

Online Shopping in Bangladesh: Exploring the Factors Influencing Customers' Decision During the Coronavirus Outbreak

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The purpose of the research is to explore the factors influencing customers' decision during the coronavirus outbreak in the perspective of online shopping in Bangladesh. The research is examined the impact of product, convenience, payment, web design, disease, time saving, and price on online shopping decision during the coronavirus outbreak. Data are collected through a structured questionnaire by online survey method from three hundreds online customers. Convenience sampling method is applied in the study. Data are analyzed using descriptive statistics, unidimensionality and construct reliability, correlation analysis, and coefficients analysis. Results are demonstrated that product, convenience, payment, disease, and web design have significantly relationship with online shopping decision of customers during the coronavirus outbreak. E-marketing operating companies will be succeeded finding the persuasive factors of shopping decision in the context of coronavirus outbreak in Bangladesh. The findings of the research can offer value insights for academicians to do future certifications. It can be also very helpful for practitioners to design suitable marketing policies for online shopping in the perspective of coronavirus outbreak in Bangladesh.

Keywords: coronavirus outbreak, online shopping, customers' decision, influential factors

Introduction

Coronavirus (COVID-19) outbreak is an infectious disease affected by a newly discovered coronavirus. Majority people infected with coronavirus will experience mild to modest respiratory disease and recover without needing distinctive treatment. Older people and those with underlying medical problems like cardiovascular disease, diabetes, chronic respiratory disease, and cancer are more likely to develop serious illness. The best way to prevent and slow down transmission is be well informed regarding the COVID-19 virus, the disease it causes, and how it spreads. Protect yourself and others from infection by washing your hands or using an alcohol based rub frequently and not touching your face. The COVID-19 virus spreads primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes, so

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it's important that you also practice respiratory etiquette (for example, by coughing into a flexed elbow). At this time, there are no specific vaccines or treatments for COVID-19. However, there are many ongoing clinical trials evaluating potential treatments (World Health Organization, n.d.). The knowledge on the aspects affecting buyers' decision, the associations between these aspects, and the kind of online buyers would give help to the e-marketers in changing their marketing approaches (Mahmud & Hossain, 2014). The paper includes the groundwork with a brief introduction of recent trends in e-commerce on people of Bangladesh, mainly its impact on university undergraduate students in Sylhet region. Each of the e-commerce features is compared with survey question and open-ended discussion. Outcomes of the research students of the undergraduate level are now using the media of e-commerce for shopping their potential goods. It also observed that between male and female students, male students are shopping products online more than female students (Rahaman, 2014). The main causes of the research are to recognize the various key factors that influence customer's intention to shop online and last part to propose some key issues. The implication of this paper is intended to study customer decision in relation to the adoption of online shopping (Islam, 2019). Electronic commerce is means for business development and expansion for both small and large firms. Although Bangladesh is far from development in rapidly, in this study it finds out to develop a conceptual but contextually grounded B2C online shopping customers intention model in Bangladesh perspective. Actually this paper showed that shopping intention depends on attitude of customer that ultimately influenced by trust or belief on online shopping, subjective norms that depend on social and media role, control variables, and some support facilities (Howladar, Mohiuddin, & Islam, 2012).

Online shopping is increasing gradually. Online shopping is rapidly becoming the method to articulate all buys at home or in the office or in a different country. This movement to shop online from the security of own couch has freshly been taken up in the Asian region as well; especially in Bangladesh it seems to have implemented the movement much quicker, with multiple fashion, furniture, cosmetics, medicine, and food websites, with venturing into the more generally famous firms such as, bikroy.com, ekhaney.com, buynia.com, bagdoo.com, PriyoShop.com, Kiksha.com, and Daraz.com etc. The aim of the research is to study the factors influencing customers' decision during the coronavirus outbreak in the context of online shopping in Bangladesh.

The article consists of four parts. First, it reviews the relevant literature related to the online shopping, coronavirus outbreak, customers' decision, and satisfaction. Next, research methodology and data analysis methods have been discussed. After that, results are discussed and summarized. Lastly, conclusion, limitations, and direction for further research have been deliberated.

Literature Review

According to Shamima and Kasem (2014), internet user has been increased in Bangladesh day by day and many companies have already started their online businesses. This is quantities research. A numbers of online customers have accomplished their graduation and prefer to make their shops online. There are some dynamics such as satisfied with price and product quality has a positive impact on customer satisfaction.

According to Akter and Saifuddin (2018), the study makes efforts to discover the dominant dynamics behind this along with demographic factors of the online shoppers. Descriptive statistics have been carried out using SPSS software. The study found that perceived advantages of online shopping motivate customers to shop through the internet, whereas, risks, disadvantages, and security issues create an obstacle in the mind of

customers. Male customers mostly shop books and magazines compared to females who commonly shop apparels and accessories from online marketers.

According to Tabassum, Khan, and Farhana (2017), the research paper aims at finding the correlation among the influential factors, price, trust, convenience, and experience for evaluating the attitude towards online shopping. A self-administrated and structured questionnaire is utilized to collect data from 318 urban youth segment of the Bangladeshi customers. Five parameters discussed in this paper attributed followed by price are found to be more significant than others. Another finding is that the variables of the parameters convenience and trust are connected with each other and can be represented by same factors. The framework also can be employed in other developing countries to get insight about their customer profile.

According to Lim and Osman (2014), online commerce is attracting attention to the university students. The aim of the paper is to discover the key drivers of online shopping intention among undergraduate students in Malaysia. The quantitative several factors such as perceived convenience, website attractiveness, perceived riskiness, and initial trust were studied. The result indicates that perceived convenience, website attractiveness, and perceived riskiness were important influence on online shopping but initial trust did not notably influence online shopping intention. It was recommended that future research can be done in larger sample size behavioral model or Technology Acceptance Model (TAM) could also be included in future research.

According to Mansori, Liat, and Shan (2012), developments in the business segment, coupled with the growing popularity of the Internet in recent years, have made companies more aware of the significant of e-business in gaining a competitive edge in the global market. Aiming at this study better understanding of the factors that influence online shopping intention would help in setting up better marketing strategies in targeted segments. In this study structure questionnaires were used five variables on online shopping intention which were selected, namely perceived benefits, website characteristics, perceived risks, perceived pricing as well as product and service attributes. Customers of Generation X and Y showed that four factors significantly influenced online shopping intention. The one exception was product and service attributes. The generation gap is found to have a moderating influence on the relationships between perceived benefit, website characteristics, and online shopping intention.

According to Hossain, Rahman, and Hasan (2018), the research is to examine the internet shopping decision toward fashion apparels and its influence on satisfaction in the context of Bangladesh. The study is thinkable feature that may affect customers' internet shopping decision of fashion apparels and its influence on satisfaction. Scholars highlight on the delivery, product availability, and product variety as the vital dynamics, which considerably affect customers' internet shopping decision of fashion apparels. Actually these researchers transferred consciousness among e-business practicing fashion apparels firms, academicians, researchers, and virtual fashion apparels shoppers and also product has a significant association with shopping decision (Hossain & Khan, 2018).

According to Salim, Alfansi, Dart, Anggarawati, and Amin (2019), e-business plays a very vigorous role in growing the economy any country. The objective of the study is to understand the perceived risk and customers trust that influence customers' online shopping intention. The data in this study are acquired from a questionnaire, the method through the Partial Least Squares (PLS) program, Smart PLS 2.0, and t test which are implement to collect the real facts. The outputs are exhibited that perceived risk of customers has a negative influence on shopping intention, and customer trust has a positive effect on shopping intention.

According to Folarin and Ogundara (2016), the study appreciates its conceptual framework from past studies, using five independent variables which are: information privacy risk, security risk, delivery risk, financial risk, and quality risk with online shopping intention as the only dependent variable. To analysis this information Likert-scale and SPSS 20.0 were used. Significant influence on online shopping intention in Malaysia's apparel industry, however, security risk and delivery does not have significant influence on online shopping intention in Malaysia's apparel industry.

According to Do, T. Nguyen, and C. Nguyen (2019), the purpose of the study is to analyze the key factors affecting the intention of customers to shop in online shopping. In this study it analyses the two methods "secondary research method" and "quantitative method" for research. Demographic factors can affect online shopping intention, such as age and income, so research cannot represent all customers. Researchers are proposed to develop the customer attraction strategy and improve the product quality. The study can aid marketers and build long-term relationships between businesses and customers.

According to Hossain, Jamil, and Rahman (2018), the main aim of the paper is to discover the key aspects that influence customers' intention, satisfaction, and loyalty towards online shop in the view of Bangladesh. By quantitative analysis investigators understand that security, personal hobby, payment method, appropriate pricing, privacy, social media, and reference groups are as the aspects, which significantly affect customers' intention towards online shopping and product quality in addition to brand is vital dynamics in the end.

According to Farzana and Rahman (2019), the intention of the study is to scrutinize the background related to the attitude toward and intention of doing online shopping among the international students in Thailand. The study incorporated Technology Acceptance Model (TAM) to elucidate the online shopping attitude and intention of international students. In the study Pearson correlation, exploratory factor analysis, and regression analysis are done to test the predicted relationship between the concepts. The study found a significant association between the perceived ease of use of online shopping, and the attitude and online shopping intention. However, the study does not find significant association between perceived shopping value, trust and online shopping intention among the international students. The result shows that students with higher household income and female students possess higher level of online shopping intention. Further studies should travel additional factors that influence attitude towards online shopping decision with a broader range of population and higher representativeness samples.

According to Hong (2009), consumers maintain their health status by doing daily health activities, consuming fresh and organic food, preserving physical and psychological health in balance. The research is studied and found that consumers' attitudes are significantly and positively affected by consumers' health consciousness particularly in dietary supplement products (Royne, Fox, Deitz, & Gibson, 2014). Once state by state stay at home (health) orders are raised, e-commerce sales may alleviate at a lower growth rate than they are currently. However, the behavioral variations are already in motion to completely change the retailing landscape and business generally for years to come (Columbus, 2020).

According to Delafrooz, Paim, and Khatibi (2011), the study goals are to search the experience related to the scope of both the attitude and the shopping intention of online shopping. It examines the issues persuading customers' attitude toward online shopping and shopping intention from the Malaysian perceptions. From an e-commerce viewpoint, the accepting of the Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), and Technology Acceptance Model (TAM) could provide a legal basis in amplification and predict

customers' intention towards adopting an online shopping decision. Outcome of path analysis is exhibited that trust and attitude have stronger direct influence on online shopping intention, whereas utilitarian orientation, convenience, prices wider selection, and income have stronger indirect effect on online shopping intention through the attitude towards virtual shopping as mediation. Actually the study provided direction in virtual shopping intention and events in Malaysia and pioneered the building of an integrated research framework to comprehend how customers form their attitude and make shopping intentions toward online shopping.

According to Tham, Dastane, Johari, and Ismail (2019), online business is a popular form of business customers who are highly motivated such kinds of business. The aim of the study is to scrutinize the influence of financial risk, convenience risk, non-delivery risk, return policy risk, and product risk on online customer decision of Malaysian customers. As a quantitative study the research indicates that product risk, convenience risk, and return policy risk have a significant and positive impact on online shopping decision. Financial risk is found to have insignificant and negative effects on customer decision. In addition, the non-delivery risk is found to have a significant and negative impact on online shopping decision. To provide a useful model for evaluating and managing perceived risk in online shopping which may result in an amplify in contribution of Malaysian customers and decrease their cognitive deficiencies in the e-commerce environment, several managerial implications are discussed along with the scope for future research.

Research Methodology

Research Design and Sampling Method

The present study is quantitative type. The study design used in the research is descriptive. With emphasis on descriptive type, with the intention of conduct primary data, the study will have questionnaires on the influential factors with online shopping decision. The research is used convenience sampling method.

Sources of Data

The research is used both primary data and secondary data. Primary data are collected through the well-structured questionnaire by online survey technique. Secondary data sources are several published articles and research reports, research paper, conference paper, and several websites.

Development of Measurement Instrument and Scaling Technique

The study is used seven factors that impact on online shopping decision of customers during the coronavirus outbreak: thus, product (features of product, product attractiveness, ease of use), convenience (availability, timely delivery, quick response), payment (convenient transaction, easier transaction, return policy), web design (simple and smart browsing, secure website, confidential website), disease (health rules, stay at home, save from disease, avoid social gathering), time saving (less waste time, less time to choose), price (appropriate price, reasonable price), online shopping (shop in online, recommend to others). The research has used five-point Likert Scale to stimulate the responses. The customers have marked the point that the best indicates how they would describe the object being rated. Customers are asked to rate their degree of agreement or disagreement on a five-point Likert scale ranging from strongly disagree to strongly agree. Before finalizing the questionnaire, a pretesting has done on 10 customers.

Data Collection and Data Analysis

The study is collected data from three hundreds online customers in personal interview by online survey technique. After collecting data from online customers and encoded in SPSS 25.0 software for analysis, it is

analyzed using descriptive statistics, unidimensionality and construct reliability, correlation analysis, and coefficients analysis.

Findings and Discussions

The Demographic Profile of Customers

Table 1 demonstrates the frequency and percentage on demographic profile of customers. Majority of customers are male (55.0%) with female constituting (45.0%). Males can be regarded as part of a growing customers group of online. Customers are mostly in the age 15-30 years old (47.0%) which are called the young generation. Most of the customers (48.33%) are post-graduate. Highest part of customers are service holder (46.67%) and also majority of customers are in the income level 30,000-45,000 (35.0%).

Table 1

The Demographic Profile of Customers

Variable	Items	Frequency	Percentage
Gender	Male	155	55.0
	Female	145	45.0
Age	15-30	141	47.0
	30-45	109	36.33
	45-60	45	15.0
	60+	5	1.67
Education qualifications	Undergraduate	30	10.0
	Graduate	120	40.0
	Post-graduate	145	48.33
	Others	5	1.67
Occupation	Student	30	10.0
	Business	100	33.33
	Service holder	140	46.67
	Agriculture	20	6.67
Monthly income	Others	10	3.33
	Below 12,000	20	6.67
	15,000-30,000	75	25.0
	30,000-45,000	105	35.0
	45,000-60,000	81	27.0
	60,0000 above	19	6.33

Table 2

Descriptive Analysis

Factors	Mean	Std. deviation	Rank (based on mean)
Product	4.0117	0.93451	4
Convenience	3.0700	1.78559	7
Payment	3.5433	1.90786	5
Web design	4.4887	0.91443	2
Disease	4.3457	0.87456	3
Time saving	4.6783	0.97542	1
Price	3.5452	1.04521	6

Descriptive Analysis

Table 2 discloses that most of customers have agreed with product ($M = 4.0117$ & $SD = 0.93451$) which becomes the most vigorous factor, which influences on online shopping decision during the coronavirus outbreak. Web design ($M = 4.4887$ & $SD = 0.91443$) is major factor, which influences on online shopping decision during the coronavirus outbreak. Disease ($M = 4.3457$ & $SD = 0.87456$) is another crucial factor, which affects on online shopping decision during the coronavirus outbreak. Likewise, time saving ($M = 4.6783$ & $SD = 0.97542$) is key factor, which influences on online shopping decision during the coronavirus outbreak. Therefore, product, web design, disease, and time saving have a positive and significant influence on online shopping decision during the coronavirus outbreak in Bangladesh.

Table 3

Unidimensionality and Construct Reliability Analysis

Constructs	Variables	Factor loading	Cronbach's α
Product	Features of product	0.712	0.734
	Product attractiveness	0.876	
	Ease of use	0.734	
Convenience	Availability	0.743	0.672
	Timely delivery	0.812	
	Quick response	0.802	
Payment	Convenient transaction	0.789	0.845
	Easier transaction	0.842	
	Return policy	0.790	
Web design	Simple and smart browsing	0.905	0.707
	Secure website	0.761	
	Confidential website	0.701	
Disease	Health rules	0.819	0.939
	Stay at home	0.739	
	Save from disease	0.853	
Time saving	Avoid social gathering	0.810	0.700
	Less waste time	0.765	
	Less time to choose	0.839	
Price	Appropriate price	0.724	0.827
	Reasonable price	0.683	
Online shopping	Shop in online	0.861	0.711
	Recommend to others	0.892	

Unidimensionality and Construct Reliability Analysis

Unidimensionality factors of constructs describe that each measurement variable has an acceptable level of factor loading with the respective latent construct. Each construct should have measurement items with a minimum factor loading of 0.70 (Lin & Ding, 2006). Table 3 reveals that only one item like reasonable price has a factor loading of 0.683. However, as this is almost 0.70, the item has been recollected. Therefore, the unidimensionality of the measurement constructs has been used for exploration. Construct reliability designates the reliability of the internal consistency of each latent construct. According to Nunnally (1994), a satisfactory level of Cronbach's alpha value is between 0.70 and 0.95. Also it shows that all Cronbach's alpha values except convenience (0.672) fall within the acceptable level and thus, the constructs are reliable for further analysis due

to less Cronbach's alpha values. Therefore, the survey instrument is reliable to measure all factors consistently and free from random error.

Table 4

Correlation Analysis

No.	Factors	1	2	3	4	5	6	7	8
1	Product	1							
2	Convenience	0.453**	1						
3	Payment	0.213**	0.421**	1					
4	Web design	0.421**	0.764**	0.432**	1				
5	Disease	0.661**	0.690**	0.750**	0.681**	1			
6	Time saving	0.593**	0.585**	0.691**	0.559**	0.414**	1		
7	Price	0.556**	0.411**	0.764**	0.691**	0.514**	0.731**	1	
8	Online shopping	0.653**	0.732**	0.312**	0.723**	0.579**	0.490**	0.718**	1

Correlation Analysis

The inter-relationships between the seven factors (product, convenience, payment, web design, disease, time saving, price, and online shopping) are checked using Pearson correlation analysis. The average score of the multi-items for a construct is planned and the score is used in correlation analysis. Lind, Marchal, and Wathen (2010) indicated that the correlations is strong when the value is $r = 0.50$ to 1.0 or $r = -0.50$ to -1.0 . Table 4 discloses that all factors are correlated together at the 0.01 level using the correlation test and the values ranges $r = 0.653$ to $r = 0.718$. Hence, there is no multicollinearity problem in the study.

Table 5

Coefficients

Path	Coefficients (β)	T-values	P-value	Influence
Product \rightarrow online shopping decision	0.176	3.006	0.003*	Accepted
Convenience \rightarrow online shopping decision	0.208	2.168	0.001*	Accepted
Payment \rightarrow online shopping decision	0.278	4.710	0.000*	Accepted
Wed design \rightarrow online shopping decision	0.198	3.902	0.007*	Accepted
Disease \rightarrow online shopping decision	0.233	2.560	0.000*	Accepted
Time saving \rightarrow online shopping decision	0.084	1.471	0.142	Rejected
Price \rightarrow online shopping decision	0.156	1.717	0.101	Rejected

Coefficients

Table 5 demonstrates that the analysis is incorporated the path coefficients (β), t-values, and p-values. The seven factors are checked using a two-tailed t-test with a significance level of 0.05 where the standardized coefficient will be significant if t-value exceeds 1.96. The results indicate that five out of seven factors are significantly associated with online shopping decision during the coronavirus outbreak. In opposition, the rest of the two factors have no significant relationship with online shopping decision during the coronavirus outbreak. Product, convenience, payment, disease, and web design significantly associated with online shopping decision during the coronavirus outbreak at $p < 0.05$. Therefore, product, convenience, payment, disease, and web design are accepted. In contrast, time saving and price have no significant association with online shopping decision during the coronavirus outbreak.

Conclusion

The rising market is now witnessing the lively enlargement of online shopping. The study purposes to analyze the key factors affecting the intention of customers to shop. The research is conducted by two methods, comprising secondary research technique and quantitative technique for study. Firstly, the author uses the secondary research method to refer to previous academic sources for this research. Secondly, the author collected a sample of 359 volunteers who have an understanding and interest in e-commerce. Perceived usefulness, perceived ease of use, and perceived transaction security are reported to have a positive relationship with online shopping intention. It is noteworthy factors affecting the shopping intention of online customers. The basis for business managers is to enlarge customer appellation strategies and improve the excellence of online shopping services. The outcomes of this study can help marketers understand more about customers' intentions, thereby building long-term relationships between businesses and customers (Do, T. Nguyen, & C. Nguyen, 2019). A variety of studies have examined the effects of factors on online attitudes and decision. As a quantitative analysis, the Technology Acceptance Model is used; this study is focused on examining factors that affect customers' online shopping decision. The aim of the study firstly affects factors such as, product information, price, convenience, and perceived product or service quality on perceived usefulness; secondly effects of convenience, perceived product or service quality, and desire to shop without a salesperson on perceived ease of use; thirdly effects of perceived ease of use on perceived usefulness; fourthly effects of perceived ease of use and usefulness on intentions to shop online; and effects of trust on shopping intentions. The data are analyzed using factor and regression analysis, and structural equation modeling. The outcomes of this study indicate that perceived usefulness, perceived ease of use, and trust had a statistically significant effect on decisional intention to shop on the internet (Cho, 2015).

The coronavirus (COVID-19) outbreak spreads primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes, so it's important that you also practice respiratory. At this time, there are no specific vaccines or treatments for COVID-19. Nowadays, e-commerce is an instrument for decreasing issuing business procedures, cycle time, organizational costs and helping to maintain health rules, stay at home, save from disease, avoid social gathering, less waste time, less time to choose and also improving relationships with both customers and online firms. The goal of the research is to investigate the factors influencing customers' decision during the coronavirus outbreak in the context of online shopping in Bangladesh. The research is studied the influence of product, convenience, payment, web design, disease, time saving, and price on online shopping decision during the coronavirus outbreak. Outcomes are revealed that product, convenience, payment, disease, and web design have significantly association with online shopping decision of customers during the coronavirus outbreak. E-marketing operating companies will be succeeded finding the persuasive factors of shopping decision in the context of coronavirus outbreak in Bangladesh. E-business practicing firms will be succeeded finding the influential factors of shopping decision of customers in the context of global coronavirus outbreak. Also, the academics strongly think that the study adds value to the literature for the reason that it uses latent factors in the research to give explanation to the variables that influence on online shopping decision during the coronavirus outbreak in the context of Bangladesh.

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