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Article

Predicting consumers' intention to shop online in an emerging market: A COVID-19 perspective

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Predicting Consumers' Intention to Shop Online in an Emerging Market: A COVID-19 Perspective

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ABSTRACT

As an emerging economy, Bangladesh has witnessed a remarkable development in adopting information and communication technologies over the last decade. Hence, the field of e-commerce is expanding rapidly and consumers are now using the internet as an alternative channel for buying. The fundamental purpose of this study is to predict consumers' intention to purchase online during the COVID-19 pandemic in Bangladesh. Based on the Theory of Planned Behavior (TPB), this study attempts to explore certain factors (attitude towards online shopping, subjective norms, perceived behavioral control) affecting consumers' online buying intention. A structured questionnaire has been used to collect the primary data through the CAWI survey method. A total of 157 respondents have participated in this study from different universities in Sylhet city, Bangladesh. This study employed multiple regression analysis to test the proposed research model. The findings indicate that all the predictors have a significant impact on consumers' behavioral intention to do online shopping during the COVID-19 pandemic. However, any developing country like Bangladesh has a genuine need for more research works on the e-commerce field. This study provides some valuable insights into the adoption of the online shopping system in an emerging economy which helps the e-commerce industry to understand online consumers' behavior to develop various marketing strategies accordingly. The study also contributes to the body of knowledge both at the academic and practical levels.

JEL classification: M30, M31, M37

Keywords: online shopping, purchase intention, theory of planned behaviour (TPB), consumers, emerging market, COVID-19.

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1. INTRODUCTION

The advancements of internet technologies have brought a revolutionary impact on business operations (Albarq, 2006). Worldwide e-commerce is facilitating and rapidly transforming conventional retailing into a progressively growing online trading platform. Most modern organizations are going online while maintaining their offline business as well (Hathiramani, 2013; Santos & Ribeiro, 2012; Trenwith, 2011). Such market dynamism has shaped the consumption pattern and purchasing habits of customers (Dennis et al., 2008). Nowadays, consumers are purchasing different products and services online using the internet and related technologies (Olson & Olson, 2000; Levy & Weitz, 2001). Thus, online shopping is playing a significant role in the purchase behavior of people around the world (Rehman et al., 2019). The popularity of online shopping is growing because people perceive it as a more convenient, time-saving, and seemingly cheaper method than traditional shopping (Bhatti et al., 2020; Alagoz & Hekimoglu, 2012; Hartono et al., 2014). It allows consumers to purchase from home or wherever they are located at any point in time (Liu et al., 2012).

It also offers consumers more information about a product with a high level of transparency enabling them to make comparisons among many online retailers in terms of price or quality of products (Delafrooz et al., 2011). But online shopping has disadvantages too. Consumers cannot touch or smell items and there is also the risk of dissimilarity between the actual product and the products visible on the website. Consumers are sometimes unwilling to shop online because of their insecurity about retailer honesty as well as all other risk associated with online shopping (Bhatti et al., 2020). However, an individual's online purchase intention is influenced by his or her motivation, perception, belief, and attitude. Favorable attitudes towards online shopping are positively associated with consumers' online shopping intention and actual use (O'Cass & Fenech, 2002; Ahn et al., 2004; Ratten & Ratten, 2007; Nasri & Charfeddine, 2012; Kitchen et al., 2014; Mansour et al., 2016; Jaffar & Musa, 2016; Hasbullah et al., 2018).

Moreover, the COVID-19 pandemic has a wide-reaching effect on the online shopping behaviors of consumers (Pandey & Parmar, 2019). After the active outbreak of COVID-19, various infection control measures such as social distancing, quarantine, and lockdown are taken around the world (Andrienko, 2020). People have been asked to stay at home to slow down the pandemic (Hasanat et al., 2020). During the lockdown, buying and selling goods or services online become a convenient option to fulfill the needs for daily necessities as well as other items (Lufkin, 2020). Online purchasing channels are considered convenient shopping venues eliminating consumers' risk of getting infected in crowds in stores. Thus, e-commerce businesses have gained greater acceptance for their contribution during the COVID-19 outbreak (Yao, 2020; Jones, 2020). Many regular businesses also made substantial transformations and went virtual enabling customers to shop online. So, consumers' willingness to do online shopping has accelerated during the pandemic and led to new consumer behavior in determining purchasing patterns (Lufkin, 2020).

However, to develop an effective platform to facilitate online shopping, it is important to understand the consumers' perspectives (Liao & Shi, 2009). Hence, several theories have been proposed to predict consumers' online behavior (Goldsmith, 2001). Over the past decade, the Theory of Planned Behavior (TPB) has become a widely accepted model for addressing consumers' behavior. The purpose of this paper is to investigate consumers' intention to shop online during the outbreak of COVID-19 with the help of the Theory of Planned Behavior in Sylhet City, Bangladesh. The outcomes of the study will surely make a meaningful contribution to e-commerce research, particularly to predict the customers' online shopping intention, and will benefit the e-commerce industry to design and develop an effective online buying system to attract consumers.

2. RESEARCH PROBLEM

Consumers' purchase intention is an important predictor of online shopping behavior which ultimately leads to the actual behavior of consumers (Gregoire, 2013). Besides, the perceived risks and benefits associated with online purchases influence the buying intentions of consumers (Hidayanto et al., 2012; Bhatti et al., 2020). In this aspect, the COVID-19 pandemic acted as a trigger to induce the majority of people who were reluctant to shop online to pursue the new mode of shopping because it provides a relatively safe way to shop during the pandemic and there is also no alternative when staying or being locked at home (Pandey & Parmar, 2019). However, consumers with different characteristics may react to online shopping in different ways (Goldsmith & Flynn, 2004). Consumers' characteristics such as personality or demographic factors have a remarkable influence on their online shopping behavior (Cheung & Lee, 2003; Al-Maghrabi et al., 2011). This study attempts to predict the online purchase intention of consumers from Bangladesh. It is to be noted that Bangladesh is an emerging economy and the concept of online shopping has just gained the attention of the population here. While the consumers of Bangladesh were just shifting from traditional to modern channels, the COVID-19 pandemic accelerated the change. This study particularly tries to measure the Bangladeshi consumers' intention to shop online during the COVID-19 pandemic. Moreover, there is a lack of research concerning the consumers of this specific market. Though the concept of online shopping is very familiar, no previous studies have been found regarding the purchase intention of consumers during the COVID-19 pandemic in Bangladesh. Hence, these issues indicate the significance and rationality of the current study.

3. THEORETICAL BACKGROUND

3.1. Theory of Planned Behavior (TPB)

TPB is one of the most influential theories in determining the human behavioral intention developed by Ajzen (1991). TPB has been the basis for several studies and the predictive power of this theoretical model has been established in a large number of online purchasing behavior research works (Ha, 2020; Wen et al., 2020; Rana & Islam, 2019; Rehman et al., 2019; Yang et al., 2018; Gakobo et al., 2016; Al-Jabariet al., 2012; George, 2004; Khalifa & Limayem, 2003; Pavlou & Chai 2002; Suh & Han, 2003; Song & Zahedi, 2001; Tan & Teo, 2000; Battacherjee, 2000). The Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA) developed by Fishbein and Ajzen (1975) to predict consumers' behavior. According to TRA, behavioral intentions are the main predictors of actual behavior and are based on attitude and subjective norms (Fishbein & Ajzen, 1975). However, TPB added a factor – perceived behavioral control – to the TRA model to recognize that human behavior is guided not only by behavioral and normative beliefs but also by control beliefs (Ajzen, 2002). The addition of perceived behavioral control has improved the prediction of intention as well as actual behavior (Armitage & Conner, 2001). In the TPB model, a person's intention is a function of three basic determinants – Attitudes (ATD), Subjective Norms (SN), and Perceived Behavioral Control (PBC) (Ajzen, 1991, 1985). According to TPB, the more favorable the attitude and subjective norm concerning behavior and the greater the perceived behavioral control, the stronger a person's intention to perform the behavior (Ajzen, 1985, 1991).

3.2. TPB and Online Shopping Behavior

The three factors (Attitude, Subjective Norms, and Perceived Behavioral Control) of TPB can influence consumers' online purchase intention which leads to the actual action of adopting

online shopping behavior (Singh, 2015; Turan, 2012; Khare & Rakesh, 2011; Orapin, 2009). Moreover, prior research studies have found that attitude has a significant impact on the intention to purchase as well as the actual use of online shopping (Gakobo et al., 2016; Singh, 2015; Turan, 2012; Behjati et al., 2012; Yulihasri et al., 2011; Khare & Rakesh, 2011). Similarly, the subjective norms of an individual positively influence his or her intention to purchase online (Lim et al., 2016; Singh, 2015; Sentosa & Mat, 2012; Turan, 2012; Othman et al., 2012; Al-Jabariet al., 2012). Additionally, perceived behavioral control has a positive impact on consumers' online shopping intention and leads to the actual use of online channels (Gakobo et al., 2016; Turan, 2012; Othman et al., 2012; Behjati et al., 2012).

Attitude (AT)

Attitude is a person's favorable or unfavorable evaluation of a particular behavior (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975). In the context of online shopping, an attitude refers to consumers' positive or negative feelings towards the use of online shopping (Pavlou & Chai, 2002). Attitude positively influences consumers' intention; thus, the linkage between attitude and intention is important to predict the final behavior of an individual (Ajzen, 1991). In various emerging economies, it was found that consumers' attitude is one of the strongest predictors to measure their online purchase behavioral intention (see, e.g., Table 1). Moreover, prior studies in developed economies have made similar findings as in emerging economies of the world (Troise et al., 2020; Dharmesti et al., 2019; Chiu et al., 2018; Han et al., 2018). From the above discussion, the following hypothesis can be made:

H1: Attitude towards online shopping has a positive and significant impact on consumers' online purchase behavioral intention.

Subjective Norms (SN)

Subjective norm is an individual's stimulus to perform or not to perform a behavior according to the opinion of others who are most important to them (Fishbein & Ajzen, 1975). It is a function of normative beliefs which represents a person's perception of what other people (family, friends, and co-workers) may think if he or she performs a certain behavior (Ajzen, 1991). In the context of online shopping, the subjective norm is considered to be the consumer perceptions regarding the use of online shopping in line with the opinions of the referent group (such as friends or colleagues). Social pressure plays a major role in the purchase decision of consumers (Choi & Geistfeld, 2004). SN has a positive and significant impact on the intentions of consumers in numerous emerging economies like Malaysia, Vietnam, India, Saudi Arabia (see, e.g., Table 1). On the other hand, the findings of these studies have similarities with the various prior studies in developed countries (Troise et al., 2020; Dharmesti et al., 2019; Chiu et al., 2018). Based on the above statement, the following hypothesis can be made:

H2: Subjective norms have a positive and significant impact on consumers' online purchase behavioral intention.

Perceived Behavioral Control (PBC)

Perceived behavioral control refers to an individual's perception of his or her ability to perform a behavior (Ahn et al., 2004). Azjen (1991) compares PBC to Bandura's concept of perceived self-efficacy (Bandura, 1997) which is the beliefs of an individual in his or her ability and can be influenced by his or her thought patterns and emotional reactions. According to Ajzen (1991), three factors determine perceived behavioral control, namely ability, resource, and opportunity. When people perceive that they have the ability, resources, and opportunities to perform a certain behavior, they will perceive themselves as more in control and their behavioral intention will increase (Ajzen & Madden, 1986). TPB incorporates PBC together with attitude and subjective

norm as a direct predictor of behavioral intention. The greater the prevalence of internet shopping within one's social network and the greater one's own belief that purchasing online has a substantial positive outcome, the more he or she engages in the online buying process (Blake et al., 2003). Many prior studies in emerging economies have proved that perceived behavioral control has a positive and significant relationship with consumers' online shopping intention (see, e.g., Table 1). Besides that, the following studies in the various developed economies have revealed the same findings as in emerging economies (Troise et al., 2020; Dharmesti et al., 2019; Chiu et al., 2018). From the above discussion, we can make the following hypothesis:

H3: Perceived behavioral control has a positive and significant effect on consumers' online purchase behavioral intention.

The summary of the supporting literature on online shopping adoption intention in emerging markets based on TPB constructs is given below in Table 1.

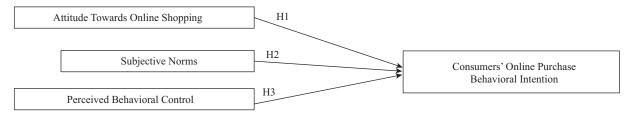
Table 1Supporting Literature

Title	Source
Attitude	Ha et al., 2021; Naseri et al., 2020; Wang & Zhang, 2020; Wen et al., 2020; Ha, 2020; Nguyen et al., 2019; Rana & Islam, 2019; Rehman et al., 2019; Yang et al., 2018; Gakobo et al., 2016; Singh, 2015; Turan, 2012; Behjati et al., 2012; Yulihasri et al., 2011; Khare & Rakesh, 2011.
Subjective Norms	Ha et al., 2021; Wen et al., 2020; Ha, 2020; Rana & Islam, 2019; Rehman et al., 2019; Yang et al., 2018; Gakobo et al., 2016; Lim et al., 2016; Singh, 2015; Sentosa & Mat, 2012; Turan, 2012; Othman et al., 2012; Al-Jabari et al., 2012.
Perceived Behavioral Control	Ha et al., 2021; Wen et al., 2020; Salem & Nor, 2020; Rehman et al., 2019; Yang et al., 2018; Gakobo et al., 2016; Turan, 2012; Othman et al., 2012; Behjati et al., 2012.
Behavioral Intention	Ha et al., 2021; Wen et al., 2020; Salem & Nor, 2020; Ha, 2020; Rehman et al., 2019; Yang et al., 2018; Gakobo et al., 2016; Lim et al., 2016; Singh, 2015; Othman et al., 2012; Al-Jabariet al., 2012; Turan, 2012; Khare & Rakesh, 2011; Yulihasri et al., 2011.

Proposed Research Model

The proposed research model based on TPB is shown below.

Figure 1
Proposed Research Model



4. RESEARCH METHODS

To test the hypotheses and to validate the proposed research model of this study, the researchers used the quantitative research method in the form of a Computer-Assisted Web Interviewing (CAWI) survey questionnaire. The CAWI survey method has become popular over the last decade for collecting data and importantly, this study was undertaken during the COVID-19 pandemic.

So, ideally, to gather a larger amount of data from the respondents in the pandemic situation, the CAWI survey questionnaire method seems the safest and best-fitted method for collecting data during COVID-19. That is why the researchers chose the CAWI method for this study.

4.1. Research Sample

The sample of this study consists of 157 academics from different universities in Sylhet City, Bangladesh. The academics have been selected as the research sample because they are highly educated and sophisticated buyers, they have expert knowledge about computing, they are referral marketers and in many cases, academics are the initiators as well as early adopters for accepting any innovations or new technologies as well as online shopping in emerging markets. The distribution of the survey respondents' profiles is given below in Table 2.

Table 2 Respondents' Profile

Gender Male 128 81.53 Female 29 18.47 Less than 30 years 21 13.36 31–35 years 63 40.14 Age 36–40 years 46 29.29 41–45 years 18 11.47 46 years or more 09 5.74 Level of Education 113 71.97 Graduation 28 17.84 Ecturer 19 12.10 Senior Lecturer 23 14.65 Associate Professor 39 28.84 Professor 13 8.28 Professor 13 8.28 Monthly Income 46–55 thousand 22 14.01 36–45 thousand 58 36.94 Monthly Income 46–55 thousand 26 16.56 66 thousand or more 12 7.64 Married Without children 38 24.20 Married with children 38 24.20 Morior With children 92	Demographics	Categories	Frequency	Percent	
Female 29 18.47 Less than 30 years 21 13.36 31–35 years 63 40.14 Age 36–40 years 46 29.29 41–45 years 18 11.47 46 years or more 09 5.74 PhD 16 10.19 Level of Education Post-Graduation 113 71.97 Graduation 28 17.84 Lecturer 19 12.10 Senior Lecturer 23 14.65 Faculty Designation Assistant Professor 63 40.13 Associate Professor 39 28.84 Professor 13 8.28 Up to 35 thousand 22 14.01 36–45 thousand 58 36.94 Monthly Income 46–55 thousand 26 16.56 66 thousand or more 12 7.64 Married with own or contact of the professor 12 7.64 Married with children 38 24.20	C1	Male	128	81.53	
Age 31–35 years 63 40.14 36–40 years 46 29.29 41–45 years 18 11.47 46 years or more 09 5.74 PhD 16 10.19 Level of Education 113 71.97 Graduation 28 17.84 Lecturer 19 12.10 Senior Lecturer 23 14.65 Senior Lecturer 23 14.65 Associate Professor 63 40.13 Associate Professor 39 28.84 Professor 13 8.28 Up to 35 thousand 22 14.01 36–45 thousand 58 36.94 Monthly Income 46–55 thousand 39 24.84 56–65 thousand 26 16.56 66 thousand or more 12 7.64 Married with out children 38 24.20 Married with children 92 58.60 Prior Experience Yes 89 56.69	Gender	Female	29	18.47	
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Hamilton		31–35 years	63	40.14	
Heat of Education 46 years or more 09 5.74 PhD 16 10.19 Post-Graduation 113 71.97 Graduation 28 17.84 Lecturer 19 12.10 Senior Lecturer 23 14.65 Associate Professor 39 28.84 Professor 13 8.28 Up to 35 thousand 22 14.01 36-45 thousand 58 36.94 Monthly Income 46-55 thousand 39 24.84 56-65 thousand 26 16.56 66 thousand or more 12 7.64 Married without children 38 24.20 Married without children 38 24.20 Married with children 92 58.60 Prior Experience Yes 89 56.69	Age	36–40 years	46	29.29	
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Level of Education Post-Graduation 113 71.97 Graduation 28 17.84 Lecturer 19 12.10 Senior Lecturer 23 14.65 Faculty Designation Assistant Professor 63 40.13 Associate Professor 39 28.84 Professor 13 8.28 Up to 35 thousand 22 14.01 36-45 thousand 58 36.94 Monthly Income 46-55 thousand 39 24.84 56-65 thousand 26 16.56 66 thousand or more 12 7.64 Married with or more 23 14.65 Widow(er)/Divorced 4 2.54 Married with or hildren 38 24.20 Married with children 92 58.60 Prior Experience Yes 89 56.69		46 years or more	09	5.74	
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Senior Lecturer 23 14.65 Assistant Professor 63 40.13 Associate Professor 39 28.84 Professor 13 8.28 Up to 35 thousand 22 14.01 36-45 thousand 58 36.94 Monthly Income 46-55 thousand 39 24.84 56-65 thousand 26 16.56 66 thousand or more 12 7.64 Married Without children 23 14.65 Widow(er)/Divorced 4 2.54 Married with out children 38 24.20 Married with children 92 58.60 Prior Experience Yes 89 56.69		Graduation	28	17.84	
Faculty Designation Assistant Professor 63 40.13 Associate Professor 39 28.84 Professor 13 8.28 Up to 35 thousand 22 14.01 36-45 thousand 58 36.94 Monthly Income 46-55 thousand 39 24.84 56-65 thousand 26 16.56 66 thousand or more 12 7.64 Single 23 14.65 Widow(er)/Divorced 4 2.54 Married without children 38 24.20 Married with children 92 58.60 Prior Experience Yes 89 56.69		Lecturer	19	12.10	
Associate Professor 39 28.84		Senior Lecturer	23	14.65	
Professor 13 8.28 Up to 35 thousand 22 14.01 36–45 thousand 58 36.94 46–55 thousand 39 24.84 56–65 thousand 26 16.56 66 thousand or more 12 7.64 Single 23 14.65 Widow(er)/Divorced 4 2.54 Married without children 38 24.20 Married with children 92 58.60 Prior Experience	Faculty Designation	Assistant Professor	63	40.13	
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Monthly Income 36–45 thousand 58 36.94 46–55 thousand 39 24.84 56–65 thousand 26 16.56 66 thousand or more 12 7.64 Single 23 14.65 Widow(er)/Divorced 4 2.54 Married without children 38 24.20 Married with children 92 58.60 Prior Experience Yes 89 56.69		Professor	13	8.28	
Monthly Income 46–55 thousand 39 24.84 56–65 thousand 26 16.56 66 thousand or more 12 7.64 Marital Status Single 23 14.65 Widow(er)/Divorced 4 2.54 Married without children 38 24.20 Married with children 92 58.60 Prior Experience Yes 89 56.69		Up to 35 thousand	22		
56-65 thousand 26 16.56 66 thousand or more 12 7.64 Marrital Status Single 23 14.65 Widow(er)/Divorced 4 2.54 Married without children 38 24.20 Married with children 92 58.60 Prior Experience Yes 89 56.69		36–45 thousand	58	36.94	
66 thousand or more 12 7.64 Single 23 14.65 Widow(er)/Divorced 4 2.54 Married without children 38 24.20 Married with children 92 58.60 Prior Experience	Monthly Income	46–55 thousand	39	24.84	
Marrital Status Single 23 14.65 Widow(er)/Divorced 4 2.54 Married without children 38 24.20 Married with children 92 58.60 Prior Experience 89 56.69		56-65 thousand	26	16.56	
Marital Status Widow(er)/Divorced 4 2.54 Married without children 38 24.20 Married with children 92 58.60 Prior Experience Yes 89 56.69		66 thousand or more	12	7.64	
Married without children 38 24.20 Married with children 92 58.60 Yes 89 56.69		Single	23	14.65	
Married without children 38 24.20 Married with children 92 58.60 Yes 89 56.69 Prior Experience	34 to 100 to	Widow(er)/Divorced	4	2.54	
Yes 89 56.69 Prior Experience	Marital Status	Married without children	38	24.20	
Prior Experience		Married with children	92	58.60	
Prior Experience No 68 43.31	P	Yes	89	56.69	
	Prior Experience	No	68	43.31	

continued Table 2

Demographics	Categories	Frequency	Percent
	Less than 5 times	63	40.12
Frequency of Online	6–10 times	58	36.94
Purchase (Monthly)	11–15 times	23	14.65
	16 times or more	13	8.28
	Daraz.com.bd	51 32.48	32.48
	Othoba.com	33	21.01
Preferred online site for shopping	Chaldal.com	41	26.11
snopping	Shwapno.com	14	8.92
	Others	18	11.46
	Health and safety products	46	29.30
	Food and beverage	21	13.37
Mostly Purchased Items	Personal and fashion accessories	13	8.28
	Grocery items	56	35.67
	Electronics and others	21	13.37

4.2. Development of Measures

In this study, a structured questionnaire was developed based on a five-point Likert scale (where 1 = strongly disagree and 5 = strongly agree). The questionnaire was divided into two segments. The first section of the questionnaire denoted the demographic questions of the respondents and the second segment represented the constructs (Attitude towards Online Shopping, Subjective Norms, Perceived Behavioral Control, and Online Purchase Behavioral Intention) related questions. All the items related to TPB constructs of this study have been picked up from Lee and Ngoc (2010) whereas attitude towards online shopping has 4 items, subjective norm has 5 items, perceived behavioral control has 3 items and finally online purchase behavioral intention has 3 items. Due to the pandemic situation, a Google survey form was used to collect the data from the respondents through email. However, the researchers also used personal and social network sites to collect data throughout the data collection process. It took two and a half months (mid-October 2020 to the end of December 2020) to gather the respondents' data. The study employed a convenience sampling technique for collecting data from the academics of the various universities in Sylhet City, Bangladesh.

In this study, four sets of reliability tests were run to get the Cronbach's alpha value of each construct as well as the number of items was used for each construct to get the standard alpha value (> 0.70). The Cronbach's alpha (α) value for Attitude towards Online Shopping was (α = .827), for Subjective Norm it was (α = .859), for Perceived Behavioral Control it was (α = .834) and for Online Purchase Intention it was (α = .777). All the alpha values of this study were higher than 0.70, which ensures that the survey questions are acceptable for this study.

 Table 3

 Reliability Test (Summary of Cronbach's Alpha)

Variables	Number of Items	Cronbach's Alpha (α)
Attitude Towards Online Shopping	4	.827
Subjective Norms	5	.859
Perceived Behavioral Control	3	.834
Online Purchase Behavioral Intention	3	.777

Constructs Validity

The study employed the Pearson correlation analysis which shows the internal consistency among all the research variables. Table 4 reveals that online purchase behavioral intention and attitude towards online shopping are positively correlated with each other: (.457**) or 45.7% at 99 percent confidence interval, and significant at the 0.01 level (.000). Moreover, behavioral intention has also been found to be positively correlated with subjective norms (.775**or 77.5%, .000) and perceived behavioral control (.723**or 72.3%, .000). On the other hand, attitude towards online shopping has been found to be positively correlated with subjective norms (.509 **or 50.9%, .000) and perceived behavioral control (.520 ** or 52.0%, .000). Besides that, the subjective norm reveals a positive association with perceived behavioral control (775**or 77.5%, .000). According to Fornell and Larcker (1981), the correlation coefficient of no pair exceeded the criterion of 0.9. It does indicate that the value of discriminant validity of all the constructs is satisfactory in this study and the scale has sufficient validity.

Table 4 Pearson Correlation Analysis

Constructs	BI	AT	SN	PBC
BI	1			
AT	.457 **	1		
SN	.775 **	.509 **	1	
PBC	.723 **	.520 **	.775 **	1

 $^{^{}st}$ Correlation is significant at the 0.05 level (2-tailed)

5. RESULTS

Table 5 represents the model summary of this study. The regression model shows a good fit with the F value of 78.879 (p<.05) and the R-squared value of .609 indicating 60.9% of the variation in the online purchase behavioral intention by the independent variables (attitude towards online shopping, subjective norms, and perceived behavioral control).

^{**} Correlation is significant at the 0.01 level (2-tailed)

Table 5Regression Analysis

	Model Summary									
Model R R-Squared Adjusted R-Squared R-Squared Estimate Change Statistics Change Statistics Change Statistics F Change df1 df2 Sig. F Change							Durbin-Watson			
1	.78	.609	.601	.41061	.609	78.879	3	152	.000	1.713

Predictors: (Constant) Attitude Towards Online Shopping, Subjective Norms, Perceived Behavioral Control

Dependent Variable: Online Purchase Behavioral Intention

Table 6 demonstrates the ANOVA test that indicates the general significance of the studied model whereas the studied model's p-value (0.000) is much smaller than the 0.05 or 5% level of significance. So, the proposed research model of this study has passed the test of model fit or the level of significance.

Table 6 ANOVA

	Model	Sum of Squares	df	Mean Square	F	Sig.
	Regression	39.897	3	13.299	78.879	.000
1	Residual	25.628	152	.169		
	Total	65.525	155			

Table 7 depicts the summary of the coefficients of this study. The output of the study revealed that the consumers' attitude towards online shopping is statistically significantly correlated with the online purchase behavioral intention (β = .282, t = 2.930, p = 0.004 <0.05). Therefore, H1 is accepted. Furthermore, this study also confirmed that there is a positive significant relationship between subjective norms and online purchase behavioral intention (β = .338, t = 3.917, p = .000 <0.05). Based on this, H2 is confirmed.

Table 7 Summary of Coefficients

	Coefficients									
Will		Unstandardized Coefficients		Standardized Coefficients	4	C:a	Collinearity Statistics			
	Model	В	Std. Error	Beta	t	Sig.	Tolerance	VIF		
	(Constant)	1.058	.185		5.707	.000				
	Attitude	.274	.094	.282	2.930	.004	.272	3.680		
1	Subjective Norms	.304	.078	.338	3.917	.000	.338	2.956		
	Perceived Behavioral Control	.211	.077	.241	2.724	.007	.323	3.099		

Dependent Variable: Online Purchase Behavioral Intention

Additionally, the study results also reported that perceived behavioral control has a positive and statistically significant relationship with the consumers' online purchase behavioral intention ($\beta = .241$, t = 2.724, p = .007 < 0.05). Consequently, H3 is supported.

6. DISCUSSION

This study attempts to explore consumers' behavioral intention to accept online shopping during the COVID-19 pandemic in Sylhet City, Bangladesh, with the help of the Theory of Planned Behavior (Ajzen, 1985). This study tried to examine the three constructs (attitude, subjective norm, and perceived behavioral control) of the theory of Planned Behavior (TPB) and the effect of these constructs on the online purchase behavioral intention of consumers in the emerging market during the COVID-19 pandemic. The findings of the study supported all the hypotheses. The results of this study reported that attitude towards online shopping has a positive and significant effect on the online purchase behavioral intention of consumers in Bangladesh in the COVID-19 situation. Prior research has made similar findings in the various emerging economies (Ha et al., 2021; Naseri et al., 2020; Wang & Zhang, 2020; Wen et al., 2020; Peña-García et al., 2020; Ha, 2020; Nguyen et al., 2019; Rana & Islam, 2019; Rehman et al., 2019; Redda, 2019; Yang et al., 2018; Gakobo et al., 2016; Singh, 2015; Azam and Qiang, 2014; Turan, 2012; Behjati et al., 2012; Al-Jabari et al., 2012; Hsu and Bayarsaikhan, 2012; Javadi et al., 2012; Yulihasri et al., 2011; Khare & Rakesh, 2011). Furthermore, this study also confirmed that subjective norms have a significant impact on the online purchase behavioral intention of consumers in the emerging economy. This result is consistent with the following previous research results in other emerging markets (Ha et al., 2021; Wen et al., 2020; Ha, 2020; Rana & Islam, 2019; Rehman et al., 2019; Redda, 2019; Yang et al., 2018; Gakobo et al., 2016; Lim et al., 2016; Singh, 2015; Azam and Qiang, 2014; Sentosa & Mat, 2012; Turan, 2012; Othman et al., 2012; Al-Jabari et al., 2012; Javadi et al., 2012). Besides that, it was found that perceived behavioral control has a significant relationship with the online purchase behavioral intention of consumers in the emerging market of Bangladesh. This result is consistent with many prior research works in numerous emerging economies of the world (Ha et al., 2021; Wen et al., 2020; Salem & Nor, 2020; Rehman et al., 2019; Redda, 2019; Yang et al., 2018; Gakobo et al., 2016; Azam and Qiang, 2014; Turan, 2012; Othman et al., 2012; Behjati et al., 2012). Among the three constructs of the TPB model (attitude, subjective norms, and perceived behavioral control), this study confirms that subjective norms have the highest significant impact of attitude and perceived behavioral control on consumers' online purchase behavioral intention. Many previous studies have shown a similar result in other emerging markets like Malaysia (Sentosa & Mat, 2012; Al-Jabari et al., 2012). On the other hand, this specific result is also found to be contradictory with many prior studies in other emerging economies like Malaysia, Saudi Arabia etc. (Tan et al., 2020; Salem & Nor, 2020; Lim et al., 2016; Behjati et al., 2012).

Managerial Implications

The study has significant managerial implications for online retailers or e-marketers. The success of any business depends upon making and sustaining the closest relationships with existing and potential customers. Thus, this study could help the e-commerce industry to gain better knowledge about the online purchase behavior of online shoppers. The study will also help online sellers to develop successful marketing strategies to satisfy consumers during a new normal situation in other emerging markets like Bangladesh. Online retailers of Bangladesh could boost their business by following the findings of this study. Moreover, not only the existing online retailers but also other firms which may have the intention to start an online business soon can use the results of this study. Among the three constructs of the TPB model (attitude, subjective

norms, and perceived behavioral control), this study confirmed subjective norms have the highest significant impact over attitude and perceived behavioral control, and thus on online purchase intention of consumers in Sylhet City, Bangladesh. Therefore, policy-makers can use subjective norms as a prime tool for their marketing strategy. As the Bangladeshi consumers' behavior is highly influenced by their near and dear ones, they can use buzz marketing or referral marketing to advance their business in this pandemic situation.

This study also confirmed online shoppers' positive attitudes towards consumers' online shopping adoption intention. As we know, during the pandemic, the majority of people are staying at home and spending their time using various social and communication media. So, marketers can stimulate consumers' attitudes by using digital platforms like Facebook, Twitter or YouTube, or other social media to promote their goods or services offerings during the COVID-19 pandemic. Moreover, online platforms can be used as a medium to spread their brands and expand the goodwill of the company (Sheth & Sharma 2005; Chaffey et al., 2009). Hence, online retailers have an opportunity to make the best use of the digital environments for marketing as well as the growth of the business (Hutchings, 2012). Additionally, this study also found that perceived behavioral control has a positive impact on the intention of online shoppers. Thus, e-marketers can use this finding to promote the benefits of online shopping and let everyone know that there are fewer difficulties in shopping online rather than offline. This is because customers use online shopping particularly to save their time, physical and mental effort, energy, and money. So, promoting these benefits could help e-retailers to attract more customers in an emerging market like Bangladesh and increase their sales specifically during the present COVID-19 pandemic.

7. CONCLUSION

This study examines consumers' online purchase intention during the COVID-19 pandemic in Sylhet City, Bangladesh. So, it contributes to a better understanding of the online purchasing intention of consumers in the emerging market, particularly at the time of the COVID-19 pandemic. The study employed the original TPB model as the background theory to explore the online behavior of consumers in the emerging economy of Bangladesh and confirms that there is a positive and significant impact of attitude, subjective norms, and perceived behavioral control on online shoppers' purchase intention. All the established hypotheses are confirmed and, surprisingly, subjective norms have been found to have the highest level of significance for consumers' online purchase behavioral intention. The findings of the study also stated the robustness of the Theory of Planned Behavior (TPB) within an emerging e-commerce context.

Limitations and Future Research Direction

This study consists of several limitations. Firstly, this study focuses only on academics as a studied sample. So, there is a scope to conduct a further study on other groups of the population. Secondly, the sample of this study seems very small or unrepresentative and could be increased in later studies. Thirdly, the study has a geographical limitation as it is only based on respondents of Sylhet City, Bangladesh. Thus, future studies could be conducted throughout the nation or other geographical areas, or other emerging economies of the world like Bangladesh. Finally, this study employed the original Theory of Planned Behavior (TPB) to examine the purchase intention of consumers' behavior. Therefore, further research work may focus on other behavioral factors affecting online consumers' purchase intention or use the Decomposed Theory of Planned Behavior (DTPB) or a combination of the TPB and the Technology Acceptance Model (TAM) or other behavioral theories to measure consumers' behavioral intention in another emerging e-commerce context.

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