the subjective risk perception of the consumer (Klang, 2001; Grabner-Krauter and Kaluscha, 2003). Thus, when online vendors have implemented security

measures, consumers tend to believe that online purchasing is safe. Previous researchers Juwaheer et al., (2012) studied adoption of internet banking and found out that security has an influence on the customers to use internet banking. In the context of online trading, network and data transaction attacks or attacks through unauthorized access to the e-investors' accounts could be a substantial barrier preventing the adoption of online trading practices. t. Casalo' et al., (2007) showed that web site security had a direct and significant effect on consumer intention to use the services web site. Mukherjee and Nath (2007) identified that the security features of the web site positively influences the behavioral intentions of customers.

Trust is considered as the essential basic element in online trading (Gao et al., 2002). Girardi et al., (2012) studied online purchasing behavior in USA gem stone industry and found out that trust has a positive impact on purchase intention of gem stones. Trust also affects the online purchasing decision (Dillon and Reif, 2004), and the volume of online purchases (Doolin et al., 2005; Miyazaki and Fernandez, 2001). Research on trust shows a positive effect between trust and the intention to purchase online (Eastlick et al., 2006; Gefen, 2000; Koufaris and Hampton-Sosa, 2002; Shim et al., 2004; Yoon et al., 2002). Further studies have suggested that empirical evidence shows support of a strong association between consumers' online trust and intentions to purchase (Stewart, 2003; Yen and Gwinner, 2003). Previous researchers Harris and Goode (2004) found out that online trust in website has a positive relationship with the purchase intentions of the customers. In the e-commerce context, empirical research has shown that trust in online vendors increases people's intention to use the vendors' web site (Bhattacharjee, 2002; George, 2002; Mukherjee and Nath, 2007). The importance of trust in e-services is vital to the transactions because the degree of uncertainty in a virtual environment makes the user more vulnerable. Bhattacharjee (2002) found that trust has a positive effect on an individual's willingness to conduct transactions with an online bank. In previous studies, George (2002) showed that the more trustworthy individuals believe the internet to be, the more positive their attitudes about purchasing over the internet. Roca et al., (2008) studied the importance of perceived trust, security and privacy in online trading systems and found out that trust has a positive effect on intention to use online trading services.

2.2.6 Relationship between demographics and online repurchase intention

Consumer demographics are the most frequently studied area in online shopping research. There are abundant evidence that consumers' demographic traits such as gender, age, income and education are associated with their online shopping behavior (Liebermann and Stashevsky, 2009; Zhou et al., 2007).

The acceptance of a new technology, its characteristics and use depend on the gender of the individual (Gefen and Straub, 1997; Venkatesh and Morris, 2000; Sun and Zhang, 2006). According to Swaminathan et al. (1999), men and women exhibit different shopping orientations – men being more convenience- oriented and cared less about face-face contacts, and women being more recreational-oriented and motivated by social interactions. In general, women usually have much more positive attitude towards shopping but men were reported to have more favorable perception towards online shopping and repurchase intention compared to women (Alreck and Settle, 2002). Jayawardhena et al., (2007) and Zhou et al., (2007) stated that men and women are interested in different type of shopping on the Internet. E-shoppers are more likely to be male than female because e-shopping involves a computer technology with specific masculine associations (Dholakis and Chiang, 2003). In addition, men and women also show significant differences in online information search (Yoo-Kyoung and Bailey, 2008). According to Citrin et al., (2003) women demonstrate a stronger need than men for tactile cues in product evaluation and women were found to be less satisfied than men with their online shopping experience (Doolin et al., 2005; Kim and Kim, 2004; Rogers and Harris, 2003). However, recent surveys revealed that this gender gap in this field is decreasing (Eurostat, 2009). Some studies have shown that gender has not been found to have a direct effect on adoption of technology in general (Taylor and Todd, 1995; Gefen and Straub, 1997), but men and women appear to have different acceptance rates of specific computer technologies, with men more likely to adopt new technological innovations (Gefen and Straub, 1997).

Previous researches showed conflicting results about the effects of age in online purchase and repurchase intention. Several studies have found a positive relationship (Bhatnagar et al., 2000; Donthu and Garcia, 1999; Doolin et al., 2005; Liebermann and Stashevsky, 2009) while

many researchers reported a negative one (Joines et al., 2003; Swinyard and Smith, 2003) or no relationship (Liet al., 1999; Rohm and Swaminathan, 2004). According to Zhou et al., (2007) stated that this inconsistency across research findings may be a function of the lack of a standard age categorization scheme being used across studies. Furthermore, Wang et al. (2003) reported that age significantly influences a customer's choice of adopting internet banking. Older people tend to have a negative attitude towards the use of new technologies and they seem to be reluctant to accept innovation (Bauer and Heinh, 2006) as compared to younger ones who are very much at ease with these changes. Alagheband (2006) supported this view by adding that younger individuals are more likely to adopt online purchase intention. Several research works have also linked age and adoption of technologies, with younger persons being more likely to adopt (Zeithaml and Gilly, 1987; Trocchia and Janda, 2000; Karjaluoto et al., 2002; Lee et al., 2002).

Education also plays an important role as far as attitudes for technology use is concerned. According to Hui and Wan (2007), highlighted that common wisdom stated better educated consumers are more likely to be exposed to the internet technology and thus have more confidence in using the internet as a medium for shopping. However, mixed effects were identified regarding a consumer's educational level on his/her online shopping intention. Some studies have reported a positive relationship (Li et al., 1999; Liao and Cheung, 2001; Swinyard and Smith, 2003; Susskind, 2004) while others did not (Bellman et al., 1999; Donthu and Garcia, 1999; Mahmood et al., 2004; Liebermann and Stashevsky, 2009). In previous research several studies have shown that higher level of education tend to be positively related to the adoption of a technological innovation (Donnelly, 1970; Uhl et al., 1970; Labay and Kinnear, 1981; Kennickell and Kwast, 1997; Daniel, 1999; Lee and Lee, 2000; Jayawardhena and Foley, 2000; Manila, 2000; Lee et al., 2002; Karjaluoto et al., 2002). It has also been discovered that the level of education impacts on the decision of adopting online purchase intention (Al-Somali et al., 2008). Yeung et al. (2006) asserted that highly educated customers normally accept changes more enthusiastically. Customers with a good education profile are likely to adopt technology application such as internet and internet banking. The reason is that education is positively correlated with the customer's literacy rate (Burke, 2002).

Previous research showed that different professions entail dissimilar income level and different internet knowledge and experience. These diverse categories can result in different

attitudes and behaviours towards the use of online purchase intention (Hubona and Kennick, 1996; Chau and Hu, 2002). However, other studies found that once the customer was experienced, income could no longer influence their technological behaviors (Al-Somali et al., 2009). Hence, it revealed that income has no significant influence on perceptions once the customer is experience with the technology. In some previous research it has been observed that for income, it is well documented that online shoppers tend to earn more money than traditional store shoppers (e.g. Mahmood et al., 2004; Susskind, 2004; Doolin et al., 2005). Similarly, higher incomes generally show a high correlation with the adoption of online purchase.

2.3 Previous studies

Yen (2014) studied the effect on customer purchase intention in e-commerce. They investigated the relationship between media richness or information richness and intention to purchase in e-commerce. The purpose of the research was to explore the interaction effect of information richness, retailer brand, and extended offers on customer purchase intention in e-commerce. This study conducted an online survey that gathered data from [telnet://ptt.cc](http://ptt.cc), the most popular bulletin board system in Taiwan. The researcher also distributed questionnaires to the respondents who had online shopping experience over the past three months and also did online survey. The researcher collected 362 questionnaires but out of it retained only 356 valid responses. The data were collected over a period of one month. Media richness was found to be an important factor influencing intention to use e-book readers. The researcher used exploratory factor analysis and the findings revealed that media richness is positively associated with purchase intention in e-commerce. It was found out that the store with high information richness strengthens the effect on customer purchase intention when retailer brand is well-known, and accordingly, the marginal benefit of retailer brand increases when the level of information richness increases. Media richness can strengthen purchase intention due to the confirmation effect on the confidence of trading with the store. Conversely, if a store is unknown or has low retailer brand, customers may suspect risks associated with the retailer, even though high information richness is provided. Organizations should incorporate rich information on the store with high reputation of retailer brand to reinforce customer purchase intentions. Additionally, a better integration of information richness and extended offers in the online shopping services can

benefit the online stores by helping them to acquire new customers and retain existing customers. Organizations should therefore incorporate information richness with extended offers as part of the total experience to increase customer purchase intention.

Blas et al., (2008) have done a research on online shopping information dependency and innovativeness on internet shopping adoption. The researcher investigated the relationship between ease of use and attitude towards online purchase intention. The purpose of this research is to analyze the influence of online shopping information dependency and innovativeness on the acceptance of internet shopping. The study is focused on only Spanish consumers in Spain who has never bought online. For this research survey was conducted by using closed ended questionnaires to 465 users of internet over the age of 18. In its study of business-to-consumer e-commerce in Spain 2005 sampling was done by gender and age quotas based on internet user characteristics periodically examined by the Spanish Association of Electronic Commerce Firms, which is the most important directory of internet users in Spain. The data were analyzed by using a structural equation model. The results also show that the perceived ease of use of the technology is highly conditioned by internet user experience measured by exposure to the medium. That is, users who access the internet more frequently perceive less difficulty associated with its use. The findings of the research are beneficial to managers in the e-commerce.

Kim and Forsythe (2009) have done research on factors affecting the adoption of product virtualization technology for online shopping. The researcher investigated the relationship between usefulness and attitude towards online purchase intention. This study aims to investigate factors affecting the adoption of product virtualization technology (PVT) for online shopping small electronics by applying a modified electronic technology acceptance model (e-TAM) and tested model invariance male/female shoppers in the overall adoption process. The study is focused on 1500 online surveys out of which there were only 681 valid responses. The sample included shoppers with very little to extensive online shopping experience and generally representative of online shoppers. The analysis of data was done by using single and group structural equation model. The results showed that usefulness as strong predictor of attitude

towards using PVT for both men and women. The finding of this research for online retailers, PVT may provide a valuable tool to enhance the consumers' purchase behavior through better online product evaluation on the website.

Akamavi et al., (2008) have done a research on alternative explanations of online purchasing behavior. The researcher investigated the relationship between attitude towards website and online repurchase intention. The purpose of this research is to employ a cross-cultural perspective to explore explanations in the development of the online repurchase intentions model. The study is focused on students who are online consumers of actual travel services in Korea and UK , in total 539 questionnaires was distributed but among them there were 448 valid responses out of which 284 Korean cases. Due to cross-cultural survey the back-translation procedure is used to ensure conceptual equivalency in the questionnaire. The structural equation model and confirmatory analysis is used to analyze the data. The results showed that for both UK and Korea young consumers' attitude towards web and repurchase intention was not supported. In the study, attitude towards website was altered by customized information but there were no significant differences when consumers evaluate levels of customized information from a Korean-UK context. The study revealed that web interactivity has the capability of impacting on attitude toward a web site and therefore can be interesting and have potentially powerful outcomes for consumer purchasing behavior. The findings of the research will enable managers or firms to have a better understanding when developing commercial websites. Marketers require a more complete understanding of the role of favorable attitude in any project where the consumer purchase process in e-B2C environments. However, standardized online treatment of consumers is not the golden path of internet marketing. In future more proposed research model needs to be developed for identifying the underlying dispositions associated with the mediating variable.

Ramdin et al., (2012) studied the adoption of internet banking: a case study of commercial banks in Mauritius. The researcher investigated the relationships between security and trust aspects, and internet banking adoption. The purpose of the study was to examine the factors that influence the adoption of internet banking services in Mauritius. The research is

focused on 384 respondents from nine districts of various banking institutes in Mauritius. The data analysis was done by using descriptive and inferential analysis. The results show that both trust and security aspects are deemed crucial factors and have a significant effect on internet banking adoption in Mauritius. In order to increase internet banking adoption, banks need to provide strong security measures to prevent illegal intrusion. Trust being another important factor, banks need to focus on other attributes like security to increase the level of trust in consumers because lack of trust in electronic channel will result in failure of internet banking adoption process. It is suggested that as trust and security in the bank is the pre-requisite of both pathways to increase the behavioral intention of using internet banking, this should be the major focus of trust building strategies and security enhancement activities. These results allow banking practitioners to focus their efforts on safeguarding trust and security in an online banking landscape instead of wasting resources on the irrelevant communication strategies.

Gong et al., (2013) studied consumers' of online shopping in China. The researcher investigated the relationship between demographics and online purchase intention in China. The purpose of this paper is to develop an understanding of the factors influencing Chinese consumers to shop online by exploring the effects of user demographic characteristics and media characteristics on shopping intention. The research is done by Washington DC-based company specializing in online marketing research, was commissioned for data collection. A nationwide online survey was carried out for this study. Invitations to participate in the research were sent to 8,000 random email addresses but total of 503 respondents completed the survey. The respondents were screened to be at least 16 years old. The questionnaire was translated and back-translated to ensure semantic consistency between Chinese and English versions. The analysis of data was made by using ordinary least squares (OLS) regression. The results show that Chinese consumers' age, income, and education are significant predictors of online shopping intention. Gender has no significant relationship among Chinese consumers on online purchase intention which means Chinese male and female consumers hold similar online shopping intentions. There is an inverse relationship between Chinese consumers' age and their intention to shop online. The higher the educational level and income of Chinese consumers, the more likely they will intend to shop online. The findings of the research may provide a better understanding of users' adoption of the internet as a shopping and transaction channel, as well as enhance an e-tailer's

market targeting and segmentation effectiveness. E-marketers should incorporate features that can enhance online shopping efficiency.



CHAPTER-3

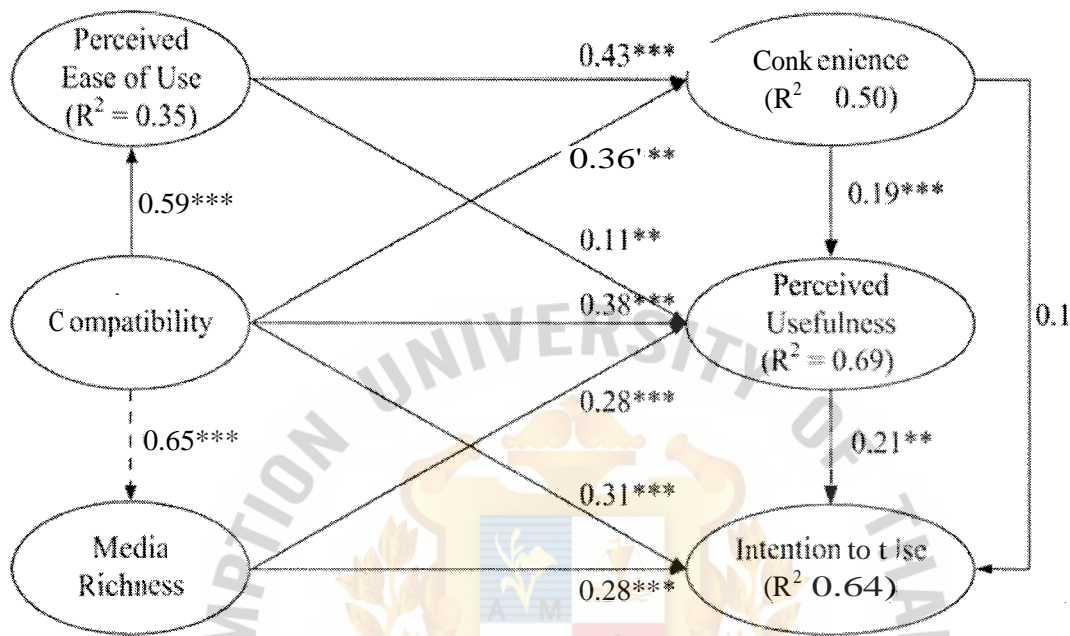
CONCEPTUAL FRAMEWORK

This chapter reveals the conceptual framework that is used to find out relationship between the dependent online repurchase intention and the independent variables like media richness, security and trust aspects, demographic variables, usefulness, ease of use and attitude. This chapter is divided into four parts. The first part provides the details of theoretical framework; it is a logically developed, described and elaborated network of associations among studied variables. The second part is the conceptual framework; it is the researcher's own framework explaining independent and dependent variables. The third part is the research hypothesis that is statements specifying the relationship of variables that will be tested in this research. Lastly, the operationalization of independent variables that are the examples of all variables and its sub-variables translated in to action.

3.1 Theoretical Framework

A Theoretical framework helps in evaluating the preceding research papers to analyze and support this study. It also helps in analyzing and comparing the dependent and independent variables. The main aim of this study is to find out the relationship between the dependent variable online repurchase intention and the independent variables like media richness, ease of use, usefulness, security and trust aspects, demographic variables and attitude. The researchers modified the conceptual framework based on researchers' model. The first research model is "User attitudes of dedicated e-book readers for reading?" which was developed by Lai and Chang (2011). The second research model was developed by Alcaniz *et al.*, Mafe *et al.*, Manzano *et al.*, and Blas *et al.* (2008) studies about "Influence of online shopping information dependency and innovativeness on internet shopping adoption". The third research model is "Factors influencing the adoption of internet banking: a case study of commercial banks in Mauritius" which was developed by Juwaheer, Pudaruth and Ramdin (2013). All of them have been discussed in details below.

Figure : 3.1 The research model of user attitudes of dedicated e-book readers for reading.



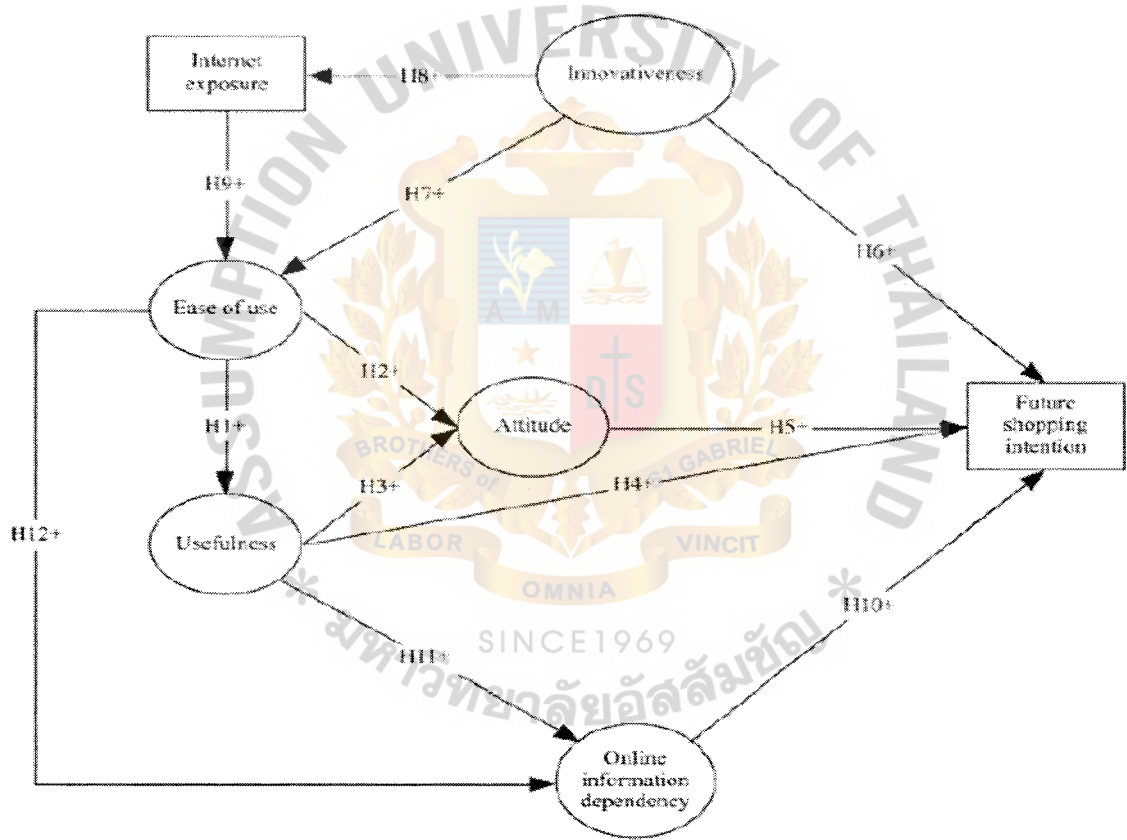
Source: Lai, J. Y. and Chang, C. Y. (2011). User attitudes toward e-book readers for reading. *Online information review*, 35(4), 558-580.

Lai and Chang (2011) investigated user attitudes toward dedicated e-book readers for reading. The main purpose of the research was that in the fast pace of innovation and development in technology, trends in reading electronic book are rising. However, so far there is a very limited knowledge of what factors are drove the user attitude to use e-book. The researcher took effects of convenience, compatibility and media richness as factors to explore why users are dedicated to read e-book. A quantitative approach was used in this research. A total of 326 questionnaires were received and out of that 288 valid questionnaires were retained.

The hypotheses were tested by using partial least squares (PLS) technique to perform the data analysis. PLS is a regression-based technique that originates from path analysis. The results of this study suggest that convenience, compatibility, media richness had a significant positive effect on intention to use. Compatibility, media richness and perceived ease of use have a significant positive effect on perceived ease of use. Perceived ease of use had a significant

positive effect on convenience. These findings will enable development of a more robust understanding of attitudes toward dedicated e-book readers and will be helpful to developers researching e-book hardware and software as well as to researchers interested in testing related theories.

Figure: 3.2 The research model of influence of online shopping information dependency and innovativeness on internet shopping adoption.



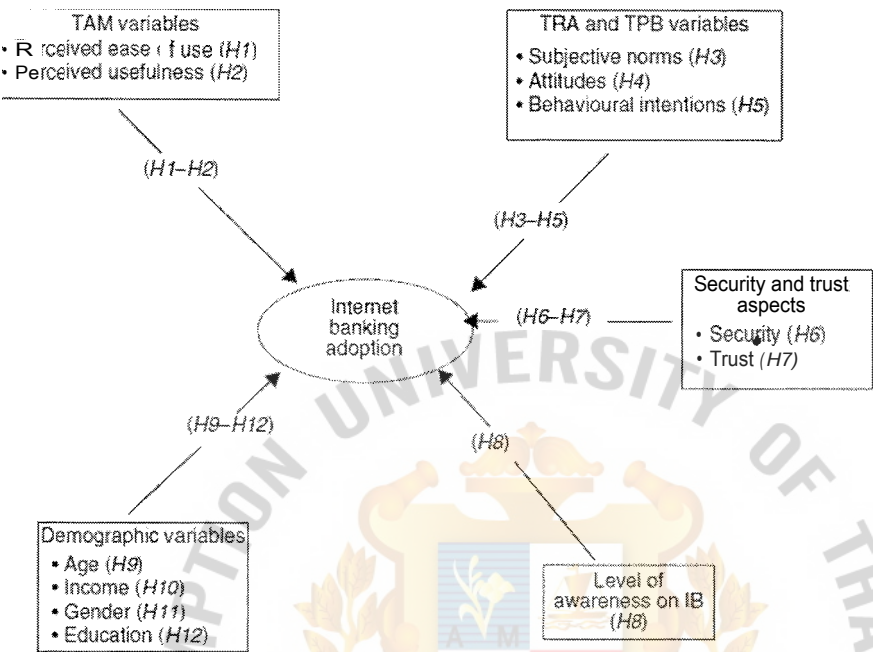
Source: Bigne-Alcaniz, E., Ruiz-Mafe, C., Aldas-Manzano, J., and Sanz-Blas, S. (2008).

Influence of online shopping information dependency and innovativeness on internet shopping adoption. *Online information review*, 32(5), 648-667. '

Alcaniz *et al.* (2008) investigated the relationship between dependent variable of future shopping intention and independent variable like innovativeness and technology acceptance

model (TAM) variables. The purpose of this research is to analyze the influence of online shopping information dependency and innovativeness on the acceptance of internet shopping. This research will help company to know which aspects of their communication strategies to highlight in order to get non purchasing web users to participate in online buying. The sample consisted of 465 Spanish consumers over the age 18 who had never purchased online. The hypotheses were tested by using structural equation models. The result shows that perceived ease of use had positive influence on perceived usefulness. Perceived ease of use and perceived usefulness had positive relationship on attitude toward the internet as a shopping channel. Innovativeness, perceived usefulness and attitude had positive relationship on future online shopping intention. Internet exposure had positive relationship on perceived ease of use. These results confirm TAM is a valid model to explain online shopping intention. Online shopping information had positive relationship with online shopping intention. Lastly, perceived usefulness and ease of use had positive relationship online shopping information dependency. This research enables companies to know which aspects of their communication strategies to highlight in order to get non-purchasing web users to participate in e-shopping. This work aims to combine the influence of online shopping information dependency, innovativeness and the traditional TAM in order to construct an improved model for internet shopping acceptance.

Figure: 3.3 The research model of factors influencing the adoption of internet banking: a case study of commercial banks in Mauritius.



Source: Juwaheer, T.D., Pudaruth, S., and Ramdin, P. (2013). Factors influencing the adoption of internet banking: a case study of commercial banks in Mauritius. *World Journal of Science, Technology and Sustainable Development*, 9(3), 204-234.

Juwaheer *et al.* (2013) investigated the factors influencing the adoption of internet banking. The purpose of the research is to investigate the factors on influencing the adoption of internet banking services in Mauritius. The researcher tried to establish the relationship between independent variables such as demographic variables, level of awareness, security and trust aspects, technology acceptance model variables, theory of reasoned action and theory of planned behavior variables with internet banking adoption. The questionnaires were collected from 384 respondents visiting various banking institutions across the nine districts throughout Mauritius to ensure proper geographical coverage. By using descriptive and inferential analysis with SPSS questionnaires were further processed and analyzed. The hypotheses were tested by using

ANOVA, Spearman Correlation and Factor Analysis. The results show that perceived ease of use and perceived usefulness had positive relationship on the adoption of internet banking. Subjecting norm, attitudes and behavioral intentions had positive relationship on internet banking adoption. Security and trust aspects had a positive relationship on internet banking adoption. The survey results revealed that level of awareness had an impact on the choice of using internet banking. The adoption of internet is determined by the level of information that a customer had about internet banking. Likewise, low awareness would be a critical reason for the non-adoption of this service. Age and gender did not turn out to be a significant variable affecting adoption of internet. Age was an irrelevant construct influencing the adoption of the internet. Gender also has no impact on adoption of internet banking. Income and education has a positive effect on customers' choice to adopt internet banking. Most respondents used internet banking was high incomers. Lastly, highly educated customers were likely to accept changes more enthusiastically. This research provides banking institutions with significant information on the various aspects that need to be highlighted in their banking communications strategies to increase the adoption rare of internet banking services. Banking institutions need to stress upon the benefits of internet banking services, ease to use, trust and security aspects. The research provides valuable insights for the banking industry and also urge upon reshaping of their e-marketing strategy in relation to internet banking service in Mauritius.

3.2 Conceptual framework for the study.

The conceptual framework for this research has been developed on the basis of the above given three theories and studies. As shown in the Figure 3.1 was developed by Chang and Lai (2011). The researcher investigated user attitudes for e book for reading. In previous study, the researchers made use of the independent variables like media richness, convenience, perceived usefulness and compatibility, to establish its significant relationship to the dependent variable which was purchase intention. For the conceptual framework of this present study, the researcher has taken the independent variable which is media richness from the Figure 3.1. According to Draft and Lengel (1986), stated Media Richness Theory located the connection between information richness and media in the capacity of media to convey rich information. Media with greater richness can carry greater amounts of information and reduce uncertainty and

vagueness in communication. Media richness will enable the organization to organize the website according to the needs and wants of the consumers to ease and enhance services.

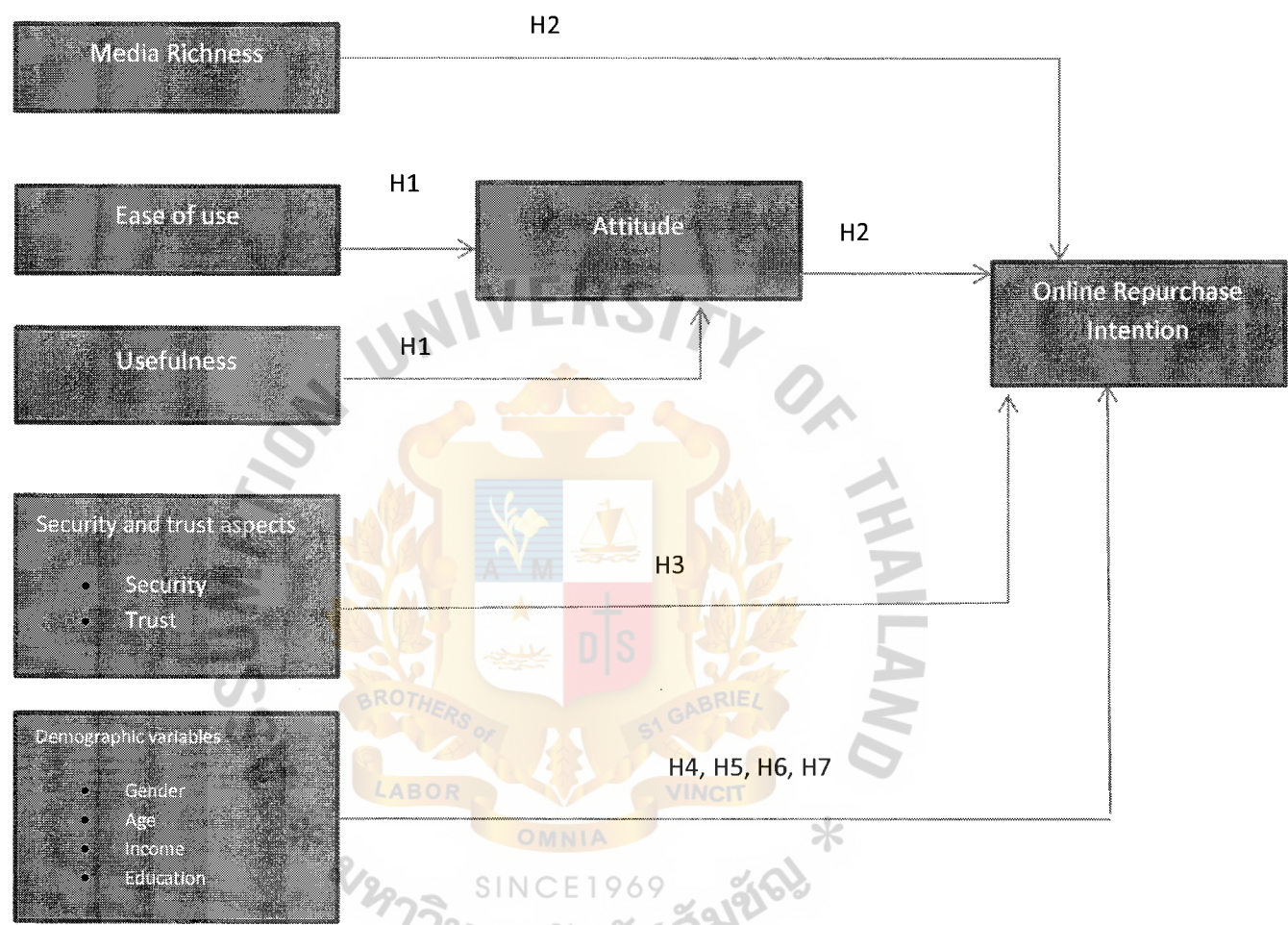
As shown in the Figure 3.2, was developed by Alcaniz *et al.*, (2008). The researcher studied the influence of online shopping information dependency and innovativeness on internet shopping adoption. In this previous study the researchers have applied the independent variables namely innovativeness, technology acceptance model (TAM) variables such as perceived ease of use, usefulness attitude online information dependency to establish its significant relationship to the dependent variable future shopping intention. Online shopping information dependency can be increased with the interfaces that would be easy to use but only if perceived usefulness is high. For the conceptual framework of this present study, the researcher has taken the independent variable such as ease of use, usefulness and attitude from the previous study given in the Figure 3.2. Davis *et al.* (1989) stated perceived ease of use and usefulness as basic determining factors in information system. Perceived usefulness is defined as the degree to which a consumer believes that the use of a system will increase his or her performance. Perceived ease of use refers to the degree to which a consumer believes that no effort either mental or physical is needed to use the system. McKechnie *et al.* (2006) stated intention to use a technology is determined by the individual's attitude toward using that technology. Organizations need to make their website simple and easy to use, and also facilitate among customers to use it frequently. Advertisement of usefulness is important towards the consumers to highlight the usefulness of the service.

As shown in the Figure 3.3, was developed by Juwaheer *et al.* (2013). The researchers studied the factors influencing the adoption of internet banking: a case study of commercial banks in Mauritius. In this study the researcher has made use of the independent variables such as demographic variables, level of awareness, security and trust aspects, technology acceptance model variables, theory of reasoned action and theory of planned behavior variables to show its significant influence on internet banking adoption. Correlation was done to test the significance of TRA and TPB-related constructs such as subjective norms, attitudes and behavioral intentions on adoption of internet banking. Finally, Factor Analysis was developed to find out security and trust constructs on adoption of internet banking. For the conceptual framework of this present

study, the researcher has taken the independent variables such as demographic variables and security and trust aspects from the previous study given in the Figure 3.3. Al-Ashban and Burney (2001) stated that demographic variables were found to be associated with adoption of different different banking channels, especially internet banking. Mattila (2005) advised that the banks must initially persuade their customers that the service provided would be a secured medium. Urbal et al. (2000) stated that customers make online decision solely on the basis of trust as they exchange sensitive information over the internet. Organizations should consider demographic variables when providing their services because demographic variables like age, income, gender, education and so on play vital role in online websites. Organizations should also focus on trust and security factors of online shopping as customer fear to provide personal information and mode of online payment.



Figure 3.4 The conceptual framework of present study.



Hence, the above conceptual framework helps in finding the relationship between each of the independent variables such as media richness, usefulness, ease of use, security and trust aspects, demographics variables, attitude and the dependent variable online repurchase intention. Therefore, this research with the help of hypothesis testing tried to test the relationship between the dependent and independent variables.

3.3 Research Hypothesis

According to the conceptual framework, the following are the hypotheses being developed for the present study. All these hypotheses will be tested to find out its relationship towards online repurchase intention.

H1 o: Ease of use and usefulness are not influenced on attitude towards customers in Chaldal, Dhaka.

H1 a: Ease of use and usefulness are influenced on attitude towards customers in Chaldal, Dhaka.

H2o: Media richness and attitude do not influence on online repurchase intention of customers in Chaldal, Dhaka.

H2a: Media richness and attitude do not influence on online repurchase intention of customers in Chaldal, Dhaka.

H3o: Security and trust aspects in term of security and trust are not influenced on online repurchase intention of Chaldal in Dhaka.

H3a: Security and trust aspects in term of security and trust are influenced on online repurchase intention of Chaldal in Dhaka.

H4o: There is no statistical significant difference in online repurchase intention when segmented by gender.

H4a: There is a statistical significant difference in online repurchase intention when segmented by gender.

H5o: There is no statistical significant difference in online repurchase intention when segmented by age levels.

H5a: There is a statistical significant difference in online repurchase intention when segmented by age levels.

H6o: There is no statistical significant difference in online purchase intention when segmented by income levels.

H6a: There is a statistical significant difference in online repurchase intention when segmented by income levels.

H7o: There is no statistical significant difference in online repurchase intention when segmented by education levels.

H7a: There is a statistical significant difference in online repurchase intention when segmented by education levels.

3.4 Operationalization of Variables

In this research the independent variables are as media richness, usefulness, ease of use, security and trust aspects, demographics variables, and attitude. This research tried to find the relationship between these variables with online repurchase intention. The following table shows the variables, concept of variables, operationalized component and the level of measurement of all the variables.

3.4.1 Operationalization of online repurchase intention variables

Variables	Concept of variables	Operationalized components	Measurement scale
Media Richness	Media richness is the ability of a communication medium of information richness made easily available (Daft and Lengel 1984).	<div>-Online website Chaldal helps me to get information quickly.</div> <div>-Online website Chaldal enables me to choose information/content on demand.</div> <div>-Online website Chaldal enables me to get reliable information.</div> <div>-Online web site</div>	Interval Scale

		Chaldal helps me to get rich information.	
Usefulness	Usefulness will enable consumers to accomplish shopping tasks more quickly, efficiently, improving quality that would save more money and make better purchase decision (B all-Rokeach's 1985).	<p>-Using Chaldal website for grocery shopping helps me to make better purchase decision.</p> <p>-Using Chaldal website for grocery helps me to accomplish shopping tasks more quickly.</p> <p>-Using Chaldal for grocery helps me to save more money.</p> <p>-Using Chaldal for grocery improves the quality of my shopping tasks.</p> <p>-Using Chaldal website is very helpful to me.</p>	Interval Scale
Ease of Use	Ease of use usually refers to users perception of whether performing a particular technical	<p>- Learning to operate the website is easy.</p> <p>- The website is flexible to interact</p>	Interval Scale

	task would require a mental effort on his or her part. (Ajzen and Fishbein 1980).	with. - My interaction with website is clear and understandable.	
Attitude	Attitude is the settled way of thinking and feeling pleasant, enjoyable or other emotion towards something (Ajzen and Fishbein 1980).	-Using website for grocery shopping is convenient. - Using website for grocery shopping is necessary. - Using website for grocery shopping is secure. - Using website for grocery shopping is enjoyable. - Using website for grocery shopping is a good idea.	Interval Scale
Security and trust aspects Security	Security and trust aspects are complice of two variables. Security is defined as the protection of the fraudulent activities and online hackers of interne users to	-I am confident that online grocery Chaldal will protect my privacy. -The security aspect of online grocery shopping is important in Bangladesh.	

Trust	<p>protect privacy. (Reavley 2005)</p> <p>Trust is the confidence placed in a person that depends on true, reliable, secured information(Urban <i>et al.</i> 2000).</p>	<p>-Online shopping web site Chaldal carries ethical business practice.</p> <p>-I trust online grocery website in providing reliable information.</p> <p>-There is no risk in shopping grocery from online web site Chaldal.</p> <p>- I feel secured and trust sending sensitive information like my credit card number etc. over the internet.</p>	Interval Scale
Demographic variables	<p>Demographic factors such as age, income, education and gender may changes with online internet adoption. (Lee and Lee's 2000)</p>		

Gender	Gender is the state of being male or female and the use of technology depends on the gender of the individual. (Li <i>et al.</i> 1999).	-Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Nominal Scale
Age	Age is the time person has lived and it influences a customers' choice of adoption in technology. (Wang <i>et al.</i> 2003).	-Age Classification <input type="checkbox"/> 21-30 years <input type="checkbox"/> 31-40 years <input type="checkbox"/> 41-50 years <input type="checkbox"/> 50 years and above	Ordinal
Education	Education is defined as a moral and institution experience; the level of education impacts on adoption of technological innovation. (Donnelly 1970).	-Education <input type="checkbox"/> High School <input type="checkbox"/> Bachelors <input type="checkbox"/> Masters <input type="checkbox"/> Phd	Ordinal
Income	Income is earning of an individual and has no influence on customers'	-Income <input type="checkbox"/> No income	Ordinal

	perceptions once customer was experienced with technology. (Hubona and Kennick 1996).	<input type="checkbox"/> less than 40,000 TK <input type="checkbox"/> 41,000-80,000 TK <input type="checkbox"/> 81,000- 120,000 TK <input type="checkbox"/> 120,000 TK and above	
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3.4.2 Operationalization of Online Repurchase Intention

Variables	Concept of variables	Operationalized components	Measurement scale
Repurchase Intention	Repurchase Intention is defined as the degree of consumers' intended to buy products again. (Wilkie 1994).	- If I could, I will continue using the website to purchase products. - It is likely that I will continue to purchase products in future. - I intent to continue purchase products from the website in future.	Interval

Chapter 4

Research methodology

This chapter provides an overview of research methodology that is employed in this study and it consists of six sections. The first section of the chapter explains the research methods used for this study. The second section is the details of respondents and sampling procedures, including criteria to select the sample. In the third section of the chapter, instruments and questionnaire of the research is provided. This also contains the questions that are asked to the respondents and the methods to measure. The fourth section is the pretest of the study that the researcher has conducted. The fifth section is the collection of data and gathering procedures. And the final section is the statistical tools used to answer all statement of problems and the criteria used to select the appropriate statistics.

4.1 Research methods used

The research method adopted for this study is Descriptive research. This method helps in analyzing and presenting the data in a relevant way. Descriptive research is considered to illustrate the characteristics of the population or the phenomenon. Churchill (1999) explained that descriptive research is utilized to estimate the proportion of the people in specified population who behave in a certain way. According to Zikmund (2003), descriptive research also seeks information through how, what, who, when and where questions. Therefore, in this study, descriptive research is utilized to describe the characteristics of respondents in order to define what, who, when, where, and how questions. In this study the researcher is examining the relationship between online repurchase intention of customers of Chaldal.com with its independent variables like media richness, security and trust aspects, demographic variables, usefulness, ease of use and attitude.

The researcher also chooses survey technique to collect the data from respondents. Survey is the research technique in which researchers makes use of questionnaire to obtain facts opinions and attitudes of the respondents Mc Daniel and Gates (1999). And also, survey technique is a systematic collection of data from respondents in order to understand and to

predict some aspect of behavior of target population that can provide quick, inexpensive, efficient and accurate means of assessing information about the population (Zikmund, 2003). The researcher uses self-administered questionnaires as a means in this survey research, which required the respondents to fill in by themselves.

In order to collect the data, the researcher design to use survey technique by distributing questionnaire to the respondents who have already purchased products online from Chaldal.com Dhaka, Bangladesh. The population of customers in Chaldal.com is 14200 of 2015. For the present study, sample size was determined in order to represent the total population. The sample size for the study was determined based on the calculations of the previous researchers. The questionnaire for the survey contained four sections including demographic factors. The first part contained screening questions; second part consists of the factors affecting online repurchase intention; third part consists of repurchase intention and lastly the demographic factors. With the help of the questionnaire the respondents were able to indicate their attitude and view about their online repurchase intention of the products and services. The respondents' degree of agreement and disagreement to the questions helped the researcher to analyze the data and arrive at useful conclusion to the study.

4.2 Respondents and sampling procedure

The researcher in this part of the study explains the respondents and the sampling procedure used in the research. The researcher mainly emphasizes on the target population, sample size and procedure which will further assist him on his research.

4.2.1 Target population

A given group of people who have some specific qualities in common are known as target population. According to Cooper and Schindler (1998), population is the total collection of elements about which some inferences can be made. According to Black (1999), a population is any group of people who share a common set of behaviors which are of concern to the researcher. According to Zikmund (2003), the complete group of specific population relevant to the research project is target population.

Target population of this study is the present customers of Chaldal.com in Dhaka, [Bangladesh](#). Chaldal.com is an online shop in Dhaka, Bangladesh. It sells products like food, cleaning products, baby products, office supplies, beauty and healthcare, home appliances and pet care and delivers on to the doorstep of the customers. Chaldal's goal is to give customers the experience of shopping in a big-box store with a huge selection. Majority of online services are used by working people in Dhaka. Chaldal.com has about 14,200 customers in Dhaka. The customers of Chaldal.com include working people, house wives, students and all who fall under internet subscribers as it is an online platform. However, majority of Chaldal.com customers are working people. In February 2016 average delivery per day is about 400 deliveries. This study, the researcher will collect the data from four areas from where there are more crowded working people in Dhaka, which is the capital city of Bangladesh. The four areas are Banani, Gulshan, Uttara and Dhandmondi where the researcher intends to study customers who have already purchased goods online from Chaldal.com. The researcher intends to collect primary data on the month of April 2016. Figure 4.1 gives the map of Dhaka City (<http://techcrunch.com/2015/07/30/chaldal/> retrieved on 2.03.16).

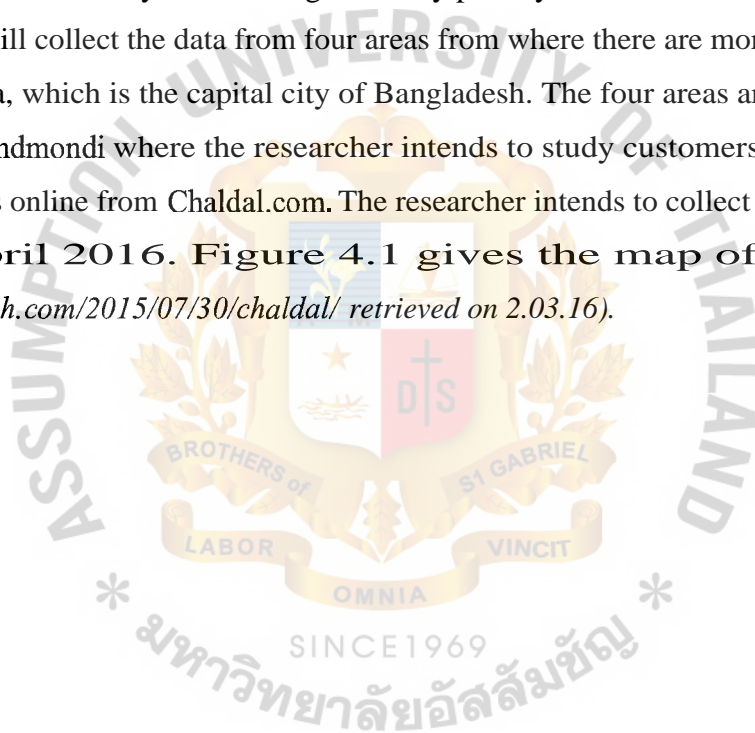
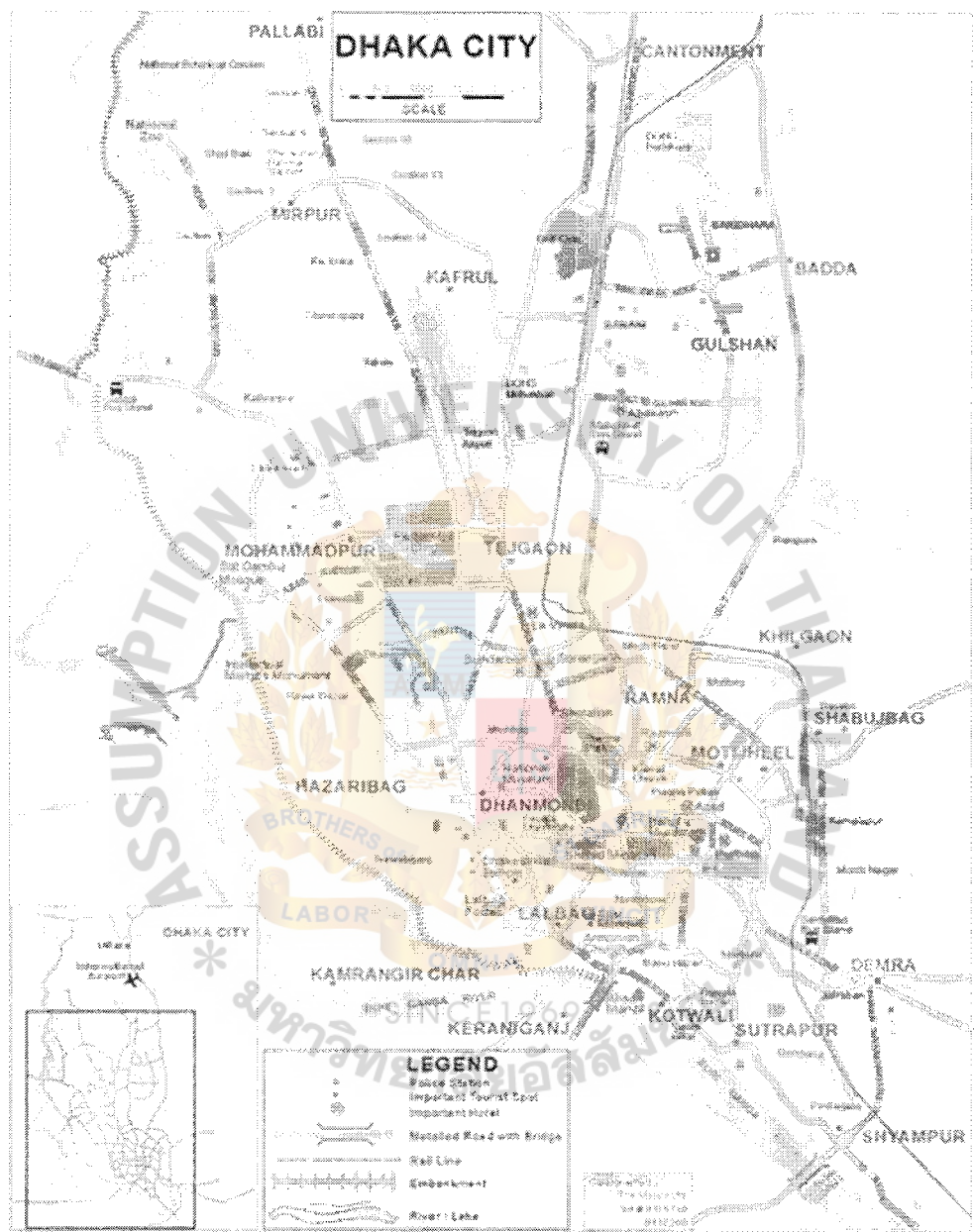


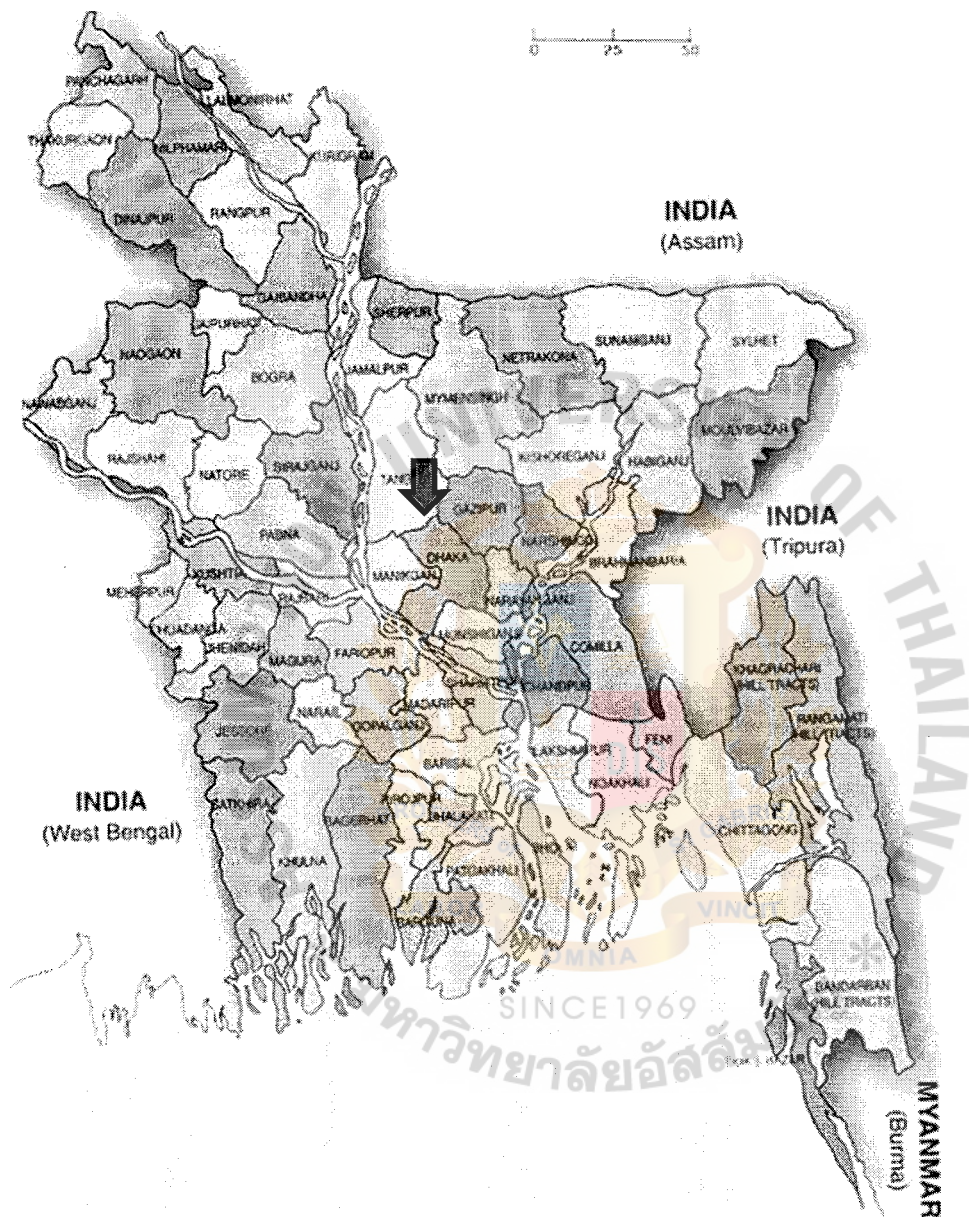
Figure 4.1 The map of Dhaka, Bangladesh showing areas.



Source: <http://www.atab.org.bd/dhaka-city-map.html> retrieved on 6/01/2016.

The map of Bangladesh based on districts. At present Bangladesh consists of 64 districts. The districts are further subdivided into 493 sub-districts or towns. Dhaka is the capital city of Bangladesh. Map of Bangladesh is given in Figure 4.2.

Figure 4.2 The map of Bangladesh based on its districts.



Note: ▾ Dhaka, Capital city of Bangladesh

Source: http://rhdcbd.org/old/bangladesh_map.php retrieved on 6/01/2016.

Bangladesh is a country in Southern Asia. It is located on the Bay of Bengal and is bordered by India on all sides except for a small border with Burma. It lies between 20 34 and 26 39 latitude North and 88 00 and 92 41 longitude East. It has an area of 1,44,000 sq km. Bangladesh is situated on the north eastern side of the South Asian Subcontinent. Bangladesh is one of the most densely populated areas of the world. The present population is about 140 million which makes it the eighth populous country of the world. Bangladesh is a developing country, with a market-based mixed economy and is listed as one of the Next Eleven emerging markets. The per capita income of Bangladesh was US\$1,190 in 2014, with a GDP of US\$209 billion. In South Asia, Bangladesh has the third-largest economy after those of India and Pakistan, and has the second highest foreign exchange reserves after India (<http://www.southasianfloods.icimod.org> retrieved on 22.01.2016).

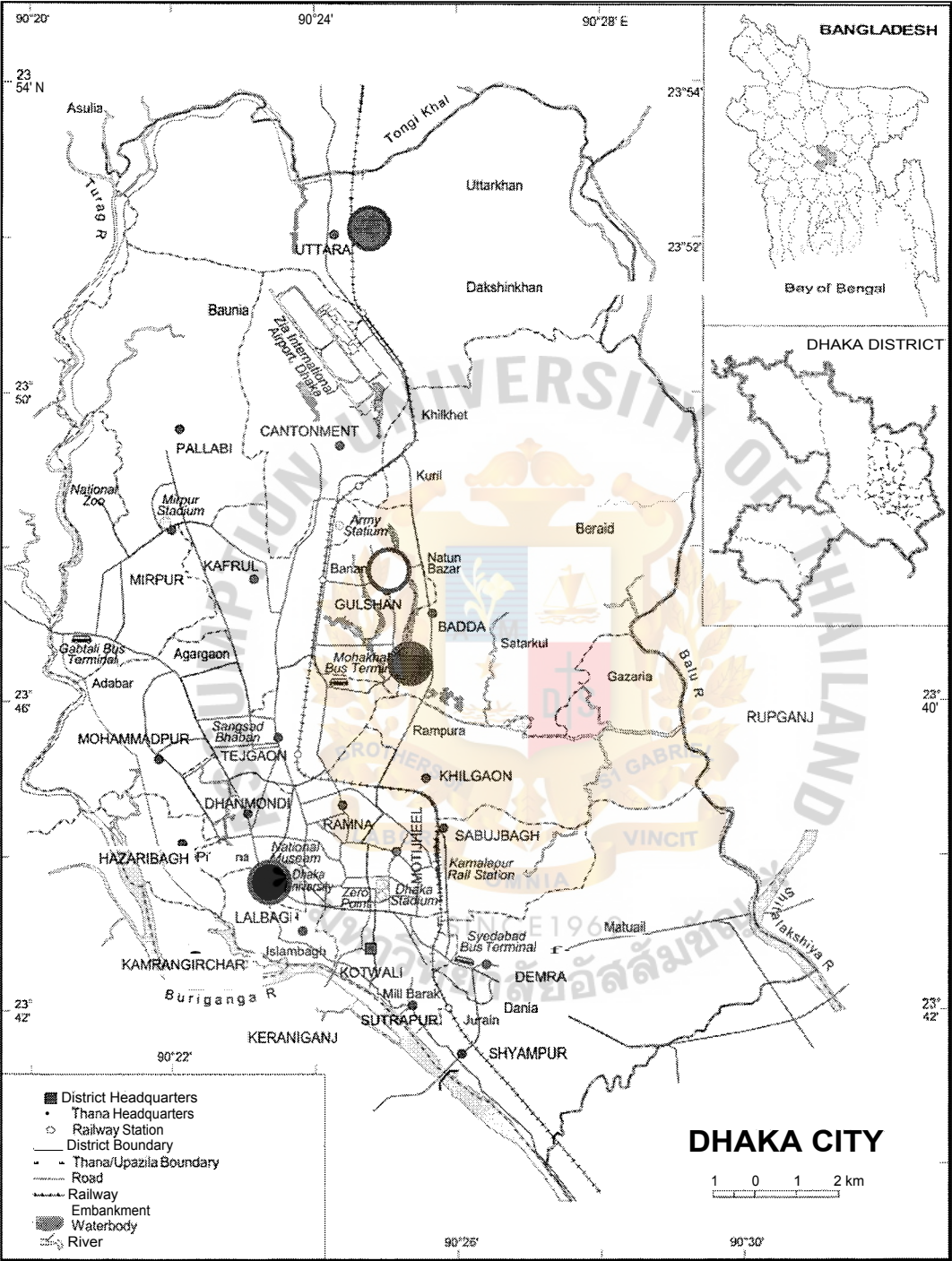
Dhaka is the city and capital of Bangladesh. Dhaka is one of the fastest growing startup hubs in the world. It is located just north of the Buriganga River, a channel of the Dhaleswari River, in the south-central part of the country. Dhaka is Bangladesh's most populous city and is one of the largest metropolises in South Asia. Since its establishment as the capital city, the population, area, and social and economic diversity of Dhaka have grown tremendously. Together with its river port of Narayanganj, 10 miles (16 km) to the south, Dhaka now is one of the most densely industrialized regions in the country. It has one of the largest concentrations of multinational companies in South Asia. The city has a growing middle class, driving the market for modern consumer and luxury goods. Restaurants, shopping malls and hotels continue to serve as vital elements in the city's economy (<http://www.britannica.com/place/Dhaka> retrieved on 22.01.2016).

Bangladesh is the next big market for online purchase with a population of about 160 million which is the 8th largest in the world and GDP is 6.5% annual real growth. In 2013, Internet users in Bangladesh increased to 33 million. As of June 2015, internet subscribers have reached about 48 million users. Bangladesh is one of the next eleven countries chosen by Goldman Sachs, it is expected to be one of the largest economies. Dhaka is one of the densest city in the world. In Dhaka there are about \$5 billion market grocery market. Since real estate is at a premium, stores are often tiny and carry very limited inventory. Chaldal.com aimed to offer a wide selection of products for the easy accessibility for the customers. Majority of online

services are used by people in Dhaka. In February 2016 the company Chaldal.com averaging about 400 deliveries a day, plans to add at least six more warehouses to cover all of Dhaka before potentially expanding into other Bangladeshi cities. In Dhaka, the traffic is very horrendous. Therefore, to travel even a short distance it consumes a lot of time. The customers of the Chaldal.com includes working people, students and housewives and all who uses internet subscription as it is an online shop. The researcher chose top four locations of average highest delivery from capital city Dhaka for study of the online repurchase of products among the present customers. Currently Chaldal.com has about 14,200 customers in Dhaka. Population of Dhaka is estimated about 15 million as of 2015. In order for the company to expand, Chaldal.com must retain its current consumers (<http://sdasia.co/2015/07/30/chaldal-wants-to-become-the-amazon-fresh-of-bangladeshs-capital/> retrieved on 2.03.16).



Fig 4.3 Highest delivery location of Chaldal.com



Note: Gulshan , Banani Uttara Dhandmondi

Source: <http://geospatialworld.net/> retrieved on 23/02/2016

Gulshan and Banani are both upscale neighborhood in Dhaka, Bangladesh. These residential areas are also home to a number of city's restaurants, shopping centers schools and so on. Both of the areas Gulshan and Banani were built as a purpose of solely residential but over years commercial buildings have been set up too. Dhandmondi is one of the most affluent residential areas in Dhaka city and over decades it has evolved to a miniature city, where one may find many commercial buildings, malls, institutions and hospitals have been set up too. Uttara has developed recently but also has residential, schools and offices. According to the city population Gulshan and Banani combined 253,050, Dhandmondi 147,643 and Uttara 179,907 as of 2015. Chaldal has highest number delivery of products on these areas which comprises of around 100 - 140 to Gulshan and Banani, 100-120 in Dhandmondi and lastly 80-90 in Uttara. In average Chaldal has about 400 deliveries in total per day as of February 2016 (<http://www.citypopulation.de/php/bangladesh-dhaka.php> retrieved on 22/02/2016).

4.2.2 Sampling unit.

In the actual time of sampling process, the portion of the selected population must be determined according to a certain procedure. A sampling unit can be then defined as a subset or small portion of population and they should represent the center of the study (Hussey, 1997). The process of sampling involves any procedure using a small items or parts of the whole population to make conclusions regarding the whole population (Zikmund, 2003). Based on the above theory, the sampling unit for this present study includes only the customers who purchased products from Chaldal.com, especially researcher focuses on the working people at the crowded area in Gulshan, Banani, Dhandmondi and Uttara in Dhaka, Bangladesh.

4.2.3 Sample size

Kotler (2000) defined a sample size as the appropriate number of people who should be surveyed which can represent the target population. Malhotra (2004) suggested that the sample size can be influenced by similar studies by taking the average sample size from previous empirical researches. Therefore, in order to get the sample size for this research, the researcher

averaged three previous studies as references to form a sample size for this research. Pappas, Pateli, Ginnakos and Chrissikopoulos (2014) studied moderate effects of online shopping experience on customer satisfaction and repurchase intentions by using 393 respondents. Lai and Chang (2010) studied the user attitudes toward dedicated e-book readers for reading by using 288 valid questionnaires. Juwaheer, Pudaruth and Ramdin (2012) studied factors influencing the adoption of internet banking: a case study of commercial banks in Mauritius by using 384 respondents. Usually using large samples for the study helps to minimize and avoid error (Barlett et al., 2001). Therefore, based on three previous studies and in order to reduce the error, the researcher distributed 400 questionnaires for conducting this study.

4.2.4 Sampling procedure

According to Zikmund (2003), the process of using a small member of items or parts of the entire population to generate conclusive representation for the entire population is called sampling. There are two techniques of sampling used by the researcher, which are probability and non-probability. While probability sampling is based on the concept of random selection – a controlled procedure that assures that each population elements is given a known non-zero chance of selection; non-probability sampling is non-random and subjective. Each member does not have a known non-zero chance of being included Cooper &Schindler (1998). Or as explained by Zikmund (2003), non-probability sampling is defined as a sampling technique in which units of the sample in any particular member of the population being chosen is unknown. For this study the researcher has applied nonprobability technique to find the sampling unit. The researcher has selected the current customers of Chaldal.com for the research survey. Therefore the researcher has applied two techniques of probability for the purpose. They are quota sampling and convenience sampling.

Step: 1 Quota Sampling

The researcher, for this study applied the quota sampling method which is considered as nonprobability sampling. According to Cooper and Schindler (2001) the logic behind quota sampling is that certain relevant characteristics describes the dimension of the population. The purpose of quota sampling is to ensure that some common characteristics of a population sample

will be represented to the same extent that the investigator desires. In quota sampling, the researcher aims to represent the major traits of the population by sampling a proportional amount of each (Babbie, 2001).

In this research, the respondents are the customers of Chaldal.com who wished to repurchase the products offered online in Dhaka city. The researcher will divide the number of respondents among four big residential areas such as Gulshan, Banani, Dhandmondi and Uttara. The researcher will collect 100 surveys from each area to be the sample. The proportion and the selected four locations are shown in the Table below

Locations	No. of Respondents
Gulshan	100
Banani	100
Dhandmondi	100
Uttara	100
Total	400

The 400 respondents who were considered as the customers with online repurchase intention of products from Chaldal.com were then asked to fill out the self-administered questionnaire provided by the researcher.

Step 2: Convenience sampling

Convenience sampling also called haphazard or accidental sampling refers to the procedure of obtaining units or people who are mostly conveniently available (Zikmund 1993). Davis and Cosnza (1993) identified that the advantage of convenience sampling is the researcher is able to achieve a large number of completed questionnaires quickly and economically.

According to Cooper and Schindler (2006) convenience sample are least reliable but are cheapest and easiest to conduct.

In this study, the researcher utilized this approach collecting data from the respondents in Dhaka city. The researcher distributed questionnaires to those four areas to any respondent who was willing to participate to fill up for the survey. After calculating the number of sampling needed, the researcher uses the convenience sampling by using the screening question in the questionnaire to target the available respondents to fill up the form. The researcher needs 400 respondents for this study based on the previous studies of past researchers.

4.3 Research Instruments/Questionnaires

Questionnaires are used as the research instrument in this research in order to collect data about the Chalda.com consumers' repurchases intention. A prepared questionnaire based on the frame work and previous studies is the research instrument for this study. Closed- formed questionnaire helps respondents to make quick decisions by making a choice among the several alternatives that are provided (Zikmund, 2003). According to Wolf (2008), a prepared questionnaire has been designed specifically to be completed by respondents of the study without being intervened by the researcher. This set of questionnaire has been prepared to analyze the factors affecting online repurchase intention. This questionnaire is used to get data from target group of respondents. The questionnaire was prepared only in English and distributed to the respondents because all the respondents are able to read and understand English. The questionnaire is composed of seven parts as follows:

Questionnaire scale: For this study, the researcher has set a five point Likert scale for the respondents to answer. Likert scale is a measure of attitudes designed to allow respondents to indicate how strongly they agree or disagree with carefully constructed statements that range from very positive to very negative toward an attitudinal object (Zikmund, 2003). They are as follows: 1 = strongly disagree, 2 = disagree, 3 = moderate, 4 = agree and 5 = strongly agree. The researcher designed five point Likert scale for part one to part five as the following detail:

Part I: Screening Question: The researcher used two screening questions in order to find out the appropriate respondents who would further be qualified for answering the whole questionnaire. One question is used to find out the user of online service and the other question is to target the respondent based on location.

Part II: Independent variable analysis (Factors affecting online repurchase intention) : Media richness, usefulness, ease of use, attitude, and security & trust aspects are the independent variables for the study affecting online repurchase intention. This part contains questions to test the consumers repurchase intention of Chaldal.com. The questions of media richness are based from previous studies of Daft *et al.*, (1987). The scale items of ease of use and usefulness were adapted from the measurement defined by Davis (1989) and Aim *et al.*, (2004). Attitude was measured by personal involvement inventory scale by (Zaichkowsky, 1994). The questions on security and trust were based on the previous study by Sathye (1999). The researcher has developed thirty one questions to collect the data and to analyze their significant relationship to repurchase intention.

Part III: Dependent variable analysis (Online repurchase intention): Repurchase intention is the dependent variable in this study. Repurchase intention can be defined as the probability and possibility of the consumer to repurchase the product (Lutz *et al.*, 1983). In this part, the researcher developed three questions to measure the consumers repurchase intention of Chaldal.com.

Part IV: Demographic factors: Demographic factors are consists of five questions for measuring the demographic profile of respondents. The researcher has applied category scale to measure demographic profile. The category scale is the measurement of attitude which involves various categories for the respondents with various alternated ratings (Malhotra and Birks, 2003). In the demographic factors, the researcher has included the personal data of the respondent such as gender, occupation, educational level, income and age. The questions are of Close-ended in nature. Close-ended questions means that respondents are exposed to limited answers and can select the closest answer to their individual recognition. Out of five questions, the first question is in nominal scale and the other four are of ordinal scale. Tables 4.4 demonstrate the research instrument design of this study.

Table 4.1 The summary of research instrument design.

Part	Variables	Questions	No. of items	Scale
Screening question	Target respondent	1	1	Nominal Scale
Factors affecting repurchase intention	Media richness	2-5	4	Interval Scale
	Usefulness	6-10	5	Interval Scale
	Ease of use	11-13	3	Interval Scale
	Attitude	14-18	5	Interval Scale
	Security and trust aspects	19-24	6	Interval Scale
Repurchase intention	Repurchase intention	25-27	3	Interval Scale
Demographic factors	Gender	28	1	Nominal Scale
	Education	29	1	Ordinal Scale
	Age	30	1	Ordinal Scale
	Income	31	1	Ordinal Scale

4.4 Pretest

According to Schindler and Cooper (2000) pretest or pilot study helps a researcher in identifying possible problems that might occur while conducting research. Pretest is a trial method to detect and solve the problem of the questionnaire design. It is mandatory to find the validity and reliability of the questions before this research goes for the survey. It helps in adding value to the research. Pretesting is valid because, this research gets the same value again and again irrespective of the number of times the question is checked. With the help of

pretesting, the researcher look for evidence of ambiguous questions and respondents' misunderstanding and whether the questions meant the same thing to all respondents in term of wording, meaning of language question transforming, sequence and structure (Sekaran,1992). It helps in identifying weather questions in each variables are valid and it also checks weather the answers for questions will represent the variables.

4.4.1 Cronbach’s Alpha test

The most reliable and well known pretesting is Cronbach’s coefficient alpha test. Cronbach’s Coefficient alpha test is used to determine multi point scaled items. Thus, this research went for Cronbach’s coefficient alpha test. The questions become valid if the Cronbach’s coefficient alpha value is more than 0.600. Reliabilities less than 0.6 are generally considered to be poor and a reliability estimate of 0.6 of over is acceptable (Sekaran, 1992). The research pretest was done in order to test reliability of questionnaire by distributing 40 questionnaires to the present customers of Chaldal.com in Dhaka. All the customers understood well the questions and they have answered questions accordingly. Then the data collected from the 40 customers were put into statistical software for checking its reliability. Table 4.2 gives the result of the Cronbach’s Coefficient alpha test.

Table 4.2 The result of the Cronbach’s Coefficient alpha test.

No.	Variables	No. of items	Alpha (a- test)
1.	Media richness	4	0.911
2.	Usefulness	5	0.853
3.	Ease of use	3	0.865
4.	Attitude	5	0.916
5.	Security and trust	6	0.902
6.	Online repurchase intention	3	0.635

The above Table 4.4 clearly explains the result of Cronbach's coefficient alpha test. The result of the test shows that, all the variables have more than 0.600 values. Therefore, all questions are consistent and reliable to apply in this study.

4.5 Collection of Data/ Gathering procedures

The researcher used both primary as well as secondary sources to gather information to assist while conducting research. Primary data would mean the data that are directly collected and analyzed specially for the research project (Zikmund, 2003). According to Churchill (1999) defined primary data as the gathering of data and assembling them especially for a research at hand. They can be done in three different ways, namely, behavior observation, survey questionnaire and interview method. For the collection of primary data for this study, the researcher has applied survey by using questionnaire. The survey questionnaire was distributed to the sample size of 400 respondents among the customers of Chaldal.com by using convenience technique. This survey was conducted by using screening questions to target the customers who had purchased goods from the Chaldal.com from highest delivery locations such as Gulshan, Banani, Dhandmondi and Uttara. The researcher collected primary data on April 2016. The secondary data was taken from several sources including journals, articles, textbooks and internet in order to apply them to the concept of the study to assist in the analysis, recommendation and to draw conclusions for this study.

4.6 Statistical treatment of data

Statistical treatment of data makes more meaning to the research paper. In order to draw a conclusion for the research the raw data collected should be analyzed using statistical treatments. In this study, the researcher used descriptive statistic to analyze the data collected from the customers of Chaldal.com in Dhaka, Bangladesh. According to the statement of problem, the researcher applied appropriate statistical treatment to each question using the Statistical Package for Social Science (SPSS) with the following categories:

4.6.1 Descriptive statistics

Descriptive statistics refers to the transformation of raw data into a form that will make them easy to understand and interpret; rearranging, ordering, manipulation data to provide descriptive information (Zikmund, 2003). According to Tatham et al. (2006), descriptive analysis is the way of collecting, classifying, summarizing and presenting data. Malhotra and Birks (2003) stated descriptive analysis as the change of raw data into a form that makes them easy to know and interpret. Aaker et al. (2000) explained that descriptive statistics are express using percentage, frequency table, bar chart, histogram, graph, tabular form etc. where it summarizes the collected data into clear and understandable form and the procedures of describing, analyzing, classifying and interpreting the data. In this study descriptive statistics were used in describing parameters of the respondents and their personal information.

4.6.2 Inferential Analysis

Inferential statistics were used to make an inference or judgments about population on the basis of a sample (Zikmund, 2000). The methods to be applied in this thesis are (1) Independent samples t test (2) Analysis of variance and (3) Multiple Linear Regression Analysis

(1) Independent samples t test

The independent t test is a statistical tool used to analyze the differences between two population independent samples or groups (Davis, 2005).The purpose of the independent samples t test is to compare the means between two groups whose scores are not related to one another (Berenson, 1998). In this research , the independent sample t-test was used to test the difference between two different groups, which were male and female for repurchase intention of goods from Chaldal.com. The formula is shown below:

$$t = \frac{\bar{x}_1 - \bar{x}_2}{\sqrt{\frac{s_p^2}{n_1} + \frac{s_p^2}{n_2}}}$$

$$df = (N_1 - 1) + (N_2 - 1) = \dots + N_2 - 2$$

Where:

\bar{X}_1 = mean for group 1

\bar{X}_2 = mean for group 2

\bar{S}_1^2 = variance for group 1

\bar{S}_2^2 = variance for group 2

n_1 = sample size for group 1

n_2 = sample size for group 2

df = degree of freedom

(2) Analysis of variance (ANOVA)

Cooper and Schilndler (2003) identified that Analysis of Variance (ANOVA) is the statistical method for testing the null hypothesis that the means of several populations are equal. The one way ANOVA is a method of analysis that may be employed to compare the means of the groups. (Berenson, 1999) However, through an analysis of the variation in the data, both among and within the groups, we are able to draw conclusions about possible differences in group means. 'Within group' variation is considered experimental error, while 'among group' variation is attributable to treatment effects.

Under the assumption that the groups or levels of the factor being studied represent populations whose measurement are independently drawn, follow a normal distribution and have equal variances, the null hypothesis of no differences in the population mean

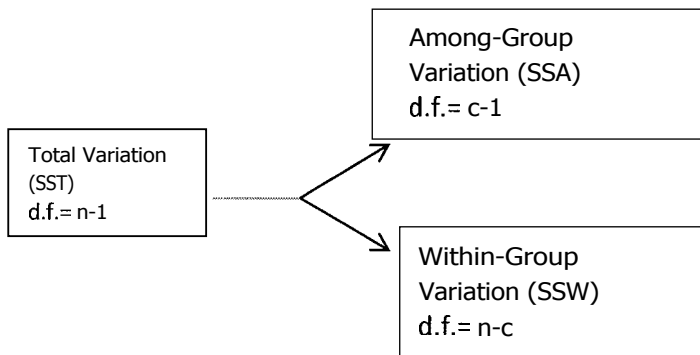
$H_0: \mu_1 = \mu_2 = \dots = \mu_c$

Is tested against the alternative that not all the c population means are equal

H_1 : Not all μ_j are equal (where $j=1,2,\dots,c$)

Partitioning the Total Variation

$SST = SSA + SSW$



To perform an ANOVA test of equality of population means the total variation in the measurement is subdivided in two parts, that which is attributable to differences among the groups and that which is inherent variation within the groups. The total variation is usually represented by the sum of squares total (SST).

Total Variation

$$SST = \sum_{j=1}^c \sum_{i=1}^{n_j} (X_{ij} - \bar{X})^2$$

where

– $\bar{X} = \frac{\sum_{j=1}^c \sum_{i=1}^{n_j} X_{ij}}{n}$ is called the overall or grand mean

X_{ij} = the i th observation in group or level j

n_j . the number of observations in group j

n = the total number of observations in all groups combined

(that is, $n = n_1 + n_2 + \dots + n_c$)

c = the number of groups or levels of the factor of interest

The among-group variation called the sum of squares among groups is measured by the sum of the squared differences between the sample mean of each group \bar{X}_j and the overall or grand mean \bar{X} , weighted by the sample size n_j in each group.

Among-Group Variation

$$SSW = \sum_{j=1}^c n_j (\bar{X}_j - \bar{X})^2$$

Where

c = the number of groups or levels being compared

n_j = the number of observations in the group or level j

\bar{X}_j = the sample mean of group j

\bar{X} = the overall or grand mean

The within-group variation usually called the sum of squares within groups, measures the difference between each observation and the mean of its own group and cumulates the squares of these differences over all groups.

Within-Group Variation

$$SSW = \sum_{j=1}^c \sum_{i=1}^{n_j} (\bar{X}_{ij} - \bar{X}_j)^2$$

Where

X_{ij} = the i th observation in group or level j

X_j = the sample mean of group j

There are $c-1$ degree of freedom being associated with the sum of squares among groups. Given that each of the c levels contributes $n_j - 1$ degrees of freedom, there are $n-c$ degrees of freedom associated with the sum of squares within groups

$$\sum_{j=1}^c (n_j - 1) = n - c$$

The sum of squares is divided by its associated degrees of freedom. Therefore, three variances or mean squared MSA, MSW and MST are obtained.

Obtaining the Mean Squares

$$MSA = \frac{SSA}{c - 1}$$

$$MSW = \frac{SSW}{n - c}$$

$$MST = \frac{SST}{n - 1}$$

F test is computed as the ratio of two of the variances MSA to MSW

The One-Way ANOVA F-Test Statistic

$$F = \frac{MSA}{MSW}$$

The F-test statistic follows an F distribution with c-1 degree of freedom corresponding to MSA and n-c degrees of freedom corresponding to MSW. Then it is concluded as follows:-

Reject H_o if $F > F_{\alpha}$;

Otherwise don't reject H_o

The results of an analysis of variance are displayed in an ANOVA summary table as shown below:-

Table 4.3: The Summary Table of Anova

Analysis-of-variance summary table				
SOURCE	DEGREES OF FREEDOM	SUM OF SQUARES	MEAN SQUARE (VARIANCE)	F
Among groups	c-1	SSA	$MSA = \frac{SSA}{c - 1}$	$F = \frac{MSA}{MSW}$
Within groups	n-c	SSW	$MSW = \frac{SSW}{n - c}$	
Total	n-1	SST		

Source: M.L. Berenson and D.M.Levive (1999) Basic business Statistics (7th edition).

(3)Multiple Linear Regression Analysis

According to Tatham et al. (2006), multiple linear regression analysis is used to investigate the relationship between a multiple independent variables and single dependent variables. The sole objective of applying MLR is to forecast the single dependent value that is selected by the researcher by using independent variables whose values are known. The regression analysis procedure weights every independent variable and these weights represent the contribution of the independent variables to overall prediction.

Longnecker et al. (2001) pointed out MLR as a dependence statistical technique and when the researcher use MLR in the research all the variables must be divided into independent and dependent variables. MLR is applied if the independent and dependent variables are metric and the data can be transferred appropriately. The selection of independent and dependent variables in order apply MLR largely dependent on the theoretical relationships among them.

The equation of multiple linear regressions is;

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n + \varepsilon$$

Where;

Y_i dependent random variable,

X_1, X_2, \dots, X_n value of independent variable

$\beta_1, \beta_2, \dots, \beta_n$ model parameters (regression coefficient)

random error

Estimated Standard Error

According to Benson et al. (2005) estimate standard error (s^2) is used to indicate the measure of reliability of predictions where it also shows the level of actual observations of the predicted values on the regression line.

Estimator of s^2 for a Multiple Regression Model with k Independent Variables

$$s^2 = \frac{SSE}{n - \text{Number of estimated } \beta \text{ parameters}} = \frac{SSE}{n - (k + 1)}$$

Coefficient of Multiple Determinations (R^2)

McClave et al. (2005) indicated that coefficient of multiple determination (R^2) illustrates the percentage of the variations of Y which is a dependent variable and that is explained due to the influence of independent variables in this model.

The coefficient of multiple determination, R^2 , is defined as

$$R^2 = 1 - \frac{SSE}{SS_{yy}} = \frac{SS_{yy} - SSE}{SS_{yy}} \quad \begin{matrix} \text{Explained variability} \\ \text{Total variability} \end{matrix}$$

Adjusted Coefficient of Multiple Determination (R^2_a)

McClave et al. (2005) explained that coefficient of multiple determination (R^2) illustrates the percentage of the variations of Y which is a dependent variable and that is explained due to the influence of independent variables in this model. For the adjusted R^2 is particularly useful in comparing across regression equation involving different numbers of independent variables or different sample sizea because it makes allowances for the degrees of freedom for each model.

The adjusted multiple coefficient of determination is given by

$$R^2_a = 1 - \frac{n-1}{n-k-1} (1-R^2)$$

Where,

- R^2_a = Adjusted Coefficient of Multiple Determination
- n = The number of observations in the sample
- k = The number of independent variables
- R^2 = Coefficient of Multiple Determination

ANOVA Table for Multiple Regression Analysis

The analysis of variance (ANOVA) table can give the researcher the following information:

1. Degrees of Freedom (df)
2. The Sum Of The Squares (SS)
3. The Mean Square (MS)
4. The F ratio (F)

Sum of squares are in fact the sums of the squared deviations about a mean. ANOVA table have the regression sum of squares (SSR), the total sum of squares (SST) and the residual sum of squares (the error sum of squares). The calculations of the sums of squares are given below:

Table 4.4: Summary of Regression Sum of Squares

Calculation of the sum of squares	
Case	Formula(s)
General case:	$SST = \sum_{j=1}^N (y_j - \bar{y})^2 = SSR + SSE$ $SSR = \sum_{j=1}^N (\hat{y}_j - \bar{y})^2 = SST - SSE$ $SSE = \sum_{j=1}^N (y_j - \hat{y}_j)^2 = \sum_{j=1}^N e_j^2 = SST - SSR$

Table 4.4: Summary of ANOVA Table for Multiple Regression Line:

The ANOVA table as follows:

Source	df	SS	MS	
Regression	k	SSR	MSR = SSR/k	MSR/MSE
Error	$n-(k+1)$ n-1	SSE <i>SS total</i>	MSE = SSE/[n-(k+1)]	
Total				

Uses of the ANOVA table

The information in the ANOVA table has the following uses:

- MST in the ANOVA table is to the variance of y
- SSR/SST in the ANOVA table is equal to the coefficient of Multiple Determination (R^2)
- MSE in ANOVA is used to calculate the estimated standard error (S_e)
- The F statistic in the ANOVA table with the degree of freedom K, N-K-1 can be applied to test the hypothesis that $p^2=0$ (or all the betas equal to zero)

Hypothesis Tests in the in Multiple Linear Regression

The hypothesis test on the regression coefficients in multiple linear regressions is discussed below. There are three type of hypothesis testing which is conducted on multiple linear regression models:

1. Test for significance of regression which checks the significance of the whole regression model.
2. T-test is used check the significance of individual regression coefficients.
3. F-test is used to test individual coefficients and also to check the significance of a number of regression coefficients.

Testing models for significance (F-test)

According to Benson et al. (2005) the F-statistic is the ratio of the explained variability divided by the model degrees of freedom to the unexplained variability divided by the error degrees of freedom. When the value of r is 0, there is no relationship between X and Y and null hypotheses is accepted. When the value of β is not equal to 0, there is a relationship between X and Y and null hypotheses is rejected. Existence of a linear relationship can be seen by F-test and the following is the equation of F-test:

$$F - \text{Value} = \frac{MSR}{MSE}$$

Where,

- F-Value = F-statistic
- MSR = mean square (model)
- MSE = mean squared (error)

While calculating F-value, the significance level needs to be determined. The significance level in this study to conduct F-test is 0.05. When the significance level of F-test is lower, null hypotheses is rejected and there is a linear relationship between Y and Y. And when the significance level of F-test is greater, the null hypotheses is accepted and there is no relationship between X and Y.

Table 4.6 Statistical method used for data analysis

Hypothesis	Hypothesis statement	Statistical testing
H1a	Ease of use and usefulness are influenced on	Multiple Liner

	attitude towards customers in Chaldal, Dhaka.	Regression
H2a	Media richness and attitude are influenced on online repurchase intention of customers in Chaldal, Dhaka.	Multiple Liner Regression
H3a	Security and trust aspects in term of security and trust are influenced on online repurchase intention of Chaldal in Dhaka.	Multiple Liner Regression
H4a	There is a statistical significant difference in online repurchase intention when segmented by gender.	Independent T-test
H5a	There is a statistical significant difference in online repurchase intention when segmented by age levels..	ANOVA
H6a	There is a statistical significant difference in online repurchase intention when segmented by income levels.	ANOVA
H7a	There is a statistical significant difference in online repurchase intention when segmented by education levels.	ANOVA

In order to judge whether the hypothesis is to be accepted or rejected, the significance value is used. This study employed the 0.05 significance level (a) or 95 percent confidence. Null hypothesis (Ho) of no difference is rejected when significance values obtained from the test or observed significance is less than 0.05 or 95 percent confidence level (Zikmund, 2003).

Chapter 5

Data Analysis

This chapter contained the data analysis collected from the questionnaires. The data were analyzed by the statistical software program. This chapter contains three parts. The first part is the descriptive analysis, which describes and illustrates the attributes of respondents and variables. The second part consists of the alpha test, which is utilized to test the reliability of each variable by using Cronbach's Alpha test. The third part includes the testing all the hypotheses using ANOVA, Independent t-test and multiple linear regression analysis.

5.1 Descriptive analysis of Demographic Factors

The researcher employs descriptive analysis in order to demonstrate the demographic profile and general information of the respondents. According to Zikmund (2003), descriptive analysis refers to the transformation of the raw data in a manner that make them easy to comprehend and interpret. Therefore, descriptive analysis is a technique that assists to describe the general nature of variables included in the study and the interrelation between them (Parasuraman, 1992). In this research, descriptive analysis is used to describe the demographic characteristics of respondents by using the frequency and percentage.

This present study was specially designed to analyze online repurchase intention among present customers of Chaldal.com in Dhaka, Bangladesh. The researcher conducted the survey by distributing questionnaire to 400 customers. The data were collected from 10th June to 14th July 2015. A total number of 400 respondents were selected to complete the target population for the study.

Table 5.1: The analysis of gender by using Frequency and Percentage

Gender		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	135	33.8	33.8	33.8
	Female	265	66.3	66.3	100.0
	Total	400	100.0	100.0	

Table 5.1 provides the frequency and percentage of gender. The above table indicates that a higher percentage of respondents were female with 66.3% (265) and the male 33.8% (135). The total of the respondents for the study was equal to 400.

Table 5.2: The analysis of education level by using the frequency and percentage

Education		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Higher secondary	31	7.8	7.8	
	Bachelor	188	47.0	47.0	54.8
	Master	168	42.0	42.3	90.8
	PhD	13	3.3	3.3	100.0
	Total	400	100.0	100.0	

Table 5.2 provides the frequency and percentage of education level. The given table indicates the percentage of education, the highest percentage of respondents were Bachelor degree with 47% (188), the second highest was Master with 42% (168) and the third highest was higher secondary with 7.8% (31) and the lowest of respondents were Phd holders with 3.3% (13). The total of the respondents for the study were equal to 400.

Table 5.3: The analysis of age by using the frequency and percentage

Age		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30 years	57	14.2		14.2
	31-40	203		50.7	65.0
	41-50	130		32.5	97.5
	51 and above	10			100.0
	Total	400	100.0	100.0	

Table 5.3 provides the frequency and percentage of age. The given table indicates the percentage of age, the highest percentage of respondents was about 31-40 years with 50.7% (203), the second highest was the age group of below 41-50 years with 32.5% (130), the third highest was between the age group of 21-30 with 14.2% (57) and the last, 51 and above with 2.5% (10). The total of the respondents for the study was equal to 400.

Table 5.4: The analysis of income by using the frequency and percentage

income		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 40000	67	16.8	16.8	16.8
	40000-80000	167	41.8	41.8	58.6
	80000-120000	143	35.8	35.8	94.4
	120000 and above	23	5.8	5.8	100.0
	Total	400	100.0	100.0	

Table 5.4 provides the frequency and percentage of income. The given table indicates the percentage of income, the highest percentage of respondents' income ranges from Tk41, 000- Tk80,000 to 41.8% (167), the second highest respondents' income ranges from Tk81, 000- Tk120,000 to 35.8% (143), the third highest was less than Tk40,000 to 16.8% (67) and the last, was income Tk121,000 and above with 5.8% (23). The total of the respondents for the study was equal to 400.

Table 5.5: The summary demographic factors

Variables	Frequency (f)	Percentage (%)
Gender		
	135	33.8%
- Male	265	66.3%
- Female		
Education		
- Higher Secondary	31	7.8%
- Bachelor Degree	188	47.0%
- Masters	168	42.0%
- PhD	13	3.3%
Age		
- 21-30 years	57	14.2%
- 31-40 years	203	50.7%
- 41-50 years	130	32.5%
- 51and above	10	2.5%
Income		
- Less than Tk 40,000	67	16.8%
- Tk 41,000- Tk80,000	167	41.8%
- Tk 81,000- Tk120,000	143	35.8%
- Tk 121,000 and above	23	5.8%

5.2 Descriptive analysis for variables

In this part, the respondents were asked to rate their level of agreement for six independent variables such as media richness, usefulness, ease of use, attitude, security and trust and one dependent variable that is the online repurchase intention. Tables 5.6 to 5.11 show the means and standard deviation of independent and dependent variables of this study.

5.2.1: Media richness

Table 5.6: The analysis of online repurchase intention in terms of media richness by using the mean and standard deviation

	Descriptive Statistics		
	N	Mean	Std. Deviation
Online website enables me to get information quickly	400	4.01	.756
Online website helps me to choose information on demand.	400	4.03	.780
Online website helps me to get reliable information	400	3.59	.677
Online website helps me to get rich information	400	3.36	.691
(listwise)	400		

Table 5.6 represents the questions concerning media richness. There are four questions for this variation of which the Mean score is rated from 3.36 to 4.03. The researcher found that 'Online website Chaldal enables me to choose information on demand' has the higher Mean 4.03 and 'Online website Chaldal helps me to get rich information' has the lowest Mean with 3.36. The lowest Deviation is 'Online website Chaldal helps me to get reliable information' .677 and

the highest deviation 'Online website Chaldal enables me to choose information on demand has .780.

5.2.2 Usefulness

Table 5.7: The analysis of online repurchase intention in terms of usefulness by using the mean and standard deviation

Descriptive Statistics			
	Mean		
Using Chaldal website for grocery helps me to make better purchase. decision.	3.55		.777
Using Chaldal website for grocery helps me to accomplish shopping tasks more quickly.	4.39	400	.681
Using Chaldal website for grocery helps me to save more money.	4.16	4	.920
Using Chaldal for grocery improves the quality of my shopping tasks.	3.88		.749
Using Chaldal website is very helpful to me.	4.02		.735
Valid IA			

The Table 5.7 represents the questions concerning usefulness. There are five questions for this variable from which the mean score is rated from 3.55 to 4.39. The researcher found that 'Using Chaldal website for grocery helps me to accomplish shopping tasks more quickly' has the higher Mean 4.39 and 'Using Chaldal website for grocery shopping helps me to make better purchase decisions' has the lowest Mean with 3.55. The lowest Deviation is 'Using Chaldal

website for grocery helps me to accomplish shopping tasks more quickly'. 681 and the highest deviation 'Using Chaldal for grocery helps me to save more money' has.920.

5.2.3 Ease of use

Table 5.8: The analysis of online repurchase intention in terms of ease of use by using the mean and standard deviation

Descriptive Statistics			
	N	Mean	Std.. Deviation
Learnin3t operate t website	40	4,37	
Th website is flexible to	400		
interaction with I sit is clear an I	4		
Valid N (listwise)	4		

The Table 5.8 represents the questions concerning ease of use. There are three questions for this variable from which the mean score is rated from 4.28 to 4.37. The researcher found that 'Learning to operate the website is easy' has the higher Mean 4.39 and 'The website is flexible to interact with' has the lowest Mean with 4.28. The lowest Deviation is 'Learning to operate the website is easy'. 696 and the highest deviation 'My interaction with website is clear and understandable' has.765.

5.2.4 Attitude

Table 5.9: The analysis of online repurchase intention in terms of attitude by using the mean and standard deviation

Descriptive Statistics		
	Mean	
shopping is	4.46	
Using grocery	4.01	
pping necessary		
website for grocer,	400	
for	400	
shopping enjoyable.		.740
Using website for grocery		
shopping is a good idea.	4	.750
Valid N (listwise)	400	

The Table 5.9 represents the questions concerning attitude. There are five questions for this variable from which the mean score is rated from 3.69 to 4.46. The researcher found that 'Using the website for grocery shopping is convenient' has the higher Mean 4.46 and 'Using website for grocery shopping is secure' has the lowest Mean with 3.69. The lowest Deviation is 'Using the website for grocery shopping is enjoyable'.740 and the highest deviation 'Using website for grocery shopping is convenient' has.834.

5.2.5 Security and trust aspects

Table 5.10: The analysis of online repurchase intention in terms of security and trust aspects by using the mean and standard deviation

Descriptive Statistics

	N	Mean	Std. Devi
confident that online 'Chaldal protects	400	3.73	
The security aspect of online grocery shopping	400	4.54	.640
Online shop': Chaldal carries business as usual	400	3.14	.682
I feel secure website reliable information.	400		.757
There is no risk in shopping from Chaldal.	400	3.38	.749
When sending sensitive information edit card number etc. over the internet.	400	3.11	.857
Valid total	400		

The Table 5.10 represents the questions concerning security and trust aspects. There are six questions for this variable from which the mean score is rated from 3.11 to 4.54. The researcher found that 'The security aspect of online grocery shopping is important in Bangladesh' has the higher Mean 4.54 and 'I feel secure sending sensitive information like my credit card number etc. over the internet' has the lowest Mean with 3.11. The lowest Deviation is 'The security aspect of online grocery shopping is important in Bangladesh'. 640 and the highest deviation 'I feel secure sending sensitive information like my credit card number etc. over the internet' has. 857.

5.2.6. Online repurchase intention

Table 5.11: The analysis of online repurchase intention by using average mean and standard deviation

Descriptive Statistics			
		Mean	Std. Deviation
I continue purchase from this website	400	3.92	.633
It is likely that I will purchase in future	400	4.16	
I think I will be satisfied and intent to shop in future	400	4.21	
Valid N (listwise)			

The Table 5.11 represents the questions concerning online repurchase intention. There are three questions for this variable from which the mean score is rated from 3.92 to 4.21. The researcher found that 'I think I will be satisfied and intent to shop in future' has the higher Mean 4.21 and 'I will continue purchase online from this website' has the lowest Mean with 3.92. The lowest Deviation is 'It is likely that I will purchase in the future' .639 and the highest deviation 'I think I will be satisfied and intent to shop in future' has .662.

5.3: Reliability Analysis

The Cronbach's Coefficient alpha test is used to determine multi-point scaled items. Cronbach's alpha test is the most extensively used method to perform reliability analysis, which explains how well the items are positively correlated with each other (Sekaran, 2000). If the result of calculation of Alpha test is above .6 or equal to .6, it means that all questions are consistent and reliable to apply as the research instrument for this study.

Table 5.12: The summary of reliabilities analysis

No.	Variables	No. of items	Alpha (a- test)
1.	Media richness	4	0.911
2.	Usefulness	5	0.853
3.	Ease of use	3	0.865
4.	Attitude	5	0.916
5.	Security and trust	6	0.902
6.	Online repurchase intention	3	0.635

The reliability test outcomes of research instrument show that all questions of each variable are greater than.6. Therefore, all questions are consistent and reliable to apply in this study.

5.4 Hypotheses Testing

For this study, Multiple Linear Regression Analysis, Independent t-test and ANOVA were made use to test the relationship between independent and dependent variables. Tables 5.13 to 5.25 explain the result of Hypothesis testing. The researcher tested the significance value of the Hypothesis of determining whether the hypothesis can be accepted or rejected.

Hypothesis 1: Analyzed the relationship between attitude in terms of ease of use and usefulness and online repurchase intention.

H1 o: Ease of use and usefulness don't influence on attitude towards customers in Chaldal, Dhaka.

H1a: Ease of use and usefulness, influence on attitude towards customers in Chaldal, Dhaka.

Table 5.13: ANOVA result for ease of use and usefulness and online repurchase intention

ANOVA ^a					
		Sum of Squares	df	Mean Square	F
1	Regression	6.044		.022	11.173
	Residual	107.376	2		
	Total	113.420			

a. Dependent Variable: repurchase intention

usefulness, Ease of use

Table 5.13 gives the result of ANOVA, which assesses the significant influence of ease of use and usefulness towards online repurchase intention among present customers of Chaldal.com in Dhaka, Bangladesh. The above table is the result of ANOVA, which shows that the significance level is equal to .000 which is less than 0.05 ($.000 < 0.05$). It means that the null hypothesis is rejected. Therefore, there is a statistically significant relationship between online repurchase intention and the independent variables such as ease of use and usefulness at 0.05 significance level.

Table 5.14: Regression model summary of hypothesis one

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.227 ^a	.053	.044	52.737

a. Predictors: (Constant), usefulness, Ease of use

Table 5.14 shows how much the variance of the dependent variable that is the online repurchase intention is affected by the independent variables such as ease of use and usefulness among customers of Chaldal.com in Dhaka, Bangladesh. As shown in the table, the R Square is equal to .053 which means that 5.3% of the variance of online repurchase intention is influenced by ease of use and usefulness.

Table 5.15: Multiple linear regression coefficients in terms of ease of use and usefulness

Coefficients					
Model	nts		Standardized Coefficients Beta		
		Std. Error			
(Constant)	3,420	209		15,372	.000
	-.069	.050	0	-1.383	.167
Usefulness	.247	.054	.264	4.557	.000

a. Dependent Variable: Repurchase Intention

Table 5.15 gives the result of Multiple Linear Regression Coefficients with regard to online repurchase intention in terms of ease of use and usefulness among customers of Chaldal.com in Dhaka. The table indicates that ease of use yields at the significance level of .167 which means it is greater than .05 which is ease of use does not have an influence on online repurchase intention and usefulness yields at the significance level of .000 which is less than .05. Therefore, it implies that usefulness has a significant influence on online repurchase intention. The researcher also found that usefulness has the highest beta value which is .247. Therefore, it implies that usefulness has an influence on online repurchase intention.

Hypothesis 2: Analyzed the relationship between media richness and attitude in terms of online repurchase intention.

H2o: Media richness and attitude do not influence on online repurchase intention of customers in Chaldal, Dhaka.

H2a: Media richness and attitude do not influence on online repurchase intention of customers in Chaldal, Dhaka.

Table 5.16: ANOVA result for media richness and attitude and online repurchase intention

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	2.733	2	1.367	4.902	.008 ^b
Residual	110.686	397			
Total	113.420	399			

a. Dependent Variable: OnlineRepurchaseIntention

Table 5.16 gives the result of ANOVA, which assesses the significant influence of media richness and attitude towards online repurchase intention among present customers of Chaldal.com in Dhaka, Bangladesh. The above table is the result of ANOVA, which shows that the significance level is equal to .008 which is less than 0.05 ($.000 < 0.05$). It means that the null hypothesis is rejected. Therefore, there is a statistical significant relationship between online repurchase intention and the independent variables such as media richness and attitude at 0.05 significance level.

Table 5.17: Regression model summary of hypothesis two

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.155 ^a	.024	.013	.5280

a. Predictors: (Constant), Attitude, MediaRichness

Table 5.17 shows how much the variance of the dependent variable that is the online repurchase intention is affected by the independent variables such as media richness and attitude among customers of Chaldal.com in Dhaka, Bangladesh. As shown in the table, the R Square is equal to .024 which means that 2.4% of the variance of online repurchase intention is influenced by media richness and attitude.

Table 5.18: Multiple linear regression coefficients in terms of ease of use and usefulness

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	3.523	.221		10.373	.000
Usefulness	-.044	.050	-.046	-.866	.387
Attitude	.155	.050	.157	3.12	.002

a. Dependent Variable: repurchaseintention

Table 5.18 gives the result of Multiple Linear Regression Coefficients with regard to online repurchase intention in terms of media richness and attitude among customers of Chaldal.com in Dhaka. The table indicates that media richness yields at the significance level of .387 which means it is greater than .05 which is media richness does not have an influence on online repurchase intention and attitude yields at the significance level of .002 which is less than .05. Therefore, it implies that attitude has a significant influence on online repurchase intention. The researcher also found that attitude has the highest beta value which is .155. Therefore, it implies that attitude has an influence on online repurchase intention.

Hypothesis 3: Analyzed the relationship between security and trust aspects in terms of online repurchase intention.

H3o: Security and trust aspects in term of security and trust are not influenced on the online repurchase intention of Chaldal in Dhaka.

H3a: Security and trust aspects in term of security and trust are influenced on the online repurchase intention of Chaldal in Dhaka.

Table 5.19: ANOVA result for security and trust aspects and online repurchase intention

ANOVA ^a					
Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	9.725	2	4.363	18,617	.000 ^b
Residual	103.695	7	.261		
Total	113.420				

- a. Dependent Variable: Online repurchase intention
b. Predictors: (Constant), trust, security

Table 5.19 gives the result of ANOVA, which assesses the significant influence of security and trust towards online repurchase intention among present customers of Chaldal.com in Dhaka, Bangladesh. The above table is the result of ANOVA, which shows that the significance level is equal to .000 which is less than 0.05 ($.000 < 0.05$). It means that the null hypothesis is rejected. Therefore, there is a statistical significant relationship between online repurchase intention and the independent variables such as security and trust at 0.05 significance level.

Table 5.20: Regression model summary of hypothesis three

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.292 ^a	.086	.081	.51107

- a. Predictors: (Constant), trust, security

Table 5.20 shows how much the variance of the dependent variable that is the online repurchase intention is affected by the independent variables such as security and trust aspects among customers of Chaldal.com in Dhaka, Bangladesh. As shown in the table, the R Square is equal to .086 which means that 8.6% of the variance of online repurchase intention is influenced by security and trust aspects.

Table 5.21: Multiple linear regression coefficients in terms of security and trust aspects

Coefficients					
Model	Unstandardized C		Standardized Coefficients	t	Sig.
	B	Error	Beta		
Constant	3.207			16.703	.000
security	.034		.036	.646	.519
trust	.224	.046	.273	4.919	.000

a. Dependent Variable: repurchase

Table 5.21 gives the result of Multiple Linear Regression Coefficients with regard to online repurchase intention in terms of security and trust aspects among customers of Chaldal.com in Dhaka. The table indicates that security yields at the significance level of .519 which means it is greater than .05 which is security does not have an influence on online repurchase intention and trust yields at the significance level of .000 which is less than .05. Therefore, it implies that trust has a significant influence on online repurchase intention. The researcher also found that trust has the highest beta value which is .224. Therefore, it implies that trust has an influence on online repurchase intention.

Hypothesis 4: To measure the differences corresponding dependent and independent variable

H4o: There is no statistical significant difference in online repurchase intention when segmented by gender.

H4a: There is a statistical significant difference in online repurchase intention when segmented by gender.

Table 5.22 Analysis of online repurchase intention when segmented by gender by using the Independent t-Test

Independent Samples Test									
		Levene's Test for Equality of Variances		t-test for Equality of Means					
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference lower upper
repurchase intention	Equal variances assumed	4.805	.029	.628	9	.530	.03545	.05542	-.07546 14637
	Equal variances not assumed			.591		.555	.03545	.06001	-.09279 15370

As indicated in Table 5.22, the independent sample t-test shows that the significance (2-tailed) is 0.555, which is greater than 0.05 ($555>0.05$). It means that null hypothesis failed to be rejected. Therefore, there is no statistical significant difference in online repurchase intention when segmented by gender at the 0.05 significance level.

Hypothesis 5: Analysis of the differences of online repurchase intention among consumers of Chaldal.com when segmented by age level

H5o: There is no statistical significant difference in online repurchase intention when segmented by age levels.

H5a: There is a statistical significant difference in online repurchase intention when segmented by age levels.

Table 5.23 Analysis of the differences in online repurchase intention of Chaldal.com when segmented by age level using ANOVA

ANOVA					
repurchase intention	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1,729		.576	2,044	.107
Within Groups			.282		
Total	113.420				

As shown in Table 5.23, the result of significant level from ANOVA equals to 0.107 which is greater than 0.05 ($0.107>0.05$). It means that the null hypothesis is failed to be rejected. Therefore, there is no statistical significant difference in online repurchase intention among current consumers of Chaldal.com when segmented by age levels.

Hypothesis 6: Analysis of the differences of online repurchase intention among consumers of Chaldal.com when segmented by income levels

H6o: There is no statistical significant difference in online purchase intention when segmented by income levels.

H6a: There is a statistical significant difference in online repurchase intention when segmented by income levels.

Table 5.24 Analysis of the differences in online repurchase intention of Chaldal.com when segmented by income levels using ANOVA

ANOVA					
repl,r haseintention	Sum of Squares	di	Mean Squares	F	Sig.
een Groups	.243			283	
Within Groups			.286		
Total	113.320				

As shown in Table 5.24, the result of significant level from ANOVA equals to 0.838 which is greater than 0.05 ($0.838 > 0.05$). It means that the null hypothesis is failed to be rejected. Therefore, there is no statistical significant difference in online repurchase intention among current consumers of Chaldal.com when segmented by income levels.

Hypothesis 7: Analysis of the differences of online repurchase intention among consumers of Chaldal.com when segmented by education levels

H7o: There is no statistical significant difference in online purchase intention when segmented by education levels.

H7a: There is a statistical significant difference in online repurchase intention when segmented by education levels.

Table 5.25 Analysis of the differences in online repurchase intention of Chaldal.com when segmented by education levels using ANOVA

ANOVA					
repurchaseint					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.107		.368	1.299	.275
Within Groups	112.315				
Total	113.420	399			

As shown in Table 5.25, the result of significant level from ANOVA equals to 0.275 which is greater than 0.05 ($0.275 > 0.05$). It means that the null hypothesis is failed to be rejected. Therefore, there is no statistical significant difference in online repurchase intention among current consumers of Chaldal.com when segmented by education levels.

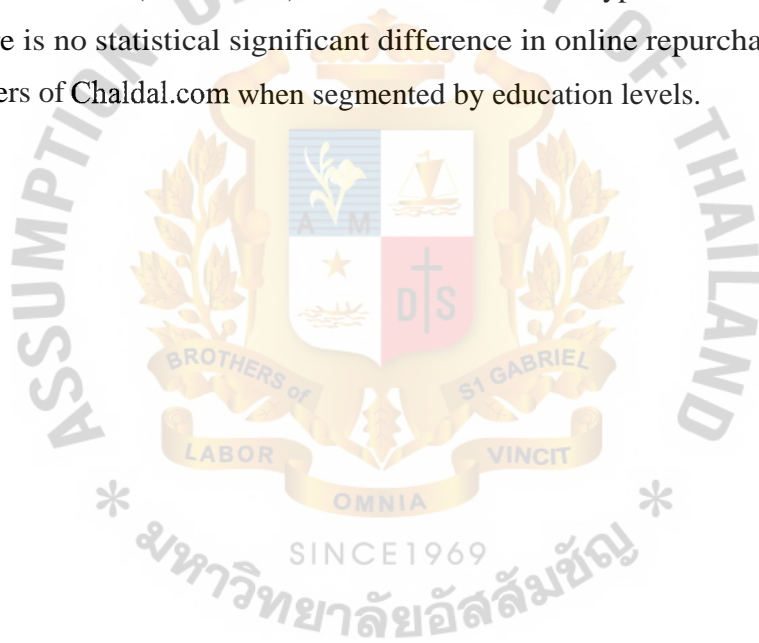


Table 5.26: The summary of the results of Hypothesis Testing

Hypothesis	Statistical Treatment	Level of Significance	Results
H1 o: Ease of use and usefulness don't influence on attitude towards customers in Chaldal, Dhaka. <ul style="list-style-type: none">Ease of useUsefulness	Multiple Regression Analysis	.167 .000	Failed to Reject Reject
H2o: Media richness and attitude do not influence on online repurchase intention of customers in Chaldal, Dhaka. <ul style="list-style-type: none">Media richnessAttitude	Multiple Regression Analysis	.387 .002	Failed to Reject Reject
H3o: Security and trust aspects in term of security and trust are not influenced on the online repurchase intention of Chaldal in Dhaka. <ul style="list-style-type: none">SecurityTrust	Multiple Regression Analysis	.519 .000	Failed to Reject Reject

H4o: There is no statistical significant difference in online repurchase intention when segmented by gender.	Independent t-Test	.555	Failed to Reject
H5o: There is no statistical significant difference in online repurchase intention when segmented by age levels.	ANOVA	.107	Failed to Reject
H6o: There is no statistical significant difference in online purchase intention when segmented by income levels.	ANOVA	.838	Failed to Reject
H7o: There is no statistical significant difference in online purchase intention when segmented by education levels.	ANOVA	.275	Failed to Reject

CHAPTER 6

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

This chapter summarizes the findings, conclusions and recommendations of the results of the research based on the objectives suggested by the study and research hypotheses. The first section of this chapter provides the summary of findings which are demographic factors, descriptive analysis of variables and the hypothesis testing. The second part of this research provides the discussions and implications and conclusions of this study. Lastly, based on the findings, recommendations are given and further studies are also provided for future research.

6.1 Summary of Findings

The principal aim of this study was to analyze the factors affecting online repurchase intention based on seven independent variables such as media richness, ease of use, usefulness, attitude, security and trust aspects, demographic variables among present consumers of Chaldal.com in Dhaka, Bangladesh. The online repurchase intention of current consumers was tested by the researcher through distribution of questionnaires to the respondents in the four selected locations for this study. The researchers have the following findings:

6.1.1 Summary of demographic factors

The demographic factors in this research were gender, age, educational level and income. The data collection for this research was done by distributing questionnaires to the respondents of four locations in Dhaka, Bangladesh. A total number of 400 respondents were surveyed to complete the target population of this study. A summary of demographic factors explaining the highest and the lowest with frequency and percentage was shown in table 6.1

Table 6.1: Summary of demographic factors

Demographic factors	Highest	Lowest	Frequency	Percentage
Gender	Female		264	66.0%
		Male	135	33.8%
Age	31-40years		203	50.7%
		51years and above	10	2.5%
Educational level	Bachelor degree		188	47.0%
		PhD	13	3.3%
Income	Tk 81,000-120,000		167	41.8%
		Tk121,000 and above	23	5.8%

Table 6.1 indicates the summary of the demographic factors for this study. Among 400 respondents, the majority of 66.0% (264) respondents were female and male were 33.8% (135). With regards to the age, the majority was about 31-40years with 50.7% (203) and the lowest were of 51years and above with 2.5% (10). At the level of education, Bachelor was the highest with 47.0% (188) and the lowest was with PhD with 3.3% (13). And finally, with regard to income level, the highest respondents were with income Tk81, 000-Tk 12,000 with 41.8% (167) and the lowest were Tk 121,000 and above with 5.8% (23).

6.1.2 Summary of descriptive analysis of variables

For this study, 31 questions were used to test six independent variables affecting online repurchase intention among present customers of Chaldal.com in Dhaka, Bangladesh. This study made use of a 5 point Likert scale to measure the relationship between dependent and independent variables. The results of statistical treatment of data have shown that all the independent variables have significant influence on online repurchase intention among present

customers of Chaldal.com in Dhaka, Bangladesh. The researcher treated all the variables of this study with descriptive analysis by using Mean and standard deviation. The following table 6.2 demonstrates the summary of highest Mean scored by the questions of each independent variable.

Table 6.2: Summary of highest mean score of independent variables

Variables	Questions	Highest Mean Score
Media richness	Online website Chaldal enables me to choose information/content on demand.	4.03
Usefulness	Using the Chaldal website for grocery helps me to accomplish shopping tasks more quickly.	4.39
Ease of use	Learning to operate the website is easy.	4.37
Attitude	Using the website for grocery shopping is convenient.	4.46
Security and trust aspects	The security aspect of online grocery shopping is important in Bangladesh.	4.54

Table 6.2 shows the summary of highest Mean scored by the questions of each independent variable. According to the table 'The security aspect of online grocery shopping has important in Bangladesh' the highest mean score of 4.54 which belong to the varied security and trust aspects. The lowest mean scored by the question is 'Online website Chaldal enables me to choose information/content on demand' with 4.03 which is belonging to the variable media richness.

Table 6.3 demonstrates the summary of the average Mean scored by the independent variables in this study.

Table 6.3: Summary of the average Mean scored by the independent variables

Variables	Average Mean Score
Media richness	3.75
Usefulness	3.95
Ease of use	4.31
Attitude	4.11
Security and trust aspects	3.69

Table 6.3 summarizes the average Mean scored by the independent variables in this study. According to the table, the independent variable 'Ease of use' gets the highest average mean of 4.31 which means that the respondents feels ease of use of the website of Chaldal.com in Dhaka, Bangladesh. While the independent variable 'Media richness' gets the lowest average mean of 3.75 which means that the respondents feel that the website does not provide rich information/content and are not specific while shopping online from Chaldal.com.

Table 6.4 demonstrates the highest Mean scored by the question in the dependent variable of this study.

Table 6.4: The highest Mean of the dependent variable

Variables	Questions	Highest Mean Score
Online repurchase intention	I intend to continue purchasing products from the website in future.	4.21

Table 6.4 gives the result of the highest Mean scored by the question independent variable online repurchase intention. The result shows that the question 'I intend to continue purchasing products from the website in future.' has the highest mean score of 4.21. Therefore,

this result indicates that the majority of the respondents in this study will purchase goods again in future from Chaldal.com in Dhaka, Bangladesh.

Table 6.5 demonstrates the average Mean scored by the dependent variables job satisfaction.

Table 6.5: The Average Mean scored by the dependent variable

Variables	Average Mean Score
Online repurchase intention	4.10

Table 6.5 gives the result of the average Mean scored by the dependent variable online repurchase intention. The result shows that the average Mean of the dependent variable online repurchase intention is equal to 4.10, which means that the majority of the respondents agree to continue to shop online from Chaldal.com in Dhaka, Bangladesh.

6.1.3 Summary of Hypothesis Testing

For this study, the researcher made use of Multiple Linear Regression (MLR), Independent t-Test and ANOVA to test and analyze the hypotheses. Hypothesis testing is a method to evaluate the relationship between the dependent and independent variables. There are seven hypotheses of the present research. In order for the hypothesis to be accepted or rejected, significance value is used. This research employed the 0.05 significance level (α) or 95 percent confidence level. If the significance value obtained from the test is less than 0.05 or 95 percent confidence level, then the Null hypothesis (H_0) is rejected. In addition, the researcher used Multiple Linear Regression (MLR), Independent t-Test and ANOVA in order to analyze the data in this study. The results of all seven hypotheses are summarized below:-

Hypothesis one: There is a significant relationship between online repurchase intention and the independent variables such as ease of use and usefulness.

Hypothesis two: There is a significant relationship between online repurchase intention and the independent variables such as media richness and attitude.

Hypothesis three: There is a significant relationship between online repurchase intention and the independent variables such as security and trust.

Hypothesis four: There is no significant difference in online repurchase intention when segmented by gender.

Hypothesis five: There is no significant difference in online repurchase intention among current consumers of Chaldal.com when segmented by age levels.

Hypothesis six: There is no significant difference in online repurchase intention among current consumers of Chaldal.com when segmented by income levels.

Hypothesis seven: There is no significant difference in online repurchase intention among current consumers of Chaldal.com when segmented by education levels.

6.2 Discussion and implication

The analysis of this study is based on the data collected and the research findings of online repurchase intention of Chaldal.com in Dhaka, Bangladesh. In this study, the researcher used descriptive analysis and inferential analysis. Descriptive analysis is used to apply for demographic factors and inferential is utilized for hypothesis testing. Moreover, Multiple Regression, One-way Analysis of Variance (ANOVA) and independent T-test were used to test the hypothesis for this study. Results are discussed as follows:-

6.2.1 Discussion and implication of demographic factors

The target population for this research consists of 400 respondents. Demographic factors such as gender, income level, educational level and age were evaluated for the study. The demographic factor relating to gender showed that 66.3% were female and 33.8% were male. The result implied that the numbers of female consumers are more than the number of male consumers for online repurchase of Chaldal.com in Dhaka, Bangladesh. It also suggests that most online customers are female than male in Dhaka for purchasing grocery and household items.

With regard to the education level, the result showed that 47% had Bachelor degree, 42% had Master degree, 7.8% had higher secondary degree and only 3.3% had PhDs. The result implies that more customers who repurchase online in Dhaka had Bachelor degree. This may also suggest that maybe more families with Bachelor and Master Degree may have families that they need the service from online shops. The online shops may expand their selection for greater sales to target higher secondary and PhD. If the online shop like Chaldal.com aims for Bachelors and Master degree, then they are pursuing the right strategy.

With regard to age, 50.7% of the respondents are within the age group of 31-40 year, age group 41-50 years with 32.5%, age group between 21-30 years with 14.2%, and above 51 years and above with only 2.5%. This result indicates that 50.7% within the age group of 31-40 years are the current highest consumers of Chaldal.com in Dhaka. The result could imply that they belong to the working population and maybe have little time to shop around and mostly prefer to shop online. Online shopping from Chaldal.com is also very popular among age groups of 41-50 years old that also belong to the working population who may have time constraints and also prefer to shop online to get done with their household chores. However, online shopping of Chaldal.com is very less popular among elderly above 51 years old with only 2.5% and young population 21-30 years with only 14.2%. The online shop Chaldal.com probably does not serve their criteria to shop online. To increase sales among these target group online shop Chaldal.com should introduce their target products and services popular among those particular age groups.

With regard to the income level, most consumers who shop online from Chaldal.com have an income level of Tk41,000-80,000 to 41.8%, consumers with income Tk 81,000-120,000 to 35.8%, consumer's income less than Tk 40,000 with 16.8% and above Tk 121,000 with only 5.8%. The result implies that online shopping from Chaldal.com is very popular among middle income groups, but is quite low among the lower income and very high income. For the lower income group, Chaldal.com can use promotional strategy to attract more customers. Higher end consumers may want niche products like organic items which Chaldal.com may introduce to attract high income consumers.

6.2.2 Discussion and implication of variables

The primary objective of this research is to examine the factors affecting online repurchase intention. With regard to this, the researcher has chosen seven independent variables. The results of multiple linear regression, ANOVA and independent t-test have shown that all the independent variables have an influence on online repurchase intention. Based the analysis of the results, the research has the following discussions and implication of variables.

Hypothesis One:

Multiple linear regression (MLR) was used to test the hypothesis. Based on the analysis, the researcher found that there is a significant influence of ease of use and usefulness in terms of attitude towards online repurchase intention among present customers of Chaldal.com in Dhaka, Bangladesh. By examining the value of the beta coefficient, the research indicates that usefulness has a strong positive impact on attitude towards online repurchase intention of Chaldal.com in Dhaka, Bangladesh. Moreover, the value of the beta in multiple linear regressions helped the researcher to understand better the relative importance of independent variables with the dependent variable. The result indicated that usefulness has the highest beta value that is equal to .247 which implies that attitude towards online repurchase intention is considerably influenced by usefulness. Meanwhile, the beta value of ease of use is equal to -.069. Therefore, it implies that ease of use has lesser influence online repurchase intention than usefulness. As the result, Chaldal.com needs to enhance and advertise their service in order for customers to perceive its usefulness to increase purchases.

The result of this study is consistent with the findings of Spratt et al., (2010) who studied reducing online privacy risk to facilitate e-service. This study investigated the relationship between usefulness and attitude. The results are consistent with our present study that usefulness has a positive significant effect on attitude to purchase online. If a user finds it difficult to operate a website, the user will leave the site according to previous studies by Pearson et al., (2007). In this study, ease of use has no significant effect on attitudes which is contradictory to the previous study by Gong et al., (2013). However, the present study is based on current

customers of Chaldal.com, which means their customers already know the website attributes that may lead to a negative result.

Hypothesis Two:

The second hypothesis was tested by Multiple Linear Regression. The result implies that, the researcher found that there is a significant influence of media richness and attitude towards online repurchase intention among present customers of Chaldal.com in Dhaka, Bangladesh. By examining the value of the beta coefficient, the research indicates that attitude has a strong positive impact on the online repurchase intention of Chaldal.com in Dhaka, Bangladesh. Furthermore, the value of the beta in multiple linear regressions assists the researcher to understand better the relative importance of independent variables with the dependent variable. The result indicated that attitude has the highest beta value that is equal to .155 which implies that attitude have a significant influence on online repurchase intention. Meanwhile, the beta value of media richness is equal to -.044. Therefore, it implies that media richness has lesser influence on online repurchase intention than attitude. As the result, Chaldal.com needs to strengthen the customers' perception of media richness in order for customers to perceive the information richness as a positive image that would result an increase in sales and service.

This finding is supported by a study conducted Liu et al. (2012), who did a research on topic of "Exploring the relationship among affective loyalty, perceived benefits, attitude and intention to use co-branded product". The result of the study showed there is a significant relationship between attitude and intention to use. A previous study by Boehlefeld (1996) found out that if different media attributes can be understood then exchange in communication will be more efficient. The greater the media richness it will help to reduce vagueness in communication stated Draft and Lengel (1986).

Hypothesis Three

The third hypothesis was analyzed by Multiple Linear Regression. Based on the results, the researcher found that there is a significant influence of security and trust towards online repurchase intention among present customers of Chaldal.com in Dhaka, Bangladesh. By examining the value derived from the beta coefficient, the research indicates that security and

trust aspects have a strong positive impact on the online repurchase intention of Chaldal.com in Dhaka, Bangladesh. Moreover, the value of the beta in multiple linear regressions helped the researcher to understand better the relative importance of independent variables with the dependent variable. The result implies that trust has the highest beta value that is equal to.224 which implies that online repurchase intention is considerably influenced by trust. Meanwhile, the beta value of security is equal to.034. Therefore, it implies that security has lesser influence on online repurchase intention than trust.

The result of this study is also supported by a research done by Lee et al., (2011). This research investigated the relationship between trust and online repurchase intention. The result of this study indicated that there is a significant relationship between trust and online repurchase intention. And also, Juwaheer et al., (2013) made a study on the topic "Factors influencing adoption of internet banking". This study investigated the relationship between security and adoption of internet banking. The result of this research proved that there is a significant relationship between security and online repurchase intention.

Hypothesis Four:

The fourth hypothesis was again analyzed by Independent t-test. Results indicated that the researcher found that there is no significant difference in online repurchase intention when segmented by gender. The researcher did not find a differentiated effect among male and female who shop online. Padaruth et al., (2013) studied "Factors influencing adoption of internet banking". This study investigated the relationship between gender and adoption of internet banking. The result of this research proved that there is a no significant relationship with online repurchase intention when segmented by gender.

Hypothesis Five:

The fifth hypothesis was also analyzed by ANOVA. Based on the results, the researcher found no significant difference in online repurchase intention among current customers of Chaldal.com when segmented by age level. The researcher did not find any differentiated effect on age of customers on Chaldal.com. Users of the internet were mostly middle-aged and younger

who mostly has less purchasing power than older. Therefore, previous studies by Bellman et al. (1999) and Li et al., (1999) has shown no significant age difference among customers who shop online.

Hypothesis Six:

The sixth hypothesis was again analyzed by ANOVA. The result indicated that there is no significant difference in online repurchase intention among current customers of Chaldal.com when segmented by income levels. The researcher did not find any differentiated effect on income of customers who purchase from Chaldal.com.

Hypothesis Seven:

Lastly, the study showed that the seventh hypothesis was analyzed by ANOVA. The research indicated that no significant difference in online repurchase intention among current customers of Chaldal.com when segmented by education level. The researcher did not find any differentiated effect on education of customers who purchase online from Chaldal.com. However, conducting online purchase require minimum level of education to operate the service. The highest percentage of users has a Bachelor's Degree with 47%.

Furthermore, the result of hypotheses 4-7, there are no significant difference in online repurchase intention based on gender, age, education and income. This may have caused due to the nature of the product itself which may have caused the sample to be homogenous. Chaldal.com sells grocery and household products that may be a reason of a diversified result. The researcher would also like to state the difference in culture of western and Asian that may have caused a different outcome. The conceptual model is extracted from western concept and application in Asian concept may cause a diverse result. The sample of the consumers are also very biased with the survey, the characteristic of the sample mostly tend not to refer to a problem when any issue is asked as a part of cultural norm may also lead a different result. Infrastructure where the sample is collected is also very different, transactions in online shopping can also be made cash on delivery which may also have alter the result. Hence, security is one of the main concerns and different means of service will have a differentiated outcome.

6.3 Conclusion

The main objective of this study was to analyze the factors affecting online repurchase intention of current customers of Chaldal.com in Dhaka, Bangladesh. In order to do this, the researcher has chosen seven independent variables such as media richness, ease of use, usefulness, attitude, security and trust aspects and demographic variables. The data were collected using questionnaire from 400 respondents were collected from the four locations such as Gulshan, Banani, Uttara and Dhandmondi in Dhaka, Bangladesh for this study. By analyzing the data from the questionnaire, the research has concluded the following results from the study. They are as follows:

For the analysis of demographic factors, the result indicated that most of the customers of Chaldal.com were female aged 31-40 years old, were all under working population. In other words, customers of Chaldal.com are mostly females in the middle aged group. It is also observed that customers who purchased online from Chaldal.com mostly have a Bachelor's Degree with income level earning about Tk 41,000 to Tk80,000. Therefore, it is very vital for the managers to pay more attention to this particular segment to increase loyalty and repurchase intention to purchase online. The managers also need to analyze their needs and want and be updated so that they can retain consumers and eventually that would lead to attain and maintain the customer base.

Based on the results of hypothesis 1 was analyzed data done by Multiple Linear Regression, the researcher found that usefulness is positively influenced on online repurchase intention among customers of Chaldal.com. According to the values of Beta (β) coefficient derived from the multiple regression analysis of ease of use and usefulness is -.069 and .247. Usefulness at beta value .247 have a positive significant relationship with online repurchase intention among present customers of Chaldal.com. On the other hand, ease of use with a beta value at -.069 has a negative influence on online repurchase intention among customers of Chaldal.com in Dhaka, Bangladesh.

Based on the results of hypothesis 2 the researcher found out that attitude has a positive influence on online repurchase intention among customers of Chaldal.com in Dhaka. The data

were analyzed using Multiple Linear Regression. According to the values of Beta (13) coefficient taken from the multiple regression analysis of media richness and attitude is $-.044$ and $.155$. Attitude at beta value $.155$ have a positive significant relationship with online repurchase intention among present customers of Chaldal.com. On the other hand, media richness with a beta value of $-.044$ has negative influence on online repurchase intention among customers of Chaldal.com in Dhaka, Bangladesh.

Based on the results of hypothesis 3 the study revealed that security and trust aspects has a positive influence on online repurchase intention among customers of Chaldal.com in Dhaka. The data were analyzed using Multiple Linear Regression. According to the values of Beta (13) coefficient derived from the multiple regression analysis of security and trust aspects is $.034$ and $.224$. Trust in beta value $.224$ has a higher positive significant relationship with online repurchase intention among present customers of Chaldal.com than security with a beta value at $.034$.

The finding of the null hypothesis 4-7 failed to be rejected. Therefore, it means that there is no difference in online repurchase intention when segmented by gender, age, income and education.

6.4 Recommendations

The researcher based on the findings in this study would like to propose a couple of recommendations in order to enhance and retain online repurchase intention of Chaldal.com. The analysis of this study indicated that all the independent variables had a weak to moderate positive influence on online repurchase intention. The following recommendations would help the managers of Chaldal.com to improve their service and take necessary steps to rectify for better improvement of the service. This would lead the same independent variables will have a strong to very strong positive influence on online repurchase intention. The following recommendations are proposed according to variables.

Based on the result of hypothesis 1, the researcher found out that usefulness has a positive influence on online repurchase intention. The beta coefficient value is $.247$ which is

moderately low. The managers of Chaldal.com need to advertise and highlight the usefulness of the service, to the target consumers to enhance the perception of usefulness among the customers. The managers should also strategically plan and create an offer and promotional product and services so that customers may feel that the service provided is useful to them. The managers need to create strong demand of usefulness by providing the products, packages and services in a convenient manner to retain and increase sales. On the other hand, ease of use has a negative beta value of $-.069$ which implies it has no influence on online repurchase intention. The interaction with the website is moderately easy for the customers because of the adequate literacy to use the system is required. However, managers of Chaldal.com should keep the website and the transaction easy to interact for the convenience of consumers of Chaldal.com.

Based on the result of hypothesis 2, the researcher found out that attitude has a positive influence on online repurchase intention. The beta coefficient value of attitude is $.155$. The managers need to focus on the improvement of the overall experience of the consumers so that the customer feels enjoyable and convenient for using the service. Managers of Chaldal.com may introduce more timeslot for deliveries and make refund policy easy, so that customers feel no regret shopping online. Media richness has a negative beta $-.044$. Therefore, media richness has no influence on online repurchase intention. However, the organizations should keep the media richness more vivid and organized for betterment of the consumers that they can shop at convenience online.

Based on the result of hypothesis 3, the researcher found out that trust has higher significant influence on online repurchase intention. Considering the beta (β) coefficient value from multiple linear regression came out for trust is $.224$. Managers need to focus and build trust among customers in order for their long relationship. Security has a beta (β) coefficient of $.034$. Managers of Chaldal.com need to assure security of the medium for purchase of online products. The manager needs to heighten the security for online transactions from the convenience of the customers of Chaldal.com. However, Chaldal.com has an option of cash on delivery which is most widely used method of payment.

Based on the result of hypothesis 4, the null hypothesis are failed to be rejected. There is no statistical difference in online repurchase intention when segmented by gender. In this study, the researcher found out that the percentage of females is 66.3%, which is higher than male 33.8%. The managers should target their allocation of products based on the demand of their consumers.

Based on the result of hypothesis 5, the null hypothesis are failed to be rejected. There is no statistical significant difference in online repurchase intention when segmented by age level. The highest percentages of customers fall under 31-40 years, which is 50.7%. Therefore, managers need to target the allocation of the variety of the products mostly used among the particular age group.

Based on the result of hypothesis 6, the null hypothesis is failed to be rejected. There is no statistical significant difference in online repurchase intention when segmented by income level. Managers need to focus on the demand on products among the higher income group to increase its sales.

Lastly, based on the results of hypothesis 7, the null hypothesis is failed to be rejected. There is no statistical significant difference in online repurchase intention when segmented by education level. The increase in literacy rate may have a positive effect on shopping online.

6.5 Future studies

Further studies can be conducted in the future to enrich and develop upon the findings of this research. The more research is done about a subject, it helps to understand and attain vast knowledge about the study. Any further study related to this study will be beneficial to online based companies. Therefore, the researcher would like to suggest the following sectors for future study.

The target population of this study was limited to 400 present customers of Chaldal.com, in only four major locations in Dhaka, Bangladesh. For future study, the researcher would like to

suggest that not only four locations, but to spread out the research to cover entire Dhaka to get a better and all inclusive result. The analysis of the proposed study will have a broader application than the current one.

The geographic area of the present study was limited to only one district which is only the capital city, Dhaka in Bangladesh. For future study, the researcher would like to suggest expanding to other various districts in Bangladesh, where people of different tribes, cultures and languages live and they should be included to have diverse findings which are also important and unique.

The present study made use of seven independent variables such media richness, ease of use, usefulness, attitude, security and trust aspects and demographic variables to find out online repurchase intention of present customers of Chaldal.com. For further research, the researcher would like to suggest that many more independent variables which can affect online repurchase intention among present customers of online shop. The researcher also encourages further studies to investigate on the variables to understand what drives consumers to purchase online to gain in depth understanding. Furthermore, the researcher suggests to study about past purchase behavior of the consumers for another worthwhile direction.

The data of the present study were collected on June 2016 so it's limited to a particular time frame. For later study, the researcher can study in a different time frame to see the variations in the result which would help them to gain a better understanding and more extensive conclusions.

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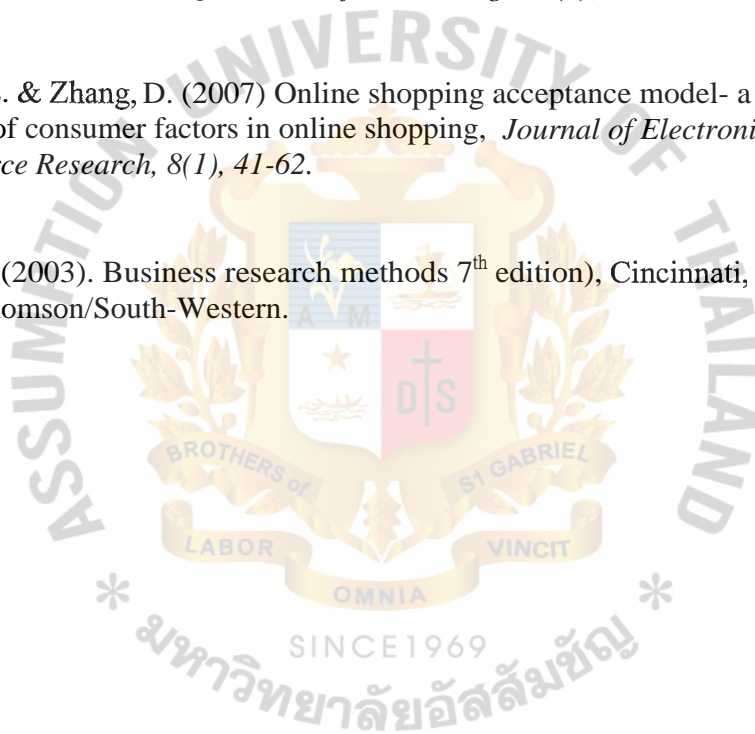
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Appendix A Questionnaire

Survey Questionnaire

Survey to investigate the factors affecting online repurchase intention among the customers from **Chaldal.com**, Dhaka.

This survey is being done as a part of a research work to study the factors affecting online repurchase intention of grocery among customers of Chaldal.com in Dhaka, Bangladesh. Many different factors such as media richness, security and trust aspects, demographic variables, usefulness, ease of use and attitude are being analyzed here. Your valid response would help this research to reach important conclusions regarding online repurchase intention of grocery. This survey contains 31 questions and it will take approximately 10 minutes to complete. Thank you for your valuable time and co-operation.

Questionnaire scale

This survey is to do with a five point Likert scale for the respondents to answer. Please read the statements below and indicate your level of agreement or disagreement basing on the following criteria.

1 = strongly disagree, 2 = disagree, 3 = moderate, 4 = agree and 5 = strongly agree

Part I: Screening questions

1. Have you ever purchased goods at Chaldal.com?

☐ Yes

☐ No

If Yes, please answer the following questions?

Part II: Factors affecting online purchase intention

No.	Questions	1	2	3	4	5
Media Richness						
2.	Online website Chaldal enables me to get information quickly.					
3.	Online website Chaldal enables me to choose information/content on demand.					
4.	Online website Chaldal helps me to get reliable information.					
5.	Online website Chaldal helps me to get rich information.					
Usefulness						
6.	Using Chaldal website for grocery shopping helps me to make better purchase decision.					
7.	Using Chaldal website for grocery helps me to accomplish shopping tasks more quickly.					
8.	Using Chaldal for grocery helps me to save more money.					
9.	Using Chaldal for grocery improves the quality of my shopping tasks.					
10.	Using Chaldal website is very helpful to me.					
Ease of Use						
11.	Learning to operate the website is easy.					
12.	The website is flexible to interact with.					

13.	My interaction with website is clear and understandable.					
Attitude						
14.	Using website for grocery shopping is convenient.					
15.	Using website for grocery shopping is necessary.					
16.	Using website for grocery shopping is secure.					
17.	Using website for grocery shopping is enjoyable.					
18.	Using website for grocery shopping is a good idea.					
Security and trust aspects						
19.	I am confident that online grocery Chaldal protects my privacy.					
20.	The security aspect of online grocery shopping is important in Bangladesh.					
21.	Online shopping website Chaldal carries ethical business practice.					
22.	I trust online grocery website in providing reliable information.					
23.	There is no risk in shopping grocery from online website Chaldal.					
24.	I feel secured sending sensitive information like my credit card number etc. over the internet.					

Part III Repurchase Intention

25.	If I could, I will continue using the website to purchase products.					
26.	It is likely that I will continue to purchase products in future.					
27.	I intent to continue purchase products from the website in future.					

Part IV- Demographic factors

28. Gender
☐ Male ☐ Female
29. Education
☐ Higher secondary ☐ Bachelor Degree ☐ Master Degree ☐ PhD
30. Age
☐ 20 years or below ☐ 21 to 30 years ☐ 31 to 40 years
☐ 41 years and above
31. Income
☐ less than 40,000 Tk ☐ 41,000 Tk -80,000 Tk ☐ 81,000-120,000 TK
☐ 121,000Tk and above

Appendix B Reliability of Questionnaire (pretest)

Media Richness

Reliability

Case Processing Summary			
		N	Percentage
Cases	Valid	40	80.0
	Excluded	10	20.0
	Total	50	100.0

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

Reliability Statistics	
Cronbach's Alpha	N of Items
.911	4

Item-Total Statistics					
	Item Deleted	Scale Mean if Deleted	Scale Variance if Deleted	Corrected Item Total Correlation	Squared Multiple Correlation
media richness	10.38	7.830	1.775	.775	.893
media richness	10.67	8.533	1.810	.810	.911
media richness	10.98	7.820	1.816	.816	.893
media richness	11.5	7.2	1.812	.812	.882

Usefulness

Reliability

Case Processing Summary			
		N	Percentage
Cases	Valid	40	80.0
	Excluded	10	20.0
	Total	50	100.0

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

Reliability Statistics

Alpha	N of Items
.653	

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
usefulness	14.73	13.7	.7	.840
usefulness	13.70	13.805	.702	.817
usefulness	14.00	12.410	.604	.844
usefulness	14.50	13.5	.83	.832
usefulness	13.93	11.87	.83	.775

Ease of use

Reliability

Case Processing Summary

Cases	Valid	40	80.0
	Excluded	10	20.0
	Total	50	100.0

a. Listwise deletion based on all variables in procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Ease of Use	7.68	4.174	.803	
Ease of Use	7.55	4.1	.778	.778
Usefulness	7.98	4.14	.656	

Attitude

Reliability

Case Processing Summary

		N	.
Cases	Valid	40	
	Excluded	10	20.0
	Total	50	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.916	5

Item-Total Statistics

	Item Mean if Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Attitude	15.52	18.922	.911	.939
Attitude	15.08	17.097	.811	.892
Attitude	14.77	14.845	.911	.870
Attitude	14.60	17.477		
Attitude	14.83	16.969	.817	

Security and Trust

Reliability

Case Processing Summary

		N	.
Cases	Valid	40	80.0
	Excluded	10	20.0
	Total	50	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.902	6

Item-Total Statistics

	Scale Mean if Item Deleted	Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Security& Trust	18.00			
Security& Trust	17.08	25.50	.341	
Security& Trust	17.80	21.13	.441	.812
Security& Trust	18.1	1.64		.8
Security& Trust	17.90	19.837	.733	.86
Security& Trust	18.58	19.071	.794	.875

Online repurchase Intention

Reliability

Case Processing Summary

		N
Cases	Valid	40
	Total	50

a. the

Reliability Statistics

Cronbach's	N of Items
.966	

Item Total Statistics

	Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
media richness	93.57	389.189		
media richness	93.17	392.251		
media richness	93.49	384.25		
media richness	93.45	378.869	.846	.963
usefulness	93.82	390.251	.605	.965
usefulness	92.8	388.728	.760	.964
usefulness	93	379.733	.721	
usefulness	93	392.554	.571	.966
usefulness	93.07	380.481	.825	.964
Ease of Use	92.90	380.656		
Ease of Use	92.77	381.717	.809	.964
Ease of Use	93.20	381.549		
Attitude	93.65	387.618	.627	
Attitude	93.20	378.985	.4	
Attitude	92.90	389.672		.963
Attitude	92.73	381.946	.848	.963
Attitude	92.95	379.433	.824	
Security & Trust	93.32	376.840		
Security & Trust	92.40	402.195	.4	
Security & Trust	93.12	386.625	.825	.964
Security & Trust	93.48	380.102	.7	.963
Security & Trust	93.23	380.333	.763	.964
Security & Trust	93.90	379.554	.780	.964
I will continue purchase online from this website	92.37	414.958	.101	.968
it is likely that i will	92.30	416.882	.027	.968
I think i will be satisfied and intent to shop infuture	92.82	407.379	.395	.967

