

Mir Hossain

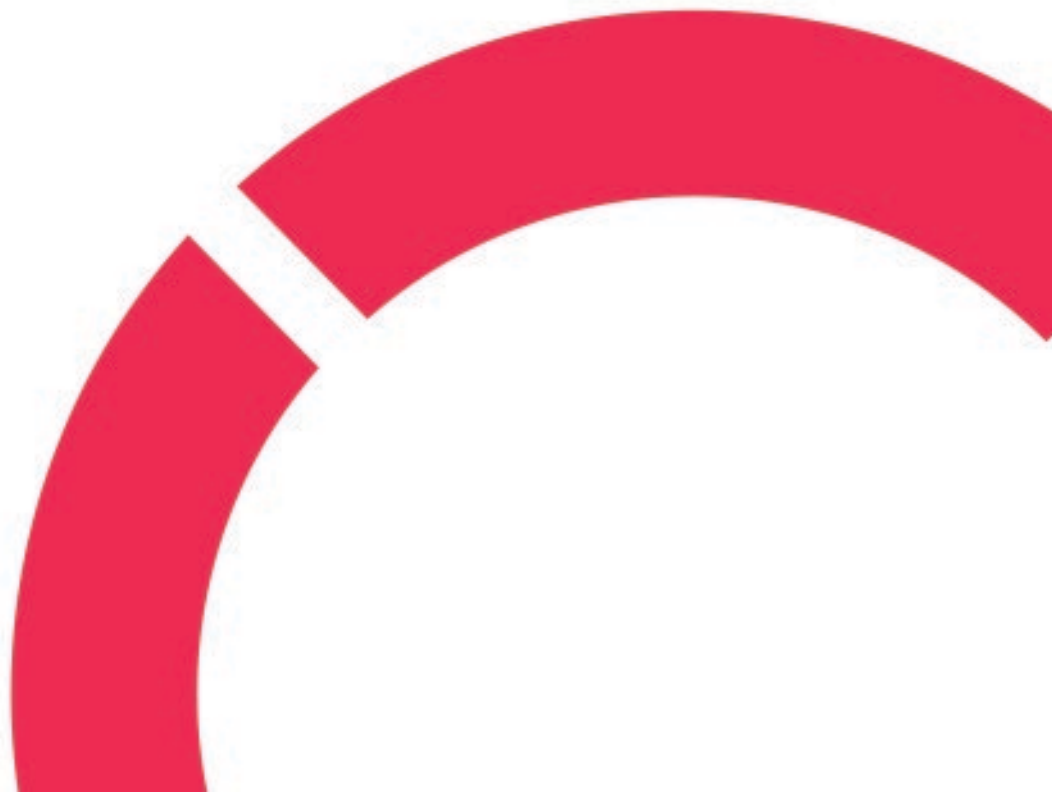
**INFLUENCE OF COVID-19 ON ONLINE SHOPPING BEHAVIOUR OF
YOUNG CONSUMERS IN BANGLADESH**

Thesis

CENTRIA UNIVERSITY OF APPLIED SCIENCES

International Business Management

May 2024



ABSTRACT

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Degree programme Master of Business Administration, International Business Management		
Name of thesis INFLUENCE OF COVID-19 ON ONLINE SHOPPING BEHAVIOUR OF YOUNG CONSUMERS IN BANGLADESH		
Centria supervisor Weimu You		Pages 52+5
<p>The thesis aims to analyse the behavioural changes that happen in the minds of young consumers at the onset of the COVID pandemic. The theoretical framework provides an understanding of how the COVID-19 pandemic has influenced online shopping behaviour, with businesses adopting digital marketing and consumers shifting to alternative distribution channels. Factors influencing online shopping include product quality, time-saving, price, payment systems, and security. The data for this research were collected both from a questionnaire survey and interview and the data were analysed using the data visualisation tools of Excel and descriptive analysis. The comprehensive analysis reveals that the tendency towards online shopping has significantly increased among young consumers, as it has provided flexibility and convenience during the tough time of the pandemic despite some challenges and risks.</p>		

<p>Keywords</p> <p>Covid-19, Online shopping, Online shopping behaviour, Pandemic, Young Consumers</p>

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1. INTRODUCTION

This section has presented a detailed overview of the research topic, its rationalization, significance, focus, and research aims and objectives. Based on the research objectives, a research question has been developed for the study, which will guide the overall research.

1.1 Topic and background

The highly infectious nature of COVID-19 has had a profound effect on consumer behaviour, as well as on enterprises, everyday life, international commerce, and migration. Due to government regulations and preventative measures, consumers have opted to purchase online instead of physical marketplaces. This change has an impact on both everyday life and corporate operations (Donthu & Gustafsson 2020). Like any other country in the world, COVID-19 has impacted Bangladesh from various aspects and online shopping and spending is one of such aspects that has had a huge influence on the pandemic. The study on the "influence of COVID-19 on online shopping behaviour of young consumers of Bangladesh" is an endeavour to dig into this issue further.

The COVID-19 epidemic, originating in Wuhan, China in December 2019, has globally expanded and caused disruptions in society and economic activity, resulting in heightened poverty and inequities. Lockdowns have disrupted the global supply chain, leading to enormous losses in Bangladesh, a developing nation, including \$3 billion in cancelled work orders by foreign customers and a crisis in Readymade Garments (The Business Standard 2020). The slowdown in import-export and foreign remittance has adversely impacted Bangladesh's foreign reserves. E-commerce facilitates the purchase and sale of physical items and services using online platforms, providing companies and consumers with a convenient way to conduct transactions anytime and anywhere thus E-commerce become widely famous during the confined and quarantined lifestyle of COVID-19 pandemic.

Online shopping, sometimes referred to as web-based shopping, internet shopping, e-commerce, or electronic purchasing, is a relatively new development in the retail sector.

Customers may now interact and do business in a manner that is easier to access, less costly, and less confusing than ever before thanks to internet platforms. E-commerce is using information and communication technology (ICT) for online transactions of goods and services (Neger & Uddin 2020). It enables seamless transactions for all types of businesses and customers, enabling them to buy goods or services anytime and anywhere. There are four distinct types of online dealings: B2B, C2C, C2B, and C2C Customer to Customer. Factors such as automation in production, transportation, payment systems, supply chain management, online marketing, processing of online transactions, electronic data interchange, automated inventory management systems, and automated data collection are driving e-commerce's popularity in Bangladesh. Businesses may reap several benefits from e-commerce, including lower manufacturing costs, more productivity, better communication, higher quality goods and services, and better overall performance (Neger & Uddin 2020). However, poverty and illiteracy restrict the culture of online selling in Bangladesh, making it difficult to establish an e-commerce tradition.

With 52.58 million internet users in Bangladesh as of January 2022, online shopping is becoming more popular in the nation (Hossin, Sarker, Xiaohua & Frimpong 2018). On the other hand, emerging countries' consumer behaviour is drastically different from industrialized countries, mostly because developing nations have more access to the Internet and other technologies. Consumers' willingness to transition to online shopping platforms is heavily influenced by their positive views towards embracing new technologies. Personality also plays a vital impact in deciding adoption (Grashuis, Skevas & Segovia 2020). Since every consumer has their own unique tastes in products, personality also plays a role in how quickly people embrace new technology. The Daily Star conducted a poll in Bangladesh and found that 70% of users spend over an hour on social media sites. This suggests that people are spending more time online and that the e-commerce business is likely to grow (Grashuis et al., 2020). Social influencers are driving the use of online shopping platforms among Bangladesh's youthful, educated, and tech-savvy population. They play an important role in the adoption of online platforms, with 82% of persons aged 13 to 39 increasing their online purchasing during the epidemic and 65% indicating a willingness to use such platforms (Statista 2020). This shows that young people are completely embracing the promise of the digital revolution.

1.2 Focus and scope of the study

The study will specifically focus on the online shopping behaviour of Bangladeshi young consumers which will also involve other aspects such as the factors that influence their online shopping behaviour, and the decision-making process they adopt in making online shopping decisions, their view or perception towards online shopping, the way they have used online media to shop during COVID-19 and the reason behind those choices, etc. will be explored and analysed. This research seeks to shed light on the decision-making processes that impact the adoption of online shopping in Bangladesh during the pandemic period, a country that is seeing a tremendous boom in its e-commerce sector. Online shoppers may use this information to pinpoint where they should put their attention for growth. Academics interested in e-commerce customer behaviour in the future will find this comprehensive empirical research useful since it details choice criteria and their relative relevance. The scope of the study will cover a broad spectrum of issues related to online shopping, consumer perception, and young consumer buying decisions in the context of Bangladesh.

1.3 Relevance and importance

Bangladesh, a South Asian country, has seen tremendous expansion in e-commerce since the late 1990s. People were first cautious owing to infrastructural challenges, trust issues, a lack of cyber legislation, and security concerns. However, between 2000 and 2008, the sector started to expand owing to advancements in online infrastructure, mobile operator internet capacities, and client education. The COVID-19 epidemic has encouraged retailers to offer e-commerce as an alternative. Bangladesh is ranked 46th in the world in terms of revenue, with sales growing 70-80% from previous years. E-commerce sales have risen sharply, hitting \$7.5 billion in July 2020 (Islam 2020). Since this sector is rapidly growing, it is quite important now to investigate various factors that can contribute to the further growth of this sector. Understanding the behavioural dynamics of young consumers, which significantly consist of the vast majority of total online shoppers, can bring various valuable insights for online marketers, sellers and advertisement agencies. This insight can be further used to improve the shopping experience of the customer group which is essential for online business growth and expansion. Besides, academics interested in e-commerce customer behaviour in the

future will find this comprehensive empirical research useful since it details choice criteria and their relative relevance.

1.4 Research Question and Objectives

The research is centred around achieving a broad objective which is to explore and analyse the impact of COVID-19 on the online shopping behaviour of young consumers in Bangladesh. Besides, the research also addresses some specific objectives as well. This research paper aims to examine the frequency and expenditure of online shopping by the young consumers of Bangladesh by taking a comparative approach before and after the pandemic. Besides, it aspires to identify different factors that have contributed to the adaptation of online shopping platforms by Bangladeshi young consumers during the pandemic. Moreover, the research aims to assess the impact of socioeconomic and demographic variables on the buying behaviour of young consumers in Bangladesh. And finally, the study will evaluate the advantages and disadvantages associated with online shopping from the perspective of young consumers.

The fulfilment of these objectives will successfully address the research question of the study which is what is the impact of COVID-19 on the online shopping behaviour of young consumers of Bangladesh?

1.5 Overview of Structure

The thesis will be structured into five main sections including an introduction, theoretical framework, methodology, result/findings, and discussion and conclusion. In the introduction section, an overview of the topic, introduction to the content of the topic, the importance of the topic and research questions and objectives have been highlighted. The theoretical framework section will involve an analysis of existing literature relevant to the subject of the thesis. The methodology section will involve clarification regarding the type of research, data collection method, sampling method and data analysis method. The findings section will consist of data collection and data analysis details and lastly the discussion and analysis part will sum up the overall findings and relevant recommendations.

2. THEORETICAL FRAMEWORK

This section has identified and involved some significant theories and concepts that are related to the online shopping behavior of young consumers. An in-depth analysis of these theories would provide valuable insight for further analysis of the research.

2.1 Online shopping behaviour

According to Mehta, Saxena, and Purohit (2020), organisations have turned to online marketing to better communicate with clients and partners while saving costs and maintaining a social distance due to the COVID-19 pandemic. As internet purchasing grows worldwide, merchants and customers gain momentum to online buying and selling. Facebook, Snapchat, Twitter, and Instagram are strong platforms for consumer feedback and online reviews, which affect online shoppers' efficiency (Mehta et al. 2020). Happy customers share their reviews online, influencing other shoppers.

Businesses are also using live broadcasting to influence online purchasing behaviour by encouraging customer cognition. They use social media adverts to attract users to shop online and run personalised ads. Neger and Uddin (2020) state that businesses can divide clients into categories and target them with different prices and ads. Ads show consumers what they want, and celebrity endorsements may affect them. Online marketing is essential for companies to stay competitive and adapt to the changing world of online shopping (Neger & Uddin 2020).

2.2 Consumer shopping behaviour during COVID-19 pandemic

Stockpiling behaviours among customers have experienced notable changes, indicating a significant shift in consumer preferences due to the COVID-19 outbreak (Pantano, Pizzi, Scarpi, & Dennis 2020). There has been a surprising increase in the demand for alternative distribution channels, like food delivery services and online grocery shopping. A feeling of security provided by online shopping has brought in customers from various age groups, including elderly people and those who may not be as familiar with technology.

With the rise of online shopping, it is not likely that private delivery methods will also

experience an increase in popularity (Kirk & Rifkin 2020). There has been a dramatic increase in orders for end users' delivery due to the anti-epidemic measures being put into place and the explicit recommendation to stay home for critical purposes only (Kirk & Rifkin 2020). Laato et al. (2020) have highlighted that consumers have evaluated their buying patterns and identified advantages from previously unutilized services, such as home deliveries, store pick-up, and cashless payment. The government's sudden implementation of legislation mandating social separation is significantly affecting customers' previously favoured shopping channels.

Over time, customers may alter their shopping behaviours as a result of four significant factors: social circumstances (such as changes in work environment and interactions with acquaintances), the adoption of new technology (including online shopping and delivery), the influence of consumption patterns due to new regulations (such as those imposed during the COVID-19 pandemic), and an unpredictable environment (such as the progression of the global COVID-19 pandemic) (Laato, Islam, Farooq & Dhir 2020).

Public policy, digital technology, and shifting demography are three key elements that are expected to lead to the emergence of new consumer behaviours. Consumer behaviour is influenced by both time and geography and during times of crisis, significant societal upheavals often occur (European Commission 2020).

According to previous studies conducted by Accenture (2020) and McKinsey (2020), consumers have expressed significant concerns regarding the effects of COVID-19. These concerns primarily revolve around fulfilling their fundamental needs, making more conscientious shopping choices, supporting local businesses, and adopting digital commerce. Consumers utilise information and communication technology (ICT) to cope with isolation by connecting, learning, and engaging in recreational activities. It is likely that they will persist in doing so.

Kirk and Rifkin (2020) pointed out that consumers are exhibiting varied responses to brand initiatives as they navigate the challenges posed by the pandemic threat. Psychological contract theory posits that consumers establish psychological contracts with the companies they support, relying on implicit commitments they perceive the

business to have made. Brands that have a strong commitment to social responsibility may face significant backlash from consumers if they are seen as breaking their pledges during the pandemic (Pantano et al. 2020). Retailers and local services understand that their actions in reaction to the disaster will have a significant influence on their business. However, they are now struggling to quickly adjust and make necessary changes. (Kirk et al. 2013). The global business landscape has been significantly affected by the current situation, as enterprises face intensified competition from e-commerce platforms. Moreover, the ongoing pandemic issue has the potential to be the final blow, compelling customers to return to their previous shopping patterns.

2.3 Change in consumer behaviour due to fear appeal

The current research shows that emotional and utilitarian aspects drive conscious and subconscious purchasing (Ahmed, Streimikiene, Rolle & Duc 2020). Impulsive shopping has increased worldwide over COVID-19 fears. The Fear Appeal concept, often disregarded, is used in health insurance, life insurance, and product safety advertising (Ahmed et al. 2020). Addo, Jiaming, Kulbo and Liangqiang (2020) define fear appeal as perceived efficacy, menace, and dread. Fear and danger control are categories. Fear control addresses emotional responses to risk, whereas danger control leads consumers' adaptive conduct to avoid it. Fear appeal mediates impulsive buying.

Research indicates that the COVID-19 pandemic and its subsequent effects have caused widespread apprehension, concerns, and distress, significantly affecting the physical and mental health of people across the globe (Levin, Hanage, Owusu-Boaitei, Cochran, Walsh & MeyerowitzKatz, 2020). Several researches suggest that the presence of fear symptoms in the population is correlated with age.

Products that are thought to mitigate certain risks or dangers, so instilling dread and potentially decreasing perceptions of danger, tend to generate higher sales. This study forecasts that as the COVID-19 pandemic continues to spread, the use of fear appeal will be positively correlated with the purchase of specific products (Addo et al. 2020). The COVID-19 pandemic and the implementation of strict lockdown measures have significantly affected the residents of certain countries, notably the Czech Republic, which has had the highest surge in COVID-19 cases per 100,000 people. Individuals

exhibited a propensity for impulsive purchasing tendencies as a result of adverse information disseminated through mass media, new media (particularly social media), peer recommendations, and observations of the purchasing habits of neighbours and peers (Reznik, Gritsenko, Konstantinov, Khamenka & Isralowitz 2020).

2.4 Generational differences and COVID-19 pandemic

According to generation cohort theory, people of a certain generation have unique perspectives and life experiences because they were born into various eras. It posits that the shared influences and experiences of a generation, rather than an individual's age, are the primary determinants of generational differences. Gen Z is defined by the shared values, attitudes, beliefs, and expectations of people who were born around the same time and who went through the same things in life (Ignatius & Hechanova 2014). In the consumer context, this identity greatly affects buying habits and how people shop. The given literature provides concise ideas regarding some of the prominent generations.

Baby Boomers (1945-1964)

According to Jackson, Stoel and Brantley (2011), Baby Boomers are people who were born during the post-World War II period and have adapted to the digital age later in life. They place a high value on achieving personal satisfaction and developing themselves. They have a strong sense of commitment to their work, which results in financial stability and achievement in their professional endeavors. They have a preference for in-person communication and choose to shop at a single nearby place. Their main focus is on selecting products that are dependable, reasonably priced, and affordable (Williams & Page 2011). Their primary interests lie in the areas of family, finance, and medical services. Additionally, they have a keen appreciation for innovative items and technology that enhance convenience and time efficiency in their daily life (Williams & Page 2011). They have more of a tendency to shop at a single location close to their residence.

Generation X (1965-1982)

According to Lissitsa and Kol (2016), Generation X was born in the information age and is more used to communicating through computers. They do not pay much attention to ads and do not like segmentation and marketing methods. They like using cell phones,

internet forums, and Facebook more than talking to people in person. They also like clear, direct communication. They care about community involvement and customer comfort. They are smart shoppers who look for unique goods and messages to help them with their tasks. They are price careful and do not care much about prices, which makes them smart shoppers. However, they are not as good at writing as people from earlier generations.

Generation Y (1983-2000)

According to Lissitsa and Kol (2016), Digital natives and members of generation Y, also referred to as the internet generation, are self-assured, ambitious, and goal-oriented. They demonstrate a high level of awareness regarding current events, actively pursue modifications, and base their purchasing choices on pre-existing research. They favour online purchasing due to its convenience, affordability, and speed of delivery. They have a propensity to incur greater debt, spend more on personal or digital services, and earn less than prior generations. The utilization of social media platforms is substantial in their mode of communication, and in contrast to Baby Boomers, they exhibit a greater propensity for brand specificity and expeditious purchasing.

Each generation has different shopping and purchasing goals, but they all desire secure payment methods, seamless brand interactions, and clear promos (National Retail Federation 2020). Exceptional customer service is crucial. Consumers are exhibiting a growing trend of engaging in online transactions and utilizing smartphones, while also displaying a willingness to participate in loyalty and rewards initiatives (National Retail Federation 2020)

2.5 Influencing factors of consumer buying behaviour

Many researchers have identified many factors that have a significant influence on the buying behaviour of consumers both in virtual shopping and actual shopping. Those factors are discussed below.

Table 1. Factors That Influence Consumers Buying Behaviour

Factors	Explanations	Citation
Product factor	The level of product quality is of the highest priority in	(Hossain &

	<p>meeting the demands and desires of customers as well as in shaping their purchasing choices and overall satisfaction. A product is considered to be of high quality when it is free of any defects and satisfies the expectations of consumers in various aspects, including functionality, appearance, reliability, durability, serviceability, and the perception of quality. Cost, performance, attributes, and product quality are frequently factors that influence consumer purchasing choices. Product quality also influences the reputation of retailers, which subsequently impacts the purchasing behaviour of consumers.</p>	Khan 2018)
Time-saving factor	<p>When purchasing online, time efficiency and convenience are of the utmost importance to consumers; swift transactions and services are critical components. In the context of online purchasing, time efficiency, security, and website aesthetics exert a more substantial influence than branding. The most influential determinants of online purchasing in Malaysia are website design, reliability, product variety, and delivery performance. The impact of time savings on consumers' inclination to engage in online purchases is not statistically significant.</p>	(Ganapathi 2015)
Price factor	<p>Price is the principal determinant that impacts consumers' purchasing choices; in order to entice customers, businesses frequently provide competitive pricing and exclusive reductions. The pricing strategy exerts a substantial impact on consumer motivations and purchasing choices. The majority of consumers base their purchasing decisions on price. Regarding purchases, consumers pay close attention to cost. Convenience stores and other businesses frequently offer competitive prices, which significantly influence customers. According to research, the price presented by a store influences the majority of consumers' purchasing decisions, making it a critical determinant in their selection</p>	(Kusumawati, Oswari, Utomo, & Kumar 2014)

	process.	
Payment factor	E-payment systems facilitate both domestic and international commerce by enabling users to conduct transactions electronically from any location on the planet. M-payment systems enable mobile users to conduct international transactions via communication technology and mobile devices that are connected to the internet. Electronic point of sale (E-POS) systems are another prevalent type of electronic payment system; they are multifunctional, user-friendly, and multipurpose. E-payment systems have a substantial impact on the purchasing patterns of retail establishments, augmenting consumer contentment through the facilitation of worldwide trade and commercial transactions.	(Adebayo, Osanyinlusi, & Adekeye 2017).
Security factor	One of the most important parts of online shopping, or e-commerce, is security. People and businesses that do business with people who shop online have to deal with a lot of data and information about those people and their personal details. In that case, trade groups need to stress that customers protect and keep information safe. Identity theft and scams are security problems that can affect people's choices about what to buy online. Security, safety, and trust are all important factors that customers think about when deciding what to buy. Businesses have to emphasise security, privacy, trust, and dependability for online sales. For trust and to prevent fraud and other unethical behaviour, trade associations must protect customers' data and information even more.	(Hossain, Jamil, & Rahman 2018)
Psychological factor	The psychological factors that greatly influence one's decision-making include motivation, perception, learning, and attitudes. The online purchase patterns of consumers are mainly affected by their intrinsic factors, which include their motives, emotions, personalities, and state of mind. While some may be more "virtual" in nature, others prefer to spend most of their time interacting and purchasing online.	(Rehman, Yusoff, Zabri, & Ismail 2017)

	<p>The decision-making criteria are shaped by the individual's mental processes and viewpoints, which impact their views. In addition to the actions of marketers, learning from past events or activities also plays a role in decision-making. Consumers' attitudes, which might differ in many ways, influence their actions. Those in charge of marketing should check if their wares actually help people. An individual's propensity to buy is positively correlated with traits like market savvy, consistency, and open-mindedness. The physical layout and psychological aspects of sales advertising both have a favourable impact on consumers' decisions to buy.</p>	
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2.6 Risks associated with online shopping and the influence of those risks on shopping behaviour

According to Barnes, Bauer, Neumann, and Huber (2007) one of the most important considerations when it comes to online purchasing is the inherent risk, as weaknesses are the main source of negative opinions. Some of the most associated risk with online shopping is described in the following section.

Table 2. Risks Associated with Online Shopping

Risk Factors	Description	Citation
Financial Risk	<p>There are several risks associated with online shopping. One such risk is financial risk, which pertains to the potential loss of money resulting from subpar product or service choices. Another risk is financial risk, which concerns the level of uncertainty that a customer is prepared to assume when conducting financial transactions. Every individual product carries inherent risks, as there are no product standards and no warranties. Financial risk pertains to the possible depletion of funds that may result from the acquisition or improper utilisation of credit card data. Additionally, online</p>	(Barnes et al. 2007)

	<p>technology is susceptible to security risks such as crackers, viruses, worms, and password eavesdropping. Notwithstanding divergent perspectives regarding financial risks, consumers' inclination to engage in online shopping is frequently adversely affected.</p>	
Product Risk	<p>Product risk, which is also called performance risk, is the chance that a product will not live up to what people expect it to do. Damage to money and loss of things are both examples. Authors argue that poor product performance is because customers can't tell how good a product is in online shops because they can't see it in person. Performance risk can also be caused by things like touch, brand colours, and vague information about a product's features. Product risk also includes the chance of getting a different product than what was described on the website. This makes it hard for customers to guess the quality of a product without actually seeing it.</p>	(Yeniçeri & Akin 2013)
Convenience Risk	<p>Convenience risk is the loss of time or effort required to fix or replace products that have been purchased. This happens frequently during online purchases as a result of problems with routes, requests for accommodations, delays, or the absence of a valid item removal plan. Potential delivery losses, such as goods being delivered to the incorrect address, may also be involved. Online buying carries a number of risks and stresses, as well as a lack of confidence. Customers worry that a variety of factors, like possible damage, inadequate packaging, or the delivery company not delivering the item within the scheduled timeframe, could cause a delivery delay.</p>	((Forsythe, Liu, Shannon, & Gardner 2006); Dan & Kim 2007)
Non-delivery Ris	<p>Non-delivery risk pertains to the erroneous delivery of products to an improper location or a delay beyond the stipulated delivery timeframe. This can result in harm to the products and incorrect packaging. While certain consumers</p>	(Yeniçeri & Akin 2013)

	<p>have a preference for purchasing from reputable internet vendors, others encounter challenges in minimising the level of risk involved. Experts assert that the delivery of products has a detrimental effect on consumers' buying experience. They propose that online retailers should offer insurance to compensate for any delays in delivery. Researchers emphasise that the largest risk occurs when products are not delivered punctually or experience delays.</p>	
Return Risk	<p>If customers are unhappy with their purchase, a straightforward way to guarantee they can return their things without any problems is to offer return policies. There may be advantages and disadvantages to this. Trading stocks is understanding when a product does not live up to expectations and needs to be returned or discounted to make up to the client. Customers enjoy features like trust, ease of improvement, and stock trading when they shop online. Online businesses frequently provide return policies for a variety of reasons, including winning over customers and outwitting rivals' landing pages. Customers are more likely to plan more purchases and return fewer items when they feel less powerless and the products are typical for them. This can boost the company's profits. The purpose of this study is to investigate the ways in which these five segments influence consumers' perceptions of their online buying habits.</p>	<p>((George, Bolvin, Nelkin, Wolff, Adler & Stocker 2007, Yang 2007)</p>

The discussed theories show that consumer shopping behaviour has naturally been affected by various factors and issues and when it is done online, the impactful factors become more intense. The discussed theories provide insight into how various socio-economic factors, various risk factors and generational differences influence shaping consumer online shopping behaviour. The theory discussed fear appeal during crisis moments and how that shapes shopping attitudes. Besides, the generational differences are also linked to the degree of fear appeal that consumers possess. This study particularly focuses on young consumers that predominantly belong to the Generation

Y category and the theories show that they have low influence from the fear appeal. The discussed theories can guide towards the following theoretical framework:-

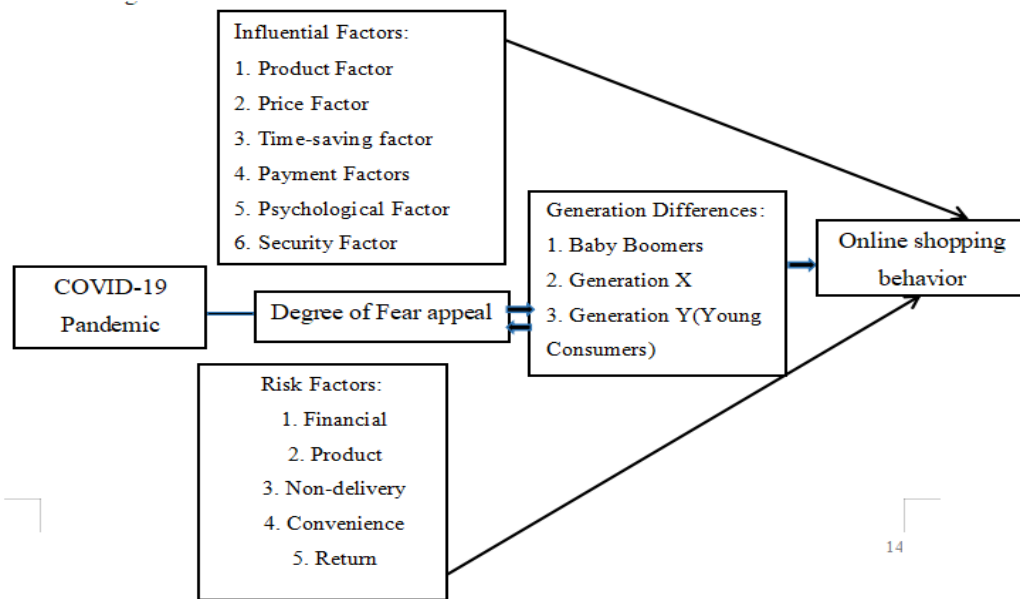


Figure 1. Theoretical framework on the impact of COVID-19 on young consumer shopping behaviour

From the theories and the above figure, it is apparent that there are influential factors and risk factors that have a direct impact on the formulation of young people's online shopping behaviour. The above-discussed product factors, price factors, time-saving factors, payment factors, and psychological and security factors directly influence how a consumer behaves on online shopping platforms. Besides, the presence of risk factors also influences their buying decision and associated buying behaviour in terms of online shopping. Besides these factors, the generational difference has an impact on online shopping behaviour, as the degree of fear appeal varies based on generational differences. So, together, the influential factors, generational differences and risk factors shape the online shopping behaviour of an individual.

3. METHODOLOGY

The methodological part of this study describes the research methodology. Readers can assess the accuracy and dependability of the process with the use of this information. The research technique chapter outlines the type of study that was done, describes the methods that were employed, and provides evidence to back up those conclusions from the literature review (Sileyew 2019). It also offers specifics on the procedures followed in the collection and analysis of data.

3.1 Types of research

Depending on the methodology used for data collection, processing, and presentation, research can be categorized as qualitative or quantitative. To learn more about people's thoughts and behaviours, qualitative research uses participant observations, focus groups, and in-depth interviews (Saunders, Lewis, & Thornhil 2009). It takes data sources into account at every stage of the interviewing process and permits more thorough analysis with smaller sample sizes. Conversely, high sample sizes are frequently used in quantitative research, which uses statistical and numerical approaches for data processing (Saunders et al. 2009).

In this research, a mixed method, a combination of both qualitative and quantitative research was used. To analyze the data first quantitative analysis through statistical and numerical approaches was used. Then to understand the depth of the situation derived from quantitative analysis, qualitative analysis was used.

3.2 Justification for the choice of research methods

The research objectives can be well achieved through the use of both qualitative and quantitative research methods. In this research, both the survey questionnaire and the interview questionnaire were used. The survey questionnaire was focused on delving into the discovery of customers' online shopping behaviour during a pandemic and the interview questions were focused on understanding the hidden patterns and factors that influenced that behaviour (Shin 2016). That's why the mixed method has been selected for this research project.

3.3 Sampling method

This research is basically targeted at the young population of Bangladesh and the young population comprises the research population. Since it is not possible to conduct a study on each case of the population, sampling (a small portion of representative cases from the population) is required (Shin 2016).

In this research, both for the survey and the interview, the convenient sampling method, which is the non-probability sampling technique, has been used (Taherdoost 2016). Here, for the survey questionnaire, the primarily targeted sample size was a minimum of 50. And with this target, the survey questionnaire was sent to around 200 people who were convenient to access via message, in person or group conversation. And finally, 68 responses were generated from the survey.

On the other hand, for the interview section, initially I set a target for a minimum of 10 people. However, I could only access nine participants for the interview, which I interviewed later and included in the thesis.

3.4 Data collection method

There are two types of data that can be used in research, one is primary data and another is secondary data (Spencer, Lay & Kevan de Lopez 2016). This research project was based on primary data analysis. The primary data for this research has been sourced through two methods. One is a survey questionnaire, which was used to collect quantitative data and another is interviewing, which was used to collect qualitative data (Spencer, Lay & Kevan de Lopez 2016). A survey questionnaire has been generated using Webropol and the link to that questionnaire has been shared in various community groups via various online platforms. On the other hand, the interview questions have been sent to some selected young consumers who engaged themselves in online shopping during the pandemic. Basically, the interview questions were sent to them through their email and asked for their consent. Upon giving consent, they were invited to a Zoom meeting where their opinion has been collected and recorded. The interview participants received a Zoom meeting link via their email and in their convenient slot they answered the preset interview questions. The answers were descriptive and

insightful which have been added later in the objective-based analysis portion.

Table 3. Details of the interviews

Interviewee	Background of interviewee	Duration of interview	Place of interview
1	An Automation engineering student Centria University of Applied Science	21 min 24 sec	Zoom
2	An BBA student from the University of Dhaka	28 min 36 sec	Zoom
3	An International business management student at Centria University of Applied Science	25 min 10 sec	Zoom
4	An MBA student from the University of Dhaka	24 min 8 sec	Zoom
5	A master's student from Centria University of Applied Science	21 min 36 sec	Zoom
6	An undergraduate student from the University of Liberal Arts Bangladesh	25 min 27 sec	Zoom
7	A full-time employee in primary and mass education	27 min 53 sec	Zoom
8	An MBA student at the University of Dhaka	31 min 49 sec	Zoom
9	A full-time employee in a Power Grid Company	18 min 20 sec	Zoom

3.5 Data analysis method

There are various data analysis tools available, data as statistical analysis, content analysis, meta-analysis, descriptive analysis, etc. (Spencer, Lay & Kevan de Lopez 2016). The choice of data analysis method depends on the choice of data collection mode. Since this research has collected both quantitative and qualitative data for

analysis purposes, hence two types of data analysis tools were used. The first one is statistical analysis particularly the data visualization tools of Excel, which has analyzed all the responses to the survey questionnaire, presenting the responses in graphs and charts. On the other hand, descriptive analysis has been carried on through objective-based analysis where the responses from interview questions will be incorporated and analyzed.

3.6 Ethical consideration

This thesis has ensured all sorts of ethical guidelines in its making process. As a part of ethical consideration, the anonymity of the participants was maintained (Berry 2009). Besides, the responses of the participants would not be disclosed to general people outside of the parties directly involved with the thesis. Before interviewing the data collection, the consent of the interviewee has been fully confirmed (Berry 2009). Moreover, all the information collected from secondary sources was cited properly.

4. RESULT & ANALYSIS

The responses gathered from the survey questionnaire have been summed up in this section. Using numbers, figures, and tables, the data has been visualized in a quantable format that would be easy to interpret.

4.1 Demographic profile of respondents

Demography is a branch of science concerned with the quantitative analysis of human populations. Isolating and characterizing groups of people based on their characteristics at a given moment is a common practice in statistics. General demographics include things like age, gender, place of birth, level of education, occupation, salary, and family status. When gathering information about a specific group of people, that is called demographic data. In this research, the relevant demographic data involves age, gender and occupation. The analysis of those profiles will be presented in the following section.

Table 4. The age group of the respondents

	n	Per cent
Under 18	1	1.5%
18-25	43	63.2%
25-35	22	32.4%
Above 35	2	2.9%
Prefer not to say	0	0.0%

Table 4 shows that 63.2% of the respondents belong to the age group of 18-25 years. The next higher age group among the respondents belongs to the age group of 25-35, which is 32.4%. 2.9% of the respondents belong to the above 35 age group and only 1 respondent (1.5%) belongs to the below 18 age group.

Table 5. Gender of respondents

	n	Per cent
Male	30	44.1%
Female	38	55.9%
Others	0	0.0%

Prefer not to say	0	0.0%
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Among the total respondents, 38 respondents, which constitute 55.9% of respondents are female. The remaining 30 respondents, which constitute 44.1% of total respondents are male.

Table 6. Occupation of the respondents

	n	Per cent
Business	1	1.5%
Job Holder	10	14.7%
Student	55	80.9%
Others	2	2.9%

The majority of the respondents, which is 80.9% of the total respondents are students. 14.7% of the respondents are job holders, 1.5% are engaged in business and the remaining 2.9% are involved in other occupations.

4.2 Data analysis and findings

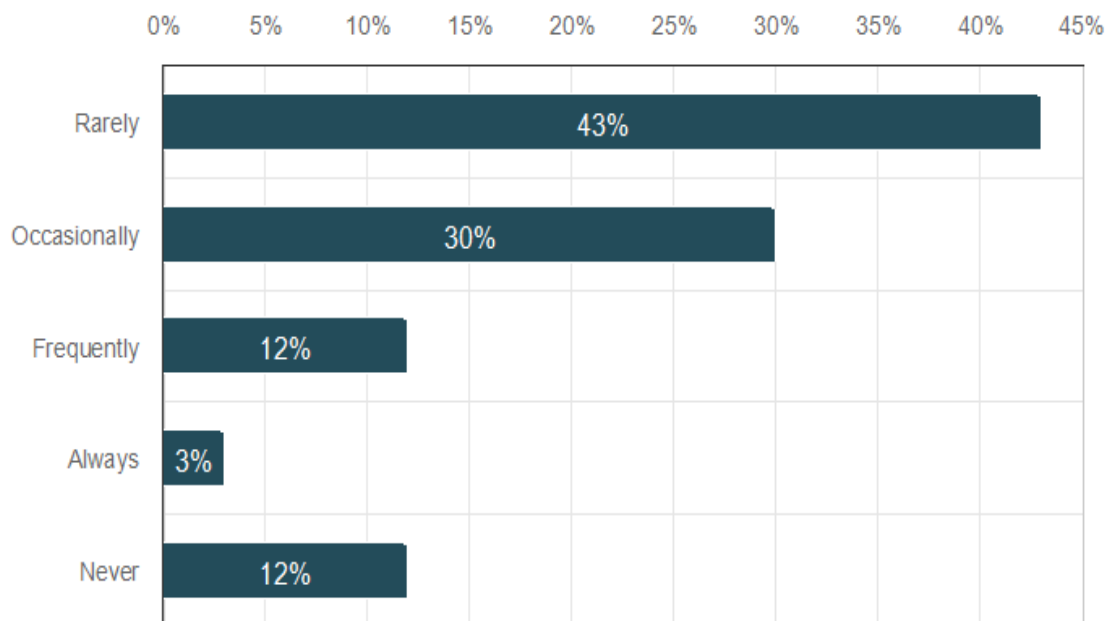


Figure 2. Frequency of online shopping before the pandemic

Figure 2 shows that, before the pandemic, 43% of the respondents rarely engaged in online shopping. 30% have occasionally purchased products online. 12% never purchased anything online. 12% have shopped online frequently even before the pandemic. And 3% share that they have always engaged themselves in online shopping before the pandemic time.

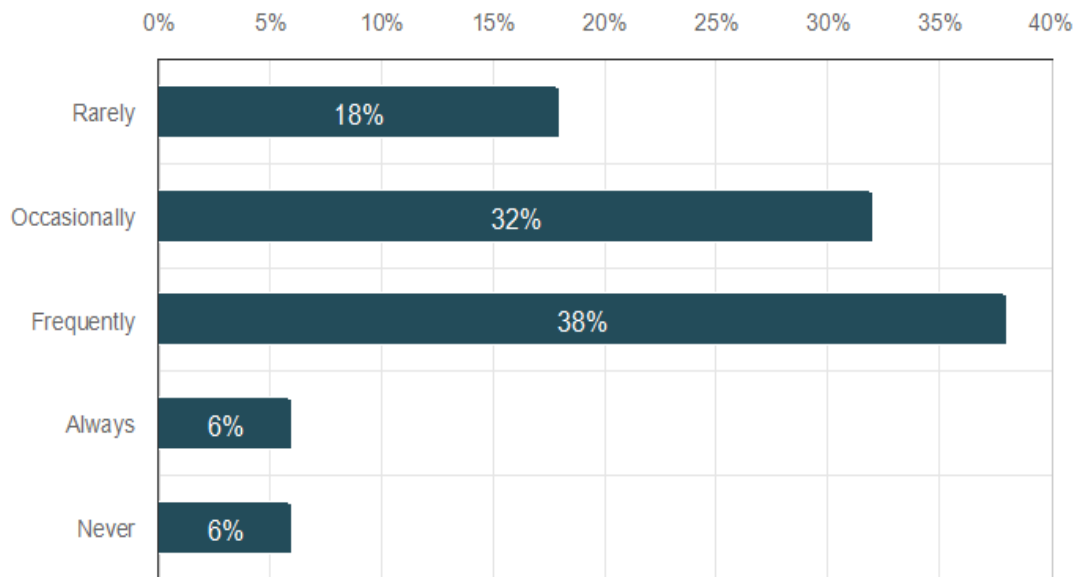


Figure 3. Frequency of online shopping during a pandemic

The frequency of online shopping during the pandemic shows a different scenario than before the pandemic. During the pandemic, 38% of the total respondents frequently shopped online. 32% occasionally shopped online during the COVID-19 pandemic. 18% of the respondents rarely shopped online during the pandemic. Finally, 6% say they have always shopped online during a pandemic and the remaining 6% never shopped online even during the hardship of the COVID-19 pandemic.

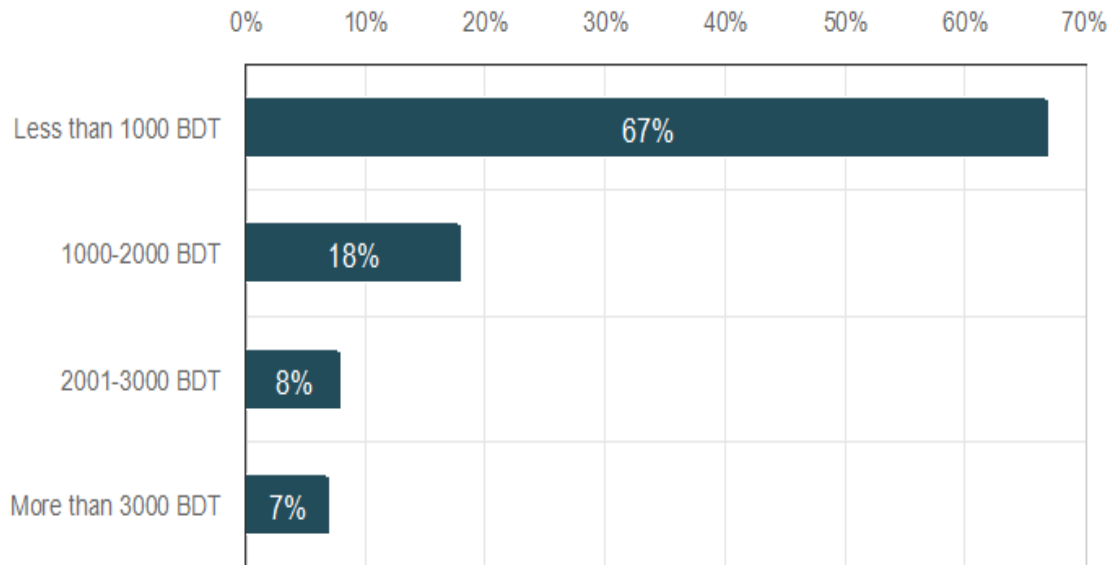


Figure 4. Average monthly expenditure on online shopping before the pandemic

Figure 4 shows the average monthly spending of customers in online shopping before the pandemic. The graph shows that, before the pandemic, 67% of the total respondents spent less than BDT 1000 in online shopping. While 18% used to spend between BDT 1001-2000. 8% of the respondents confirm that they used to spend between BDT 2001-3000 in online shopping. And only 7% of the respondents say that they spent more than BDT 3000 in online shopping.

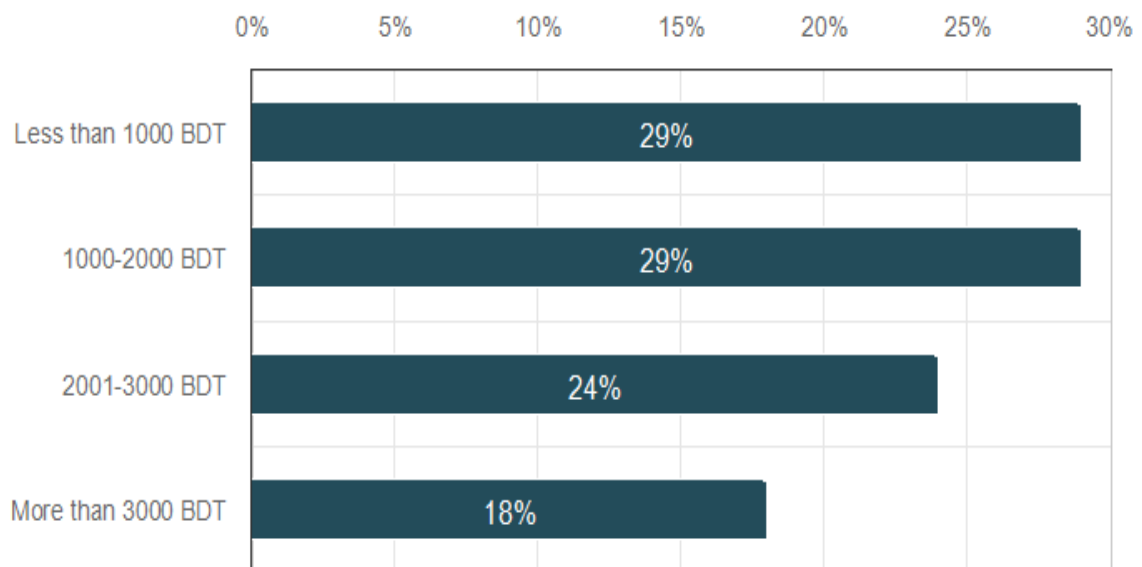


Figure 5. Average monthly expenditure on online shopping during pandemic

Figure 5 shows the trends in the spending of online shopping during the pandemic. According to the chart, 29% of the respondents spend less than BDT 1000 in online shopping during a pandemic. The same percentage of respondents express that they have spent BDT 1001-2000 on online shopping. Besides, 24% of the total respondents say they have spent BDT 2001-3000 in online shopping during a pandemic. And finally, 18% of the respondents say that they have spent more than BDT 3000 in online shopping during the COVID-19 pandemic.

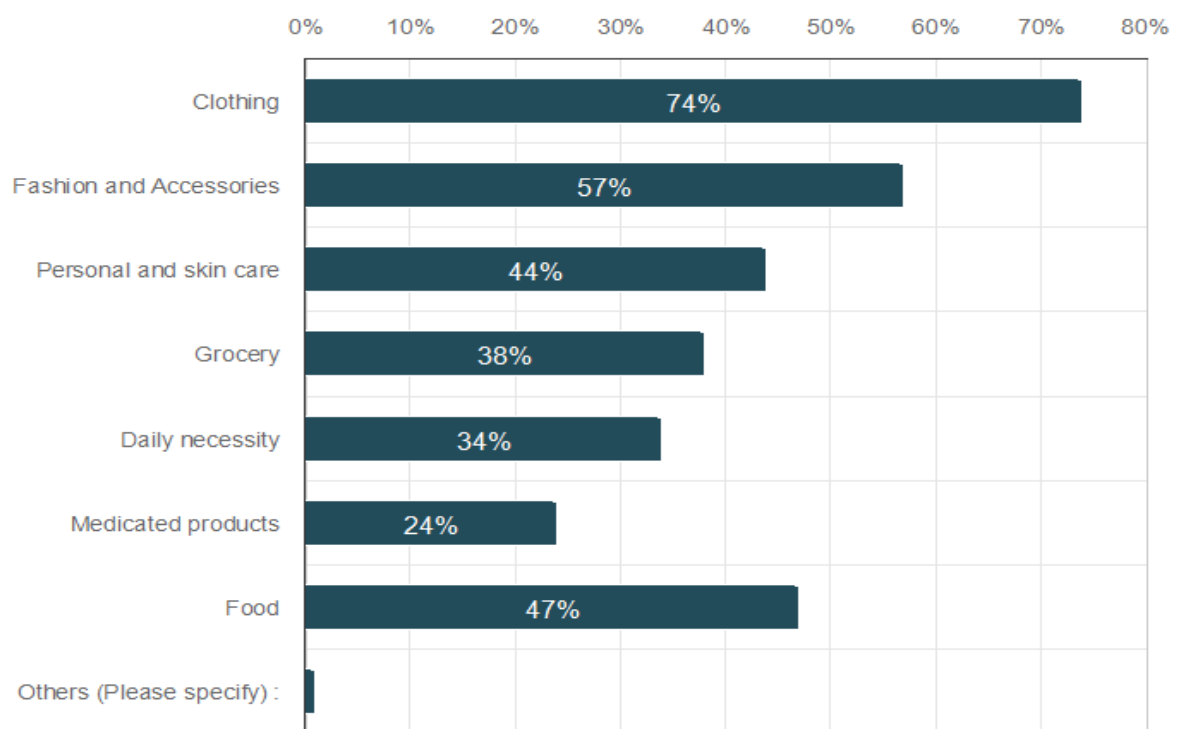


Figure 6. Types of products mostly bought online during the pandemic

Figure 6 highlights the type of products customers mostly buy from online. According to the first graph, 74% of the responses selected clothing items, 57% selected fashion and accessories, 44% selected personal and skin care products, 38% selected grocery items, 34% selected daily necessity items, 24% selected medicated products, 47% shopped food items from online and one response have been generated by saying that he/she has shopped geared items from online. Since it was a multiple selection multiple choice question, hence we have asked the respondents to rank the types of products they mostly bought from online. And the second graph shows the rankings.

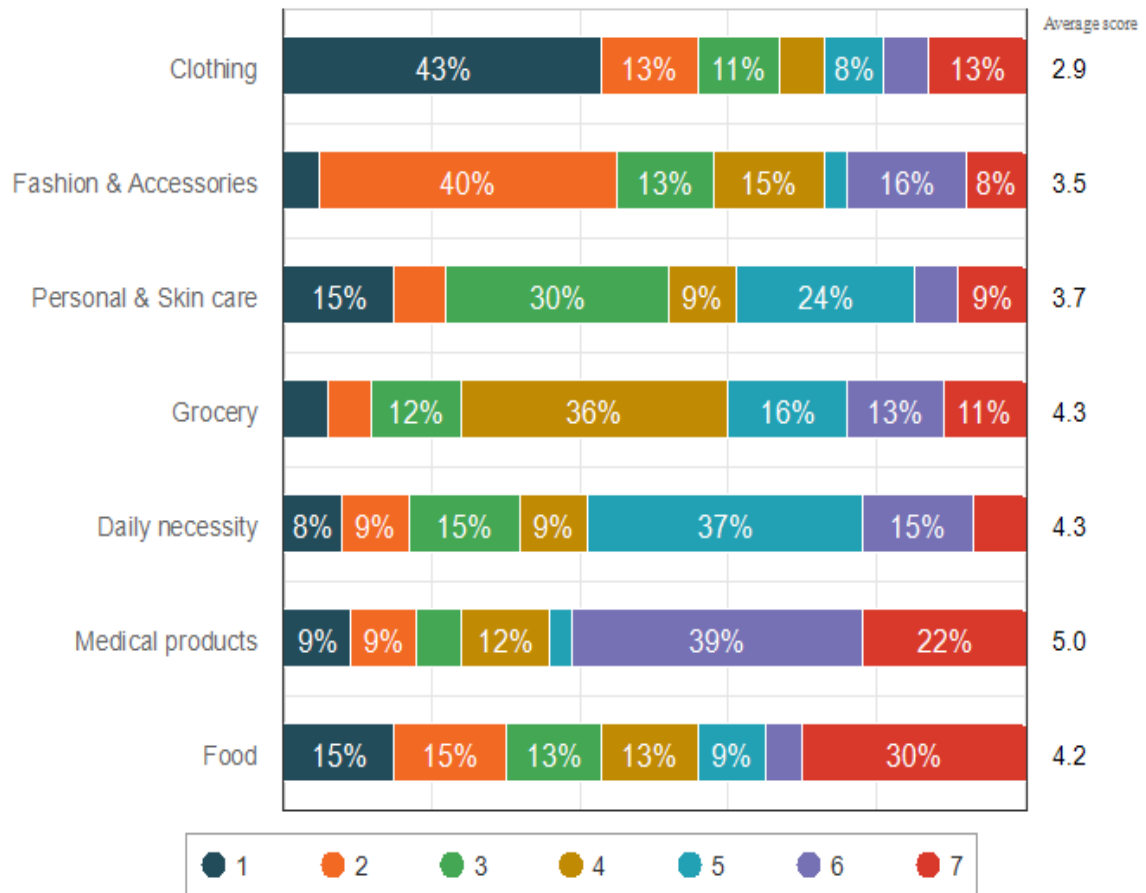


Figure 7. Ranking of types of products mostly bought online during a pandemic

Table 7. Ranking of types of products mostly bought online during the pandemic

	1	2	3	4	5	6	7
Clothing	43.3%	13.4%	10.4%	6.0%	7.5%	6.0%	13.4%
Fashion & Accessories	4.5%	40.3%	13.4%	14.9%	3.0%	16.4%	7.5%
Personal & Skincare	14.9%	7.5%	29.8%	8.9%	23.9%	6.0%	9.0%
Grocery	6.0%	6.0%	11.9%	35.8%	16.4%	13.4%	10.5%
Daily necessity	7.5%	8.9%	14.9%	9.0%	37.3%	14.9%	7.5%
Medical products	8.9%	9.0%	6.0%	11.9%	3.0%	38.8%	22.4%
Food	14.9%	14.9%	13.4%	13.4%	9.0%	4.5%	29.9%

According to Figure 7 and Table 7, it can be seen that Clothing is the most shopped item online. 43% of respondents have placed clothing as a mostly shopped item online.

While 13% ranked it in second position, 11% ranked it in 3rd position, and 8% ranked it in 4th position and finally 13% ranked it in 5th position. On the other hand, fashion and accessories ranked as the second most shopped items online with 40% votes. Only 4.5% of the respondents placed this item in the 1st position. While other respondents have placed this item in other positions as well. Personal and skin care products ranked in third positions as mostly shopped items from online with 30% ranking this item in third position 15% ranked this item in 1st position and 7.5% ranked this in 2nd position. Grocery items have been ranked as the 4th most shopped products from online with 36% of respondents placing it in 4th position. The daily necessary items secured the 5th position with 37% of the respondents placing it in the 5th position while medicated products have been ranked as the 6th most shopped items online during covid-19 with 39% votes. Finally, food items ranked at least shopped items from online with 30% of respondents placing it at the very last position.

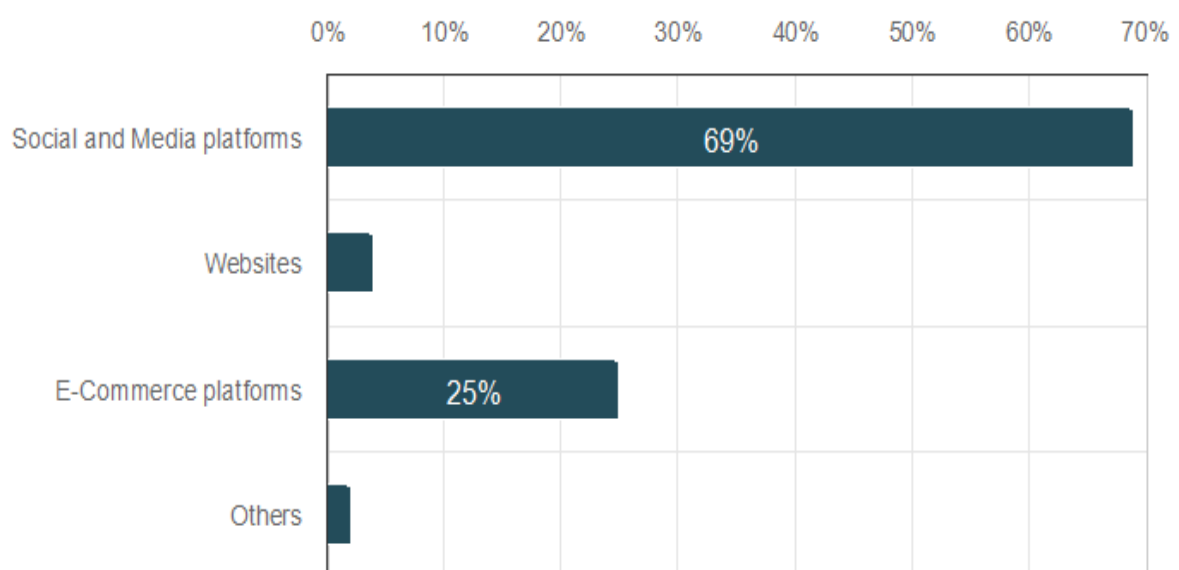


Figure 8. Mostly used platforms for online shopping during pandemic

Figure 8 highlights the most used platforms for online shopping during a pandemic. And in that race social media platforms are leading with 69% of respondents choosing social media platforms for their online shopping. 25% of people have chosen E-commerce platforms as a medium of online shopping. 4.5% of respondents voted for the website while the remaining 1.5% chose another medium but they didn't specify which one.

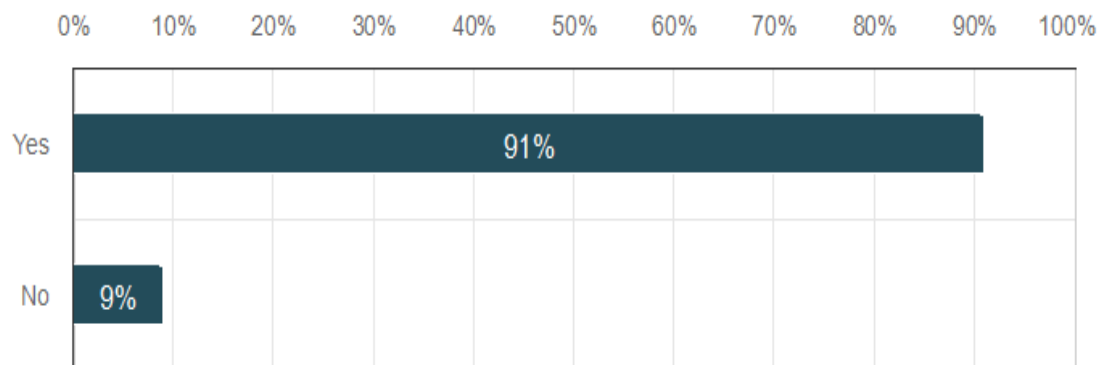


Figure 9. Willingness to shop online after pandemic

Figure 9 highlights the willingness of customers to shop online even after the pandemic. It can be seen that 91% of people say that they will continue to shop online even after the pandemic and only 9% of respondents expressed that they will not shop online after the pandemic.

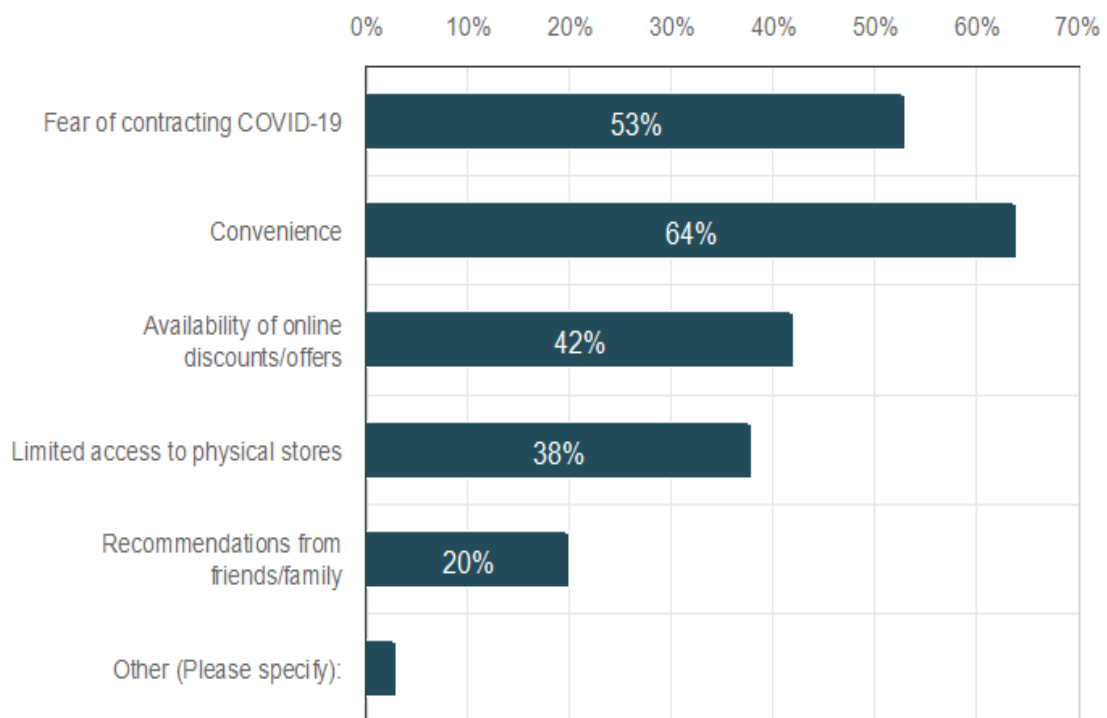


Figure 10. Influencing factors to online shopping

Figure 10 shows trends in terms of the factors that influence consumers' decisions to shop online. The respondents were allowed to select more than one answer and a total

of 145 responses were selected. Among that 64% consider convenience to be a major factor that influences customers' decision to shop online. Another major factor is fear of contracting COVID which gets 53% of the selection. Availability of online discounts and offers is another factor that impacts the customer's decision to shop online with 42% of the selection. Limited access to physical stores and recommendations from close ones remain other key factors that influence the customer's decisions to shop online with 38% & 20% of selection respectively. Though other options were selected by 2% of respondents, there were not any specifications.

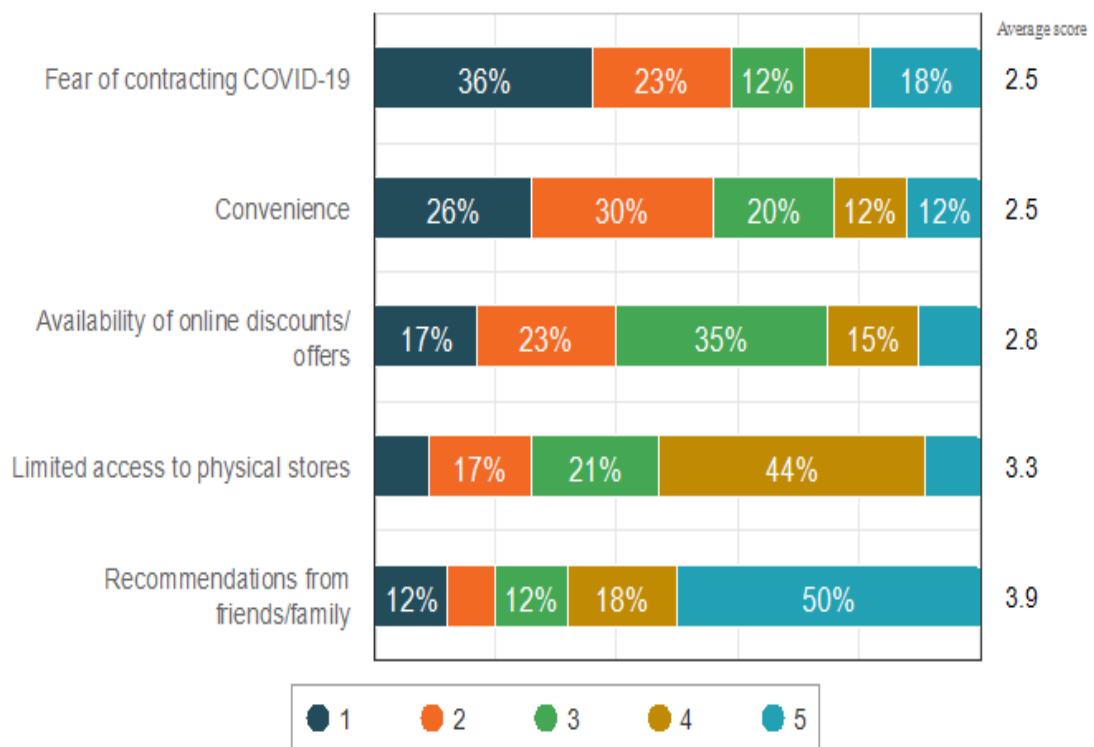


Figure 11. Ranking of the Influencing factors on online shopping

Table 8. Ranking of the Influencing factors on online shopping

	1	2	3	4	5
Fear of contracting COVID-19	36.4%	22.7%	12.1%	10.6%	18.2%
Convenience	25.8%	30.3%	19.7%	12.1%	12.1%
Availability of online discounts/ offers	16.7%	22.7%	34.8%	15.2%	10.6%
Limited access to physical stores	9.1%	16.7%	21.2%	43.9%	9.1%
Recommendations from friends/family	12.1%	7.6%	12.1%	18.2%	50.0%

According to Figure 11 and Table 8, fear of contracting COVID-19 remains a top factor that influences customers' decision to shop online with 36% of respondents ranking it as the first factor in making an impact. Besides, 30% of responses endorsed convenience as the 2nd most important factor in influencing customer decision-making in online shopping. These convenience factors were put at the first position by 26% of respondents, which is quite high, but still couldn't suppress the fear of contracting COVID. Respondents ranked the availability of discounts and offers as the third most influencing factor in customer decision making with 35% of responses ranking it third. Limited access to physical stores was ranked 4th and recommendations from friends and family were ranked at the bottom with 44% & 50% of respondents ranking them as 4th and 5th.

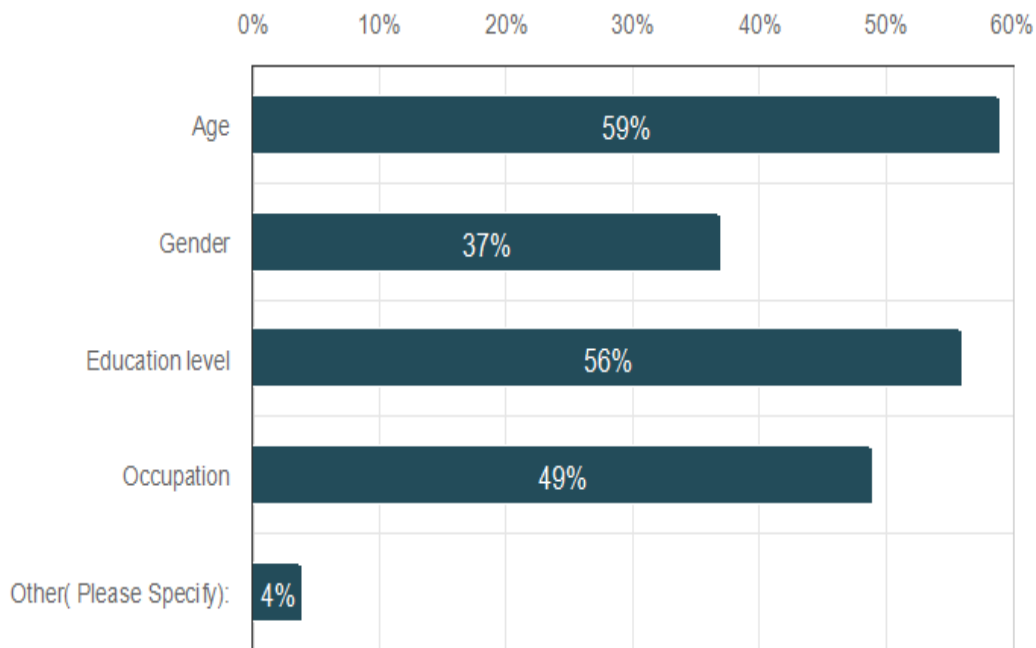


Figure 12. Demographic factors that influenced the choice of online shopping

The given figures analyze the demographic factors that influence customers' choice of online shopping. According to Figure 12, where respondents could choose more than one option selected various demographic factors and those factors have been ranked in Figure 13 which is a stacked bar.

According to Figure 12, 59% of the respondents choose age as one of the demographic factors that influence online shopping decisions. 56% consider education level, 49%

consider occupations, 37% consider gender and the remaining 4% assume that other factors might influence the decision to shop online and they specify income level as such demographic factor.

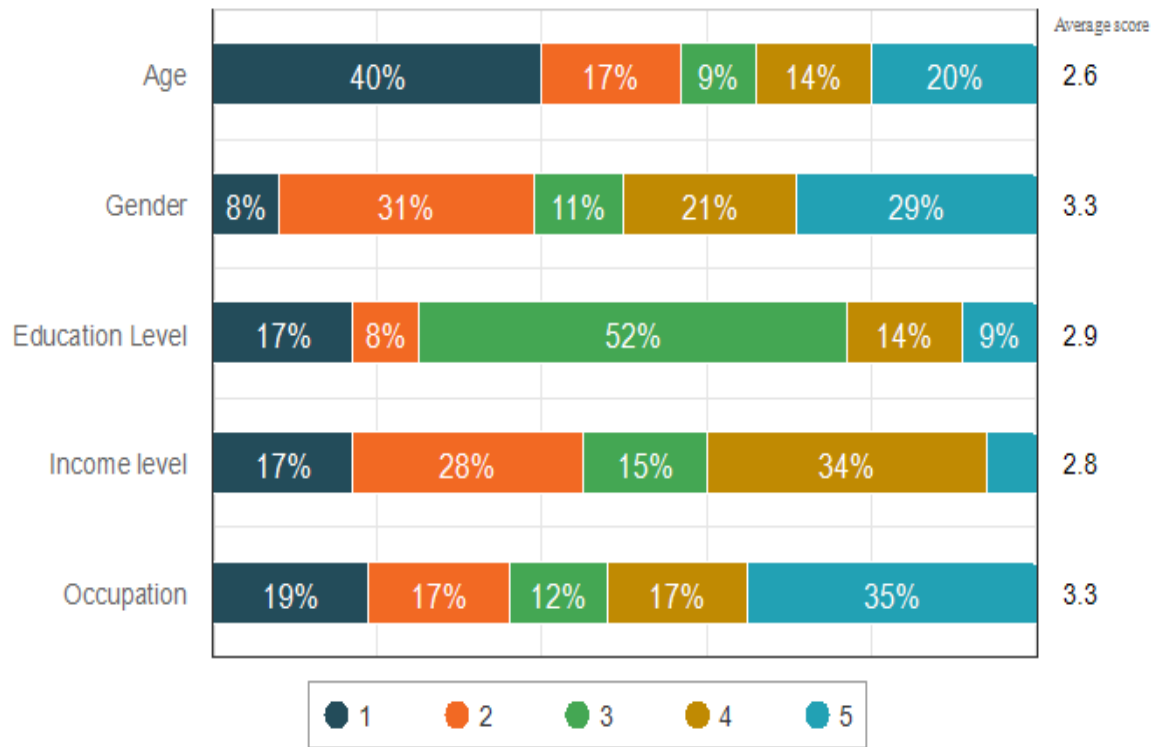


Figure 13. Ranking of demographic factors that influenced the choice of online shopping

Table 9: Ranking of demographic factors that influenced the choice of online

	1	2	3	4	5
Age	40.0%	16.9%	9.2%	13.9%	20.0%
Gender	7.7%	30.8%	10.8%	21.5%	29.2%
Education Level	16.9%	7.7%	52.3%	13.9%	9.2%
Income level	16.9%	27.7%	15.4%	33.8%	6.2%
Occupation	18.5%	16.9%	12.3%	16.9%	35.4%

According to Figure 13 and Table 9, where respondents ranked these demographic factors, they ranked age as the top factor with 40% ranking it as the most crucial factor.

Gender has been ranked the second most important demographic factor with 31% votes. 52% of responses ranked education level as the third most crucial factor and 34% selected income level as 4th most crucial demographic factor that might impact the customer's decision to shop online. Finally, occupations have been considered as the least important demographic factors influencing customers' decision to shop online which has been ranked by 35% of the respondents.

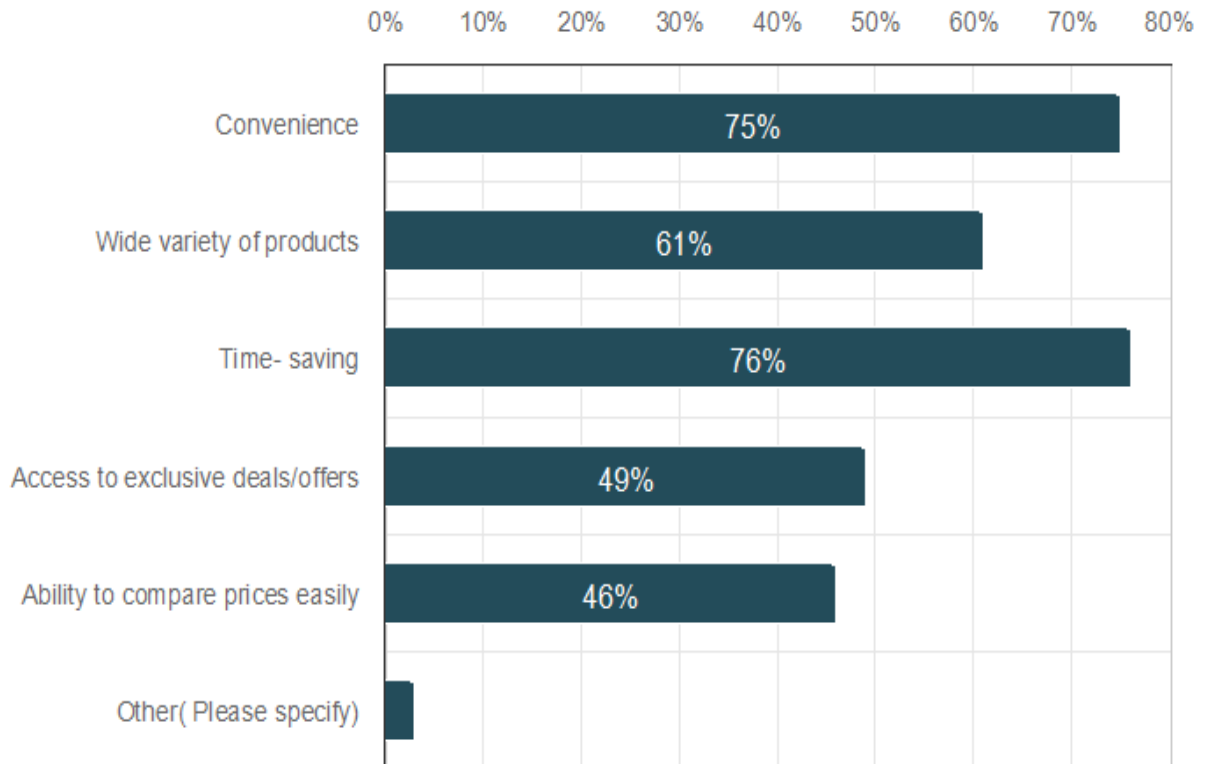


Figure 14. Various advantages of online shopping in the opinion of consumers

Figure 14 shows the advantages associated with online shopping and the respondents were asked to select all the options they perceive as an advantage associated with online shopping. And here, 76% of the respondents voted for time-saving as an advantage of online shopping. 75% perceive convenience as another advantage of online shopping. 61% perceive a wide variety of products also as an advantage of online shopping. Besides, factors like access to exclusive deals and offers, and the ability to compare prices are also included in the advantage list of online shopping getting 49% and 46% respectively. 3% of respondents voted for others' advantages but didn't specify anything.

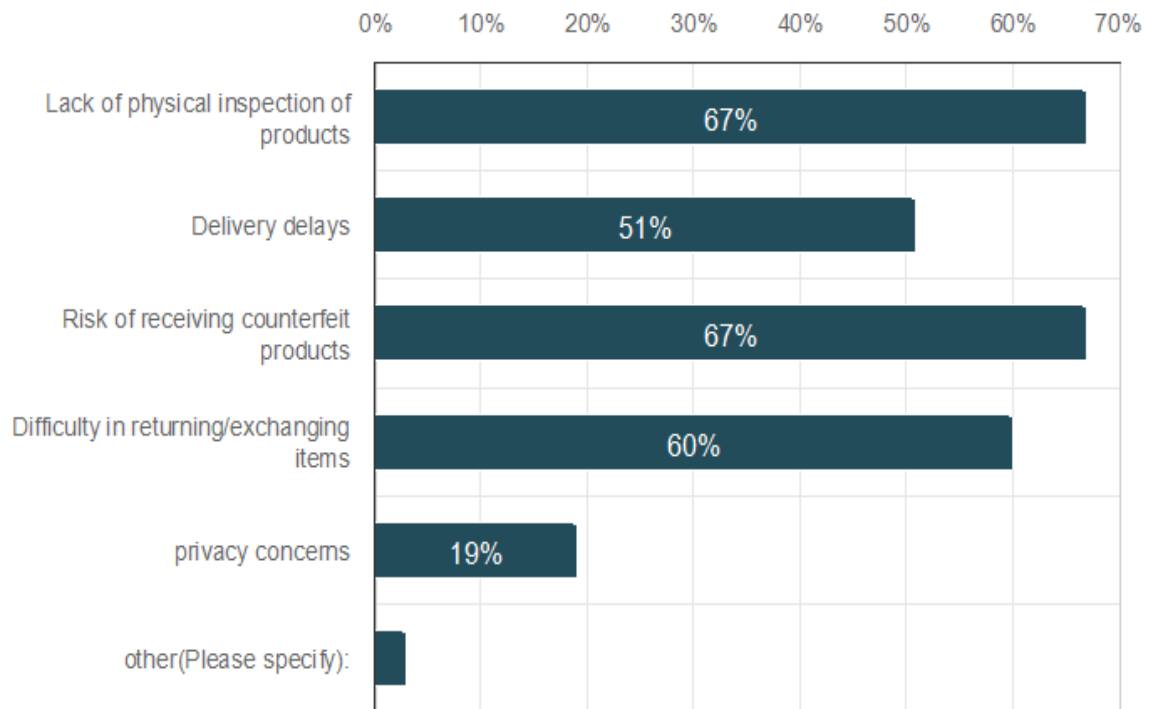


Figure 15. Various disadvantages of online shopping in the opinion of consumers

Figure 15 shows various disadvantages associated with online shopping and from the responses, it is clear that 67% of respondents consider the lack of physical inspection of the products as a major disadvantage of online shopping. Another 67% of responses consider the risk of receiving counterfeit products as another disadvantage of online shopping. 60% of responses show that people also consider difficulties associated with exchanging and returning products as a disadvantage. 51% of responses consider delivery delays and 19% consider privacy concerns as other disadvantages of online shopping. There have been responses which is 3% of total responses that consider there are some other disadvantages associated with online shopping but they didn't specify any particular answers.

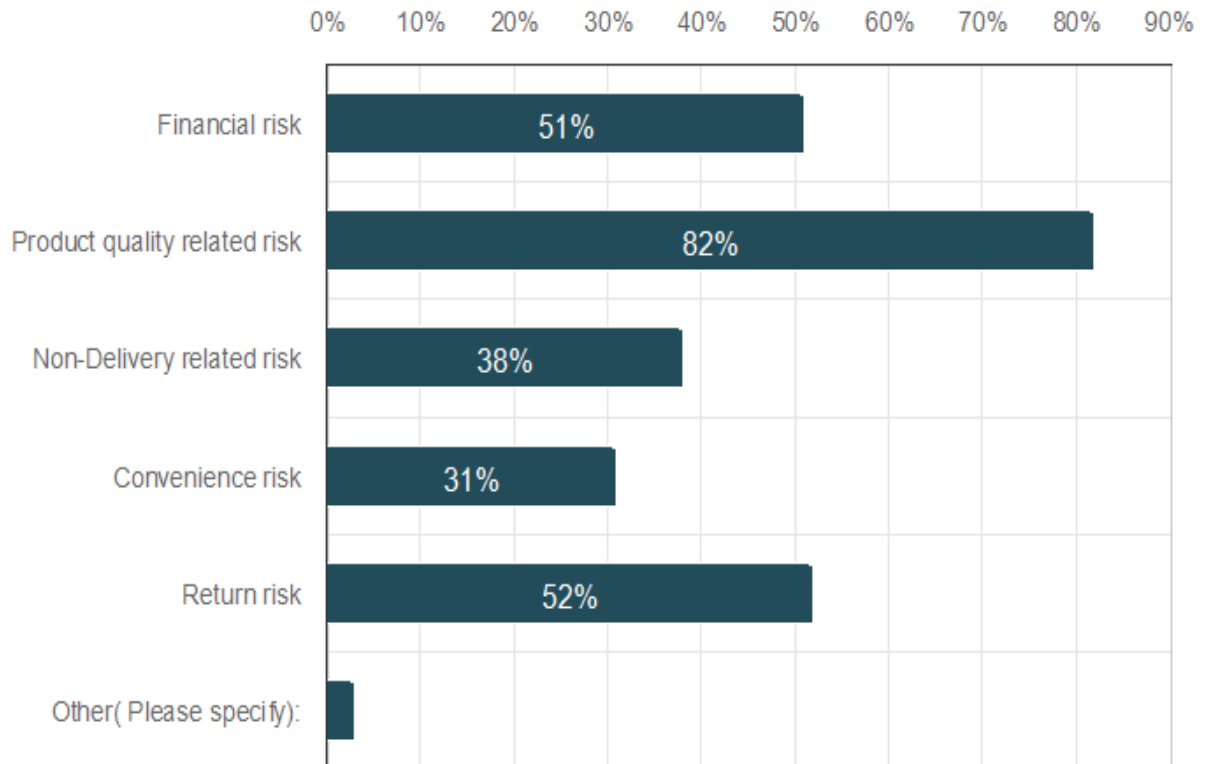


Figure16. Risk factors of online shopping

Figure 16 the risk associated with online shopping and what customers think about that risk. In the given figure, it can be seen that product quality-related risk is endorsed by 82% of responses. 52% of respondents think that there is a return risk associated with online shopping. 51% talked about financial risk while 38% selected that non-delivery-related risks are associated with online shopping. And finally, 31% have identified convenience risk as one of the risks associated with online shopping. Though around 3% of the responses talk about other risks they haven't specified anything.

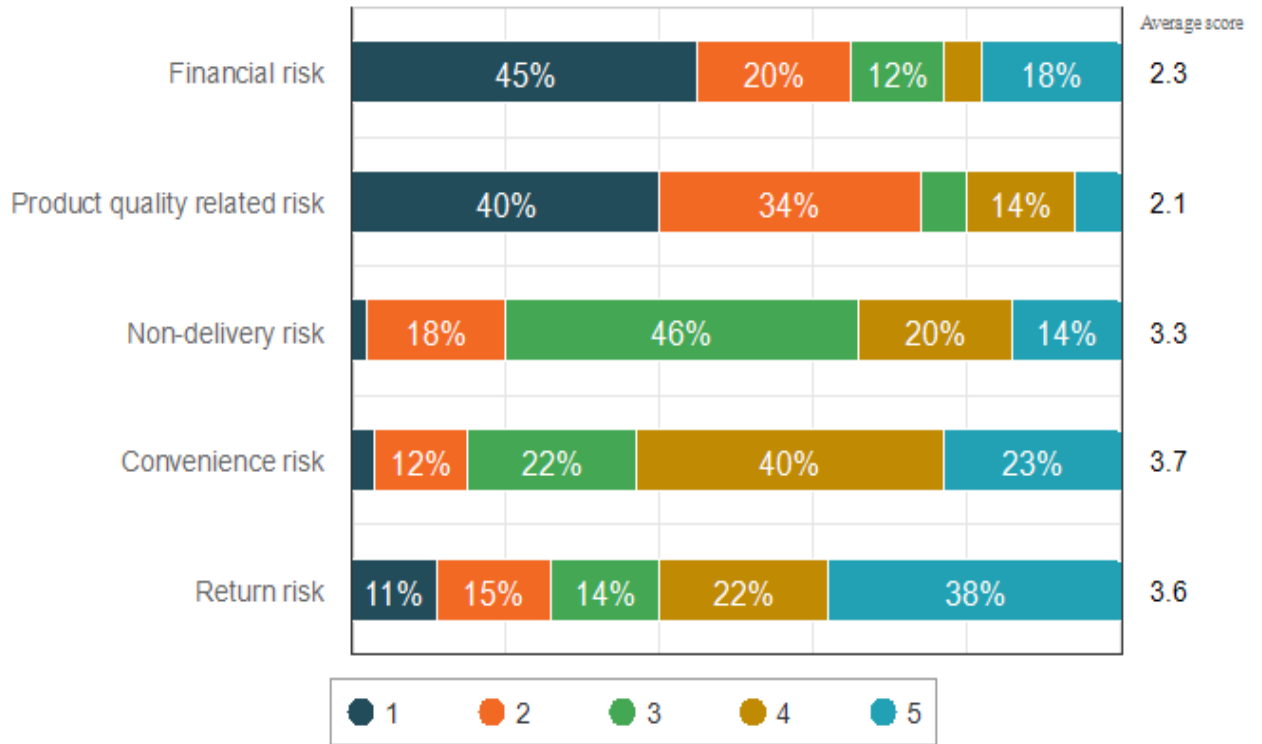


Figure19. Ranking of risk factors associated with online shopping

Table 10. Ranking of risk factors associated with online shopping

	1	2	3	4	5
Financial risk	44.6%	20.0%	12.3%	4.6%	18.5%
Product quality-related risk	40.0%	33.8%	6.2%	13.8%	6.2%
Non-delivery risk	1.5%	18.5%	46.2%	20.0%	13.8%
Convenience risk	3.1%	12.3%	21.5%	40.0%	23.1%
Return risk	10.8%	15.4%	13.8%	21.5%	38.5%

When examining Figure 19 and Table 10, it can be seen that 45% have ranked financial risks as the most crucial risk factor associated with online shopping. Product quality ranked as the 2nd most important risk factor with 40% ranking that in first position and 34% ranking it in 2nd position. 46% of the respondents have ranked non-delivery risk

at the 3rd position while 40% of the respondents placed convenience risk at the 4th position. Return risk has been placed in the least important position by 38% of the respondents.

4.3 Objective-based analysis

Objective-based analysis has explained and fulfilled all the research objectives through the analysis of interview and survey data.

4.3.1 Frequency and expenditure of online shopping among young consumers before and after the pandemic

From the survey questionnaire and interview, various insights regarding the frequency and expenditure of online shopping can be gathered. The comparative data regarding before and after the COVID situation is also derived from the interview. From the survey questionnaire, it can be seen that the frequency of online shopping has increased a lot since the onset of the pandemic. People started to buy more products online than they used to before the pandemic. In fact, from the interview, it can be seen that young consumers' shopping habits have changed dramatically during the pandemic. Where they barely made any purchases online before, during the pandemic, they almost started to buy everything via online media and this was due to limited access to physical stores and a lack of opportunity to buy the necessary items via other buying media. The interview reveals that online shopping was attractive before the pandemic only in instances where crazy discounts or sales were available, while online platforms offered products that were exotic and not publicly available. One interviewee revealed, "I am a very discount-savvy person, so if there isn't a crazy discount like 80% off or something like that, I didn't usually shop online before COVID-19 because there was always the option to go into the store, check out the stuff and then buy it. Also, for me, it was more of a personal shopping experience, so before COVID-19, I wasn't that engaged with online shopping." (Interviewee 1) Though the pandemic has shifted this view towards mass online shopping, online shopping has become an attractive place for regular things and daily necessities. Another Interviewee expressed, "Ok, since the onset of the pandemic, yes, I should acknowledge that it has significantly changed. You know that during the pandemic we were locked down at home. We have very limited access to the outside. So during the pandemic, the majority of my purchases ranged from grocery shopping to electronics, from online." (Interviewee 4) Besides, being tech-savvy and comfortable with the use of smartphones and social media makes younger consumers easily switch to online platforms to access things that were not available during the pandemic. According to the interview responses, it is clear that for some individuals,

this change is permanent and for others, it could only be temporary. As one interviewee expressed, “I don't think this change is permanent; this is temporary because I switched to online because I had no options, but now I have options both online and offline. So I am not totally reliant on online shopping now and I do offline shopping, so this is not a permanent change.” (Interviewee 9) Nevertheless, this shift in consumer attitude will certainly have an impact on their future purchase decisions after the pandemic.

In terms of expenditure, it was very minimal before the pandemic, which was mostly less than a thousand BDT. However, since younger consumers started to buy things online more frequently than they used to, it is very likely that the expenditure on online shopping will also increase, which is also apparent in the survey responses.

4.3.2 Factors contributed to the adaptation of online shopping by Bangladeshi young consumers during the pandemic

The young consumer's shift towards online shopping is the result of various factors and from the survey questions, we have identified a few important factors including convenience, fear of contracting COVID, availability of discounts and offers, limited access to physical stores, recommendations from others, etc. Among these factors, the fear of contracting COVID-19 and the convenience of shopping have led the majority of young consumers to switch to online shopping. Besides, based on the interview responses, it is also quite evident that customers mainly shift to online shopping because they have no other options available. One interviewee expressed, "There was a country-wide lockdown; we couldn't go outside to buy anything; online shopping was the last option that was left for us. That's why I did online shopping for almost every item." (Interviewee 8) Besides, during the pandemic, online business owners started to offer near-door delivery, which made it even more attractive to consumers to shop online. As another interviewee expressed, “Yeah, it was basically the safety measures that they were offering us—that it would be contactless delivery and we would not have to step out of our house. So I think it was the safety measures that the online platforms were offering us, the customers that influenced us.” (Interviewee 6) COVID-19 has demanded a nationwide lockdown and people were confined to quarantine. In such a situation, according to the responses to the interview, online platforms started to offer all kinds of products (from daily necessities to fancy items for festivals) in wide varieties. So, availability, convenience, wide variety, safety and protection from the

pandemic are the main factors that have shifted the young consumers of Bangladesh towards online shopping.

4.3.3 Impact of socio-economic and demographic variables on online shopping behaviour

Socioeconomic and demographic factors play a significant role in shaping the online behaviours of young consumers in Bangladesh. According to the survey responses, age, gender, education, occupation, income level, etc. can influence how an individual acts on online platforms while shopping. The survey for this thesis has mostly targeted young consumers and the young consumers have identified that age and education level have the most influence on online shopping behaviour. The opinions collected from the interviews also reveal that age and education level significantly impact the use and understanding of technological devices, online platforms and social media. The survey responses also reveal that young consumers mostly conduct online shopping through social media platforms; hence, it is quite likely that demographic factors like age and education level have an impact on online shopping behaviour. An interviewee reveals an instance of how her parents were sceptical about the security and process of online shopping and how she managed to convince them of the effectiveness of online shopping, especially during the time of the pandemic. She said, "My parents used to say don't buy things online; you'll get betrayed, they will not deliver the product and so on. And I believe since they were not used to the techniques and procedures associated with online shopping, they were sceptical about it. That's where the age difference comes." (Interviewee 6) This particular instance shows the level of differences regarding the fear of online shopping between two different generations (young and middle-aged). Another set of responses from the survey and interview shows that people also consider income level as an important factor that influences the shopping behaviour of young consumers. For example, the interviewee said, "I began earning money for the very first time during the period of the COVID-19 pandemic. At that time, I was able to generate income as a freelancer; consequently, my socioeconomic circumstances were favourable. Since the item I intended to purchase was within my price range, that consistently affected my online activity. During that time, my online purchasing habits were influenced by my socioeconomic background. Whenever I received my monthly salary, I would immediately consider placing an order." (Interviewee 8) The interview responses reveal that online vendors started to charge

more for the items and also used to take unusually high delivery charges. Despite premium pricing and delivery charges, people from the higher income class could continue shopping online, while people with limited income needed to take the risk and go outside to shop for the necessary items.

4.3.4 Advantages and disadvantages associated with online shopping

The survey and interviews conducted provided insights regarding various advantages, disadvantages of online shopping. It also provides insights regarding the risk factors associated with online shopping. The survey responses reveal that online shopping offers a range of advantages to young consumers, including convenience, ranges of choices and product variety, time effectiveness, access to deals and offers, the ability to compare prices, etc. Convenience and availability of choices are the two main advantages that made online shopping attractive among young consumers during this pandemic. In fact, from the interview responses, it was evident that young consumers consider convenience to be the biggest advantage of online shopping. As a participant said, "There are numerous positive aspects, such as the fact that I received my products delivered directly to my doorsteps, which frequently saved me time rather than consuming them the majority of the time. Personally, if I place an order, I simply receive it at my door. It was the most positive aspect for me." (Interviewee 5) Besides, they consider that online shopping has saved them from the hassle they used to take in the traditional mode of shopping, along with saving them a considerable amount of time. In sharing instances of the advantages of online shopping, one interviewer revealed that he could buy an emergency cell phone from an online site at a discounted price within just two days of in-person delivery. So, no wonder that online shopping provides a range of benefits to the customer. However, online shopping involves considerable drawbacks and risk factors that can make the shopping experience unpleasing. The survey reveals some significant disadvantages of online shopping, including lack of physical inspection of the products, delays in delivery, counterfeit product delivery, difficulties in returning, privacy concerns, etc. Besides, interview responses also show that customers face hassle regarding delivery issues like taking out-of-grace delivery charges than normal, delivering faulty products and not handling products properly. Especially during the pandemic, when people had no other option but to shop online, some logistic companies took that opportunity and started to charge premium prices for product delivery. The same thing goes with some emergency

products as well. Besides these disadvantages, online shopping involves some risk factors as well. Financial risk, product quality-related risks, non-delivery risk, return risk, convenience risk, etc. Two instances were found in the interview responses regarding the risk associated with online shopping. One of the interviewees revealed, "I ordered a dress on a Facebook page; the owner asked for an advance for the dress; I paid the full advance; and then they haven't delivered me the product. After complaining, they blocked me from the page (Interviewee 6). Another interviewee revealed, "I ordered a pair of shoes online but the size I received was not the one I had ordered. However, I haven't got any solution for that." (Interviewee 3)

5. DISCUSSION AND CONCLUSION

The findings and analysis part have been summarized in this section. The discussion part has involved some personal judgment of the author as well as some evidence from secondary data.

5.1 Discussion

The thesis has targeted the young generation and the data for this thesis were mostly collected from people whose age ranges between 18 and 35 years who belong in the targeted category. The analysis demonstrates a significant spike in online shopping among young customers, both prior to and following the pandemic. There has been a substantial rise in the frequency of online shopping, with individuals purchasing a greater number of things through online platforms compared to previous times. This trend might be linked to the restricted availability of brick-and-mortar retailers and the absence of chances to acquire essential commodities through other purchasing channels. The perception of internet shopping has changed due to the pandemic, with a move towards widespread online purchasing for everyday essentials rather than only seeking exceptional discounts or unique items. Grocery, daily necessities, fashion and accessories, food items, clothing, etc. are the main products that are mostly bought from online platforms, though this platform currently offers every single product that is available in traditional shops and vendors. The change in customer mind-set has influenced forthcoming purchase choices, resulting in a probable rise in spending on online shopping. The pandemic has caused a change in the online purchasing habits of young customers in Bangladesh. This change is mainly driven by factors such as convenience, concerns about contracting COVID-19, the availability of discounts and deals, limited access to physical businesses, and recommendations from others. The prevalence of COVID-19 concerns and the ease of internet shopping have prompted a significant portion of young consumers to transition to online shopping. In 2024, the statistics show that 52.70 million adults were using social media in Bangladesh (Digital Insight 2024). This number represents 43.8 per cent of the entire population aged 18 and above at that specific moment (Digital Insight 2024). The majority of these social media users belong to the young adult category and this tendency towards social media has increased the craze for social media-based online shopping among young

consumers.

Online shopping behaviour is significantly influenced by socio-economic and demographic characteristics. The use and comprehension of technical equipment, internet platforms, and social media are greatly influenced by age and educational attainment. The online purchasing behaviour of young customers is mostly influenced by demographic criteria such as age and education level, leading them to predominantly use social media platforms for their purchases. Online shopping has several benefits, including convenience, a wide selection of choices, a diverse range of products, time efficiency, access to discounts and promotions, and the ability to compare costs. Some problems and risks that come with it are that there is no physical inspection, delivery times are longer, fake goods can arrive, it can be hard to return things, privacy concerns arise, and delivery issues can become complicated. When you shop online, there are a number of risks that come with it, such as financial risk, product quality risk, non-delivery risk, return risk, and inconvenience risk. There are pros and cons to online shopping sites, but for young people in Bangladesh, they are an important part of the shopping process. As more and more young people in Bangladesh become addicted to and habitual of buying online, the future looks bright for online businesses there. There is a chance for big growth and economic progress. Some important trends that will have an impact on online business are the continued growth of e-commerce, the rise in popularity of mobile commerce, the creation of digital payment systems, and the discovery of possibilities in other countries.

5.2 Conclusion

All these thorough analyses show that the COVID-19 pandemic has an immense impact on the online shopping behaviour of young consumers. This particular event has altered the regular lifestyles of people, and one such lifestyle is buying things. Before the pandemic, people used to buy things using traditional media. But in the pandemic, online shopping has become an integral part of people's lives. This change in lifestyle is also prominent. Young people are tech-savvy, enthusiastic, and eager to try new things and these characteristics have made online shopping more attractive to young consumers. Since online shopping has a range of advantages and conveniences

associated with it, young people shop for various kinds of products through this channel, including clothing, fashion and accessories, skincare and beauty products, groceries, medicine, daily necessities and so on. As online shopping offers a hassle-free and time-effective shopping experience, as well as home delivery, young consumers think of no other way but online shopping. With the availability of numerous social media-based business platforms and young social media users, social media is the first choice of shopping platform for them. It is no wonder that most young consumers will continue to shop online even after the pandemic. As with advantages, disadvantages are also prominent on this shopping platform. Besides, various risk factors are also included, which might negatively impact the credibility of online shopping for some authentic business owners. Nonetheless, this sector will continue to grow with the continuous addition of new business owners and a growing number of customers. The future of online shopping is quite bright, and it is going to contribute a lot to the GDP of Bangladesh given the fact that the online shopping behaviour of young consumers has positively changed since the pandemic.

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APPENDICES

Appendix 1. Questionnaire

1. Age Group

- ✧ Under 18
- ✧ 18-24
- ✧ 25-35
- ✧ Above 35
- ✧ Prefer not to say

2. Gender

- ✧ Male
- ✧ Female
- ✧ Others
- ✧ Prefer not to say

3. Occupation

- ✧ Business
- ✧ Job holder
- ✧ Student
- ✧ Others

4. How often did you shop online before the COVID-19 pandemic?

- ✧ Rarely
- ✧ Occasionally
- ✧ Frequently
- ✧ Always
- ✧ Never

5. How often do you shop online during the COVID-19 pandemic?

- ✧ Rarely
- ✧ Occasionally
- ✧ Frequently
- ✧ Always
- ✧ Never

6. What is your average monthly expenditure on online shopping before the COVID-19 pandemic?

- ✧ Less than 1000 BDT

- ✧ 1000-2000 BDT
- ✧ 2001-3000 BDT
- ✧ More than 3000 BDT

7. What is your average monthly expenditure on online shopping During the COVID-19 pandemic?

- ✧ Less than 1000 BDT
- ✧ 1000-2000 BDT
- ✧ 2001-3000 BDT
- ✧ More than 3000 BDT

8. What kind of products do you usually buy online? (Select all that apply)

- Clothing
- Fashion and accessories
- Personal and skin care
- Grocery
- Daily necessity
- Medicated products
- Food
- Others (please specify): _____

9. Please rank the type of products you most frequently buy from online.

- a. Clothing
- b. Fashion and accessories
- c. Personal and skin care
- d. Grocery
- e. Daily necessity
- f. Medicated products
- g. Food

10. Which platform you have mostly used during your online shopping?

- ✧ Social media platforms
- ✧ Websites
- ✧ E-commerce platforms
- ✧ Others

11. Will you still continue to shop online after the pandemic?

- ✧ Yes
- ✧ No

12. What factors have influenced your decision to adapt to online shopping during the pandemic? (Select all that apply)

- Fear of contracting COVID-19
- Convenience
- Availability of online discounts/offers
- Limited access to physical stores
- Recommendations from friends/family
- Other (please specify): _____

13. Please rank the factors that have influenced your decision to shop online. (**Ranking scale**)

- a. Fear of contracting COVID-19
- b. Convenience
- c. Availability of online discounts/offers
- d. Limited access to physical stores
- e. Recommendations from friends/family

14. Which demographic factors do you think to influence your online shopping behaviour the most? (Select all that apply)

- Age
- Gender
- Education level
- Income level
- Occupation
- Other (please specify): _____

15. Please rank the demographic factors that you think have influenced you the most in your decision to shop online.

- a. Age
- b. Gender
- c. Education level
- d. Income level
- e. Occupation

16. What advantages do you perceive in online shopping as a young consumer? (Select all that apply)

- Convenience
- Wide variety of products

- Time-saving
- Access to exclusive deals/offers
- Ability to compare prices easily

Other (please specify): _____

17. What disadvantages do you perceive in online shopping as a young consumer?

(Select all that apply)

- Lack of physical inspection of products
- Delivery delays
- Risk of receiving counterfeit products
- Difficulty in returning/exchanging items
- Privacy concerns
- Other (please specify): _____

18. Which risk of online shopping might force you to reconsider your online shopping decision? (Select all that apply)

- Financial risk
- Product quality-related risk
- Non-delivery risk
- Convenience Risk
- Return Risk
- Other (please specify): _____

19. Please Rank these risk factors based on their impact on your online shopping decision.

- a. Financial risk
- b. Product quality-related risk
- c. Non-delivery risk
- d. Convenience Risk
- e. Return Risk

Appendix 2. List of Interview Questions

1. Can you describe your experience with online shopping before the COVID-19 pandemic?
2. How has your online shopping behaviour changed since the onset of the pandemic?
3. Do you consider these changes to be temporary or permanent?
4. What specific factors influenced your decision to start shopping online during the pandemic?
5. Can you share any instances where any factors have impacted your online shopping decisions?
6. Can you share one positive and one negative experience associated with online shopping?
7. In what ways do you think your socioeconomic background has influenced your online shopping habits?
8. Can you share any specific instances where demographic factors like age, gender, or education level affected your online shopping decisions?
9. What do you perceive as the main advantages of online shopping, especially during the pandemic?
10. Conversely, what challenges or drawbacks have you encountered while shopping online during the pandemic?
11. Can you share any examples as to how you were advantageous or disadvantageous through online shopping?
12. How do you think online shopping will evolve in Bangladesh post-pandemic, considering your experiences and observations?
13. What changes would you like to see in the online shopping realm post-pandemic?