



Socio-Economic Status of Online Shoppers and its Associated Factors in Bangladesh”

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Aim of the study: This study was conducted to evaluate the socio-economic status and behavior of online shoppers in Bangladesh.

Methods: Data from 200 population segments of the Bangladeshi consumers was collected by self-administrated and structured questionnaire. We employed factor analyses, along with other Exploratory Data Evaluation methods to explain the variance in response.

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Methods: Data from 200 population segments of the Bangladeshi consumers was collected by self-administrated and structured questionnaire. We employed factor analyses, along with other Exploratory Data Evaluation methods to explain the variance in response. Two different modes were used to carry out the survey. In total 225 hard copy of the questionnaire was distributed and among those, 110 were sent as out questionnaires through the online platform from which we collected 93 responses. Finally, 200 completed reports were selected for analyzing. After analyzing, all the data were displayed by several tables and figures.

Results: In this current study, we found the highest 44% (n=89) were from 23-27 years age group. In analyzing the educational status, we found the highest number of them were undergraduate who were 39% (n=78), and the total (100%) online shoppers of this study were educated. Male was dominating in number here. The highest number of online shoppers were service holders who were 67 in number and it was 33.5%. Then 24% (n=48) were student, 16.5% (n=33) were self-employed, 12% (n=23) were part-time worker, 8.5% (n=17) were housewife and the 6% (n=12) were from other professions. We found the highest 36.5% participants were from 75,000 to 1, 00,000 BDT/month income group. Then 23.5% were from >1, 00,000 BDT/month, 22.5% were from 50,000 to 75,000 BDT/month, 10.5% were from 25,000 to

50,000 BDT/month and 7% were from <25,000 BDT/month income group. In analyzing the payment mode of the participants, we found that the highest number of online shoppers pay their product's prices through 'cash on delivery' system, which was 45%.

Conclusion: Bangladesh is a lucrative market for the online shopping giants and this paper will provide them with a head start for understanding the consumers here. This framework also can be employed in other developing countries to get an insight into their consumer profile. The geographical coverage of Dhaka, and the age boundaries of respondents, 18-40, may hinder the generalization of the findings over the entire nation.

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I. INTRODUCTION

Shopping attitude depends on affordability, accessibility, and quality of goods. Time is a vital factor in online shopping. The increasingly busy and connected schedules leave a little time for the shoppers to venture into the physical store. Hence the online shops open up the opportunities for them to shop through browsing and at ease. Bangladesh, being a developing country, is a little slow to catch up on the online shopping spree, but with the advancement of the internet infrastructure and improving economic condition, online shopping is making a pathway into the daily lives of the Bangladeshi consumers. Numerous researches have been conducted over the years to better understand the perception of the consumers towards online shopping, but there is still a requirement for more studies unearthing the feeling of the consumers from the developing countries, like Bangladesh. These features should be appreciated while investigating the nature of online shopping in Bangladesh. The relative advantage generated and accumulated experience of this phenomenon will also help build an altogether attitude towards online shopping in Bangladesh. This study employed factor analysis to investigate the online shopping behavior among the urban population from the context of the factors mentioned above. Factor analysis is a multivariate method of data reduction where a small number of variables (named as factors) describes the variability of a larger number of observed correlated variables. With factor analysis, the research will be taken to the next step where the factors can identify the behavior of the online shoppers. Understanding the factors will help to design and plan

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towards the long-term business of the online shopping industry. In this study, we have established that, they correlate the parameters, and are well distributed within the factors. It is also noticeable that shoppers' attitude towards online shopping is the parameter that explains the highest variability of the data. Then the next most important parameter is price followed by trust and convenience, and experience respectively. The e-commerce arena has witnessed a steady growth in the previous years and we expect it to grow by more than 15% in the coming years. Currently, around 167 e-commerce businesses are targeting 54 million internet users, 18 million Facebook users, and 133 million mobile users in Bangladesh. The most popular e-commerce categories in Bangladesh are Online Retail Stores, Food Delivery Stores, Grocery Stores, E-ticket, Online Car market, Online Real-Estate market, etc.¹The first section gives a brief introduction to the topic. Next, a review of relevant literature further validates the influence of attitude, convenience, price, trust, and experience on attitude for online purchases. After that, we discuss the research methodology in terms of research population and sample, questionnaire design and administration, data collection procedures, and finally, the factor analysis explores the research questions with relevant results. We present the study finding hereafter, and outline future research opportunities along with the limitations of the research. From the primary source, we got an idea about the Characteristics of the participants. We also tried to know more about this topic from secondary sources. We identified some essential factors are responsible for online shopping in Bangladesh. Factors were Consumer Behavior, Online Shopping Behavior, Attitude, Price, etc. Consumer Behavior: Consumer behavior tries to unearth the secrets regarding why people choose certain products over others while purchasing.²Asia Pacific region is leading the growth of online shopping as compared to the mature market such as the US, UK, Japan, and European Countries. The Asia Pacific recorded massive growth, especially in China. In 2016, the Asia Pacific region made about \$1 trillion in online sales, and the majority came from China, constituting about \$899 billion³. With more and more consumers become increasingly familiar with the Internet and its benefit, online shopping is becoming popular and getting preference among a group of consumers seeking better value proposition regarding information, convenience, cost, choice. Like other young Asian citizens, youngsters in Bangladesh are experimenting with new ways of shopping that have led to the popularity and growth of online shopping in Bangladesh. defined consumer buying behavior as a process that describes how individuals, groups and organizations select, purchase, use and dispose of products, services, ideas or experience to meet the consumers' demand. It studies individual consumer

characteristics, such as demographics and behavioral variables in an attempt to understand people's wants. Consumer behavior research allows for improved understanding and forecasting concerning not only the subject of purchases but also purchasing motives and purchasing frequency⁴. New inventions and newer modes of shopping opportunities have gained a renewed focus on consumer behavior for evaluation.

II. RESEARCH METHODOLOGY

It was a survey-based observational study conducted across the metropolitan city of Dhaka. The survey respondents belong to the 18-40 years urban population from Bangladesh. Among this consumer group, who have some form of the online shopping experience, have been included in the sampling framework. However, as there is no database containing the list of online shoppers in Bangladesh, the Non-Probabilistic Convenience sampling method has been applied to conduct the research. Utilizing the convenience sampling method for measuring the attitude towards online shopping, has been accepted as relevant in previous investigations of similar nature. The criteria for selecting the sample respondents were that they have the internet connection with some online purchase experience. We used both offline and online modes to collect data from the respondents. In offline mode, we handed over the questionnaires to respondents with a brief introduction to the topic. For the online responses, we distributed the questionnaire via both email and social networks to friends and peers, who further relayed it to their peers. The unit of analysis was "online shopper in Dhaka" who had experienced the online shopping. We included questions capturing the sentiment of a developing country along with previously utilized statements to measure attitude towards online shopping. Interviews with few judgmental samples of online shoppers were also conducted before the questionnaire development. To test the reliability of the questionnaire, we carried out Cronbach's alpha test with a result close to 0.7, which further validates the of the survey questionnaire. With a number of modifications, a questionnaire with 38 questions, among which 20 were five-point Likert scale statements, were developed. We measured convenience with five reports, and Price, Trust, and Experience with four, five and four reports, respectively. We carried out the survey in two different modes. In total 225 hard copy of the questionnaire was distributed and among those, 110 were sent as out questionnaires through the online platform from which we collected 93 responses. Finally, 200 completed reports were selected for analyzing. Bangladesh is a developing country with ample opportunity to grow digitally. There is a bunch of urban youth, characterized by increasing disposable income, who are ready to experience the newer modes of shopping offered by electronic media.

III. RESULTS

In this current study among total of 200 participants, we found the highest 44% (n=89) were from 23-27 years age group. Then 27% (n=54) were from 18-22 years' age group, 20% (n=39) were from 28-32 years' age group the rest 9% (n=18) were from >32 years' age group. In analyzing the educational status of the participants, we found the highest number of them were under-graduate, who was 39% (n=78). Then 31% (n=62) were graduate and 30% (n=60) were post-graduate. So, the total (100%) online shoppers of this study were educated. In analyzing gender, we found 54% (n=108) participants were male, whereas 46% (n=92) were female. So male was dominating in number here. On the other hand, according to the occupational status of the participants, it was found that the highest number of online shoppers were service holders who were 67 in number, and it was 33.5% among all the

participants. Then 24% (n=48) were student, 16.5% (n=33) were self-employed, 11.5% or 12% (n=23) were part-time worker, 8.5% (n=17) were housewife and the rest 6% (n=12) were from some other professions. Besides all of these, in analyzing the economic status (Monthly family income) of the participants, we found the highest 36.5% participants were from 75,000 to 1,00,000 BDT/month income group. Then 23.5% were from >1,00,000 BDT/month income group, 22.5% were from 50,000 to 75,000 BDT/month income group, 10.5% were from 25,000 to 50,000 BDT/month income group and only 7% were from <25,000 BDT/month income group. In analyzing the payment mode of the participants we found that the highest number of online shoppers pay their product's prices through 'cash on delivery' system, which was 45%. Then 18.5% uses 'mobile banking' system, 14.5% uses 'credit card', 10% uses 'debit card', 6.5% uses 'bank deposition' system, and 5.5% uses 'online fund transfer' system.

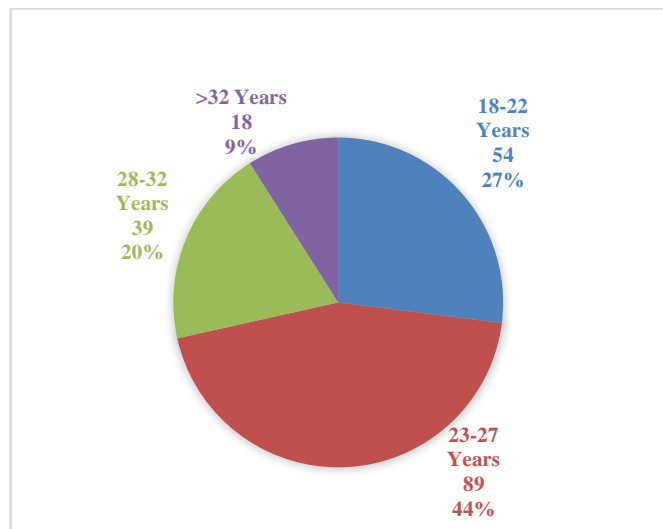


Figure 1: Age distribution of the study participants(n=200)

Table1: Gender & educational status of respondents (n=200)

Measure	Variables	n	%
Gender	Male	108	54.00
	Female	92	46.00
Educational Level	Under Graduate	78	39.00
	Graduate	62	31.00
	Post Graduate	60	30.00

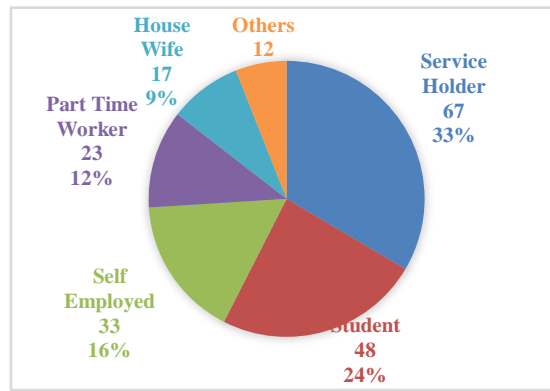


Figure 2: Employment status of the study participants. (n=200)

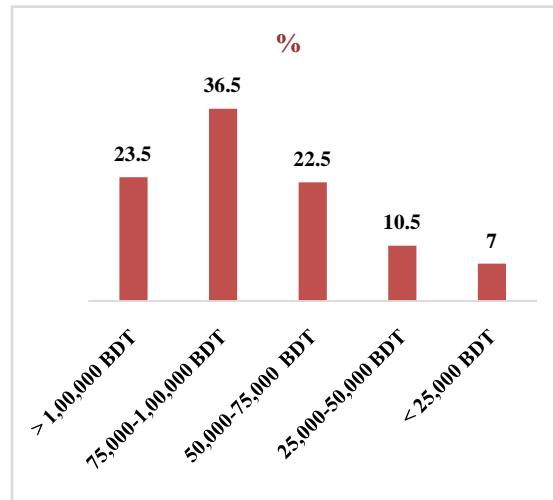


Figure 3: Monthly income distribution of respondents (n=200)

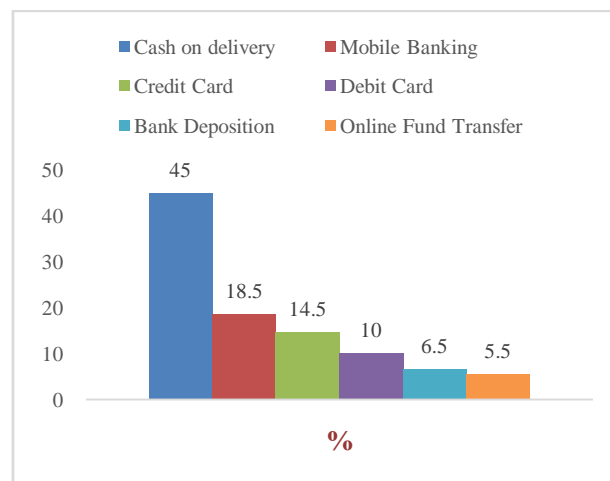


Figure 4: Payment mode distribution of respondents (n=200)

IV. DISCUSSION

In this current study in analyzing gender, we found 54% (n=108) participants were male, whereas 46% (n=92) were female. So male was dominating in number here. On the other hand, according to the occupational status of the participants, it was found that

the highest number of online shoppers were service holders who were 67 in number, and it was 33.5% among all the participants. Then 24% (n=48) were student, 16.5% (n=33) were self-employed, 11.5% or 12% (n=23) were part-time worker, 8.5% (n=17) were housewife and the rest 6% (n=12) were from some other professions. Online shopping is a form of

electronic commerce that allows consumers to buy products directly from sellers over the Internet⁵. Retail e-commerce grew nearly to US\$840 billion in 2014, surpassing the previous years, and it is estimated to increase to US\$1506 billion in 2018⁶. Katawetawaraks & Wang⁷ argued that online shopping had generated mixed behavioral patterns among consumers. It has provided modern consumers, seeking more convenience and speed, with more choices and information. The inability to feel the product before final purchase and novelty in the delivery process creates a form of negativity towards online shopping. The growing popularity and importance of online shopping have given birth to a large number of e-retailers and therefore, has attracted the attention of researchers to study the e-consumer behavior. The research by Ajzen⁹ and Ajzen and Fishbein¹⁰ revealed that according to the theory of reasoned action and the theory of planned behavior, in an emerging market with a young population, assessing online shopping attitudes is deemed imperative given that online shoppers attitude is a major interpreter of their behavioral adoption intention. Al-Nasser¹¹ argued that attitude is, therefore, the dynamic element in human behavior, the motive for activity and knowledge of consumers' attitudes toward marketing has been used in the economic forecast and is linked to several key macroeconomic variables¹². Attitudes toward online shopping are defined as a consumer's positive or negative feelings associated with accomplishing the purchasing behavior on the internet¹³. People who have a positive attitude toward online shopping have a greater intention to shop online but this attitude is linked with positive beliefs about internet shopping^{14,15}. Wu¹⁶ studied some factors that affect the attitude of customers, such as consumer demographics, consumer purchase preference, and consumer benefit perception and consumer lifestyles. Perceived ease of use of trading online and perceive use fullness realize individual attitude towards online shopping¹⁵. The attitude toward online shopping is also influenced by perceived consequences that depend on enhanced customer service and comparative shopping¹⁷. Wee & Ramachandra have stated that the reasons for not buying from online are lack of security, lack of physical contact, uncertainty about product quality, and distrust of retailer¹⁸. These reasons are similar to the studies which were based on the trust issue. The internet has gone through revolutionary changes, and in developing countries, e-commerce becomes a common norm of doing business¹⁹. Consequently, potential consumers become attracted by information about products or services which are related to the felt need; as a result, they start to evaluate alternatives and choose the one that best fits their criteria for meeting the felt need. Several studies, both in developed countries and developing countries, have made significant contributions to our understanding of the different

aspects of the online shopping field. However, there is a lack of study in this regard in Bangladesh, which is considered as one of the next eleven emerging economy countries as, along with the BRICs, among the world's largest economies in the 21st century. Among very few researches, studied²¹ trends, patterns, and preferences of the consumer to online buying were studied on a very insufficient sample that limits the scope of generalization of the result. Zaman et al.²² studied with a specific focus on convenience and security on the online consumer market in Bangladesh, and Azam²³ studied the effects of buying culture and e-infrastructure in case of implementation of B2Ce-commerce in Bangladesh. In analyzing the payment mode of the participants, we found that the highest number of online shoppers pay their product's prices through 'cash on delivery' system, which was 45%. Then 18.5% uses 'mobile banking' system, 14.5% uses 'credit card', 10% uses 'debit card', 6.5% uses 'bank deposition' system, and 5.5% uses 'online fund transfer' system. As an important factor of shopping online pricing strategy plays an essential role in determining online shoppers' behavior. Kang Lo et al.²⁴ analyzed the phenomenon in which the consumer perceives the prices of products and services on the Internet to be lower than in traditional shops. Empirical results have found that consumers expect similar prices in all online shops but do not compare prices between online and traditional stores. Price as an important phenomenon of online shopping also has been analyzed by Lo et al.²⁵ by highlighting that consumers perceive online retailers' overhead costs as lower than store-based retailers' overhead costs. Because business owners of ten offer a better deal to online shoppers, they can get the same product as they buy from store at a lower price of²⁶. Since online a store offer customer with a variety of products and services, it gives customers more options to compare prices from different websites and find the products with lower prices than buying from local retail shops²⁷. Researchers have also argued about the implications of trust in explaining the behavioral issues of online shopping. Lack of trust is one of the most frequently cited reasons for the consumer's not shopping online²⁸. Consumers may not be buying due to the risks related to internet shopping, such as the possibility of credit card fraud, the inability to touch or feel something before purchasing²⁹. In a study, Chen & Barnes³⁰ found that both on line initial trust, and familiarity with online purchasing have significant relationships with perceived usefulness, perceived security, perceived privacy and reputation, buyer interaction and familiarity with online purchasing. In addition to these findings, researchers Chen & Barnes³⁰ also found that consumer with a higher familiarity with on line purchasing is more willing to buy online. Karim³¹ showed in his research that the inhibitions for online shopping were delivery system faults, online payment

systems, personal privacy and personal customer services. On the other hand, the motivators for online shopping were available 24/7, easy use, less stress, and time saving³¹. After reviewing the literature, some important factors were revealed that motivate the customers for online shopping. Thus, our research question is aimed at analyzing the customers' intention and motivation to shop online in Bangladesh. Yoh and his associates¹⁴ indicated that prior experience with the internet had the strongest total effect on buying intention through the internet among all variables. But Miyazaki & Fernandez (2001)³² found that perceived risk at least partially mediates the impact of internet experience on online purchase behavior. Moreover, users' dissatisfaction with the primary use of online shopping makes results in discontinuation of using it³³. So, experience or familiarity is one essential variable among the other variables that can influence online shopping behavior.

a) Limitations of the Study

Dhaka city houses 8.5 million citizens of the country's around 160 million population. Hence, the results found from this research, may not be generalized for other geographic regions. Apart from the 18 to 35 age group, there are people from other age brackets, who were not part of this sampling framework, though they may have their contribution in the online shopping industry of Bangladesh. Further, statistical analysis will enrich the findings of the present research, which will reveal more in-depth correlations among the factors.

V. CONCLUSION

For a developing nation like Bangladesh, trade, and commerce play a role in economic development. Rapid urbanization, internet penetration, and rise in mobile usage have shifted consumer concern toward e-space business models. From a theoretical perspective, this study contributes to the existing body of knowledge through developing a conceptual framework of drivers of attitudes toward online shopping in a developing country. Among the four factors, convenience, price, trust, and experience, the study highlights price as the most influential factor, which is consistent with the price-sensitive nature of the people of this region. Trust is an important feature to consider for the online sellers to establish their credibility among the target consumers.

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