

# Analysis of the Consumer Perceptions of Online Shopping: Case of Bangladesh

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## ABSTRACT

Though online shopping has become a new type of retail shopping, it has been adopted worldwide, including in Bangladesh, influencing ordinary citizens' lives. In Bangladesh, consumers have yet to be habituated to online shopping frequently. This study aims to identify consumer perceptions of online shopping in Bangladesh. The study has 140 sample sizes from the Chuadanga district by forming a self-structured closed-ended Questionnaire. The SPSS version 16.0 statistical tool is used in this study. Several statistical tools, like frequency tests and percentages, were used to measure the objective. We found that consumers are primarily young, below 30 ages, who shop online to save time, and for available varieties of products and services and prefer to pay through cash on delivery method. Most consumers feel risk in online shopping and are also concerned about the security of the payment system. Overall, Consumers are satisfied with online shopping. Also, this study has a few limitations. Future research with a larger sample size and additional variables is recommended.

**Key words:** Online shopping, Bangladesh, Chuadanga, Consumer, Consumer Perception

## INTRODUCTION

With the continuous progress of the Internet, network companies and e-commerce have been developed daily. With the development of network companies and e-commerce, consumer preferences have changed from physical to online shopping (Ali, 2016). E-commerce has become an indispensable marketing channel in business transactions (Javadi et al., 2012). Online shopping is part of e-commerce. Studying consumer perception of online shopping has been one of the most critical research agendas in e-commerce during the last decade (Chen, 2009). The research on consumer perception of online shopping has been conducted in multiple disciplines, including information systems, marketing, management science, psychology, and social psychology, etc. (Cheung et al., 2005; Rahman et al., 2022; Pavlou & Fygenson, 2006; Zhou et al., 2007a; Hasan et al., 2020). At present online shopping is an easy solution for a busy life.

Consumers' attitude towards online shopping refers to their psychological state in making purchases over the Internet. The online buying behavior process relates to the products or services purchased online (Javadi et al., 2012). The method of online buying behavior consists of five steps, similar to traditional shopping behavior (Rahman et al., 2021). In a typical online purchasing process, there are five steps involved the consumer identifies his or her needs for a product or service, then moves online and searches for the information; after gathering products or services information, the consumer evaluates the products or services with other available options selecting an item according to his/her requirement and criteria making transaction for selected products or services and gets post-purchase experience (Kotler, 2000).

In the twenty-first century, trade and commerce have been so diversified that multichannel has taken place, and online shopping has increased significantly worldwide (Gutlapalli, 2016). Using the Internet, online consumers



more easily gain access to information, and they offer a wide variety of products and services that can be selected at competitive prices (Park & Kim, 2003). The people of our country are habituated to new ways of shopping that have led to the popularity and growth of online shopping in Bangladesh (Rahman *et al.*, 2018). To meet the research objectives, we begin with a review of the literature on consumer perception of online shopping. Then, we develop the methodology and analysis the results of this study are reported. Finally, we conclude and discuss limitations and recommendations for further research.

This paper aims to identify the consumer perception and Behavior toward online shopping in Bangladesh.

## LITERATURE REVIEW

Online shopping is purchasing products or services online (Ali, 2016). Compared to physical shopping, Online shopping offers consumers great benefits at low cost, convenience, 24/7 accessibility, and time-saving (Wen *et al.*, 2011; Javadi *et al.*, 2012; Rahman *et al.*, 2020). Through the Internet, consumers make shopping easy without the persuasion of salespeople. Online stores reduce transaction costs for consumers and vendors (Geissler & Zinkhan, 1998). From online shopping, customers can easily and quickly access every product or service simply with some clicks (Adnan, 2014).

In the spirit of the benefits of online shopping over traditional shopping and hopeful assumptions for future growth, negative aspects associated with this shopping method are also becoming critical (Ko *et al.*, 2004). In online stores, customers need a sense of the product to visually see, touch, taste, smell, hear, etc., as they search for and purchase products as well. Consumers may develop low trust and perceive elevated risk highly because of the lack of face-to-face communication (Javadi *et al.*, 2012). Interaction between customer and seller in online shopping occurs in an environment of uncertainty (Bulut, 2015). However, this difficulty can be reduced by using specific software tools such as the online recommendation agent (Häubli & Murray, 2003; Rahman & Amin, 2020; Xiao & Benbasat, 2007) and the online negotiation agent (Huang & Sycara, 2002; Huang & Lin, 2007). In online shopping, it is not easy to sustain a customer for an extended period and keep up with their needs and wants (Rungsrisawat *et al.*, 2019).

Consumers feel risk in purchasing goods from the Internet (Dennan *et al.*, 2006; Rahman *et al.*, 2019; Gutlapalli, 2017a; Bianchi & Andrews, 2012). Chance plays an essential role in consumer behavior and contributes to explaining information-searching Behavior and consumer purchase decision-making (Masoud, 2013). Consumers perceive a higher level of risk, such as financial risk, performance risk, physical risk, time risk, psychological risk, social risk, and security risk (Griffin & Viehland, 2011), when purchasing through the Internet compared to physical transactions (Lee & Tan, 2003).

Demographic profiles of consumers such as age, gender, educational level, occupation, place of residence, income level, marital status, and attitudes influence the shoppers' decisions to a great extent (Hashim *et al.*, 2009; Amin & Rahman, 2018; Gutlapalli, 2017b; Liebermann & Stashevsky, 2009). Male and female consumers are interested in purchasing different products (Zhou *et al.*, 2007b). Male users are more favorable perceptions of online shopping than female users (Wu, 2003; Garbarino & Strahilevitz, 2004). On the other hand, female users prefer and enjoy physical evaluation of products, such as seeing and feeling consequences before they buy those (Dittmar *et al.*, 2004).

Online retailing is a more convenient shopping channel for consumers because the online store offers more significant time savings (Szymanski *et al.*, 2000). Trust and perceived benefits are determined factors that usually influence Consumer behavior toward online shopping (Hoque *et al.*, 2015). Moreover, information quality, merchandise attribute, website design, transaction capability, payment, security/privacy, delivery, self-consciousness, state of mind, the consumer's time sense, and customer service are strongly predictive of online shopping satisfaction (Mudambi & Schuff, 2010; Rahman *et al.*, 2017; Reddy *et al.*, 2020; Katawetawaraks & Wang, 2011).

However, online shopping is a relatively new method; significant changes must occur to encourage more consumers to shop online (Masoud, 2013). For this to happen, consumers must recognize that they could obtain a better deal from online shopping than traditional shopping channels (Keeney, 1999).

## RESEARCH METHODOLOGY

### Data collection

To understand the consumer perception of online shopping in Bangladesh, we have collected primary data through a survey method of qualitative and quantitative analysis by forming a self-structured closed-ended Questionnaire. A Likert five-point scale ranging from strongly agree to strongly disagree used to collect a quick response from the respondents. Secondary data has been collected from different research documents such as books, journal articles, research publications, seminar papers, etc. For primary data collection, we have selected the Chuadanga district in Bangladesh. We have collected data from both urban and rural areas. We have collected data from Students, Professionals, Homemakers, and business people.

### Sample Size

A total sample size of 140 questionnaires was used in this research. Among these respondents, there are 88 male and 52 female online consumers. Among this questionnaire were 35 for Students, 35 for Professionals, 35 for Homemakers, and 35 for business people sample.

**Statistical Analysis**

Statistical Package for Social Sciences (SPSS) version 16.0 has been used to process and analyze the data. It has been used to test the statistical significance of the parameters at a 5% significance level.

**RESULTS**

Table 1: Frequency Distribution of gender, age, monthly income, marital status, live and education level

Variables	Number (Percent)
<b>Gender</b>	
Male	88(62.9%)
Female	52 (37.1%)
<b>Age</b>	
<20	6(4.3%)
21-30	79(56.4%)
31-40	40(28.6%)
>40	15(10.7%)
<b>Monthly Income</b>	
<20000	71(50.7%)
20001-30000	45(32.1%)
30001-40000	15(10.7%)
>40000	9(6.4%)
<b>Marital Status</b>	
Married	90(64.3%)
Unmarried	50(35.7%)
<b>Live in</b>	
Urban	97(69.3%)
Rural	43(30.7%)
<b>Education Level</b>	
<=SSC	8(5.7%)
<=HSC	63(45%)
Graduate	36(25.7%)
Post-Graduate	33(23.6%)

Table 1 shows that 62.9% of the respondents are male and 37.1% are female consumers, where married 64.3% and unmarried 35.7%. The age statistics show that 56.4% of respondents between 21 and 30 are interested in online shopping. Among that respondents, 50.7% of respondents below in monthly income of taka 20000 are interested in online shopping. 69.3% of respondents live in urban areas, and 30.7% live in rural areas. Finally, we see in Table 1 that 45% of respondents are <=HSC because most are students and homemakers.

Table 2 shows that among those respondents there are 43.6% of respondents are buying online because of time shaving. Among the total respondent, there are 31.4% of respondents are food and clothes. Table 2 also shows that 68.6% of respondents are facing problems from online shopping, and 31.4% of respondents are not facing any issues from online shopping. Among the respondent, 27.9% of respondents face cheap quality product problems when they buy on the Internet. 70% of respondents pay Cash on Delivery for online shopping. 32.1% of respondents are buying During Offers, and 50.7% are buying on need online. Table 2 also shows that 41.4% of

respondents purchase the Internet because it is not to travel to the shop.

Table 2: Frequency distribution of online shopping reasons, buying goods, daily internet use, yearly online shopping, problems, kinds of problems, payment system, when shopping, benefits level

Variables	Number (Percent)
<b>Online shopping Reasons</b>	
Time shaving	61(43.6%)
Low price	23 (16.4%)
Fast shipping	4(2.9%)
Product verity	52 (37.1%)
<b>Buying Goods</b>	
Cosmetics	13(9.3%)
Books	20(14.3%)
Cloths	44(31.4%)
Groceries	21(15%)
Food	42(30%)
<b>Daily Internet Use</b>	
Below 2 hours	8(5.7%)
2-3 Hours	39(27.9%)
3-4 Hours	29(20.7%)
Above 4 Hours	64(45.7%)
<b>Yearly Online Shopping</b>	
<3000	105(75%)
3001-6000	33(23.6%)
6001-9000	2(1.4%)
>9000	0
<b>Problems</b>	
Yes	96(68.6%)
No	44(31.4%)
<b>Kinds of problems</b>	
Delay in delivery	18(12.9%)
Cheap quality product	39(27.9%)
Product Damage	24(17.1%)
Harassment	15(10.7%)
No problems	44(31.4%)
<b>Payment System</b>	
Internet Banking	33(23.6%)
Debit/Credit Card	7(5%)
Cash on Delivery	98(70%)
Cheque	2(1.4%)
<b>When Shopping</b>	
At leisure	21(15%)
During Offers	45(32.1%)
On need	71(50.7)
Regularly	3(2.1%)
<b>Benefits</b>	
Easy Payment	40(28.6%)
No Hidden Cost	19(13.6%)
No Travel to shop	58(41.4%)
Wide Range of Products	23(16.4%)

Table 3: Frequency Distribution of convenience to physical shopping, risky and satisfied level

Variables	Number (Percent)
<b>Convenient to physical shopping</b>	
Strongly Agree	24(17.1%)
Agree	78 (55.7%)
Neutral	26(18.6%)
Disagree	11(7.9%)
Strongly Disagree	1(.7%)
<b>Risky</b>	
Strongly Agree	15(10.7%)
Agree	59(42.1%)
Neutral	48(34.3%)
Disagree	13(9.3%)
Strongly Disagree	5(3.6%)
<b>Satisfied</b>	
Strongly Agree	5 (3.6%)
Agree	92(65.7%)
Neutral	32(22.9%)
Disagree	9(6.4%)
Strongly Disagree	2(1.4%)

Table 3 shows that among that respondent, 55.7 % of respondents agree to online shopping because it is more convenient than physical shopping. 42.1% of respondents agree that they face risk in online shopping, but 34.3% are neutral because they do not face any threat. Table 3 also shows that 65.7% of respondents are satisfied with online shopping.

**DISCUSSION**

Male consumers are more interested in buying online than female consumers. This result is consistent with the prior studies (Dittmar et al., 2004; Lin et al., 2018). Younger consumers are more interested in online shopping than any other age of consumers. Sharma et al. (2012) argue that younger consumers are more associated with online shopping than older consumers. Low-income consumers <=HSC buy more online because most are students and homemakers without permanent income. This finding also a similar observation was made by a previous study by Rahman et al., 2018. Married people are buying more than unmarried people online. This finding is related to the last survey by Lim et al., 2019. People living in urban areas buy online more than rural people because urban people are more skillful and experts on the Internet.

The study shows that consumers are purchasing online because of time shaving. This result is consistent with a previous study by Bodepudi et al., (2021). Consumers are more interested in buying clothing items online. The survey by Sam and Sharma, 2015 also supported this finding. Consumers who use the above 4 hours of the Internet daily purchase more online. This finding is similar to a previous study by Guo et al. (2012). Most consumers spend less than 3000 takes yearly for online shopping. This finding is also the finding of a previous study by Ali, 2016. Consumers need more help in buying

online shopping than in physical shopping. This result is consistent with the prior studies by Javadi et al., 2012. Finding above this study, most consumers are paid cash on delivery. This study's finding is the same as previous studies of Sylke et al. (2002). Consumers purchase the product online because of their needs, and there is no need to go to the market. Our findings are consistent with the previous study by Sing and Sailo (2013).

The studies also found that consumers are faced online shopping is more convenient than physical shopping. A similar finding was made in a previous study by Masoud, 2013. Seeing from the above analysis, Consumers feel felt risk in online shopping. This finding corroborates previous studies (Aldás-Manzano et al., 2009; Ahmed et al., 2015; Ganguly et al., 2010) that show a negative relationship between perceived risk and online shopping. However, in online shopping, consumers are overall satisfied with shopping. These findings also confirm the results of a previous study by Rahman et al. (2018).

**CONCLUSION**

This paper aims to show the present scenario of online consumers' perception in Bangladesh. Bangladesh is still in the learning process of online business. However, online shopping is becoming increasingly popular in Bangladesh because of its easy use and availability of Products and services within 24 hours. Online consumers in Bangladesh are primarily young (below 30 years). They do online shopping because of time shaving, a wide range of products, an easy payment system, and provide ease of shopping. Our research was conducted with consumers who had purchased online. They mostly rely on price and experience as the basis of the quality judgment of items in online shopping, and for payment systems, they prefer the cash-on-delivery option. Most shoppers get the information primarily from Facebook advertisements that friends and family pursue through personal communication. The most challenging issue would be building consumer trust in online shopping in Bangladesh. The positive sides of online shopping have yet to be discovered by Bangladeshi. They know that online shopping is very convenient. However, they need to find out whether their security or privacy is there.

**LIMITATIONS AND FURTHER RESEARCH**

As with all studies, there are limitations to this work as well. Firstly, the data is collected only from the Chuadanga district in Bangladesh. Secondly, the sample size itself is relatively small. Thirdly, Consumers still need to have a clear idea about online shopping. A more significant number of sample sizes are desirable to evaluate Bangladeshi consumers' perceptions of online shopping accurately. The methodology of this study for analyzing the data may not fully assess the consumer perception of online shopping behavior. Future research should consider the above limitations, making my findings more valid and robust.

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