Online shopping attitude of women in Sylhet city, Bangladesh

Taharat Nawaz

School of Business, North East University Bangladesh, Telihaor, Sheikhghat, Sylhet, Bangladesh

Abstract

The study was undertaken to understand the attitude of women towards online shopping. A sample of 100 respondents from Sylhet city participated in the survey. A self-administered questionnaire with likert scale was used in the survey. Snowball sampling technique was used to reach the respondents. Data analysis was accomplished by the use of Exploratory Factor Analysis and frequencies. The result identifies four factors constructing attitude towards online shopping. Factors are: Psychological, Comfortability, Privacy and Internet. The result of the study highlights area of customers' preferences and fear factors in online shopping. This research can help online retailers to have a better understanding about their target group and revise their policy for potential change. Regulatory groups may find this study as a basis for flourishing the ICT sector of Bangladesh and provide greater scope for promoting online business to achieve economic growth.

Keywords: Attitude, Women, Sylhet, Online Shopping, ICT sector.

1. Introduction

Living in a modern society leaves limited option to fulfil needs by one's own self. To meet up necessities, people in a society rely on each other and shopping is a vital tool in this case. Shopping activities are so broad and complex that it calls for extensive study. Since human mind has a spontaneous changing pattern, researchers invest more and more time to understand these minds and to design marketing offer based on consumer preferences. With the advent of internet, shopping has been redefined. Global connectivity, ease of access, 24-7 service and many more features made online shopping more convenient and popular. According to internet live stats, the number of internet users has become three times higher in the last decade. Due to the population size, Asia constitutes a desirable place for online markets .Nearly 45.6% of these internet users are from Asia. China and India are leading countries in Asia in terms of internet usage.

Despite having 50 years of history the government has only from 1997 officially recognized the potential of the Bangladeshi ICT industry and its impact on the economy. In collaboration with industry associations (BCS, BCC, BASIS and BACCO) and international trade support institutions the government has taken both short and long term measures (Vision 2012, Digital Bangladesh) to support and enhance development of the domestic sector and increase the export of ICT products and services. (Netharlands. Nyenrode Business Universiteit.2014).

Following the global change, electronic shopping has started its journey in Bangladesh few years ago. Saha (2014) reports, the total number of internet subscribers stands at 3.9 crore, according to the Bangladesh Telecommunication Regulatory Commission. Of them, 1.5 crore are regular internet users. A Google research paper titled "Research Insights: Emerging Trends as Bangladesh Goes Digital" found that 22% of the country's total internet users shop online, spending Tk7, 594.10 annually on an average (Azad, 2015).

There are now 350 Bangladeshi websites that offer their customers virtual platforms to buy consumer items and around 2000 companies advertising their products through facebook, the most popular online social network (Khan, 2014).

Online shopping is becoming a promising platform to contribute in the national economy. However, studies on online shopping shows significantly lower number of women online shopper, especially in this region of the country. Women usually carry out the domestic core and as a part of that they engage in shopping activities more than their male counterparts. Working women play multi-dimensional role in purchasing product for themselves as well as for household and other family members.

Nuzhat,(2012) argues that women in urban areas of Bangladesh have been forced or encouraged to be actively engaged in economic activities for over a century, but only noticeably for the last half a century or so, and quite significantly since after liberation in 1971. The number of economically active women has increased remarkably in the last three decades. In very recent time the number of economically active women has increased, such as,

from 1.6 million in 1995-96 to 2.1 million in 1999-00.Working women's life style has changed a lot. They are now capable of taking own decisions, have a prestigious position and status in the society. They have gained a feeling of independence and are more valued by their family members. Women are more empowered and conscious of their rights and responsibilities. This has a large impact on the society and economy and can be assumed that even a larger change is going to take place in the socio-economic condition of women in near future.

The number of working women is growing in Bangladesh. This growing number of working women can make a good market for online shopping. As online shopping is in primary stage in Sylhet, it gives more reason to work on this area of study. This paper intends to understand the attitude and view of women towards online shopping. At the same time, it also focuses on the risk factors that are liable for lower participation in online shopping.

2. Literature Review

Consumer Behaviour is the study of consumer's actions during searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs. (Schiffman, Wisenblit and Kumar, 2014:2). Yan, Z. (2012) describes, cyber behaviour is any social, physical or mental activities that humans engage in connecting to and interacting with the internet.

Attitude is defined in a number of ways by scholars. Li, N. and Zhang, P. (2002) argued, Online shopping attitude refers to consumers' psychological state in terms of making purchases on the Internet. Schiffman, Wisenblit and Kumar (2014) identified attitude as a learned predisposition to behave in a consistently favourable and unfavourable way toward a given object. Attitudes are cognitions and not easily observable, but researchers can assess them by asking questions or making inferences from behaviour. Attitude are directed at objects, such as products, product categories, brands, services, promotional messages, websites, media, retailers, and many other entities. Although attitudes generally lead to behaviour, they are not synonymous with behaviour. Sometimes, attitudes reflect either a favourable or an unfavourable evaluation of the attitude object, which might or might not lead to behaviour. Attitude might propel customers toward a particular behaviour or repel them away from such. Personal experience, family and friends, media, the internet and social media strongly affect attitudes.

Marketers increasingly use online advertising to shape the attitudes of small and specialized consumer niches, because new technologies enable them to customize advertising messages and also some products. Targeted online marketing can shape attitudes more effectively than other media because the promotional messages address the needs and concerns of precise micro-segments, whereas messages carried by traditional media generally reach diverse and large segments, as well as many consumers who have neither need for nor interest in the product advertised. (Schiffman, Wisenblit and Kumar, 2014: 168-171)

According to Chaffey, D. et al (2006), Internet marketing is defined as the application of the Internet and related digital technologies in conjunction with traditional communications to achieve marketing objectives. For the Internet marketer, a review of the factors influencing behaviour is especially important since a single web site may need to accommodate consumers with different needs at different stages of the buying process. Users will also have different levels of experience of using the web. Online shoppers can differ from offline shoppers in terms of profiles. Online shoppers tend to be younger, wealthier, better educated, have higher 'computer literacy' and more disposable income.

The faster growth of internet made a good entry in our day to day life. Customers are embracing this newer means of technology for obtaining product related information. At the same time, marketers are utilizing this tool to fetch information about customers. This both way exchange of information has created a new arena for the marketers. As cyber space behaviour is comparatively new concept, many research works already been followed to understand customers engaged in online shopping.

The study of Alreck, P. and Settle, R. B. (2002) finds women's preferences to have a family member do shopping for them. Women appear to find satisfaction or pleasure in shopping far more than men, while men have significantly more disdain for shopping than do women. While fewer women than men had home computers (34 per cent versus 45 per cent, respectively), those women who did have Internet access were certainly far from sanguine about shopping online. This study suggests that consideration of the gender of the market to be served would be a better approach in most cases. While the shopping gender gap may constitute a complicating factor for consumer marketers, it would be better to recognise the gender differences and accommodate them than to remain ignorant of them, operating under a set of false assumptions regarding the diminishment of sex roles and

gender differences.

Review article of Cheung, C.M.K. et al (2003) states how researchers in the 90's addressed individual and consumer characteristics, environmental influence, product and service characteristics, medium characteristics as influencing factors in forming online shopping behaviour. Customer purchase intention, adoption and continuation are also strong determiner in this regard.

Zhou, L. Dai, L. and Zhang, D. (2007) analysed some more research works that emphasised on gender, age, income, education, culture, frequency of internet usage, comfort with internet, frequency of online purchases, innovativeness, emotion, satisfactory levels of past transactions.

These studies point out how product taste and motivation vary with gender, age, education and other factors.

3. Objectives

The purpose of the research is to find out factors that are associated with online shopping attitude of women in Sylhet. The study has following objectives:

1. To find out online purchase pattern of the consumers.
2. To explore the de-motivating factors in online shopping.
3. To determine future orientation of online shopping from marketing viewpoint.

4. Methodology

Target population of the research is comprised of female from Sylhet who spend time in internet as well as engaged with online shopping. A total of 100 respondents participated in the research. Snowball sampling technique is used in this process as the target group is minority in this region. A self-administered questionnaire composed of likert scale is regarded as the most popular form of attitude scale. Exploratory factor analysis and frequencies has been used in this research. Statistical software SPSS was chosen as a platform to conduct the analyses.

Studying previous work on online shopping, gender issues, ICT situation of Bangladesh in journals, newspapers, conference papers, blogs and websites as well as informal conversation with the initial group of respondents helped to identify variables in the research.

5. Data Analysis and Discussion

5.1 Respondent Profile

The survey is conducted among female online shoppers. 48% of the respondents have completed their graduation among which 38% are student and 36% service holder. 44% of the working women have income scale up to30000 BDT. Proportions of single and married women are 54% and 42% respectively. 66% respondents belong to the age group 21 and 30.

5.2 Purchase Style

The survey participant are independent, higher educated, young adult group of women who spend quality time on internet. 62% of these women are purchase decision maker at their home which is an indicator of independence of women in decision making. As shown in figure-1, the rest of the group claimed father, mother and spouse as purchase decision maker at home by 16%, 12% and 10% respectively.

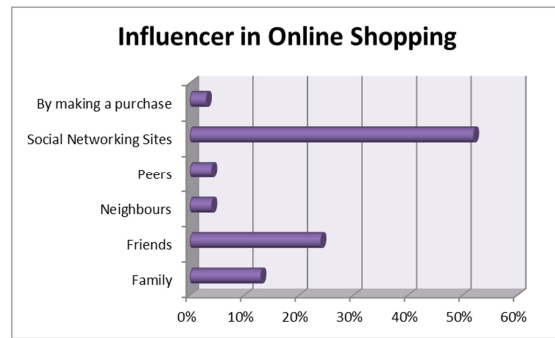**Figure-1: Purchase Decision Maker**

Figure-2: Influencer in Online Shopping

However, purchase influencer in online shopping projects a different scenario. Figure 2 explains, only 13% said their primary influencer in online shopping is family, 24% identifies friends as influencer and 52% said social networking sites influenced them in stepping forward in online shopping.
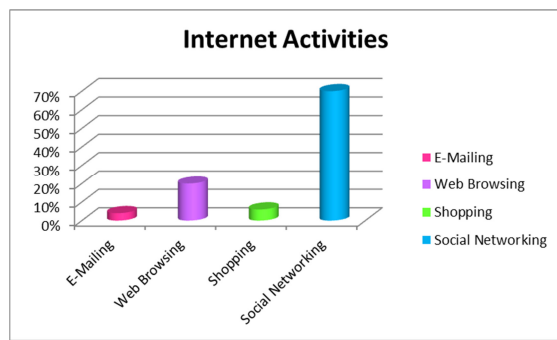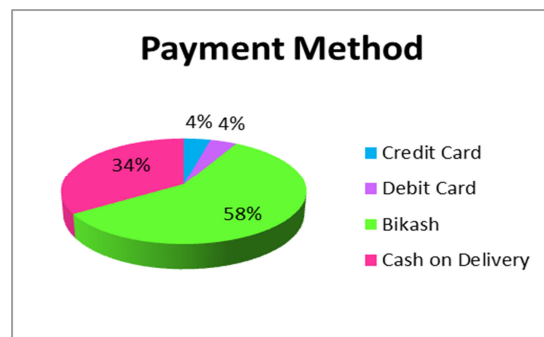

Figure-3: Internet Activities

Figure-4: Payment Method

This large group using social networking sites needs to be brought under consideration of the marketers to revise their advertising plan. Marketers should consider it for another reason as well. Figure 3 shows, 70% of the participants reported they spend most of their time in social networking sites. Online shopping age is 1-2 years for 48% of the respondents whereas for 28% of the respondents it is 2-5 years. 28% of the participants spend 1-2 hours on internet followed by 26% and 22% who spend 2-4 hours and 4-5 hours respectively. These findings reveals that majority of the shoppers are medium to heavy internet user.

5.3 Consumption Pattern

In response to the categories of shop most used, study shows online retail store is used most, followed by Discount Shop, Buy & Sell Shop and Comparison store. Consumption pattern of women shows, most sought products in online purchase are- Personal Care Products and Personal Wears. Electronics, Books, Travel, Food and Household Products are least sought. The reason behind such consumption pattern in women could be unfamiliarity with the concept of online shopping that leads to enhanced risk and uncertainty. Customers who purchase products worth of 1000-5000 BDT are 54%. The other group who purchase products worth of 500-1000 BDT are 24%. Therefore, it can be said that majority of the shoppers are less price sensitive considering the kind of products they purchase.

In case of payment method, customers rely more on Bikash which is followed by Cash on Delivery. As illustrated in figure 4, use of Debit card and Credit card are quite low. While asked about planning before shopping, 68% respondents said they have little planning when shopping online. From this response it can be drawn that majority of women online shopper are impulsive while they shop online.

5.4 Factor Analysis

As online shopping is in its primary phase in this area of Bangladesh, little are known about the customer perspectives. Therefore, Exploratory Factor Analysis is applied to reduce number of variables into some

common factors.

Table-1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.581
Bartlett's Test of Sphericity	Approx. Chi-Square	1238.613
	df	210
	Sig.	.000

Table-1 shows KMO and Bartlett's Test of Sphericity. KMO value is 0.581 which is above the standard value 0.5. Bartlett's Test of Sphericity is significant (p=0.000). Both of these values indicate factor analysis is appropriate for the research.

Table-2: Total Variance Explained

Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	3.496	16.646	16.646
2	3.452	16.437	33.083
3	2.962	14.103	47.186
4	2.829	13.469	60.655

Extraction Method: Principal Component Analysis.

Number of factors to retain depends on three criterions. Eigen values of the components have to be above 1. Positions of these components have to be above the curve of scree plot. Total variances explained by the components are also monitored. For this study, the desired level of variance explained by all components is settled for 60%. Based on these criterions, four factors are selected for rotation. At this stage, orthogonal rotation technique using varimax rotation is selected.

Table-2 shows Total Variance explained by factors after rotation. Cumulative variance remained same after rotation which is 60.66% for four factors. Variances explained by initial factors are high. Subsequent factors explain lower amount of variance.

Table-3 represents Rotated Component Matrix. This table shows how the variables are grouped into four components. Usually, variables of homogenous nature gather into a common component. These four components can be labelled as four factors. Cronbach's Alpha Coefficient is used next to measure internal consistency of the scale. Standard value of Cronbach's Alpha Coefficient is above 0.7. The result shows, factor 1, 2, 3 and 4 have alpha value of 0.804, 0.794, 0.794 and 0.799 respectively which indicate a high internal consistency and reliability of the scale.

Table-3: Rotated Component Matrix[a]

	Component			
	1	2	3	4
Self-Respect	.837			
Occasion	.761			
Sense of Accomplishment	.706			
Modern People	.686			
Promotional Offers				
Reduce Physical Effort		.807		
Innovative Products		.764		
Home Delivery		.644		
Emergency		.629		
Unavailable Products		.591		
At home or work		.552		
Fun				
Third Party			.830	
Personal Information			.758	
Spam Mail			.740	
Bank Details			.670	
Nevigation				
Download Time				.898
Internet Speed				.815
Internet Access				.706
Difficult Layout				.649

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 6 iterations.

Table-4 explains factors and their reliability as well as the variables constructing the factors.

Table-4: Factors and Variables

Factor Number	Name of the Factors	Variables	Reliability of Factors (Cronbach's Alpha)
1	Psychological	Self-Respect, Occasion, Sense of Accomplishment, Modern People	0.804
2	Comfortability	Reduce Physical Effort, Innovative Products, Home Delivery, Emergency	0.794
3	Privacy	Third Party, Personal Information, Spam Mail, Bank Details	0.794
4	Internet	Download Time, Internet Speed, Internet Access, Difficult Layout	0.799

Factor-1: Highest loading variables are-self-respect, occasion, sense of accomplishment, modern people. The variables can make good association with psychology. Therefore, the factor can be named as psychological factor. Total variance explained by this factor is 16.65%.

Factor-2: Total variance explained by the factor is 16.45%. Variables in this factor are-reduce physical effort, innovative products, home delivery, and emergency. As variables loaded high on this factor are related to comfort, it can be named after comfortability factor.

Factor-3: Third party, personal information, spam mail and bank details construct this factor. All variables are connected with privacy. Therefore, it can be named as privacy factor. 14.10% variance is explained by this factor.

Factor-4: Variables in this factor are download time, internet speed, internet access and difficult layout. All variables are related with internet issues. The factor is therefore names as internet factor. 13.45% variance is explained by this factor.

6. Conclusion

Since after liberation, Bangladesh is struggling towards developing a profound economic ground. The ICT reports of Bangladesh clearly state out its potential in ICT sector. Every year, Bangladesh is earning satisfactory profit from e-business. Every day, new business ventures are taking place following online shopping trend. Many small business owners start their venture through online and gradually make it to physical outlets. The role of government is essential to promote online business. A high speed internet facility can eliminate many obstacles faced by the marketers and customers. Government action is needed to formulate a database management system to bring all types of internet shopping sites enlisted. It will help to track their activities as well ensuring customers' rights. Online shopping is booming everywhere in the world. To better strive and ensuring healthy economic structure all over the world, this sector needs more attention from all regulatory groups.

7. Recommendation

- Demographic findings of the study can be applied in developing promising marketing messages specifically targeted to the young adult women of Sylhet. These target groups are independent decision maker which makes the task easier.

- Online shoppers spend long hours on social networking sites. A good collaboration with the social networking sites may result in earning confidence of the target group. Besides, as the shoppers are impulse buyers, they do little planning while shopping online, this kind of collaboration could be fastest means to reach the shoppers. Javadi, M. H. M, et al. (2012) argues, the impact of subjective norms on online shopping behaviour proposes that online retailers should use word-of-mouth marketing to for getting their website known to consumers. As the research shows that aside of social networking sites, friends and family are also influencer in online shopping, word-of-mouth marketing can be applied here as well.

- The good news is that price sensitivity is low among the customers. Most of the customers consume Personal Care products and Personal Wear (Apparel, Footwear, Fashion Accessories). Marketers should pay more attention to promote these categories of products. At the same time, further research can be conducted to identify the lower consumption rate of other products, e.g. Electronics, Books, Travel, Food and Household Products.

- Customers heavily rely on Bikash and Cash on Delivery payment system. Other method such as-Debit Cards, Credit Cards are not popular. According to the former president of BASIS (Bangladesh Association of Software and Information Services), about one to two percent of the internet users buy and sell online. Most of the shoppers pay in cash (Shah, J. 2014). Research can be conducted to identify more accessible payment system to earn consumer trust.

- Bangladesh is developing newer means in e-payment method. Bangladesh's first e-commerce banking platform was introduced by BRAC bank in year 2010 (BRAC Bank introduces online shopping in Bangladesh 2010, 20th December). As stated in Payza (2015), payza is first e-wallet (online payment system) in Bangladesh. Roy, T. L. (2013) describes E-wallet is an online prepaid account where one can stock money, to be used when required. As it is a pre-loaded facility, consumers can buy a range of products from airline tickets to grocery without swiping a debit or credit card. Government assistance can make this progress faster to promote online business.

- Factor analysis shows customers treat online shopping as a means to feel valued and get recognition. This is

a very important message to the marketers. Getting a good place in the mind of the target customers depends heavily on promotional messages. Competition among the firms takes place in this area of marketing now-a-days. Online marketers should emphasize more on building a right promotional campaign based on the personality of their target customers.

▪ Privacy factor should also bring under consideration. Privacy policy about spam mail and use of personal information are clearly stated out in the shopping sites. Most of the sites claim they use information for quiz, contests, sweepstakes and research purpose. Sites saves e-mail id for database preservation. It appears that, customers are not well educated about this. More initiatives can be taken to make customers aware about the privacy policy to reduce their fear.

▪ Last factor explains customer's discomfort with internet and technology. Two parties have roles to play in this area. Government should take action in providing faster speed internet facility. Marketers have to be cautious of the layout of webpage. Too much information confuses the customers and too much design makes the page slow to download. While on internet, getting in or outside of a transaction is decided by fragment of time. Thus, webpages taking long time to download or have difficult layout may lose their customers without of consciousness.

▪ Customers suggestion emphasized on prompt feedback from online stores regarding customer query and delivery. Customers also complained about receiving sub-standard products with stained colour. Online marketers should be more careful about it. Besides, some government acts can be improvised to ensure rights of the customers are preserved.

▪ To avoid unexpected delay in delivery, online retailers may think of partnering with courier service agencies or acquiring a personal courier facility.

References

Alreck, P. and Settle, R. B. (2002) Gender Effects on Internet, Catalogue and Store Shopping, *Journal of Database Marketing* Vol. 9, No. 2:150-162

Azad, A. (2015) Online shopping worth tk.7, 184cr each year. *Dhaka Tribune* [Online] 8th May. Available from: http://www.dhakatribune.com/bangladesh/2015/may/08/online-shopping-worth-tk7184cr-each-year [Accessed: 12th April, 2015]

BRAC Bank introduces online shopping in Bangladesh (2010, 20th December) *Bangladesh Economic News* [Online] Available from: https://bangladesheconomy.wordpress.com/2010/12/20/brac-bank-introduces-online-shopping-in-bangladesh/ [Accessed: 12th April, 2015]

Chaffey, D. et al (2006) *Internet Marketing: Strategy, Implementation and Practice.* 3rd Ed. U. K. Pearson Education. Pp 2-456.

Cheung, C.M.K. et al (2003) Online Consumer Behavior: A Review and Agenda for Future Research. In *16th Bled e Commerce Conference e Transformation. Bled, Slovenia, June 9 - 11, 2003*. Slovenia.pp 194-218. Available from: https://domino.fov.uni-mb.si/proceedings. [Accessed: 8th April, 2015]

Internet live stats. (2015) [Online] Available from: http://www.internetlivestats.com/internet-users/ [Accessed: 5th August, 2015]

Javadi, M. H. M, et al. (2012) An Analysis of Factors Affecting on Online Shopping Behaviour of Consumers, *International Journal of Marketing Studies*; Vol. 4, No. 5; 81-98. Available from: www.ccsenet.org/ijms. Accessed: [11th April, 2015]

Khan, M.A. (2014) Online business potential for Bangladesh. *The Daily Financial Express* [Online] 30th September. Available from: http://www.thefinancialexpress-bd.com/2014/09/30/58964/print [Accessed: 12th April, 2015]

Li, N. and Zhang, P. (2002) Consumer Online Shopping Attitude and Behaviour: In *An Assessment of Research. Eighth Americas Conference on Information Systems (AMCIS' 2002), August 9-11, 2002, Dallas.* [Online] Available from: http://melody.syr.edu/pzhang/publications/index.cgi [Accessed: 8th April, 2015]

Netharlands. Nyenrode Business Universiteit. (2014). *ICT Sector Study Bangladesh*. Netherlands. Available from: http://bangladesh.theoutsourcing-guide.com/doing-business-in/facts-and-figures/ Accessed: [12th June, 2015]

Nuzhat, K. A. (2012) *The new urban women in Bangladesh: their changing economic profiles.* Bangladesh. 40th Founding Anniversary of CUS: Publication Series – 1. Centre for Urban Studies (CUS), Dhaka.

Payza (2015) [Online] Available from: Internet live stats. (2015) [Online] Available from: http://www.internetlivestats.com/internet-users/ [Accessed: 5th August, 2015]

Roy, T. L. (2013) why we must know about e-wallet? *The Economic Times* [Online] 14th June. Available from:http://articles.economictimes.indiatimes.com/2013-06-14/news/39976342_1_e-wallet-facility-airtel-money-flipkart [Accessed: 10th March, 2015]

Saha, S. (2014) The future of shopping is online. *The Daily Star* [Online] 28th September. Available from: http://www.thedailystar.net/the-future-of-shopping-is-online-43629 [Accessed: 10th March, 2015]

Schiffman, L.G., Wisenblit, J. and Kumar, S. R. (2014) *Consumer Behaviour.* 11thEd. India. Pearson Education. Pp 2-171

Shah, J. (2014) Online shopping increases. *The Daily Prothom Alo* [Online] 29th December. Available from: http://en.prothom-alo.com/bangladesh/news/57411/Online-shopping-increases [Accessed: 15th March, 2015]

Yan, Z. (2012) *Encyclopaedia of Cyber Behaviour.* 1st Ed. U.S.A. IGI Publishing.

Zhou, L. Dai, L. and Zhang, D. (2007) Online Shopping Acceptance Model-A Critical Survey of Consumer Factors in Online Shopping, *Journal of Electronic Commerce Research.* Vol. 8, No. 1:41-62

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/

Academic conference: http://www.iiste.org/conference/upcoming-conferences-call-for-paper/

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