

Consumer Perception Regarding E-tail in Bangladesh

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Thesis submitted in partial fulfillment of the requirement for
the degree Masters in Communication

Department of Media studies and Journalism
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ABSTRACT

The study was primarily undertaken for the researcher has personal interest in it due to his involvement in the e-tail sector. He seeks to find out the consumers' expectation, experience and satisfaction regarding e-tail. The study is exploratory and descriptive in design. A survey with a sample size of 123 was conducted where the respondents were selected using random sampling technique. The questionnaire was structured and self-administered, containing both close and open-ended questions. Quantitative data were analyzed in SPSS 17 and presented both in descriptive and inferential manner. Qualitative data were analyzed using thematic analysis technique. The study found most of the user of e-tail is young, aged between 17 to 35 years. General perception of respondents regarding e-tail was mostly positive though negative perceptions were found as well. However, it is quite interesting that nearly half of the non-users provided positive opinion on e-tail although they never had purchased online. They mentioned "lack of trustworthiness", "product quality/tangibility issues" and "access of Internet" as they reason why they do not use e-tail. Another important finding of the study was that more than one-third of the respondents prefers to shop from e-tail because of the convenience of shopping anytime from anywhere, ease of purchase and scope for exploring many different brand at the same place, scope for product quality and price comparison etc. This clearly indicates that the trend in shopping is changing/ The study did also investigate regarding the source of knowledge about e-tail and found that three-fourths of the respondents get to know about e-tail from online/offline advertisement and friends and family. The survey asked the respondents to rate their level of satisfaction regarding the services they receive from e-tails and found that the consumers are not highly satisfied with the services provided by e-tails because they are having some negative experiences at times. Based on the findings, the researcher would like to recommend e-tails to be more careful about building a positive image by ensuring product quality/tangibility as friends and family plays in important role in their spread. Also, e-tails should develop better marketing strategies to attract people from all segments of the population.

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CONSUMER PERCEPTION REGARDING E-TAIL IN BANGLADESH

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Dedication

To

My beloved parents Md. Mozammel Haque and Ismat Ara Haque

for their enthusiasm and support to complete my thesis

Curriculum Vitae

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CHAPTER I INTRODUCTION

1.1 Background of the study

The study was undertaken because of personal interest and involvement of the researcher in E-tail sector. The researcher has an e-tail shop in a renowned e-tail called Kaymu.com (recently merged with daraz.com). The researcher personally nurses his marketing strategy, advertisement and customer portfolio management. In order to carry out these tasks properly, it is important to know the market, consumers' perception of e-tail, their likes and dislikes, expectations and experiences. As such, the researcher thought conducting a study focusing on these particular issues would be helpful in his professional life as well as people like him. Hence, the researcher undertook this study.

1.1.1 e-tailing. Simply put, e-tailing, the short form for “electronic retailing”, is the selling of retail goods on the Internet. The term started to appear in Internet discussions as early as in 1995. The term seems an almost inevitable addition to e-mail, e-business, and e-commerce. E-tailing is synonymous with business-to-consumer (B2C) transaction. (searchcio.techtarget.com, n.d)

According purecommerce.com, E-tailing refers to retailing over the Internet. Thus an e-tail is a B2C business that executes transaction with the end users. E-tailers can be pure play businesses like Amazon.com or, businesses that have evolved from a legacy business, Tesco.com. E-tailing is a subset of e-commerce. (purecommerce.com, n.d.).

1.1.2 Emergence of E-tail (1995-2000). In mid 1990s commercial use of the Internet gradually became the dominant pattern. The term e-commerce came into popular use in 1995, signifying the rapid development of commercial application of the Internet. Amazon.com, presently the world's largest e-tail was launched as a book store in the same year. Just one year later, Dell began to sell personal computers directly to consumers on the Internet (Becker, 2008). In 1997, Auto-by-Tel announced selling over one million cars over the Internet and commerce.net announced that total number of online buyers had reached the ten million mark (Ivy, n.d).

1.1.3 Asia Pacific is the largest e-tail market. Retail e-commerce sales—which include products and services (barring travel, restaurant and event ticket sales) ordered via the Internet over any device – was to reach \$1.915 trillion in 2016. China is the current leader in e-tail business, where sales were expected to reach \$899.09 billion the year 2016 (47.0% of sales worldwide). eMarketer, New York-based market research company in the field of digital marketing, media and commerce, forecasted for 2016 that Asia-Pacific will remain the world's largest retail e-commerce market, with sales expected to top \$1 trillion in 2016 and almost triple to \$2.725 trillion by 2020. Expanding middle classes, greater mobile and Internet penetration, growing competition of ecommerce players and improving logistics and infrastructure will all fuel ecommerce growth in the region (emarketer.com, 2016).

United Nations Conference on Trade and Development (UNCTD) publishes B2C E-Commerce Index every year that measures the readiness of countries to engage in online commerce. The index is composed of four indicators: Internet-use penetration, secure servers per 1 million inhabitants, credit-card penetration and a

postal reliability score. As of the 2016 B2C E-Commerce Index, Bangladesh stands at 121 no position among the 137 countries indexed (UNCTD, 2016).

UNCTAD (2016) estimated that 2% of the entire population and 23% of internet users shop online in Bangladesh. According to Bangladesh Telecommunication Regulatory Commission (BTRC) the total number of Internet user at present (Feb, 2017) is 67.245 m. among which 63.12 m. user mobile Internet (BTRC, 2017).

1.1.4 Emergence E-tail in Bangladesh (Early 2000). Online gift shop www.munshiji.com is the pioneer of E-tail in Bangladesh. It was launched in the year 2000 (Mahmood, 2015). In 2003, upoharbd.com was launched. It had rich collection of products and from this site product can be delivered in the US, Canada, Australia, UK and many other countries (UpoharBd, 2010). But, during that time ICT infrastructure was the greatest challenge for the growth of e-tail sector. It is noteworthy that in 2003, there wasn't any online payment system and Internet service was very limited and expensive; according to World Bank only 0.164% of the total population had access to Internet during that period (World Bank, n.d.)

1.1.5 Development in ICT Infrastructure and Policies. In 2009, Bangladesh Bank opened up a new door for e-tailing sector; they allowed online payment with credit card all over the country (e-CAB, n.d.). This, undoubtedly, was a remarkable step towards the development of this potential. However, international payment site like paypal, alertpay were still not interested to invest in Bangladesh at that time due to lack of consumers in e-tailing sector. At the end of 2009, hi-speed WiMax Internet was introduced in Bangladesh (e-CAB, n.d.). This was significant as well, because for the first time people had high-speed Internet on the go.

Bangladeshi e-tail sector went through significant changes in the years 2012-2013, that helped the industry grow rapidly.

First, Bangladeshi e-tail sector was introduced with varieties of national and international e-tailers. In 2012 rokomari.com the first online book store in the country was launched (Rokomari.com, n.d). Later in 2013, German based online startup incubator “Rocket Internet” started their operation with Kaymu.com, Daraz.com, Lamudi, Carmudi and Foodpanda (Kader. 2014). These website got instant hit from consumers for their user friendly website and service.

Second, online payment system infrastructure development was started in 2012. To secure the online transaction “Alertpay” (currently, Payza) started their operation in Bangladesh (Bangladesh Payza, 2015). They are still the only government registered international online payment gateway in Bangladesh. Payza is now connected to almost all renowned e-tails in Bangladesh. Currently, it has 21,000 members and growing rapidly (Bangladesh Payza, 2015). In 2013, Bangladesh Bank passed a bill for Credit Card holders, allowing them to purchase products from international e-tails worth up to \$100 (Prothom Alo, 2013).

Currently, there are two organizations in Bangladesh working to improve the infrastructure of e-Commerce in Bangladesh— e-CAB (E-commerce Association Bangladesh) and BASIS (Bangladesh Association of Software and Information Services). e-CAB started their journey in 2014. They act as an e-commerce policy maker and also do research related to e-commerce (e-CAB, 2014). BASIS, established in 1997, is national trade body for Software and IT Enabled Service sector. They also make policy for e-commerce practice and operations. BASIS, in collaboration with Bangladesh Bank, organized the first E-commerce week in 2013 which they have been doing on a regular basis. Apart from policy-making, BASIS actively patronizes startup business on e-commerce (e-CAB, n.d.).

1.2 Problem Statement

E-tail sector has a high potential of growth in Bangladesh. Adoption of ICT among Bangladeshi people in recent years is quite notable. Also, the present government has special emphasis on the application of digital technologies in every sector to realize its “vision 2021” which is commonly known as “Digital Bangladesh” (Rahman, 2015). According to Syeda Kamrun Ahmed, CEO of a renowned Bangladeshi e-tail Bagdoom.com, e-commerce sector in the country is currently worth Tk. 3000 million (Rahman, 2016). e-CAB is also very optimistic about the Bangladeshi e-tail sector. The organization has noted e-commerce as the next major driver of economic development. However, e-CAB stresses on addressing some issues first that include affordable and un-interrupted Internet, online transaction system, development of faster and reliable delivery channels, online fraudulence and piracy etc.; otherwise, this sector will never reach its full potential (e-CAB, n.d.).

For E-tail is a new and promising sector, it is important to explore its present status and acceptability among consumers, its potentials and challenges. Considering these, this study was aimed at exploring the perception of e-tails among Bangladeshi consumers as well as the key factors affecting its acceptability among them. The study has also tried to understand the level of consumers' satisfaction based on their expectations and experiences regarding e-tail.

1.3 Research Questions

The study has tried to answer the following research questions:

1. What is the general perception of e-tail among Bangladeshi consumers?
2. What are the factors affecting online purchase among Bangladeshi consumers?
3. What is the level of consumers' satisfaction based on their expectations and experiences?

1.4 Objectives of the Study

The objectives of study might be phrased as below:

1. To explore perception of e-tails among Bangladeshi consumers
2. To explore the key factors affecting use of e-tail among Bangladeshi consumers
3. To measure consumers' satisfaction based on their expectations and experiences.

1.5 Limitations of the Study

Although this research was carefully prepared, the researcher is still aware of its limitations and shortcomings. Due to time and resource constraints, the research could manage to include only a small part of the "population". For the same reason, the study was limited in Dhaka City.



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CHAPTER II LITERATURE REVIEW AND STUDY FRAMEWORK

A number of research work has been conducted in different part of the world those explored consumers' attitude towards e-tailing or online shopping as well as the factors that influence consumers' perception, preference and behavior of e-tail. Some studies have been found in Bangladesh conducted in this regard as well. The following few sections present the definition of terms used in this thesis and a review of existing literature that includes works done both at home and abroad.

2.1 Definition of terms

This section presents the definition of the terms used in this study. Also, in cases, it presents the operational definitions.

2.1.1 E-Tailer. An e-tailer is a person or company that sells products on the Internet (e-tailer, n.d).

2.1.2 Tangibility. According to collinsdictionary.com, *Tangible* is from Latin *tangere* "to touch", which simply means something that can be touched or felt (collinsdictionary.com, n.d.). Tangibility is one of the main challenges in e-tailing, because consumers can only see pictures and descriptions of products before purchase but they cannot touch or, feel which is sometimes very important for them. As such, to make online buyers more comfortable and confident about tangibles that can't be pretested, companies go beyond the literal promises of specifications, advertisements, and labels to provide reassurance (Levitt, 2015).

2.1.3 Word of mouth. Word of mouth is the passing of information from person to person by oral communication, which could be as simple as telling someone the time of day (en.wikipedia.org, n.d.).

In marketing, word-of-mouth communication (WOM) involves the passing of information between a non-commercial communicator (i.e. someone who is not rewarded) and a receiver concerning a brand, a product, or a service (en.wikipedia.org, n.d.).

2.2 Literature Review

Dillion and Reif (2004) conducted a study entitled “Factors Influencing Consumers’ E-Commerce Commodity Purchases” which was aimed at developing a better understanding of the factors motivating young people to select e-commerce vendors for commodity purchases by exploring attitudes, demographic characteristics and purchase decision perceptions (i.e., the product, shopping experience, customer service and consumer risk). The sample of the study was young college students with a higher socio-economic class. The study revealed that consumer risk and shopping experience perceptions were most influencing factor to experience online shoppers’ commodity purchase decisions. The study also found that young adult with a history of e-commerce purchasing experience have a more positive attitude towards online buying than the young adults without e-commerce purchasing experience. Dillion and Reif found a few factors that influence the purchase decision of the consumers. The factors were (1) Consumer risk - consumer security; (2) Product Perception – product quality; (3) Shopping Experience – physical effort, shopping time and (4) Customer service – vendor reliability. The authors named the factors “Anticipated Purchase Determinants” and presented the influence of these determinants on consumers’ shopping experience as shown in figure 1:



Figure 1: Anticipated purchase determinants affecting E-commerce purchase decision; Dillion & Reif (2004)

Wang and Yang (2010) adopted Theory of Planned Behavior model (TPB) in order to find out consumers' buying behavior in European Union (EU). The researchers explored consumer perception at three different levels, namely, consumers' trust perception, consumers' product perception and consumers' service perception. The findings show that transaction security, e-tailers' reliability and consumer privacy are the most influential factors in consumers' trust perception. On the other hand; product price, product quality and product variety are the factors those influence consumers' product perception. In case of consumers' service perception; ease of return and refund, communication channels and delivery channels are the factors those play vital role. This study also found that, there is no relationship between satisfaction and future intention towards online purchase.

Ameri (2009), developed a framework for identifying and prioritizing factors those influence consumers' shopping behavior in Iran. The purpose of this study was identifying effective factors which make consumers shop online in Iran and investigating the importance of discovered factors in consumers' purchase decision. Thirty-six factors were investigated that covers almost all dimensions of Internet characteristics, technical and consumer behavior. The findings show that trust, relative advantage in online shopping, service quality, reliability, consumers' perceived risk, ease of ordering, system security and money back guarantee affect the consumer perception regarding online shopping in Iran.

Prakasha (n.d) conducted a study in Belthangadi Taluk, Kerala entitled "Analysis of Consumers Perception towards E-retailing–A Study in Belthangadi Taluk". The study objective was to analyze the relationship between socio-economic status and buying behavior of consumers, evaluate consumers' perception towards the service of e-tailers, and to analyze the influencing factors of e-retailing on consumers. The study found that more than two third e-tail users is young. Friends and colleagues are their knowledge source of e-tail. They prefer most to purchase books and electronics; least expected product is groceries. Price of their purchased products ranged from 1000-5000 Indian Rupee (INR); heavy discounts is the main reason behind their preference of e-tail. The study also found consumers are satisfied with the service of e-tailers. However, some negative issues were also identified in the study regarding e-tail like delayed delivery and product mismatch or tangibility.

Raut and Walvekar (2011) studied two groups in population in their study entitled "E-tailing: Analysis of Customer Preferences towards Online Shopping in Pune Region". In this study, samples were from two groups – entrepreneurs and

working professionals. The study revealed that demographic factors like education and socio economic status have deep impact on online purchase behavior, that is, consumers with higher socio-economic status and education take the advantage of technology more than consumers with low socio-economic status and education. Based on the findings, the researchers made some recommendations regarding security, reliability and services to e-tailers that would motivate their consumers to shop online.

Goyal (2014) conducted a study on consumers' perception entitled "Online Shopping: A Survey on Consumer's Perception". The study covers most popular product categories purchased online, issues and the trends of online shopping. The study surveyed 113 samples who are online shoppers from India. The findings show that most of the respondents preferred to buy books online followed by mobile phones. However, respondents were not comfortable to buy jewelry and cloths from online. The study also revealed that major drawback of online shopping is lack of touch and feel. Alongside, the study identified a trend that nearly half of the e-tail website visitors research online but purchase offline.

Bashir (2013) explored consumers' behavior towards online shopping of electronics in Pakistan. The purpose of the research was to identify how consumers behave while shopping online through a questionnaire survey conducted via email in two major cities in Pakistan. This study found that consumers still prefer to shop from market places and online shopping is mostly influenced by social network. The major reason for purchase online is convenience and time saving as well as cheap deals online. The study also revealed that Pakistani consumers purchase electronic products online more than other categories and they like to investigate in retail shop before making the purchase from E-tail which is opposite to what found in Goyal (2014) study in India.

There is dearth in academic studies regarding e-tailing in Bangladesh. Only a handful of published work focusing on different aspects of e-tailing could be found through Google search.

Three similar studies exploring consumers' expectation, perception and attitude regarding online shopping have been found in the literature search. Rahman (2015) surveyed university students to explore consumer expectations from online retailers. Khan et al. (2015) explored consumer perception towards e-retailing and its prospect. Mahmud and Hossain (2014) explored factors influencing towards online shopping in Dhaka.

Rahman (2015) studied 438 university students aged 25 to 35, to know their expectation from online retailers and also examines the similarities and dissimilarities between the global online e-tail market trend and the target group. This study found young generation prefers English as primary language of the shopping sites. They use mobile for Internet access and social media is the primary reason to use the Internet. The findings show that the most expected product from e-tail is "clothing and footwear" and least expected is "grocery item". In his study he concluded that online purchase trend is different in Bangladesh than the global trend.

Khan et al. (2015) tried to examine the consumer perception and prospect of e-retailing in Bangladesh through their study entitled "Consumer-purchase-decision towards e-retailing in Bangladesh". The study was conducted among 200 respondents who buy product from supermarkets in Dhaka. Six independent variables such as reliability of e-retailers, service assurance of e-retailers, accessibility of website, Recreational-Shopping conscious consumer, confused by over choice consumer,

perceived performances along with consumer-purchase-decision as a dependent variable has been utilized. The study revealed that consumer purchase decision from online depends mostly on the reliability of e-tailers and accessibility of the websites.

Mahmud and Hossain (2014) explored factors influencing attitude towards online shopping in Dhaka in their study. The study tested hypothesis based on four dominant variables that influence consumer perceptions of online purchase, namely, website reliability, website design, website customer service and website competency. The study revealed that website design is the most influencing factor in consumers' perception of online purchase followed by website competency, website reliability and website customer service. The study concluded that lack of reliability and security are major reasons why consumers do not prefer to shop online. The study also found that younger generations are exposing to online buying as they use more information technologies than the older citizens. It was also revealed in the study that people who serve in private sector and do business utilize shopping online more than their counterparts elsewhere.

Dutta et. al. (2015) tried to explore through non-probability survey the impact of different demographic factors and consumer attitude towards online shopping. The study found that demographic characteristics do not have any impact on online shopping behavior. The study also revealed that timeliness and responsiveness of e-tailer as well as Internet cost strongly influence online shopping attitudes.

Rahman (2016), in their study "Customers' Attitude towards Online Shopping: The Case of Bangladesh", tried to identify the nature and behavior of online shoppers in Chittagong City, Bangladesh. Random sampling was used to survey 83 respondents for this study. The study found that maximum number of people knows about online shop

from advertisement in websites and from social media. Friends and family is another major information source of e-tail. The findings of the study showed that “availability of varieties product”, “less time” and “low price” were the most important factors for shopping online. However, the challenge for online shop the author stated is “the greatest disadvantage of online shopping is that products cannot be touched or trialed at the time of purchase”.

Uddin and Sultana (2015), in their study entitled “Consumer Preference on Online Purchasing: An Attitudinal Survey in Bangladesh”, tried to measure the attitude of the Bangladeshi people toward online shopping and identify the factors that are critical to the preference of online shopping. Respondents of the study showed positive attitude towards online shopping which is mainly due to convenience in terms of less time consuming and hassle free shopping. Age, gender, income, profession/occupation, family structure and ICT familiarity are found as the critical factors for preferring online shopping. The study found that, younger respondents showed stronger attraction to online purchasing. They noted:

Female respondents are likely to prefer in-store shopping over online shopping. The main three reasons for not preferring online shopping were identified as: enjoy in-store shopping, more reliable and perceived discomfort in online shopping.

Most of the studies conducted in Bangladesh (Dutta et al., Rahman, Uddin and Sultana, 2015; 2016; 2015) have mainly focused on consumers’ attitude towards online shopping. Besides, a couple of studies have explored consumers’ expectation from online retailers (Rahman, 2015) and consumer perception toward e-tailing and its prospect (Khan et al., 2015). However, these studies do not present a clear picture

of e-tail scenario in Bangladesh, specially they lack in presenting the factors affecting decision making regarding online purchase, factors consumers consider in choosing e-tails and factors affecting consumers' satisfaction. It is noteworthy here that even the findings of the abovementioned studies are contradictory in some cases. Moreover, the research population, in most cases, was limited among a very small group of people, for example, shoppers at supermarkets.

Keeping the above notes in mind, the present study tried to explore consumers' perception regarding e-tail, factors affecting decision making on online purchase, factors consumers consider in choosing e-tail and factors affecting consumers' satisfaction through randomly-sampled questionnaire survey. Alongside, it tried to explore consumers' preference of online shopping, their pattern of online purchase as well as popular e-tails and the reasons behind their popularity through consumers' experience. It can be expected that the study would be able to present a better view of the abovementioned issues which will help e-tailers as well as future researchers.



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CHAPTER III RESEARCH DESIGN AND METHOD

This Chapter presents the research design and method of the study. Besides, it provides the rationale for the research methods adopted as well as sampling methods, research instruments and data analysis procedure used in the research. Furthermore, ethical concerns considered in the entire research process are outlined.

3.1 Research Design and Method

3.1.1 Research Design. The present study is exploratory and descriptive in design. The aim of the researcher was to explore consumer perception of e-tail based on their expectation and experience and analyze and present the data in descriptive manner.

According to Kothari (2004), research design is important because it facilitates the smooth sailing of the various research operations, thereby making research as efficient as possible yielding maximal information with minimal expenditure of effort, time and money. Exploratory approach typically occurs when a researcher examines a new interest or then the subject of study itself is relatively new. When the researcher observes and then describes what was observed is Descriptive approach. However, scientific descriptions are typically more accurate and precise than are casual ones (Babbie, 2005).

As the issue dealt in the present study is relatively new and untapped, the researcher has adopted an exploratory approach.

3.1.2 Research Methods. According to Creswell (2009), a survey research provides a quantitative or numeric description of trends, attitudes or opinions of a population by studying a sample of that population. It is also useful for studying large number of people.

The researcher perceived survey as the most suitable method for this study as the study is about a population's shopping trend, perception, likes and dislikes. Such "trend", "perception" and/or "opinion" could be explored through other methods, such as in-depth interview as well. However, the researcher's aim was to figure out a pattern that might help him understanding the "market" tangibly. As such, he followed the path through which he could come up with structured and easily visible outputs. And, nothing could do it better than a structured quantitative survey. Yet, the researcher, like any other, can't neglect the power of qualitative exploration that helps in deeper understanding, hence, kept few open-ended questionnaire to gather qualitative data that helped him to have better understanding of the consumers as well as to consolidate the quantitative analysis.

3.2 Population and Sampling

As the study was conducted in Dhaka, research population of this study was the consumers living in Dhaka City. Quantitative data through a survey was gathered for this study. Random sampling method was used for selection of the sample, because this is a probability sampling technique wherein all the members of research population have equal possibility of being selected. Thus, this sampling method ensures objectivity (Creswell, 2009).

The survey conducted in this study included 130 respondents selected randomly. However, seven respondents didn't complete the survey properly- data in quite a few fields were missing. Hence, those incomplete responses were canceled. Therefore, the survey ended up with data gathered from 123 respondents.

3.3 Locale of the Study

Locale of the study was Dhaka city. The survey locations were Dhanmondi, Mohammadpur, Mirpur and Baridhara.

3.4 Research Instrument

In the present study, the survey was done using a structured questionnaire. The questionnaire was divided in to four major sections: a) Demographic information of the respondents; b) General perceptions of e-tail; c) Respondents' online shopping behavior; and, d) Respondents' assessment of e-tailing experience.

The factors used in consumers' purchase decision making were taken from Dillion and Reif (2004). As the questionnaire was structured in design, the factors were given from Dillion and Reif's (2004) model and also a couple of factors were based on researcher's professional experience. Alongside an open field was kept for the respondents; to add more factors from their personal experience.

The questionnaire had a combination of both close-ended and open-ended questions. A 5-point Likert scale was also used to measure consumer expectation and experience in consumers' perception survey.

3.5 Pre-testing

A pre-testing of questionnaire was done by the researcher before conducting the final survey to find out whether the questionnaire was easy to understand. A set of 15 questionnaires were tested randomly in controlled environment. Respondents were requested to provide feedback regarding the easiness of the questionnaire after they were done filling it. Based on respondents review, the questionnaire was fine-tuned.

3.6 Data Gathering Procedure

After formulating research problem, developing a study design, constructing a research instrument, selecting a sample, doing the pre-test and fine tuning of questionnaire based on that, a researcher is ready to send out the questionnaire for survey. The researcher followed all the procedures and went to the field to conduct the survey. The questionnaire was self-administered, however, exceptions were made in case of the respondents with inadequate English skills. There were a few open-ended questions, and the respondents were encouraged to provide response to those. The researcher also noted down his personal observations of the respondents' perceptions and experiences of e-tail during the survey.

3.7 Administering the Questionnaire

The survey was conducted in various places of Dhaka city with people representing various eco-social groups having diverse educational background. The survey questionnaire was structured and self-administered. Exception was made for less educated respondents who didn't had adequate literacy in English. To ensure the confidentiality and non-obligation aspects of participants, they were surveyed anonymously.

3.8 Data Analysis Procedure

The process of data analysis involves making sense out of text and image data. It involves preparing the data for analysis, conducting different analysis, moving deeper and deeper into understanding, representing and making an interpretation of the larger meaning of data (Creswell, 2007).

Data analysis process began when the researcher started gathering data from survey questionnaire. The researcher had used MS Excel to organize the data in the form of a coding sheet. Next, analyses were done and presented in a descriptive manner using tables, matrices and charts. Open ended questions were analyzed in thematic manner. Both manual and computer-assisted methods were used during the data analysis procedure.

3.9 Research Design Framework

Table 1: Research design framework

Research Question	<ol style="list-style-type: none"> 1. What is the general perception of e-tail among Bangladeshi consumers? 2. What are the factors affecting online purchase among Bangladeshi consumers? 3. What is the level of consumers' satisfaction based on their experience and expectation?
Objective	<ol style="list-style-type: none"> 1. To explore perception of e-tails among Bangladeshi consumers 2. To explore the key factors affecting use of e-tail among Bangladeshi consumers 3. To measure the level of consumers' satisfaction based on their experience and expectation.
Research Design	Exploratory and Descriptive
Research Method	Questionnaire Survey
Research Instrument	Structured questionnaire
Sampling	Random Sampling
Sample Size	123
Sample Location	Dhaka, Bangladesh
Data Gathering Method	Self-Administered Questionnaire Survey
Data Analysis Tools/ Techniques	MS Excel Thematic Analysis (for qualitative data)

3.10 Timeline

Table 2: Timeline

SL#	Activities	October 2016 – May 2017							
		Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
1.	Instrument preparation								
2.	Survey								
3.	Transcription								
4.	Data Analysis								
5.	Thesis Write up								
6.	Submission								



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CHAPTER IV FINDINGS AND DISCUSSION

The findings of this study are divided into four sections. Firstly, the demographic profile of the respondents is presented. The later sections described and discussed consumers' general perceptions regarding e-tail, their shopping behavior and preferences, factors affecting e-tail usage, and measurement of consumers' satisfaction of e-tail based on their expectations and experience.

4.1 Respondents' Profile

Total number of respondents' in the questionnaire survey primarily was 130. However, seven responses have been discarded for those were not properly filled-up. As such, finally the survey ended up with 123 respondents. Table 3 below presents the demographic information of the respondents that includes gender, age, education, occupation, civic status, monthly income and monthly expenditure for shopping.

Table 3: Demographic information of respondent

Variable	Category	Frequency	Percentage
Gender	Male	97	78.9%
	Female	26	21.1%
Age	17-25 years	68	55.3%
	26-35 years	33	26.8%
	36-45 years	16	13.0%
	Above 45 years	6	4.9%
Education	Masters	32	26.0%
	Undergrad	79	64.2%
	SSC	5	4.1%
	HSC	4	3.3%
	Others	3	2.4%
Occupation	Student	65	52.8%
	Service	35	28.5%
	Business	14	11.4%
	Others	9	7.2%
Civic Status	Single	93	75.6%
	Married	28	22.8%
	Divorced/Widowed	2	1.6%
Income	Nothing stable	56	45.5%
	10000 or Below	15	12.2%
	11,000 – 20,000	12	9.8%
	21,000 – 30,000	18	14.6%
	31,000 – 40,000	7	5.7%
	41,000 to 50,000	3	2.4%
	Above 50000	12	9.8%
Monthly Expense on shopping	5,000 or, below	64	52.0%
	6,000 – 10,000	31	25.2%
	11,000 to 20,000	23	18.7%
	Above 20,000	5	4.1%

It can be gleaned from Table 3 that more than three fourth (78.9%) of the respondents were male. The gender ratio of the respondents may seem imbalanced; however, it did happen for random sampling method was followed in the study, and there wasn't any conscious effort to keep a balance. It can also be seen that more than half (55.3%) of the respondents were 17-25 years old. Second largest (26.8%) respondent group was 26-35 years old. Among the respondents 75.6% were single and 22.8% were married. Most of the respondents possess high education qualifications. Among them 64.2% was undergrad students and 26% had completed masters.

Respondents were diverse in occupation. Half of them (52.8%) were students and 28.5% service holder. Respondents' monthly income ranged from nothing stable to above 50,000 Taka. Nearly half (45.5%) of them didn't have stable earning as most were students. Among the professionals, businesspersons were the highest earning group. It can also be seen from the table that only a handful of respondents had shopping expenses more than 10,000 Taka per month. On the other hand, half of them had shopping expenses 5,000 Taka or below. This is quite understandable as 52.8% of total respondents were students who don't usually have any stable income.

E-tailing is still quite a new phenomenon in Bangladesh. So, naturally, all the respondents didn't have experience of purchasing products online. Table 4 presents respondents' categorization based on their responses to the question regarding their online purchase experience:

Table 4: Demography of e-tail users

Response	Gender	Frequency	Percentage	Overall Percentage
Yes	Male	58	81.7%	57.7%
	Female	13	18.3%	
No	Male	39	75.0%	42.3%
	Female	13	25.0%	
Total		123		100.0%

From table 4 it can be seen that male respondents are using e-tail more than female. It was found that the young people are using e-tail more than other age groups. Majority of shoppers were 17-25 years old (57.7%) and other 29.6% were 26-

35 years old. Most of the users of e-tail are students (52.8%). This is quite predictable as they are the Millennials as well as the “digital natives”- in common tongue, the tech-savvy generation. The second largest group of online shoppers was service holders (26.8%) who have a better purchase ability.

4. 2 General Perceptions of E-tail

General perception of respondents’ regarding e-tail was collected through an open-ended question. Responses were mixed, though mostly positive. The responses were thematically categorized and also classified under positive and negative. All the responses were analyzed in both qualitative and quantitative manner. Some select responses are presented in matrix 1 below:

Matrix 1: General perception of Bangladeshi e-tail platform

Response Type	Keywords	Selected Responses
Positive	Good Initiative	Consumers are benefited from this. It is time convenient and people can easily purchase from online.
		It is wonderful to have this facility. E-tail platform is making shopping easier.
	Makes life Easier	It is a growing field of business; it allows us to choose from varieties of products and it saves time while shopping online in the city or village.
		E-tail platform is a great option for those who barely get time to go to mall for shopping.
Negative	Lack of Trustworthiness	Few of them are good like kaymu.com but rest are providing worse product than imagination. Most of the products have no quality. They buy product from local market and sell them as foreign product. Most of them use fake logo to sell product. Low quality products breaking people’s trust from every online shop.
		E-tail business reflects our society as a mirror. As we are not honest to ourselves and the society, so are most of the e-tailers. We cannot expect them to conduct business on ethical values, where we as a society are not honest to our services.
	Low quality product and tangibility issue	It is quite uncertain that whether e-tail products will be of same quality as what we get to look on computer then we get in hand.
		Maximum time they do not send the expected product. But some e-tails are really good.
	High Price	Their price should be more reasonable compared to market price.

From the responses presented in Matrix 1, it can be seen that the respondents' thought the followings as reason behind their positive perception of e-tail:

1. E-tail is a good initiative in a sense that it is convenient to use that shopping can be done at anytime from anywhere. In a city like Dhaka where mobility is highly challenged and a large fraction of the population doesn't really afford to go for shopping in the physical market places, consumers can be highly benefitted from this.
2. Consumers get to see varieties of products/brands at the same place. As such, they get wide range of options to choose from.

The respondents who had negative perception thought the followings:

1. Respondents' repeatedly complain that e-tail in Bangladesh is suffering from lack of trustworthiness due to not delivering the same product, using fake logo to sell replica product and last of all conducting business without ethics. Respondents who had negative perception of e-tail didn't get what they ordered from this shopping medium.
2. Product pricing in e-tail is higher than physical market place.

A number of respondents didn't have neither positive nor negative perception about e-tail. These respondents', both user and non-user of e-tail, thought online based shopping medium need some improvements in operational and marketing strategy to attract diverse consumers. Some select quotes from these respondents are presented below:

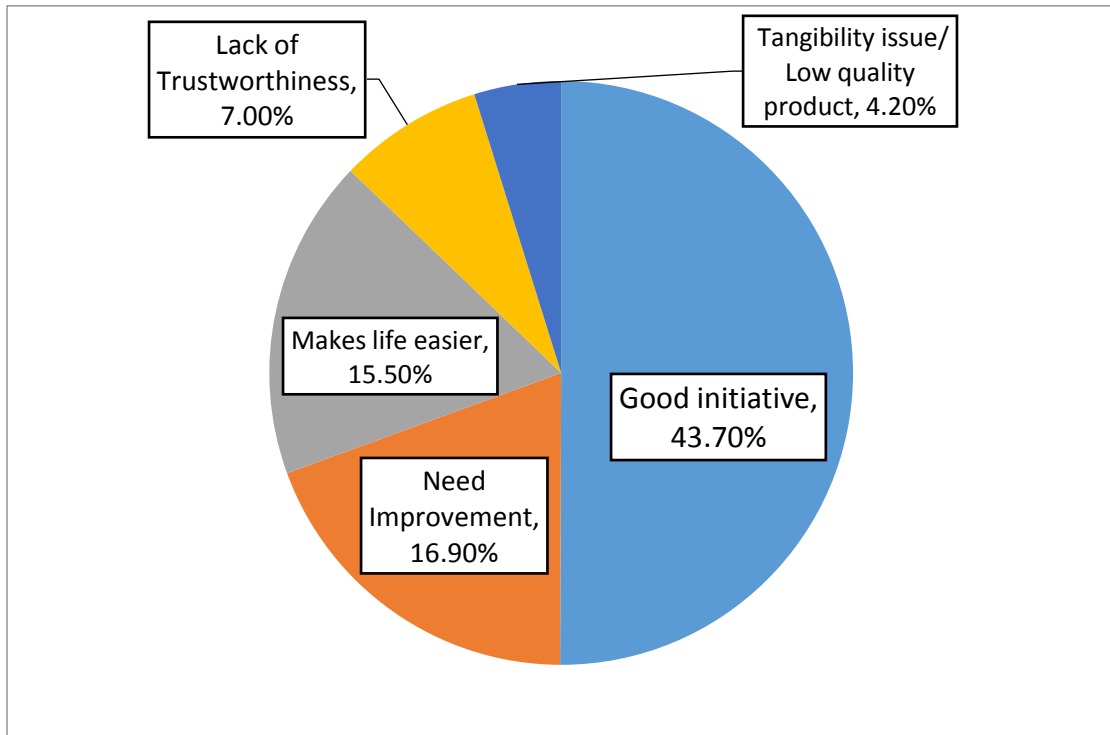
“Online shopping in Bangladesh is still very basic in terms of service. People are not aware of them due to lack of proper marketing.”

“Communication of e-tail needs to reach target consumer to inform them about the products and services. Also, the e-tails should be aware of product quality assurance and meeting consumers' expectation as well as fraud sellers who are defaming them.”

Some respondents had no idea about e-tail and some didn't need make online purchase.

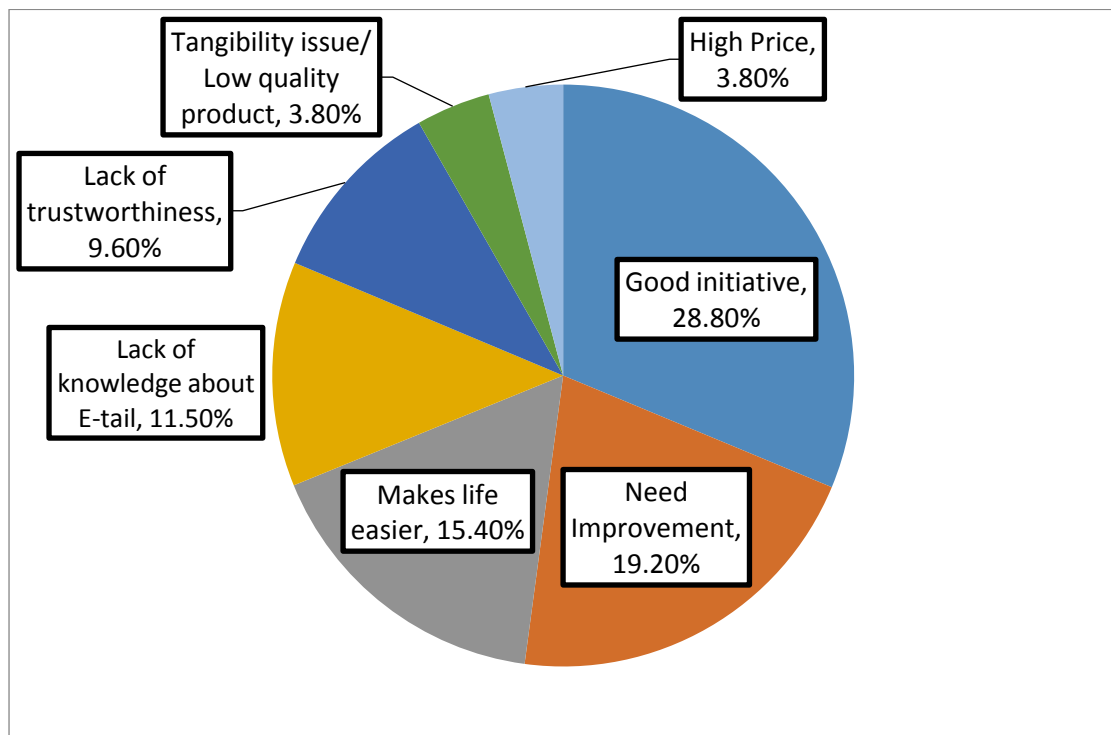
Responses regarding general perception of e-tail user are presented in quantitative manner along with consumers' online purchase experience in figure 2:

Figure 2: Frequency of e-tail user's general perception



From figure 2, it is observed that 43.7% user of e-tail thought it is a good initiative as it provides consumer with ease in shopping. Another 15.5% of the respondents opined e-tail makes life easier because it is time convenient and consumer can place an order anytime from anywhere. On the other hand, some respondents (7.0%) complained about the trustworthiness of e-tails and some other (4.2%) consumers complained about tangibility issue that they didn't get desired product as seen online.

Figure 3: Frequency of e-tail non-users general perception



It can also be seen from figure 3, that just like the users of e-tails, non-users did also have mixed perception regarding e-tails. Among the non-users, 28.8% respondents' thought e-tail is a good initiative for Bangladesh and 15.4% thought it makes our life easier by its dynamic service. However, about one-fifth (17.2%) of such respondents had negative perception about e-tail, for example, lack of trustworthiness (9.6%), low product quality (3.8%) and high price (3.8%) compared to physical market places. It is also notable that nearly one-fifth of the non-users (19.3%) didn't have proper knowledge about e-tails. It is quite possible that this is the reason why they never shopped online.

It can be concluded that most of the respondents had positive perceptions regarding e-tails in Bangladesh. However, it is surprising that nearly half (44.4%) of the non-user had positive review on e-tail although they never purchased from online.

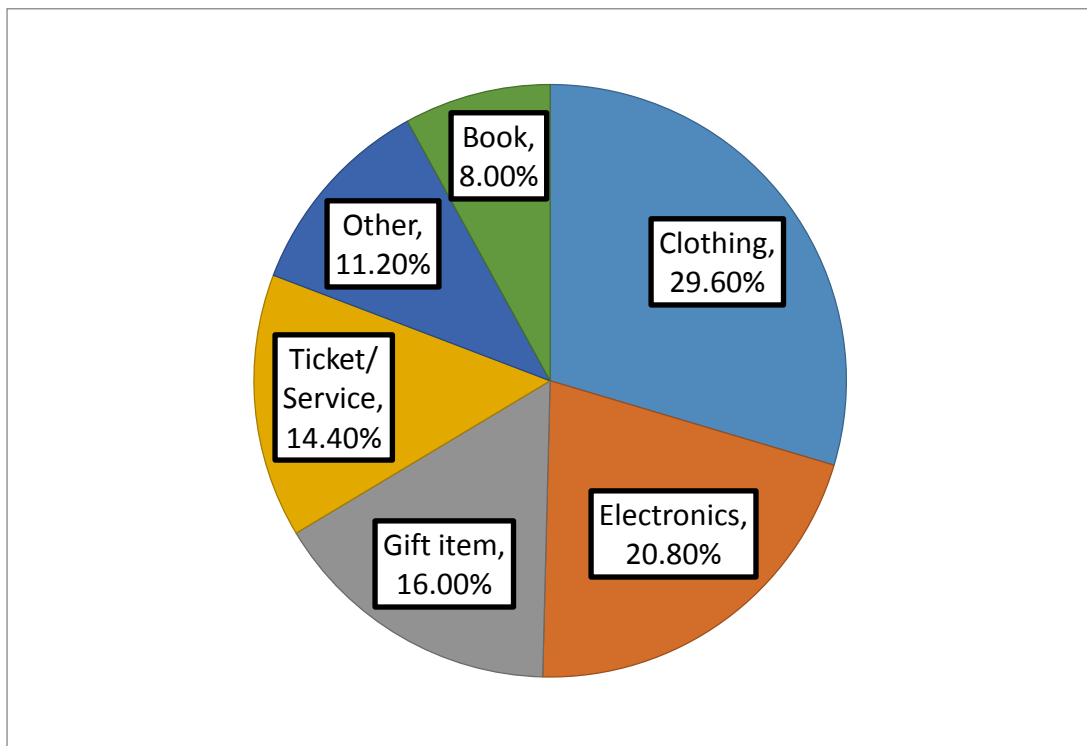
4.3 Online Purchase Behavior

Respondents' purchase behaviors were analyzed which includes types of products they purchase, the reasons not to purchase online, favorite e-tail stores and preference between shopping online and physical market places.

4.3.1 Products purchased from e-tail. Products purchased from e-tail

by the respondents are shown in figure 4:

Figure 4: Type of product purchased from e-tail



From table 4, it can be observed that clothing (29.6%) is the most frequently purchased product from e-tails. Among other frequently purchased products were electronic goods (20.8%), gift items (16.0%) and different types of tickets (14.4%). It might be seen as interesting that only 8% of the respondents purchased books online.

4.3.2 Reason not to purchase from E-tail. It was seen in table 4 that among total (N=123) respondents' 52 (42.3%) didn't have online shopping experience. Non-users were asked why they did not purchase any products from e-tail. The responses were analyzed in thematic manner. Some select responses are presented in Matrix 2:

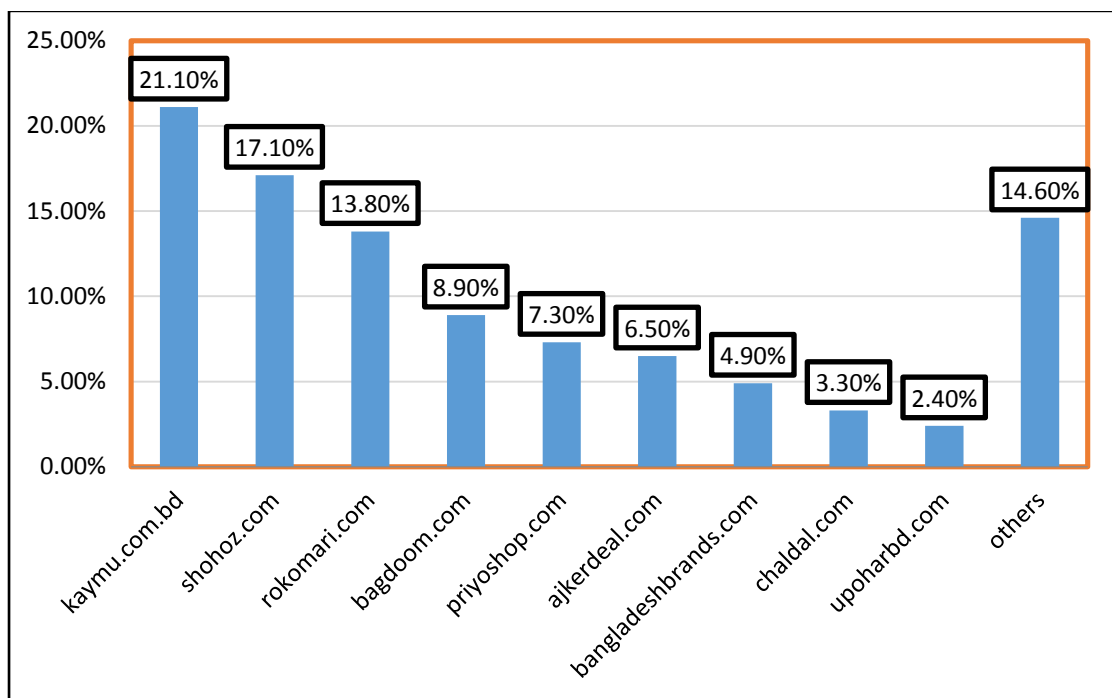
Matrix 2: Reason for not purchasing from e-tail

Theme	Frequency (%)	Selected Responses
Comfort/ safety	12 (23.5%)	Because I did not feel comfortable on this. It is useful for customers but I never used this medium.
		I feel safe and easy to buy products from the market.
Trust	10 (19.6%)	Idea of e-tailing is good but, my friend's review is not good.
		I cannot trust their picture and quality profile.
		I like to buy things direct from shopping mall. Because it gives me chance to justify the things I like to buy. I think it is more trustworthy than buy things online.
Tangibility	6 (11.8%)	No surety of getting same product seen in the website.
		I like to purchase from mall with touch and feel.
Price	6 (11.8%)	I do not want to purchase from online with added price. Pricing of e-tail is much more than regular shop.
		I would like to purchase but cannot afford all products from e-tail.
		Many people have complained that products they had bought from online shops are below average.
Access/ knowledge of Internet	6 (11.8%)	I do not have Internet.
		I do not use Internet and I do not need it.
		I don't have proper idea about Internet.
Product quality	4 (7.8%)	They do not maintain quality.
Knowledge of e-tail	3 (5.9%)	I have no idea about online shopping.
Product variety	2 (3.9%)	I do not trust e-tail and product variety is very less.
Product description	1 (2.0%)	Shopping is a matter of choosing. And, we do not get sufficient information about the goods.
Bargaining option	1 (2.0%)	Online market has less option than our shopping malls and market. Price range is high and no bargaining.

It can be seen from Matrix 2 that one-fourth of the respondents do not purchase online just because they don't feel comfortable and safe. Another major issue was trust that influenced about one-fifth (19.6%) of the non-users not to buy from e-tails. Such distrust was generated due to negative experiences of other people who purchased online. Also, some respondents can't believe the product details. This is probably because of exaggeration in product details. Another 17.7% of the non-users had never used e-tail just because they don't have Internet access and proper knowledge of e-tail. This is pretty normal in a country like Bangladesh where digital divide still strongly exists.

4.3.3 Factors affecting Popularity of E-tail. Respondents' were asked to share their favorite e-tail store(s) and give their incentive why they feel comfortable to purchase from there. A structured question containing 9 popular e-tail shops in Bangladesh (Hossain, n. d) as answering option was set. Alongside, an open-ended question asked respondents to share their reason to purchase from the selected e-tail store. Figure no 5 shows us the ranking of favorite e-tail store by survey respondents –

Figure 5: Ranking of favorite e-tail stores



It is seen from figure 5 that kaymu.com.bd (21.1%) was most favorite e-tail store among the respondents'. Online ticket seller shohoz.com (17.1%) came second. Online book store rokomari.com (13.8%) secured the third place. Bagdoom.com, priyoshop.com, ajkerdeal.com, bangladeshbrands.com, chaldal.com, upoharbd.com were from 4th – 9th position in respondents' ranking. Besides that some respondents have also mentioned *wristbandhouse.com*, *daraz.com*, *ticketchai.com*, *fanush.com*, *sencargo.uk*, *easyshopbd.com*, *akhoni.com*, *hurnusrat*, *3otakustore*, *banglashoppers*, *themallbd.com*, *charismatic.com*, *games2own* as their favorite e-tail store. It is surprising that online bookstore rokomari.com was ranked third, because only 8% respondents said that they purchase book online.

Respondents' considered a few factors that affect choice of e-tail. Matrix 3 presents the details:

Matrix 3: Factors affecting E-tail choice

Theme	Frequency (%)	Responses
Reputation of E-tailer	13 (27.7%)	Because kaymu.com.bd is trustworthy and they deliver timely.
		ticketchai.com is operated by one of my elder brother that is why reliability is high for me.
Varieties of product	7 (14.9%)	I like their product collections.
		It is famous and varieties of products are available.
Ease of selection/ Navigation	6 (12.8%)	Because it is easy to buy anything and their website accessibility is very good.
		User friendly website.
Reasonable pricing	6 (12.8%)	Because the product price is more reasonable.
		It is very popular as well as containing of reasonable price.
Availability of product	5 (10.6%)	My desired product was available on this store.
		Vivid promotional activities, availability of exclusive goods.
Availability of home delivery	4 (8.5%)	It is a good clothing store. They provide home delivery.
		daraz.com had good discount and home delivery.
Accuracy of product description	3 (6.4%)	They give actual product what they show in the website.
		If I order they deliver what I ordered.
Quality of product	2 (4.3%)	Give quality product any time.
Product return availability	1 (2.1%)	They ensure quality product and if there is any fault they change them.

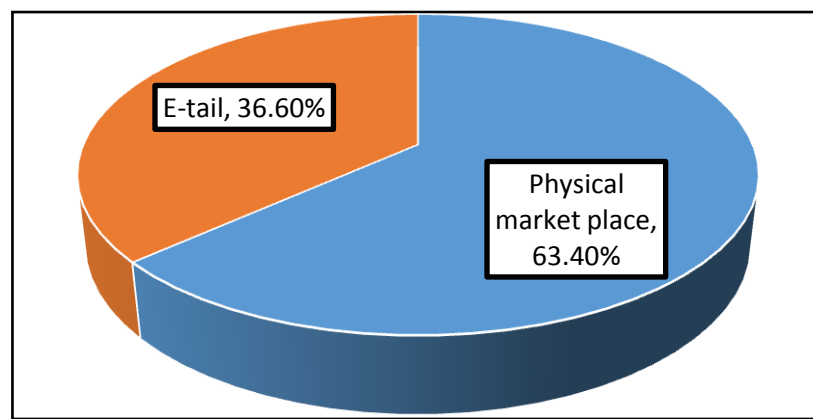
From Matrix 3 it is seen that highest number of respondent's (27.7%) considered reputation of e-tailer to the first place to choose their favorite e-tail store. E-tailers' reputation is perceived based on their service, trustworthiness as well as acquaintance with the e-tailer. Second highest (14.9%) number of respondents' gave emphasis on e-tail store that has varieties of product collection. More than ten percent (12.8%) respondents has given priority to ease of navigation of website. When it comes to pricing of product, non-users of e-tail complained about high pricing seen in Matrix 2, however, reasonable pricing of e-tail was an important factor considered by 12.8% of e-tail user. Similarly, whereas some of the non-users of e-tail said they don't purchase online because of less varieties in products, 10.6% of respondents' consider their favorite store based on availability of product. Respondents have also given

priority to accuracy of product description (6.4%), product quality (4.3%), home delivery (8.5%) and product return policy (2.1%).

4.3.4 Preference between E-tail and Physical Market place.

Respondents' were asked which method of shopping they prefer between e-tail and physical market place. The findings are presented in figure 6:

Figure 6: Respondents' Preference of market-place



It can be seen from figure 6 that majority of the people still prefer to shop from physical market places. The reasons given by them are presented in Matrix 4:

Matrix 4: Prefer to shop from physical market place

Theme	Frequency (%)	Responses
Tangibility	15 (38.5%)	I do not get what I order from online.
		I would like to justify the product before purchasing but sometimes e-tail has lack on this facility.
Comfort	7 (18.0%)	I like to go to markets.
		I feel comfortable to go shopping by myself. When there is no opportunity to get expected product, I will go for online.
Trustworthiness	5 (12.8%)	I do not rely on virtual images and fraudulence activities are high in online market.
		It does not feel reliable to me.
Variety of product	5 (12.8%)	Different products are flooded in the market, people can choose based in their requirement from market place.
		Because sometimes it's hard to find stuffs from online.
Price	3 (7.7%)	Online shopping has vats and delivery charges which increases the total cost.
		I think price is very high in e-tail.
Product quality	3 (7.7%)	Because sometimes give low quality products.
		Basically, product quality not good in e-tail.
Bargaining option	1 (2.6%)	I like negotiate before purchase.

It can be inferred from Matrix 4 that the majority group who do not prefer to shop from physical market place was more concerned about tangibility issue (38.5%). They fear product purchased from e-tail will not meet their expectation. Another 18% prefer market place because they feel comfortable to go shop by themselves. Lack of trustworthiness (12.8%) and variety of product in e-tail (12.8%) are other major issues for not preferring it is a reason for not preferring online shopping.

The reasons given by the respondents for preferring e-tail are presented in Matrix 5:

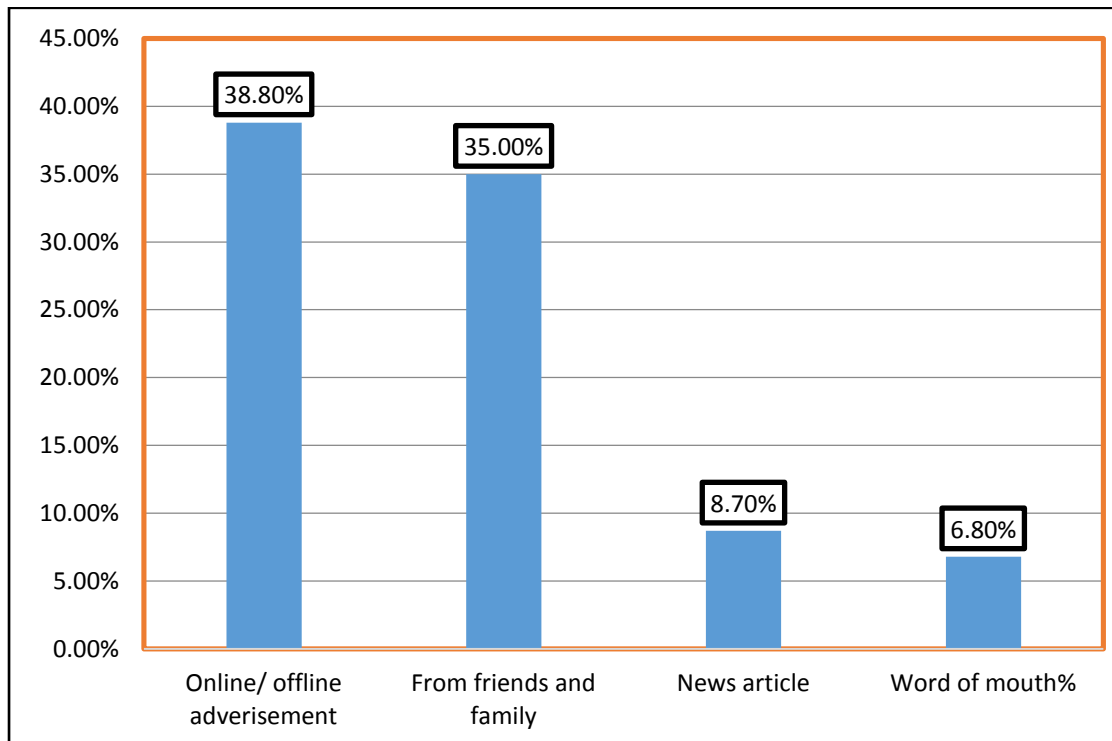
Matrix 5: Prefer E-tail for shopping

Theme	Frequency (%)	Responses
Time convenience	14 (48.2%)	Time convenience, easy to buy product.
		It saves shopping time.
Easy to purchase	9 (31.0%)	Easy to purchase and it is not time consuming.
		It is easy to purchase from online especially mobile, tickets and cloths.
Mobility	4 (13.8%)	All time available no matter it is day or, night.
		Not always, some products depend on situation and personal time.
Reasonable price	1 (3.4%)	Reasonable price.
Price and product comparison	1 (3.4%)	I can compare products by sitting in front of the PC without going to the market.

It can be gleaned from matrix 5 that respondents' who preferred to shop from e-tail gave emphasis on convenience they get from e-tail that includes ease of purchase, time convenience, mobility of shopping, scope of product and price comparison. Time convenience was the reason referred by the most number of respondents (48.2%) behind their preference of e-tail over market place. Then comes ease of purchase (31.0%); these are the people who are busy sitting in office or, who do not get time for shopping by travelling.

4.3.5 Knowledge source of e-tail. Consumers' knowledge source of e-tail was investigated and the findings are presented in figure 7:

Figure 7: Knowledge source of e-tail



From figure 7, it is evident that online/offline advertisement (38.8%) and friends and family (35%) were the major sources of knowledge regarding e-tail. Friends and family being a major knowledge source could be very significant as they would recommend other based on their personal experiences regarding e-tails.

4.4 Respondents' Assessment of E-tail Experience

The respondents were asked to rate factors they consider during online purchase using a five-point Likert scale. Also, they were asked to rate their overall satisfaction of e-tail as well as their satisfaction regarding all the individual factors they consider during an online purchase. The findings are presented in the following sub-sections.

4.4.1 Factors Considered Important During Online Purchase

Decision and Post-Purchase Assessment of Services. Respondents were asked to rate the factors they consider while making an online purchase decision and assess the service quality after the purchase on a scale of 5. The findings are presented in table 5 and 6:

Table 5: Factors influencing purchase decision

Factors Name	Mean	Scale Interpretation
Convenience/ Time saving	4.18	Very Important
Home delivery	4.03	Very Important
Transaction security	4.00	Very Important
Accuracy of product information	3.80	Important
Easy accessibility of the online store	3.75	Important
Reputation of E-tailer	3.73	Important
Consumer privacy	3.56	Important

From table 5, it can be seen that convenience/time saving (4.18) and home delivery (4.03) were considered as most important factors in decision making of online purchase. Transaction security (4.00) came third in terms of importance. Respondents were given priority for accuracy of product information (3.80), easy accessibility of the online store (3.75) and reputation of e-tailer (3.73) as well. However, the least important factor to consider was consumer privacy (3.56). The reason behind this might be the under developed online payment system in Bangladesh. People are still mostly relying on “Cash on Delivery” wherein they don’t need to share sensitive information like credit card number and security code.

Table 6: Factors considered during assessment of e-tail service quality

Factors	Mean	Scale Interpretation
Responsiveness of e-tailer	3.61	Important
Delivery on time	3.56	Important
Tangibility	3.34	Important
Ease of product return and refund	3.10	Important

It can be seen that the respondents consider “Responsiveness of e-tailer” (3.61) as the most important factor in assessing the service quality they receive from e-tails. However, respondents are least concerned about product return and refund (3.10).

4.4.2 Satisfaction of E-tail Services. Assessment of service is necessary for a buyer for measuring satisfaction and making decision regarding future purchase. The respondents’ ratings of their satisfaction regarding their overall satisfaction of e-tail services as well as their satisfaction regarding the factors they consider to assess e-tail services. In both cases the respondents were asked to rate their satisfaction in a scale of 5 wherein 1 was “Not Satisfactory At All” and 5 was “Very Satisfactory”. The findings are presented in Table 7 and 8:

Table 7: Overall online shopping experience

Factors Name	Frequency	Mean Average	Scale Interpretation
Not satisfactory at all	3	2.76	Satisfactory, but have negative experiences
Satisfactory, but have negative experiences	34		
More or less satisfactory	13		
Satisfactory	19		
Very satisfactory	2		

From table 7, it can be gleaned that overall satisfaction was just at the middle of the scale where it states respondents’ experience were satisfactory, but they had negative experiences. A silver lining is that a very few respondents were purely satisfied with the service offered by e-tail.

Table 8: Consumer overall experience from e-tail

Factors Name	Mean	Scale Interpretation
Transaction security	3.66	Good
Accessibility of website	3.66	Good
Responsiveness of e-tailer	3.53	Good
Product Information	3.49	Good
Consumer privacy	3.47	Good
Delivery on time	3.43	Good
Tangibility	3.26	Good
Product return and refund	3.03	Good

Table 8 shows that respondents were most satisfied with “Transaction security” (3.66) and “Accessibility of website” (3.66). Also, they were satisfied with “Responsiveness of e-tailer” (3.53), “Product information” (3.49) “Consumer privacy” (3.47), “Delivery on time” (3.43) “Tangibility” (3.26) and “Product return and refund” (3.03). This is a bit surprising that the respondents consider “Tangibility” and “Product return and refund” as less important, but still they are least satisfied with these two.

4.4.3 Consumers’ Recommendation regarding E-tail. At the end of this survey questionnaire, respondents were asked to provide recommendations (on a voluntary basis) to improve e-tail in Bangladesh. Only 22 respondents had responded to this question. The responses were analyzed thematically. Matrix 6 presents some select responses:

Matrix 6: Respondents' recommendation regarding e-tail

Sl. No.	Theme	Number of Responses	Responses
1.	Development of e-tail infrastructure and service	11	In order to keep up with the rest of the digital world, we must develop this field.
			E-tail needs to improve the fraud management system more effectively.
			They should be aware and ensure customer satisfaction by offering quality of goods and service.
			Business owner should maintain product accuracy as well as after sales service which improve future customer relationship.
			I think online shopping is a great way of getting own desired products. Sometimes there are drawbacks like refunding where the communication gap is vast. Need to improve customer service.
2.	Product information	5	More specification of the products should be mentioned.
			They should provide accurate information about the products along with detailed pictures.
			The online shop owner should maintain more accuracy of product and offer more customer facility to improve customer satisfaction.
			The description of product should be more informative.
3.	Price	2	Please reduce the price as low as possible.
			The delivery charge should be decreased.
4.	Product quality/Tangibility	3	I want what I order, they need to ensure product quality.
			They should be aware and ensure customer satisfaction by offering quality of goods and service.
			The product delivered should look like the product I see in website.
5.	Product variety	1	Need more products in e-tail.

It is clearly indicated from Matrix 6 that respondents expect a better e-tail infrastructure. They are concerned about the product information, tangibility of the product and price. However, most of the respondents recommended the e-tails to detect fraudulent activities and take necessary steps to prevent those. The respondents believe this is what making the e-tails untrustworthy.



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CHAPTER V CONCLUSION AND RECOMMENDATION

This chapter presents a summary of the findings and conclusion.

5.1 Findings Summary

Survey was conducted from November 15, 2016 to November 22, 2016. Total number of survey participant was 123. Three fourth (78.9%) of the respondents were male and rest were female. Over half (55.3%) of the respondents were 17-25 years old. Among the respondents, 75.6% were single and 22.8% were married. More than half of the respondents (52.8%) were students and 28.5% service holder. Respondents of this study possess high education qualification; 64.2% was undergrad students and 26% had completed post-graduation.

Most of the respondents (57.7%) had purchase experience from e-tails. It was found that the young people are using e-tail more than other age groups. Majority of shoppers were 17-25 years old (57.7%) and 26-35 years old (29.6%). This is natural as these two age groups are the “Millennials” as well as “Digital Natives”.

General perception of respondents’ regarding e-tail was mostly positive, however, there are negative perceptions as well. More than half (59.2%) of the users thinks e-tail is very good initiative for virtual shopping experience and it makes our life easier. However, some user (7.0%) perceived e-tail as not trustworthy also some responded, product they received was not as seen online (4.2%). However, 16.9% user believes e-tails need improvements in operational and marketing to attract diverse consumers. Surprisingly, nearly half (44.2%) of the non-user respondents think positively about e-tail. Only 17.2% non-user had negative perceptions like lack of trustworthiness, tangibility issue and higher price than physical market place.

Several factors found in the study that affects choice of e-tail. From e-tail users’ perspective reputation of e-tailer (27.7%) came in first place. Other important factors mentioned were product varieties (14.9%), ease of navigation (12.8%), reasonable pricing (12.8%) and availability of desired product (10.6%). Some respondents had also mentioned about availability of home delivery, accuracy of

product description, quality of product and product return and refund. From non-users' perspective, the main factors behind not using e-tails include not having an need/urge to purchase from online (23.5%), lack of trustworthiness (19.6%), tangibility (11.8%), high pricing (11.8%), access of Internet (11.8%) and lack of knowledge about e-tail (5.9%).

Respondents' most purchased product from online was clothing item (29.6%). Surprisingly, the least number of user purchased books (8.0%) from e-tail as the respondents possesses high education qualification. Other frequently purchased products were electronic goods (20.8%), gift items (16.0%) and different types of tickets (14.4%).

kaymu.com.bd (21.1%) was found the most favorite e-tail store among the respondents. Online based ticket service shohoz.com (17.1%) came second. Online book store rokomari.com (13.8%) secured the third place. Bagdoom.com, priyoshop.com, ajkerdeal.com, bangladeshbrands.com, chaldal.com, upoharbd.com were from 4th – 9th position in respondents' ranking.

Majority of the respondents prefers to shop from physical market place over e-tail. Even, over sixty percent (63.4%) user of e-tail thinks market place is better for shopping because they fear product purchased from e-tail will not meet their expectation in terms of tangibility (38.5%) and product quality (7.7%). Some (15.4%) prefer physical market place because they feel comfortable to go shop by themselves. Lack of trustworthiness of e-tail (12.8%) and lack of verities product (12.8%) were also considered important issue by respondents' for not preferring online based shop. However, other 36.6% of the respondents preferred to shop from e-tail because they are looking for time convenience (48.2%); then comes ease of purchase (31.0%). People who are busy sitting in office or, who do not get time for shopping by travelling in market preferred e-tail. Shopping 24/7 (13.8%) and scope of product and price comparison (3.4%) were also major reasons why respondents prefer e-tail over market.

It was found in the study that online/offline advertisement (38.8%) and friends and family (35%) were found to be the most reliable sources of knowledge about e-tail.

Respondents considered several factors as important while making an online purchase decision. Convenience/time saving (mean rating: 4.18) and home delivery (4.03) were considered as most important factors in decision making of online purchase. Transaction security (4.00) came third in terms of importance. The least important factor to consider was consumer privacy (3.56).

Several factors concerning assessment of e-tail service quality were rated by survey respondents. Respondents rated “Responsiveness of e-tailer” (3.61) the highest followed by “Delivery on time” (3.56), “Tangibility” (3.34). The least rating was given to ease of product return and refund (3.10).

It was found that mean rating of overall satisfaction of e-tail services was not that high (2.76). According to the scale used in the survey it stands for “Satisfactory, but have negative experiences”. A silver lining is that very few respondents are purely satisfied with the service offered by E-tailers.

Respondents’ experience of different aspects related to online purchase was rated. It was found that respondents were most satisfied with “Transaction security” (3.66) and “Accessibility of website” (3.66). They were also satisfied with “Responsiveness of e-tailer” (3.53) “Product information” (3.49), “Delivery on time” (3.43) and “Consumer privacy” (3.47). However, the e-tails need to put more effort to increase the level of consumer satisfaction in “Tangibility of goods” (3.26) and “Product return and refund” (3.03) as these two were rated the least.

Respondents had provided some recommendations based on their experiences of e-tail. The recommendations are mostly related to improvement of e-tail infrastructure. Respondents had also showed concerns about the product information, tangibility of the product and price and expect these to improve. However, most of the respondents recommended the e-tails to detect fraudulent activities and take necessary steps to prevent those. The respondents believe this is what making the e-tails untrustworthy.

5.2 Conclusive Remarks

The study adopted exploratory and descriptive method to explore consumer perception of e-tail in Bangladesh. Although online shopping is a new concept for consumers living in Bangladesh, e-tail already took place in consumers' preference as shopping medium.

The dynamic 24/7 service and ease of use attract consumers to adopt e-tail. Most of the consumers perceive e-tail positively. With the fast-growing ICT infrastructure and ICT adoption, e-tail is also getting more popular day by day. Though, a large faction (38.5%) of the respondents of the study opined that they still like to check the product physically before purchase and physical market place is their comfort zone, the trend of shopping is changing as this study found more than one-third (36.6%) of the respondents prefer to shop from e-tail because of convenience of shopping at anytime from anywhere, product variety and home delivery. Considering the short history of e-tail in Bangladesh, it should be considered as a major success. However, everything may have negative sides along with its positives, so does e-tail in Bangladesh; more than two-fifths of the respondents (42.3%) do not use e-tail yet because they don't see e-tails trustworthy for the have doubt whether they will get the same product seen online. Difficulty in Internet access at places, perceived high price and tangibility issues also influence this.

As found in the study consumers consider convenience, home delivery as very important where, transaction security, accuracy of product description, easy accessibility of online store, reputation of e-tailer and consumer privacy as important while making their purchase from online (table 8).

In the post purchase assessment of services (table 9), the respondents consider responsiveness of e-tailer, delivery on time, tangibility and ease of product return and refund as important.

According to the survey (table 10) the consumers are satisfied with their purchase experience. Also, the respondents are satisfied (table 11) with the individual factors they consider in decision making factors they consider in decision making and post purchase assessment of service. However, in some cases the consumers had negative experiences.

Considering the findings of the study the researcher would like to make the following conclusive remarks:

1. E-tail in Bangladesh is still new and growing. Majority of the population is not yet using e-tails as it was found in the study that most of the consumers are young (87.3%). Number of e-tail consumer among older age groups is nothing significant.
2. Most of the respondents had positive perceptions regarding e-tails in Bangladesh. However, it is interesting that nearly half (44.4%) of the non-users had positive review on e-tail although they never purchased from online.
3. Negative perception like lack of trustworthiness and tangibility can be very harmful for the growing industry. Hence, e-tailer should pay utmost attention to these issues.
4. A number of respondents preferred to shop online rather than physical market place. However, findings show that product tangibility in online is the main barrier perceived by the respondents who prefer not to shop online. They also think that e-tails are not trustworthy and product quality is not up to their expectation. Thus, e-tailers should take these issues seriously in order to bring more consumers online.

5. E-tail reputation, quality of goods and convenience are the most important factors for the consumers to shop online. Exchange of online shopping experience among friends and family is one of the major sources of knowledge about e-tails. Hence, consumer satisfaction is a key to growth of this industry. E-tailers should consider this with proper emphasis.
6. It was found in the study that consumers are not completely satisfied with the services received from e-tails as they are having some negative experiences at times. E-tailers should explore expectations and experience of consumer regarding their service and plan improvement strategy based on this.
7. It was found that a number of respondents' in the survey had no knowledge about e-tail. Considering that, e-tailers should improve marketing strategy to reach and attract all segments of population, specially the older generations.

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APPENDIX
Survey Questionnaire

Dear Respondent,

I am pleased to inform you that you have been selected to be part of a study entitled “Consumer Perception regarding Trustworthiness of E-tailing in Bangladesh”. The study aims to find out the consumer perceptions regarding E-tailing (Electric Retailing/online shopping) in Bangladesh that what they think of the E-tailing platforms and how they determine the trustworthiness of such platforms. Kindly fill up the form, which would take you less than 10 minutes. I will hold your answers in utmost confidence.

Regards,

Md. Naim Mostafiz
Student ID: 151054006
Masters in Communication
University of Liberal Arts Bangladesh

Section A. General Information

1. Gender
 Male Female Others

2. Age: _____ years

3. Education
 SSC HSC Undergrad Masters
 Other (Please, specify) _____

4. Occupation _____

5. Civic status Single Married Widowed Divorced

6. Monthly income (Approximate)
 Nothing stable 10,000 or, below 11,000 – 20,000 21,000 – 30,000
 31,000 – 40,000 41,000 to 50,000 Above 50,000

7. Monthly expenditure for shopping (Approximate)
 5,000 or, below 6,000 – 10,000 11,000 to 20,000 Above 20,000

Part B: Purchase Behavior

8. What is your general perception of Bangladeshi e-tailing platforms (online shops)?

9. Do you purchase products online?

Yes No

If yes,

Electronics Clothing Gift item Book Ticket/ Service

Other (Please write) _____

If no,

Please share with us the reason

**If you don't have any online shopping experience, please stop here.
Heartily thanks for your valuable time and kind cooperation.**

10. What is your favorite e-tail store? (You can tick multiple websites)

<input type="checkbox"/> priyoshop.com	<input type="checkbox"/> shohoz.com	<input type="checkbox"/> ajkerdeal.com
<input type="checkbox"/> bagdoom.com	<input type="checkbox"/> chaldal.com	<input type="checkbox"/> upoharbd.com
<input type="checkbox"/> bangladeshbrands.com	<input type="checkbox"/> kaymu.com.bd	<input type="checkbox"/> rokomari.com
Others (Please, specify): _____		
Please, let us know the why		

11. Do you like to shop online more than going to markets?

Yes No

If yes, please let us know why

--

If no, please let us know why

--

Section C: Factors affecting online purchase

12. How did you learn regarding the e-tailer when you made your first online purchase?

From friends and family Word of mouth Online/ offline advertisement
 Consumer review on online portal News article
 Other (Please specify) _____

13. How would you grade the factor(s) that influence your online purchase decision in a *scale of 1 to 5 (Least important to Most important)*

Sl.	Influencing Factors	Points				
		1	2	3	4	5
1	Reputation of E-tailer	1	2	3	4	5
2	Transaction security	1	2	3	4	5
3	Consumer privacy	1	2	3	4	5
4	Accuracy of product information	1	2	3	4	5
5	Easy accessibility of the online store	1	2	3	4	5
6	Saving time/ Convenience	1	2	3	4	5
7	Home Delivery	1	2	3	4	5
Other (Please, specify) _____		1	2	3	4	5

14. How would you grade the factor(s) while assessing the service of an e-tailer in a *scale of 1 to 5 (Least important to Most important)*

Sl.	Category	Points				
		1	2	3	4	5
1	Responsiveness of e-tailer	1	2	3	4	5
2	Delivery on time	1	2	3	4	5
3	Tangibility (delivered the same product you ordered)	1	2	3	4	5
4	Ease of product return and refund	1	2	3	4	5
Other (Please, specify) _____		1	2	3	4	5

15. How you would like to express your overall online shopping experience

- [1] Not satisfactory at all [2] Satisfactory, but have negative experiences
 [3] More or less satisfactory [4] Satisfactory
 [5] Very satisfactory

16. How would you express your experience of the following issues regarding your online purchase till date (1 = Very bad; 2 = Bad; 3 = Average; 4 = Good; 5 = Very good)

Sl.	Consumer Experience after Online Shopping	Scale				
		1	2	3	4	5
1.	Product information	1	2	3	4	5
2.	Transaction security	1	2	3	4	5
3.	Consumer privacy	1	2	3	4	5
4.	Accessibility of website	1	2	3	4	5
5.	Responsiveness of e-tailer	1	2	3	4	5
6.	Delivery on time	1	2	3	4	5
7.	Tangibility (delivery of the product as seen online)	1	2	3	4	5
8.	Product return and refund	1	2	3	4	5

17. Do you have anything else to share? Please, describe briefly

Thank you again for your time and kind cooperation.