

Acceptance of Online Shopping in Bangladesh: Consumer's Perspective

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Abstract: Online shopping is a well-known phenomenon around the world. Bangladesh is not so far behind. A good number of online shops are getting launched. This study explores the acceptance of online shopping in Bangladesh from consumer's perspective. The present scenarios and behaviors among the internet users of Bangladesh are presented in the study. The reasons and inhibitions are also analyzed. Online shopping is in a race with traditional shopping. Which one is winning in the current scenario, it has also been disclosed in this paper. A recommendation to the online shop owners has also been given at the end of this study.

Keywords: Acceptance, Bangladesh, E-shopping, Internet shopping, online Shopping, E-commerce, E-business, E-consumers

I. Introduction

The whole world has already been converted into a virtual world. People, institutions and organizations; all are doing their work virtually. The most impactful sector was the business sector. For the development of the business in the virtual world, e-commerce was established. E-commerce covers the range of online business activities for products and services, both business-to-business and business-to-consumer, through the internet [1]. The e-commerce has already created massive differences in the whole world. The actual concept of globalization is achieved through e-commerce. People can buy and sell anything from anywhere in this world through e-commerce sites.

According to the internetlivestats.com, 40.4% of the overall population of this world is using internet till July, 2014. In 2013, the percentage was 37.9% [2]. So, it has been clear that the number of internet users is increasing day by day. There is no chance that the growth will decrease. As a matter of fact, the internet users are the ultimate target customers for the online shops.

As a developing country, Bangladesh has not been left behind in the internet use. According to the Bangladesh Telecommunication Regulatory Commission (BTRC), the internet users in Bangladesh is 40832.387 thousands subscribers in August, 2014 [3]. Undoubtedly, Bangladesh has a massive target customer for online business. Whenever a great number of target customers are available, the potential business starts to emerge. That's how the emergence of e-commerce was visible in the early 2000.

In the beginning of the e-commerce in Bangladesh, payment issue was a big impediment for the consumers to shop online. The only valid and trustworthy option was Cash-on-delivery option. But the scenario changed, when Bangladesh Bank launched National Payment Switch Bangladesh (NPSB) which brought every bank into a common platform for payment systems in December, 2012 [4]. Now the consumers who are shopping online or getting involved in any kinds of online transaction can use their debit/credit card. As one can say that the online transaction scenario has been improved in Bangladesh in recent times.

Bangladesh is in its baby steps to establish E-commerce industry. A lot of research work has been done before the launch of NPSB and also after the launch of the NPSB. All the researchers have pointed out to the direction that what measures should be taken to make things better for the online consumers. Online sellers have been trying to make things easier for the consumers. Various e-commerce sites are launched. The product lines are getting rich. So, this paper investigates the present acceptance level of the online consumers of Bangladesh. How the consumers are responding to the boom of various online shops? What is their preference when it comes to 'traditional shopping' and 'online shopping'? What are the adopters and non-adopters for the online shopping from a buyer's or consumer's point of view?

1.1 Objective of the study

Bangladesh has been launching various online shops in recent times. This study has been conducted to determine the actual scenario among the internet users of Bangladesh when it comes to 'Online Shopping'. So, the specific objectives of this study are-

- To find out the acceptance level of online shopping among the internet users of Bangladesh.
- To find out the preference level of the consumers when it comes to 'traditional shopping' and 'online shopping'.
- To find out the adopters and non-adopters for the online shopping from a buyer's/consumer's point of view

- To recommend effective steps to make online shopping more acceptable to the consumers.

1.2 Research Question

The research question for this study are-

- What is the acceptance level of online shopping among the internet users of Bangladesh?
- What is the preference level of the consumers when it comes to 'traditional shopping' and 'online shopping'?
- What recommendations are there for the betterment of the acceptance level of online shopping in Bangladesh?

II. Literature Review

Online shopping is a way of shopping where the buyer can order a product or service by using internet. Virtual world is showing its impact as the days are passing by. We are literally living on the virtual world. As this article is about the acceptance of online shopping in Bangladesh, some prior researches done on the subject of Online Shopping will be discussed in this segment.

A significant amount of research work has been done on Online Shopping. A large group of researchers has pointed out the possibilities of Online Shopping. Others pointed out on the drawbacks and at the same time they provided necessary suggestion to make Online Shopping more useful for the online consumers.

Online retailing is a more convenient shopping channel for consumers because online stores offer greater time savings [5]. That is one of the most prime reason people want to prefer online shopping. But there is another prime issue which is 'Trust'. Lack of trust is one of the most frequently cited reasons for consumer's not shopping online [6]. Consumers may not be buying due to the risks associated with internet shopping, such as the possibility of credit card fraud, the inability to touch or feel something before buying it [7]. Wee & Ramachandra has mentioned in their research that the reasons for not buying from online are lack of security, lack of physical contact, uncertainty about product quality and distrust of retailer [8]. These reasons are similar to the studies which were based on the trust issue. To solve this trust issue, Lee & Turban (2001) proposed a theoretical model for investigating the four main antecedent influences on consumer trust in Internet shopping, which are trustworthiness of the internet merchant, trustworthiness of the internet as a shopping medium, infrastructural factors and other factors [6]. They have considered security third party certification as contextual factors and company size and demographic variables as other factors. Wang, Chen & Jiang (2009) mentioned in their study that online activities and knowledge are very much associated and linked with the trust of consumers [9]. The more the consumer knows about the activities of online shopping the more they will trust it [9]. Karim (2013) 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 saving [10].

Ahn, Ryu & Han (2004) categorized the activities of internet shopping in two ways. One is Online (System, information & service quality) and the other one is offline (Product delivery) [11]. Some costs of buying from an online store such as shipping and handling charges, or delayed consumption during the delivery period exceed those costs associated with buying from a traditional store [12]. It is always a big issue that the time of the product delivery and the charge of the product delivery should be less. Logistics, product delivery and customer service have been one of the most important factors of online shopping [13] [14] after the trust issue. Liu & Arnett (1997) has divided the activities of e-business as 'Pre', 'Online' and 'Aftersales' [15].

Many researchers have done their research work on the basis of the attitudes of the online shoppers. On the basis of the behavioral attitudes of the consumers, researchers have categorized the online shoppers. According to Kau, Tang, and Ghose (2003), there are six kinds of online shoppers. They are on-off shopper, comparison shopper, traditional shopper, dual shopper, e-laggard and info surfers. Jaillet HF (2003) mentioned that the behavior of the consumers can vary whether the consumers are 'expert' or 'novice'. 'Expert' shoppers are those who know their product well. 'Novice' shoppers are those who do not have that much knowledge about the product. Their behaviors vary on their product knowledge [17]. One study conducted by McKinsey & Company tested the online behavior of 50,000 active internet users and identified six different groups of online shoppers- Simplifiers, Surfers, Bargainers, Connectors, Routiners & Sportsters [18].

Many of the researchers who did their research work on Online Shopping, proposed conceptual models for the development, acceptance and satisfaction of the consumers. Liu and Arnett (2000) mentioned that the success of the e-commerce site depends on several factors which are- Information and service quality, System use, Playfulness and System design quality [15]. According to Ranganathan and Ganapathy (2002), several key dimensions to B2C websites are- Design functionality, Security, Privacy and Information quality [19]. Koo & Ju (2010) suggested that the intention of the consumer's online shopping depends on their pleasure arousal. Pleasure arousal is occurred by the graphics, color and links of the websites [20]. Pachauri (2002) indicated that there are four determinants of online shopping behavior. The determinants are- Economics of Information Approach, Cognitive Costs Approach, Lifestyle Approach and Contextual Influence Approach. Pachauri (2002)

also pointed out the 'Why' and 'Why not's of Online Shopping. According to pachuari (2002), we should prefer online shopping because of convenience, time saving, better prices, availability of the product and for better customer service. The negative sides are privacy/security issue, dissatisfying customer service, lack of interaction with the product, high price of the product, lack of time and inability to feel the product before purchasing [21].

'Customer Satisfaction' is also one of the prime targets of the online shops. To achieve customer satisfaction, several researches have been done. In those researches, some models have been proposed by the researchers. Alam&Yasin (2010) suggested in their article that website design, reliability, product variety and performances are the antecedents of customer satisfaction [22].

A lot of research work has been done on Online Shopping from Bangladeshi perspective. Chowdhury&Hossain (2013) proposed a model derived from Technology Acceptance Model (TAM) to explain consumer acceptance of e-shopping in Bangladesh. Howladar, Mohiuddin& Islam (2012) also showed a qualitative study where they showed how to develop online shopping intention among Bangladeshi people [23].

Online shopping has been on its hike in Bangladesh. A lot of online shops are launching. TV commercials, newspaper ads are going on. In this research, the acceptance levels of Online Shopping in Bangladeshi people will be investigated. This paper will help the future researchers and e-commerce site owners to understand the fear and drawbacks of online shopping.

III. Methodology

The study is based on the primary data the author collected from the internet users of Bangladesh. A questionnaire was given to the respondents. 106 respondents filled up the questionnaire. On the basis of those responses, the whole analysis has been made. SPSS was used to analyze the data. Descriptive statistics and one sample t-test have been used for the analysis.

IV. Data Findings And Analysis

4.1. The Sources of Information

106 respondents filled out the survey questionnaires. Their profiles are presented in the below.

Profile of the respondents:

| Statistics | | | | |
|------------|---------|--------|-----|-----------|
| | | Gender | Age | Education |
| N | Valid | 106 | 106 | 106 |
| | Missing | 0 | 0 | 0 |

| Gender | | | | | |
|--------|--------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Female | 32 | 30.2 | 30.2 | 30.2 |
| | Male | 74 | 69.8 | 69.8 | 100.0 |
| | Total | 106 | 100.0 | 100.0 | |

Among the 106 respondents, 69.8% are male and the 30.2% are female.

| Age | | | | | |
|-------|-------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | <18 | 1 | .9 | .9 | .9 |
| | 18-25 | 78 | 73.6 | 73.6 | 74.5 |
| | 26-35 | 25 | 23.6 | 23.6 | 98.1 |
| | 36-45 | 2 | 1.9 | 1.9 | 100.0 |
| | Total | 106 | 100.0 | 100.0 | |

As from the above table, we can see that the majority is in the group of the age from 18 to 25 years. The second largest group of age is from 26 to 35.

| Education | | | | | |
|-----------|--------------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Honors | 66 | 62.3 | 62.3 | 62.3 |
| | HSC/A-levels | 7 | 6.6 | 6.6 | 68.9 |
| | Masters | 27 | 25.5 | 25.5 | 94.3 |
| | Other | 6 | 5.7 | 5.7 | 100.0 |
| | Total | 106 | 100.0 | 100.0 | |

As from the above table, we can see the educational level of the respondents. Most of the respondents are highly educated. Honors and Master's degree holders are high in numbers among the respondents.

4.2 Acceptance level of Online Shopping

To understand the acceptance level of Online Shopping among the internet users of Bangladesh, a specific questionnaire is created. The options of the questions are created on the basis of likert scale (1-5). '1' as the 'Strongly Disagree' and '5' as the 'Strongly Agree'. '3' is considered as 'Neutral'.

Table-1

| Table 1: One-Sample Statistics | | | | |
|--|-----|------|----------------|-----------------|
| | N | Mean | Std. Deviation | Std. Error Mean |
| visited_online_shop# | 106 | 4.01 | 1.056 | .103 |
| Online_shopping_saves_time | 106 | 4.04 | .925 | .090 |
| visited_online_shop_only_to_get_information_of_a_product | 106 | 3.17 | 1.082 | .105 |
| Online_shopping_is_complicated | 106 | 2.91 | 1.028 | .100 |
| Online_payment_system_is_risky | 106 | 3.44 | 1.079 | .105 |
| Delivery_time_of_the_product_is_too_time_consuming# | 106 | 3.53 | .988 | .096 |
| Delivery_cost_of_the_product_is_too_high | 106 | 3.28 | .993 | .096 |
| Satisfied_after_purchasing_from_online_shop | 106 | 3.08 | .967 | .094 |
| Online_shops_are_not_trustworthy | 106 | 3.08 | .983 | .095 |
| feel_unsafe_giving_credit_debit_card_number | 106 | 4.03 | .786 | .076 |

Ten questions were asked to identify the acceptance level of Online Shopping. On the above table, we can see the responses of the respondents by measuring through mean and standard deviation.

Visiting Online Shop:

The first measure was to know that how many people actually visit online shop. It could be the baby steps for people before buying any product from online. The potential online shoppers would come out of that.

Among the 106 respondents, majority of the respondents indicated that they frequently visit online shop. 38.7% respondents strongly agreed that they visit online shop. 37.7% agreed that they visit online shop. So, it is very clear that 'online shopping' among Bangladeshi people is not an alien fact. They frequently visit online shops.

Table 2: visited_online_shop

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly disagree | 3 | 2.8 | 2.8 | 2.8 |
| | Disagree | 9 | 8.5 | 8.5 | 11.3 |
| | Neutral | 13 | 12.3 | 12.3 | 23.6 |
| | Agree | 40 | 37.7 | 37.7 | 61.3 |
| | Strongly agree | 41 | 38.7 | 38.7 | 100.0 |
| | Total | 106 | 100.0 | 100.0 | |

We can also see the whole scenario in figure 1. In the chart, the frequency and percentage of the responses of the respondents are shown.

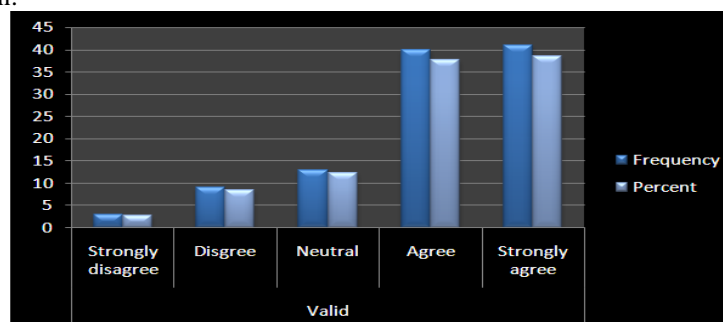


Figure 1

Online shopping saves time:

If we can buy any product from our home, we will be able to make ourselves available for other important works which will definitely save our time. So we asked the respondents about the time saving criteria of Online Shopping.

As responses of the questionnaires, 106 respondents indicated that they believe that online shopping saves time. 34 % strongly agreed that the online shopping saves time. 48% agreed that online shopping saves time. So, it is transparent that the Bangladeshi people believe that online shopping saves time.

Table 3:Online shopping saves time

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly disagree | 1 | .9 | .9 | .9 |
| | Disagree | 8 | 7.5 | 7.5 | 8.5 |
| | Neutral | 13 | 12.3 | 12.3 | 20.8 |
| | Agree | 48 | 45.3 | 45.3 | 66.0 |
| | Strongly agree | 36 | 34.0 | 34.0 | 100.0 |
| | Total | 106 | 100.0 | 100.0 | |

We can show the numerical data in the figure 2 like below. The percentage and frequency of the respondents has been shown there.

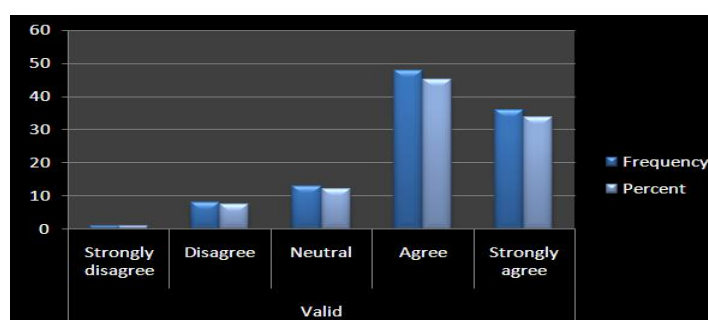


Figure 2

Online shops are good for gathering product information:

McKinsey & Company did a research on online behaviors of 50,000 online users. They created six behavior based categories and their characteristic traits. Among them 'Surfers' were that users who would use the e-commerce sites for gathering information (Schneider, 2007). So, through the questionnaire, I wanted know how many Bangladeshi users follow this pattern.

According to the survey, 34% of the respondents disagreed that they do not visit online shop to get product information. 32.1% agreed that they visit online shop to get product information. So, we can see that the responses got from the survey for this issue are not decisive. We cannot come to a conclusion for this matter.

Table 4:visited online shop only to get information of a product

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly disagree | 2 | 1.9 | 1.9 | 1.9 |
| | Disagree | 36 | 34.0 | 34.0 | 35.8 |
| | Neutral | 22 | 20.8 | 20.8 | 56.6 |
| | Agree | 34 | 32.1 | 32.1 | 88.7 |
| | Strongly agree | 12 | 11.3 | 11.3 | 100.0 |
| | Total | 106 | 100.0 | 100.0 | |

The inconsistency is also shown in figure 3. Although the majority disagreed but there are a large number of respondents who also agrees that they visit online shops to get information of products.

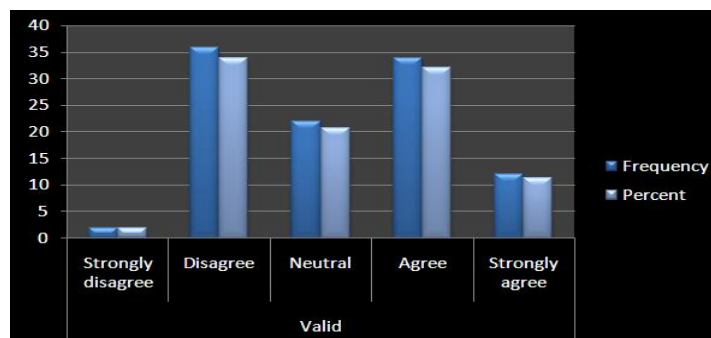


Figure 3

Online shopping is complicated:

Sometimes the online shopping may seem to the beginners of online shopping a little bit complicated. How is the scenario among the internet users of Bangladesh!!

The Bangladeshi internet users do not think that the online shopping is complicated. Because the majority (41.5%) of the respondents disagreed that online shopping is complicated. 25.5% are neutral. 22.6% agreed that online shopping is complicated.

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly disagree | 3 | 2.8 | 2.8 | 2.8 |
| | Disagree | 44 | 41.5 | 41.5 | 44.3 |
| | Neutral | 27 | 25.5 | 25.5 | 69.8 |
| | Agree | 24 | 22.6 | 22.6 | 92.5 |
| | Strongly agree | 8 | 7.5 | 7.5 | 100.0 |
| Total | | 106 | 100.0 | 100.0 | |

We can see the data in the figure 4. The percentage and frequency of the respondents has been shown there.

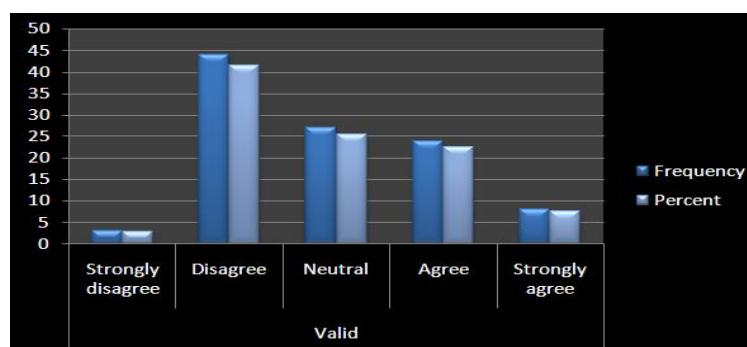


Figure 4

Online payment is risky:

Consumers may not be buying due to the risks associated with internet shopping, such as the possibility of credit card fraud [7] or not feeling secure psychologically for online payment. The data we found in the survey suggests that people of Bangladesh are not comfortable in online payment. The majority (37.7%) of the respondents agreed that online payment is risky. 24.5% respondents cannot agree or disagree. It may suggest that they did not even try to pay online. A popular method for online payment is used in Bangladesh which is 'Cash on Delivery'. They feel comfortable with 'Cash on delivery' method. Talking with the respondents, this information was revealed.

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly disagree | 4 | 3.8 | 3.8 | 3.8 |
| | Disagree | 19 | 17.9 | 17.9 | 21.7 |
| | Neutral | 26 | 24.5 | 24.5 | 46.2 |
| | Agree | 40 | 37.7 | 37.7 | 84.0 |
| | Strongly agree | 17 | 16.0 | 16.0 | 100.0 |
| Total | | 106 | 100.0 | 100.0 | |

The numerical data has been showed in figure 5 which will make the scenario distinct. The percentage and frequency of the respondents has been shown there.

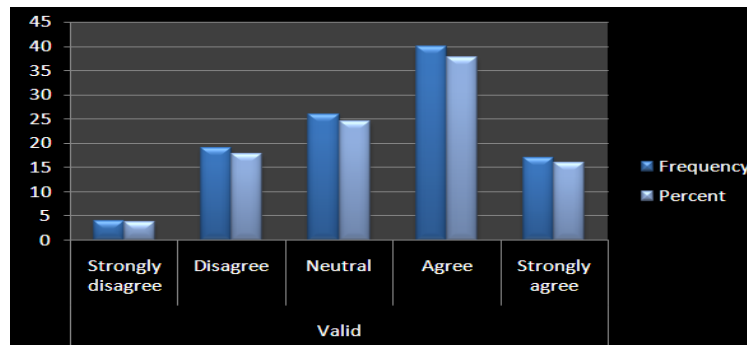


Figure 5

Delivery time of the product is time consuming:

After giving the order, the delivery time of the product is very crucial. As we already know that the majority of the people believe that online shopping saves time. To make this belief strong, the delivery needs to be quick.

Majority of the respondents (42.5%) agreed that the delivery time of the product is too time consuming. 23.6% are neutral. 17.9% disagreed. They feel that the delivery time is alright.

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|---------|---------------|--------------------|
| Valid | Strongly disagree | 1 | .9 | .9 |
| | Disagree | 19 | 17.9 | 18.9 |
| | Neutral | 25 | 23.6 | 42.5 |
| | Agree | 45 | 42.5 | 84.9 |
| | Strongly agree | 16 | 15.1 | 100.0 |
| Total | 106 | 100.0 | 100.0 | |

The numerical data are shown in the figure 6 in a graphical chart below. The percentage and frequency of the respondents has been shown there.

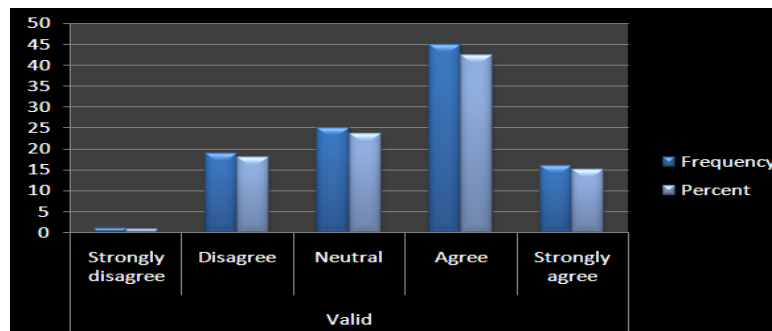


Figure 6

Delivery cost of the product is high:

Online shops take some fee for the service of home delivery. The consumers could think that the price of the home delivery is too high. The total expense which we can also call the transaction cost is higher than the traditional shopping. After asking the 106 respondents that whether they agreed or not that the delivery cost of the product is too high. 39.5% respondents agreed that the delivery cost is high. 25.5% cannot decide. 24.5% disagreed. They think its ok to charge this much.

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|---------|---------------|--------------------|
| Valid | Strongly disagree | 2 | 1.9 | 1.9 |
| | Disagree | 26 | 24.5 | 26.4 |
| | Neutral | 27 | 25.5 | 51.9 |
| | Agree | 42 | 39.6 | 91.5 |
| | Strongly agree | 9 | 8.5 | 100.0 |
| Total | 106 | 100.0 | 100.0 | |

The numerical has been shown in figure 5 which will make the scenario more distinct. The percentage and frequency of the respondents has been shown there.

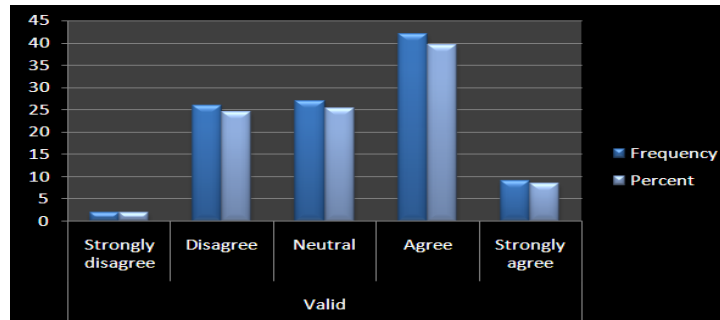


Figure 7

Satisfaction after purchasing from online shop:

Everything depends on customer satisfaction. After getting the product, if the customer is not happy then all the supporting activities of online business do not matter. So, the question was ‘Are you satisfied purchasing from online shop?’ 37.7 % was neutral. 31.1% agreed that they are satisfied. 20.8% are dissatisfied. When the neutral respondents are majority, we can say that they are not sure about online shopping.

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly disagree | 6 | 5.7 | 5.7 | 5.7 |
| | Disagree | 22 | 20.8 | 20.8 | 26.4 |
| | Neutral | 40 | 37.7 | 37.7 | 64.2 |
| | Agree | 33 | 31.1 | 31.1 | 95.3 |
| | Strongly agree | 5 | 4.7 | 4.7 | 100.0 |
| Total | | 106 | 100.0 | 100.0 | |

The numerical data are shown in figure 8 below. It will make the scenario more distinct. The percentage and frequency of the respondents has been shown there.

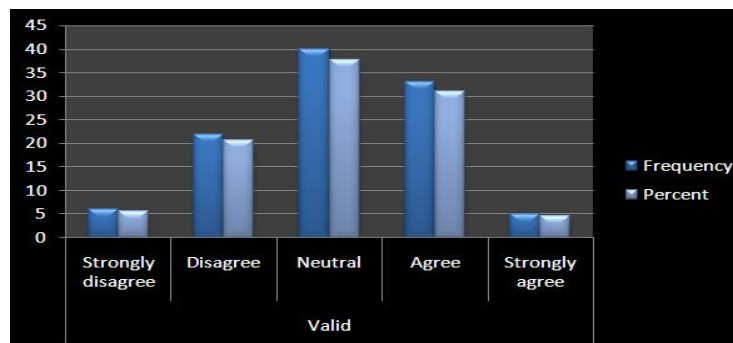


Figure 8

Trustworthiness of online shop:

In a developing country like Bangladesh, people are cynical about the product and its quality. Most of the shoppers try hard to scrutinize every product before buying them. So, it would not be shocking that the trust issue will be on the lesser side for online shopping.

After the survey, it was found that 37.7% are neutral. 27.4% feels that online shops are not trustworthy. 23.6% feels that online shops are trustworthy.

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly disagree | 5 | 4.7 | 4.7 | 4.7 |
| | Disagree | 25 | 23.6 | 23.6 | 28.3 |
| | Neutral | 40 | 37.7 | 37.7 | 66.0 |
| | Agree | 29 | 27.4 | 27.4 | 93.4 |
| | Strongly agree | 7 | 6.6 | 6.6 | 100.0 |
| Total | | 106 | 100.0 | 100.0 | |

The numerical data of table 10 are shown in the figure 9 chart. The percentage and frequency of the respondents has been shown there.

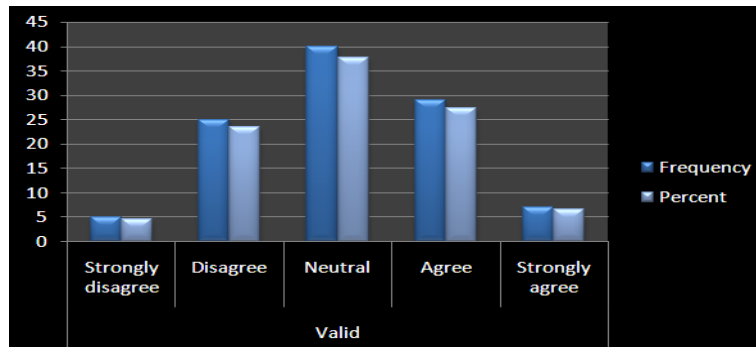


Figure 9

Use of debit/credit card for online shopping:

If we are talking about online payment, credit or debit card is one of the major ways for online payment. We all know that the debit or credit card is directly connected with the bank account of the consumer's. We wanted to know that how many of the Bangladeshi actually uses debit or credit card for online payment. 41.5% does not use (disagreed) credit or debit card for online shopping. 20.8% agreed that they use debit or credit card. 17% strongly disagreed that they do not use debit or credit for online shopping.

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly disagree | 18 | 17.0 | 17.0 | 17.0 |
| | Disagree | 44 | 41.5 | 41.5 | 58.5 |
| | Neutral | 21 | 19.8 | 19.8 | 78.3 |
| | Agree | 22 | 20.8 | 20.8 | 99.1 |
| | Strongly agree | 1 | .9 | .9 | 100.0 |
| Total | | 106 | 100.0 | 100.0 | |

We can see the numerical data are shown in figure 10 below. The percentage and frequency of the respondents has been shown there.

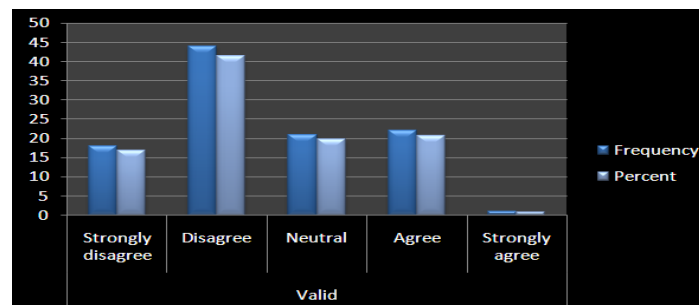


Figure 10

4.3 Preference between Online Shopping and Traditional Shopping:

Online shopping is a shopping mode where consumers can buy their desired products from their house. On the other hand, we can call traditional shopping is a shopping mode where the consumers will visit the brick and mortar shopping complexes and select product manually by themselves.

In this segment, we will assume that the convenience, fun, return policy of the product, availability of bargaining power and the options to roam around while shopping are one of the main determinants of shopping.

| | N | Mean | Std. Deviation | Std. Error Mean |
|--|-----|------|----------------|-----------------|
| Online_shopping_is_more_convenient_than_traditional_shopping | 106 | 3.21 | .983 | .095 |
| Traditional_shopping_is_more_fun_than_online_shopping | 106 | 3.79 | .983 | .095 |
| I_will_purchase_more_from_online_if_the_return_policy_is_there | 106 | 3.93 | .918 | .089 |
| I_dont_like_online_shopping_because_i_cannot_bargain | 106 | 2.92 | 1.093 | .106 |

| | | | | |
|---|-----|------|------|------|
| I_like_roaming_while_shopping_in_a_shopping_complex | 106 | 3.34 | .893 | .087 |
|---|-----|------|------|------|

Table 13: One-Sample Test

| | Test Value = 3 | | | | | |
|--|----------------|-----|-----------------|-----------------|---|-------|
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| Online_shopping_is_more_convenient_than_traditional_shopping | 2.174 | 105 | .032 | .208 | .02 | .40 |
| Traditional_shopping_is_more_fun_than_online_shopping | 8.301 | 105 | .000 | .792 | .60 | .98 |
| I_will_purchase_more_from_online_if_the_return_policy_is_there | 10.472 | 105 | .000 | .934 | .76 | 1.11 |
| I_dont_like_online_shopping_because_i_cannot_bargain | -.711 | 105 | .479 | -.075 | -.29 | .13 |
| I_like_roaming_while_shopping_in_a_shopping_complex | 3.915 | 105 | .000 | .340 | .17 | .51 |

Most of the people agreed that the online shopping is more convenient than traditional shopping. On the other hand, people also think that the traditional shopping is more fun than online shopping. Return policy means when a consumer does not like a product he or she can have the power or option to return that. People can change their mind after getting the product in their hand. But in Bangladesh, very few e-commerce sites have return policy. So, the online consumers do feel that they need return policy on their side. Amazon.com does have return policy. If consumers do not like it, they can return the product. Some people may like to bargain while shopping. But the internet users of Bangladesh do not want to bargain. That is why they like online shopping. Although, there are some international e-commerce sites which are auction based. 'Bargain' feature is available there. At last, the intention to roam around the shopping complex is very much available among Bangladeshi internet users. They love to shop in the shopping complex rather than sitting in front of the computer for shopping.

From table-1 and table-2, we can see that all the significant values are less than 0.05 except 'I don't like online shopping because I cannot bargain' is 0.479 which is greater than 0.05. So, it has been showed that people still prefer traditional shopping more than the online shopping.

4.4 Recommendations for future development in Bangladesh for Online Shopping:

As a developing country, Bangladesh is still in its baby steps in E-commerce. A lot of online shops are developing. We can hope that Bangladesh will be pioneer in this sector in the coming future. But before that they need to fill in the blanks which are present. There are some basic requirements to be fulfilled to achieve the satisfaction of the consumers. At first, online shops need to be on that stage. Let's give a guideline to the online shop owners.

Building trust

People of a developing country are naturally cynical. They are paranoid when it comes to the quality of the product. The online shops have to ensure that whatever the product or service they are selling, it is perfect. Internet shoppers seek more convenience and innovation and are less brand conscious [24]. At the end of the day, customer satisfaction depends on the quality of the products. Maximization of the product quality is one of the fundamental objectives for shoppers [25]. In this way we can convince the consumers that the products from online shops are of prime quality. They keep promises as they make promises.

Secure payment gateway

People of Bangladesh are still afraid of using debit or credit card for online shopping. There are various online shops which do not have online payment options. They rely on 'Cash-on-delivery' method. Almost every e-commerce site of Bangladesh has this method. The reason for that is people are scared to use debit or credit card for frauds. Online shop owners need to eradicate this fear of the consumers. The banks of Bangladesh also need to give that security to the internet shoppers. The government of Bangladesh should make the payment gateway as secure as possible. On the basis of that online shop owners and banks can ensure the security of the consumers. Unless online payment system is ensured, we cannot call it E-commerce.

Prompt delivery to the consumer

People depend on online shopping when they have less time. Other than that, we have seen in this study that the people of Bangladesh prefer roaming around the market for shopping than shopping through computers. So, in crisis moments, they seek help to the online shops. The online shops should treat this as an opportunity. In this way, they can increase their loyal customers. It has been experienced by the consumers of

Bangladesh that the online shops delay and sometimes they do not deliver the product at all. Many prime online shops are suffering with this problem. They need to overcome this issue.

Develop return policy

Pictures can be manipulative sometimes. In the e-commerce sites, the pictures of the products are shown. Customers build a certain level of expectation about the product. Sometimes the perceived value may not match. But the weakness of Bangladeshi online shops is that they do not provide any option to return the product. For this the online shoppers do not take the risk to shop online. Amazon.com provides this option. The consumers can return the product if they do not like. In india, myntra.com, clothe seller, gives the consumers the option that they can wear it after the delivery. If they do not like, they can easily return. Bangladeshi online shops should adopt the return policy. Otherwise, a huge market will phase out with tremendous potential.

V. Conclusion

The aim of this paper was to show the present scenario of online shopping in Bangladesh. The psychological impact of the consumers is shown here. Future researchers can use the findings of this paper for further research. Bangladesh is still in a learning process in the online business. Consumer to consumer websites are getting very popular here. The payment system still needs to be improved. The most challenging issue would be building the trust among the consumers about the online shops. People of Bangladesh do know the positive sides of online shopping. They know that online shopping saves time and it is very convenient. But they do not know whether their privacy or security is there or not.

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