An Assessment of the Factors Affecting the Consumer Satisfaction on Online Purchase in Dhaka City, Bangladesh

Nafisa Kasem
Lecturer, Department of Marketing Bangladesh University of Business and Technology
Mirpur 2 Dhaka-1216, Bangladesh
Email: nafisa_kasem@outlook.com

Nasrin Shamima (corresponding author)
Lecture, Department of Management, Bangladesh University of Business and Technology
Mirpur 2 Dhaka-1216, Bangladesh
Email: shamima_nsn@yahoo.com

Abstract

Internet user has been increased in Bangladesh day by day and many companies have already started their online businesses. This paper sets out to develop an overview of online consumer behavior and the satisfaction criteria's in Bangladesh. The main objective of this research is to study, especially what are the factors affecting the consumers directly for online shopping. To this end, a survey was conducted and the 75 questionnaires were distributed among the people of different areas in Dhaka City. The replies have been analyzed by means of frequency distribution, average and chart analysis. The result of the survey analysis has shown that most of the respondents are male and their numbers are 48.The numbers of online consumers are 62 who have completed their graduation and prefer to make their purchases online. There are some factors such as satisfied with price and product quality has a positive impact on consumer satisfaction.

Keywords: consumer buying behavior, online shopping, consumer satisfaction, internet, etc

1.0 Introduction

In traditional view we identify consumer behavior as actions undertaken by people that involve the satisfaction of wants and needs focuses on how individuals make decisions to spend their available resources (time, money, effort) on consumption-related items that includes what they buy, why they buy, when they buy it, where they buy it, how often they buy it, how often they use it, how they assess it after the purchase and the impact of such evaluations on future purchases. (Schiffman &Kanuk, 2004). Electronic commerce can be used as the sharing of business information, maintaining business relationships and performing business transactions throughout the internet (Zwass, 1996; Barness et al., 2003).

Online consumer buying behavior refers to the process of buy products or services by the Internet (Liang and Lai 2000). In the online shopping process, when potential consumers identify a need for some merchandise or service, they go to the Internet and search for need-related information. However, rather than searching actively, at times potential consumers are attracted by information about products or services associated with the felt need. They then evaluate alternatives and choose the one that best fits their criteria for meeting the felt need. Finally, a transaction is conducted and post-sales services provided. Becker (1965) noted that the efficient use of time was a critical issue for the modern time-scarce consumer. The online purchasing system helps them to choose the best one from different alternatives. People who have a more restless lifestyle and who are more time controlled tend to buy online more often. Young people are the major customers of online shopping. (Swinyard & Smith, 2003)Several facilitating conditions were also significant for on line shopping such as site accessibility, reasonable web site loading speed, good product description, transaction efficiency and navigation efficiency (Limayem et al., 2000). Park and Kim (2003) showed that consumers' commitment to an online store is highly related to information satisfaction and relational benefits. The consumer factor was suggested as important to online shopping and items included were privacy, security, time saving, ease of use, convenience, enjoyment, previous experience, company reputation and tactility (Udo, 2001).

Bangladesh is progressing in developing the internet and information communication technology. The Demographical characteristic in Bangladesh has mix of positive and negative feelings. In total it indicates the rising sun perspective showing the bright future prospective in online shopping (Parvin, et al 2007). In Bangladesh public awareness about the benefits of information communication technology and its multiple uses is limited among the people (Parvin, et al 2007). Environment context such as education, culture and other social aspects directly or indirectly mediate the online shopping behavior of customers (Parvin et al., 2007).From this various researches it is clear that, there are scopes in online business in Bangladesh and consumers are willing to purchase online. So there are some underlying factors behind this online consumer buying behavior. This article' main focus is to identify these factors and analyze the reasons behind the consumer satisfaction in online shopping.

1.1Research Objectives

Basically we focus on online users who have to lead their shopping by online. As part of their life style most of people prefers online shopping but kinds of product, geographic area, device use for online shopping, etc are a major determiner of their behavior toward online shopping.

The purpose of this research is to identify the factors that influence the satisfaction rate of the online consumers. General objective of the study is to find out the attitudes towards online shopping behavior of the peoples of Bangladesh. The specific objective of the study is to find out the answers of our questionnaire and giving clear recommendation about online shopping behavior of Bangladeshi people. It lists the following specific objectives:

- The demographic aspect of the online consumer
- How they measure their online shopping experience?
- To have an idea about which type of companies are using online marketing in Bangladesh;
- How the various factors like inventory, transportation, pricing, quality of the website impact on the satisfaction rate of the consumers?
- To recommend certain measures to help the online marketers to evaluate the online consumers.

2.0 Theoretical Aspects on Online Buying Behavior

To analyze the online consumer buying behavior in Bangladesh, at first we need to know, who the consumers are, how we can term the consumer buying behavior and what is meant by online consumer buying behavior.

2.1 Consumer

Simply we can term consumer as a person who uses products or services. In economic term, consumers are a group of people who uses commodity or service.

2.2 Consumer Buying Behavior

According to Kuester, Sabine (2012), Consumer behavior is the study of individuals, groups, or organizations and the processes they use to select, secure, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and societyIn 1991, Armstrong in his research termed consumer behavior as a study based on consumer buying behavior, with the customer playing the three distinct roles of user, payer and buyer. Research has shown that consumer behavior is difficult to predict, even for experts in the field.

2.3 Online Consumer Buying Behavior

Online buying behavior refers to the process of buying commodity or service via the internet. In 2000; Liang & Lai, Identified five steps of online buying behavior similar to traditional buying behavior. At first the consumers felt a need for a certain merchandise or service. Then they go to the internet for that needs related information. After that they collect information, evaluate the alternatives and choose the best one s from the online vendors to satisfy their needs. Finally, a transaction is conducted. This buying decision process is influenced by various attitudes, motives and social influences on the purchaser.

While analyzing the existing literatures, we have found that; online shopping attitudes and behavior is covered by many researchers. Some of those articles covered/ examined the relationship between demographics, personal characteristics and attitude towards online shopping (Bellman et al, 1999). Bellman et al (1999) explores and identified that; busy life styled people tends to shop online more frequently. Other researcher trio, Bhatnagar, Misra & Rao (2000); reported that the convenience the internet affords &the risk perceived by the consumers are related to the two dependent variables (attitudes and behavior) positive and negatively, respectively.

From the various research regarding online shopping, it is found that online consumers are wealthier, having high computer literacy, spending more time on their computers and internet, find online shopping much easier and entertaining (Swinyard and Smith; 2003). Hansen (2005) and Kayuncu & Bhattacharya (2004) have also researched on online shopping attitude and found that education level and household income are positively related to online purchase. Another research made Limayem et al. (2000) revealed that innovative consumers prefer online shopping.

To analyze online consumer's perspective in Bangladesh we need to focus on the internet availability and infrastructure of Bangladesh. In 2002 Kirkman et al., analyzed the world internet availability and infrastructural situation. In that research Bangladesh was ranked 73 in the world as commercial use of internet is limited. It is clear that Bangladesh is lagging behind to adopt the main stream of e-commerce application (Laisuzzaman et al., 2010). In another research Jamil & Ahmed (2009) found that business to commerce (B2C) services are less practiced in Bangladesh, while limited use of business to business (B2B) and business to Government (B2G)is exists in Bangladesh. The reasons behind the ill growth in e-commerce sector was identifies in the research of Dey et al. (2009). They have identified the four reasons – a. nonexistence of national

level public key infrastructures, b. distrust about secure electronic transaction in local currency, c. various innovative; consumers personality related; social and other technical challenges, d. legal issues (Dey er al. 2009). Another perspective was highlighted in Parvin et al. (2007) research; that the limited band width availability in Bangladesh is hampering the e-commerce uses.The described relationships among attitude, intention, decision-making, and online purchasing are based on the theory of reasoned action (Fishbein and Ajzen 1975), which attempts to explain the relationship between beliefs, attitudes, intentions, and actual behavior. Consumer satisfaction is considered to be a separate factor in this study. It occur at all possible stages depending on consumers involvement during the online buying process. The relationships between satisfaction, attitude, intention, decision making and online purchasing are proposed to be two-way relationships due to the mutual influences of each on the other. In addition, two of the antecedents, vendor/service/product characteristics and Website quality, have been found to have direct impact on consumer satisfaction.

Figure 1. Research Model of Consumers. Online Shopping Attitudes and Behavior. Source: (Fishbein and Ajzen 1975)
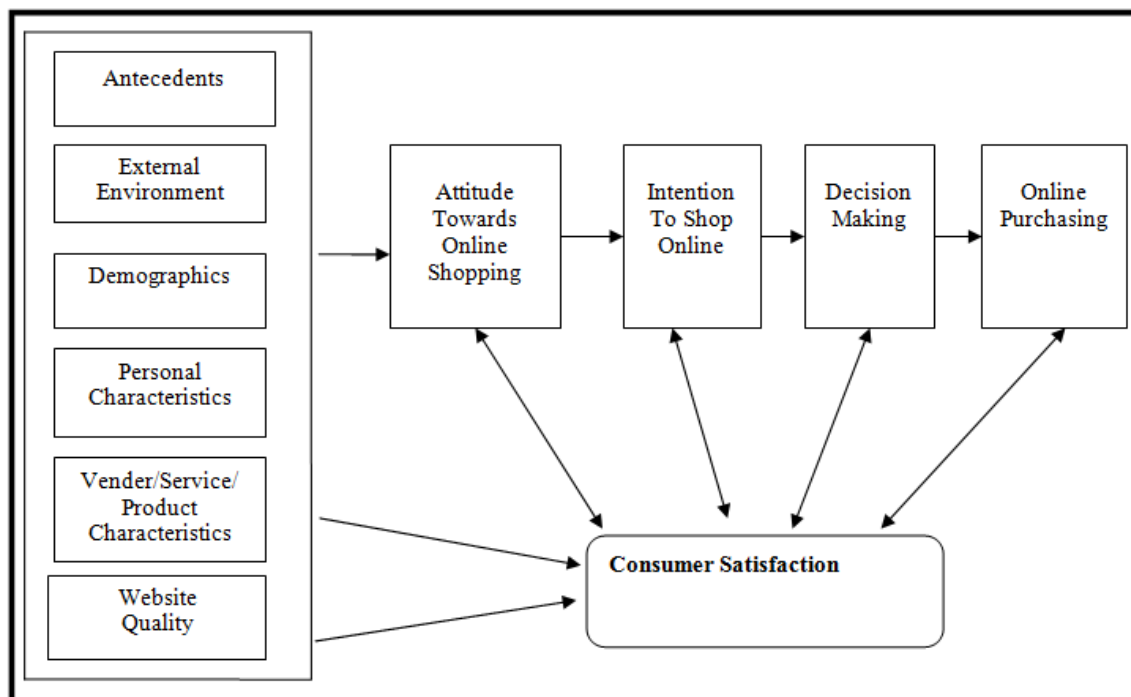
The above mentioned graph explore the customers' dependency of online purchasing behaviors on some variable such as Demographic characteristics of consumer, Inventory management system of the online retailer, Transportation facilities provided by the online retailer, Pricing factors of the online retailer, Quality of the website. The demographics characteristic of the consumer is creating a sequential process to make online purchase. It shows how consumers build their attitude and intention to take decision about online purchase. The customers are influenced by inventory management system of various product lines. If the online companies have good collection of different products it can create positive image on customers mind. The delivery system or transportation facility or capacity of the online companies are also influenced the online consumer behavior. The design and layout of the website, quality of it are also influencing customers' online buying behavior. The attitude toward online shopping of the customers is creating significant impact on online purchasing. If the customers have positive inspiration about online shopping then they are encouraged to use it and vice versa. The intention to shop online is another dependent variable which is relates with consumer online activities. The customers who are interested in internet can take a step to purchase through online. The decision making ability of the customers also play an important role to purchase through online. Our article focuses on these factors and analyzes the how they influences consumer satisfaction. From this perspective we have developed the following model:
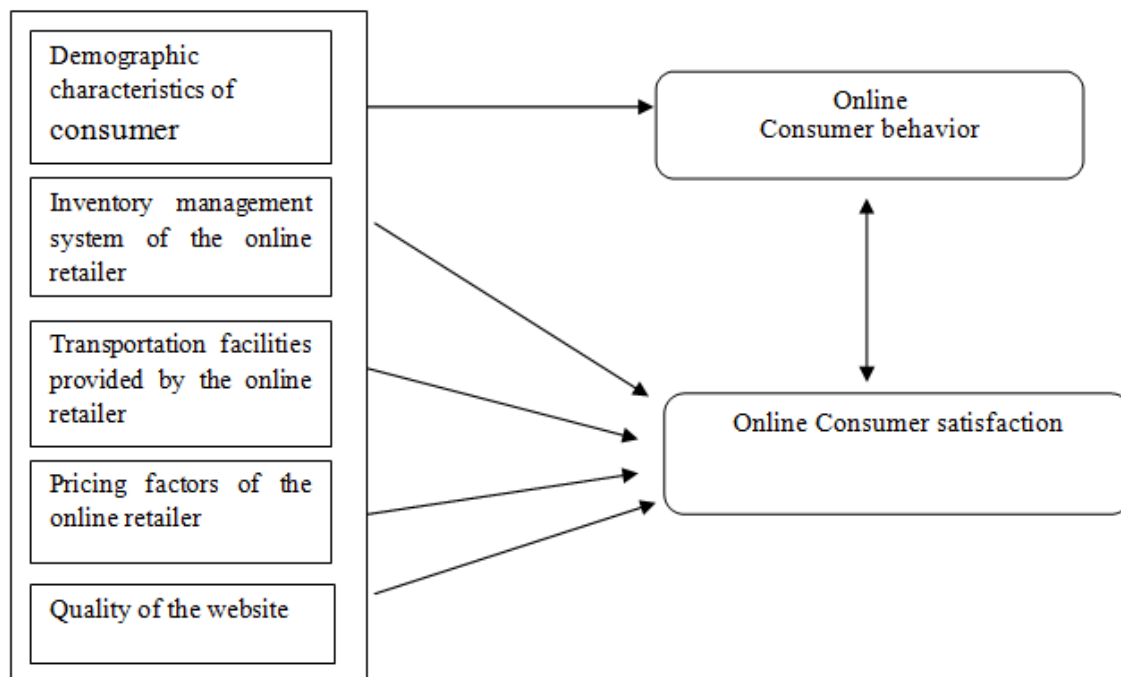
Figure2: Projected Model of "Analyzing Consumer Satisfaction of Online Shopping"

3. 0 Methodology of the Study

This study obtains primary data by conducting a survey towards consumers who are using the Internet in their purchasing. Secondary data is obtained from articles, brochures, journals, researches, some foreign and local websites on online shopping and literature published nationally and internationally. The sample size is 75. The study is limited by the small sample size, which may not be enough to fully represent the actual population. Also, non-probability sampling technique was used, and the research was done on a short period of time. Most of the data required for the study were collected from primary source through structured questionnaire & the questionnaire contains twenty five questions .In the questionnaire we use Likert scale questions. This is fulfilled by seventy five respondents. The entire respondent from the geographic area Dhaka, Bangladesh & all are experienced with online shopping. We are using some diagram for displaying the finding of each question. And the diagram is draw by excel, MS word.

This research has done to link between theoretical knowledge and its practical implementation. We have tried to give our maximum afford to complete this task. We have created some questionnaire about the preference and factors related to the online shopping and do the field survey selecting the defined respondent.

4.0 Limitation of Report

This report is showing the findings of online shopping behavior of Dhaka's consumers. And we select 75 respondents which is not sufficient respondent for find out the proper result. For the time shortness we present the findings of our article manually. So there have some error possibility.
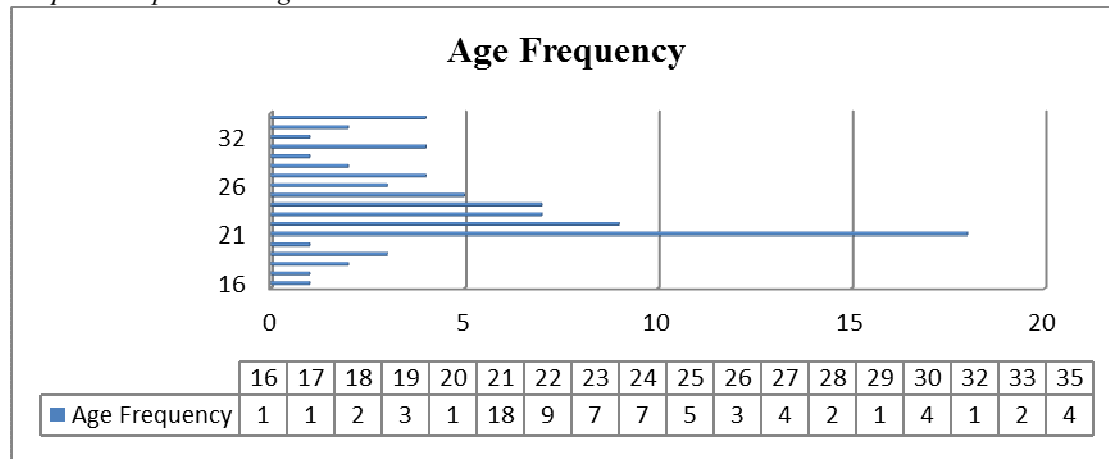
5.0 Data Findings

We have surveyed 75 respondents who have experience on online shopping. The following findings are related with the demographic aspects of the total respondents.

5.1 Age of the Respondents

For our research we have surveyed total 75 respondents who uses internet for shopping purpose. From the chart we came to know that the respondents are from the age of 16 to 33. And the maximum 18 of the respondents are 21 year old which the 34% of the total respondents are.
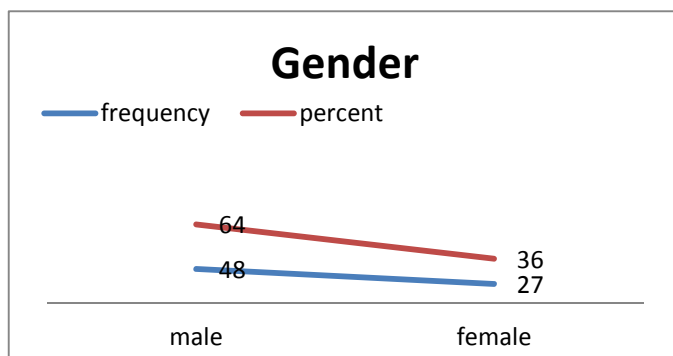
Graph 1: Respondents' Age

Age Frequency

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	32	33	35
■ Age Frequency	1	1	2	3	1	18	9	7	7	5	3	4	2	1	4	1	2	4

5.2 Gender

From the total 75 respondents, there are 48 male and 27 female. The percentages are 64% and 36% for the maleand female respectively. It means the majority of the respondents are male who are made their online purchase.
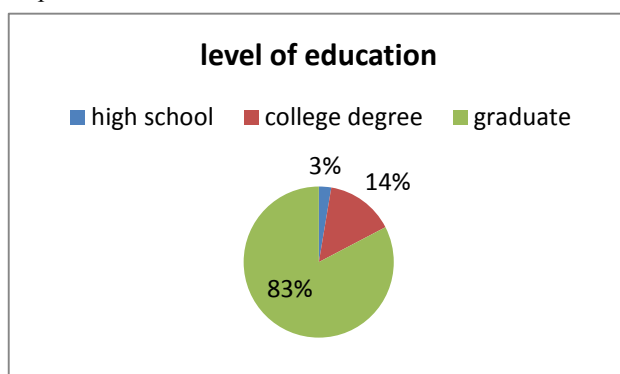
Graph 2: Gender

Gender

── frequency   ── percent

64
48

36
27

male   female

5.3 Level of Education

The 62 respondents are completed their graduation and the percentage is 82.7%.The number of respondents who have college degree are 11 and the percentage is 14.7%.
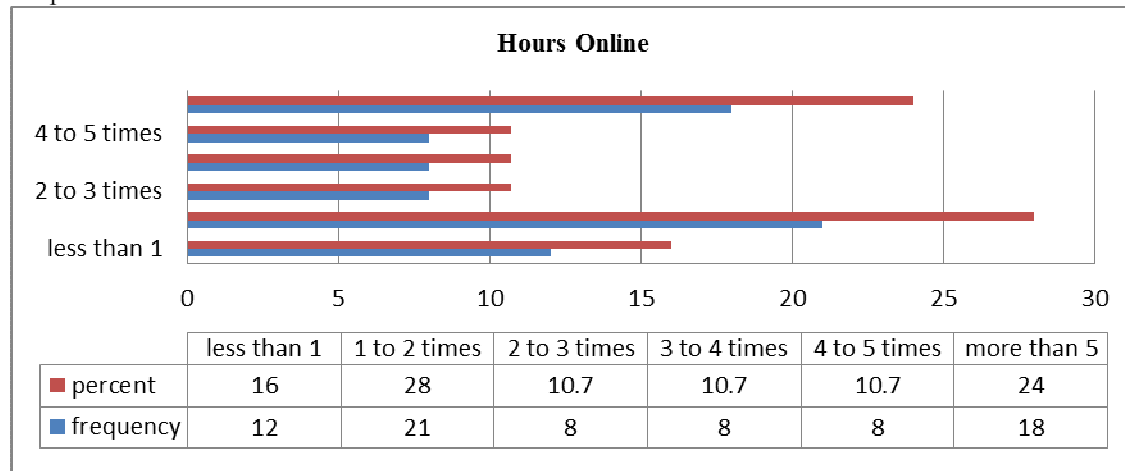
Graph 3: Level of Education

level of education

■ high school ■ college degree ■ graduate

3%   14%

83%

5.4 Hours Online/ Day

In our research, we have found that total 18 respondents are online for more than 5 hours a day and the percentage is 24%.The number of respondents who are online for 4 to 5 hours a day is 8.

Graph 4: Hours Online

	less than 1	1 to 2 times	2 to 3 times	3 to 4 times	4 to 5 times	more than 5
percent	16	28	10.7	10.7	10.7	24
frequency	12	21	8	8	8	18

5.5 First Start Internet

In our survey we have found that total 43 respondents out of 75 are first started using internet for more than 3 years and the percentage is 57.3%. The numbers of respondents who are using internet for more than one year is 22 and the percentage is 29.3%.
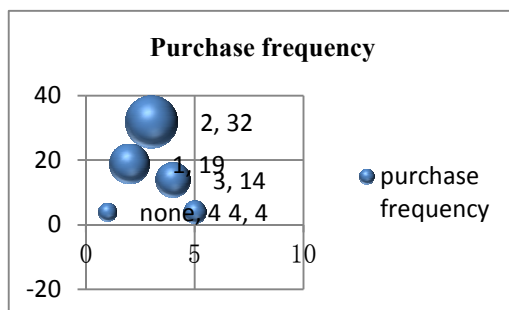
Graph 5: First Start Internet
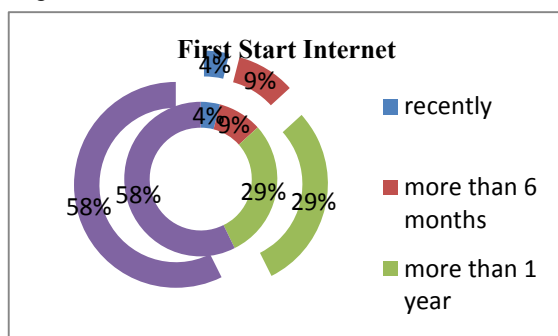
5.6Purchase Frequency in a Year

The purchasing frequency is 2 by 32 respondents and the percentage is 42.7% in a year. The 14 respondents are purchased 3 times in a year and the percentage is 18.7%.Thenumber of respondents who are purchased 4 products through online is 6 and their percentage is 8%.

Graph 6: Purchase Frequency in A Year

5.7 Respondent's Selected Online Organizations

In our study, we have found that respondents are purchasing 12 times through Priyoshop.com and the percentage is 8%.The purchase frequency of the respondents who are making their purchase through Bikroy.com is 12 and the percentage is 9%.The purchasing frequency is 17 times through Akhoni.com and the percentage is 12%.The respondents' purchasing rate is 9% though Rokomari.com and the number of purchasing occurrences is 12.

Graph 7: Respondent's Selected Online Organizations
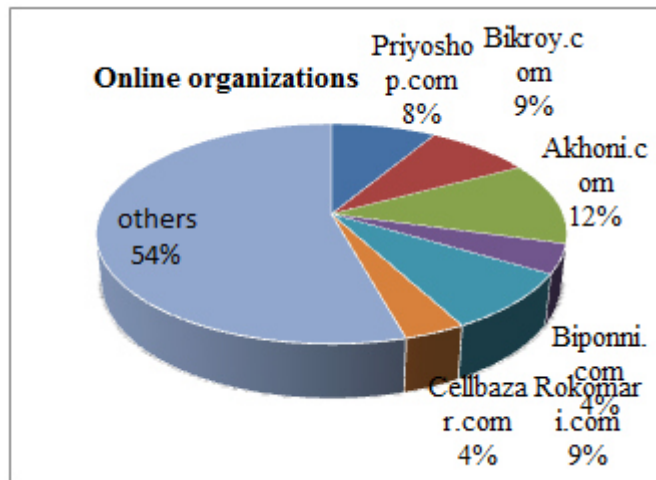
5.8 Most Popular E-commerce Website in Bangladesh According to Our Respondents
We have made a list with the Five E-commerce website in Bangladesh on the basis of the respondent's opinions.

This 5 E-commerce website is leading online shopping in Bangladesh. This E-commerce website showcases much kind of products items such as mobile, accessories, Jewellery, clothing, Food and etc.

	Name	Start year	Product name	Delivery process	Website address
1	Priyoshop.com	2013	clothing, footwear, jewellery, accessories, electronics, appliance, books, restaurants, health & beauty	Their services are at clients doorsteps with 'Free Delivery' all the time. It processes all deliveries through reputed courier service as well as their in house delivery team.	www.priyoshop.com
2	Akhoni.com	2012	mobile, Jewellery, clothing, food Internet services, Luxurious restaurants, Hotels, Transports, Beauty parlors, Fashion houses, Theme parks, Gymnasiums, Furniture shops, Sports & Recreation centers, etc	Delivery charges are 60 tk (outside Dhaka) and 45 tk (inside Dhaka) respectively. We also provide FREE home delivery service for certain prouducts (check product condition during).	www.akhoni.com.
3	Bikroy.com	2011	Electronics ,Property Cars & Vehicles ,Home Appliances ,Personal Items, Pets & Animals ,Jobs & Services ,Leisure, Sport & Hobby Education , Food & Agriculture,Other.	It's completely free to publish a classified ad on Bikroy.com, and it takes you less than 2 minutes. Consumer can sign up for a free account and post ads easily every time. Or, if consumer doesn't want to register, just go to Post Your Ad, fill in the form, and consumer done.	http://www.bikroy.com/
4	Biponee.com	Not found	Men's T-Shirt, Polo Shirt, Men's Jeans & Trousers, Panjabi, Saree, Salwar Kameez & Lawn, Wrist Watch, Belt, Wallet ,Jewelry, Ladies Purse & Bag, Men's Clothing, Ladies T-Shirt ,Kids T-Shirt, Team Jersey, Eyewear, Beauty & Health Care, Antivirus & Internet Security, Gift Items etc.	They process all deliveries through: Reputed couriers Our in house delivery team	www.biponee.com/
5	Rokomari.com	2012	eBook, Mobile Phones, computers and accessories, cameras, consumer electronics, CDs/DVDs, paintings, tickets and etc.	Rokomari.com have introduced some path-breaking services like Cash on Delivery all around Bangladesh, Order by Phone, Minimal shipping charge (Only 30 Taka shipping cost on any amount of purchases), Discount (up to 20% off on every purchase of books), 30 Day Replacement Policy. We want to deliver WOW through our Customer Service.	www.rokomari.com

5.9 Purchased Product Categories

Here, we have found that the total 06 times respondents are making their online shopping to buy watch and the percentage is 7%. The number of purchasing mobile phone is 8 times and the percentage is 7%. The respondents are purchasing dress through online 21 times and the percentage is 17%. The respondents are purchased book 9 times by online and its percentage is 7%.The ornaments purchasing frequency is 15 and its percentage is 12%. The customers are purchased handbags 9 times through online and the percentage is 7%.

Graph 8: Purchased product categories
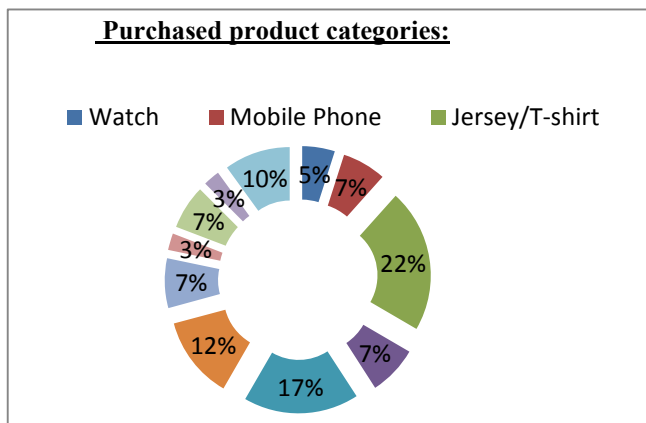
5.10 Consumer Satisfaction Analysis

To know whether the consumers are satisfied with the selected online organization we have done regression analysis. For that we have defined our dependent variable as "satisfied with online organization" and the independent variables are "required information is available, free home delivery, order large amount of product, provides discounts, satisfied with price and product quality, variation in pricing, websites are lucrative, fulfill demand in emergency".

5.10.1 Model Summary

In here, The R Square value of .850 and adjusted R Square value of .831 means that, there are correlation between , required information is available, free home delivery, order large amount of product, provides discounts, satisfied with price and product quality, variation in pricing, websites are lucrative, fulfill demand in emergency

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.922[a]	.850	.831	.337

a. Predictors: (Constant), required information is available, free home delivery, order large amount of product, provides discounts, satisfied with price and product quality, variation in pricing, websites are lucrative, fulfill demand in emergency

5.10.2 ANOVA

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41.220	8	5.153	45.340	.000[a]
	Residual	7.273	64	.114		
	Total	48.493	72			

a. Predictors: (Constant), required information is available, free home delivery, order large amount of product, provides discounts, satisfied with price and product quality, variation in pricing, websites are lucrative, fulfill demand in emergency

b. Dependent Variable: satisfied with online organization

5.10.3 Coefficient of the Variables
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.120	.332		-.363	.718
	satisfied with price and product quality	.387	.076	.392	5.127	.000
	fulfill demand in emergency	.315	.070	.345	4.518	.000
	order large amount of product	.020	.034	.029	.585	.561
	free home delivery	.015	.036	.022	.426	.672
	provides discounts	.036	.041	.047	.895	.374
	variation in pricing	.100	.084	.072	1.195	.236
	websites are lucrative	.205	.055	.255	3.746	.000
	required information is available	-.032	.048	-.034	-.655	.515

a. Dependent Variable: satisfied with online organization

In here the significance level is .000. And there are three independent variables which results in significance level. That means independent variable, satisfied with price and product quality, fulfill demand in emergency, websites are lucrative has a significant impact on the dependent variable satisfied with online organization.

From this analysis we have come with a regression model:
Satisfied with online shopping = -0.120+0.387(satisfied with price and quality) +0.315(fulfill demand in emergency) +0.205 (websites are lucrative).

6.0Result Analysis
To understand the effect of independent variable "satisfied with price and product quality, fulfill demand in emergency, websites are lucrative" on dependent variable "satisfied with online organization", we have analyze the following findings

6.1Satisfied with Online Organization
The numbers of satisfied customers with online organizations are 44 and they agree with it. Strongly agree about the satisfied customers with online organization are 10. There are 14 respondents who are impartial about the satisfaction with the online organization. The online organization does not provide satisfactory service is feeling by 5 respondents and they are agreeing with it.
Graph 9: Satisfied With Online Organization
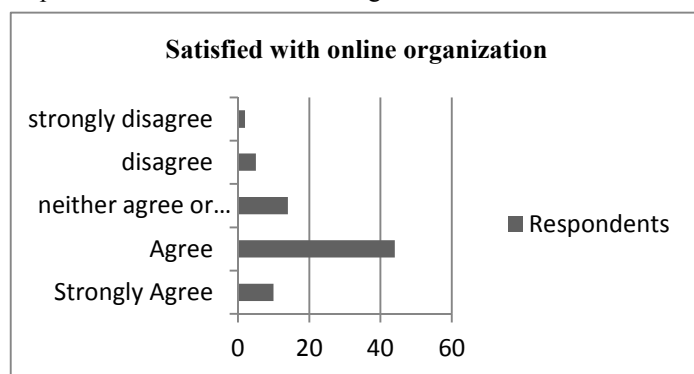
6.2Satisfied with Price and Product Quality

There are 45 respondents who are satisfied with price and product quality. The number of strongly satisfied customers about product quality and price are 9. There are 6 customers who believe that price and product quality are not satisfactory.

Graph 10: Satisfied With Price and Product Quality
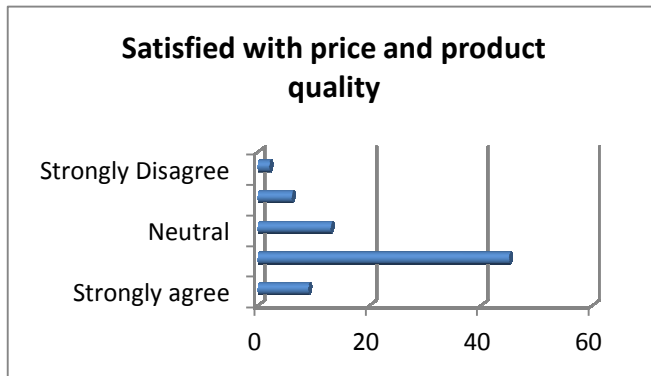
6.3 Websites Are Lucrative

In our research we have found that the total 38 respondents are agreeing with the statement that websites are lucrative. There are 11 respondents who are strongly opposed the statement that websites look lucrative. The neutral respondents' number is 13 about the lucrative view of the websites.

Graph 11: Websites Are Lucrative
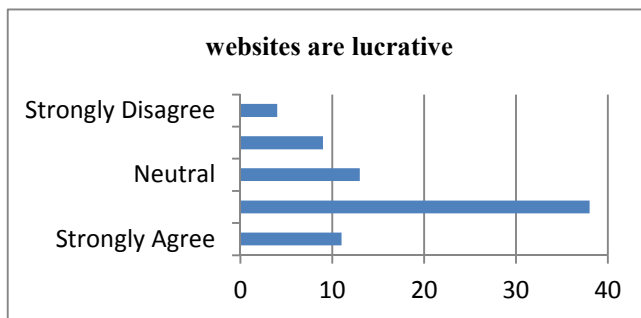
6.4 Fulfill Demand in Emergency

Here, we have found that 39 respondents are agreeing that online organizations are fulfilling emergency demand. The 10 respondents are strongly agreed with the statement that online organizations are fulfilling their emergency demand.

Graph 12: Fulfill Demand in Emergency
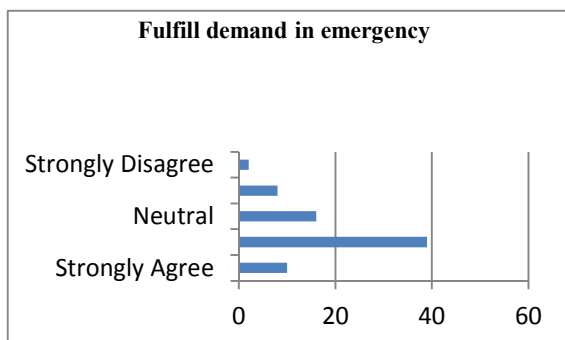
To measure whether the results fully represents the data set we have done the residual testing and found the data are representative.

Histogram

Dependent Variable: satisfied with online organization
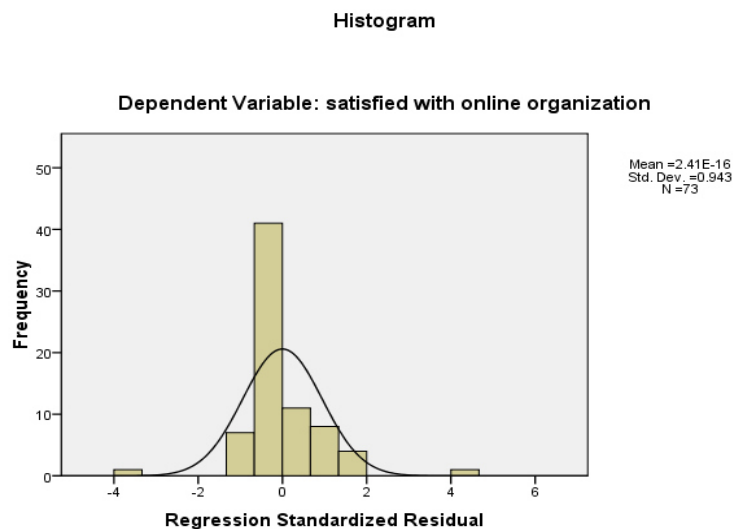
Graph 13: Residual

A residual is the difference between the actual value of Y and the predicted value of Y". Since the standardized residual histogram is bell shaped, it supports the assumption that the disturbances are normally distributed.

7.0 Major findings

From our research of 75 respondents we have analyzed some crucial aspects regarding online consumer buying behavior.

- The respondents are mainly male and their number is 48.The total numbers of female respondents are 27.
- Online purchasers are mainly from young age group. Maximum 18 respondents out of 75 were from age of 21.
- The number of respondents who have completed their graduation degree is 62.
- The respondents are purchasing 17 times through Akhoni.com and the number of purchasing frequency is 12 by the respondents who have used Priyoshop.com.
- In our research we have found that the customers are mainly purchased Jersey/T-shirt from online organization and the purchasing frequency is 26.The second item of online purchasing is Dress and its purchasing frequency are 21.
- The 18 respondents are using internet for more than 5 hours to buy any products. The respondents who are online for 1-2 hours are 21.
- The number of respondents who are using internet for more than three years is 43 and the number of customers who are using more than one year is 22.
- The respondents' number is 32 who are purchased 2 times through online last year. The total 6 respondents are purchased 4 times by using online last year.
- The satisfied customers' number is 44 who believe that online organizations provide satisfactory service. The strongly agreed numbers of respondents are 10.
- In our research we have found that out of 75 total 45 respondents are agreed that price and product quality are satisfactory.
- The 38 respondents are agreed that websites are lucrative.
- The total 39 respondents out of 75 are believed that online organizations are meeting their emergency demand.

8.0Recommendations

- Online organizations are playing an important role in today's business era. The consumers are making their purchase through online. Because it saves their time and also they can get prompt services. The online organizations such as Priyoshop.com, Akhoni.com, Bikroy.com, Rokomari.com, Cellbazar.com etc are now emerged as a powerful online centre to find desired products and services.
- To get more customers we think that these online organizations need to provide more promotional campaign, Brand awareness and more flexible order dealing process.

- The popular product items which are purchased through online are watch-shirt/jersey, dress, Ornaments, handbags, shoe, mobile phone etc. Here we see that some selected items are frequently purchased. So the online organizations should take new initiative to provide other items as well.
- The younger generations are mostly target customers of online organizations. They need to expand their business area into other age group. To achieve this target they should take initiative to increase online purchase awareness. They need to provide facility for easily access in their website.
- The websites of the organizations should provide adequate information about the product and its price. To capture more customers these organization need to offer discount or prize giving activity.
- Many respondents are told that they are not satisfied with the delivery procedure of the online organizations. The appropriate actions are necessary to take by the organizations for minimizing such objections.
- The online organizations can get more customers if the peoples are use online more time. The organizations need to take various programs for creating internet awareness among the customers.

9.0 Conclusion

Bangladesh online business can be a boost if all the participants take internet based business at its heart and that for digital transactions to be widely adopted. The organizations put partiality to make the customers purchase intentions through online and focusing target customers who are young, educated, earn sufficient, interest in use of computers and internet and give more time online and then motivating them to online shopping. Our research indicates that satisfied with online organization is significantly affected by satisfied with price and product quality, fulfill demand in emergency, and lucrative presentation of websites. At the same time, order large amount of product is not a significant factor for satisfied with online organization. There are various independent factors such as free home delivery, variation in pricing, required information is available etc are not significant factors for satisfied online organization. Based on the findings such as the relationship between total time spent online and online purchasing frequency in a year suggestions were offered to online organizations interested in selling via the Internet. Also, the maximum respondents of the study were completed their graduation degree. So it is clear that there are potentials for online businesses in Dhaka city of Bangladesh and the organizations needs to focus on the criteria's stated in our article to maximize the consumer satisfaction.

References

Azjen, I. and M. Fishbein, ―Understanding Attitudes and Predicting Social Behavior,‖ Englewood Cliffs, NJ: Prentice- Hall Inc, 1980.

Becker, G.S. (1965). A theory of allocation of time. *The Economic Journal,229*, 493-517.

Bellman, S., G. Lohse, and J. Eric, ―Predictors of Online Buying Behavior,‖ *Communications of the ACM*, Vol.42, No.12:32-38, 1999Kuester, Sabine (2012): *MKT 301: Strategic Marketing & Marketing in Specific Industry Contexts*, University of Mannheim, p. 110

Cheung, C. M.K., Zhu, L. Knong, T. Chan, G. W.W. and Limayem, M. .2003. "Online consumer Behaviour : A Review and Agenda for future research", *16th Bled e-commerce conference e transformation Bled*, Slovania, June9-11, 2003.

Dey, S. K., Nabi, M. N., and Anwer, M. 2009. "Challenges in Building Trust in B2C E-Commerce and proposal to Mitigate them: Developing countries perspective", *Proceedings of 2009 12th international conference in Computer and Information Technology*, 21-23 December, Dhaka, Bangladesh.

Hansen, T. 2005. "Consumer adoption of online grocery buying: a discriminant analysis", *International Journal of Retail and Distribution Management*, Vol. 33, No. 2, pp 101-121.

J. Scott Armstrong (1991). "Prediction of Consumer Behavior by Experts and Novices". Journal of Consumer Research (Journal of Consumer Research Inc.) 18: 251–256. doi:10.1086/209257

Jamil, M.R. and Ahmad, N. 2009. "Present status and critical success factors of E-commerce in Bangladesh", *Proceedings of 2009 12th international conference in Computer and Information Technology*, 21 – 23 December, Dhaka, Bangladesh.

Kirkman, G.s., Conelins, P. K., Sachs, J. D, and Schwasb, K. .2002. "The Global informational technology report,2001- 2002: Readiness for networked world", *Oxford University press*, pp 168 – 169.

Koyuncu, C., & Bhattacharya, G. 2004. "The impacts of quickness, price, payment risk, and delivery issues on on-line shopping", *Journal of Socio-Economics*, 33, pp 241-251.

Laisuzzaman, I. M., Imran, N., Nahid, A. A., Amin, M. Z. and Alim, M. A. .2010. "The framework for implementing E-commerce : The role of Bank and Telecom in Bangladesh", *Journal of Telecommunication*, Vol. 1, Issue-1, pp 57-62.

Liang, T., and Lai, H.Electronic store design and consumer choice: an empirical study, Proceedings of the 33rd Hawaii International Conference on System Sciences, 2000.

Limayem, M., Khalifa, M. & Frini, A. 2000. "What Makes Consumers Buy form Internet? A longitudinal Study

of Online Shopping" , *IEEE Transactions on System, Man, and Cybernetics– Part A: Systems and Humans*, Vol. 30, No. 4, pp 421-433.

Park, C. - H. and Kim, Y.G. .2003. "Identifying key factors affecting consumer purchase behavior in an online shopping context", *International Journal of Retail and Distribution Management*, Vol. 31, No. 1, pp 16-29.

Parvin, I., Azim, A., and Sultana, F. N. .2007. "Information communication technology in rural development of Bangladesh", *The Journal of Rural development*, Vol. 35, No, 2, pp 61-88.

Schiffman, L. & Kanuk, L.L. (8 ed.), Prentice Hall. In M. P. Zanna (Ed.), Advances in experimental social psychology. (Vol. 25, 1-65). New York. Academic Press.

Swinyard, W. R., & Smith S. M. 2003. "Why People (Don't) Shop online: A lifestyle study of the internet consumer", *Psychology & Marketing*, Vol. 20 (7), pp 567-597.

Udo, G. J. 2001. "Privacy and Security Concerns as Major Barriers for E-Commerce: A Survey Study", *Information Management & Computer Security*, 9/ 4, pp 165-174.

www.akhoni.com, data Retrieved on 21st July 2014.

www.amosweb.com/cgibin/awb_nav.pl?s=gls&c=dsp&k=consumer+behavior, data Retrieved on 10th July 2014.

www.biponee.com, data Retrieved on 1st August 2014.

www.clickbd.com, data Retrieved on 3rd August 2014.

www.facebook.com/ElegantLadies8/info, data Retrieved on 3rd August 2014.

www.facebook.com/SS.BD.Fashion, data Retrieved on 3rd August 2014.

www.priyoshop.com, data Retrieved on 21st July 2014.

www.rokomari.com, data Retrieved on 1st August 2014.

Zwass, V., Electronic Commerce: Structures and Issues, *International Journal of Electronic Commerce*, Vol.1, No.1:3-23, 1996.

Bibliography:

Table 1: Respondent's selected online organizations:

Serial no	Organization name	Purchase frequency
1	Priyoshop.com	12
2	Bikroy.com	12
3	Akhoni.com	17
4	Biponni.com	6
5	Rokomari.com	12
6	Cellbazar.com	5
7	others	76
Total		112

Table 2: Purchased product categories:

Serial no.	Products Name	Product purchasing Frequency
1	Watch	06
2	Mobile Phone	08
3	Jersey/ t-shirt	26
4	Book	09
5	Dress	21
6	Ornaments	15
7	handbag	09
8	Shoe	03
9	Cosmetics	05
10	Food	03
11	Others	12
Total		117

IISTE

Table 3: satisfied with online organization

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	2.7	2.7	2.7
	disagree	5	6.7	6.7	9.3
	neutral	14	18.7	18.7	28.0
	agree	44	58.7	58.7	86.7
	strongly agree	10	13.3	13.3	100.0
	Total	75	100.0	100.0	

Table 4 : satisfied with price and product quality

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	2.7	2.7	2.7
	disagree	6	8.0	8.0	10.7
	neutral	13	17.3	17.3	28.0
	agree	45	60.0	60.0	88.0
	strongly agree	9	12.0	12.0	100.0
	Total	75	100.0	100.0	

Table 5 : websites are lucrative

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	4	5.3	5.3	5.3
	disagree	9	12.0	12.0	17.3
	neutral	13	17.3	17.3	34.7
	agree	38	50.7	50.7	85.3
	strongly agree	11	14.7	14.7	100.0
	Total	75	100.0	100.0	

Table 6 :fulfill demand in emergency

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	2.7	2.7	2.7
	disagree	8	10.7	10.7	13.3
	neutral	16	21.3	21.3	34.7
	agree	39	52.0	52.0	86.7
	strongly agree	10	13.3	13.3	100.0
	Total	75	100.0	100.0	

The IISTE is a pioneer in the Open-Access hosting service and academic event management. The aim of the firm is Accelerating Global Knowledge Sharing.

More information about the firm can be found on the homepage:
http://www.iiste.org

CALL FOR JOURNAL PAPERS

There are more than 30 peer-reviewed academic journals hosted under the hosting platform.

Prospective authors of journals can find the submission instruction on the following page: http://www.iiste.org/journals/ All the journals articles are available online to the readers all over the world without financial, legal, or technical barriers other than those inseparable from gaining access to the internet itself. Paper version of the journals is also available upon request of readers and authors.

MORE RESOURCES

Book publication information: http://www.iiste.org/book/

IISTE Knowledge Sharing Partners

EBSCO, Index Copernicus, Ulrich's Periodicals Directory, JournalTOCS, PKP Open Archives Harvester, Bielefeld Academic Search Engine, Elektronische Zeitschriftenbibliothek EZB, Open J-Gate, OCLC WorldCat, Universe Digtial Library , NewJour, Google Scholar