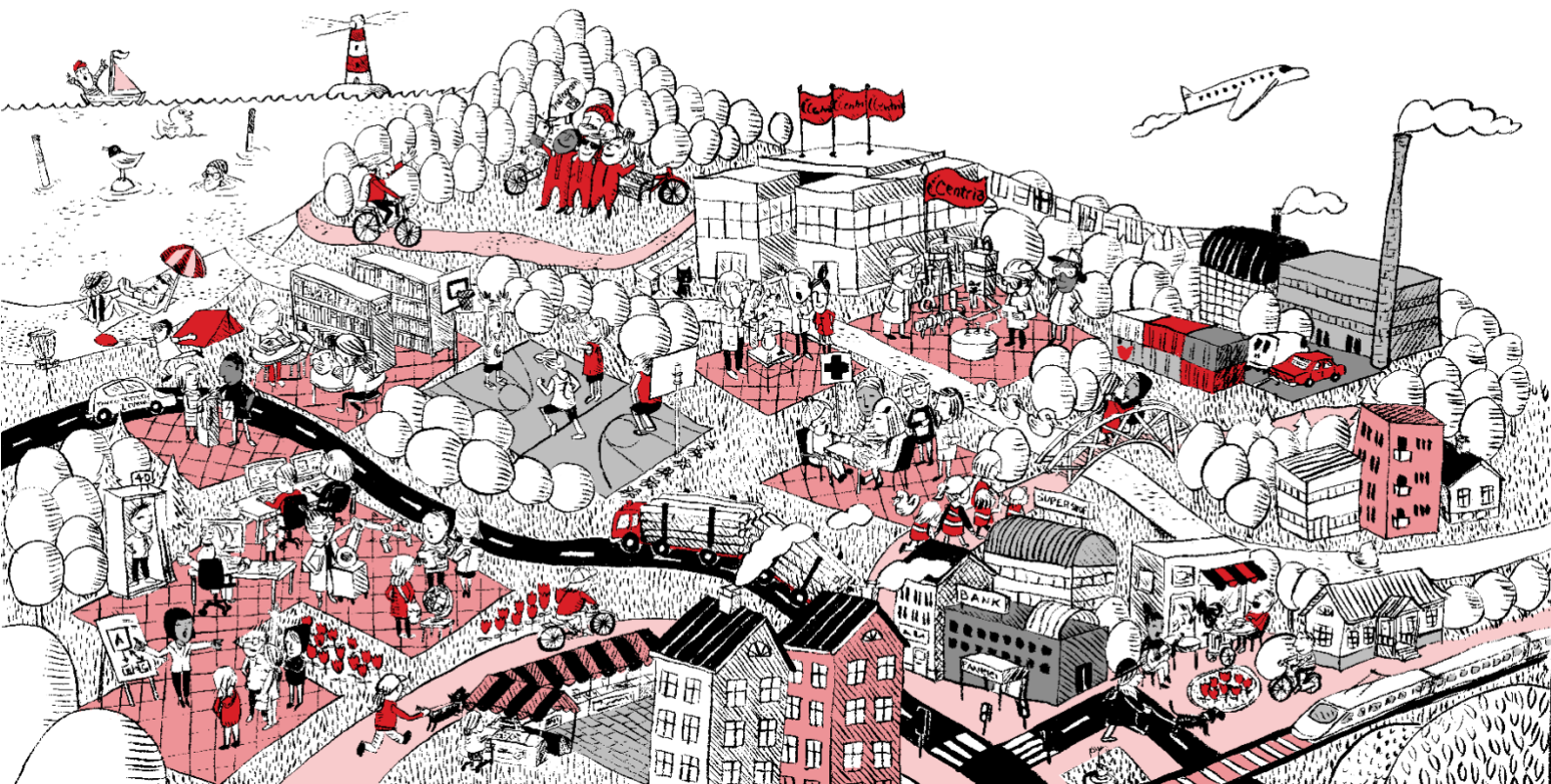Mohammad Ahad Min Rafi

CLIENT PERCEPTION ON ONLINE SHOPPING IN DHAKA CITY

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ABSTRACT

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The objective of this thesis explored the perception of clients on online shopping and its acceptance in Dhaka city, Bangladesh. In addition, the author has tried to find the level of understanding about the online shopping based on entrepreneur and customers. The study also focused on exploring the effectiveness of online shopping and the current challenges faced by entrepreneurs.

This paper has attempted to explore online shopping clients, their age, gender, and social status. The main purpose of the study was to identify client's perception on online shopping in Dhaka. The structure of the paper that followed literature review, methodological aspects, statement of the problem, research design, hypothesis and results were presented systematically and finally it was concluded by discussing results, limitations, and further development. Combinations of quantitative and qualitative research design and survey method was used in this study.

The respondents of this research were from Dhaka City and who were involved in online shopping experience. For information gathering, only survey questionnaires and documentary analysis is used. A set of questionnaires were used to obtain primary data.

ABSTRACT

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1 INTRODUCTION

Online shopping is the process of buying products and services from merchants who sell on internet. Online shopping has existed since the beginning of the World Wide Web. Customers can easily visit web stores from any place by sitting in front of the computer or other devices. Online shopping has become popular among people using technology, so online shopping has become a trend that is why it is necessary to make a study on the online shopping usage and perception. The first World Wide Web server and browser was created by Tim Berners-Lee in 1990. It subsequently opened for commercial use in 1991. After launching the online banking system, Amazon.com launched their first online shopping site in 1995. In Bangladesh, it is famous since 2008 and the market is about 3 billion BDT (Bangladeshi currency).

Online Shopping/E-commerce has become a buzzword of present information technology. The browser Mozilla was released by Netscape in October 1994. Pizza Hut serves pizza ordering facility by this website, also offers flower delivery and magazine subscriptions online. In 1995 Amazon.com was launched by Jeff Bezos, the leading online shopping site. Del & Cisco begin to use internet for commercial transactions. EBay arranged an auction web which is founded by Pierre Omidyar. Online shopping started to grow between 2000 and 2008 in Bangladesh specially established in Dhaka city. While it was growing rapidly, the major issues were payment gateway, delivery system and customer education. Scenario started to change when the first payment aggregator SSL COMMERZ launched their business in the country 2010. Besides the inclusion of WiMAX, internet speed got a bump during the same time which gave a boost to the online business too. Beside this improvement, it was seen that some major investments during this period Ajkerdeal, Rokomari, Akhoni (now Bagdoom). started their online business in the country. Rokomari.com is one of the big online shopping platforms launched in 2013. In recent times, the E-commerce started expanding the business in other categories. Bikroy.com has shown a true class and distinguished themselves from others and has become the largest marketplace for buying and selling any consumer item. Meanwhile many companies opened online shopping platform. Food delivery services like Hungrynaki, Foodpanda started their operation in 2013. There is Sheba.xyz which is shaping the service industry using online channels. Chaldal.com redefined grocery shopping for customers. Pran started their online site journey in 2016 as Othoba. Edison group also started Pickaboo and they are now in the top three online shopping sites in Bangladesh.BTI, Transcom, Aci (Swapno), Epyllion, Meenabazar are expecting to launch their online sales centre.

In Bangladesh retail e-commerce is growing at 72 per cent a month. At present, more than 35,000 individuals and above 25,000 small and medium enterprises (SMEs) are part of this sector. By 2018, the number of e-commerce business sites and e-commerce pages equalled 2,500 and 150,000 respectively. It was estimated that the number of deliveries per day added up to about 15,000 to 20,000 at the retail level. (Khan 2020.) 22% of total internet users are using online channel to purchase and the market size in amount is BDT 150 crore. About 1.5 million people are using online marketplace which is mainly Dhaka based. (Khan 2020.)

In the era of digitalization, online shopping has become more flexible than traditional market. Online shopping, as a part of digitalization, helps to achieve the government goal of digitalized country. In this regard government encourages the various online sites and permits to do business independently. Despite the encouragement, the government does not have much intervention authority to regulate the online shopping centre though it is becoming a buzzword nowadays. For the lack of intervention, sometimes, online shopping centre provide low quality product and sometimes they demand much price than the traditional market. We know, they may not provide right products and sometimes demand much money than the real price but we have nothing to do, because we have nothing to do in the city of traffic jam and for our busy working life. For this reason, some classes of people extremely rely on online shopping centre though they may have some problems.

In response to the problems, our investigation on the purpose of making the online shopping more hospitable and reliable. In the study we will find out what characteristics (social status, age, gender, education) of the society getting more involved in online shopping and their impact on online shopping. And we will also find out that why the online shopping centre can't fulfil the customer's demand. At last we are going to investigate the domination of online shopping market on traditional shopping centre.

Research cannot be completed without objectives. So, it is mandatory for every research to involve some goals or objectives. In this research, product quality and service quality based on pricing, reliability, and logistics can be found. Having these qualities makes the product and service as desired by customers and ensures the improvement of the business. Moreover, availability of internet has made easy for all the people to access online shopping. Generally, it is seen now that all the people of any category are trying to use internet, but they are not used to online shopping. It can be found from the

statistics of recent year studies of online shoppers. Some categories have been taken such as gender, age, education, social status to identify the online shoppers. (Monsuwé, Dellaert & Ruyter 2004.)

Currently, in Dhaka city people are not able to count all the online shopping websites. More than half of a dozen online shopping companies providing service as well as gaining trust. Their service is not confined only in only Dhaka city rather than other districts also. They are offering various types of products divided in various categories such as gifts, cloth, grocery and vegetable, fish, and meat. The products are introduced with brand names. Meanwhile having all the facilities, it is also known that internet is not available everywhere. Low literacy rate and technological backwardness are keeping most of the people to stay in traditional market. The difference of price of the two markets is also a big factor. Most of the people of Bangladesh used to buy products from local market so this type of concept lets them in traditional market but for many reasons people are looking for a new way of shopping like online shopping. (Alhassan 2011.)

Online shopping is well known and very popular around the world. Bangladesh is not so far behind. Online shopping is in a race with traditional market. Though internet connection is available everywhere in Bangladesh, online shopping is only available in big cities. Most of the online market has started their business in capital city. In Dhaka city, they cover lions share online retail service. Some important questions could be selected based on research topics and objective to find out client perception on online market in Dhaka city.

a) How customer's social status, age, gender, and education has impact on online shopping?
b) Is online shopping serving products as per customer demand?
c) Is online shopping market going to dominate traditional market?

2 LITERATURE REVIEW

In this section, the study of the research done by previous research of other authors in the same area of the present study will be discussed. Liaoa & Cheung (2001) focused on consumer attitudes towards internet-based e-shopping. This service aims to provide a theoretically and empirically grounded initial reference position, against which later research can explore and interpret the effects of changes of consumer preferences. Because of the opportunity to sample at the outset and of ceteris paribus conditions following from the tendency for other factors such as e-transactions cost to remain small and constant, Singapore data were employed.

Shergill & Chen (2005) analysed factors which online New Zealand buyers keep in mind while shopping online. It also examined how different types of online buyers perceive websites differently. The four dominant factors this research has found are website design, website reliability/fulfilment, website customer service and website security/privacy are influential consumer perceptions of online purchasing. There are four types of online New Zealand buyers; i.e., trial, occasional, frequent and regular online buyers. These buyers have different evaluations of website design and website reliability/fulfilment but similar evaluations of website security/privacy issues.

Lee & Lin (2005) developed a research model in the context of online shopping that accounts for the relationship among e-service quality dimensions and overall service quality, customer satisfaction and purchase intentions. Confirmatory factor analysis was conducted to investigate the reliability and validity of the measurement model, and the structural equation modelling technique was used to test the research model. The study demonstrated that the dimensions of web site design, reliability, responsiveness, and trust affect overall service quality and customer satisfaction. However, the personalization dimension is not identified as an important factor to ensure overall service quality and customer satisfaction.

Khalifa & Liu (2007) developed the information systems continuance model using a contingency theory to examine the roles of online shopping habit and online shopping experience. It argued and empirically revealed that although conceptually distinct, online shopping habit and online shopping experience have similar effects on repurchase intention. They both have positive effects through satisfaction and moderate the relationship between satisfactions and online repurchase intention. The

study also perceived after-sale service, transaction efficiency, security, convenience, and cost savings as important online shopping usefulness factors.

Azizi & Javidani (2010) drew a conceptual model and tried to test the model by using path analysis. The analytical results showed that perceived e-benefit had positive effect on e-attitude. Perceived e-ease of use had positive effect on e-attitude and e-shopping intention. Results revealed that e-attitude had positive effect on e-shopping intention. Analysis showed that perceived e-risk had no effect on the e-attitude and e-shopping intention. Findings also showed that perceived e-ease of use had the biggest direct, indirect, and total effects on the e-shopping intention.

According to Rajesh & Purushothaman (2013), majority of the respondents assumed that factors like offers and discounts, variety of product available, free home delivery, website user friendliness affect the consumer perception in online shopping. The hypothesis framed for the project was "Online shopping is beneficial for the consumer". From the data analysis it was found that most of the respondent would agree to buy durable goods online rather than shopping of durable goods with the traditional method on the basis of factors like easy to order, variety, discounts/ offers, saves time and avoid long queues. Thus, the hypothesis was proved to be positive.

Vaghela (2014) made an attempt to study the perception of the customers towards online shopping and also mark this perception gender-wise. From the data analysis it can be determined that online shopping is better option than manual shopping for most of the customers and they were satisfied with their online shopping transactions. It was also found that large number of customers are buying cloths, electronics items, and accessories. Most alarming barrier customers face that they must give their credit card number for online shopping, and they cannot see products personally. The disadvantages of online shopping customers detected that online shopping is more expensive than manual shopping, time-consuming and problematic while making online purchases.

Shanthi & Desti (2015) conducted the study to highlight student's attitude towards online shopping and their product preference on online shopping. The study revealed that mostly the young people are inclined to the online shopping and in comparison, with them the elder people do not use online shopping often. It was also found that the majority of the people who shop online buys books followed by tickets (railway, movie, concerts) online as they are cheaper compared to the market price with various discounts and offers. The study also revealed that the price of the products, security of the products, guarantees and warrantees, delivery time, reputation of the company, privacy of the

information and nice description of goods have the most influencing factor on online purchase. The study also revealed that majority of the respondent's buys clothes from flipkart.com, one of the leading online shopping websites in India.

Suhan (2015) explored the acceptance of online shopping in Bangladesh from consumer's perspective. In a race between online shopping and traditional shopping, which one is winning in the current scenario, it has also been disclosed in this paper. The most challenging issue would be building the trust among the consumers about the online shops. Rahman (2016) identified the nature and behavior of online shoppers in Chittagong City, Bangladesh. The study showed that website advertising, T.V. advertisements and friends, family members are the three important advertisement media through which business can reach the prospective online buyers. The availability of varieties, less time and low price has made online shopping convenient to them. In addition, they support the statement that the greatest barrier of online shopping is that products cannot be touched or trialed at the time of purchase.

Manju (2016) tried to find out the perceptions of online consumers influencing the online purchasers of Bangalore. Analysis was conducted to know the significance of perceived trust, perceived credibility and perceived worthiness. Vikash & Kumar (2017) studied the people's perception towards online shopping and to know whether consumers prefer online shopping or store shopping and why. This study used factor analysis to provide evidence that consumer perception toward online shopping had strong relationship based on consumers demographic. The results of the study showed that the customers perceive online shopping positively.

There are many studies conducted by various research scholars in which they have tried to find out the customer perception (someone has done it gender-wise too), factors that may affect online shopping perception of consumers. But the research is going to be happened to find out the product quality and service quality of the online shopping, the users of online shopping (gender, age, education, and social status) and the impact of online shopping on the traditional market.

3 THEORITICAL FRAMEWORK

Behaviour put simply is the way in which a person acts or conducts themselves. Various theories and models regarding behaviour have been created by scholars from all over the world over the years. These models will help to understand why consumers act in the way they do, and these will also shed some light on why certain online websites or pages are being preferred over others.

3.1 Consumer perception theory

Consumer perception theory tells the understanding of how any product or service influences consumer behaviour. It is about how consumer makes a decision or makes choices to buy a product or service. It develops marketing and advertising strategies intended to retain current customers-- and attracts new ones. Three perceptions are followed in this theory. They are- self-perception, price perception and benefit perception. (Smith 2018.)

3.1.1 Self-perception

Self-perception theory attempts to explain how individuals develop an understanding about what motivates consumer behaviour or how they behave depending on situation. Self-perception by customers relates to values and motivations that drive buying behaviour which is also an important aspect of consumer perception theory. (Scribd 2018.)

Consumers believed their buying decisions had a real effect on issues such as environmental impact. Consumer perception thus is called the driving force to make buying decision. Online shopping depends much on the self-perception. For example, consumer who perceived online shopping easier than traditional shopping in the market, goes for online shopping. (Smith 2018.)

3.1.2 Price and benefit perception

Consumers always have concern about an issue whether they are getting the product or service with a fair price. This issue determines whether online shoppers would make repeat purchases through the same website. (LaMarco 2018.) Researchers concluded that price perception influenced customer satisfaction and their purchases or whether they would make future purchases. They keep following the prices whether customers are getting quality products and whether all other merchandisers offering the same quality products with the same price, these two issues are matter of concern for price perception. (Smith 2018.)

Lastly, consumer's buying decision depends on the benefit of product what they are intended to buy. Lee Flamand discussed, if they do not find any benefit out of it they will not go for second purchase of the product. So, merchants need to produce the products which will give benefit in future. For example, if an online shopper buys a beauty product, which is not up to the mark related to other factors, they will not be going to buy from that online website again. (Scribd 2018.)

3.2 SERVQUAL model

This model is to identify service quality of online shopping. SERVQUAL is an instrument, which is known as a multidimensional research instrument, is being used for getting the desired product quality and perception of consumer. The SERVQUAL questionnaire was first published in 1988 by Zeithaml Parasuraman and Berry. At present, it has become one of the dominant measurement scales to measure service quality. It is a method to capture and measure the service quality experienced by customers. (Mulder 2018.)

Researchers have identified 10 main components of high-quality service, and these are reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding and tangibles. These were later condensed into five components. These are reliability, assurance, tangibles, empathy, responsiveness. (Nyeck, Morales, Ladhari, & Pons 2002.)

The reliability depends on to what extent the online service is accurate and honest. Online shoppers can give review as per their accurate and honest service. (Mulder 2018). Responsiveness is about promptly and adequately responding to online customer questions or complaints. (Scribd 2018.)

Competence relates to the expertise of online websites and pages have and the access determines if a customer can quickly and efficiently contact to the pages or group admins. Courtesy is how well behaved and polite the page owners are to their customers and communication is about clear, honest and prompt information for clients. Credibility means the openness and reliability of an organization. Security means to get trustworthy service and proper access for the consumer. (Mulder 2018.) These all are important factors and perception of the online shoppers for their buying decision for the first time and for the second purchase from the same website or page.

3.3 Product quality

A research discussed the dimensions of product quality in terms of the opinions of both Geneva and Grvin analysed that product quality relay on some factors, such as performance of the product, characteristics of the product, reliability, matching and the given standards of the product, durability of the product, the attractiveness and attribute of the product, brand reputation. (LaMarco 2018.)

3.4 Technology acceptance model (TAM)

TAM has been developed by Davis (1989) and it is one of the most popular models to use and to accept the information systems and technology by individual users. TAM has been widely studied and verified by different studies that examine the individual technology acceptance behaviour in different information systems constructs. In TAM model, there are two factors, perceiving usefulness and perceiving ease of use is relevant in technology and innovative use behaviours. According to TAM, ease of use and perceived usefulness are the most important determinants of actual system use. These two factors are influenced by external variables. Here external variables derived from social, political, and cultural factors. Social factors include language, skills and facilitating conditions. Political factors are mainly the impact of using technology in politics and political crisis. The attitude toward the use of technology can be related to the online shopping use at present times. (Davis 1989.)
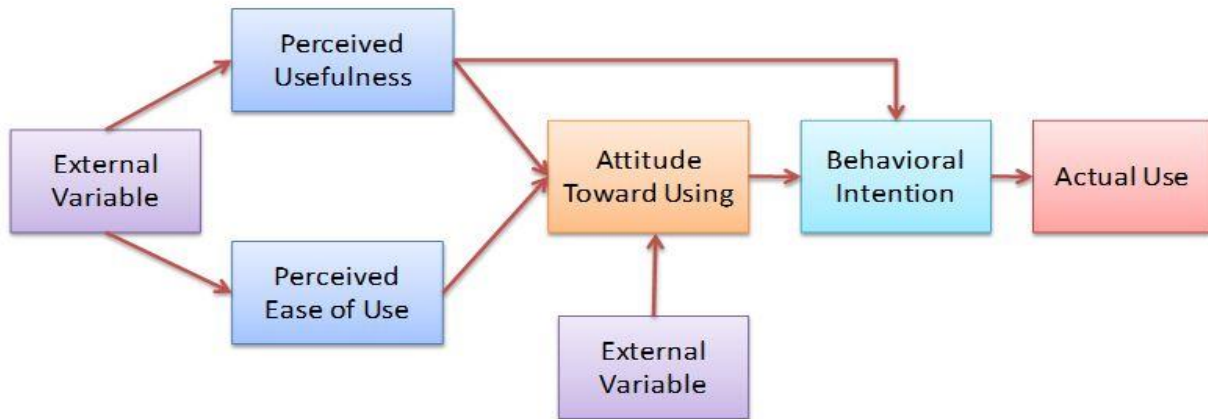
FIGURE 1. Final version of technology acceptance model (TAM) (Venkatesh and Davis 1996)

Figure 1 illustrates that online shopping is at present the buzz of the day in the era of information and technology. And with that buzz people are getting more involved and attracted towards online shopping. For some people it has become necessary for each month to get so many influences with the digital marketing sphere. Figure 2 below represents the analysis of David's model:
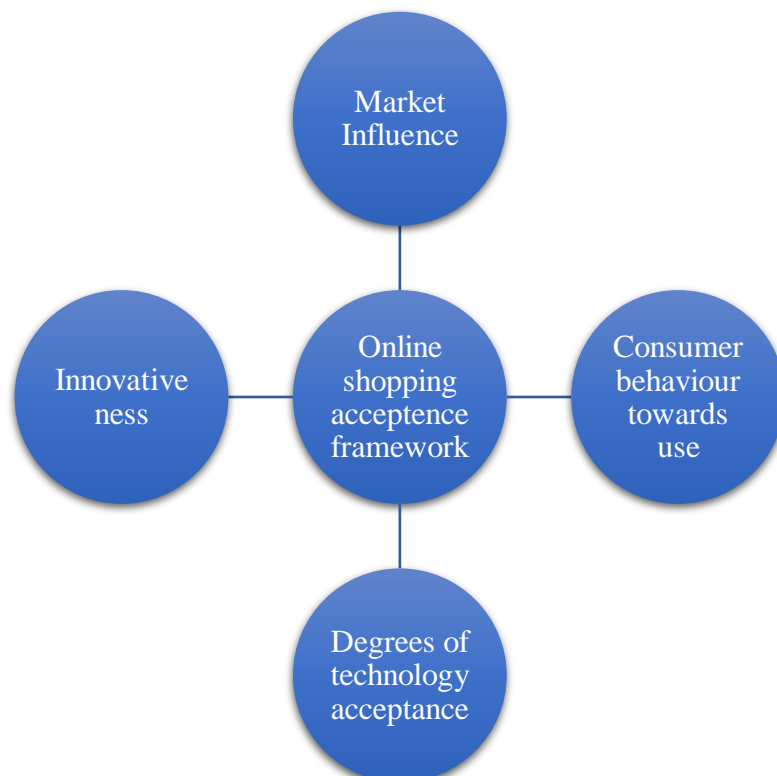
FIGURE 2. Framework of technology acceptance model. (Venkatesh and Davis 1996)

4 RESEARCH METHODOLOGY

In the previous chapter, the theories related to the environment, online shopping has factors that affect consumers trust in online shopping, and the actual purchases on the Internet are presented. This chapter includes the model sampling plan, sampling design and variables and the analysis of this study.

4.1 Sampling plan

The units of analysis in the study, as aforementioned, were the online shoppers from Dhaka city. These questionnaires were sent to the shoppers' community members and to people from different walks who are regular online shoppers. Shoppers' community is one of the big communities of online shoppers where they can give reviews about different pages, different products and different websites. So, they can complain about product quality and the service of different online websites and businesses.

PICTURE 1. Example of flexible online shopping (Source: https://www.conatuscounsel.com)

The members of shopper's community are around 39,704 and from selected 200 members are from Dhaka city using purposive and convenience sampling. After that the questionnaire was sent to those 200 members. The respondents were selected from various professions to get actual response.

4.2 Sampling design and variables

The study focused on citizens' perceptions of internet purchasing that uses a convenience and purposive sampling approach. As two individual sampling were chosen, the technique they include the study under the multistage sampling method. Accordingly, 50-60 questionnaires will be prepared with intention to get the required information to analyse the data. Questionnaires were sent by E-mail to another 50-60 respondents and meet the respondents to get latest information on consumer preference on E-shopping. So, in total 150-200 respondents were targeted. In this research paper the targeted unit of analysis was the online shoppers around Dhaka city and mostly do shopping from online. Their attitudes and behaviour towards online shopping and the product and service quality will be examined closely. Variable is an entity that can take different values at different times. It can be of two types: the variable which will look to measure was dependent variable and the variable which will control /set is independent variable.

Dependent Variable	Independent Variable
• Client Perception	• Product • Service Quality • Customer demography • Market Preference
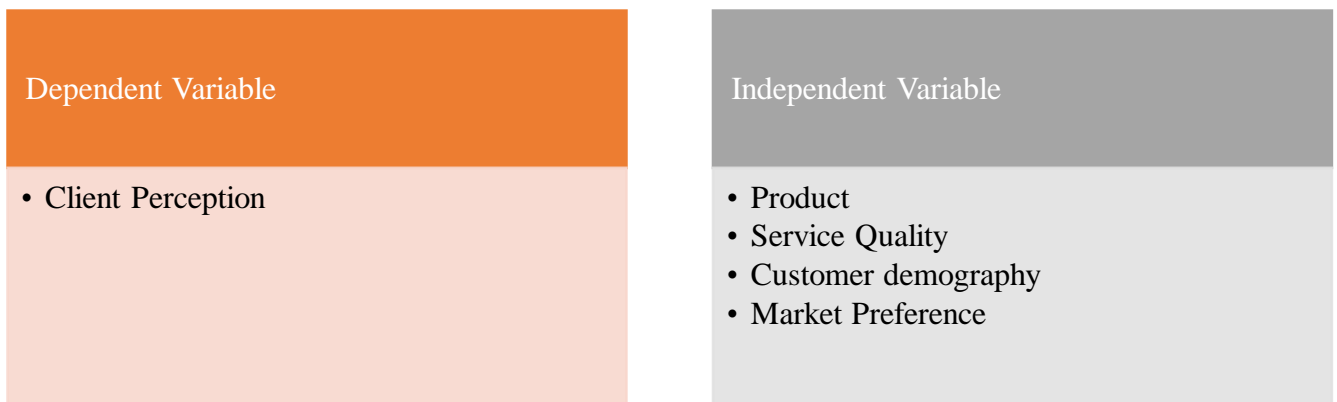
FIGURE 3. Variables

4.3 Sources of data collection

Data was collected from both primary and secondary sources. Primary sources show the study is related to user attitude; the study is mainly based on primary data. The primary data is derived from the views obtained from consumers with the help of the questionnaires and some informal interviews. Secondary sources show the study will also depend on the secondary data regarding the history, recent trend, and feature of shopping apps in Dhaka. Secondary data will be gathered from a variety of related textbooks, periodicals, dissertations, and theses.

5 DATA ANALYSIS AND PRESENTATION

Data collected from the 151 respondents from Dhaka city area through a questionnaire are presented here. Around 200 people were targeted and about 151 respondents actively participated. The respondents are classified in different variables like gender, age, profession. The data collected through sending mail by person, in Facebook and shoppers community groups. There were 83 male respondents and other 68 were females. From 151 respondents most of them were of age 23-35 and the frequency was 56.30%. The other 15-22 years old aged group had a frequency of 41.10%. The percentages of the male and female online shoppers were nearly close to each other. The male number was of around 55% of all respondents and rest 45% were female. If there were more respondents, the result could come out slightly change. This information can be seen in table 1.

TABLE 1. Online shoppers in terms of gender

Gender	Percentage	Frequency
Male	55%	83
Female	45%	68

5.1 Online shoppers in terms of age

The age variants of Dhaka City online shoppers are differentiated based on their age. It was seen that 15-22- and 23-35-year-olds are included in the study, and the frequency of online shoppers 62 and 85, as well as 36-45 and 2, 46-60. These are first ones and the last one, which is 60 times more frequent than 1. The result is presented in Table 2,

TABLE 2. Online shoppers in terms of age

Age	Percentage	Frequency
15-22	41.10%	62
23-35	56.30%	85
36-45	1.30%	2
46-60	0.70%	1
60 and above	0.70%	1

5.1.1 Online shopping based on categories

Many categories are also here to the online shopping categories, most of the people are selected the sports apparels, those are the 9.9% and the frequency was 15. On the other hand, books were of 38.4% and the frequency was 58. Health supplements were of 5.3% and 8 people are selected these. Many people selected electronics by 25.8% and frequency was 39. And the others were cosmetics, shoes, bags, jewellery, fashion accessories, children cloth, women cloth, men cloth and percentages of this were 25.8%, 16.6%, 23.8%, 32.5%, 44.4%, 3.3%, 33.1%, 21.2% and the frequencies were 62, 25, 36, 49,67,5,50,32 respectively. Above, the table 3 illustrated online shopping based on data.

TABLE 3. Online shopping based on categories

Category	percentage	Frequency
Sports apparels	9.9%	15
Books	38.4%	58
Health supplement	5.3%	8
Electronics	25.8%	39
Cosmetics	25.8%	62
Shoes	16.6%	25
Bags	23.8%	36
Jewellery	32.5%	49
Fashion accessories	44.4%	67
Children cloth	3.3%	5
Women cloth	33.1%	50
Men cloth	21.2%	32

5.1.2 Online shopping based on service delivery

There were 151 respondents on the survey of satisfaction level on delivery service.53% of them chose "often" and 17.90% chose the option "sometimes". The negative response came from about 2.60% of the people. And 26.50% of them chose always. These were described in table 4.

TABLE 4. Online shopping based on service delivery

Satisfaction level	Percentage
Often	53%
Sometimes	17.90%
Never	2.60%
Always	26.50%

5.1.3 Online shopping in terms of quality

Table 5 and 6 is described the online shopping based on their service quality and reasonable price. The satisfaction level was 4% in option of "Always", when the satisfaction survey was made on terms of quality. The other options such as often, sometimes, and never got percentage of 40.40%, 50.30%, 5.30% respectively.

TABLE 5. Online shopping based on service quality

Satisfaction level	Percentage
Always	4%
Often	40.40%
Sometimes	50.30%
Never	5.30%

TABLE 6. Online shopping based on reasonable price

Reasonability	Percentage
Sometimes	55%
Often	26.50%
Always	4%
Never	14.60%

5.1.4 Payment method used in online shopping

People are mostly satisfied with the service of cash on delivery. In the research, it was seen that 82.8% of the service provides cash on delivery method and frequency was of 125 which is highest. Debit or credit card payment option got 13.2% satisfaction level with the frequency of 20. Mobile banking got 34.4% with the frequency of 52. Google wallet and internet banking got 2% and 3% with the frequency of 3 and 9, which are the lowest. The Table 7 illustrates this information below,

TABLE 7. Payment method used in online shopping

Payment Method	Percentage	Frequency
Debit/credit card	13.2%	20
Cash on delivery	82.8%	125
Google wallet	2%	3
Internet banking	6%	9
Mobile banking	34.4%	52

5.1.5 Shopping provides maximum payment opportunities like mobile banking, online banking etc.

The table 8 described the maximum opportunities found in the research, some of the respondents chose "few" which are 23.2%, others are 41.1%, and the largest of all is 35.8% of shopping provides maximum payment opportunities, like mobile banking, online banking, and many other ways.

TABLE 8. Shopping provides maximum payment opportunities in online shopping

Response	Percentage
Few	23.2%
A few	41.1%
Most of them	35.8%

5.1.6 Responsiveness of online pages/websites to their clients

Table 9 illustrates, the responsiveness to the data presentation's other responses. According to this research monograph, 15.2% respondents chose the option "Highly". 72.2% chose "moderate". Very few of them chose low and the percentage here is 8.6%. And the lowest population of 2% marked the option "Very low ". The result is below,

TABLE 9. Responsiveness of online pages/websites to their clients

Response	Percentage
Highly	15.2%
Moderate	74.2%
Low	8.6%
Very low	2%

5.1.7 Product returns service of online market

Table 8 described a product return service that was developed in response to online shopping. The research shows that most of them are 4.6%, some are 35.8%, none are 16.6%, and the last one is the conditional return process, which accounts for 43% of product returns in the online market.

TABLE 10. Product returns service of online market

Response	Percentage
Most of them	4.6%
Some of them	35.8%
None of them	16.6%
Conditional return process	43%

5.1.8 People usually shop from online

Table 11 shows how products are typically purchased online. This research was conducted several times and once a month, and the results show that 7.9% of regular online users, 17.2% of occasional online users, 41.1% of those who receive offers online, and 15.9% of those who do not receive offers online. And the result is presented in Table 11,

TABLE 11. People usually shop from online

Response	Percentage
Once a month	7.9%
Regularly	17.2%
Occasionally	41.1%
Regularly	17.9%
When get offer	15.9%

5.1.9 People invest on online shopping in a month

Table 12 explains that people invest in online shopping for a month, with 22.5% using the 1000-5000 (BDT) range, 31.8% using the 500-1000 range, 23.2% using the 300-500 range, and 20.5% using the 200 or less than 200 range. The result is in Table 12 below,

TABLE 12. People invest on online shopping in a month

Range (Taka)	Percentage
1000-5000	22.5%
500-1000	31.8%
300-500	23.2%
200 or less	20.5%

5.1.10 People invest on traditional in a month

The Table 13 reports that for the past months, many people have been investing in the traditional market. The research shows that 11.30% are 200 or less than 200 (BDT) spending's, 13.20% are 300-500(BDT) spending's, 35.80 are 500-1000(BDT) spending's, and the remaining 35.80% are 1000-5000 local currency uses.

TABLE 13. People invest on traditional in a month

Range (taka)	Percentage
200 or less than 200	11.30%
300-500	13.20%
500-1000	35.80%
1000-5000	35.80%

5.1.11 Why people prefer traditional market?

Many people are satisfied to the traditional market. Here it is seen that the research traditional market are used to do 27.80% with frequency 42, 'easy to use' option held 33.80% with frequency 51, 'getting product when you needed' got 46.4% with frequency 70, 'another can test product and buy' option held 63.6% and frequency 96, 'another can bargain' option got 50.3% with frequency 76 and the last one is the 'change process is easy' got 24.5% with frequency 37 where people prefer traditional market. Table 14 is presented here.

TABLE 14. Reason of preferring traditional market

Reason	Percentage	Frequency
Used to do	27.8%	42
Easy to do	33.8%	51
Getting product when you needed	46.4%	70
Can test product and buy	63.6%	96
Can bargain	50.3%	76
Change process is easy	24.5%	37

5.1.12 Why people prefer online market?

Many people prefer the online market. Here it is seen in the Table 15 that 'I am busy and don't get time' option got 34.4% with frequency 52, 'easy to use' remains of 39.1% with frequency 59. Another is 'less time consuming' which got 41.1% with frequency 62, here 'fixed price' held 24.5% with

frequency 37, 'can see products pictures and videos' got 30.5% with frequency 46 and the last one is the 'requires less effort' got 39.1% with frequency 59.

TABLE 15. Reason of preferring online market

Reason	Percentage	Frequency
I am busy and don't get time	34.4%	52
Easy to do	39.1%	59
Less time consuming	41.1%	62
Fixed price	24.5%	37
Can see products pictures, videos	30.5%	46
Require less effort	39.1%	59

5.1.13 Online markets give discounts or offers

Table 16 explains that many online discounts are given by companies. According to the survey, there were 200 respondents, some of whom were 57.60% respondents, the majority of whom were 31.8%, and the last ones were all 6.60%, with none of the 4% seeing online markets offering discounts or offers.

TABLE 16. Online markets give discounts or offers

Response	Percentage
Some of them	57.60%
Most of them	31.8%
All of them	6.60%
None	4%

5.1.14 Barriers in advancing online shopping in Bangladesh

By looking through the research, some of the barriers in advancing online shopping in Bangladesh can be detected such as, 'less number of website users' which contained 33.1 of percentage with frequency of 50, 'very slow and expensive internet service' had 25.2% with frequency of 38, 'lack of security' got 52.3% and frequency of 79, 'product quality is not ensured' was said by 77.5% of people and the frequency was 117, 'no barriers available' had 3.3% with frequency of 5 and the last one was 'lack of technical efficiency of users' had 44.4% with frequency of 67. So, the product quality played the lead barrier and need to get more attention from the sellers.

TABLE 17. Barriers in advancing online shopping in Bangladesh

Cause	Percentage	Frequency
Less number of website users	33.1%	50
Very slow and expensive internet service	25.2%	38
Lack of security	52.3%	79
Product quality is not ensured	77.5%	117
No barriers available	3.3%	5
Lack of technical efficiency of users	44.4%	67

5.2 Data analysis

In this research, around 200 respondents were targeted and 151 did response to the research in Dhaka city. These respondents are from different class in different variables like gender, age, profession. Lot of data was collected by sending mail by person, in Facebook and shoppers community groups.
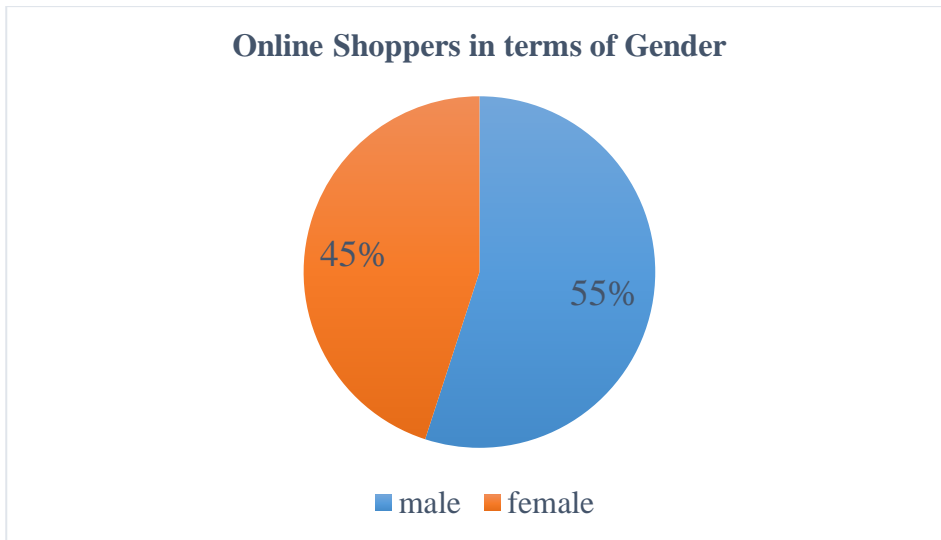
FIGURE 4. Online shoppers in terms of gender

Figure 4 illustrates that male and female percentage of the respondents were close to each other. One of the main reasons behind this area is the sampling process, which was taken among the Dhaka city dwellers. This area is much developed then other area of the country. Women mainly in Dhaka city are more educated and responsive. The percentage of women and men are almost same here and the internet user number is higher than other area. Women face some barriers that is not for men, so they try to cope with men, and it affects their lifestyle as well as buying mentality.
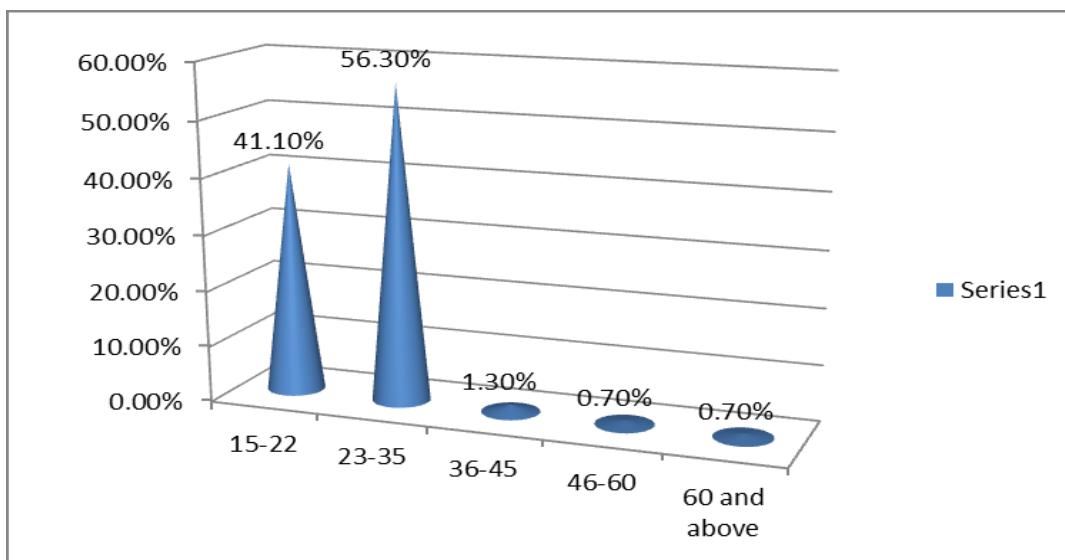

FIGURE 5. Online shoppers in terms of age

Figure 5 highlights the online shopping in terms of age. young people are very interested to the online shopping because they are advanced in using technology. The people of age 23-35 are playing the main role to change the online market. Other aged people are more likely to follow those young people. These days online shopping provides with very easy processing which attracting more and more people into it, though people over age of 46 are still not comfortable with the online market.
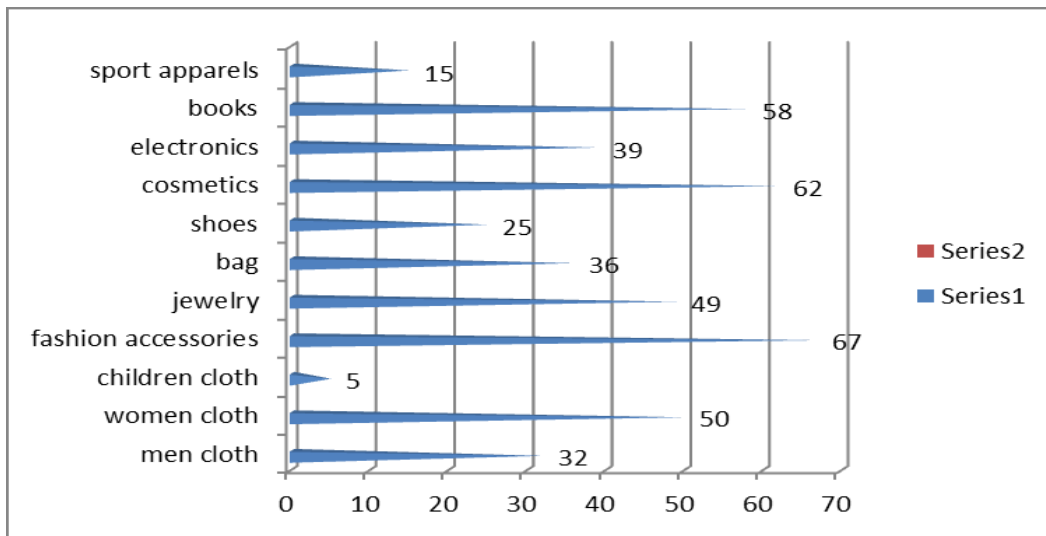
FIGURE 6. Online Shopping Based on Categories

Figure 6 illustrates that online shopping options are developed than before. Many people are shopping online because they are busy with office and many other activities. As online shopping has many variety items available such as sports apparels, electronics, cosmetics, are shoes, bags, jewellery, fashion accessories, children cloth, women cloth, men cloth and what not, people are not hesitating to order from the place right where they are.
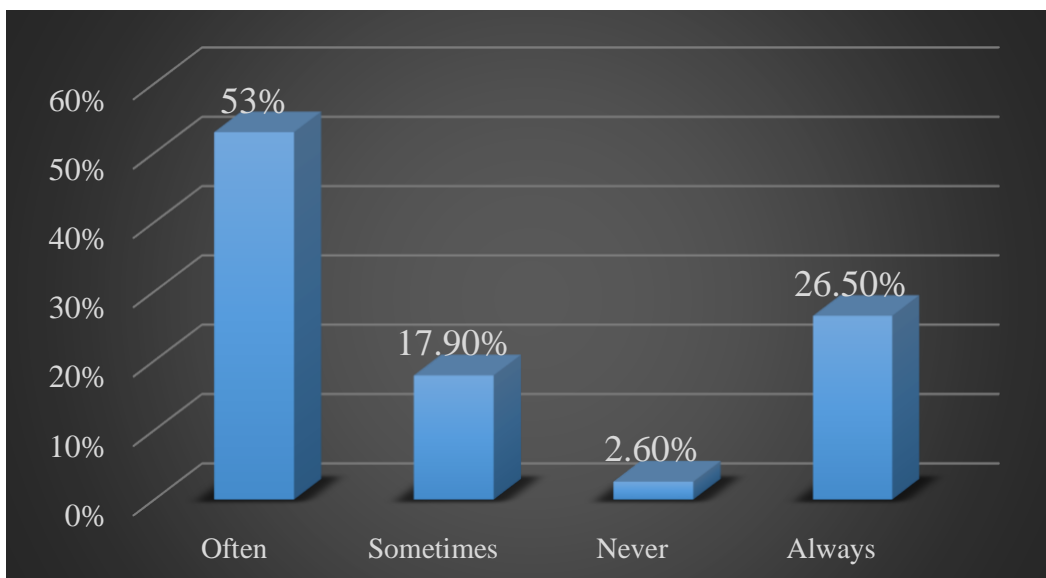

FIGURE 7. Online Shopping Based on Service Delivery

Figure 7 illustrates that in Bangladesh online shopping means fast way of service delivery. Here it is seen in the research, many people selected the category 'often' to express their satisfaction level, because they are not available to the service and percentage of this category is 53. Many other selected the option 'sometimes' because they provided good services and can make the customers happy. These categories held a percentage of 17.90. On the other hand, the category 'never' earned 2.60% vote. As this problem shows up very little. The last one is 'Always' which also contains a very percentage of 26.50.
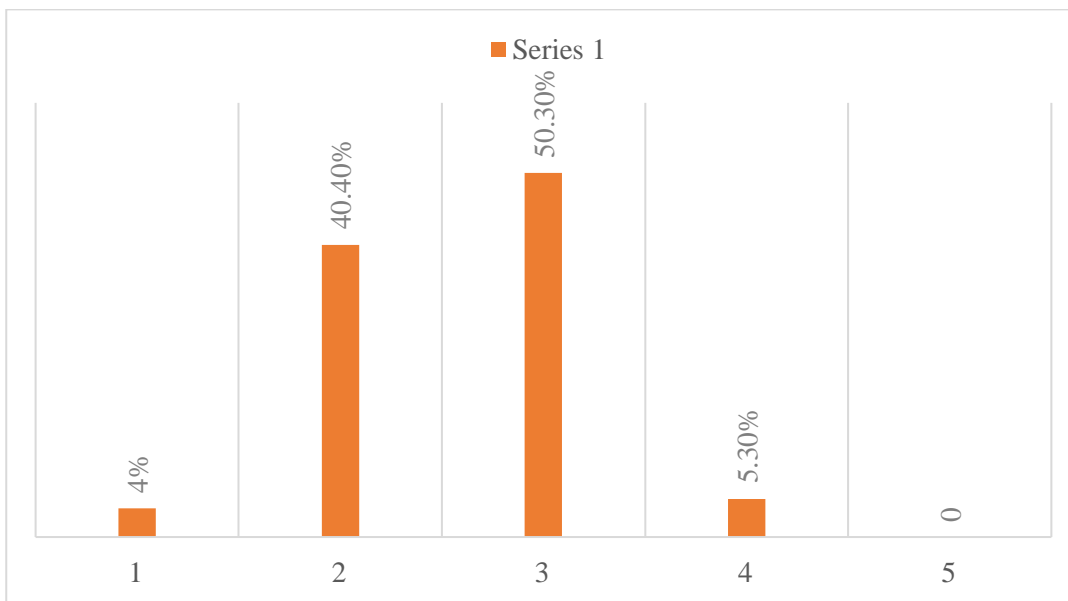

FIGURE 8. Online shopping in terms of quality

Figure 8 shows that in Bangladesh people buy products with expectation of quality full products. Here it is seen to the research only 4% people were provided with good service which is very low. 50.30 percentage people said sometimes they are getting good services and in Dhaka city the dealers are trying to ensure the quality more than the other areas. The 40.40% people selected the option 'often' and the last category selected the option 'never' which got 5.3% vote. So, this figure clearly shows
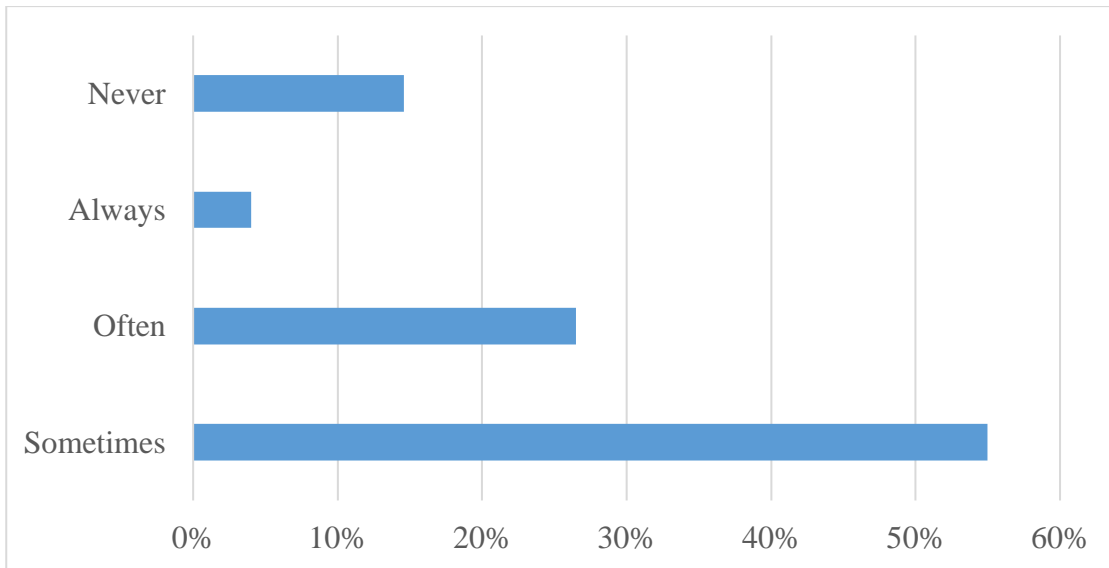
FIGURE 9. Online shopping based on reasonable price

Figure 9 shows how the reasonable price affects the online shopping. Many people are buying online to reduce their expense on moving to markets. Here in the research 65% of people selected 'Sometimes' to express how many times they are focusing on the price reasonability. Many other people chose the option 'often' and the percentage here is 26.50. Only 4% people are choosing the option 'Always' and most of them were young aged. Around 15% people are still not comfortable with buying product without getting to see in real, so the price failing to draw their attention. And they are more happily dependent on traditional market.
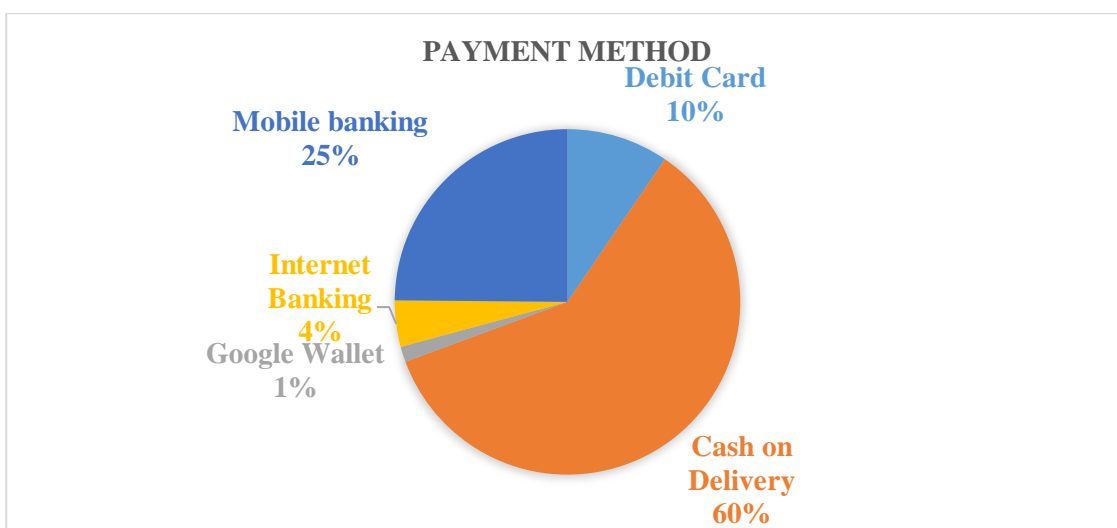

FIGURE 10. Payment method used in online shopping

Figure 10 illustrates how much the payment methods are playing role to attract customers to online shopping system. And this pie chart it is seen that 60% of people are more satisfied with cash on delivery process. The second leading option is mobile banking which is 25%. Only 10% of people using Debit card as payment option. Most people who using cards are living in Dhaka city. And only minor numbered rich people are seeming to own Debit cards. A very little number of people are currently getting comfortable with internet banking and google world payment methods.
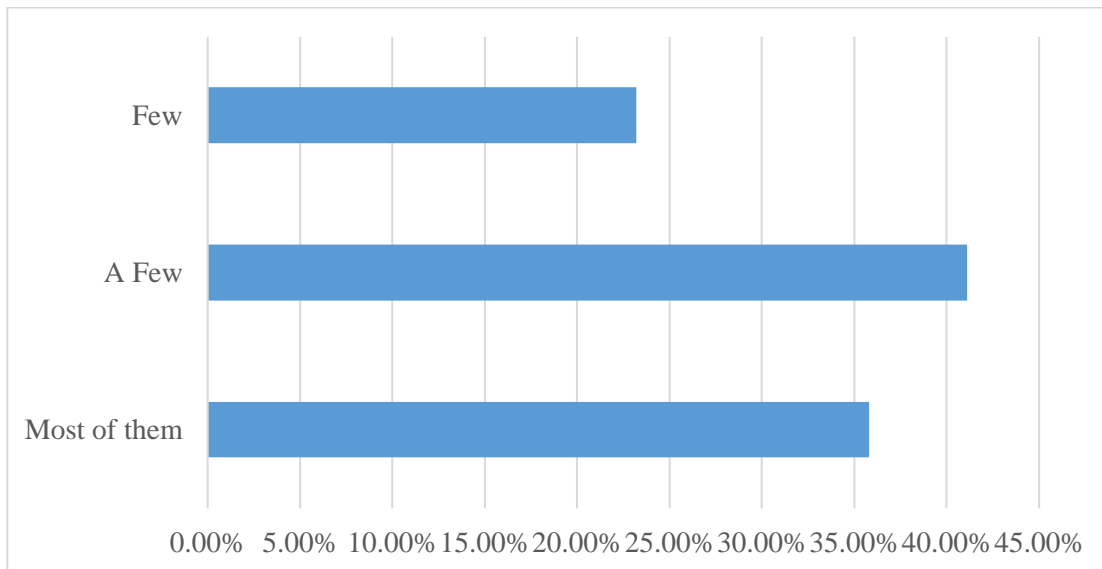

FIGURE 11. Shopping provides maximum payment opportunities like mobile banking, online banking etc

Figure 11 explains that how much online shopping provides maximum payment opportunities like mobile banking, online banking in Dhaka city. People said 'few' payment opportunities are provided and the percentage of them is 23.20. On the other hand, around 35.8% of people are satisfied with payment opportunities choosing the option 'Most of them'. Highest number people are selecting the option 'A few' and the percentage is around 41.5.
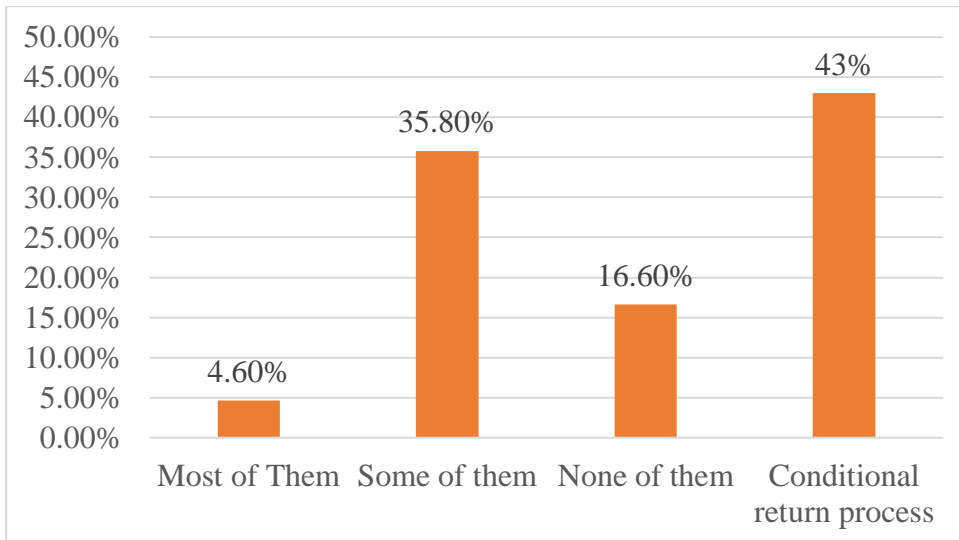
FIGURE 12. Responsiveness of online pages/websites to their clients

In Figure 12 the satisfaction level on responsive of online pages or website are clearly measured. Very few people of 4,60% voted on 'Most of them', because lot of online sites are still lacking on the service of responsiveness. The option 'None of them' got a percentage of 16,60. 35,80% satisfaction level can be seen by peoples vote on the option of 'some of them'. A very high percentage 43 was seen on the option of conditional return process which is still practiced by most of the online sites.
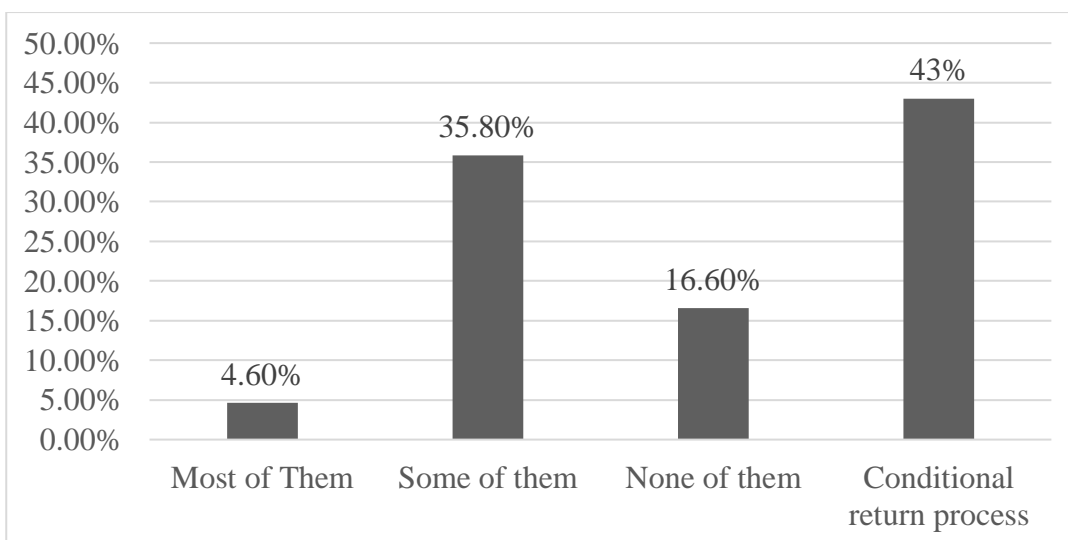

FIGURE 13. Product returns service of online market

Figure 13 discusses about the return policy of products in online system and appreciation level. In Dhaka city, there are lot of markets provide return policy, but this service is not that much available

out of the urban area. So, the percentage is very low in option of most of them. Lot of ages and sites these days are trying to make their customers regular by providing the return service, thus the option of 'some of them' is getting increasing rate, having 35.80%. Around 43% of sites are on conditional return process.
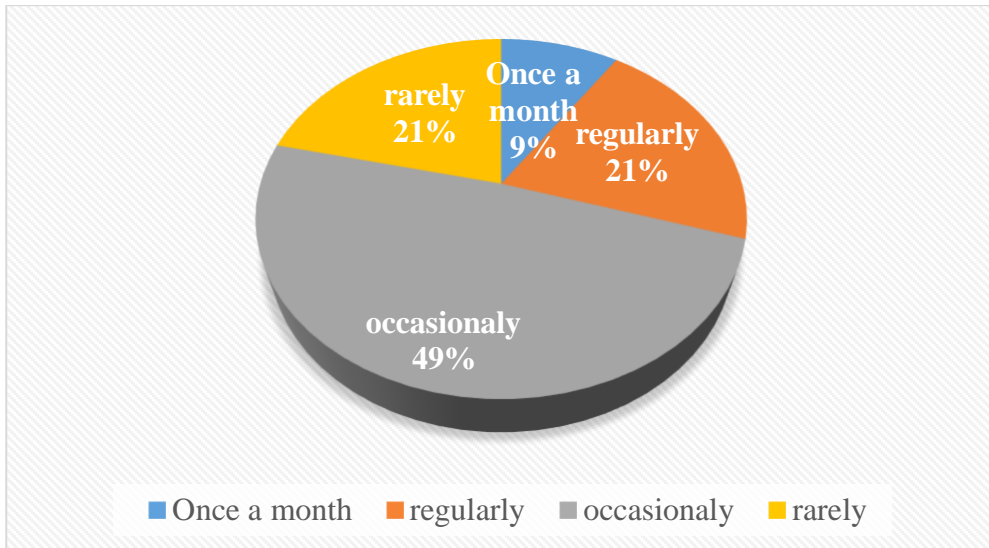
FIGURE 14. People usually shop from online

Figure 14 highlights a pie chart with percentages of regularity o shopping online. The majority of 49% people buy things online occasionally. In Dhaka city a lot of people use online shopping regularly and they are of 21%. People living outside Dhaka city do online shopping rarely and the percentage here is 21. Only 9% of people buy things online once a month which is comparatively very low.
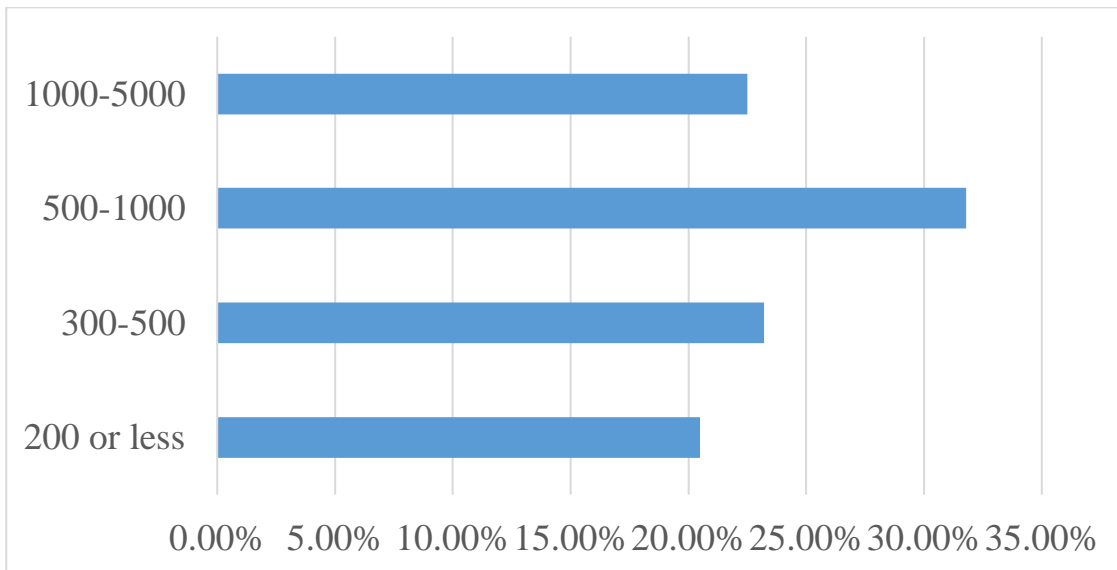
FIGURE 15. People invest on online shopping in a month

Figure 15 shows how much money people spend on online shopping in a month. Dhaka City is divided into many categories, and people live here in a variety of ways. According to the survey, 500-1000 (BDT) is the highest amount invested with 32,5% in online shopping in Dhaka for a month. Almost 24% invested 300-500 (BDT). A very few percentages invested under 200 and over 1000.

FIGURE 16. People invest on traditional in a month

Figure 16 discusses about the investment of Bangladeshi people on traditional market and clarify the fact that it is still their first choice to go with. Firstly, the highest percentage were in categories of 1000-5000 and 500-1000 BDT with about 37% in each. Most of the customers are claiming that the bargaining facility and 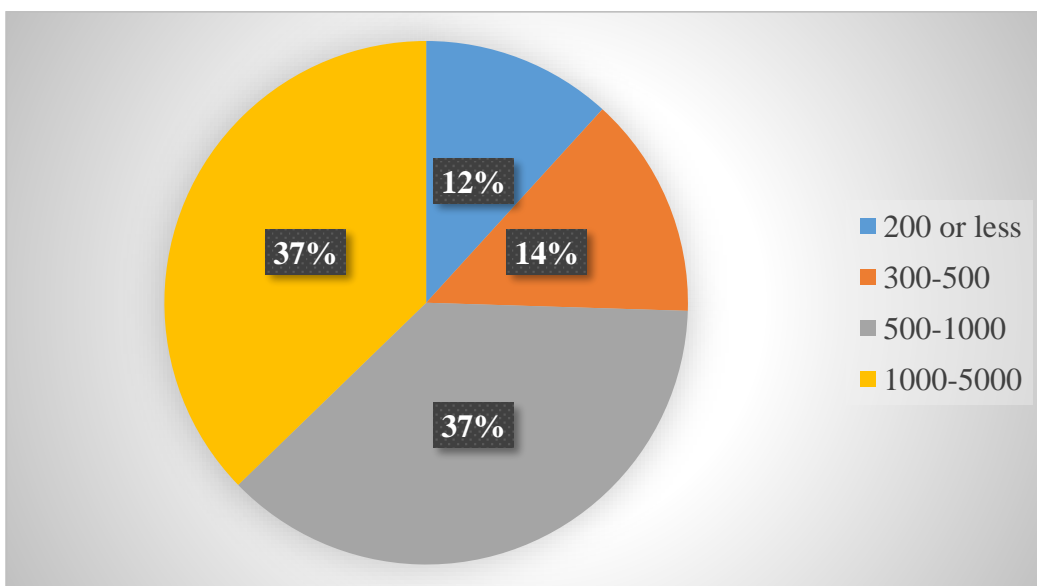the opportunity to check the product in real are the main reasons behind their offline shopping. In traditional markets, about 14% people are spending around 300-500 and only 12% are spending below 200 BDT.
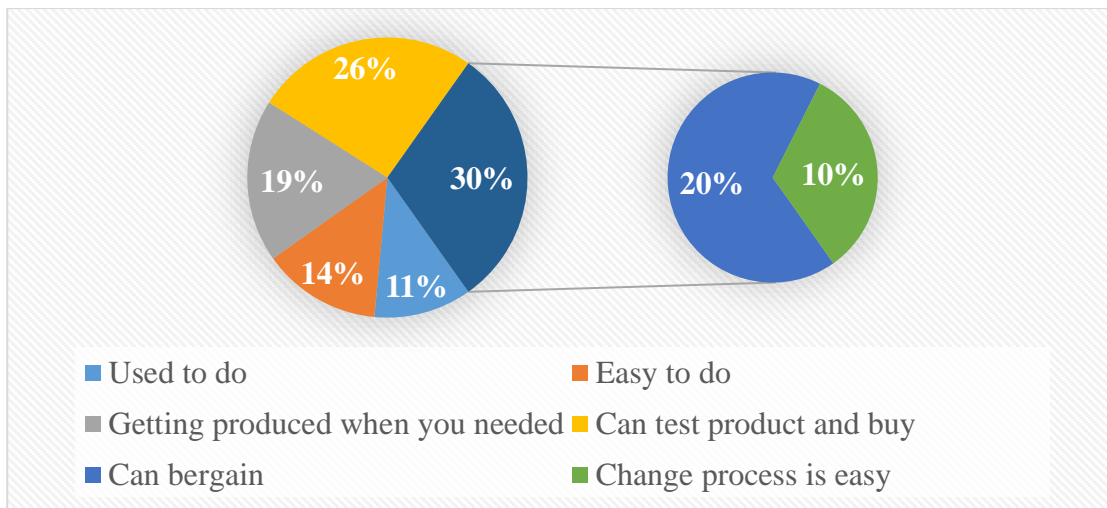
FIGURE 17. Why people prefer traditional market?

Figure 17 discusses more about the reasons why people prefer traditional market in detail. About 11% people prefer the traditional markets because they are used to with this system from a very old time. Also, the markets are almost open all day so getting access is way too easy and hassle-free and 14% people love offline shopping for that. 26% people claimed that the trial option keeps them dependent on offline shopping. 10% of people appreciate the exchange or return policy. And lastly, the biggest reason is getting the chance of bargaining. So, there are facilities online shopping cannot offer yet in Bangladesh, can be said.
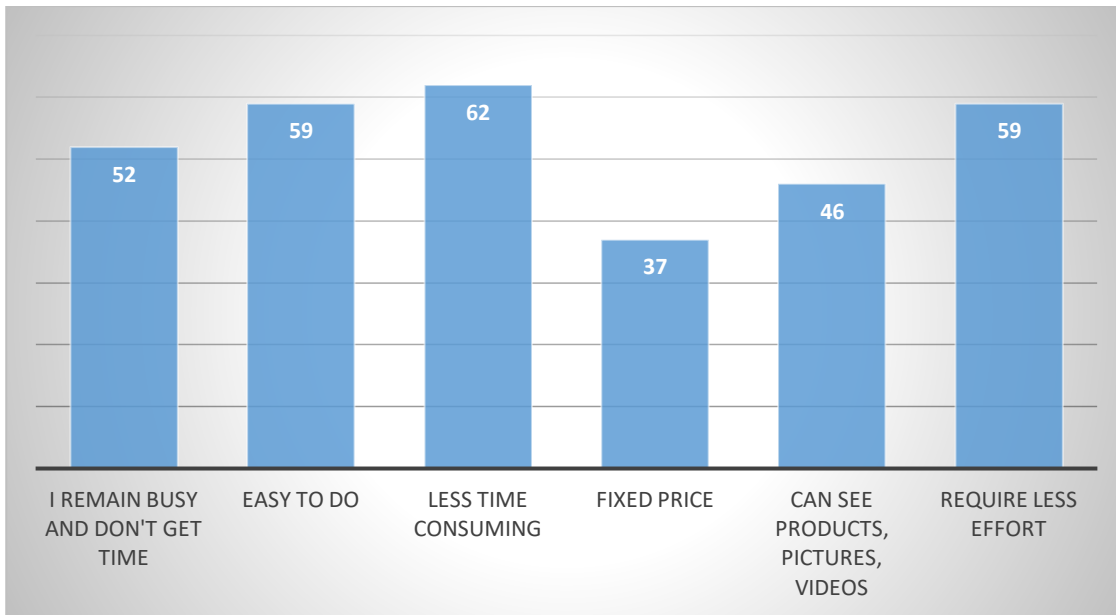
FIGURE 18. Why people prefer online market?

Figure 18 highlights the positive sides because some people prefer online market. In the urban areas, lot of people are slowly getting used to with technology and 59% of all started to like the easy process of online shopping. Majority of around 62% people liked the process as it is time consuming. 52% people supports the process as they are busier and do not get enough time for physical shopping. 37% people likes the fixed pricing policy and 46% loves seeing pictures of products with suggestions regarding proper use.
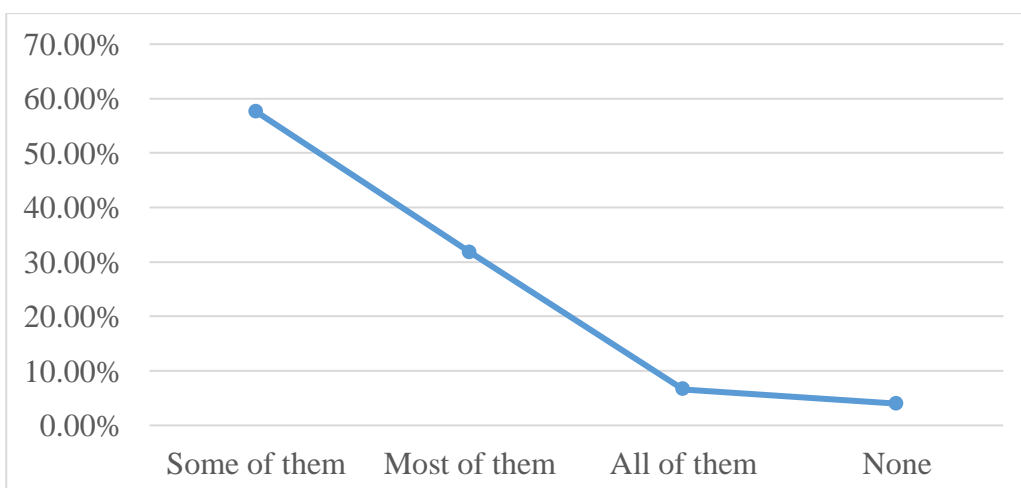
FIGURE 19. Online markets give discounts or offers

FIGURE 19 shows the graph of online markets giving discounts or offers. Many online markets give the discounts because people are more interested when offers are going on. 60% people said almost all online shops keep giving discount offers. And 30% of people said most of shops do this. Almost none of the customers seen to be disappointed for not getting discounts and offers from online shopping sites.
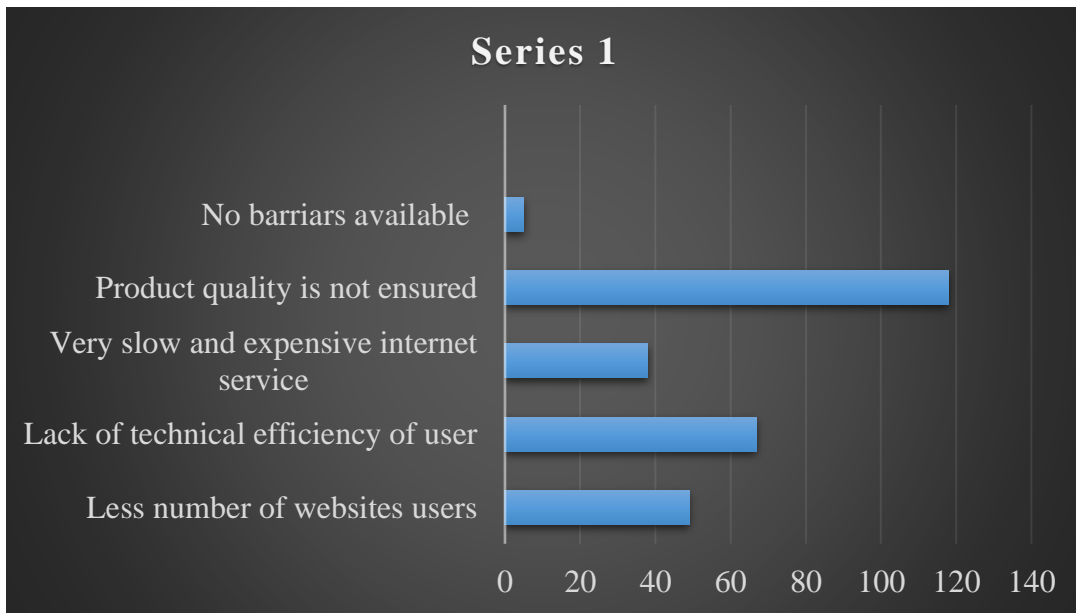
FIGURE 20. Barriers in advancing online shopping in Bangladesh

Figure 20 shows the different barriers in advancing online shopping. Only 4% of people said there were no barriers they had to face personally. But in almost 120 cases the product quality was unexpectedly poor and disappointing. 70% of people did not find the online shopping service technically efficient. 50% of buyers are not familiar with online websites for shopping. 40% complains were on the expensive and slow delivery system. So, there are lots which need to improve and should be taken care of when a dealer is preparing to do business online.

6 RESULTS AND FINDINGS

A research cannot be completed without result and findings. So, it is mandatory for every research to involve some goals or results. This result or objectives can be also found in this research. The data is divided by the gender and corresponds calculative value, will provide the per person influence in the future market.

TABLE 18. Hypothesis table chart

	Age (23-35)		Age (15-22)	
Gender	Observed	Expected	Observed	Expected
Male	31	36.75	32	26.25
Female	53	47.25	28	33.75
Total	84		60	144€

€X2 =.899+1.26+.699+.98
=3.84(calculative value).

So,
DF= (c-1) (r-1)
= (2-1) (2-1)
=1.1
=1
The number of independent values that can vary in an analysis without breaking any limits is known as the degrees of freedom (DF) in statistics. It is a fundamental concept that can be seen in many areas of statistics, like hypothesis testing, probability distributions, and regression analysis.

TABLE 19: Degree of freedom chart

DF	0.995	0.99	0.975	0.95	0.9	0.1	0.05	0.025	0.01	0.005
1	0	0	0.001	0.004	0.016	2.706	3.841	5.024	6.635	7.879
2	0.01	0.02	0.051	0.103	0.211	4.605	5.991	7.378	9.21	10.597
3	0.072	0.115	0.216	0.352	0.584	6.251	7.815	9.348	11.345	12.838
4	0.207	0.297	0.484	0.711	1.064	7.779	9.488	11.143	13.277	14.86
5	0.412	0.554	0.831	1.145	1.61	9.236	11.07	12.833	15.086	16.75
6	0.676	0.872	1.237	1.635	2.204	10.645	12.592	14.449	16.812	18.548

Critical value= 3.84. The alternate hypothesis is acceptable.

Here it can be seen that the critical value and the calculative value are equal. So, the table indicates in future the online market will dominate the traditional market in Dhaka city.

In Dhaka city online shopping is developing day to day life. It can be assumed that this is the trust developing phenomenon the clients. Different aged people have different choices in online market. Young people buy too much from online shops such as bags, books, jewelry, electronics, and many other things. Most of the people ensured about the good qualities and some of ensured the bad ones in the research. A little amount of people was seen to be totally pleased with their service. As improvements of online shopping are getting developed the trust of clients. People are now having more trust than before and reducing their dependency on traditional markets.

In this research, it was seen that many customers chose the 'sometimes' options. Those are tended to only when offers and discounts are provided. Many other people gave their answers as 'often', which means almost every time their product or service was delivered on time. Though people are satisfied to the online shopping service the more they start changing their old habit of buying offline. There were another bunch of people who gave their opinion as of 'Few'. The option of 'Few' indicates that the reason they preferred online shopping is the easy payment option like Mobile banking or online banking. A huge number of people preferred the cash on delivery payment method. The customers without a debit or credit card can easily use payment apps like B-kash, Rocket, Nagad which has a hassle-free access to all legal citizens. This is a technology acceptance model which is related to the points of online shopping developments.

Online shopping has most relevant responsiveness to their clients. Online shopping is very easy to use for educated respondents. So, it is related to Technology Acceptance Model (TAM) because of easiness to use. People are also tended to their product return facilities. In this research, many people are satisfied with the conditional return process. Many online shopping is used to the conditional return process to the clients too. As, online shopping is available from everywhere at any time with internet connection, it can be related to (TAM) because it is like a character Technology acceptance model (TAM) perceived usefulness. In the same way here, it is visible that online shopping and traditional shopping are pretty much the same.

In the traditional shopping customer are provided with the opportunities to check their products physically and can have a trail. The modern updated online sites are now trying to offer these same facilities. People now can see 3D pictures and return after delivery if there is any issue. Both traditional and online markets start giving discounts when their selling rate decreases. So, the customer number can rise.

Online shopping has become popular among people through the using of technology, but after buying product at times some of products are not taken retuned. As a result, the buyers are not satisfied about their service/delivery. So, there is a hesitation always poops up in customers mind while purchasing.

The online sellers should ensure to take return the worse product, only then this online shopping will be more popular among the people. Online sellers show the product more attractive in their advertisement, but the product is not so to see really, as a result after buying the product the buyers become more disappointed and irregular in online shopping. So, the sellers should show the real pictures of the product then it will be more trusted. The sellers take much price than the reasonable extent at times and as the bargaining facility is not provided in online shopping the customers still go for offline. As a result, the sellers should keep reasonable price to eradicate their fears then it will be more acceptable to all, and clients will be increased more. It takes much time to get product, as a result the clients are dissatisfied about its delivery service. So, delivery should be given in a shorter time. The communication facility will be a top reason for customers to stay attached to the traditional market until the online sites offer more communication alternatives, rather than e-mails and online review.

7 CONCLUSIONS

The excellent features of online shopping in Bangladesh appear uncomplicated and do not involve much
time to go through the website and place order for buying. The owners of the online shopping and the policy makers of the government may come forward to make this promising sector more attractive and popular to put forward to achieve the dream of ICT supported Bangladesh. The customers of Dhaka city may be attracted and encouraged to reducing the prices of the online market which may release them from travelling hassle and spending valuable time in the distressing traffic jam.

Online shopping is largely driven by the development of ICT infrastructure, online payment systems and the level of Internet access in Bangladesh. Previous studies have shown that unlike brick and mortar behaviour, online store behaviour is influenced by network communication, website aesthetics security, customer information, age, and curve learning, etc. Online consumer behaviour will benefit technology entrepreneurs and policy makers to develop their strategies effectively in the market. This study strongly reveals the potential of online consumers in Bangladesh.

Bangladeshi online buyers are still young (especially under 40), the issue is same in other. They shop online because it saves time, offers home delivery, offers easy shopping, and offers a variety of clothing, accessories, and ticket products than those of brick-and-mortar stores. They rely heavily on price and experience as the basis for quality judgment of items on online shopping and payment system and prefer cash to delivery options. Most consumers get information especially on Facebook ads that are followed by friends and family by following their "oral" communication. However, privacy and the inability to touch and feel are things that are most unpopular with online consumers. The findings of the study have implications for vision and performance.

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Questionnaire

Client perception on online shopping in Dhaka City

The following survey contains questions about product preference on online shopping. The findings gathered from this survey will be incorporated into a research paper on the function of product preference on online shopping and what, if anything, we can learn from it. The identification of the responder is by no means revealed. We'd appreciate your honest answer to the questions. Thanks a lot for your time.

*Gender
a. Male_____
b. Female_____

*Email/ Phone_____

*Age
a.15-22
b.23-35
c.36-45
d.46-60
e.61- above

*Profession
_____

1. Online shopping is going to dominate traditional market in future?
(Can select more than one)
a. Men cloth

b. Women cloth

c. Children cloth

d. Fashion accessories

e. Jewelry

f. Bag

g. Shoes

h. Cosmetics

i. Electronics/ appliances

j. Health supplement

k. Books

l. Sport apparels

m. Tourism (Hotel booking, ticket, air ticket etc)

2. Do you think online shopping provides expected qualities?

a. Always

b. Often

c. Sometimes

d. Never

3. Do you think online shopping offers reasonable price?

a. Always

b. Often

c. Sometimes

d. Never

4. Do you get online product or service on time?

a. Always

b. Often

c. Sometimes

d. Never

5. Does online shopping provide maximum payment opportunities like mobile banking, online banking etc?

a. few

b. A few

c. Most of them

d. Cash on delivery

6. How much responsive to their clients?

a. Highly

b. Moderate

c. Low

d. Very low

7. Does online shopping provide chances to return products?

a. Most of them

b. Some of them

c. None of them

d. Conditional return process

8. When do you usually shop from online?

a. Once a month

b. Regularly

c. Occasionally

d. Rarely

e. When get offer

9. How much money you invest on online shopping in a month (approximately)?
a. 200 or Less than 200
b. 300- 500
c. 500-1000
d. 1000-5000
e. More than 5000

10. How much money do you spend on traditional shopping in a month (approximately)?
a. 200 or less than 200
b. 300-500
c. 500-1000
d. 1000-5000
e. More than 5000

11. Which market do you prefer mostly?

Traditional……why?	Online……why?
- used to do	- I remain busy and don't get time
- easy to do	- easy to do
- Getting product when you needed	- Less time consuming
- Can test product and buy	- Fixed price
- Can bargain	- Can see product pictures videos and can give reviews after getting the product

12. Do traditional markets give discounts or offers?

a. Some of them

b. Most of them

c. All of them

d. None