

Exploring Parameters Impacting Online shopping: A Study on Female Consumers in the Context of Bangladesh

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Abstract

This exploratory paper pursued to examine eclectic parameters that dominate the purchasing decisions of women of Bangladesh while shopping online as the country and the world witness a roaring shift towards online-shopping unremittingly. The study was conducted on 100 Bangladeshi females, all of them having habitual experience with business online, in the form of a developed questionnaire. The study identified variables and developed hypotheses before testing them using software for statistical analysis. The study detected a varied band of parameters as the conclusion to the study. Shift toward online shops in social media from website-based shops, effect of influencers trend and impact of personality trait are discussed in the forms of hypotheses, more so the study found few other variables that are considered important to the female consumers of the country. The cost of product, mode of payment, design of websites et cetera were among the discovered parameters in the study.

Keywords: online shopping, female, Bangladesh, shopping behavior, trend

1. Introduction

One of the greatest technological achievements of the 21st century is the invention of the Internet and its rampant universalization across the borders. The world also continues to embrace the Internet and subscribe to its different ventures joyfully. The Internet brought the world to the fingertips of human beings, even the marketplace and regular business are just a few clicks away in the modern world. In consequence, Online shopping is a household term around the globe today.

Although, E-commerce now has turned into a completely normal way of doing business (Downing and Liu, 2014), the growth of e-commerce was constantly paving its way up over the recent decades (Jhon, 2019). Naturally and expectedly, the domain of online shopping made its due contribution to

economic prosperity (Qu *et al.*, 2015). While e-commerce was seeing a steady uprising, the Covid pandemic gave it an unprecedented push in years (Ovide, 2020). When the fear-struck world was locked down in their home for months, it turned to the more digital method to buy even the most basic commodities from various online shops. According to a report by UNCTAD, e-commerce sales globally skyrocketed to \$26.7 trillion in 2019 and burgeoned by 20.5% in 2020, higher than in 2019 (17.9%) (UNCTAD, 2020).

As the first world countries developed a robust digital market to optimize the e-commerce sector, the third world countries, full of their potential, did not sit quiet and set off to translate the physical marketplace into an efficient digital market. Bangladesh, a speedy developing country, faced a sharp rise in the consumer base of online-shopping during the pandemic. To mention, the e-commerce sector in Bangladesh was already being tapped into, especially since 2000-2008 (Mahmood, 2015). According to the e-Commerce Association of Bangladesh (e-CAB), online sales surged next to seventy percent in 2020 from the previous year, and market share of the industry grew to two billion dollar as of August that year, which is expected to rise to extraordinary \$3 billion by 2023 (Liaquat, 2021). Today, it is evident that the mounting trend of online shopping is crucial for all types of business hubs. So, even though the pandemic is on its tail-end thankfully, the popularity and reliance on shopping online of the laity is more likely to stay with us as long as the internet continues to grow old.

The proper use of the internet makes the world convenient indiscriminately, regardless of gender, age and ethnicity. Similarly, online shopping since its inception manifests itself into making all types of financial, transactional aspects of human being effortless and smooth for both the young and old, the men and women. However, of the gender that comprises the largest consumer base are the women from all parts of the world, incorporating a share of 70 percent of all purchasing, in terms of both offline and online (Nelson, 2019). Although prior studies suggest that men have a greater tendency to buy a product and/or a service online than women (Slyke *et al.*, 2002; Korgaonkar and Wolin, 1999; Garbarino and Strahilevitz, 2004), today more and more women are welcoming the manifold advantages of shopping online. According to a report of Invesp, 72% women shop online as compared to 68% men in the US alone (Saleh, 2017). This trend is rightfully visible among Bangladeshi women as well. Women of the country are keen on buying myriads of products, ranging from grocery to fashion and therefore hold a sizable share of consumers online across the country.

E-commerce has been a hot topic for the academicians and researchers focusing on the various escalations, challenges, and improvements surrounding it, thus the fact that there are 600 studies conducted on the e-business optimization only (Chen *et al.*, 2013) is perfectly understandable. Study centering the online shopping behavior of consumers has been one of the key areas for research in e-commerce in the last few years as well. (Chen, 2009) The research directed towards online shopping has been channeled on multiple precincts such as information systems, social psychology and marketing (Cheung *et al.*, 2005; Gefen *et al.*, 2003; Zhou *et al.*, 2007; Hoffman and Novak, 1996; Pavlou, 2003, 2006; Koufaris, 2002;).

That said, while the earlier researchers explored demographic profiles of internet buyers and numerous benefits from online shopping, few of them stressed research exclusively on one gender (Jen-Hung and Yi Chun, 2010). Despite the inadequacy, the afresh rapport of women with online-shopping or e-commerce at large, both as buyers and sellers i.e. entrepreneurs, needs enough attention and attraction as an area of research per se in order to enhance the behavioral satisfaction of female customers online.

The lack of exploration can be picked out in the context of Bangladeshi women as well. Bangladesh, with its sufficient and substantive prospects in digitization of the country, should seek to boost the e-commerce domain that can contribute, and in fact has already begun to contribute to the overall economic growth. Thus, the efforts should be focused holistically that subsequently demand an array of research that can help with attracting and encouraging more female customers through catering to their needs and problems. So, this paper will work on and try in its utmost possible scope to contribute to the issue that how the decisions of female online shoppers of the country are affected through ranges of in the current setting of Bangladeshi online shopping sector.

2. Literature Review

E-commerce is a type of business which can be conducted in an online setting compared to that of offline while the internet would be working as a bridge connecting the buyers and sellers (Turban *et al.*, 2015). Another way to define online shopping is that it entails a system whereby customers search for and/or procure products or services by using online shops or social media, in an easy way at their home. Some researchers compared online shopping with shopping through a paper catalog since both involve mail delivery of goods and in both scenarios, customers cannot touch or smell the goods (Spiller and Lohse, 1997). Sundry research is conducted on online shopping behavior.

Online shopping behavior implies the method in which a buyer purchases a good or service via the Internet. This method usually evokes five phases almost similar to when buying commodities or services from traditional shopping (Liang and Lai, 2000). First of all, a potential customer realizes a necessity or need, either for utilitarian or hedonic purpose, and then they go to the Internet and rifle through it. More often than not, in contrast to searching actively, potential buyers are drawn by information about products and services related to the felt need. Then, they look through the different options placed in front of them and decide to settle for the most suitable product catering to their needs. Finally, a transaction is made and post-sales services are catered to the customers. Online shopping attitude is the consumer's psychological state while buying something via the Internet (Li and Zhang, 2002). This attitude towards online shopping is influenced in quite a number of ways and the research papers exploring have been ubiquitous in the academic discipline.

The researchers studied thousands of samples and came to find a whole array of potential factors affecting the online consumer behavior, they are so frequent in number that it is close to impossible to enwrap all of them within the scope of one single paper. However, there have been researches on a few major parameters. Some research was based on the extended theory given by Ajzen (1991) named Theory of Planned Behavior. In this model, researchers discovered the online purchasing behavior is

influenced by consumer's attitude, trust and perceived risk, social credit, adeptness with technology, and tech-based factors such as perceived helpfulness, user-friendliness and web site features (Pavlounad Frygenso, 2006). Some researchers pinned down factors which stem from Psychology, Marketing, Information systems (Koufaris, 2002). There are also findings that show correlation between ranges of factors and online shopping that are positive, or lack thereof, such as efficiency of transaction, reimbursement, interface of websites, security of products, product quality, reviews by previous customers, privacy of buyers (Sultan and Nasir., 2011; Baubonienè *et al.*, 2015).

How people interact with computers and/or to what extent the internet interface is convenient to the general mass are also factors that influence business online (Griffith *et al.*, 2001 ; Hoque and Lohse, 1999). The presentation, navigation of information of products and order fulfillments are found to be building blocks of creating trust on e-commerce (Alba *et al.*, 1997, Reynolds, 2000). Product-oriented features like assortment, multiplicity and information about the products can also help increase, or decrease in the face of poor management, customer satisfaction (Jarvenpaa and Todd, 1997). The proportionality between the amount of information about the products and the consumer satisfaction is pinned as well by some researchers (Peterson *et al.*, 1997; Bakos, 1997).

Customers around the world want a healthy relationship with the retailers, this is why continuous, attentive, respectable communication with customers influences the store-choice both online and offline (Jarvenpaa and Todd, 1997; Kolesar and Galbraith, 2000). Online shopping is considered to be favorable when the online shopping sites are easy-to-navigate and well-organized, (Szymanski and Hise, 2000) as they minimize the choosing and buying tasks. (Hoque and Lohse, 1999) Security of transactions is one of the predominant reasons consumers today double down on buying something online. While most online shops dispense a policy protecting the privacy of the users, they hardly offer any detailed information on how the data are in fact secured (Elliot and Fowell, 2000).

Researchers have also shown different demographic results, channelized knowledge, notable utility of source and shopping arrangements to be affecting factors (Weiss, 2001; Li, Cheng, and Russell, 1999). Consumers online tend to be less younger, higher educated, usually more affluent, and more tech-savvy (Bellman *et al.*, 1999; Donthu and Garcia, 1999; Weiss, 2001). However, researchers found opposite results as well, i.e. close to zero relationship between the demographics features gender, occupation, income, academic level, sector of employment with the purchasing behavior (Kim *et al.*, 2008). Rather, they showed it is the ease of use, prior experience and compatibility that are far greater and more effective agents in this case (Kim *et al.*, 2008). Laosethakul and Boulton (2007) also singled out two factors that impact online shopping attitudes: individual culture and social behavior. There is also an essential relationship between ecommerce experience, service perception and customer and service with the online shopping behavior and zero relation with the amount of time people spend on the Internet (Jusoh and Ling, 2012). Minimized physical interaction is also a quintessential obstacle to online retail sales as it can push online shopping attitudes in a negative light according to some researchers (Huseynov and Yildirim, 2014).

Distinguishing differences are observed between men and women in the way they interact with technology (Slyke *et al*, 2002). Number of researchers and analysts also discovered indicative disparities in online shopping behavior according to gender. The conclusion that purchasing decisions and shopping orientation are significantly different at times between men and women is supported via numerous studies (Hansen and Jansen, 2009; Hernández *et al.*, 2011). Females are more likely to respond to alluring online advertising, either positive or negative (Garbarino and Strahilevitz, 2004). Women also appear to dispense higher levels of satisfaction, recommendation, hedonic purchasing (Herter, 2013).

All the above-mentioned researches surrounding the topic are indispensable in writing this paper and imperatively lay out the ground for different avenues of research on the topic, so we will highly bank on these papers to further single out unique factors that affect the online shopping behavior of Bangladeshi females in the current context.

3. Theoretical Framework

It has been apparent already that so ample are the parameters that affect online shopping behavior of both men and women. However, the unique goal of this paper was to discover how specifically female consumers of Bangladesh base their purchasing decision on distinctive parameters. That is to say, how all the previously mentioned research papers and their results are manifested in the online shopping attitude of Bangladeshi women.

This paper will test different factors in two distinct sections in the results part of the paper. The later section will exhibit data in the form graph and charts about some commonly known factors that affect online shopping behavior at large.

However, in the first section of the results, we will test some hypotheses. We pinned down some particular factors that are today intuitively noticeable to be among the parameters that drive the purchasing decisions of Bangladeshi females. While these are not completely arbitrary, the exact validity of them being factors can be debatable. To exactly find their validity we will test them rigorously as hypotheses. There will be hypotheses on three certain arenas: Platform shops are based on, Relationship with influencer trend, personality trait of consumer. The three hypotheses are:

H1: Female consumers prefer social media-based online shops to website-based shops.

H2: Female consumers' buying decisions are influenced by the popular influencers online.

H3: People's likelihood to buy online can be driven by personality traits.

4. Methodology

4.1 Overview

The purpose of this study is to explore unique parameters influencing buying decisions of Bangladeshi females in the e-commerce sector. The paper is qualitative and exploratory in nature. We used primary data and secondary data throughout the paper. Primary data are gleaned from close-ended questions to the participants and secondary data came from journal papers, reports and news on e-commerce.

4.2 Sampling Method

We devised a structured electronic questionnaire to dish out to the respondents in the format of a Google Form. It comprised five sections. The first section was to collect the demographic profiles of the participants. The next three sections were on respectively three arenas, or factors, we decided to test our hypotheses on. The last section had miscellaneous questions to the respondents to understand their dealings and expectations while shopping online. All the developed questions were close-ended, some of them required choosing from multiple options and some of them were answered in the form of a Likert's scale. All the Likert's scale were 5-point scale, rating from 1 (Strongly Disagree) to 5 (Strongly Agree)

4.3 Measurement

The data and the answers collected from the designed questionnaire were analyzed using Statistical Package for Social Science (SPSS) software. Some of the personal data about the respondents and their answers were presented in frequencies or percentage with the use of tables, graphs and charts. Furthermore, to achieve the objective of the paper, we used a one-paired t-test to test the hypotheses. But prior to that, the factor analysis and reliability analysis were used to confirm the validity of the variables used to test the hypotheses. The foremost goal of these analyses is to ascertain the mutual relationship between the variables.

4.4 Data Collection

The questionnaire was attended by 100 respondents, all of them being female. As the paper is specifically on one gender, the target audience for the sample was not completely arbitrary—so only females were requested to fill up the form. Most of the respondents were teen-aged youth to young-aged adults. Moreover, a large share of the respondent, being 92%, resides in urban areas which are crucial for the data sampling. As in urban areas of the country, namely in Dhaka, 5 in every 10 e-commerce consumers live (Jagonews24.com, 2015). Furthermore, a huge number of participants come from middle-class backgrounds, which can be assumed based on their personal or household income and most of the participants also buy products online at least once a month. (*Table 4,5*) The data clearly implies the respondents are regular consumers in an online shopping sector. Therefore, the sampling here can be considerably demonstrative of the nature of a larger number of female consumers, despite it not having an enormous sample size.

Table 1: Age of Participants

Age	Frequency	Percentage
10-20 years old	33	33
21-30 years old	65	65
31-40 years old	2	2

Table 2: Residence of the Participants

Type of Area	Frequency	Percentage
Rural	1	1
Semi-rural	2	2
Sub-urban	5	5
Urban	92	92

Table 3: Personal/Household Income of the Participants

Income Threshold	Frequency	Percentage
<50K BDT	9	9
50K-100K BDT	4	4
100K—250K BDT	37	37
250K-450K BDT	16	16
>450K BDT	34	34

Table 4: Frequency of Participants Shopping online

Number of times purchase per month	Frequency	Percentage
Once	59	59
Twice	20	20
Thrice	3	3
More than thrice	17	17

Table 5: Monthly Expenditure of the Participants Online

Purchase per month	Frequency	Percentage
100-500 BDT	2	2
500-1000 BDT	43	43
1000-5000 BDT	27	27

> 5000 BDT	3	3
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5. Results

5.1 First section

5.1.1 Shops based on different platforms

We posed two questions to the participants asking if they have any preference in regards to where the online shop is based on, whether it is on Facebook, Instagram or Website-based online shops. The results were significant as they portrayed a clear likelihood to choose and buy from social media based (SMB) online shops. When being asked where they prefer to shop and where they shop from mostly, the respondents answered in the favor of Facebook based shops both the time.

Fig 1: The Responses of the Participants

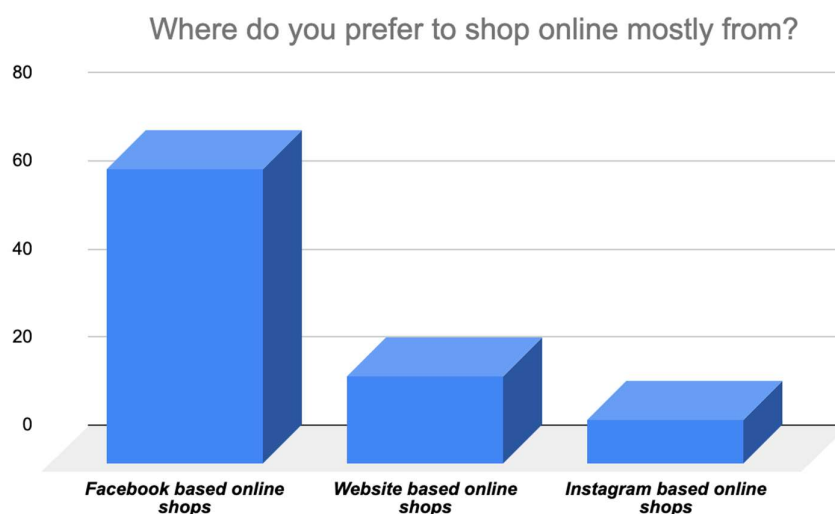
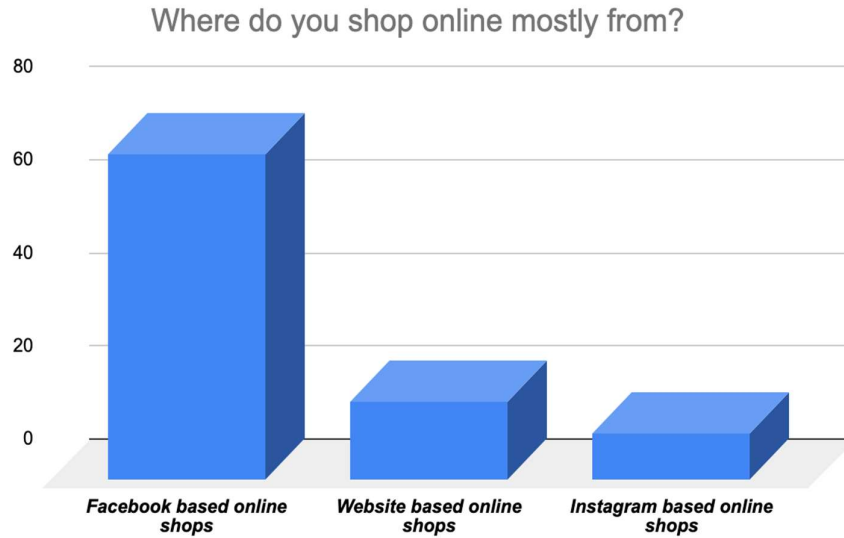


Fig 2: The responses of the Participants



However, to test the results more statistically we developed four variables to test our first hypothesis (**H1**). The variables were collected in the form of a Likert's scale. We made the variable go through a reliability analysis, where we found the Cronbach's alpha to be *0.879*, which is the excellent threshold of reliability, that means the developed variables are significantly related and are able to be used to test the first hypothesis. We can consider the H_0 as the null hypothesis and H_A as the alternative hypothesis.

Based on a five-point ranging Scale where 1 = Strongly Agree to 5= Strongly Disagree

$H_0 = \mu < 3$ - Female consumers do not prefer social media-based online shops to website-based shops.

$H_A = \mu \geq 3$ - Female consumers prefer social media-based online shops to website-based shops.

Table 6: Communalities for first hypothesis

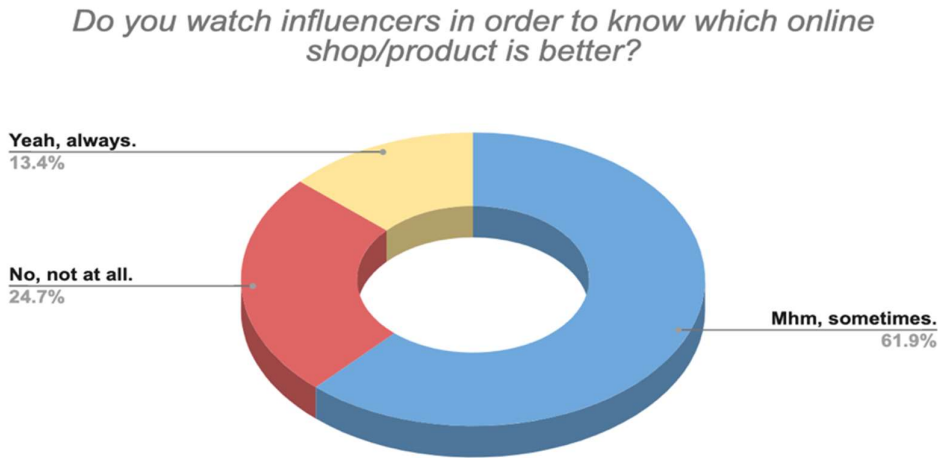
Communalities		
Items	Initial	Extraction
Ordering on SMB online shops is comparably easier and faster than ordering on a website.	1.000	.676
I prefer SMB online shops because I don't have to use a third-party website/app other than the social media app.	1.000	.723
Processes in ordering websites are usually complex in contrast to SMB online shops.	1.000	.825
SMB online shops are preferable because they are generally more engaging with the customers.	1.000	.709
Extraction Method: Principal Component Analysis.		

The communalities show that the variables are mutual as all the extraction values are over 0.5. Now, we can see from the data for the first hypothesis the **Mean (μ) = 3.745** , which is greater than 3. In the one tailed T-test we can notice the significance level is exactly zero, which is expected to be less than 0.05 and the t-value is greater than the critical value. Thus, **we can reject the null hypothesis**. So, the alternative hypothesis that **Female consumers prefer social media-based online shops to website-based shops** is verified and confirmed.

5.1.2 Influencer’s influence

To collect necessary data here, first of all we asked the respondents if they rely on the influencers while choosing an online shop and if their decision to buy online is affected by trendy influencers. When asked if they lean on influencers to get familiar with different shops or products, about 62% said they tend to do so at times, but not regularly.

Fig 3: Responses of the respondents



To again test the data and our second hypothesis (**H2**), we designed variables and again the reliability test verified that items are essentially related. The Cronbach’s alpha value for these variables came out to be *0.801*, which is again in the excellent range of mentioned value. That means the designed variables are significantly related and are able to be used to test the second hypothesis.

H₀ = ‘ $\mu < 3$ ’ - Female consumers’ buying decisions are not influenced by the popular influencers online.

H_A = ‘ $\mu \geq 3$ ’ - Female consumers buying decisions are influenced by the popular influencers online.

The communalities for these variables show that the variables are mutual as all the extraction values are over 0.5. However, this time we can see from the data for the second hypothesis the **Mean (μ) = 2.98**, which is not greater than 3. Again, in the one tailed T-test we can notice the significance level is greater than 0.5, the t-value is not larger than the critical value.

Table 7: Communalities for second hypothesis

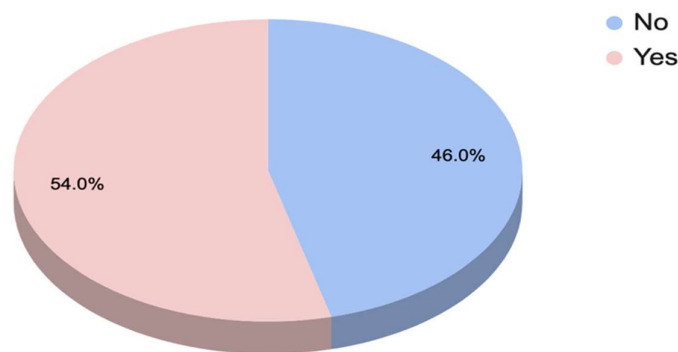
Communalities		
Items	Initial	Extraction
Sometimes I shop online because I heard about the online shop from a popular online celebrity.	1.000	.616
Online shops promoted by influencers are more likely to give good services in my opinion.	1.000	.537
I generally believe the influencers online when it comes to trusting a particular online shop.	1.000	.704
I prefer an online shop recommended by a popular influencer to a normally unknown online shop.	1.000	.662
Extraction Method: Principal Component Analysis.		

Thus, **we cannot reject the null hypothesis**. So, the alternative hypothesis that is not verified and we will have to conclude **Female consumers buying decision is not influenced by the popular influencers online**. However, the results can confirm the results here are very close and appear to bolster the alternative day to day as the influencer market grows bigger and more popular.

5.1.3 Personality trait's effect on purchase decisions

To test the third hypothesis the designed variables had its due limitations, thus it must be clarified before they are put through any test. Personality traits are very complex measurements as they require forms of neurobiological and psychological understanding of the respondents which is undoubtedly beyond the scope of this paper. Hence, we resorted to some basic markers of extroversion, or its close relative introversion, and tried to merge them with online shopping. We wanted to see if the particular markers affect their decision whether they will shop online or offline. But prior to doing that, we asked the respondents if they themselves think their personality trait, any spectrum which they consider themselves in, influence their choice between online and offline, and we noticed a slight majority in the affirmative. That is to say, close to 6 females in every 10 females considered their personality to be a factor in the abovementioned choice.

Fig 4: The Responses of the Participants



So, to test their own conviction i.e. our developed third hypothesis (**H3**), we designed four new variables again. The Cronbach's alpha for these parameters was found to be *0.863*, that is within the excellent range of the value. Hence, the related variables are closely related and can be used to test our desired hypothesis.

$H_0 = 'μ < 3'$ – People do not choose online-shopping because of introversive aspects.

$H_A = 'μ \geq 3'$ – People do choose online-shopping because of introversive aspects.

The communalities table also shows a mutually strong connection between the four variables as the extraction values for all of them are higher than 0.5. This time the **Mean (μ)** value for this hypothesis is **2.77**. Furthermore, from one tailed t-test we can see the t-value is not greater than the critical value and the significance level is not less than 0.05. Ergo, we can conclude the alternative hypothesis cannot be attested because **we cannot reject the null hypothesis**. So, people's choice between online and offline shopping is not impacted by their introversive aspects.

Table 8: Communalities for third hypothesis

Communalities		
Items	Initial	Extraction
I tend to prefer online shopping because I don't like going out to shopping malls.	1.000	.708
I think it is better to shop online most of the time because shopping malls are generally crowded.	1.000	.679
I prefer shopping online because I don't like physically talking to/bargaining with salesmen offline.	1.000	.792
Shopping online is better because it involves the least amount of engagement with unknown people.	1.000	.654
Extraction Method: Principal Component Analysis.		

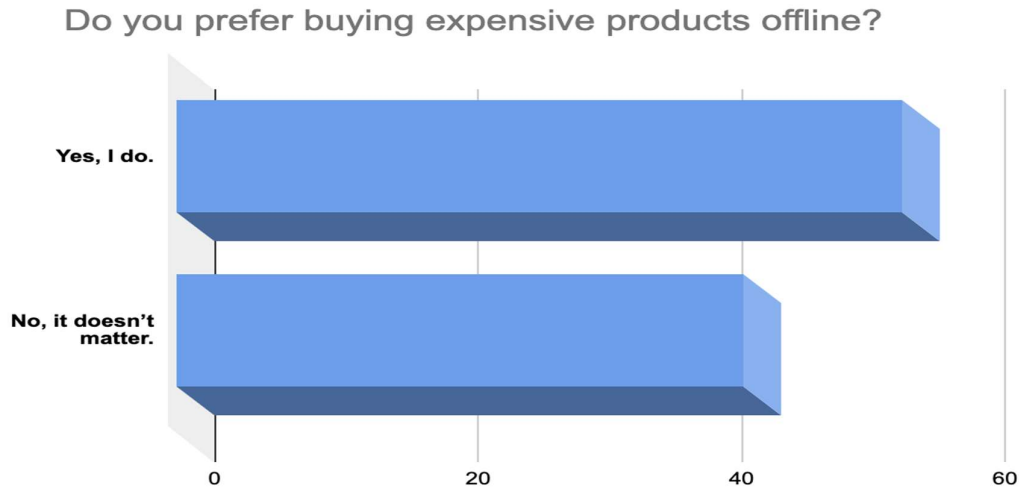
5.2 Second section

In this section, we asked the respondents some arbitrary questions about their dealings in online shops, yet their answers were quite telling as to what can affect their decision of buying products/services online. While we will not test any hypothesis, we will showcase the result found analyzing the primary data in the forms of charts and graphs.

5.2.1 The cost of product

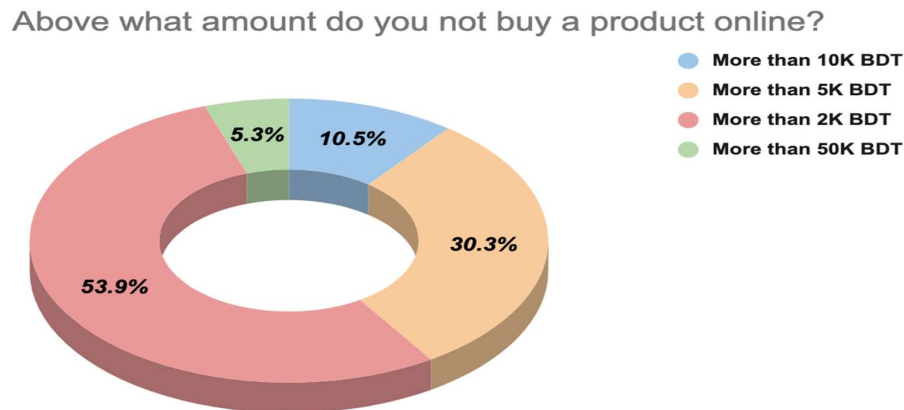
The respondents were asked if the cost of a product matters when they buy something online, in other words, if they abstain from buying an expensive product online. The majority of them acknowledged that they do prefer buying expensive things from physical shops rather than from virtual shops. About 55% of them said they are likely to buy costly products offline.

Fig 5: The Response of the Respondents



To further investigate we asked those we responded affirmatively in the last question what spectrum of value of a product they consider to be better bought offline. Approximately 54 percent of them said they do not prefer buying something online when the product price is above 2K BDT and around 30% of them said they do similarly when a product costs over 5K BDT.

Fig 6: The Response of the Respondents

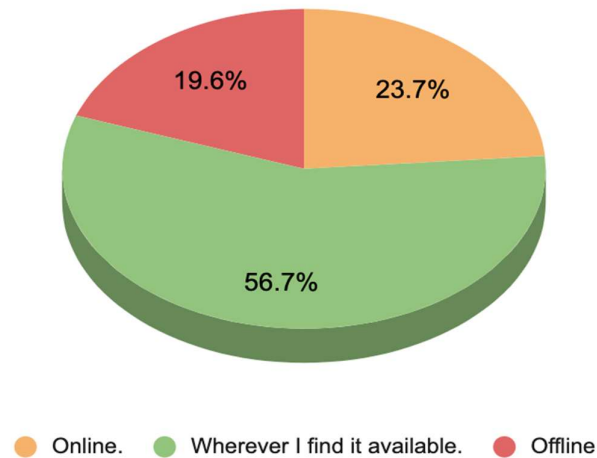


5.2.2 Buying foreign products online

One of the factors we wanted to investigate was whether people are leery of buying foreign or brand products online, so we asked the respondents if they matter. The responses seem to show that it, more often than not, does not matter. Majority of the participants said they buy foreign products wherever they find them. So the foreignness of a product doesn't influence the purchase decision here.

Fig 7: The Response of the Respondents

Do you prefer buying foreign products online or offline?



5.2.3 Interface of websites

The respondents were also asked whether there is an influence on their purchase decision from the design or ergonomics of a website of an online shop. The term ergonomics refers to a science which deals with designing anything for efficiency and comfort while using that thing. This is in fact an exhibition of psychological principles to the design of a product or a system, in this case to the design of a website. So, we asked respondents two simple questions. One of them asked whether they have a particular fondness toward a specific type of website. We single out three categories of design, and this categorization is quite holistic as it encompasses the majority of online shop design. Three types of design are: Minimalist, Dynamic (UI/UX design) and Static. The response to the first question makes a case for the fact that most female consumers, about 75% of the respondents, (*Fig 7*) have a general preference for more dynamic websites in contrast to static and minimalist design of websites.

Fig 7: The Response of the Respondents

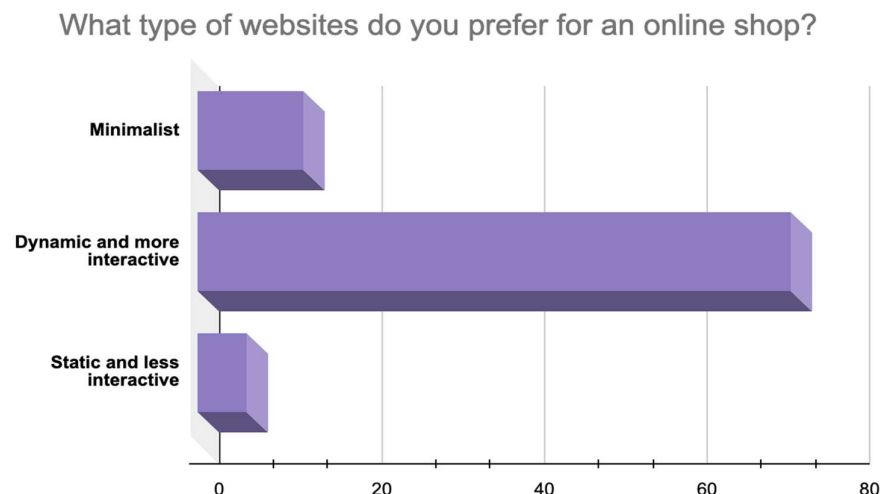
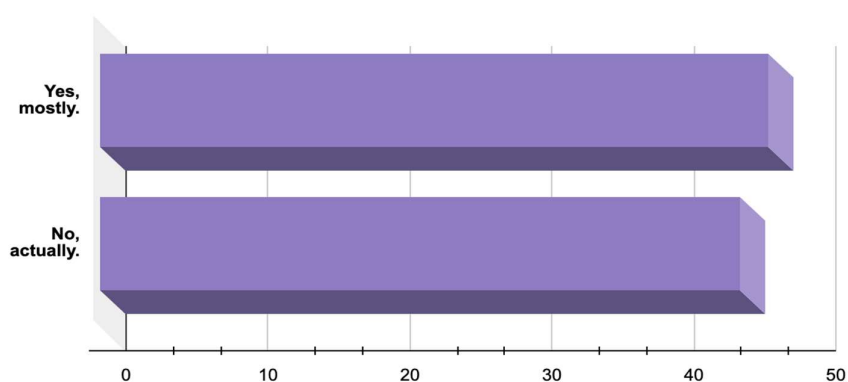


Fig 8: The Response of the Respondents

Do you think you are more likely to not choose a particular online-shop only because their marketing/ads/websites weren't aesthetic enough to you ?

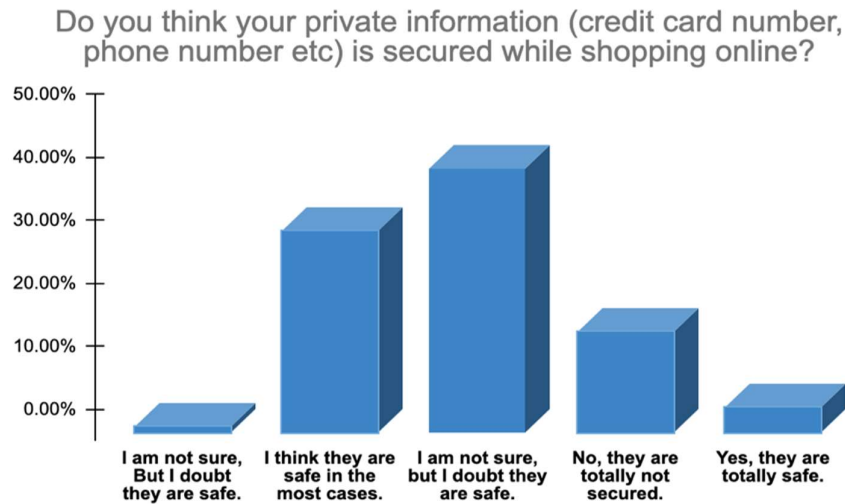


We also asked if their likelihood to choose a particular online shop is affected by how much they perceive a website or advertising of an online shop to be aesthetic. While aestheticism is a set of subjective principles as to how a human being perceives beauty, we didn't set any particular set of principles for the respondents rather asked them to answer in accordance with their own set of beauty rules. While the results were very close for and against the question, a slightly larger number of participants(*Fig 8*) said the aestheticism of a website or advertisements do affect their decision as the respondents back out from buying a product/service because the advertising or the website design didn't appear to be aesthetic enough to them.

5.2.4 The safety of private information

This particular question was asked to the respondents to find their general perception of online shopping rather than to show a direct effect of this on purchase decisions of the buyers. However, results from this question help us understand what the female consumers think of the modern e-commerce sector when it comes to the question of the safety of private information in an online marketplace. So, we asked the respondents if they deem their personal information to be safe in the hands of online retailers and businesses. It comes as little to no surprise the majority of the respondents doubt their private information to be secured.

Fig 8: The Response of the Respondents

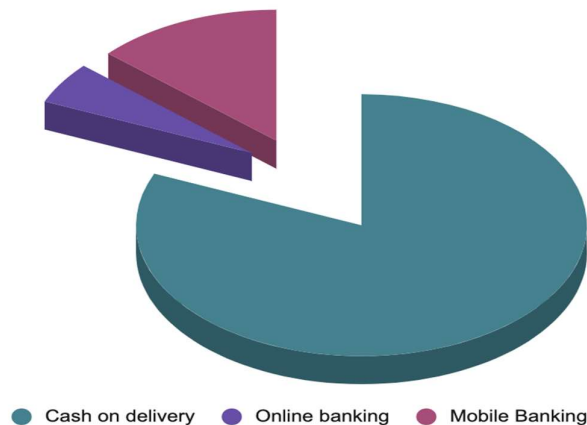


5.2.5 Form of transaction

In this very last question from the questionnaire, we asked the respondents an oft-asked question on any survey related to online shopping attitude. The respondents were asked to choose among the different forms of transactions. A large majority of the respondents, said that the most preferred method of transaction to them is Cash On Delivery in comparison to all other forms of transaction method.

Fig 9: The Response of the Respondents

What type of payment system do you prefer?



6. Conclusion

The overarching goal of this paper was to venture into looking for some unique factors that seemed to be potentially affecting the purchase decisions of female buyers in the country. Moreover, the paper also sought to confirm some of the already known factors that drive the online shopping behavior at large. This paper by and large achieved its goal through primary data and their rigorous interpretation in some cases using statistics and regular interpretation in other cases using frequency and percentage. The findings of this paper predominantly are that there is significant shift towards social media based online shops from previously popular website-based shops, but also while there is a growing market of influencers in the country and around the world that continuously advertise different online shops, they are not considerably affecting the choice of general female consumers. Furthermore, the introversive traits within a person are not a sizable parameter as well in this case.

The study also can conclude that there is a significant effect on Bangladeshi female buyers online from an array of integers, such as, the cost of product/service, the design or the ergonomics of an online-shop website, modes of payment. The study also found that female consumers believe their private information to be unsafe in an online setting of a marketplace and also found that female consumers tend to buy a foreign product regardless of online or offline shops. In the paper, we substantially investigated and examined the different parameters that affect the purchase decisions of Bangladeshi female consumers while shopping online.

7. Discussion and Limitation of the Study

The topic of this paper is a topic today discussed and studied in academia and business schools far and wide. However, the setting and the context in which this paper conducted its study creates a whole genre of research field. Bangladesh is prospective and full of potential in its e-commerce sector. That implies the country should augment research surrounding the particular. Correspondingly, how females of the country, an increasing base of consumers today across the country, commune with the e-commerce hub. This type of research will only add to the improvements and solve the different issues and challenges in this domain.

While this paper is timely in its own right, it is not devoid of limitations. Like any research article, this paper had its due limitations. Primarily, the sample size of the survey was not massive enough to be completely denotative of the entire country's female consumers. The data can be very possible to extensively differ if the sample size becomes far greater than that of in this study. There was also notable struggle in developing the variables to test the hypotheses, some variables could be excessively outlier and not presentable to test the hypothesis. Moreover, a few respondents did not complete the entire survey and left some questions unanswered, which is another setback for any type of statistical data analysis. Bearing in mind all these restraints, the paper is still able to contribute colossally in the discussed field.

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Appendix A

The data results for hypothesis 1 (H1)

Reliability Statistics	
Cronbach's Alpha	N of Items
.879	4

	Test value = 3						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference		
					Lower	Upper	
Ordering on SMB online shops is comparably easier and faster than ordering on a website.	2	6.14	9	.00	.70	.48	.93
I prefer SMB online shops because I don't have to use a third-party website/app other than the social media app.	2	5.89	9	.00	.69	.46	.93
Processes in ordering websites are usually complex in contrast to SMB online shops.	1	5.16	9	.00	.69	.43	.96
SMB online shops are preferable because they are generally more engaging with the customers.	0	7.57	9	.00	.89	.66	1.1

Appendix B

The data results for hypothesis 2 (H2).

Reliability Statistics	
Cronbach's Alpha	N of Items
.801	4

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Sometimes I shop online because I heard about the online shop from a popular online celebrity.	-2.220	95	.029	-.323	-.61	.03
Online shops promoted by influencers are more likely to give good services in my opinion.	-.087	95	.931	-.010	-.25	.23
I generally believe the influencers online when it comes to trusting a particular online shop.	-.592	94	.555	-.074	-.32	.17
I prefer an online shop recommended by a popular influencer to a normally unknown online shop.	-.154	95	.878	-.021	-.25	.29

Appendix C

The data results for hypothesis 3

Reliability Statistics	
Cronbach's Alpha	N of Items
.863	4

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
I tend to prefer online shopping because I don't like going out to shopping malls.	-1.765	98	.081	-.253	-.54	.03
I think it is better to shop online most of	-1.891	98	.062	-.263	-.54	.01

the time because shopping malls are generally crowded.						
I prefer shopping online because I don't like physically talking to/bargaining with salesmen offline.	-1.698	98	.093	-.253	-.55	.04
Shopping online is better because it involves the least amount of engagement with unknown people.	-1.169	98	.245	-.162	-.44	.11