

**STUDENTS' PURCHASE INTENTION TOWARDS  
ONLINE SHOPPING IN KABUL- AFGHANISTAN**

**BY**

**INAMUL HAQ JAMI**

**INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA**

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ONLINE SHOPPING IN KABUL- AFGHANISTAN**

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**INAMUL HAQ JAMI**

**A dissertation submitted in fulfilment of the requirement for  
the degree of Master of Science (Marketing)**

**Kulliyyah of Economics and Management Sciences  
International Islamic University Malaysia**

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## ABSTRACT

This study aims to identify the variables that affect students' purchase intentions towards online shopping in Kabul, Afghanistan, by underpinning the Theory of Planned Behavior (TPB). As e-commerce and online shopping play a very vital role in everyone's lives at present, particularly among young people, this has become an emerging trend also in Afghanistan in recent years. This study has been conducted on the antecedents and their relationships with online purchase intentions to recognise the influences that affect students' online purchase intentions in Kabul, Afghanistan. To identify these, data were collected from 210 Afghani students in Kabul. The conceptual framework of this study is based on the Theory of Planned Behavior and the relationships with the variables Attitude, Subjective Norm, Perceived Behavioral Control (PBC), Price, and Trust have been tested by using purposive sampling through the distribution of a self-administrated google form questionnaire survey among university students in Kabul, Afghanistan. SPSS software is used to analyse the collected data and determine the hypotheses' reliability, Exploratory Factor Analysis (EFA) and multiple regression analysis have also been implemented. It was found that the relationships among attitude, subjective norm, perceived behavioural control, price, and trust positively influence students' purchases. Exploratory Factor Analysis (EFA) and multiple regression analysis have also been implemented. It was found that the relationships between attitude, subjective norm, perceived behavioural control, price, and trust positively influence students' purchase intentions towards online shopping in Kabul, Afghanistan. The result of the study confirms the success of the proposed theoretical framework in achieving the objectives of the study. Moreover, the findings of the study will be useful for practitioners and marketing managers in e-commerce businesses. Besides, researchers and academicians can benefit from the study as it has increased their understanding of the concept of online purchase intention in the context of Afghanistan.

## خلاصة البحث

يهدف هذا البحث إلى الوقوف على المتغيرات التي تؤثر في نية الشراء لدى الطلبة في أثناء التسوق الشابكي (عبر الإنترنت) في العاصمة الأفغانية كابول، وذلك أن للتجارة الإلكترونية والتسوق الشابكي دورًا حيويًا في حياة كل فرد اليوم، ولا سيما الشباب، وقد أصبح هذا توجهًا ناشئًا في السنوات الأخيرة في أفغانستان، وعليه؛ يقوم الإطار النظري للبحث على نظرية السلوك المخطط (TPB) لبحث العلاقات بين المتغيرات؛ الموقف، والمعيار الذاتي، والسيطرة السلوكية المحسوسة، والسعر، والثقة، وقد اختُبر هذا الإطار من خلال اختيار عينة هادفة من طلبة الجامعات في كابول؛ وُزعت عليها استبانات (Google Form) ذاتية الإدارة، ثم جُمعت البيانات من 210 من الطلبة، ولتحليل البيانات وتحديد موثوقية الفرضيات؛ استُخدم برنامج الحزمة الإحصائية للعلوم الاجتماعية (SPSS)، وتُقَدَّ تحليل معامل الاستكشاف (EFA)، وتحليل الانحدار المتعدد، لتتبيّن من ذلك العلاقات بين المتغيرات، وأن لها تأثيرًا إيجابيًا في نية شراء الطالب في أثناء التسوق الشابكي في كابول، وقد أفضت نتائج البحث إلى دعم فرضياته الخمس جميعها، وأكدت نجاح الإطار النظري المقترح في تحقيق أهداف البحث، ثم إن هذه النتائج تفيد ممارسي التسويق ومديره في أعمال التجارة الإلكترونية، علاوة عن إمكانية استفادة الباحثين والأكاديميين منها؛ لأنها تزيد من إدراك مفهوم نية الشراء في أثناء التسوق الشابكي في أفغانستان.

## APPROVAL PAGE

I certify that I have supervised and read this study and that in my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a thesis for the degree of Master of Science (Marketing).

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A. K. M Ahasanul Haque  
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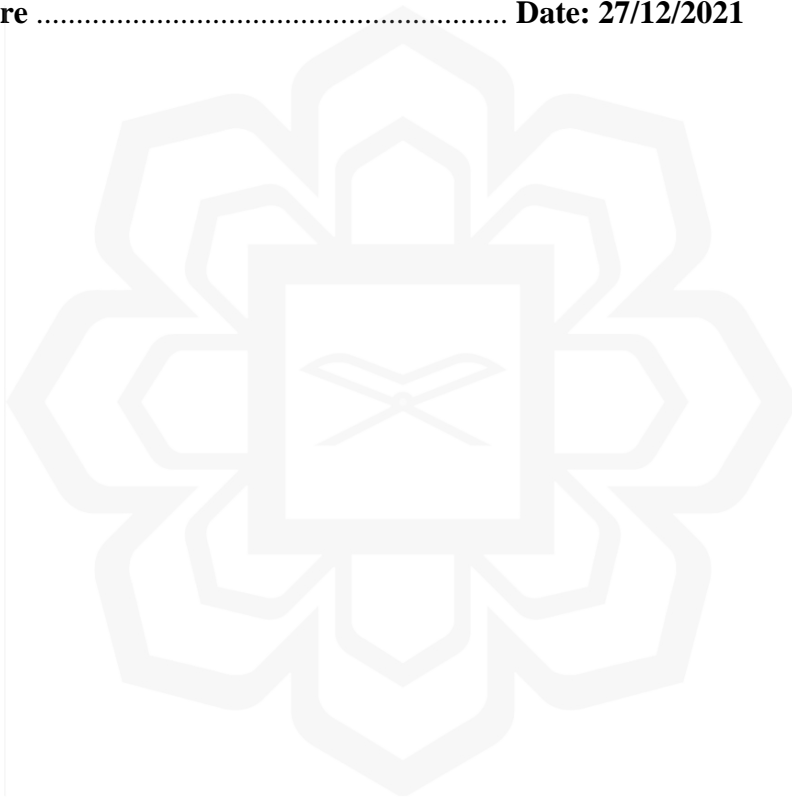
## DECLARATION

I hereby declare that this dissertation is the result of my own research, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at IIUM or other institutions.

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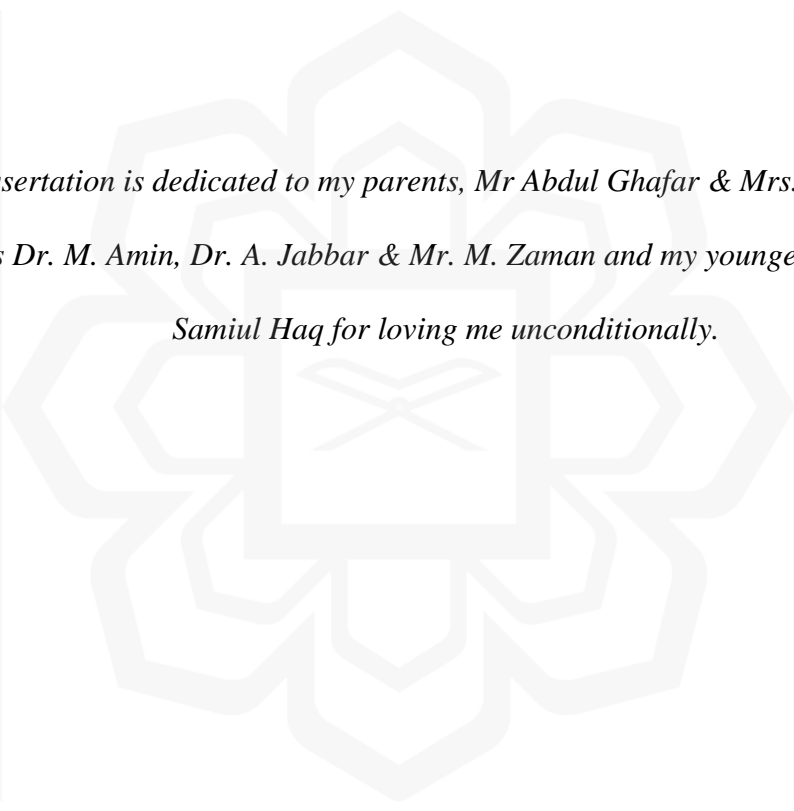
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*This dissertation is dedicated to my parents, Mr Abdul Ghafar & Mrs. A. Ghafar; my uncles Dr. M. Amin, Dr. A. Jabbar & Mr. M. Zaman and my younger brother Mr. Samiul Haq for loving me unconditionally.*



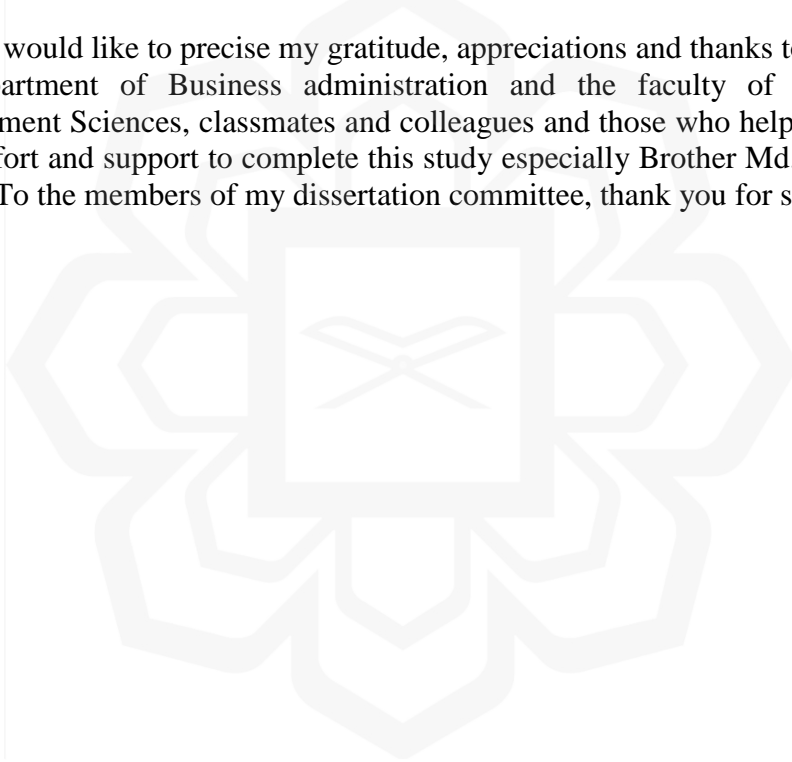
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# TABLE OF CONTENTS

<b>Abstract.....</b>	<b>ii</b>
<b>Abstract in Arabic.....</b>	<b>iii</b>
<b>Approval Page .....</b>	<b>iv</b>
<b>Declaration.....</b>	<b>v</b>
<b>Copyright Page.....</b>	<b>vi</b>
<b>Acknowledgements .....</b>	<b>viii</b>
<b>Table of Contents .....</b>	<b>ix</b>
<b>List of Tables .....</b>	<b>xii</b>
<b>List of Figures.....</b>	<b>xiii</b>
<b>CHAPTER ONE: INTRODUCTION .....</b>	<b>1</b>
1.1 Background of Study .....	1
1.2 Online shopping in Afghanistan .....	6
1.3 Students of Higher Education in Kabul, Afghanistan and Their Online Purchase .....	8
1.4 Statement of the Problem.....	10
1.5 Research Questions.....	12
1.6 Research Objectives.....	12
1.6.1 General Objective .....	13
1.6.2 Specific Objectives .....	13
1.7 Significance of the Study.....	13
1.8 Scope of the Study .....	14
1.9 Definition of Key Terms.....	14
1.9.1 Online Shopping .....	15
1.9.2 Purchase Intention.....	15
1.9.3 Attitude.....	15
1.9.4 Subjective Norm .....	15
1.9.5 Perceived Behavioural Control .....	15
1.9.6 Price .....	16
1.9.7 Trust .....	16
1.10 Organisation of Thesis.....	16
1.11 Chapter Summary .....	17
<b>CHAPTER TWO: LITERATURE REVIEW.....</b>	<b>18</b>
2.1 Introduction.....	18
2.1.1 Theory of Planned Behaviour (TPB) .....	18
2.2 Hypotheses Development of the Conceptual Framework .....	21
2.2.1 Online Purchasing Intention.....	22
2.2.2 Attitude.....	23
2.2.3 Subjective Norms .....	25
2.2.4 Perceived Behavioural Control .....	26
2.2.5 Trust .....	27
2.2.6 Price .....	29
2.3 Conceptual Framework.....	31
2.4 Chapter Summary .....	31

<b>CHAPTER THREE: RESEARCH METHODOLOGY .....</b>	<b>33</b>
3.1 Introduction.....	33
3.2 Research Methodology .....	33
3.3 Design of Study .....	33
3.4 Sample Size .....	34
3.5 Sampling Method .....	35
3.5.1 Unit of Analysis .....	36
3.6 Sources of Data.....	37
3.7 Instrument Design.....	37
3.8 Face Validity.....	39
3.9 Data Collection Method.....	39
3.10 Data Analysis Tools.....	40
3.10.1 Descriptive Statistics Analysis.....	40
3.10.2 Reliability Analysis.....	40
3.10.3 Validity Analysis.....	41
3.10.4 Exploratory Factor Analysis .....	41
3.10.5 Multiple Regression Analysis .....	42
3.11 Chapter Summary .....	42
<b>CHAPTER FOUR: DATA ANALYSIS AND FINDINGS.....</b>	<b>44</b>
4.1 Introduction.....	44
4.2 Data Preparation and Screening.....	44
4.3 Missing Data .....	45
4.4 Descriptive Analysis .....	45
4.4.1 Response Rate .....	46
4.4.2 Demographic Characteristics of Participants .....	46
4.5 Reliability Analysis .....	48
4.5.1 Construct Reliability .....	49
4.6 Exploratory Factor Analysis (EFA).....	50
4.7 Hypothesis Testing .....	54
4.8 Chapter Summary .....	58
<b>CHAPTER FIVE: DISCUSSION AND CONCLUSION.....</b>	<b>59</b>
5.1 Introduction .....	59
5.2 Discussion on Findings.....	59
5.3 Summary of Findings .....	63
5.4 Implication of the Research .....	64
5.5 Limitations of the Study .....	65
5.6 Suggestions for Future Study .....	66
5.7 Conclusion .....	66
<b>REFERENCES.....</b>	<b>67</b>
<b>APPENDIX A: Questionnaire .....</b>	<b>84</b>

## LIST OF TABLES

Table 1.1 Average revenue per online shopper in various countries.	4
Table 2.1 Variable Dification	24
Table 2.2 Variable Dification	26
Table 2.3 Variable Dification	27
Table 2.4 Variable Dification	29
Table 2.5 Variable Dification	31
Table 3.1 Measurement item	38
Table 3.2 Sections of the questionnaire	39
Table 4.1 Age of the University Students	46
Table 4.2 Education Level of Students	47
Table 4.3 Marital Status of the student	47
Table 4.4 Monthly Income	48
Table 4.5 Reliability statistics	49
Table 4.6 Reliability statistics	49
Table 4.7 KMO and Bartlett's test	50
Table 4.8 Initial Eigenvalues	51
Table 4.9 Rotated component matrix	52
Table 4.10 Rotated component matrix	53
Table 4.11 Model summary	54
Table 4.12 ANOVAa	55
Table 4.13 Coefficients	55
Table 4.14 Summary result of the hypothesis testing	58

## LIST OF FIGURES

Figure 1.1 Retail e-commerce sales worldwide from 2014 to 2023 (in billion US dollars)	2
Figure 1.2 Retail e-commerce sales in the United States from 2017 to 2024 (in million US dollars) (Haque & Mazumder, 2020)	5
Figure 1.3 Internet users in Afghanistan (Justwish, 2019)	8
Figure 2.1 Theory of Planned Behaviour	19
Figure 2.2 Proposed conceptual research framework	31



# CHAPTER ONE

## INTRODUCTION

### 1.1 BACKGROUND OF STUDY

Online shopping, also defined as e-shopping and internet business, refers to the purchase and sale of goods or services using the Internet and the transfer of money and data to carry out these transactions. Similarly, e-commerce relates to the sale of physical goods online, but it can define an authorised online transaction (Ariffin, 2018).

With the ease of web development software and online training, online shopping, also called e-commerce, contains purchasing products and services over the internet, using a computer or mobile device, which is becoming a popular choice. Businesses use online trading as a way to monetise and we are profoundly thankful today for foreseeing the benefits of emerging digital technology. Marketers can communicate with purchasers directly, anytime and anywhere. Most publications from industries on e-commerce have been one of the more contentious subjects in the present world (Bighiu et al., 2015).

Online shopping officially began in 1979, when Michael Aldrich used a two-way messaging arrangement called video text to let companies conduct electronic transactions over the internet (Pandey et al., 2015). Hence, this was the start of ecommerce and online selling. According to Winterman and Kelly (2013), the first online purchaser bought things in a store called Tesco, and this transaction created the occurrence of e-commerce in 1984. Given the importance of the internet and its prominent role in 2019, 1.92 billion consumers are forecast to have purchased products or services online. According to the latest estimate e-retail revenues reached \$3.5 trillion worldwide during the same year and e-commerce expansion will rise even further in the future (Statista, 2018). In addition, in 2017, this form of trade generated \$2.3 trillion in revenue. Statistics predict that total e-commerce revenue will increase to \$4.48 trillion for all organisations from 2021 forwards (Statista, 2018).

Online shopping is easy for customers and gainful for business people because this process enables companies to raise their revenue and gain new as numerous customers and e-commerce increased in recent years. Consequently, this study examined the issues that influence the consumers' intention towards online shopping in Kabul, Afghanistan.

In this era, technology is growing very fast and the internet is playing a significant role among people, especially the young generation. Thus, technology's speed and its progress have affected all sectors, including the telecommunications industry and trade. Therefore, advanced communication technology allows customers to purchase products from any remote area, which is convenient and easy. Thus, online shopping is the process of buying goods and services from the direct sale of traders or the transaction process between a buyer and a seller who sells through the internet (Lee, 2002). When customers make purchase decision pick the requirements they want, and then buy from an online sales platform, the buying intention phase will occur. Thus, online buying intention can be defined as a condition where a shopper is keen to make an online deal (Nursyirwan & Ardaninggar, 2020). Consequently, an online shopping guide and assist purchasers to substitute choice and e-commerce aids shoppers and businesses create an alternative platform for the traditional business model (Anderson & Anderson, 2002).

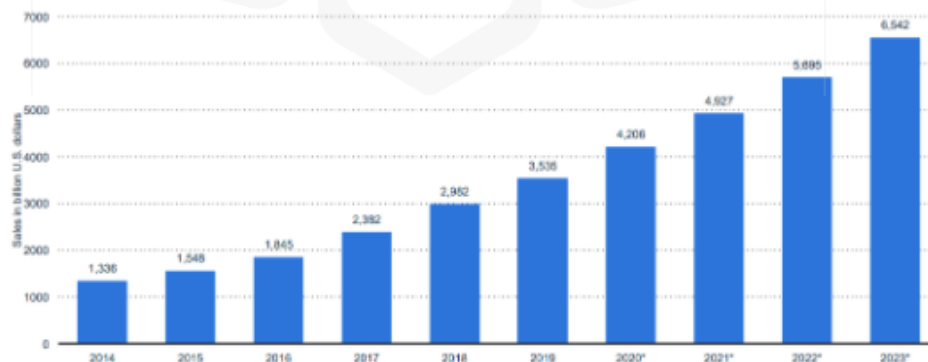


Figure 1.1 Retail e-commerce sales worldwide from 2014 to 2023 (in billion US dollars)

As shown in Figure 1.1, by the end of 2020, global e-commerce sales will touch \$4.2 trillion, or 16% of total retailing sales and those numbers are expected to rise as the '20s continue (Bigcommerce, 2020). Thus, online commerce started earlier in the West, then moved to other areas, such as Asia. The evolution of technology and the internet over history has extended the scope of doing business in the most convenient ways, particularly in the 20<sup>th</sup> century.

The extension of internet business is one of the best options in developing countries, because there is the potential for growth in developing nations, and maintaining high expectations for developing countries, which are steadily growing and facing a plateau of revenue (Hana et al., 2012). Inhabitants of Kabul and other big cities have turned to online stores as a new experience in Afghanistan. People's access to the internet and the rise social media users have created many job and entrepreneurship opportunities for creative and business-minded young people.

Online shopping was already popular in the last century and gradually encouraged customers to use it as a channel, due to the ease of transactions in providing information, because some sites have a lot of information (Kim & Kang, 2001). However, internet purchases, which is the global online shopping business, are increasing quite rapidly. The market anticipates to reach 300 million online purchasers in the United States by 2023. This is 91 percent of the country's total residents. As of now, 25 percent of Americans purchase online as a minimum once per month. Thus, 59 percent of shoppers bought clothes, whereas 45 percent bought items on Amazon. Besides that, the table below shows the countries with average e-commerce revenue per purchaser (Ouellette, 2021).



Table 1.1 Average revenue per online shopper in various countries.

<b>Country</b>	<b>Average revenue per online shopper</b>
United States	\$1,804
United Kingdom	\$1,629
Sweden	\$1,446
France	\$1,228
Germany	\$1,064
Japan	\$968
Spain	\$849
China	\$626
Russia	\$396
Brazil	\$350

The use of the online network for shopping in the world is very different. Due to the high access of internet users to the UK and the US, there is a high ranking among internet users in the list of the highest percentage of online shoppers. Consequently, India's e-commerce sector, which stood at \$2.5 billion in 2009, reached \$8.5 billion in 2012 and grew 88 percent to cross \$16 billion in 2013. The survey forecasts that by 2023, the country's e-commerce market will hit \$56 billion, led by a rise in online retail. India's e-commerce market rose by 88% in 2013 (Luhach et al., 2014).

In addition, US online spending is expected to reach \$375 billion by the end of 2020. Therefore, experts predict that by the end of 2024, online spending will exceed \$476 billion. Figure 1.2 shows the retail e-commerce sales from 2017 to 2024 in the United States.

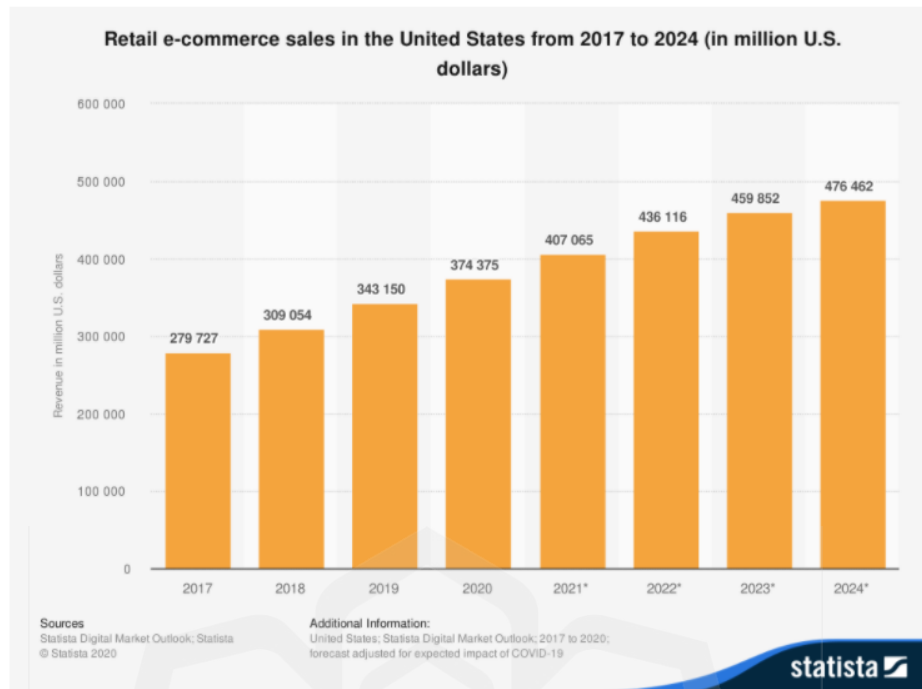


Figure 1.2 Retail e-commerce sales in the United States from 2017 to 2024 (in million US dollars) (Haque & Mazumder, 2020)

The internet has developed the way of purchasing and shopping. Because of the numerous benefits of online shopping, more and more people today prefer online shopping as a medium of regular shopping. However, online shopping has its advantages, for example, comparison shopping: prices, models and options can be compared easily online - quickly and easily.

Also, there are lots of reviews and other information accessible on the internet to aid customers in selecting the perfect brand. Most of the information obtainable online offers a direct comparison of brands and imitations. This makes it very easy to choose the suitable model (e-commerce, 2020 ). A factor that is eye-catching about online purchasing is the low-cost deals and preferable prices that can be attained from online stores because the products are directly involved with customers from the manufacturer or seller without any mediators. Numerous online stores offer discount coupons and rebates that further reduce prices (Chang, 1970).

One of the benefits of online shopping is accessibility which is obtainable for 24 hours a day, 7 days a week via PC or smartphone. Products can be ordered from any place or around the world. Additional purchases are limited to the products, models, and options available from local retailers. This can make it easier to buy hard-to-find items or inventory that are not shipped by local retailers (Jiang et al., 2013).

Shopping online does not matter for the place, even if it needs to send somewhere as a gift i.e, birthday gifts, wedding anniversary gifts, marriages gifts (Forsythe et al., 2006). In addition, fast delivery for big size goods is also a huge benefit, particularly if the delivery includes insurance as the costs become very low. Delivery is very important for many buyers, so they go to retail stores to see what they want to buy and check the prices. They then check with several retailers for online prices and order goods online for free delivery (Chen et al., 2011).

The varieties of products are sometimes astonishing for buyers. Customer can purchase diverse brands and goods from altered sellers in one place. Hence, customers can join in the latest international trends at no cost i.e., plane fair (UKessays, 2018). Sometimes a person can purchase things secretly, meaning they do not need others to know like medicines and cloths what they are really buying. Moreover, its save the time and keep from crowd (Gupta et al., 2013).

## **1.2 ONLINE SHOPPING IN AFGHANISTAN**

The culture of online stores was initiated in Kabul, the capital of Afghanistan, in 2016. Until now, more than 20 online stores have a trade license and many other enterprises have yet to receive their licenses. An Afghan student described online shopping as a great experience in the country during the war (Sediqi, 2018).

Though online shopping in Afghanistan is a new phenomenon withal online business and shopping is very much in its beginning, people show interest in online shopping and many retailers are just getting started an online business. According to Sediqi (2018), the new retailers, with names like AzadBazar.af, afom.af, JVBazar.com, Sawda.af, zarinass.com and many more online platforms sell goods ranging from

cosmetics, computers, kitchenware, and furniture to cars, rugs, and real estate. One website advertises overseas brands like Rolex, Adidas, and Zara.

Online business has been developing unprecedentedly, and people find pleasure in it very fast as well as, shows that online shopping is becoming more comfortable for internet users. Therefore, a purchaser can buy several items with just a few clicks via online shopping, while sitting at home selecting their favored perfect, size, type, color, and design. It is comparatively hard to do all this in a physical store, as it is time consuming, and tough to get the items.

However, online shopping is a new phenomenon in Afghanistan. Thus, trade on the internet has become very common in recent years among the youths. In recent years, residents of Kabul and other metropolitan areas have increased access to online stores as a new phenomenon in Afghanistan. People's access to the internet and the increase in social media users have created good job and entrepreneurship opportunities for creative and business-minded young people.

Online business is new in Afghanistan, where online commerce has become very popular in recent years. The current study is aimed to indentify students' purchase intention towards online shopping in Afghanistan particularly the Kabul region where retailers started towards online dealing to attract customers to purchase online while most people are keen on it. However, this study will cover information and knowledge about online shopping intention, and factors impacting the desires and ideas of students in Kabul city that would like or avoid online shopping.

Afghanistan is among the world's underdeveloped and poor nations. However, Kabul, the capital city, it has hope, growth, infrastructure and technological advancement. E-commerce was first introduced in Afghanistan in 2016, especially in Kabul. Overall, the customer experience with online shopping is positive. Ease of use, online shopping customers prefer to buy goods using web-based trains (Sadat, 2020).

Internet users in 2019 have reached nearly 10 million people in Afghanistan (as shown in Figure 1.3) (Justwish, 2019).

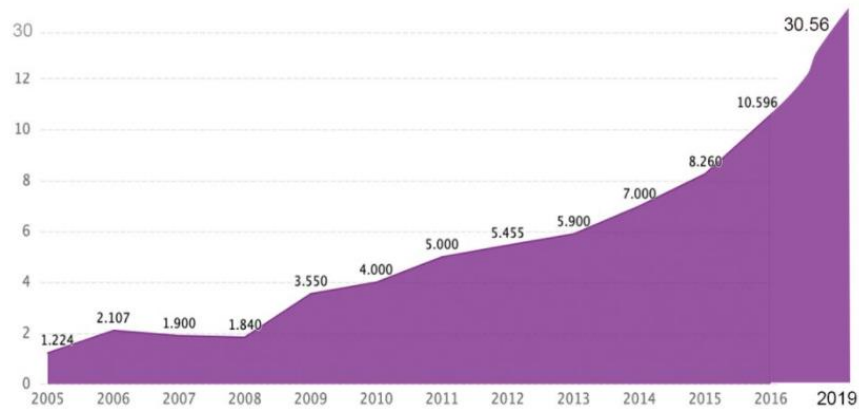


Figure 1.3 Internet users in Afghanistan (Justwish, 2019)

Studies on this field especially on online shopping and e-commerce in Afghanistan are limited, and online shopping for retail products is emerging in Afghanistan. This market is a miracle in Afghanistan. Online business has improved unprecedentedly, in recent years in the country and this market is a new concept in the country. In recent years, online business in the country has improved unimaginably, and residents of Kabul have welcomed online shopping stores and are happy to shop through webpages and social media (Qarizada, 2018). Almost all the literature reviewed up to now contain studies showing technologically advanced countries where online shopping is at its highest level. Besides, the tendency of online shopping is still growing in Afghanistan. The study focuses on identifying the factors of students' purchase intention and its effect on online shopping in Kabul, Afghanistan.

### **1.3 STUDENTS OF HIGHER EDUCATION IN KABUL, AFGHANISTAN AND THEIR ONLINE PURCHASE**

In any society, young people and students play an important role, and in some countries, the term spine is addressed to young people, i.e., young people are the backbone of a society. Millennials are technologically literate and intelligent because they have grown up and been engrossed in technology all their lives. They are constantly in touch with digital media, technology, and the Internet and could be named as “digital natives” (Pesqueira-Sanchez, 2019). According to the Statistical Yearbook of Afghanistan 2019, there are about 166 public and private universities and institution of higher education in

the country. However, online shopping was not common in the country in the past, now the people of Afghanistan have access to the Internet and transaction methods (Nsia, 2020). They became interested in online shopping and made their lives easier and more attractive (Muhammadi, 2020).

Public university students from Kabul province are estimated at about 41,406. In addition, about 115,584 students are studying at private universities in Kabul, Afghanistan. There are 156,990 active students in both public and private universities including males and females (MoHE., 2020).

Online websites have built the trust of the Afghan people, in particular students, as customers now accept such a which was no a practice in the past. Leelam.af, one of the largest online shopping centers in Afghanistan, has become famous through its online services and has created a high level of trust among the people. Online shopping has become an important part of many people's lives. Students and parents rely on the Internet to access and sell textbooks at affordable prices. This is one of services the Afghans have been searching for a long time (Leelam, 2020).

Although buying home appliances from online stores is a new task in Afghanistan, the number of online stores in the country has increased in the last two years. These online markets are mostly created and managed by educated young students and university graduates (Tahiri, 2017). Hence, statistical data collected from some customers through online surveys show that after the outbreak of Covid-19 in Afghanistan, customers, especially students usually prefer to shop online because it prevents them from going out. Online shopping also helps to slow down the curve of this epidemic in the country (Sadat, 2020).

In addition, online shopping is easy and convenient for both customers and students. Most purchasers and students prefer to be safe from the Coronavirus and buy their essentials online. Following, the outbreak of Covid-19 in Afghanistan, people often prefer online shopping because it prevents them from going out. Online shopping also helps to slow down the epidemic in the country (Sadat, 2020). Buyers especially students in Kabul tend to purchase everything from fashion to furniture online, to avoid bombings and sexual harassment, and dozens of start-ups have been doing fast business

for the past two years. Hundreds of people have been killed and injured in suicide bombings and other attacks in Kabul (Sediqi, 2018). In order to understand the purchase intention of students, most of whom are young and familiar with modern technology, we need a theory and research that uses the Theory of Planned Behavioural to understand the purchase intention.

#### **1.4 STATEMENT OF THE PROBLEM**

Afghanistan ranked 132 (bottom 15) out of 147 countries in the UNCTAD B2C E-Commerce Index score in 2017, where the score of Afghanistan was only 17 out of 100, and the maximum score was 96.5 by Luxembourg (UNCTAD, 2017). According to the data by worldometers.info, Afghanistan is one of the potential markets of e-commerce with more than 39 million people, with a median age of 18.2. Additionally, more than 70 percent of the population of Afghanistan have a mobile phone connection and more than 20 percent are using the internet, with an annual growth rate of 5% (Datareportal, 2020). Regardless of the booming growth of e-commerce globally, Afghanistan is standing far behind compared to other countries with similar consumers. For example, Malaysia is ranks 30<sup>th</sup> position with 32 million populations with a median age of 30.3 years old.

Nevertheless, few markets, including online businesses and foreign direct investment, are not upset by this situation in Afghanistan regarding e-commerce. The global economic crisis will push internet marketing for businesses and entrepreneurs as it is the cheapest way to advertise and meet the large consumer base in a short period (Business Insider, 2011).

E-commerce has started in 2016 and it is increasing use at the beginning of quarantine and with the outbreak of COVID-19 in Kabul city. When the lockdown started, many stores and young people initiated new things to sell online, and their businesses increased significantly. After the outbreak of Covid-19 in Afghanistan, people preferred to shop online because it prevent them from going outside. Online shopping also helps to slow down the curve of this epidemic in the country. E-commerce in Afghanistan is yet to be accepted by the consumer, and it is essential to address the

factors that influence their online purchase intention (Sadat, 2020). Students represent the potential population of Afghanistan and they can lead the e-commerce market by having an entrepreneurial mindset after graduating. Therefore, the outbreak of COVID-19 and the lockdown increased online shopping and businesses considerably.

Even though the world is moving towards virtual reality, research shows that traditional stores are still preferred by the majority of consumers over online stores. From the statement of the researchers, there are many challenges, and a lack of studies have been found. Consumers are less motivated to use online stores, although most would do a survey online first before purchasing their intended products. Only a few studies have been carried out in the context of Afghanistan, and there is almost little research project or initiative from the government to understand the online purchasing behavior of the consumers (Delawari, 2019).

Therefore, to bring a change in the minds of Afghan consumers, especially students who play a key role in the society, it is crucial to understand their online purchase intention and identify the factors that influence them to move towards online shopping. In this regard, this study focused on students, rather than the general population because after forty years of wars and conflicts many people in this country stayed away from education and technological advancements. However, this war and conflict decreased the level of literacy among the people. The majority of Afghanistan's population is young, and it is the youth who have the knowledge and access to today's advances, and about 67% or 22 million of the country's population are under 24 years old (Qadimi, 2020). In recent years, Afghanistan has been among the top 20 countries globally in terms of the youth population. The reason is the rapid increase in the birth rate. The population of people over 65 is estimated at 900,000, which is less than three percent of the country's population (Qadimi, 2020).

Findings from previous research, carried out in other parts of the world, show that several factors influence and have significant relationship with online purchase intention of consumers. Some of these factors are subjective norms (Farah et al., 2018; Leerapong, 2013), attitude (Karim et al., 2020; Rizwan, et al., 2014; Rajeswari, 2015) perceived behavioral control (PBC) (Yang et al., 2018), trust (Hong & Cha, 2013), and price (Heda et al., 2017; Balabanis & Stathopoulou, 2021). The researcher originates a