

# CONSUMER PERCEPTION AND BEHAVIOR TOWARDS ONLINE SHOPPING: A CASE STUDY OF BANGLADESH

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## ABSTRACT

The Study sought to assess the perceptions and behavior of consumer towards online shopping in Bangladesh. Questionnaires is used for collecting data. Out of 300 copies of the questionnaires distributed, 296 were retrieved in the period of 2019-2020. This study indicates that among the youth society, shopping through online is getting very popular but failed to draw satisfactory attention of mass people particularly old and teenagers. Lack of reliability, brand conscious and traditional mentality of consumers are also responsible not to motivate the consumers to buy through online. Looking into the importance of this factor, (Demangeot & Broderick, 2007) recommended all marketers to build such atmosphere by which the needs of online shoppers can be satisfied properly.

**Key Words:** Online Shopping, Customer Satisfaction, Reliability, Popularity, Youth Society, Bangladesh

## 1. INTRODUCTION

The ongoing pandemic has radically change the purchase behavior of the consumer. It has locked the entire world inside homes but that does not mean the demands have gone from the market. Merely the shoppers have adopted the situation and shop online and for that the e-commerce sector is booming around the world and the sector is also thriving in Bangladesh and expected to hit USD 3 billion mark by 2023 (Hasan, 2020). Shopping through online is on the rise. In urban areas, more shopping is done through online rather than physical purchase as people are trying to main social distancing. This is well reflected by the substantial growth (70%-80%) of online business in Bangladesh after the start of pandemic during 2020.

According to Brown, Pope & Voges, (2003) online marketplace provides the shoppers an easy access to the information of a brand's product quality, availability, specifications and prices along with the comparison with another brand. Moreover, shoppers are more likely to enjoy better flexibility by ordering their daily needs such as groceries as well as their very personal items from the online marketplace rather than going to the crowded stores physically (Monswé, Dellaert, & De Ruyter, 2004). Online shopping behavior which is also known as online buying behavior refers individual's overall understanding and evaluation for the product and service by online shopping which could result in good or bad way. Online

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shopping has become a prominent substitute means of brick and mortar models for distributing products and services and its demeanor has been one of the focused research issue in both information system and marketing disciplines with the rapidly growing e-business (Javadi, Dolatabadi, Nourbakhsh, Poursaeedi, & Asadollahi, 2012) . There are many other names of online shopping too, such as- Internet shop, e-shop, e-store, web-store, virtual store and online store. An online store stirs up the physical resemblance of buying products and services from online shop and the process of this kind of shopping is known as business to consumer online shopping. This refers the actual practice in which consumers determine to purchase the product through Internet.

Nowadays Internet has play a momentous preamble in our daily life and has been recognized as an effective communication channel exception to the traditional one, such as- Radio, Magazine and Television (Lee & Chen, 2010). Everyone, everywhere, is doing their work virtually in where the most impactful sector is business sector. E-commerce was introduced for the upliftment of the business in the virtual world. Bangladesh has a tremendous potentiality in E-commerce sector which helps to bring a very good deal of changes. This change began in 1990s worldwide, when the idea of e-commerce emerges and transformed the whole operation of retail business (Chen & Chang, 2003). E-commerce covers the range of online business activities for the products and services, B2B, C2C, and B2C through the Internet. Through e-commerce, the true notion of globalization is attained.

The use of Internet in Bangladesh offers a growing expectancy for e-shopping. In this case, e-customer should know the factors so that they can construct their new marketing strategies to metamorphose into spirited customers. Customer behavior is considered as a practical system since some reasoning significantly affects customer behavior and expected actions. With the aim of reducing marketing cost which lead to reduce the product's cost as well, many companies' outset using online shopping. Companies also use the Internet to associate, deliver and disseminate information and products. Internet has alternate the mode of consumer's store, and also has rapidly manifested into a global perspective (Singh & Sailo, 2013).

The recent development of online market has a strong emergence of online retailing against the substitute traditional offline retailing (Golnaz, Zainalabidin, & Mad Nasir, 2012). However consumer may not prefer online shopping for the lack of adequate trust (Lee & Turban, 2001). Chances of credit card fraud, lack of physical contact, uncertainty of product quality and the distrust of retailers are the most common reasons for consumer's pessimism about online marketplace (Bhatnagar, Misra, & Rao, 2000). Karim (2013) showed in his research that the barriers for online

shopping were the faults of delivery system, inadequate security of online payment systems, lack of personal privacy and customer's services.

Consumers use Internet not only for buying the product, but also to compare the product composition, price, guarantee, warranties and delivery services. Some consumers still feel uneasy to buy online. The major reason that hampers consumers to buy online is lack of trust. Also consumer often feel the need to test and trial the products and want to get some comments from friends about the products before purchasing. Such cause may have negative dominance on customer decision to shop online. Challenges for the development of e-commerce sector in Bangladesh include the lack of appropriate national policies to support the system, specific roadmaps for e-commerce development, financial transaction security, slow and expensive internet, delivery channels, inter-operable infrastructure and lack of human resources (Hasan, 2020). For achieving the main goal of any company, consumers buying behavior plays one of the prime roles. It is prevalent by many external and internal factors but the company can also influence the final buyers' decision making process momentarily by its activities as well.

On the other hand, the motivating factors for online shopping were the ease of shopping, less stress, availability for 24 hours in a week. Ahn, Ryu & Han (2004) categorized two kinds of activities of internet shopping including: online activities (systems, information and service quality) and offline activities (product delivery). The cost of product delivery in case of online shopping is relatively more than the delivery cost in case of traditional shopping (Liang & Huang, 2002). However, time and charge of online store's product delivery should be less (Grewal, Iyer, & Levy, 2002). Moreover, efficient product delivery, logistics and customer service should have been one of the most important factors of online shopping (Gurau, ranchod, & hackney, 2007).

The study specifically tries to discover the answer of the question regarding the consumer's main purpose for online shopping in Bangladesh, their frequency of online purchase, pricing of products in online, payment method, satisfaction level of consumers in terms of payment, delivery and products, and also the motivational factors to buy products online. In exact terms, the study seeks to explore the consumers' perception and behavior towards online shopping in Bangladesh. To obtain this objective, existing studies as well as survey over the respondent consumers will be analyzed. Respondent are the two hundred and ninety-six (296) consumers who are actively involving in online shopping.

## 2. LITERATURE REVIEW

Online shopping is a form of e-commerce where the customer can directly buy goods or services over the Internet. We are now living on the virtual world where it exposing the impact of online shopping day by day. As the paper is about the consumer perception and behavior towards online shopping in Bangladesh, some prior researches completed on the subject of online shopping behavior will be discussed in this segment.

Dejan (2013), carried out a research to study on the analysis of consumer behavior over online. He narrated that the most appropriate behavioral countenance of online customers and inspect the ways they discover, associate and catalogue product information. The main objective of this report is to metamorphose these results into a set of performance activities at strategic and technical level. Implementation of these recommendations will end in better adaption of customers.

Another study carried out by Kuester (2012), on consumer behavior as the study of individuals, groups, processes and organization which they use to secure, select and arrage of experience, products, services or ideas to satisfy the consumer and society. It symmetries elements from sociology, psychology, management and economics. It tries to identify the decision making processes of consumers both solely and in bunch. It makes emphasis on individual consumers and their characteristics such as- demographics and behavioral variables to understand customers want and desire. It also tries to mete the effects on the consumer from family, friends, groups and also society in general.

Shun (2006), revealed that there are different kinds of product, which are additional possible to be sold online such as book, software, electronics and misic. Intent for such accessories is that one does not need separated experiment when purchasing these kinds of products, not all products, can be stretched in the product explanation and descriptions. According to the new study on customer behavior, there are four different customer groups with diverse purpose and motivations. They also invent that regular efficient collection of music videos are also rise up. A great level of technical consolation inside this bunch tends to be an promising feature when it comes to product evidence online research.

Jarvenpaa, Tractinsky & Vitale (2000), investigated how customers acknowledged store size and status motivate their trust in risk perception, attitude and willingness to buy from the specific store. They understand that there is a positive correlation between customer belief in Internet stores and the stores supposed and scope. Higher customer belief correspondingly decreases perceived

risks related to Internet shopping and produces more promising attitudes near to shopping at a specific store, which in turn raises readiness to buying from store.

Anita (2013), in her study E-tailing is the practice of selling retail goods on the Internet investigates that e-marketing is the reduced version of 'electronic retailing' which basically creates business to buyer business. The concept of e-marketing differs from a variant range of products and services as against direct shopping experience. Consequently e-tailing or online marketing is just not constricted to consumers purchase. As consumers are well-informed, they can take good judgments. This encircles a fair price comparison, product research, and proving the authenticity of the e-store online shopping.

Li, Kuo & Russell (1999), in his study revealed that consumers who are purchasing from Internet stores more repeatedly are more suitability oriented and less practice concerned. These customers respect suitability throughout shopping as the most momentous factor in purchasing decision since they have time constrained and do not notice purchasing products without touching or sensitivity.

As customer hope to pay less for goods and services available in online stores, so pricing is a big manifestation for customers of online stores. This concept rehash it justified as online stores has low cost for inventory management and office management. According to Ratchford (2009), "The Internet influences price in two ways: it is a channel for obtaining information, and it is a vehicle for transactions. The major influences on online pricing that are reviewed as costly and limited search, switching costs, reputation, heterogeneity in search costs, heterogeneity in demand for services and online-offline competition." The online shops are benefited to having those points into account and pricing their products and services as they satisfy customers in terms of cost of products, switching costs and other variables which could be compared between online and offline shops.

In any purchase, buyer behavior performs an important role. Online purchase is no exception. In online buying and selling, there are different types of buyer. The sellers need to make sure that they are serving all kinds of customers of all ages, classes, races with defined trust as, "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trust or irrespective of the ability to monitor or control that other party (Wang, Cheng, & Jiang, 2009)". But this trust does not reflect on all ages, races and demography of online buyers. Still online shopping is much more popular in younger to middle aged people who are comfortable with the use of Internet.

## 2.1 OBJECTIVE OF THE STUDY

The general objective of the study is to find out the consumers' perception and behavior towards online shopping in Bangladesh. The specific objective of the study is as follow-

- I. To examine the consumer's main purpose for online shopping in Bangladesh.
- II. To determine which motivational factors influence consumers to buy products from online stores.
- III. To ascertain the satisfaction level of consumers in terms of payment, delivery and products.

## 3. METHODOLOGY

### 3.1 Research Design

To conduct this research, quantitative method is elected. Data was culled using primary data set through the distribution of questionnaire. To get the primary data, questionnaires is the best suitable researches which are based on exploration, observation and survey (Bakar, 2001) . In this study, survey method is used to collect the data once from a population through using random sampling techniques. In exact terms, the study seeks to explore the consumers' perception and behavior towards online shopping in Bangladesh. The target population was consumers who are actively involving in online shopping in Bangladesh. The data were collected from the period of 2019-2020. The research measures the consumers' perception and behavior towards online shopping in Bangladesh. This research developed a set of valid and reliable instruments to measure the influencing factors of consumers' behavior towards online shopping. The development of items began with a theory development and literature review. The questionnaires are divided into two sections, Section A consist of the demography of the respondents such as (age, gender, educational background, profession) while as section B contains the targeted questions to convey the entire enquiry.

The consumers were interviewed using questionnaire. All the data collected using the questionnaire was validated. In this process out of 300 respondents, information supplied by 296 consumers was found correct according to the questionnaire.

### 3.2 Research Questions

- I. How frequent consumer do online purchase?
- II. What is the main reason for online shopping?
- III. What is the method of payment?
- IV. What is the motivational factors for consumers to buy products from online

stores?

- V. Are the consumers satisfied with using online shopping in terms of payment, delivery system and the quality of product?
- VI. Does the consumer prefer to compare prices of products between websites prior to making purchase decision?
- VII. What's your opinion about online shopping?

### 3.3 Tools for data Analysis

Data editing was performed each day by the researcher to ensure the integrity and logical consistency of response. Once editing was done with, the data were analyzed using quantitative techniques. To analyze the data, the descriptive statistics of questionnaire had been acquired from SPSS (Statistical Package for Social Science). The summary of the result was presented using frequency distribution and percentage which was used to determine the proportion of respondents choosing the various responses. Tables and charts were used to ensure easy understanding of the analysis.

## 4. RESULTS AND ANALYSIS

A total 300 consumers were invited to be the part of this study, but 296 completed questionnaires were included in the analysis. Table-1 showed the socio-demographic characteristics of the respondents. (58.1%) of the participants were males while (41.9%) were females. Here the table-1 shows us the percentage in the age of respondents. As it shows that from age under 18 years, the number of respondents are (4.7%), from age of 18 to 25, it is (33.1%), from 26 to 30, it is (35.8%), from age of 31 to 35, it is (18.6%) and lastly is more than 36 years, it is (7.8%). This table-1 also helps us to know the occupation of the respondents, this is to know that which segment of people are buying more product on the internet. Most of the respondents were government employees (36.5%), and rest were students (22.3%), professionals (19.9%) and self-employed (13.5%).

Table-1: Demographic information of the respondents

Sl. No	Characteristics	Component	Frequency	Percentage
(1)	Gender	Male	172	58.1
		Female	124	41.9
(2)	Age	Under 18 Years	14	4.7
		18-25	98	33.1
		26-30	106	35.8
		31-35	55	18.6
		36-Above	23	7.8
(3)	Educational Background	SSC/HSC	28	9.5
		Honors	105	35.5
		Masters	106	35.8
		Other	57	19.3
(4)	Profession	Student	66	22.3
		Government Employee	108	36.5
		Professionals	59	19.9
		Self-Employed	40	13.5
		Others	23	7.8

From Table-2, consumption of product is highest where 37.5% of the respondents said that they buy at least once in a month and 30.4% of the respondents purchase products through online frequently. 63 respondents representing 21.3% indicated that they purchase once in a six months and the last group of 32 respondents representing 10.8% said that they do online purchase once in a year.

Table-2: How Frequency of Online Purchase

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Frequently	90	30.4	30.4	30.4
	At least Once in a Month	111	37.5	37.5	67.9
	Once in a Six Month	63	21.3	21.3	89.2
	Once in a Year	32	10.8	10.8	100.0
	<b>Total</b>	296	100.0	100.0	

From Table-3, 121 respondents representing 40.9% said that online shopping is mainly chosen due to the price and 37.5% of the respondents preferred online shopping due to the convenience and time saving while Trust, Fast Shipping and Brand Conscious have very low impact in the mind of consumers for deciding shopping through online in the context of Bangladesh.

Table-3: Main Reason for Online Shopping

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Price	121	40.9	40.9	40.9
	Convenience and Time Saving	111	37.5	37.5	78.4
	Trust	31	10.5	10.5	88.9
	Brand Conscious	33	11.1	11.1	100.0
	<b>Total</b>	296	100.0	100.0	

When respondents were asked about the methods of Payments they used for online shopping, 111 respondents representing 37.5% said mostly people used Third Party (Apps like bKash, Nagad, Paypal etc) to pay their payment. 88 respondents representing 29.7% pay their payments using Credit & Debit cards, 43 representing 14.5% through Bank Transfer, 31 representing 10.5% through Cash on Delivery. This analysis also indicates that 23 of the respondents representing 7.8% pay their payment through other options like Condition delivery, Digital wallet etc.

Table-4: Methods of Payments

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bank Transfer	43	14.5	14.5	14.5
	Cash on Delivery	31	10.5	10.5	25.0
	Credit and Debit Card	88	29.7	29.7	54.7
	Third Party	111	37.5	37.5	92.2
	Other	23	7.8	7.8	100.0
	<b>Total</b>	296	100.0	100.0	

When respondents were asked about the motivational factors to purchase products through online shopping, 123 of the respondents 41.6% indicated that “Easy Payment” is the main factor which influence the people to purchase products online. Avoidance of Travel (31.4%) and Wide range of products (19.9%) are also considers as motivational factors in online shopping by the respondents.

Table-5: Motivational Factors to Buy Product Online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Easy Payment	123	41.6	41.6	41.6
	Wide Range of Product	59	19.9	19.9	61.5
	No Travel to Shop	93	31.4	31.4	92.9
	No Hidden Cost	8	2.7	2.7	95.6
	Reliability	13	4.4	4.4	100.0
	<b>Total</b>	296	100.0	100.0	

From Table-6, with regard to the overall satisfaction of making a purchase through online, 155 respondents representing 52.4% are quite satisfied with the price, payment methods & delivery of products. 111 respondents representing 37.5% are not certain and lastly 30 representing 10.1% are dissatisfied in terms of price, payment methods & delivery of products while making purchase through online.

Table-6: Satisfactions with Using Online Shopping in terms of Payment, Delivery and Product

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	155	52.4	52.4	52.4
	No	30	10.1	10.1	62.5
	Can't Say	111	37.5	37.5	100.0
	<b>Total</b>	296	100.0	100.0	

From Table-7, 67.6% of the respondents check the prices of the products through different websites and 11.8% does not make any other references while making the final purchase decision.

Table-7: Prices between Websites prior to making Purchase Decision

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	200	67.6	67.6	67.6
	No	35	11.8	11.8	79.4
	Can't Say	61	20.6	20.6	100.0
	<b>Total</b>	296	100.0	100.0	

Analysis of Table-8 shows that 71.3% of the respondents are in favor of online shopping while 8.8% respondents considered physical store is better alternative for shopping. However, 19.9% of respondents have yet to decide which one is better.

Table-8: Opinion about Online Shopping

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Online Shopping is better	211	71.3	71.3	71.3
	Physical Store is better	26	8.8	8.8	80.1
	Can't Say	59	19.9	19.9	100.0
	<b>Total</b>	296	100.0	100.0	

## 5. FINDINGS

- Nowadays, online shopping is getting familiar among the youth society as they feel it more flexible, convenient & time saving. It is resolved from the survey that when a consumer set a mind to buy online goods, he or she is influenced by multiple factors. The major identified factors are excellent price, time saving & convenience.
- The ongoing pandemic has radically change the purchase behavior of the consumer. In urban areas, more shopping is done through online rather than physical purchase as people are trying to main social distancing. This is well reflected by the substantial growth (70%-80%) of online business in Bangladesh after the start of pandemic during 2020.
- The main obstacle in the process of online shopping is Trust issue regarding the quality of the products.
- From the age group of 26-35, most of them are at the peak of their working life having very less time for physical shopping. So they prefer online shopping which is more convenient and time saving.
- While making purchase decision, shoppers compare prices in online stores and investigates all reviews and rating about the product and price before making the final selection.
- Due to easy payment facility & avoidance of travel, online shoppers are more motivated to purchase online.
- This survey also shows that purchase of products is highest where online consumer buys at least once in a month which indicates popularity of online shopping in a positive means.
- The online shopping is much easier mean of purchasing products because it makes less physical movements of the consumer as products are being order and being delivered at door steps.
- Online shopping helps in deciding the best products by comparing different alternatives from online sources.

## 6. CONCLUSION

Online shopping has become very familiar in Bangladesh due to the availability of internet services, technological advances, higher literacy rate, internet enthusiast youth society, involvement of Banking sector, growing popularity of social media, reliable online payment platform, annoy free shopping environment etc. The tendency of online shopping is increasing rapidly though there are many limitations. Through structured questions, this study has been conducted collecting data from 296 respondents. The objective of this study is not to metamorphose all shoppers to online purchasing but to display them that it's a choice. This study

shows that people are highly interested to buy product through online and it's gradually increasing. Although, security & Trust issue is a great concern in online transaction and quality of products, there are many dependable systems in Bangladesh which play vital role to hold trust & security issue of customers. We all just need to be cautious while making the purchase decision through online. This study indicates a shiny future of online shopping in Bangladesh as the respondents provided different positive vibes regarding online shopping in Bangladesh.

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