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Executive Summary

The master's thesis intends to explore the factors that influence consumers' purchase intention while purchasing electronics online. E-commerce is becoming more widely used than brick-and-mortar shopping in today's time; hence it is becoming essential to be studied and understood. In addition, although customers all over the world are accessing these e-commerce platforms, it is crucial to understand the differential effects of these factors on customers from both developed and emerging markets.

This thesis aims to observe and understand the most important factors that influence online purchase and whether it differs in a developed or emerging market setting. The topic is influenced by the recent drastic increase of online shopping, and it intends to help marketers understand which factors they should focus more on which market while selling online.

The dissertation has started with a brief research background followed by the problem formulation and research questions. Furthermore, an in-depth literature review has been carried out to begin the previous academic work on this problem and understand what factors scholars have already identified. The project found several factors for hypothesis testing have been divided into three groups: product characteristics, website characteristics and customer characteristics (ethnocentrism), and customer characteristics (demographics). Moreover, a conceptual framework and hypothesis have been constructed based on the literature.

Before discussing the findings, the philosophy of science and the methodological perspective of this thesis has been discussed. The part described the philosophical view, adopted scientific approaches according to the view, chose the research method, the tools, and the techniques that the researchers used to know the answers. After that, the data analysis has been conducted. The results show that all three groups of factors do not have the same effect. Product characteristics appeared to be influential in both the developed and emerging country while customer characteristics (demographics) had different effects on both countries. Customer characteristics (ethnocentrism) have not been influential in the chosen developed market but had opposite results in emerging countries. Website characteristics, however, have been proven to be non-influential in both countries.

The last part focused on the critical discussion on the findings, and some suggested some managerial implications. Lastly, the limitations of the project have been addressed as well as the scope of further research has been discussed.

Table of Contents

1 Introduction	2
1.1 Research Background	5
1.2 Problem Formulation and Research Question	9
2 Literature review	10
2.1 Online Shopping	10
2.1.1 Online Consumer Buying Behavior	11
2.1.2 Advantages and Disadvantages of Online Shopping	12
2.2 Online Purchase Intention	13
2.3 Consumer Electronics Industry	13
2.4 Online consumer behavior for Consumer electronics	14
2.5 Extrinsic Factors that Impact Purchase Intention	15
2.5.1 Extrinsic Factors Definition	15
2.5.2 Importance of extrinsic factors	16
2.5.3 Influence on customers purchase intention	16
2.6 Extrinsic Factors that Impact Online Purchase Intention	17
2.6.1 Country of origin (COO) Effect and Online Customer Purchase Intention	17
2.6.2 Price and Online Customer Purchase Intention	18
2.6.3 Perceived Quality and Online Customer Purchase Intention	19
2.6.4 User-friendly Website and Online Customer Purchase Intention	20
2.6.5 Online Communication and Review Platform and Online Customer Purchase Intention	21
2.6.6 Trust and Online Risk and Online Customer Purchase Intention	23
2.6.7 Return policy and After-sale Service and Online Customer Purchase Intention	24
2.6.8 Demographics and Online Customer Purchase Intention	25
2.6.9 Ethnocentrism and Online Customer Purchase Intention	26
3 Conceptual Framework	28
4 Methodology	30
4.1 Philosophy of science	30

4.1.1 Paradigm	31
4.1.2 Ontology	31
4.1.3 Epistemology	32
4.2 Research Methodology	32
4.2.1 Research Approach	33
4.3 Choice of Methods and Tools	33
4.3.1 Country selection	33
4.3.2 Description of questionnaire	34
4.3.3 Sample Description	36
4.3.4 Data Collection	37
4.3.5 Data analysis	37
4.3.6 Reliability and validity	39
5 Analysis	40
5.1 Descriptive analysis	40
5.1.1 Demographic characteristic distribution	40
5.1.2 Percentage Distribution of respondents	45
5.2 Factor analysis	49
5.3 Regression analysis (Hypotheses testing)	50
6 Discussion	54
7 Limitations and implications	55
8 Reference	56

1. Introduction

In today's time, online shopping is turning into the new mainstream shopping medium rather than the traditional offline shopping mediums that consumers used to consider in the past. Coping up with the advancement of online shopping opportunities, it is apparent that without such services, companies will lose sales in drastic volumes. Especially with the current circumstances of the pandemic, any company without an online shopping platform is highly unlikely to make any sales as consumers are spending all their time at home, and all the offline platforms are closed. Bagga & Bhatt (2013) affirms with this view by stating that it is essential for organizations to have an online presence to keep pace with the dynamic development of technology and the changing nature of consumer preference (Bagga & Bhatt, 2013). Another author poses similar arguments that electronic retailing has a substantial impact on the commercial sector than any other retail platform (May So, Danny Wong, & Sculli, 2005). Although the idea of online shopping was invented around 40 years back, online shopping came to life after the internet was available for mass use during the 1990s (Miva, 2011). Amazon was one of the pioneers who started e-commerce in the US in 1995 as an online bookstore which now has turned into one of the largest e-retailer in the world (Miva, 2011). Soon after, Ebay and other online marketplaces have started to spread their wings not only in the US but all over the world (Miva, 2011). One of the significant drawbacks that the online marketplace has faced in its early period is online payment security which made potential customers skeptical about shopping online; however, the launch of PayPal as a safe and secured money transfer tool paved the way for a reliable online shopping experience (What is ecommerce?). From the beginning until today, e-retail has grown immensely, and the online marketplace has become even larger than the traditional Brick and Mortar system (Miva, 2011). An e-commerce consultant firm (BigCommerce) enlightened on the transition of online shopping over the years in one of their blog posts where it can be clearly observed that the online form of

the marketplace has grown very fast (What is ecommerce?). The table (Table 1) below represents a timeline of the chronological development of online shopping till today.

Table 1: E-commerce transition over time, source: <https://www.bigcommerce.com/articles/ecommerce/#ecommerce-timeline>

Year	Development
1969	CompuServe is founded
1979	Michael Aldrich invents electronic shopping
1982	Boston Computer Exchange launches
1992	Book Stacks Unlimited launches as first online book marketplace
1994	Netscape Navigator launches as a web browser
1995	Amazon launch
1998	PayPal launches as an ecommerce payment system
2000	Google introduces Google AdWords as an online advertising tool
2004	Shopify launches
2005	Etsy launches
2011	Google Wallet introduced as a digital payment method
2017	Cyber Monday sales exceed \$6.5B
2020	COVID-19 Drives Ecommerce Growth

With the rise of the internet generation, more and more consumers are drawn to online shopping as they have all the resources that are required to make a purchase available at their fingertip. The statistics on global e-commerce sales conducted by Statista show that within 2014-2020, global online sales have jumped from 1.34 trillion US dollars to 4.21 trillion US dollars. Only within 2022, it expected to hit 6.54 trillion (Statista, 2020). This data proves how customer preference for shopping mediums took an extreme shift toward online. Scholars have also observed that consumer's online shopping behavior is noticeably different from traditional shopping behavior

due to the interaction of technology and culture (Bagga & Bhatt, 2013). The authors also imply that it is essential for companies to study and understand this changed behavior in order to develop marketing strategies for online shoppers (Bagga & Bhatt, 2013). Zheng (2019) also argues that online marketplace gives consumers access to not only a variety of products but also a large number of e-vendors each of whom possess distinguishable characteristics in order to create their unique online identity and attract customers (Zheng, Chen, Zhang, & Wang, 2020). Hence, consumers are exposed to a large amount of information while they intend to make a purchase decision (Zheng et al., 2020).

1.1 Research Background

Online shopping has spread exponentially since the mid-1990s, in which online technology played a significant role in this decade as one kind of electronic commerce (Javadi, Dolatabadi, Nourbakhsh, Poursaeedi, & Asadollahi, 2012). Moving from the conventional 4Ps, marketers had started using the internet as a new method to target their consumers, as is apparent from the growing turnover in developing the internet as a marketing tool (Bagga & Bhatt, 2013). It has already been discussed that the consumer's online behaviors are different from traditional purchasing behavior (Bagga & Bhatt, 2013). However, the online purchase process also comprises five phases similar to conventional retail behaviors (Javadi et al., 2012). When prospective buyers identify a need for such goods or services in the traditional online shopping process, they go on the Internet and look for information about their needs (Javadi et al., 2012). Instead of consciously searching, the knowledge about goods and services connected with felt need attracts potential consumers at times. After that, they evaluate the alternatives and select the one that matches their criteria. Finally, the process ends with the final purchase online by completing the transaction (Javadi et al., 2012). Customer online purchase intention is defined as the construct that strengthens a customer's intention to purchase online (Thamizhvanan & Xavier, 2013). In particular, online shopping intention is recognized as the final decision of a consumer before making the purchase (Peña-García et al., 2020). Furthermore, Online shopping attitude refers to consumers' psychological state in terms of making purchases on the Internet (Javadi et al., 2012). Though, online shopping offers a variety of features; the lack of physical contact continues to be a vital barrier in retail online transactions, followed by personal information protection and financial transaction security over the Internet (Rahman, Islam, Esha, Sultana, & Chakravorty, 2018). The expected ease of use in this situation should not influence the behavioral pattern other than concerns of protection and privacy (Rahman et al., 2018). Even though there is no connection between the consumer and the online store, a customer spends hours on the Internet, in the presence of potential risks (Rahman et al., 2018).

The marketers have been working hard to monitor the factors that affect consumer purchasing behavior, research has also been done, but consumer behavior remains dynamic and unpredictable.

The final purchase intention of the consumer is influenced by various factors (Chaudhary & Gobind, 2018). Authors have argued that a customer's purchase intention is affected by both intrinsic and extrinsic factors (Bagga & Bhatt, 2013).

Several scholars have researched the effects of intrinsic and extrinsic factors that affect customer's online purchase decisions. While intrinsic factors play a vital role, scholars also identified a number of extrinsic factors that actively influence consumer's intention to purchase (Zheng et al., 2020). Especially on an online platform where a "touch and feel" experience is not available, consumers tend to depend on the extrinsic factors more than the intrinsic ones (Park & Kim, 2003). According to Zheng (2019), while shopping online consumers assess both product and e-retailer's characteristics while consumer's demographic characteristics work as a prominent controlling factor (Zheng et al., 2020). The author has enlisted price, product quality, diversity of choice, brand, COO etc as product related factors while trust, convenience, user friendliness, delivery speed and other services as the e-vendor related factors (Zheng et al., 2020). In addition, the authors have also described that consumers' demographics, culture, emotional aspects, etc act as factors during online purchase (Zheng et al., 2020). Another group of authors also expressed similar views by enlisting product-related factors, company related and consumer's perception related factors, and some other factors that they found to be evaluated by consumers in time of online purchase (Bringula, Moraga, Catacutan, Jamis, & Mangao, 2018). May (2005), argues that consumer's attitude toward web-shopping, past experience, trust perception and overall perception toward online shopping contributes as extrinsic factors of online purchase decision (May So et al., 2005). Knowing the reason behind consumers' consideration of such factors can help marketers identify and create more appropriate marketing strategies to build a positive consumer attitude toward online shopping.

Which factors are more frequently considered by consumers and the reason behind it varies from product to product and also can be different based on consumer characteristics. As for example, price is one of the most commonly searched extrinsic factor in terms of online purchase because searching for price information is the easiest although, in regards actual online purchase, price has proven not to be as intriguing factor for purchase decision as non-price information such as product attribute description and proper visual display of the of the product (Zheng et al., 2020). The author also argues that consumers consider in-depth product descriptions, COO information to fulfil their need of information search before purchase (Zheng et al., 2020). By evaluating the extrinsic factors consumers look for the options that best fulfils the above-mentioned criteria (Mohd Suki et al., 2008). However, consumer's attitudes and perceptions are immensely different among different customer groups. A group of authors has discussed the importance of studying consumers' online purchase behavior in different countries' context to understand the existing differences among consumer purchase intentions in different markets (Clemons et al., 2016). Assessing these attitudes is essential for companies in order to adapt to the changing consumer behaviour based on changing consumer market/ target market.

Authors have argued that customers of developed countries have been accustomed to using the internet and have gotten very much used to e-commerce (Peña-García et al., 2020). A study on the purchase behavior of the customers of the USA indicated that the e-commerce marketplace of the USA is very matured, and the customers now tend to behave as normally as they would while shopping offline (Clemons et al., 2016). In addition, the majority of the customer's belonging to the European countries purchase products online regularly (*Online consumer behavior in Europe*). Scholars also found online purchase behavior of Chinese customers similar to the USA except for the fact that Chinese consumers tend to be comparatively more conscious about the product quality (Peña-García et al., 2020). Overall, research has agreed that the online shoppers from developed countries are technologically educated and efficient hence capable of making online purchases on a regular basis (Peña-García et al., 2020).

In many developed countries, the internet provides a wide variety of product availability, 24 hours service, and wide-area coverage. However, in developing countries, the e-commerce sector is slightly lower than expected in the overall retail sector because of some constraints (Javadi et al., 2012). For example, Jordan, Vietnam, Bangladesh is developing countries with poor resources and economic conditions. However, it emphasizes using information technologies to achieve strategic differentiation in order to resolve this obstacle (Akroush & Al-Debei, 2015). As the number of online shopping sites in developing countries has grown constantly in recent years, the number of users who agree or wish to shop online is also projected to rise (Javadi et al., 2012). Online shoppers indulge a high level of uncertainty avoidance in a developing country (e.g. Jordan, Vietnam). As a result, the spectrum of tolerance is incredibly limited, trust is also an essential consideration. Furthermore, considering the extremely challenging economic situation in developing countries, customers would be more likely to embrace solutions that significantly exceed the risks in connection with the implementation of these technologies (Akroush & Al-Debei, 2015).

In the last few years, UNCTAD (United Nations Center for Trade and Development) has underlined the value of e-commerce, especially online shopping in developing countries. The number of e-commerce consumers is increasing rapidly in developing countries with an expectation of a better value proposition regarding information, convenience, cost, and preference (Rahman et al., 2018). From 2000 to 2012 in Bangladesh, e-commerce growth was protracted (Rahman et al., 2018). There were some Ecommerce websites during that time but there was no online transaction option (Rahman et al., 2018). However, A small portion of the population knew about those sites because of the high cost of the Internet, telephone connections, and few credit cardholders. To overcome this issue the Government has launched online payment services, mobile payment systems as well as inter-banking payment. Moreover, UNCTAD has taken specific initiatives, in order to allow developing countries to step into all sectors of e-commerce.

UNCTAD also has established laws and standards for a global e-commerce transaction of all kinds (Rahman et al., 2018).

The consumer electronics industry has advanced dramatically in the last few years because of technological developments. The major factor in growth is predicted to be technological development and the advent of smart gadgets (*Consumer electronics market analysis by product and segment forecasts 2020*). Global consumer electronics market had been estimated to rise up to USD 838.85 billion by the year 2020, and the introduction of smart devices will be the main driver of this growth (Statista, 2020). Revenues are expected to hit \$415,897 million in 2021 for the Consumer Electronics market (Statista, 2020). According to the Statista study worldwide 38% of overall electronics retail sales in the year 2021 are projected to come from e-commerce. Globally, China is producing the highest revenue (US\$162,038 million in 2021) (Statista, 2020). The table (Table 2) below provides an example of the recent scenario of the consumer electronics market of China, USA, Bangladesh, and Vietnam; as well as shows the current largest E-commerce sector of those countries. The main drivers of growth are also projected to be high investments, the availability of cost-effective devices due to mass production and a number of different applications (*Consumer electronics global industry overview.*).

Table 2: e-commerce in different countries (Statista, 2020)

Country	Total Internet User (Approx.)	Average revenue per user	Largest Ecommerce Sector
China	1 billion	US\$1,276.49	Fashion and Electronics
USA	312 million	US\$1,784.16	Fashion
Bangladesh	91.421 million	US\$51.02	Fashion
Vietnam	54.7 million	US\$135.39	Electronics & Media

Now the whole world is experiencing a pandemic and it has changed the world's business and economy. According to a report of Euromonitor International by the year 2020, the global market will have a negative CAGR of -5.4% because of this pandemic (*Consumer electronics global industry overview.*). The lock-down declared by government agencies and the rising work insecurities are possibly the primary drivers of the electronics industry's disruption (*Consumer electronics global industry overview.*). However, the rising culture of home offices will stimulate the economic growth of this industry (*Consumer electronics market analysis by product and segment forecasts 2020*). The emergence of key players including Sony, LG, Samsung and others

is fragmenting the global consumer electronics market. These companies play a leading role in the consumer electronics industry and aim to sustain their existence by expanding their ability to meet rising global demand by customers (*Consumer electronics market analysis by product and segment forecasts 2020*). In addition, the other big corporations concentrate on retaining a foothold by taking tactics such as alliance, new products, and business development collaboration.

In the past, sellers could understand customers from their day-to-day sales experience. But the growing sized companies and industries have eliminated the direct interaction with many marketing decision-makers and customers. Consumer behavior usually depends on the consumer themselves, the product they are buying and the situation when the buying decision is made (McGeevor, 2009). For example, if a consumer is in a hurry and there are too many choices at that time consumers might rely on emotional considerations. Ravikanth & Rao (2015), found that the consumer behavior pattern is less similar, especially on issues such as quality, preference, and decision making, despite the basic characteristics of consumer behavior (Ravikanth & Rao, 2015). More often customers' purchase intention is influenced by others and it can be their family, friends, social communities or even website reviews (McGeevor, 2009). In terms of consumer electronics, generally consumer judgments are influenced by prior perceptions and actions when evaluating the danger or future effect of a course of action (Rajaselvi, 2010). Established brands, logos or labels, COO have a major impact on the consumer electronics market (McGeevor, 2009). In situations where consumers have too many options, they tend to buy products which they have used before and in this case, the logo plays a vital role to convey the information of the product or brands (McGeevor, 2009). According to data provided by the Consumer Electronics Association, approximately 24% of potential electronics customers “always or almost always” consider references from social media before making the purchase decision. Consumers who are highly engaged on social media with an average time spent on SM is 13.5 hours or more per week rely on these networks for purchase decisions almost 65% of the time (Nicole Kohler, 2019).

1.2 Problem Formulation and Research Question

From the above-mentioned discussion, the project intends to study the extrinsic factors that influence consumers' purchase intention of electronics products in terms of online shopping more in-depthly in order to identify the most effective factors that marketers should emphasize while planning strategies for their online marketplace. Hence, the project formulated the problem statement, “**Extrinsic factors that customers consider while making an online purchase decision of electronics products – a critical discussion on developed and emerging markets.**”

In order to address this problem, we developed the following research questions:

1. What are the extrinsic factors that customers consider while making an online purchase decision?
2. What are the extrinsic factors most influential in terms of electronics products on online markets?
3. Do these factors differ among developed and emerging market settings?

2 Literature review

In the following chapter a comprehensive literature review has been constructed. The project has studied literature and research previously carried out by the marketing scholars on the research problem in order to understand and formulate arguments which instructed on the formulation of the conceptual framework and hypothesis.

2.1 Online Shopping

Electronic commerce is the exchange of commercial knowledge, maintenance of corporate relationships and transactions across telecommunications networks (Mostaghel, 2006 cited in Uzun & Poturak, 2014). Uzun & Poturak (2014) also argued that it is not only about trading goods and services, but also about keeping consumers, developing, and maintaining relations with consumers and other firms (Uzun & Poturak, 2014). To extend the marketing perspective, a group of authors define e-commerce as *“it is an online marketplace that provides the shoppers an easy access to the information of a brand’s product quality, availability, specifications and prices along with comparison with another brand”* (Enam, Rahman, & Hasan Tanvir, 2020). E-commerce incorporates modern technology and trends of behaviour into a new means of purchasing and adopting products that enables businesses to provide product details and to deliver their clients direct sales on an automated medium or via a new retail form called virtual shops (Mohd Suki, Ramayah, & Mohd Suki, 2008).

Online shopping improves the way people live, improving customer wellbeing through a wider range of digital services, cheaper prices, effective information, more delivery networks, and so on (Chang, Chih, Liou, & Yang, 2016). To explain the uses of internet in e-commerce, Uzun & Poturak (2014) stated that *“Consumers can use the internet for various reasons such as exploring the product features, reviewing the price, determining the payment method, agreeing on the distribution methods, and finally buying the product or service”* (Uzun & Poturak, 2014). The online shopping system will make shopping simpler for customers, save customer time and effort and satisfy consumer demand. Online shopping is preferred by consumers for ease, fair prices, the range of goods, and limitless time (Sema Sakarya & Nagehan Soyer, 2013). Moreover, internet shopping reduces the expense of searching and co-distribution, reducing entry barriers and promoting market competitiveness (Sema Sakarya & Nagehan Soyer, 2013).

The benefits of online shopping include accessibility, easy pricing comparisons and abundance of detail about the product that increases the functional quality of shopping websites for customers (Chang et al., 2016). While there are many benefits of online shopping, there are also drawbacks.

Previous analysis has shown that external barriers keeping shoppers from shopping online largely relate to security of transactions and privacy issues (Chang et al., 2016).

The concept of consumer's buying behavior has been studied widely by marketing scholars in order to understand consumer's purchase intention in both traditional and online platforms.

2.1.1 Online Consumer Buying Behavior

Consumer buying behavior has always been a major concentration of research related to marketing. During the 1930s and 1940s marketers have frequently studied the consumption process and the ways consumers spend their income (Waguespack & Hyman, 1993). Traditional consumer decision making theories emphasized on maximized economic well-being as the only contributing factor of consumer purchase behavior during that time (Waguespack & Hyman, 1993). Over the years the concept of consumer buying behavior has been evolved and remodeled into a more diverse and complex phenomenon.

The term “consumer behavior” is defined as *“the study of how individuals, groups and organisations select, buy, use and dispose of goods, services, ideas, or experiences to satisfy their needs and wants”* (Kotler, P. and Keller, K, 2006). This is similar to the definition given by Frederick & Webster (1972) that *“consumer buying behavior is all the psychological, social and physical behaviour of potential customers as they become aware of, evaluate, purchase, consume and tell other people about products and services”* (Webster & Wind, 1972). The scholars also argue that, *“studying consumers provides clues for improving or introducing products or services, setting prices, devising channels, crafting messages, and developing other marketing activities”* (Kotler, P. and Keller, K, 2006). Success of a company depends very much on how their target consumers perceive and react to the brand as a form of buying patterns hence it is critical that marketers observe and understand their target consumer's buying behavior (V Bhargava, n.d). The author also stated that without understanding consumer's buying behavior, companies risk underperformance and losing potential customers hence failing to achieve marketing goals (V Bhargava, n.d).

Consumer buying behavior has been studied in connection to different theories by marketing scholars in order to understand the patterns of consumer buying behavior. As for example, a group of scholars has connected attitudinal theories such as “theory of reasoned action (TRA), theory of planned behavior (TPB) (Ajzen and Fishbein, 1980; Ajzen, 1985, 1991)” with the concept of consumer buying behavior (Akroush & Al-Debei, 2015). The author argues that a positive or negative attitude toward the perceived consequences of a planned action can shape a person's intent of performing that specific work (Akroush & Al-Debei, 2015). The author added that these beliefs differ from person to person or group to group depending on the different characteristics

such as culture, previous experience, personality traits etc (Akroush & Al-Debei, 2015). Similarly, May So, Danny Wong, & Sculli (2005) suggest that “attitude and consumer buying behavior is closely related.” The author also described the interrelation of TRA and TPB with consumers buying behavior and stated that consumers consciously decide their actions for the best possible outcome (May So et al., 2005). Moreover, the literature states that consumers build an attitude toward the possible outcome of their buying decision and proceed accordingly.

“The process of making decisions is very similar whether the consumer is offline or online. But one major difference is the shopping environment and marketing communication” (Katawetawaraks & Wang, 2011). This denotes that consumer's buying process such as need recognition, information search etc are similar regardless of online or offline. However, the shopping medium (online / offline) and communication process (physical / direct communication vs online communication) differs. Hence, similar theories that have been applied on consumer's offline buying behavior have also been applied to consumer's online buying behavior. Bagga & Bhatt, (2013) argues that consumer online buying behavior is closely related to consumer's satisfaction (Bagga & Bhatt, 2013). Along with TRA (Fishbein & Ajzen, 1975), the authors applied technology acceptance model (TAM) (David, 1988) in order to analyze consumer's online purchase behavior (Bagga & Bhatt, 2013). It has been observed in this study that ease of use, better service quality etc helps to build satisfaction hence build a positive attitude toward online shopping in consumer's minds (Bagga & Bhatt, 2013). Suki (2008), also applied TAM and TRA in order to explain that online shopping behavior is moderated by the ease of use, less time consumption, convenience, trustworthiness, recreational atmosphere etc (Mohd Suki, Ramayah, & Mohd Suki, 2008). In addition, in online shopping consumers expect to be offered lower prices otherwise it should have some stronger value (Molesworth & Suortti, 2002). Also, it is perceived by the consumers that searching product information online is quicker and convenient than visiting a showroom (Molesworth & Suortti, 2002). Overall, scholars have assorted different drivers that differentiates online shopping than offline.

2.1.2 Advantages and Disadvantages of Online Shopping

There are several reasons which can motivate or demotivate a potential customer to purchase online. Rahman, (2018) discussed about the advantages and disadvantages of online shopping which might influence consumers while they decide to purchase online (Rahman, Islam, Esha, Sultana, & Chakravorty, 2018). According to the authors online shopping is time saving with no waiting ques unlike physical stores (Rahman et al., 2018). The medium also allows the consumers to compare prices more conveniently rather than offline stores (Rahman et al., 2018). In addition, it is open to access 24/7 and removes the geographical boundaries for the customers (Rahman et

al., 2018). Moreover, Online shopping is considered to be better in terms of cost-effective deals, wide range of options, available product reviews, easy payment options etc (Hubpages, 2019).

On the contrary, while purchasing online consumers do not get the touch and feel experience which is considered to be important for purchase decisions of a lot of product categories (Rahman et al., 2018). In addition, consumers face security concerns related to their information as well as doubts about the product quality (Rahman et al., 2018). Shopping online has other drawbacks such as scam risk, delayed shipping, complex return policy, warranty dilemma etc (Hubpages, 2019). Overall, it has been discussed in all the literature of consumer's online purchase behavior that there are several criterias that are evaluated by the customers while making an online purchase.

2.2 Online Purchase Intention

Online buying intention is described as a structure that gives strength to the desire of a consumer to buy online (Thamizhvanan & Xavier, 2013). In Kazmi's (2016) study it is stated that customer purchasing behaviour can easily be evaluated with the purchase process, assessment and other devices that result in the purchase intention (Kazmi, 2016). A group of authors affirms that there are more chances of buying the goods if the purchase intention is stronger (Dodds et al., 1991; Schiffman & Kanuk, 2000 cited by (Kazmi, 2016). Authors also argued that when a buyer goes shopping to purchase a product that might benefit them, it increases their purchase intention (Kazmi, 2016). Some factors can influence the changes in the consumer's purchasing behaviour for that reason the marketer faces difficulty in predicting the customer in different conditions (Kazmi, 2016). Sometimes the intention to buy any product depends on trust in the brand (Kazmi, 2016). The author also affirms that the buyer's behaviour contributes to the trust in the brand and to its purchase (Kazmi, 2016). In e-commerce, web retailers also need to concentrate on these considerations in order to create customer purchase intentions online to increase customer buying probability (Thamizhvanan & Xavier, 2013). Online retailers can build efficient web-shopping strategies to draw new and potential web shoppers if they know what drives consumers' purchase intention more (Thamizhvanan & Xavier,2013). Therefore, purchase intentions is the necessary component in the customer's purchasing behaviour because it influences the consumer to make decisions on the market based upon desires between various alternatives, and also helps to accommodate details on the specific purchase of goods or services (Kazmi, 2016).

2.3 Consumer Electronics Industry

Consumer electronics (CE) refers to any electronic product for everyday, non-commerce and technical uses expected to be bought and used by end users or customers (Techopedia, 2019).

Consumer electronics, also known as home electronics, refer to everyday appliances, particularly in private housing (Preeti Wadhvani, 2020). However, smartphone and computer gadgets, such as a cell phone or a notebook PC, can conveniently be transported outside of home, are also included. Quick growth of the internet and other networks for networking would boost demand for professional consumer electronics goods (Preeti Wadhvani, 2020). Moreover, consumer electronics market size is expected to be more than \$1 trillion in 2019, and by 2020 and 2026 it is estimated to increase by more than 7% (Preeti Wadhvani, 2020). Strong growth opportunities for the consumer electronics industry are generated by the rapidly growing penetration of internet access and operation in developed and developing countries around the world (Preeti Wadhvani, 2020; Rajaselvi, 2010). AB Electrolux, Acer, Inc., Apple Inc., Best Buy Co., Inc., Google, Philips, N.V. (E & H), Lenovo Inc., Logitech International S.A., LG Corporation, Sony Corporation, TCL Corporation - these consumer electronics companies fulfilled most of the consumer demand in the market (Preeti Wadhvani, 2020). However, increased demand for emerging technology devices, increased mobile usage, increasing consumer disposable income and spending capacity, government initiatives for replacement of obsolete products in Europe - are some drivers which are helping in the growth of the consumer electronics industry (Preeti Wadhvani, 2020; Rajaselvi, 2010).

2.4 Online consumer behavior for Consumer electronics

Some consumers regard electronics as a high involvement product as they use their time for searching the product as well as invest a large amount of money (Garrido-Morgado, González-Benito, & Martos-Partal, 2016). In online shopping consumers expect to be offered lower prices and if the brand is unable to offer lower prices it should have some stronger value to be offered (Molesworth & Suortti, 2002). Molesworth & Suortti (2002) had found that price analysis is an important factor for the consumers in online shopping (Moeller, Fassnacht, & Ettinger, 2009). In order to allow product comparisons, though, customers are most often used to collecting data at the initial stages of the purchasing process and they found it faster and better than visiting showrooms (Moeller et al., 2009). The ability to research prices was seen as important. However, consumers' main goal was to gather information at the initial stages of the buying process to make product comparisons. It is perceived by the consumers that searching product information online is quicker and more convenient than visiting a showroom (Molesworth & Suortti, 2002). However, In a report author McGeevor (2009) has found that in online shopping marketers provide too much information about electronic goods and consumers do not always understand all the features and benefits of the product as a result in that case too much information is found to confuse consumers (McGeevor, 2009). In that time consumers usually seek product information from previous consumer reviews, price comparison websites, social sites and WOM from family and friends (McGeevor, 2009). In addition, customers usually prefer recommendations from friends before any purchase (Moeller et al., 2009). However, it is especially critical for manufacturers of

consumer electronics that the online WOM will lead to the customers' purchase intention (Jalilvand & Samiei, 2012). A study has shown that most users see online views as trustworthy as brand websites and have suggested that businesses should try to build online communities rather than just advertising on the internet (ACNielsen, 2007; Rowley 2001 cited by Jalilvand & Samiei, 2012). However, consumers determine whether online or off-line purchases are carried out based on the cost and time of delivery (Moeller et al., 2009). PricewaterhouseCoopers, (2000) found that 41% of internet shoppers wished to refund the product bought at a website, but felt it was a difficult job to do (PricewaterhouseCoopers, (2000) cited by Moeller et al., 2009). In online purchase customers felt concerned regarding the payment method and online risk as they have to provide credit card information and sometimes customers perceived it as personal risk (Moeller et al., 2009). In the developing country context, a research was conducted on Vietnamese consumers, and it is found that most online retailers permit customers to pay by credit card, thereby automatically reducing the number of buyers. Safety issues over vulnerability to malware or anonymous suppliers of credit card details are also of considerable concern for customers in developing countries (Tan, Khanh, & Gim, 2014). In addition, there is a high level of uncertainty among consumers on what is represented on the web is consistent with what is received (Tan, Khanh, & Gim, 2014). However (Moeller et al., 2009) argued that safety problems do not stop people from buying online but it is a significant concern for customers (Moeller et al., 2009).

2.5 Extrinsic Factors that Impact Purchase Intention

This part of the literature review will define extrinsic factors and discuss the importance and influence of those factors on purchase intention.

2.5.1 Extrinsic Factors Definition

Generally, certain external factors are known as extrinsic factors (Bagga & Bhatt, 2013). In the online marketing context, the author stated that “*the intrinsic factors are the inner motivations of consumers and extrinsic factors are the marketer-generated Internet marketing activities*” (Bagga & Bhatt, 2013). In research it is found that customers tend to use external and internal factors simultaneously when measuring product quality (Garrido-Morgado, González-Benito, & Martos-Partal, 2016). To examine the importance of extrinsic versus intrinsic factors research has been conducted on 1564 consumers for five products and it was found that consumers' primary product evaluation is driven by the extrinsic cues that this product displays, such as product quality, lifestyle, culture etc. rather than intrinsic cues (Chaudhary & Gobind, 2018). In terms of online shopping, previous analysis shows that external factors that discourage customers from shopping online mainly include security and data protection issues (Chang et al., 2016). The consumers have to provide information about their credit cards and raise questions about the hacking or misusing

of their personal information. Consumer preferences in internet security and preservation of privacy have also affected their behavior towards online shopping (Chang et al., 2016). So factors such as price, perceived quality, trust and security, country of origin, ethnocentrism etc. have an effect on consumers purchase behavior. Extrinsic factors therefore often play a significant role in consumer cognitive attitudes towards online shopping (Chang et al., 2016).

2.5.2 Importance of extrinsic factors

Previous researchers have studied the specific factors that motivates technology adoption and online purchase behavior and found that extrinsic factors and online purchase decisions of consumers are positively related (Lee, 2018). According to Akdeniz, (2013); cited by Hoffmann, (2020) extrinsic attributes such as (brand, country of origin, price) etc. are the elements that can be controlled in favor of creating positive perception without altering core product features unlike intrinsic factors such as product specifications, design, color etc. which cannot be modified without altering the main product itself (Hoffmann et al., 2020). Hence, extrinsic attributes are important as they play a fundamental role in building positive judgement and purchase intention. For example, Pechmann and Ratneshwar (1992) found that high priced products are perceived to be of higher quality when the product belongs to specialty product criteria (Hoffmann et al., 2020). Similarly, the brand name, labeling, country of origin etc. are factors that determine the value and quality of the product to a lot of customers, hence, strongly influence to build purchase preference (Hoffmann et al., 2020). This view is similar to another study where the author stated that even though customers were exposed to all the intrinsic attributes, extrinsic factors play a prominent role in preference formulation (Veale & Quester, 2009). Customer satisfaction has been determined to be very important for achieving corporate goals and in an online environment it has appeared to be more crucial as the satisfaction level can determine customer retention, new customer attraction, increased sales volume, longevity and growth of the online business (Lin & Lekhawipat, 2014). User friendly websites, sufficient and trustworthy product and service information, attractive website features and easily available information can ensure satisfied customers for online business which will positively influence purchase intention of the target customer groups (Lin & Lekhawipat, 2014).

2.5.3 Influence on customers purchase intention

Some studies have emphasized on the habit of using internet and online shopping and how it influences online purchase. With favorable external factors e-retailers can make consumers accustomed to browse online more for products of their needs and eventually make purchases (Lin & Lekhawipat, 2014). Authors have also argued that eye-catching and user-friendly websites, satisfactory pre and post purchase customer service, secured and trustworthy payment and shipping facilities can build consumer satisfaction and create customers willingness to purchase online in

the future as well (Lee, 2018). Johnson, (2001) has incorporated self-perception theory to demonstrate that consumer's perception modifies with time along with the new experiences they gather from a particular course of action (Lin & Lekhawipat, 2014). Yi and La, (2004) also stated a similar view that building and modifying consumer expectations is a prevalent way of building positive purchase and repurchase actions (Youjae Yi & Suna La, 2004). Therefore, the external factors can be utilized positively to provide customers with a good feeling about online shopping hence motivating them to make purchase decisions.

2.6 Extrinsic Factors that Impact Online Purchase Intention

From the literature it has been observed that most of the scholars identify the product's country of origin, price, perceived quality, user-friendly website, online communication and review platform, trust and online risk, return policy and after-sale service, customer's demographics and ethnocentric beliefs as the most influential factors. Therefore, in the following part of this chapter review of literature on these factors will be discussed.

2.6.1 Country of origin (COO) Effect and Online Customer Purchase Intention

Country of origin (COO), an extrinsic product cue, refers to the geographical origin information of a product which is usually communicated through the "made in" label on the products (Butkovic, Grilec, & Gárgoles, 2018). Scholars has affirmed COO to be an extremely influential extrinsic product feature that customers consider while making the purchase decision (Bilkey & Nes, 1982; Dong, 2014; Godey et al., 2012). Most of the studies have connected COO with the quality perception and described COO as a determinant of customer's willingness to pay (Semaan Rania, Stephen, Chao Mike Chen-ho, & Grein Andreas, 2019). Authors have also argued that perceived superior COO can influence consumers to overlook price, especially when the products belong to luxury or specialty categories (Aiello et al., 2009). However some scholars have argued that the effect of COO is dependent on the demographic characteristics (age, gender, occupation, culture) of the customer as well (Samin Rezvani et al., 2012). Other scholars argue that when customers are more concerned about the quality, safety and ingredient traceability of the product, they prefer to look at the COO compared to alternative circumstances (Samin Rezvani et al., 2012).

In terms of online shopping and online purchase intention, the influential effects of COO are gaining more attention day by day. COO information is expected to be available on the product description section in e-commerce websites, but it has been observed that a majority of e-vendors do not disclose COO information appropriately for the customers to evaluate on the time of purchase online (Abely, 2019). Although in many countries e.g. USA providing COO information

on the physical product is legally mandatory, laws related to COO information under product description provided in e-commerce websites is still not required (Abely, 2019). For example, a sweep was conducted by The Organisation for Economic Co-operation and Development (OECD) in 2015 on 880 products discovering that 57% of the products did not have relevant COO information in the website and only 21% of all the products inspected had full COO information available online on the contrary in the physical store 68% of these products had adequate COO labeling (Abely, 2019). In some cases, it has been observed that e-vendors mention the COO of the products in the online advertisements / contents (Abely, 2019). This proves that it completely depends on the e-vendor whether they want to put COO information in their website or not. In the absence of COO information in retail websites, customers can only know the COO of a product after they have purchased and received the product physically. Hence, the authors argue that it removes the possibility for consumers to evaluate the country of origin which prevents the opportunity for both the consumers and the sellers to get benefited by COO (Abely, 2019).

However, there are few studies which have concentrated the effects of country of origin on consumer's online purchase intention. As for example, Becker, (2017) conducted an exponential research and concluded that almost 66% of the customers look for the COO information while purchasing online (Becker, Schneckleitner, Reitberger, & Brunner-Sperdin Editors, 2017). Another group of authors (Ha-Brookshire and Yoon (2012); Guzmán, Abimbola, Drozdenko, and Jensen (2009) argue that consumers want to evaluate COO information during online purchase when they intend to purchase domestic products rather than foreign goods although whether they are willing to pay more while presented with a cheaper foreign alternative is still questionable (Becker et al., 2017). Another study conducted on Austrian consumer's revealed that, the majority of Austrian consumers will prefer domestically produced good over imported goods while purchasing online (Becker et al., 2017). On the other hand, a study conducted on Chinese consumers has found that for some particular product categories e.g. food; consumers would rather prefer premium quality regardless of the COO (Zheng, Chen, Zhang, & Wang, 2020). Scholars also argue that extremely price sensitive consumers pay less attention to COO information than low price sensitive consumers (Becker et al., 2017). Another study conducted on Indian online shoppers suggests that younger web-shoppers are more interested to know COO information compared to older online customers (Bucko, Kakalejčík, & Ferencová, 2018).

To sum up, most of the reviewed research affirms that COO information plays an influential role on a huge percentage of online consumer's purchase decisions (Zheng, Chen, Zhang, & Wang, 2020; Ha-Brookshire and Yoon 2012).

2.6.2 Price and Online Customer Purchase Intention

The amount of money that a consumer has to pay while purchasing a product or service can be defined as price (Andreti, Zhafira, Akmal, & Kumar, 2013). Author affirms that price is one of the

components of the marketing mix that most influences consumers' buying decisions (Andreti et al., 2013). According to research on travel agencies, it is found that travel agencies can keep loyal clients by offering affordable prices and exclusive offers (Andreti et al., 2013). Moreover, scholars argue that price and quality of the product is considered as an important factor after convenience and trust while online shopping (Uzun & Poturak, 2014). As price has a significant influence on consumers' purchase intention; consumers usually use it to compare with the other brands (Andreti et al., 2013). In the context of online shopping, research has found that competitive pricing is one of the important factors considered by consumers and it influences retailers to use the price discount to target customers and affect their buying choices (Chen, 2009). However, several studies have explored whether price has any impact on consumers perception and it is found that price perceptions have an impact on consumers purchase behaviour (Tan et al., 2014). Author also argues that in the time of online shopping consumers can not touch the product, it is the price which consumers compare in the time of shopping (Tan et al., 2014). In a study of Enam, Rahman, & Hasan Tanvir (2020) price has been found as the second most important factor considered by Bangladeshi youth consumers (Enam, Rahman, & Hasan Tanvir, 2020). So price is considered as an important factor for both online and offline shopping contexts as consumers are using it as a comparing factor (Chen, 2009; Andreti et al., 2013).

2.6.3 Perceived Quality and Online Customer Purchase Intention

Zeithaml (1988) defined Perceived quality as the aggregate excellence of a product expected by the buyer (Garrido-Morgado et al., 2016). Aaker (1991) defined perceived quality as “*a brand association that is elevated to the status of a brand asset (dimension)*” (Gopal Das, 2014). Aaker 1991 cited by Gopal Das, 2014). In another research perceived quality is defined as the overall consumers expectations of quality and performance in a product or service compared with their expectations (Saleem et al., 2015).

Perceived quality is an important determinant in the consumer decision-making process and a key determinant of buying behaviour and product preference (Garrido-Morgado et al., 2016). Consumers usually want to spend less money on products, but they expect some quality as other high-priced products so the various levels of customer understanding of quality affect their purchasing intentions (Vo & Nguyen, 2015). But in some cases, the value of a product or service is often more important to clients than the price of purchasing a product or service (Gopal Das, 2014). Therefore, companies should understand how customers are evaluating their products (Gopal Das, 2014). In recent studies it is found that perceived quality has a direct relationship with customers' purchase intention (Vo & Nguyen, 2015; Saleem et al., 2015). There is a high possibility of buying the product or service if the consumer perceived it positively (Vo & Nguyen, 2015). Vo & Nguyen, (2015) found that it is the quality not the price which is important in the time of comparing national and international brands for developing country consumers (Vo &

Nguyen, 2015). However, in terms of online shopping, consumers consider the quality while choosing a store for shopping and if they perceive the brand positively, they usually recommend the brand to others (Thamizhvanan & Xavier, 2013). Moreover, high quality which not only draws new customers, but also promotes repeat purchasing and contributes to loyalty (Gopal Das, 2014). All in all, perceived quality is an important factor as it helps in forming positive perception for a brand in consumers mind, also it has an impact on consumers purchase intention (Vo & Nguyen, 2015; Saleem et al., 2015).

2.6.4 User-friendly Website and Online Customer Purchase Intention

Scholars have defined perceived usefulness as the capacity of a system to improve or boost the performance and perceived ease of use if referred to the degree to which a user feels comfortable to use a system (Lee, 2018). Ying, (2010) argues that perceived ease of use and the user friendliness of a website, ease of assessing, navigating and browsing the pages etc are related to consumers' willingness to use that particular e-vendor and making purchase decisions (Ying,2010 cited by Lee, 2018). The author also argues that these are the components of technology acceptance model (TAM) which are presumed to be essential in any new technology and services (Lee, 2018). Agrebi & Jallais, (2015) also affirms that consumers will be more likely to shop online if they feel using the e-retailer's website is easy (Lee, 2018). Hence, the authors proclaim that the user friendliness of a website is crucial in relation to a customers' online purchase decision (Lee, 2018). Furthermore, May (2005) argues that the website layout design, information content, graphics and images and the overall website environment initiates consumers' primary interest to browse the particular website more (May So et al., 2005). In addition, some scholars have connected user friendliness of the website with customer experience. A study conducted by Limayen, (2007) denotes that better online shopping experience builds consumer satisfaction which increases consumer's purchase frequency hence consumers start to associate positive feelings with the e-vendor resulting in increased purchase (Lin & Lekhawipat, 2014). Additionally, Katawetawaraks & Wang (2011) argues that when consumers are searching for information and comparing products online, a well-organized website structure and attractive design, credible product and retail information etc. will attract consumers to browse more in the e-vendor's page which will result in online purchase. Prasad and Aryasri, (2009) emphasise on the importance of using high technology while building the website because a slow, hard to navigate and seemingly unsafe website can drive consumers away (Katawetawaraks & Wang, 2011). According to Laudon and Traver, (2009) *"Online stores can change a shopper into a buyer if the stores provide variety and useful information of product, good customer service, and easy-to-access website"* (Laudon and Traver, 2009; Katawetawaraks & Wang, 2011). Moreover, some authors have argued that e-vendors should construct the website based on their target consumer's taste by exemplifying that if a website targets to attract "posh" consumers they should design their website accordingly (Broekhuizen & Huizingh, 2009). The author also added that an interesting, comfortable and safe

and hassle-free website is very crucial for turning website visitors into buyers (Broekhuizen & Huizingh, 2009).

Lastly the online payment system offered by the e-vendors is accepted to be an important factor as well. According to Wang, (2019), a consumer's willingness to pay depends a lot on a secure and trustworthy online payment system offered in the website (Wang, Zhou, Ma, & Qi, 2019). Another group of scholars argues that a variety of payment options is appreciated by a lot of customers (especially in developing countries) while purchasing online hence offering only a limited payment option can refrain customers from making the purchase decision (Enam et al., 2020). Moreover, few authors have also suggested e-vendors to create personalized websites for the customers depending on their previous browsing history and preferences (Ke Zhao, 2015). Using big-data and smart analysis technologies, it is very much possible for e-commerce websites to modify the information available in the website and which contents to pop-up first depending on specific users (Ke Zhao, 2015). This creates a more comfortable web browsing experience for the customers and increases purchase possibility (Ke Zhao, 2015). However, some scholars argue that with recent increased use of mobile technology consumers now-a-days accessing web stores with their mobile more than through a computer hence e-commerce vendors should also introduce mobile friendly websites as well as mobile apps in order to attract more consumers and to increase consumer's purchase possibility (Lee, 2018). Overall, the importance of user-friendly websites has been recognized by the majority of the scholars who have researched online purchase intentions.

2.6.5 Online Communication and Review Platform and Online Customer Purchase Intention

Through the internet, consumers get exposed to a wide range of information regarding a variety of e-vendor options and products offered by these vendors. Scholars have emphasized on the necessity of promotional and online communication to motivate customer's purchase intention (Svobodová, 2020); Lin & Lekhawipat, 2014). Limayem and Cheung (2011), argues that the longevity of the duration a consumer spends on the website and the frequency that they are exposed to a particular website, influences their purchase possibility from that particular website. Hence it is essential that e-vendors promote, advertise and communicate most efficiently with the customers online (Limayem and Cheung, 2011 cited by Lin & Lekhawipat, 2014). According to Weisstein, (2017), "*websites are an important channel for communication between consumer and e-retailers*" (Weisstein, Song, Andersen, & Zhu, 2017). Online communication includes specific features or communication mediums offered by the e-vendors in their website which can be both e-retailer to customer (B2C) as well as customer to customer (C2C) within the website and through other online communication platforms (Svobodová, 2020). In relation to online communication, scholars have argued that the e-commerce websites should facilitate a smooth and easy communication platform for the consumers so that they can easily communicate with the retailers as well as communicate

their review and opinions about the products in the website (Song, Baker, Lee, & Wetherbe, 2012). A lot of e-vendors e.g. Amazon, Alibaba now offer instant chat-box and support options for the visitors where they can inquire about the product and service with a company representative directly. This feature helps to create a better customer experience, increase credibility of the retailer, reduce security issues and build trust which influences purchase (Moody, Galletta, & Lowry, 2014)

It is widely accepted that consumers prefer other consumer's feedback before purchasing a product. In the online environment, consumer feedback / review is mostly available in various online platforms such as "*reviews sites, threaded discussion boards, blogs and social media networking sites and in the e-commerce websites*" (O'Reilly, MacMillan, Mumuni, & Lancendorfer, 2018). Another scholar argues that one of the mainstream platforms for sharing C2C communication, also referred as E-WOM, is social media networks (Widjaja & Chen, 2014). Scholars have defined E-WOM as the positive or negative information or comments that has been shared via the internet by consumers who have purchased or used a product already (O'Reilly et al., 2018). E-marketers reported that when multiple sources of consumer reviews are available, more than 32% of US online customers agree that they trust the review as much as they trust personal recommendation (O'Reilly et al., 2018). It has been argued by the scholars that consumers look for product recommendations and reviews online before purchasing because they want to acquire unbiased information, gain credibility, avoid fraudulent and scame etc (O'Reilly et al., 2018). Scholars have also discovered that consumers who are highly involved in internet and online communication platforms are more likely to look for / participate in these types of communications compared to low involved customers (O'Reilly et al., 2018). Some researchers (Kim et al. (2011), Bae and Lee, 2011; Zhang et al., 2014)) studied gender in connection to the influence of online communication and found that women are more frequent users of these platforms. Compared to men, women are more influenced by the reviews available online (O'Reilly et al., 2018). Moreover, O'Reilly et al. (2018) argue that customers consider online communication options to decrease search time, narrow search and gain credibility and online reviews to justify their primary choice and purchase decision.

When customers are exposed to online advertisements such as banners, online promotions, social media adverts and product reviews it captures their attention and stimulates further search (Katawetawaraks & Wang, 2011). Even within a particular website, consumers prefer to compare among different brands and products hence, features related to easy communication adds value to the stage as well (Katawetawaraks & Wang, 2011). However, before deciding to purchase they look for further information to ensure they have taken the right decision; product reviews and C2C communication platforms, such as review platforms on the e-commerce sites, product reviews on social medias etc play a vital role during this stage (Katawetawaraks & Wang, 2011).

Specializing on social media communication for product reviews and information, Widjaja & Chen, (2014) argues that while in social media, consumers get information and reviews from their friends and acquaintances hence this information are more credible and acceptable to the customers (Widjaja & Chen, 2014). The authors also present that 83% of online shoppers are willing to share their experience with friends and almost 67% of the customers are willing to make purchase decisions based on the recommendation of their friends (Widjaja & Chen, 2014).

Hence, it can be suggested from the literature that facilitating online communication and review platforms is another influential factor for motivating purchase online.

2.6.6 Trust and Online Risk and Online Customer Purchase Intention

Trust is an important factor when it comes to online shopping (Thamizhvanan & Xavier, 2013). Because of its risky nature, trust and risk play a crucial role in influencing shopping online (Thamizhvanan & Xavier, 2013). Trust is usually connected with a sense of security (Uzun & Poturak, 2014). However, online shopping risks include financial risk, product risk, and the risk of non-payment (Uzun & Poturak, 2014). The trust perceived by customers regarding the treatment of their privacy is especially affected in internet shopping (Farhana, Khan, & Noor, 2017). It was also claimed by the author that customers are not using electronic commerce as a major cause of their fear of online fraud (Uzun & Poturak, 2014). Uncertainty over the nature of internet shopping has raised the risks of the customers when it comes to the digital purchase (e.g. customer worries about the sharing of information about their individual privacy or goods that might not meet their expectations) (Chang et al., 2016). In online shopping consumers can not verify the product quality and nor even they communicate with the sales representative, therefore it is very important for marketers to build trust amongst their consumers so that uncertainties can be avoided (Uzun & Poturak, 2014). Inadequate technology, lack of trust and concerns over privacy and safety sometimes contribute to decrease in sales (Tan et al., 2014). In order to minimize customer uncertainty or ambiguity, online companies must develop strategies to build consumer trust (Chang et al., 2016). Trust and risk connected to each other (Chang et al., 2016). In a study it is found that past satisfactory online purchase will lead to future online purchase as well as build customer trust; on the contrary past negative experience will decrease online purchase intention (Thamizhvanan & Xavier, 2013). However, authors have argued that along with transaction security, consumers are concerned about website security and credibility (Chang et al., 2016). In this situation websites can minimize consumers perceived risks by promoting security features as well as they can solve the customers problem to establish trust towards websites and effectively decrease perceived risks (Chang et al., 2016). Although, several studies found that trust has an impact on customers' purchase intention, some of the studies indicate a positive effect (Chang et al., 2016; Farhana et al., 2017; Samin Rezvani et al., 2012; Thamizhvanan & Xavier, 2013). However, the concept of online risk is a very common phenomenon in developing countries (Tan et al., 2014). A study conducted on Vietnamese found that despite the fact that e-commerce is a more convenient

platform with a larger range of vendors, most people do not want to enter into online purchases and still choose to buy physically only for lack of trust (financial and quality risks) (Tan et al., 2014). In another research conducted on Bangladeshi youth consumers it was found that in Bangladesh people prefer cash on delivery and a lack of technological advancement, lack of reliability on websites, complex payment systems creating obstacles to capture more consumers to buy from online (Enam et al., 2020).

Trust and online risk are both considered as important by the consumers in online shopping context as they have to share their financial information at the time of shopping and a secure transaction option increases the possibility of buying a product from a website (Chang et al., 2016; Farhana et al., 2017).

2.6.7 Return policy and After-sale Service and Online Customer Purchase Intention

Online shoppers often get concerned about the change or return policies offered by the e-retailers. Recent studies related to online purchase behavior has emphasized on the post purchase services and return management of the products that are purchased online. Return policy is referred to “*the process whereby products are returned from consumers to retailers because they are damaged, unwanted, or faulty*” (Nguyen, de Leeuw, S. L. J. M, & Dullaert, 2018). Product return policy includes return preparation, return conditions, return options, refund, and refund handling (Nguyen et al., 2018). The author also added that return procedures usually consist of some steps that online consumers have to follow in order to be able to return a product if they find it necessary (Nguyen et al., 2018). Scholars also discuss other post purchase services such as product locating, warranty, post purchase communication etc. to be of importance on purchase decision making (Ke Zhao, 2015).

In this regard Ke Zhao, (2015) stated that post purchase services such as logistics, after sales evaluation, accidental damage refund etc. plays an essential role in consumer's purchase decision (Ke Zhao, 2015). The author also added that it is unlikely that consumers will purchase from a website who does not offer proper after sales services (Ke Zhao, 2015). Katawetawaraks & Wang, (2011) argue that during the purchase phase consumers intend to investigate the post purchase services offered by the e-vendors as they find it concerning whether they will be able to change or return the products in case of wrong or faulty delivery. In addition, Liu and Guo (2008) argue that if consumers do not find sufficient information about post purchase services and return policies they tend to believe that the vendor has something to hide or does not have the intention to attain post purchase inquiries hence, they intent to perceive those e-vendors negatively which affects the purchase intention (Liu and Guo, 2008 cited by Katawetawaraks & Wang, 2011). According to another study conducted by Hermes (2000), 72% of the online consumers consider customer services as a major factor for customer satisfaction (Katawetawaraks & Wang, 2011). Moreover, the scholars affirm that post-purchase customer services and favorable return policies work as

added value to the positive purchase intention of online shopping (Katawetawaraks & Wang, 2011). Comegys, (2009) also discussed about the money back guarantee policy and its relation to customers purchase intention and concluded by suggesting the online sellers to introduce money back guarantee in case of faulted products, lost or undelivered products or for any other possible risk that might occur to the product after customer has purchased and paid for the product online (Comegys, (2009) cited by (Katawetawaraks & Wang, 2011). Moreover, studies have implied on the positive effectiveness of good post purchase services on web shoppers purchase intention.

2.6.8 Demographics and Online Customer Purchase Intention

Demographics can be defined as characteristics of customers which include age, ethnicity, marital status, level of education and income (Imelia & Ruswanti, 2017; Thamizhvanan & Xavier, 2013). Author also stated that Age and gender are natural inherited variables, and the other three are based on the consumer's preference (Imelia & Ruswanti, 2017). It is important for an e-commerce marketer to know and understand the characteristics of their customers, because those characteristics affect customers' online behavior, such as their perception and attitude towards the brand (Mahrous, 2017). In the online shopping context, demographic variables such as age, gender and level of income contribute to customer perception and consumer behaviour while doing online shopping (Rahman et al., 2018).

Age

For example, in China, the decision to shop online depends mostly on customer age, income, education and marital status (Rahman et al., 2018). An individual's demographics will have a significant influence on his or her intention to use a product (Imelia & Ruswanti, 2017). Men and women have different sets of behaviour and attitudes (Kotler and Keller,2009; cited by Imelia & Ruswanti, 2017). It is also found that youths show more concern about technologically updated products and services than adults, but their consumption ability is lower than the adult age group (Imelia & Ruswanti, 2017).

Gender

Gender is another demographic factor that has an impact on consumers buying behaviour (Rahman et al., 2018). In different studies it has found that men are more risk taking than women and they are more reliant on themselves to make purchase intentions (Bharat Rai, 2019). Moreover, women are more concerned about household products as well as the quality of the products is more important to them compared to men (Bharat Rai, 2019). Moreover, females are more concerned about sustainable products than male. In a study it is found that female consumers have a higher

purchase intention for enviro-friendly household items and food products compared to male (Roslin Abdul Rahim et al.,2017).

Income and Employment

Some studies have found that an individual that has a high income appears to be more concerned with the self-image that indicates his or her consumption ability (Imelia & Ruswanti, 2017). In addition, the income difference has an impact on the intention to purchase, given that the more the income of the individual, the greater the intention to purchase household electronic equipment (Imelia & Ruswanti, 2017; Farhana et al., 2017). Income level has a positive impact with the quality and sustainability of the product. Rahim (2017) stated that, a person with higher income wants to purchase eco-friendly products. However low-income consumers usually do not prefer green products as these products are more expensive than regular products. So a consumer with low income considers the price rather than quality while shopping (Roslin Abdul Rahim et al.,2017). Therefore, income level is an important factor that influences consumers' purchase behaviour.

Author has also claimed that marketers find it difficult to consider age, gender and race demographics as they have an effect on the buying intention (Imelia & Ruswanti, 2017). To sum up, it is important for the marketer to consider the demographic attributes to determine purchase intention.

2.6.9 Ethnocentrism and Online Customer Purchase Intention

Consumer ethnocentrism (CET) was also found to play an important role that impacts online purchase intention.

CET was first conceptualized by Shimp and Sharma (1987) as a part of sociology and the scholars defined CET as “*consumers’ belief that the purchase of foreign products can contribute to loss of jobs and damages to the economy of the country*” (Shimp & Sharma, 1987). Another scholar Summer (1906), cited by Widjaja & Chen, (2014) defines CET as “*the view of things in which one’s own group is the center of everything, and all others are scaled and rated with reference to it. Each group nourishes its own pride and vanity, boats itself superior, exalts its own divinities and looks with contempt on outsiders*” (Widjaja & Chen, 2014). Kwak, (2006) states that ethnocentric consumers will perceive domestic products as superior to the ones produced in foreign countries (Widjaja & Chen, 2014). This statement is similar to the findings of Shimp and Sharma, (1987) that ethnocentric American consumers possess positive attitudes toward domestic products and negative attitudes toward foreign goods (Shimp & Sharma, 1987).

Scholars have found vast differences in the level of consumer ethnocentrism depending on the demographic characteristic of the customers. As for example, an exploratory research on Vysočina Region in the Czech Republic on food products annotated that consumer of that specific area generally prefer locally produced foods however the authors mention that even within Czech Republic this preference is different depending on the regions (Hoffmann et al., 2020). Becker (2017) affirmed and added that people with high ethnocentrism value local products because they believe it concerns the economic, moral, and social aspects of the designated region (Becker et al., 2017). Although scholars argue that ethnocentrism leads to overestimation of the quality of local products and underestimation of foreign products; it has also been argued that ethnocentric consumers are conscious about preserving local jobs and supporting the domestic economy (Becker et al., 2017).

Kwak et al. (2006); Netemeyer, Durvasula, & Lichtenstein 1991; Nguyen, Nguyen, & Barret 2008; Stephen Parker, Haytko, & Hermans 2011 have found that CET is negatively related to the purchase of foreign goods (Becker et al., 2017). Even though consumers from developed countries appear to be ethnocentric while making purchase decision; research has found that consumers from developed countries appear to be less ethnocentric while purchasing domestic goods (Karoui & Khemakhem, 2019). The author argues that as the COO of a product is a widely acceptable standard of perceived product quality, consumers from developed countries tend to choose products produced in developed countries rather than produced domestically in search of better quality; hence act less ethnocentrically (Karoui & Khemakhem, 2019). Moreover, it has been suggested that marketers should be aware of the cross-national heterogeneities and adapt appropriate marketing strategies keeping CET in mind (Hoffmann et al., 2020).

The study of CET in regard to the e-commerce environment is an area not well explored by past researchers yet. Some authors argue that due to ethnocentric attitudes consumers might react negatively toward foreign commercial communications online as well as foreign products available to e-retailers (Widjaja & Chen, 2014). Furthermore, they assumed that effects can be similar toward the reaction to e-WOM and ethnocentric social advocates can provide biased reviews or restrain from providing positive reviews of the foreign goods (Widjaja & Chen, 2014). On the contrary it has also been assumed by the scholars that through e-commerce consumers enter into a global platform of trading and get accustomed to purchasing products from all over the world hence, becoming less concerned about their ethnocentric beliefs while purchasing online (Widjaja & Chen, 2014). In their exploratory research related to CET and foreign product advertising in SMN, the researchers found an insignificant relationship between these two constructs which means foreign products advertised and sold in social media are not negatively influenced by CET (Widjaja & Chen, 2014). However, with the excessive increase of online shopping, online consumer behavior is turning more similar to traditional online behavior hence it is essential to conduct more updated research on the current perspective of consumers regarding ethnocentrism and online purchase decisions.

From the literature review, it has been observed that an ample amount of studies has been conducted by the scholars during the past years on the factors that influence consumer's online purchase intention; however there are very few studies that incorporate all the major factors together. Scholars like O'Reilly et al., (2018), Akroush & Al-Debei, (2015), Bringula et al., (2018) call for additional research to fill in this gap. In addition, opinions are divided on the comparative importance of individual extrinsic factors on consumer's final purchase. Moreover, factors like COO and consumer ethnocentrism in relation to online purchase intention still remain an untouched area of study (Becker et al., 2017). Most of the studies have focused on some particular factors e.g. convenience, price, user-friendly website etc but whether these factors remain equally influential while connected with other extrinsic factors is not discussed sufficiently (O'Reilly et al., 2018). In addition, none of the literature reviewed has discussed the differential effects between developed and developing countries of the same extrinsic factors. Therefore, this study addresses these gaps of literature and aims to examine the effects of those factors (COO, price, perceived quality, user-friendly website, online communication and review platform, trust and online risk, return policy and after-sale service, demographic, ethnocentrism) on consumer's purchase intention and observe whether it differs from developing to developed countries for consumer electronics.

3 Conceptual Framework

In this chapter the conceptual framework and the hypothesis that the project has constructed from the in-depth literature review has been displayed and discussed.

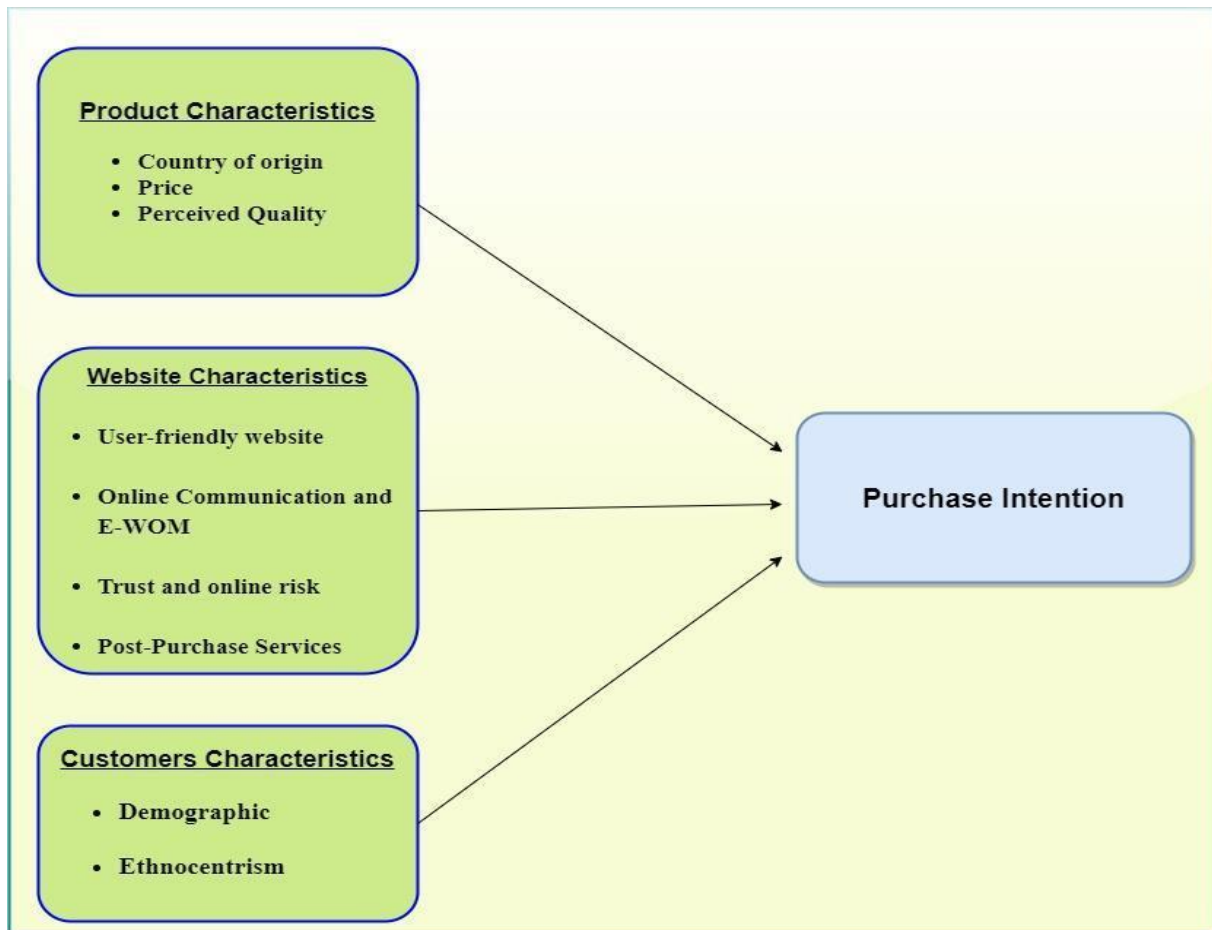


Figure 1: Conceptual Framework (Self made)

From the reviewed literature it was found that extrinsic factors have an impact on consumers' purchase intention. However, the consideration of these factors differs from country to country as well as product. This paper hypothesizes the possible extrinsic factors that are considered by consumers while buying consumer electronics online in the context of a developed country, Denmark and a developing country, Bangladesh; and categorizes them into three factors— product characteristics, website characteristics and customer characteristics. The variables are selected and categorized by taking the references from prior literatures hence seemed to be applicable for this study as well (Bringula, Moraga, Catacutan, Jamis, & Mangao, 2018; Zheng, Chen, Zhang, & Wang, 2020).

Price, Country of Origin, and perceived quality are considered as the indicators of Product Characteristics related factors. It is found from the literature review that these are the three basic factors being considered when buying consumer electronics online or in physical stores.

The second category is called Website Characteristics. This consists of user-friendly websites, online communication and review platforms, Trust and online risk and post purchase services of online shopping.

The third group of factors will discuss customer characteristics which include demographics and customer ethnocentrism. The demographics of the consumers include gender, age, income and occupation.

H1: Product Characteristics, such as Country of origin, Price, Perceived quality have an effect on purchase intention for consumer electronics online.

H2: Website Characteristics, such as User-friendly website, Online Communication and E-WOM, Trust and online risk, Post-Purchase Service have an effect on purchase intention for consumer electronics online.

H3a: Customer Characteristics (Ethnocentrism) have an effect on purchase intention for consumer electronics online.

H3b: Customer Characteristics (Demographics) have an effect on purchase intention for consumer electronics online.

4 Methodology

The methodology chapter provides a logical explanation of the research which allows the reader to understand the scientific process that the researchers have adopted while constructing the problem, the connection between the research questions and the methods adopted to find the answers (Kuada, 2012). As there are several philosophical approaches that a researcher can follow in order to conduct a research, it is salient to clarify the specific views of the researcher in order to communicate the researcher's view with the readers transparently (Kuada, 2012). Hence, in this following chapter the philosophy of the research as well as the methods will be discussed.

4.1 Philosophy of science

Philosophy of science has been defined as *“the branch of philosophy concerned with the foundations, methods and implications of scientific research”* (Kuada, 2012). It helps the readers to understand the researcher's ontological, epistemological, and methodological view. (alzheimer-europe, 2009). According to Kuada, (2012) a scientific researcher should follow the following steps (Figure 2) to ensure an understandable structure of a research which will also help the readers to understand the research findings properly.

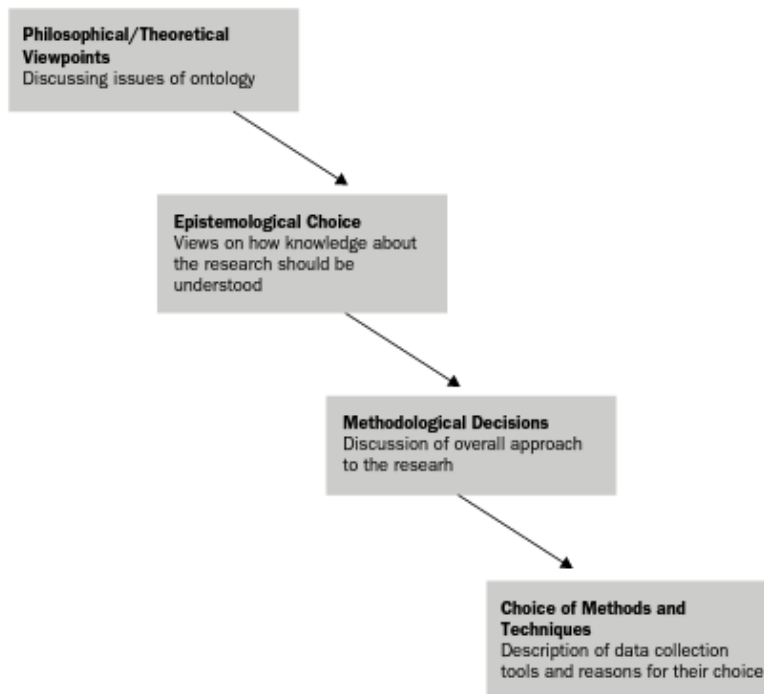


Figure 2: Structure of methodology chapter (Kuada, 2012)

4.1.1 Paradigm

Research Paradigm involves the approaches adopted by the researchers in order to conduct the study (Kuada, 2012). Scholars have distinguished two major research paradigms namely subjective and objective approaches which are also considered to be two opposite perspectives (Kuada, 2012). Andersen, (1990) addressed these approaches as the positivistic paradigm and the interpretive paradigm (Kuada, 2012). While the positivist paradigm believes that there is a singular truth and the reality can be discovered through observation and experiment while being an external observer, contrarily, interpretivists see reality to be complex hence can have multiple interpretations hence ought to understand through direct interaction (Kuada, 2012). For this study, the researchers have chosen a positivist paradigm.

4.1.2 Ontology

The term ontology is used by the scholars to enotate how the researchers look at the reality (Kuada, 2012). According to Berryman, (2019); “Positivists believe truth is discoverable”. Hence Novikov & Novikov, (2013) argues that in a positivist view the truth can be known by observing the natural

phenomena, their properties and relations. On the other hand, antipositivism as an ontological view implies that the social world is relativistic, and the truth can only be understood by directly involving in the constructs (Kuada, 2012). Therefore, positivists adopt an epistemology that looks into the causal relationship and discovers what happens as an outside observer (Kuada, 2012). The positivists believe that researchers should be objective and discover the truth from an external position by observing the reality (Kuada, 2012). As the project intends to understand the extrinsic factors that affect consumer's purchase decision while they buy electronics in online platforms; the researchers have adopted a positivist ontological view. As online platforms are becoming the mainstream marketplace in today's time the project wants to investigate which factors are contributing to the purchase decision making of the customers. The project has reviewed relative literatures to understand the current studies that have been conducted on this area of study and identified some factors that scholars have found to be effective. Based on the literature review a conceptual model has been developed which the projects intend to test empirically. Furthermore, to conduct the empirical study, exponential research has been conducted in a form of survey.

4.1.3 Epistemology

Epistemology is "how we know what we know" (Kuada, 2012). Hence, it is a concept of how the researcher examines reality (Kuada, 2012). As knowledge can be measured using reliable tools and reality needs to be interpreted in order to understand the underlying meaning hence epistemology is concerned with the measurements (Kuada, 2012). Moreover, the choice of ontology and epistemology determines whether the research will follow an inductive or deductive approach to know the reality. There are 2 major epistemological views that scholars identify namely, realism and relativism (Kuada, 2012). Realists believe there is only one truth and it can be found out using objective measurements (Sousa, 2010). On the other hand, relativists believe that multiple realities exist and are shaped by contexts hence it cannot be generalized and measured only by objectivist measures (Sousa, 2010). The research has adopted a realist epistemology as it intends to observe the causal relationship from an objectivist point of view and measure it using empirical approaches.

4.2 Research Methodology

The epistemological and ontological views guide the researcher to choose the research methodology. As this study has chosen a positivist paradigm with an objectivist view, the researchers intend to discover the answers from external observation, hence, a quantitative

approach has been chosen for conducting the research. This research methodology chapter describes the overall research approach of this thesis.

4.2.1 Research Approach

For the purpose of this research, a deductive research approach was followed by the researchers. “A deductive approach is concerned with developing a hypothesis (or hypotheses) based on existing theory, and then designing a research strategy to test the hypothesis” (Wilson, 2010). According to this method, researchers start with previous theories, develop hypotheses based on the existing theories and test them. The reason for selecting this approach was that it has the possibility to explain causal relationships between concepts and variables (John Dudovskiy, 2018). An advantage of deductive approach is it increases the possibility to generalize research findings to a certain extent. However, there is a limitation of time for that research, in that situation deductive is an appropriate approach to prove a theory (John Dudovskiy, 2018). It has been noted that “the deductive approach follows the path of logic most closely (John Dudovskiy, 2018). Hence, deductive approach examines an established concept and hypothesis and checks whether that theory is applicable under such situations (John Dudovskiy, 2018).

4.3 Choice of Methods and Tools

This chapter includes the description of country selection, description of the questionnaire, sample selection process, data collection process, data analysis and reliability and validity testing of this study.

4.3.1 Country selection

The project has chosen 2 countries Denmark and Bangladesh to analyze the scenario of developed and developing markets. Statistics show that most Danes prefer shopping online to meet their needs. In Denmark, 86% of all people used internet shopping online in 2018. On average, a Danish consumer spends €3,567 each year when shopping online (Today in denmark.2020). This shows that online shopping and eCommerce is one of the booming industries of Denmark (Today in denmark.2020).

On the other hand, in a developing country like Bangladesh online shopping is not very popular for issues like problematic payment methods, trust on the store and delivery issues etc (Bangladesh’s potential e-commerce industry.2020). But this Covid-19 situation changed the

scenario. Online sales have reportedly increased by 70 percent to 80 percent compared to the general time (Bangladesh's potential e-commerce industry.2020)

As there are differences in economic situation, consumption, online shopping behavior ; the project has selected these 2 countries to analyze the differences in the relationship of the factors with customers' purchase intention.

4.3.2 Description of questionnaire

The study was designed using 5 scale bipolar Likert questions. The questionnaire consisted of 4 groups of Likert scale question sets each representing the characteristics of product, website, consumers, and purchase intention (see Table 3 below). In addition, the first section of the questionnaire contained demographic questions (e.g., respondents' gender, age, income level, occupation) and general question to understand the respondents online electronic shopping practices. The project group has distributed two different questionnaires in Denmark and Bangladesh. The questions are the same in both questionnaires but the options vary in 2 questions (income and payment method) because the income level and currency is different in Bangladesh and Denmark, also the payment method varies in both of these countries. Otherwise all the statements remain the same for both countries. The project has adopted questions from multiple studies and these questions are already measured and proven. Therefore, the likert type statements appeared to be valid with the research concentration of this project. However, the project could not take all the questions from a single research because they were not directly serving the purpose of this area of concentration. As a result, for some of the factors the project had to take questions from multiple researchers.

The respondents had to select to what extent they agree or disagree with the statements within 5 likert scales (Strongly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5). The following table (Table 3) equate the determinants the measured variables in the questionnaire:

Table 3: Question design

<i>Variables</i>	Statements
<i>Product characteristics</i>	<p data-bbox="479 430 552 464">Price</p> <p data-bbox="479 504 1331 537">Based on: (Bringula, Moraga, Catacutan, Jamis, & Mangao, 2018)</p> <ul data-bbox="527 693 1364 850" style="list-style-type: none"> ● I can easily compare the price online ● In online the price of electronics is less expensive than stores ● Online stores offer bigger discounts for electronics than stores ● Online sellers provide great deals for electronics <p data-bbox="479 892 722 926">Country of Origin</p> <p data-bbox="479 966 1477 1041">Based on: (Becker, Schneckenleitner, Reitberger, & Brunner-Sperdin Editors, 2017)</p> <ul data-bbox="527 1123 1477 1281" style="list-style-type: none"> ● I pay attention to the country of product manufacture while purchasing electronics online ● I would prefer to purchase the electronics manufactured in my favorite country. <p data-bbox="479 1396 722 1430">Perceived Quality</p> <p data-bbox="479 1470 1331 1503">Based on: (Thamizhvanan & Xavier, 2013) (Bringula et al., 2018)</p> <ul data-bbox="527 1659 1477 1774" style="list-style-type: none"> ● I am confident that the electronics being sold online are original. ● I believe that online shopping providers will keep their promise of quality electronics.

**Website
characteristics**

User-friendly website

Based on: (Chang, Chih, Liou, & Yang, 2016); Bagga & Bhatt, 2013; (Akroush & Al-Debei, 2015)

- A user-friendly and attractive interface of a website influences me to purchase from that website.
- I prefer purchasing from a website where the ordering process is easier
- I prefer a website that provides multiple payment options

Online communication and review platform

Based on: (Bagga & Bhatt, 2013; Mahrous, 2017)

- I prefer an online store that replies to my queries instantly
- I usually read product reviews on the website before making a purchase decision

Trust and online risk

Based on: (Thamizhvanan & Xavier, 2013)

- I think entering credit card information on the website is safe
- I prefer to buy from online stores which ensure to secure my information (date of birth, credit card info, address)
- I prefer online stores which provide desired security for my transaction

Return policy and after-sale service

Based on: (Bringula et al.; Mazaheri, Richard, & Laroche, 2011)

- I would purchase from a website which offers fast delivery
- I prefer free shipping while purchasing online.
- Easy return policy is important for me while shopping electronics online.
- I think the warranty is an important factor while purchasing electronics online

Customer

Ethnocentrism

Characteristics

Based on: (Becker, Schneckenleitner, Reitberger, & Brunner-Sperdin Editors, 2017)

- I think my own countries electronics is better compared to other countries
- I will prefer electronics produced in my own country while shopping online
- I prefer to buy from my own country's website rather than a foreign website.

Purchase intention

- I trust online stores for the purchase of electronics products. (Thamizhvanan & Xavier, 2013)
- If I buy new electronics, I will buy them online. (Thamizhvanan & Xavier, 2013)
- I think I will get the proper quality that I expected from online. (Chang et al., 2016)
- The decision of buying electronics from online stores is a good decision (Chang et al., 2016)

4.3.3 Sample Description

For this project, a simple random sampling procedure was adopted hence all the responses were selected randomly. Simple random sampling is suggested to be appropriate for exponential studies like this project (Shona McCombes, 2019). Respondents were invited via online platforms within Denmark and Bangladesh with the link and an introductory statement to the survey questionnaire. A total of 224 responses were collected (112 from Denmark & 112 from Bangladesh) among which around 54% are female and 46% are male in Denmark and majority of the respondents belong to the 18-24 and 25-34 age range who are mostly students or private employees. In terms of Bangladesh, the majority of the respondents were male (53.6%) with 46.4% female respondents aging mostly between the range of 18-24 and 25-34. Similar to Denmark, most of the respondents in Bangladesh are also students or private employees. The targeted respondents are online shoppers from Denmark and Bangladesh.

4.3.4 Data Collection

Five master's students from Aalborg University performed a pre-test to test the appropriateness of the questionnaire for the study population and to detect potential mistakes within the questionnaire for Denmark. And the same process has been followed to check the accuracy for the questionnaire distributed in Bangladesh where 5 students from a private university have participated in the pre-testing process. The data collection started on 9th of April'21 till 2nd of May'21. Online networks such as social media (Facebook communities, messengers), email etc. were used to collect data. The survey was distributed via Facebook messenger, email, university and other social media public groups etc. in both countries.

4.3.5 Data analysis

The project has used Survey Exact platform to design the questionnaire. The responses were first retrieved as an excel file and then exported to SPSS for statistical analysis. At first the study conducted descriptive analysis. Firstly, to get an overview of the demographic characteristics and shopping behaviour of the participants, through a frequency analysis. Followed by, the project conducted the percentage distribution of responses to present an overview of the respondents feedback on the factors. Later on, reliability analysis was carried out to find the reliability of the Likert scale data. To get a more accurate result of hypothesis testing, outliers have been detected from the dataset. Among the responses of Danmark, 9 outlier cases were detected, hence, those cases were removed. Responses from Bangladesh had no outliers in the data.

For the hypothesis testing, multivariate linear regression analysis was conducted. Regression models explain the association between variables by adapting a line to the observed data (Rebecca Bevans, 2020). Moreover, regression analysis allows the researchers to estimate in which extent a dependent variable changes with the change of independent variable (Rebecca Bevans, 2020). Multiple linear regression can be used to analyze the relationship between two or more independent variables and one dependent variable (Rebecca Bevans, 2020). As this research has multiple independent variables and one dependent variable; multiple linear regression is a perfect fit for this study.

Moreover, factor analysis has been conducted in order to reduce the number of variables by grouping them based on the correlation in the situation when a study has measured multiple variables that shows some substantial correlation with each other (Science Direct, n.d). Factor analysis involves data reduction, as it attempts to represent a set of variables by a smaller number (Shane Hall, 2017). It is noted that factor analysis is a requirement for regression analysis (ResearchGate.2015). *“Factor analysis allows the study to reduce many specific traits into a few more general “factors” or groups of traits, each of which includes several of the specific traits*

“(Michael C. Ashton,2018). The details of the principal component analysis/factor analysis are presented in (Appendix). The factor analysis was conducted by using the VARIMAX procedure. In the rotated component matrix 4 groups of new variables were formed. There were some cross leading components in the rotated component matrix, hence those variables were removed before finalizing the independent and dependent variables. Finally, the project has created 4 new variables with the average of those components (Appendix 4,8).

In the following table (Table 4.5) the variable groups are described:

Table 4: Variables groups from factor analysis (Denmark)

Product_Characteristics	Website_Characteristics	Customer_Characteristics	Purchase Intention
PC 1B	WC 1A, WC 1C, W C 2A,	CC 1A	Purchase intention 1
PC 1C	WC 3B, WC 3C, WC 4B	CC 1B	Purchase intention 2
	WC 4C, WC 4D	CC 1C	Purchase intention 3
			Purchase intention 4

Table 5: Variable groups from factor analysis (Bangladesh)

Product_Characteristics	Website_Characteristics	Customer_Characteristics	Purchase Intention
PC 1B	WC 1A, WC 1B, WC 1C,	CC 1A	Purchase intention 1
PC 1C	WC 2A, WC 2B, WC 3B,	CC 1B	Purchase intention 2
PC 1D	WC 3C, WC 4A, WC 4B,		Purchase intention 3
PC 2B	WC 4C, WC 4D		Purchase intention 4

In order to test hypothesis 1 and 2 multiple linear regression has been conducted: Purchase intention is dependent variable and Product Characteristics is the independent variable for hypothesis 1 and Website Characteristics is the independent variable for hypothesis 2 while the dependent variable remains the same.

Hypothesis 3 is divided into two parts (H3a and H3b) where H3a concentrates on Customer Ethnocentrism and H3b concentrates on Demographics. In order to test hypothesis 3a, the study has asked Likert scale questions for conducting multivariate regression analysis. In the regression analysis Customer characteristics (ethnocentrism) has been used as an independent variable and purchase intention is the dependent one. On the other hand, for demographics information, single answer multiple choice questions have been used to collect data and Chi-square test has been conducted to test hypothesis 3b. The relationship between demographics (age, gender, income, occupation) with purchase intention has been observed through H3b (appendix 3,7).

4.3.6 Reliability and validity

Reliability is defined as the consistency of a measurement (Heale & Twycross, 2015). In other words, reliability relates to the possibility of finding a reliable output while using the selected data collection methods (Mark N.K. Saunders, 2009). The field of research which is used in this study is already used by several scholars. Scholars in this similar area have already carried out other studies using survey methods whereby the chosen methods selected by the project group are reliable. The study has tested Cronbach’s α for reliability analysis which is the most commonly used test to determine the internal consistency of an instrument (Heale & Twycross, 2015). Although not all of the scholars agree on the minimum α level, most of the scholars have agreed that a score ranging at least 0.6-0.7 indicates an acceptable level of reliability (Ursachi, Horodnic, & Zait, 2015). In addition, 0.8 or greater is an excellent level (Ursachi, Horodnic, & Zait, 2015). The study has found all the instruments to be reliable (Appendix 1). Below table (Table 6) represents the alpha value of the factors.

Table 6: Cronbach's Alpha value of factors from reliability analysis

Factors	Cronbach’s Alpha Value
Product Characteristics	.669
Website Characteristics	.833
Customer Characteristics	.602
Purchase Intention	.860

Validity is defined as the degree to which a concept is accurately measured in a quantitative study (Heale & Twycross, 2015). The project group has identified a behavioural pattern through its survey approach, which has helped investigate the connection between dependent and independent variables. The study has conducted KMO and Bartlett’s test (Appendix 4,8) to test the validity of the variables. The Appendix 4 & 8 shows the values of Kaiser-Meyer-Olkin (KMO) and Bartlett test of sphericity. The acceptable range of KMO value is 0.5 to 1.0. In both countries the KMO value is in the acceptable range (Denmark =.615, Bangladesh = .811). The Bartlett test of sphericity was significant in both countries ($p = 0.000$). So, both of these tests show that the collected data are appropriate for factor analysis.

5 Analysis

In this chapter analysis of the data has been discussed. The project has conducted descriptive analysis as well as percentage distribution of responses to get an overview of respondents demographic characteristics and purchase behavior. Followed by factor analysis has been conducted. Lastly, for hypothesis testing multiple linear regression and Chi-square test has been performed.

5.1 Descriptive analysis

5.1.1 Demographic characteristic distribution

The study total consists of 224 respondents, in which 112 From Bangladesh and 112 from Denmark. (Table 7) presents a detailed picture of the frequency distribution of the respondents of this study.

Table 7: Demographic characteristic distribution (Denmark & Bangladesh)

Demographics	Denmark		Bangladesh	
	Frequency	Percentage	Frequency	Percentage
<i>Gender</i>				
Female	60	53.60%	52	46.40%
Male	52	46.40%	60	53.60%
Other	0	0%	0	0%
<i>Age</i>				
Under 18	2	1.80%	0	0%
18-24	44	39.30%	41	36.60%
25-34	53	47.30%	67	59.80%
35-44	10	8.90%	4	3.60%
45-54	1	0.90%	0	0%
55 and above	2	1.80%	0	0%
<i>Occupation</i>				
Government Employee	8	7.10%	2	1.80%
Private employee	18	16.10%	38	33.90%
Retired	1	0.90%	0	0%
Self-employed	6	5.40%	10	8.90%
Student	78	69.60%	50	44.60%
Unemployed	1	0.90%	12	10.70%
<i>Income Denmark</i>				
Below 6000 (DKK)	39	35%		
6000 to 10000 (DKK)	37	33%		
11000 to 20000 (DKK)	12	11%		
21000 to 30000 (DKK)	15	13%		
31000 to 40000(DKK)	4	4%		
41000 DKK and above	5	5%		
<i>Income Bangladesh</i>				
Below 10000 BDT			56	50%
10,000 to 24,000 BDT			17	15.20%
25,000 to 39,000 BDT			24	21.40%
40,000 to 54,000 BDT			7	6.30%
55,000 to 69,000 BDT			2	1.80%
70,000 BDT and above			6	5.40%

In the analysis of Danish consumers 53.6% are female and 46.4% male. The majority of the respondents belong to the age group 18-24 and 25-34 which is 39.3% and 47.3% and this is because most of the responses collected from students (70%). However, 16% of the responses come from private employees. 34.8% of the respondent's monthly income is below 6000 DKK and 33% of

the respondents earn 6000 to 10000 DKK monthly. Moreover, 13.4% of the respondents earn 21000-30000 DKK per month and 4.5% said their monthly income is 41000 and above.

Among the 112 respondents from Bangladesh 53.6% were male and 46.4% were female. The majority of the respondents (59.8%) belong to the age group of 25-34 while the second largest group of respondents (36.6%) are aged between 18-24 age range. In addition, most of the respondents are either students (44.6%) or working in private companies (33.9%). However, 8.9% of the respondents of Bangladesh are self-employed and 10.7% are currently unemployed. Moreover, 50% of the respondent's income level is below 10,000 BDT. As most of the respondents are students, the income level is also lower. Nevertheless, 21.4% of the respondents belong to the income group of 25,000-39,000. Rest of the respondents belong to other income categories.

Some questions have also been asked to analyze respondents' purchase behaviour and experience. Table 8 contains comprehensive details of the purchase behaviour and purchase experience of Danish and Bangladeshi respondents.

Table 8: Purchase behavior and purchase experience of respondents (Denmark & Bangladesh)

	Denmark %	Bangladesh %
Purchase Frequency		
Never Buy	6.3	23.2
Once a week	1.8	0
Once in a month	13.4	9.8
Once in 3 months	21.4	17
Once in 6 months	21.4	15.2
Once in a year	35.7	34.8
Payment Method		
Cash on delivery	3.6	67
Credit/Debit Card	83	14.3
Mobile pay (Denmark) Bkash/Nogod (Bangladesh)	6.3	16.1
Net banking	7.1	2.7
Bad purchase experience		
Yes	44.6	63.4
No	55.4	36.6
Reason of bad experience		
Delivery issues	18.8	14.3
Low product quality	15.2	31.3
Never face any bad experience	50	30.4
Payment issues	1.8	2.7
The actual product is not matching with the delivered product	12.5	19.6
Other	1.8	1.8

From the Table 8, it can be seen that 6% of the Danish respondents never buy electronics from online. On the other hand, 21.4% of the respondents buy once in 3 months and once in 6 months. However, 35.7 % of the respondents said they buy electronics online once in a year. In addition, in Denmark 83% of the respondents use debit/credit cards to buy something online and only 3% of the respondents use cash on delivery. 55.4% of the respondents never face any bad experience in online shopping and the rest of the respondents (44.6%) said they have had a bad experience in online shopping. The most common reasons for bad experience are delivery issues (18.8%), low product quality (15.2%) and mismatch between actual and delivered product (12.5%). Only 1.8% of the respondents experience problems about payment issues in online shopping.

While asked about their purchase frequency to Bangladeshi respondents, 34.8% respondents answered that they buy electronics online at least once a year. The second largest group 23.2% responded that they never buy electronics online. However, the rest of the respondents buy electronics multiple times a year. 67% of the respondents in Bangladesh prefer to pay cash on delivery for online electronics shopping. Mobile payment systems such as Bikash/ Nogod (16.1%) and debit/ credit card (14.3%) payment are also considered by respondents. Among the respondents who have purchased electronics online 63.4% have good experience but 36.6% respondents have experienced problems while purchasing electronics online. Majority of the respondents who had complaints mentioned they received low quality of product or did not receive the actual product they have ordered (31.3%, 19.6%).

5.1.2 Respondents and their online purchase behavior

The project has carried out a descriptive study to find the frequency of the response in order to determine the proportion of the measured variables. The five scale answers have been converted into three classes in order to simplify display- positive (strongly agree and agree), neutral and negative (strongly disagree and disagree).

Responses from Denmark

Within Danish respondents 91% of respondents agreed that they can easily compare the price online and most of the respondents have given positive responses on the deals and discount offers in online shopping. 30% of the respondents said they did not pay attention to the product's country of origin whereas 48.2% respondents positively responded about COO and 21.4% remained neutral. In products perceived quality statements 51.8% respondents think that electronics being sold online are original and 37.5% remains neutral on that statement. So, in product characteristics price is the most influential factor for the Danish consumers rather than COO and perceived quality. In website characteristics 85.7% respondents agreed that they prefer websites where the purchase process is easier, and 83.9% respondents agreed on the statement that they prefer attractive and user-friendly websites. On trust and online risk related statements 47.4% respondents thought entering credit card information is safe and 15.2% respondents denied this statement whereas 37.5% respondents remain neutral. 81.3% respondents prefer websites which offer desired transaction security. People usually search for product reviews before making any purchase. 85.7% respondents search for the product reviews on the website before the purchase. Most of the respondents (83.9%) prefer free shipping while shopping online only 1.8% disagreed on that statement and easy return policy is also preferred by most of the respondents (85.8). However, in analyzing ethnocentrism 15.2% respondents agreed on buying products manufactured by their own country and 48.2% remained neutral and 36.6% respondents disagreed on that statement. However, 45.6% respondents prefer buying from the website of their own country. The table (table 9) below contains comprehensive details of the Likert scale statements and their responses in percentage of Danish respondents. The mean and SD are also calculated which is added in the table.

Table 9: Percentage distribution of responses (Denmark)

Statements	Responses			Mean	SD
	Positive	Neutral	Negative		
I can easily compare the price online.	91%	6.3%	2.7%	4.44	.803
In online stores the price of electronics is less expensive than stores.	68.7%	23.2%	8%	3.83	.899
Online stores offer bigger discounts for electronics than stores.	71.4%	24.1%	4.5%	3.92	.850
Online stores provide great deals for electronics.	67%	29.5%	3.6%	3.87	.844
I pay attention to the country of product manufacture while purchasing electronics online.	48.2%	21.4%	30.3%	3.29	1.285
I would prefer to purchase the electronics manufactured in my favourite country.	37.5%	37.5%	25%	3.20	1.161
I am confident that the electronics being sold online are original.	51.8%	37.5%	10.7%	3.53	.870
I believe that online shopping providers will keep their promise of quality electronics.	50.9%	34.8%	14.3%	3.52	.977
A user-friendly and attractive website influences me to purchase from that website.	83.9%	12.5%	3.6%	4.17	.848
I prefer purchasing from a website where the ordering process is easier.	85.7%	11.6%	2.7%	4.19	.811
I prefer a website that provides multiple payment options.	74.1%	18.8%	7.1%	4.03	.972
I prefer an online store that replies to my queries instantly.	82.2%	14.3%	3.6%	4.26	.898
I usually read product reviews on the website before making a purchase decision.	85.7%	5%	6.3%	4.36	.938
I think entering credit card information on the website is safe.	47.4%	37.5%	15.2	3.45	1.038
I prefer to buy from online stores which ensure to secure my information	76.8%	14.3%	8.9%	4.16	1.009
I prefer online stores which provide desired security for my transaction	81.3%	13.4%	5.4%	4.26	.888
I would purchase from a website which offers fast delivery.	86.6%	13.4%	1.8%	4.32	.750
I prefer free shipping while purchasing online.	83.9%	14.3%	1.8%	4.41	.800
Easy return policy is important for me while shopping electronics online.	85.8%	8.9%	5.4%	4.32	.942
I think the warranty is an important factor while purchasing electronics online.	77.7%	17%	5.4%	4.19	.953
I think my own countries electronics is better compared to other countries	15.2%	48.2%	36.6%	2.72	.979
I will prefer electronics produced in my own country while shopping online	19.7%	48.2%	32.1%	2.79	.997
I prefer to buy from my own country's website rather than a foreign website.	45.6%	17%	21.4%	3.38	1.10
I trust online stores for the purchase of electronics products.	73.2%	24.1%	2.7%	3.92	.749
If I buy new electronics, I will buy them online.	46.4%	42.9%	10.7%	3.44	.857
I think I will get the proper quality that I expected from online	62.5%	30.4%	7.1%	3.69	.794
The decision of buying electronics from online stores is a good decision	64.3%	33%	2.7%	3.77	.735

Responses from Bangladesh

Within Bangladeshi respondents, price is the most influential factor in product characteristics (PC) compared to other product related factors COO and perceived quality. 82.2% responded positively to easy price comparison online while 60.7% agreed that in online electronics can be bought with better discount offers. However, 70.5% respondents also answered that they look at the COO of the product while 63.4% are willing to buy products originated in their favorite country. In addition, regarding perceived quality most of the respondents were neutral. Moreover, 22.4% Bangladeshi respondents believe that in online platforms electronics are not less expensive than offline stores as well as 21.4% have doubts about the originality of the products being sold online. In terms of the factors related to website characteristics (WC) Bangladeshi responses were also positive for most of the statements. almost 75-85% respondents said they strongly agree / agree on the statements related to user-friendly websites. More than 80% of the respondents prefer to investigate the product and service review as well as communicate with the online vendor via the website. However, most of the Bangladeshi respondents did not respond positively about entering credit card / bank information on the website. 25.9% of the respondents think it is not safe to enter credit card information in the e-vendor's website while 47.3% of the respondents appeared to be neutral about it. On the other hand, respondents do not have much security concern regarding the misuse of their personal information. 78.6% think their personal information is safe. Moreover, regarding return policy and after sales service most of the responses were positive. 88.4% of the respondents say an easy return policy is important to them while 0% disagree with this statement. In addition, free shipping and warranty also has almost 80% positive responses. Interestingly almost 60% of the Bangladeshi respondents prefer to buy electronics from Bangladeshi websites. However, 35.7% of the respondents do not think they will prefer electronics manufactured in Bangladesh while 30.4% responded otherwise. The following table (table 10) contains the percentage, mean and SD of the responses of the Likert scale questions from Bangladesh.

Table 10: Percentage distribution of responses (Bangladesh)

Statements	Responses			Mean	SD
	Positive	Neutral	Negative		
I can easily compare the price online.	82.2%	15.2%	2.7%	4.11	.752
In online stores the price of electronics is less expensive than stores.	49.1%	28.6%	22.4%	3.31	1.07
Online stores offer bigger discounts for electronics than stores.	60.7%	25.9%	13.4%	3.62	.951
Online stores provide great deals for electronics.	56.2%	34.8%	8.9%	3.57	.791
I pay attention to the country of product manufacture while purchasing electronics online.	70.5%	26.8%	2.7%	3.92	.784
I would prefer to purchase the electronics manufactured in my favorite country.	63.4%	27.7%	8.9%	3.72	.862
I am confident that the electronics being sold online are original.	33.1%	45.5%	21.4%	3.16	.844
I believe that online shopping providers will keep their promise of quality electronics.	47.3%	44.6%	8.0%	3.48	.771
A user-friendly and attractive website influences me to purchase from that website.	78.5%	17.9%	3.6%	3.96	.728
I prefer purchasing from a website where the ordering process is easier.	83.1%	16.1%	.9%	4.13	.704
I prefer a website that provides multiple payment options.	84%	15.2%	.9%	4.24	.738
I prefer an online store that replies to my queries instantly.	85.7%	11.6%	2.7%	4.28	.808
I usually read product reviews on the website before making a purchase decision.	83%	16.1%	.9%	4.31	.771
I think entering credit card information on the website is safe.	26.8%	47.3%	25.9%	2.99	.895
I prefer to buy from online stores which ensure to secure my information	78.6%	17.0%	4.5%	4.12	.846
I prefer online stores which provide desired security for my transaction	80.4%	14.3%	5.4%	4.19	.875
I would purchase from a website which offers fast delivery.	82.2	17.0	.9	4.24	.762
I prefer free shipping while purchasing online.	76.8	20.5	2.7	4.16	.844
Easy return policy is important for me while shopping electronics online.	88.4	11.6	0	4.41	.692
I think the warranty is an important factor while purchasing electronics online.	88.4	10.7	.9	4.43	.719
I think my own countries electronics is better compared to other countries	30.4	33.9	35.7	2.92	1.01
I will prefer electronics produced in my own country while shopping online	33.1	42.9	24.1	3.09	.855
I prefer to buy from my own country's website rather than a foreign website.	59.8	32.1	8.1	3.61	.831
I trust online stores for the purchase of electronics products.	36.6	47.3	16.1	3.21	.821
If I buy new electronics, I will buy them online.	23.2	51.8	25	2.95	.769
I think I will get the proper quality that I expected from online	35.8	45.5	18.8	3.17	.889
The decision of buying electronics from online stores is a good decision	30.4	48.2	21.5	3.06	.809

5.2 Factor analysis of the variables: Product Characteristics, Website Characteristics and Customer Characteristics

The factor analysis was conducted using VARIMAX procedure orthogonal rotation. The aim is to find linear combinations on the underlying factors by reducing the data and grouping them on the basis of covariance among them. The SPSS output shows that the total variance explained by the four factors extracted is 56.31% in Denmark analysis and 60.71% in Bangladesh analysis. The convergent validity is established by factor loadings greater than 0.45 for both country analysis. The study has to remove some statements as there was some overlapping (see appendix 4,8). In the tables (Table 11,12) below the four groups constructed from factor analysis have been presented.

Table 11: Rotated component matrix (Denmark)

Factors	Component			
	1	2	3	4
PC 1B				.672
PC 1C				.833
WC 1A	.567			
WC 1C	.414			
WC 2A	.699			
WC 3B	.656			
WC 3C	.771			
WC 4B	.460			
WC 4C	.676			
WC 4D	.630			
CC 1A			.836	
CC 1B			.849	
CC 1C			.475	
Purchase intention 1		.841		
Purchase intention 2		.659		
Purchase intention 3		.771		
Purchase intention 4		.794		

In Table 4 (page) the study has represented the newly formed variable for Denmark respondents' analysis.

Table 12: Rotated component matrix (Bangladesh)

Factors	Component			
	1	2	3	4
PC 1B			.647	
PC 1C			.679	
PC 1D			.583	
PC 2B			.473	
WC 1A	.546			
WC 1B	.682			
WC 1C	.802			
WC 2A	.788			
WC 2B	.609			
WC 3B	.705			
WC 3C	.778			
WC 4A	.774			
WC 4B	.547			
WC 4C	.783			
WC 4D	.700			
CC 1A			.765	
CC 1B			.887	
Purchase intention 1		.751		
Purchase intention 2		.747		
Purchase intention 3		.743		
Purchase intention 4		.788		

In Table 5 (page) the study has represented the newly formed variable for Bangladesh respondents' analysis.

5.3 Regression analysis (Hypotheses testing)

Multiple linear regression analysis was conducted to determine whether the independent variables (Product characteristics, Website Characteristics, Customer Characteristics) have a relationship with the dependent variable (purchase intention). The results are given in Table 13 and the following interpretation was constructed.

Table 13: Regression Analysis, ANOVA (Denmark & Bangladesh)

ANOVA						
	Denmark			Bangladesh		
	DF	F	Sig.	DF	F	Sig.
Regression	3	3.182	0.027	3	8.967	0.00
Residual	99			108		
Total	102			111		

For Denmark, $R = .297$; $R^2 = .088$; adjusted $R^2 = .060$; $F (1.036/ .325) = 3.18$; $P = .027$ (see appendix 5), the P value is lower than acceptable alpha level ($p < .05$) which indicates that there is statistically significant relationship between the independent and the dependent variables. This means that the group of independent variables namely, product characteristics, website characteristics and customer characteristics can be reliably used to predict the dependent variable purchase intention for the Danish respondents. In addition, for Bangladesh, $R = .447$; $R^2 = .199$; adjusted $R^2 = .177$; $F (3.459/ .386) = 8.967$; $P = .000$ (see appendix 9), the P value is also lower than the significant alpha level ($P < .05$) hence concluding that the independent variables are significant to predict the relationship with the dependent variables for Bangladeshi responses as well. However, the overall significance test determines that this group of independent variables when used together can reliably predict the dependent variable but does not signifies the effect of the independent variables applied individually. The coefficient table (Table 14) in the following part of this chapter reflects on the individual relation of the independent and dependent variables which is also the focus of the hypothesis of this study.

Table 14: regression Analysis, Coefficient (Denmark & Bangladesh)

Coefficients				
	Denmark		Bangladesh	
Factors	Sig.	Decision	Sig.	Decision
Product Characteristics	0.004	Accepted	0.000	Accepted

Website Characteristics	0.748	Rejected	0.968	Rejected
Customer Characteristics	0.82	Rejected	0.008	Accepted

Product characteristics and purchase intention, H1

H1 stated that Product Characteristics, such as Country of origin , Price, Perceived quality have an effect on purchase intention for consumer electronics online.

From the coefficient table (table 14) it can be annotated that for Denmark, the independent variable “product characteristics” has a statistically significant relationship with the dependent variable “purchase intention” as the significance level is $P = 0.004$ (see table 14) which is less than the significant alpha level ($P < .05$) denoting that Hypothesis 1 (H1) is accepted for Denmark. Likewise, the significance level of product characteristics for Bangladesh is $P = .000$ (see table 14) which is also less than the acceptable alpha level hence H1 is also accepted in Bangladesh.

Website characteristics and purchase intention, H2

H2 stated that Website Characteristics, such as User-friendly website, Online Communication and E-WOM, Trust and online risk, Post-Purchase Service have an effect on purchase intention for consumer electronics online.

Independent variable “website characteristic” has significance level of $P = 0.748, 0.968$ (see table 14) chronologically for Denmark and Bangladesh which is greater than statistically acceptable alpha level 0.05 denoting that for both Denmark and Bangladesh website characteristics does not have statistically significant impact on the dependent variable “purchase intention”. Hence, H2 is rejected for both of the counties.

Customer characteristics (Ethnocentrism) and purchase intention, H3a

H3a stated that Customer Characteristics (Ethnocentrism) have an effect on purchase intention for consumer electronics online.

To analyze H3a multiple linear regression was conducted. In terms of customer characteristics (Ethnocentrism) the coefficient significance level for Denmark is $P = 0.82$ (see table 14) which is not statistically significant hence H3a, customer characteristics (ethnocentrism) have an effect on purchase intention, is rejected for Denmark. However, the alpha level is $P = 0.008$ (see table 14) for Bangladeshi respondents which allows the study to accept H3a in Bangladesh.

Customer characteristics (Demographics) and Purchase Intention, H3b

H3b stated that Customer Characteristics (Demographics) have an effect on purchase intention for consumer electronics online.

Cross Tabulation

In order to test H3b the study has conducted Cross tabulation of respondent's demographic information (Gender, Age, Income & Occupation) with the dependent variable Purchase Intention. The result of the chi square test denoted with the variables are correlated to each other. The p-value appeared from the Pearson chi square test for Danish responses are $P = .457, .019, .003, .000$ chronologically for gender, age, income and occupation (see table 15). Here only gender*purchase intention does not satisfy designated alpha level ($p < .05$) hence Gender and purchase intention is not correlated in Denmark. However, age, income and occupation have acceptable alpha levels denoting that these three variables are correlated with purchase intention in Denmark.

In Bangladesh the p-values of Pearson chi square are $P = .465, .017, .553, .686$ chronologically for gender, age, income and occupation (see table 15). Here only age*purchase intention satisfies the acceptable alpha level with $p = .017$ hence in Bangladesh only age and purchase intention are correlated to each other.

Table 15: Pearson Chi-Square for Demographics (Denmark & Bangladesh)

Demographics	Pearson Chi-Square (Significance Level)	
	Denmark	Bangladesh
Gender	.457	.465
Age	.019	.017
Income	.003	.553
Occupation	.000	.686

In the following part multiple linear regression equation based on the SPSS output is given in order to describe comparative importance of the factors on purchase intention

Regression Equation of Denmark

Purchase intention = 2.623 + .224*Product_characteristics + .033*Website_characteristics + .018*Customer_characteristics

Regression Equation of Bangladesh

Purchase intention = 1.042 + .409*Product_characteristics + .005*Website_characteristics + .194*Customer_characteristics

Relative importance of the factors

The unstandardized β -coefficient among the independent variables of Danish study ranges from .018 to .224. However, before looking into the β -coefficient, P-values of the independent variables have to be checked. As in Denmark, both independent variables "website characteristics" and "customer characteristics" have been rejected, it can be stated that only product characteristics have a statistically significant effect on customers' purchase intention in Denmark. With every unit increase in product characteristics, a .224 unit increase in purchase intention is predicted. This denotes that Danish customers are more concerned about the product characteristics such as price, perceived quality, and country of origin. If marketers improve those factors of their product, Danish customers' purchase intention will increase by .224. On the other hand, in Bangladesh, the β -coefficient ranged from .005 to .409. In addition, only "website characteristics" got rejected from the independent variables. This means Bangladeshi consumers are less concerned about the factors related to the website. Among the remaining two variables, "product characteristics" is the most important factor to effect on the "purchase intention" with every 1-unit change in "product characteristics" resulting in .409 units of change in "purchase intention". Hence, the analysis shows that in Bangladesh, the product characteristics are also the most important for the customers. However, "Customer characteristics" "ethnocentrism" has a positive relationship but has a comparatively less effect on the dependent variable "purchase intention" with a .194 β -coefficient.

6 Discussion and Managerial Implications

The aim of this chapter is to reflect on the findings of the analysis chapter and discuss critically about the probable reasons that might cause the difference.

This study has found product characteristics such as price, Country of origin and perceived quality has an effect on customers' purchase intention in both Denmark and Bangladesh. The result of this study supports the research of Uzun & Poturak (2014), Farhana, Khan, & Noor (2017), Garrido-Morgado, González-Benito, & Martos-Partal, (2016) in which it has been found that factors such as price, perceived quality, COO has an effect on consumers purchase intention and buying attitudes. Although product characteristics have been accepted in both of the countries some differences have been observed from the response percentage of the statements. As for example, more than 50% Danish respondents answered positively for the statements regarding “perceived quality” under product characteristics while the percentage for this factor is only around 30% in Bangladesh. The reason can be that Bangladeshi e-commerce market is new, and thus the trust and risk factors are yet to be normalized among the Bangladeshi customers.

However, in both countries the study has found no relationship between website characteristics (such as user-friendly website, online review platform, trust and online risks and return policy) with purchase intention. Although the results contradict with the findings of several scholars such as Bringula et al., (2018) and Hwang & Jeong, (2016); there are authors who have concluded their study with similar outputs for website characteristics as the current study (Tan, Khanh, & Gim (2014), Uzun & Poturak (2014) in which they argue that factors such as web design, online transaction risk, delivery time, return policy have no connection with purchase intention.

The study has formed a Customer Characteristics factor with two variables, one is demographic and the other one is customer ethnocentrism. In both countries this study has found correlation between demographics and purchase intention. Multiple studies have found a similar result which proved that demographics has an effect on consumers' buying attitudes (Farhana, Khan, & Noor (2017), Imelia & Ruswanti (2017), Roslin Abdul Rahim et al. (2017)). On the other hand, customer ethnocentrism has a significant effect on Bangladeshi consumers' online purchase intentions. In Danish respondents' analysis no relationship has been found between the two variables. The findings are similar to the result found in the analysis of (Khanna & Campbell, 2017; Makanyeza et al., 2017) in which they have observed that there is no significant effect of customers' ethnocentrism with purchase intention. The study shows that while around 60% of Bangladeshi respondents prefer buying electronics from a local website the percentage is only around 40% among Danish respondents. It is also observed that while 75% Bangladeshi respondents use cash on delivery as the payment method, around 95% Danish respondents use credit/debit cards. Foreign websites do not usually offer the cash on delivery payment option. As only local websites

give customers the facility of cash on delivery, it can be speculated that the reason behind Bangladeshi respondents preferring local websites is because they want to pay in cash when they receive the product. Danish respondents on the other hand find paying through debit/credit card more convenient hence sticking to a local e-commerce site loses its appeal.

The current study reinforces the fact that e-vendors should focus on the priorities of their target customers and arrange their online offerings according to their choice (Bucko et al., 2018). Overall, the study identified several differences between the online purchase intention of Danish and Bangladeshi customers which can be critically analyzed connecting multiple factors together. Therefore, managers can make their offerings more customer centric based on the factors that customers consider in the country where the business is operating.

Moreover, it creates scope for the further researchers to evaluate whether several factors are interconnected to influence a customer's purchase intention rather than impacting independently. Also, cultural elements considerations might demonstrate better dimensions for online consumers. In that case, Hofsted's cultural dimension model can be useful as it can analyze the cultural differences between the countries more critically as well as provide suggestions to manage such differences.

The results of this study can be implicated by the e-vendors when they make strategic marketing planning. Managers can identify the factors which are important for the consumers. For example, in both countries' consumers show their concern for price and quality of the product. So managers can ensure the best price and quality while selling online. In addition, managers should conduct market research on their target market in order to identify which factors are most influential on their targeted customers.

7 Limitations and implications

The study has several limitations which will be addressed in this chapter. Also the possible implications of the findings will be discussed.

1. There are many factors affecting consumers' purchase intentions in the online shopping context. But in this study because of time constraints, we didn't examine all factors influencing online purchase intention.
2. As the study only includes the respondents of Bangladesh and Denmark it may not be generalized in other geographic locations.
3. This study only includes 112 respondents from each country. A larger number of respondents may provide more acceptable results as well as increase the chance of using other statistical tools for the analysis.
4. Another limitation of this study is the data has been collected online. The survey was distributed in different social media groups that are Denmark based. However, as there are a lot of internationals living in Denmark, it is possible that not all the Danish citizens took part in the survey. Which might have affected some of the results. If the study considers only Danish citizens, the result may differ.

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