

Factors Affecting Consumers' Internet Shopping Behavior During the COVID-19 Pandemic: Evidence From Bangladesh

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The aim of the study was to investigate the factors affecting consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic in Bangladesh. The study measured the influence of product factor, price factor, time saving factor, payment factor, security factor, administrative factor, and psychological factor on consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic. The research collected data from May 10, 2020 to June 10, 2020 in personal interview by online survey method through a structured questionnaire with five-point Likert scales from 230 Bangladeshi online consumers. Non-probability sampling method was used. Data were analyzed using descriptive statistics analysis, reliability analysis, and multiple regression analysis. Results exhibited that all factors except price factor and security factor had a momentous and positive association with consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic in Bangladesh. It has implications for e-marketing practicing firms regarding the real strategy of online shopping for Bangladeshi consumers during the coronavirus disease (COVID-19) pandemic in Bangladesh.

Keywords: internet shopping, consumers behavior, COVID-19, influential factors, Bangladesh

Introduction

During December 2019 coronavirus disease (COVID-19) was detected firstly in Wuhan, China. Later it has been spread out worldwide tremendously and the World Health Organization (WHO) has declared it as a pandemic. The indication of pandemic doesn't mean that the virus has become disastrous, but it's an indication of the disease has been globally spreading. The COVID-19 spread out to others through direct contact and touch with COVID-19 positive patients and it can live on surfaces for some hours (UNICEF). The COVID-19 outbreak isn't only a health crisis but also invading our societies and economies in different nature and it varied from society to society, country to country as well. As a result, poverty and inequalities are increasing day by day globally, particularly in underdeveloped and developing countries (UNDP). Due to the COVID-19 pandemic, world trade and commerce, education and other activities have been interrupted. The global supply chain has been broken down for countries lockdown situations. As a developing country, Bangladesh has been suffering parallelly by this outbreak. Trade and commerce institutions of Bangladesh have to face tremendous losses. \$3 billion work order has been cancelled by foreign buyers due to COVID-19, the Readymade Garments

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of Bangladesh (RMG) have fallen into a deep crisis and almost two million workers are affected by this situation and many workers have to leave their jobs. Import-export and foreign remittance are going to slow down and affect directly the foreign reserves of Bangladesh (The Business Standard).

E-commerce is electronic transactions, which can be expressed as the buying and selling of products and services and also the transfer of funds, money, data, and information related to the commercial transactions through the internet by using information and communication (ICT) technology. Basically, e-commerce permits buying and selling the physical products and services through an online platform which makes the commercial transaction of all categories of businesses and consumers convenient. They can be able to make a sale and purchase at any time from any place (Business encyclopedia). E-commerce transactions may be made in four different ways, such as Business to Business (B2B), Business to Customer (B2C), Customer to Customer (C2C), and Customer to Business (C2B) (Topper). In Bangladesh, electronic commerce is not so familiar like developed countries but it is going to be popular day by day. Almost all kinds of business organizations are trying to adopt online transactions and Bangladesh has a great future in e-commerce. Some business elements, like finance, production, transportation, payment systems, electronic fund transfer, supply chain management, internet marketing, online transaction processing, electronic data interchange, automated inventory management systems, and automated data collection systems have a significant impact on e-commerce in Bangladesh. E-commerce is conducive to decreasing production costs, improving productivity, increasing business communication, ensuring quality products and services, and improving overall business performances. It helps to innovate new ideas and provide an innovative prospect of doing business. As a result, e-commerce has a deep and significant impact on business entities (Islam, 2015; Mohiuddin, 2014). Most of the e-commerce transactions are involved in customer to customer (C2C) business, which is business activities performed among consumers using the online platform. On the other side, business to business (B2B) transactions are also available but in a limited way, because the culture of online trading hasn't been established yet as poverty and illiteracy problem. So, they can't understand the process of e-commerce and have no capability. To develop an e-commerce tradition, it may take several years in Bangladesh. The government of Bangladesh has already taken numerous initiatives and activities to develop and promote e-commerce and also ensure a lot of facilities and supportive organs so that business organizations can be able to response to the rapid growth of e-commerce (Bhowmik, 2012). Although the e-commerce industry started its journey from the later 90s, it had to face a lot of obstacles to expand quickly over the country lacking insufficient instruments and necessary elements. Several years later, banking sectors, logistic communications, and payment procedures made a solid platform for improving and developing e-commerce in Bangladesh. Almost every bank in Bangladesh is using electronic fund transfer (EFT) and internet payment method, so that consumers can benefit from the use of credit and debit card, digital wallet, cash on delivery and so on which accelerate the e-commerce sector in Bangladesh.

Now, e-commerce in Bangladesh is improving day by day. Compared to previous years, internet connection and information technology have been developed a lot which are the fundamental elements for the e-commerce platform. During the year 2016, the total investment of e-commerce in Bangladesh was \$50 million; \$10 million was Foreign Direct Investment (FDI). In 2017, the e-commerce market was nearly \$115 million. The e-Commerce Association of Bangladesh predicted that the e-commerce business market will be more than \$70 billion in 2021. The scenario reveals that the e-commerce business in Bangladesh has been improving over time. Cash on delivery is the most popular payment system for e-commerce businesses in Bangladesh. Almost 80% of e-commerce payments are performed by cash on delivery and rest 20% of payment

is done through the mobile payment system. E-commerce has to face a lack of faith and transparency, and people have a negative outlook towards e-commerce transactions in Bangladesh. Step by step, the users of credit and debit card are few. So, consumers can't pay online. Recently, introducing digital wallet payment system like bKash, Rocket, Nagad, M-cash and I-pay bring revolutionary changes in the e-commerce sector. Users are being benefited by using those digital wallet systems of payment. These are many conveniences and easy to use those digital wallet systems which are supported by any mobile device. Despite the rapid development of e-commerce business in Bangladesh, it has to face numerous obstacles including instability of internet connection, slow speed, parcel delivery logistics, and products & service quality maintenance. The e-commerce sector has to suffer for a lack of logistics and a good transportation system. Due to inappropriate transportation, delivery of products hampered surely. About 65% of e-commerce business activities are taken place in Dhaka (Capital) and Chittagong. E-commerce has been failed to operate its business operations in rural and distant areas of the country due to poor infrastructure and supportive organs (Khan, 2020). Despite some key challenges, Bangladesh has been considered as fertile land for e-commerce sectors. Compared to previous days, Now, Bangladesh is trying to overcome and improve its position in the e-commerce sector like others and proved already (Islam, 2020).

The main aim of the study is to explore the factors affecting consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic in Bangladesh. There are some specific aims of the study, such as: to identify the factors that have an effect on internet shopping behavior; to explore the impact of coronavirus disease (COVID-19) pandemic on consumers' internet shopping behavior of in Bangladesh.

Literature Review

Internet Shopping Behavior

Online stores ensure consumers' advantages by conveniently providing different types of products. Previously, the transaction was difficult but e-commerce has made it easier than any other time (Lim & Dubinsky, 2004; Prasad & Aryasri, 2009). Monsuwe, Dallaert, and Ruyter (2004) compared both offline and online shopping and found that online shopping is easier and more facilitated than offline shopping where online shopping took less time and effort. Besides online shopping permits consumers to access more information related with product and services that help consumers to compare both price and product quality with other producers. Security, appearance, quick loading, sitemap, and validity are the most significant factors of online shopping that influence consumers to make online purchase (Salehi, Abdollahbeigi, Langroudi, & Salehi, 2012). Generally, customers can be able to get any data and information easily by the internet (Wang, Ye, Zhang, & Nguyen, 2005). When online shopping, consumers can't be able to touch and feel the product before purchase but online services provide more information about their products and services, so that customers may judge the product and services when they need (Lim & Dubinsky, 2004). Most online services provide 24/7 customer supports which enable consumers to take necessary information related to product and services at any time and any places which attract consumers to make online purchase (Hermes, 2000; Hofacker, 2001). Wang, Ye, Zhang, and Nguyen (2005) conducted empirical research on online shopping and found that the convenience of the internet put a significant influence on consumers' minds to purchase online. According to Lui, Xiao, Lim, and Tan (2017), the core influential factor for consumers' online purchase behavior is website quality. It works as a first impression on consumers to make online purchase.

Product Factor

The product can be anything like good, service, people, place, idea, information and organization that seek attention and try to satisfy the needs, wants, or desires of the consumers. Good quality of the product can be defined as a defect- and fault-free product that can be identified by eight key dimensions, such as product performance, product features, reliability of product, confirmation of product, durability of product, serviceability, aesthetics and perception of quality (Tjiptono, 2008). Only when a product can be able to fulfill the consumers' needs and wants, can it be called as a quality product (Kotler & Amstrong, 2008). According to Mashao and Sukdeo (2018), most of the consumers purchase products by seeing product quality, product features, product performance, and cost of the product. Product quality can be able to form retailers' reputation that impact consumers' purchase decision (Pan & Zinkhan, 2006). Jaminyasa, Pulawan, Martadiani, and Amerta (2017) found that product quality has a significant impact on customer purchase decision and satisfaction. Andrei, Zhafira, Akmal, and Kumar (2013) stated that the majority of the consumers come to convenience stores and buy a product because of product and service quality these stores provided. Likewise, product has an influence on consumers' shopping behavior in Bangladesh (Hossain & Khan, 2018).

Price Factor

Price can be expressed as money that is charged for products or services or the amount of value that has to pay consumers for getting, purchasing, or using products or services (Kotler & Armstrong, 2012). Generally, all elements of the marketing mix are responsible for expenses but price only accumulates income for the organization. Satit, Tat, Rasli, Chin, and Sukati (2012) argue that, among the product, price, place, and promotion, price is the only element influencing consumers more during their buying decision in most cases. For an instant, companies offer a competitive price and provide a special discount for their products and services to attract consumers. Munusamy and Hoo (2008) found that pricing strategy has a significant influence on customer motives and consumers' buying decisions. Consumers pay deep attention and consideration on price when they decide to purchase the product. By considering price most of the consumers make a purchase (Kusumawati, Oswari, Utomo, & Kumar, 2014). According to Andrei, Zhafira, Akmal, and Kumar (2013), the majority of the consumers come to convenience stores and make a purchase because of the price stores offer to the consumers and it has a great impact on the customers.

Time Saving Factor

Time saving demonstrates consumers require less time to shop in the retail stores, fast transaction speed, without standing in a long line at these stores. Consumers can save their time with fast transactions and services (Schaupp & Bèlanger, 2005). Morganosky and Cude (2000) found that the core determinations of online grocery shopping are time saving and convenience. Consumers are intended to shop more at the place where less time required. Convenience, fast delivery, and time saving are the most essential key elements for online shopping and the other side, branding isn't an important factor for online shopping (Kloppers, 2014). Consumers are influenced more by time saving, security and website design to purchase online (Ganapathi, 2015). According to Alam and Yasin (2010), website design, reliability, product variety, and delivery performance are the most influential factors for online shopping in Malaysia where time saved doesn't influence consumers to make online purchase.

Payment Factor

E-payment system refers to an electronic payment system that allows users to transact electrically

anywhere in the world (Humphrey, Pulley, & Vesala, 1996). It permits the individual to pay via online anywhere and anytime for both national & international trade (Weir, Anderson, & Jack, 2006). The M-payment system is a specific kind of E-payment system that permits mobile users to make transactions globally by mobile device and communication technology where internet connection is required (Dahlberg, Mallat, Ondrus, & Zmijewska, 2006). Another common form of electronic payment system is Electronic point of sales (E-POS) that is popular for containing several features like user-friendly, multi-operational, multi-uses, etc. It permits users to record transactions for evidence of the payments for vibrant accounting purposes (Atarere & Osemwegie-Ero, 2014). According to Adebayo, Osanyinlusi, and Adekeye (2017), the E-payment system plays a great role in the buying behavior of retail outlets consumers as it helps to enhance customer satisfaction by allowing greater facilities of global trade and commerce transactions.

Security Factor

Security is one of the most essential internet shopping or e-commerce dimensions. During internet shopping, consumers and trade organizations have to process vast data and information related to the consumers and their personal information. In that case, trade organizations have to emphasize consumers' information security and protection (Pinto, Santos, & Marques, 2009). Today internet shopping has to face security issues, like identity theft and fraud (Tsiakis, 2012). Hossain, Jamil, and Rahman (2018) found the most influential factors for consumers' online shopping decisions, such as security, personal hobby, payment method, appropriate pricing, privacy, social media, and reference groups. These factors put significant influences on customer online buying decisions. Lack of security or containing less security can roll back to consumers from online shopping. In this case, consumers are worried about the protection of their data and information especially about their credit card and debit card that can be fraud or misuse (Comegys, Hannula, & Váisänen, 2009). Shergill and Chen (2005) examined that, the key dimensions of internet shopping or e-commerce are: website design, customer service, reliability, and security that affect consumers' internet shopping decisions. Ahmed, Hussein, Minakhatun, and Islam (2007) suggested that to succeed in internet transactions organizations must maintain security, privacy, trust, and reliability of their online consumers. To promise these dimensions organizations has increased their capabilities and resources.

Administrative Factor

In a developing country, the government plays an important role in developing and promoting e-commerce sites. The government can maintain online payment security and build strong ICT infrastructures that can easily be accessible to all. Governmental support may be considered as an influential factor for e-commerce in a country (Kabango & Asa, 2011). The government is committed to promoting e-commerce site (Licker & Molla, 2005). Eid (2011) found that the Saudi government helped to promote local e-commerce site that was found as an essential factor for developing online buying in Saudi Arabia and people have to believe in governmental activities. The government is an external environment that assists in increasing the e-commerce platform and it influences positively consumers to make online purchase (Hai & Kamal, 2015). The government can assist e-commerce by taking fiscal and tax policy, guide policy, exchange rate policy, and administrative support that can accelerate e-commerce development (Nelson & Soete, 1988).

Psychological Factor

Generally, psychological factors work as driving forces for an individual. The psychological factor consists of four key elements: motivation, perception, learning, and attitudes or beliefs. Smith and Rupp (2003)

stated that consumers make decisions when they purchase, and they are influenced mostly by perception, attitudes motivation, personality, and emotion, which play a vital role in their online buying behavior. Vainikka (2015) found that internal influences—motivations, emotions, personality, and attitudes—are the most influencing factors of the consumers' purchase decision. All these factors work as driving forces inside of an individual to make a choice and a purchase decision. An individual may have two types of personalities: virtual and real-life personalities. Some individual prefers to interact virtually and make online purchase. The person belonging to this type of personality can be more interested in online purchase (Schiffman & Kanuk, 2009). Perception may differ from individual to individual. People's choice criteria are determined by own perception. Perception is all about how individual think and perceive about the world and draw a meaningful picture based on the information which they obtain from their sensory organs. By an individual's perception, people choose and select the specific products and are influenced through it (Lake, 2009). Learning influences consumers' decision making. Consumers learn from previous incidents or activities. Consumers may learn from marketers' activities or other stimuli beyond the control of marketers (Perreault & McCarthy, 2002). Consumers' attitudes may have varied towards music, clothes, food, politics, religion, and so on. The attitude of an individual impacts buying behavior. Consumers make a purchase only when their attitudes towards the perspective products or services are favorable. Marketers should make sure that their products or services have a positive impact on consumers (M. Trehan & R. Trehan, 2009). Personal factors and its sub-dimensions like market maven, constancy and open minded have established a positive association in the conceptual hypothesis. In the same manner, sales promotion and its sub-dimensions such as psychological factors and physical layout have also positive influence (Rehman, Yusoff, Zabri, & Ismail, 2017).

Conceptual Framework and Hypotheses

From the above discussion, seven hypotheses (from H₁ to H₇) are formulated (Figure 1):

- H₁: Product factor has a significant positive impact on consumers' internet shopping behavior.
- H₂: Price factor has a significant positive impact on consumers' internet shopping behavior.
- H₃: Time saving factor has a significant positive impact on consumers' internet shopping behavior.
- H₄: Payment factor has a significant positive impact on consumers' internet shopping behavior.
- H₅: Security factor has a significant positive impact on consumers' internet shopping behavior.
- H₆: Administrative factor has a significant positive impact on consumers' internet shopping behavior.
- H₇: Psychological factor has a significant positive impact on consumers' internet shopping behavior.

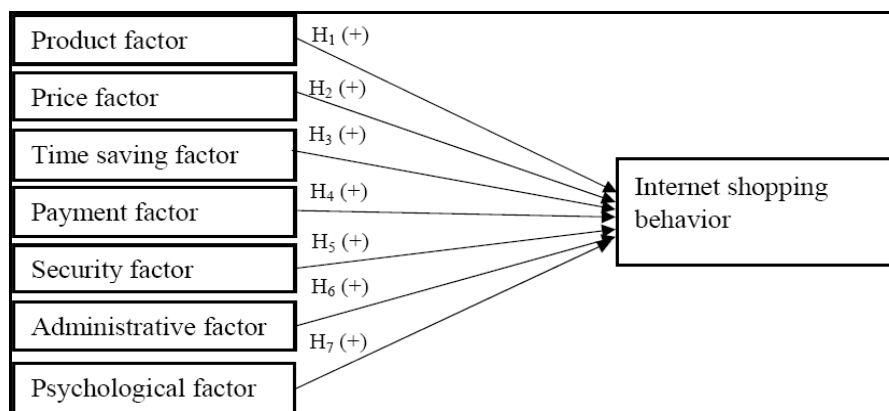


Figure 1. Research model on internet shopping during the COVID-19 pandemic.

Methodology

Types of Research Design

In the research, consumers' shopping behavior regarding online perspective in terms of noticeable factors has been required to choose. Therefore, at first an exploratory research has been conducted to gain a primary understanding about the influential factors to choose an online shopping from Bangladeshi consumers then the descriptive research has been conducted.

Information Needs

The type of information needed for the research is mainly primary in nature and all data have been collected from primary sources by the online personal interview method. The data are quantitative in nature. Conversely, from the secondary sources we have developed literature review that gives us insight about the stated objectives.

Measurement Instruments

The research used seven constructs to influence consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic. Product factor includes branding product, feature of product, and diversity of product. Price factor includes lower delivery charge, suitable price, and rational price. Time saving factor includes less waste time, less time in evaluating and selecting, and less time to purchase. Payment factor includes convenient cash on delivery, safe in transactions with this web, and secure financial transaction. Security factor includes safe and secure website, protect consumers security, and trustworthy website. Administrative factor includes social distancing, stay at home, and lockdown. Psychological factor includes interest and hobby, attitudes and perception, and feelings excitement.

Scaling Technique

The research has used five-point Likert scale to stimulate the responses. The respondents have marked the point that the best indicates how they would describe the object being rated. Respondents 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 have been done on 20 respondents.

Questionnaire Development

All the questions used are closed ended. Closed-ended questions are easily analyzable, comparable with other answers and permit saving time for the respondent and the interviewer. However, as the study made English version of the research questionnaire it is easiest for the study to exclude open questions because as non-English natives, the study could have some difficulties to translate and well interpret them. Indeed for the researchers closed-ended questions are easiest to code and analyze the data.

Sampling Technique and Sample Size

Non-probability sampling has been used because it is less costly and less time consuming to prepare a sampling frame. Among the several ways of non-probability sampling, convenience and judgmental sampling technique has been used because it is readily available and convenient, and generates relatively low cost. For the study it is relevant to be able to obtain a sample of around 230 respondents.

Data Collection

The research collected data from May 10, 2020 to Jun 10, 2020 in personal interview by online survey

method through a structured questionnaire with five-point Likert scales from 230 online consumers in the perspective of Bangladesh.

Data Analysis

Data are collected from actual Bangladeshi consumers who have already made online purchase and encoded in SPSS 25.0 software for analysis. It is analyzed using descriptive statistics analysis, reliability statistics analysis, and multiple regression analysis.

Findings and Discussions

Table 1

Descriptive Statistics Analysis

| Factors | Items | N | Min. | Max. | Mean | Std. Dev. |
|-----------------------|---------------------------------------|-----|------|------|------|-----------|
| Product factor | Branding product | 230 | 1 | 5 | 4.91 | 1.125 |
| | Feature of product | 230 | 1 | 5 | 3.87 | 1.021 |
| | Diversity of product | 230 | 1 | 5 | 3.91 | 1.123 |
| Price factor | Lower delivery charge | 230 | 1 | 5 | 4.89 | 1.450 |
| | Suitable price | 230 | 1 | 5 | 3.89 | 1.016 |
| | Rational price | 230 | 1 | 5 | 3.51 | 1.201 |
| Time saving factor | Less waste time | 230 | 1 | 5 | 4.90 | 1.259 |
| | Less time in evaluating and selecting | 230 | 1 | 5 | 3.72 | 1.210 |
| | Less time to purchase | 230 | 1 | 5 | 3.19 | 1.101 |
| Payment factor | Convenient cash on delivery | 230 | 1 | 5 | 4.72 | 0.922 |
| | Safe in transactions with this web | 230 | 1 | 5 | 4.53 | 0.899 |
| | Secure financial transaction | 230 | 1 | 5 | 3.32 | 1.106 |
| Security factor | Safe and secure website | 230 | 1 | 5 | 3.51 | 1.067 |
| | Protect consumers security | 230 | 1 | 5 | 4.74 | 0.994 |
| | Trustworthy website | 230 | 1 | 5 | 3.94 | 1.003 |
| Administrative factor | Social distancing | 230 | 1 | 5 | 4.75 | 0.891 |
| | Stay at home | 230 | 1 | 5 | 4.63 | 0.995 |
| | Lockdown | 230 | 1 | 5 | 4.52 | 0.989 |
| Psychological factor | Interest and hobby | 230 | 1 | 5 | 4.67 | 0.997 |
| | Attitudes and perception | 230 | 1 | 5 | 4.85 | 0.944 |
| | Feelings excitement | 230 | 1 | 5 | 3.12 | 1.152 |

Summary of the Key Factors that Impact Internet Shopping Behavior

As illustrated in Table 1, the key factors impact consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic. In this table, factors present a mean score 4 or more. Majority of the respondents agree with branding product (mean score is 4.91). Therefore, branding product significantly affects consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic. Most of the respondents approve in lower delivery charge (mean score is 4.89). Therefore, lower delivery charge has significant influence on consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic. Also, less waste time (mean score is 4.90), convenient cash on delivery (mean score is 4.72), safe in transactions with this web (mean score is 4.53), protect consumers security (mean score is 4.74), social distancing (mean score is 4.75), stay at home (mean score is 4.63), lockdown (mean score is 4.52), interest and hobby (mean score is 4.67), and attitudes and perception (mean score is 4.85) significantly influence consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic in Bangladesh.

Table 2

Reliability Statistics Analysis

| Factors | No. of items | Cronbach's alpha |
|-----------------------|--------------|------------------|
| Product factor | 3 | 0.753 |
| Price factor | 3 | 0.758 |
| Time saving factor | 3 | 0.719 |
| Payment factor | 3 | 0.749 |
| Security factor | 3 | 0.610 |
| Administrative factor | 3 | 0.738 |
| Psychological factor | 3 | 0.769 |

Reliability Statistics Analysis

As exemplified in Table 2, reliability analysis is measured via Cronbach's coefficient alpha to check internal consistency of the constructs. All constructs have no problems in reliabilities if the Cronbach's alpha values exceeded the criterion of 0.700 (Hair, Rolph, Barry, & William, 2010). Here, as is illustrated, the lowest value of Cronbach's alpha is 0.610 for security factor. All other factors are above 0.700 (70%) except security factor. Therefore, the survey instrument is reliable to measure all factors consistently and free from random error.

Table 3

Model Summary

| Model | R | R square | Adjusted R square | Std. error of the estimate |
|-------|--------------------|----------|-------------------|----------------------------|
| 1 | 0.717 ^a | 0.515 | 0.500 | 0.790 |

Model Summary

As revealed in Table 3, the value of correlation coefficient, $R = 0.717$ (71.7%) mentions that there is reasonable positive linking between consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic and product factor, price factor, time saving factor, payment factor, security factor, administrative factor and psychological factor. Nevertheless, only 51.5% (R-square values of 0.515) variation in consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic is accounted because of product factor, price factor, time saving factor, payment factor, security factor, administrative factor and psychological factor. The adjusted R^2 is 0.500 implying that the seven factors can pointedly account for 50% variance in the consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic.

Table 4

ANOVA

| Model | | Sum of squares | df | Mean square | F | Sig. |
|-------|------------|----------------|-----|-------------|--------|--------------------|
| 1 | Regression | 155.594 | 7 | 22.228 | 35.598 | 0.000 ^b |
| | Residual | 146.736 | 222 | 0.624 | | |
| | Total | 302.329 | 229 | | | |

ANOVA

As shown in Table 4, regression analysis is attained to study the linking between product factor, price factor, time saving factor, payment factor, security factor, administrative factor and psychological factor with consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic. Seven factors

are recommended, and outcomes are computed in Table 4 and revealed in Figure 2. F-statistics created ($f = 35.598$) is significant at 1 percent level (sig. $f < 0.01$) with 7 and 222 degrees of freedom, therefore approving the fitness for the model.

Table 5

Coefficients

| Model | Unstandardized coefficients | | Standardized coefficients | t | Sig. | Impact |
|-----------------------|-----------------------------|------------|---------------------------|-------|-------|----------|
| | B | Std. error | Beta | | | |
| Constant | 0.139 | 0.258 | | 0.539 | 0.590 | |
| Product factor | 0.260 | 0.058 | 0.254 | 4.509 | 0.000 | Accepted |
| Price factor | 0.104 | 0.058 | 0.099 | 1.789 | 0.075 | Rejected |
| Time saving factor | 0.234 | 0.058 | 0.247 | 4.042 | 0.000 | Accepted |
| Payment factor | 0.142 | 0.069 | 0.120 | 2.049 | 0.042 | Accepted |
| Security factor | 0.102 | 0.077 | 0.093 | 1.331 | 0.185 | Rejected |
| Administrative factor | 0.113 | 0.056 | 0.119 | 2.039 | 0.043 | Accepted |
| Psychological factor | 0.0212 | 0.074 | 0.209 | 2.432 | 0.031 | Accepted |

Coefficients

As illustrated in Table 5 and Figure 2, the results designate that five out of seven factors are significantly related to consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic. In contrast, the rest of the two factors have no significant connection with consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic. Product factor ($\beta_1 = 0.254$, $t = 4.509$), time saving factor ($\beta_3 = 0.247$, $t = 4.042$), payment factor ($\beta_4 = 0.120$, $t = 2.049$), administrative factor ($\beta_6 = 0.119$, $t = 2.039$), psychological factor ($\beta_7 = 0.209$, $t = 2.432$) significantly related to consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic at $p < 0.05$. Therefore, the hypotheses H_1 , H_3 , H_4 , H_6 and H_7 are accepted. Conversely, H_2 and H_5 are rejected as price factor and security factor have no significant connection with consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic.

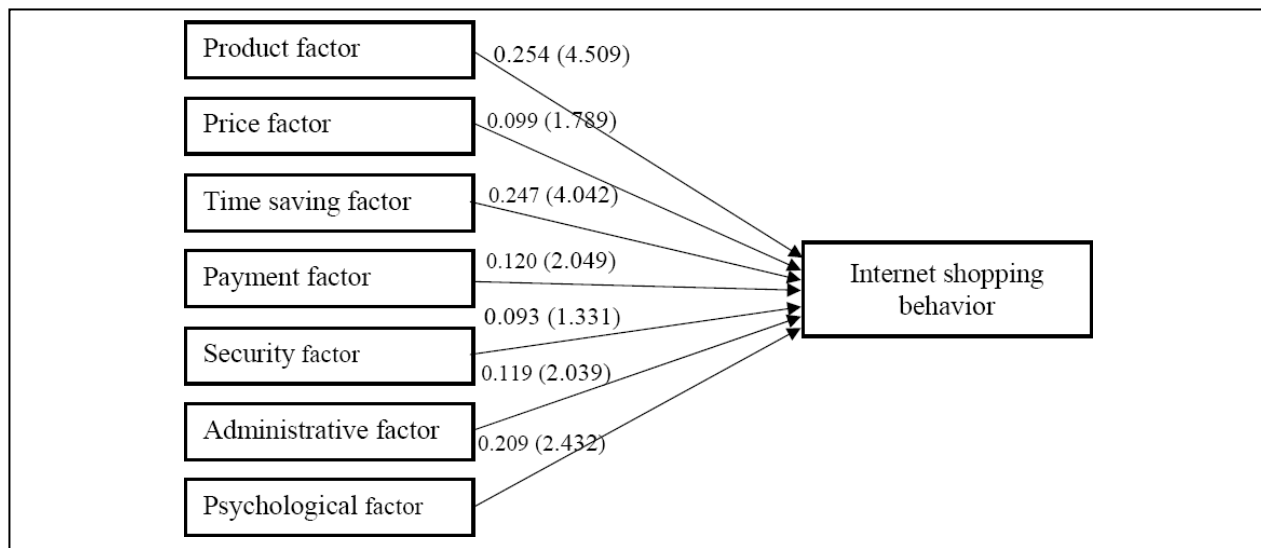


Figure 2. The results of the full model on internet shopping during the COVID-19 pandemic.

Conclusion, Limitation, and Direction for the Further Study

The E-commerce industry in Bangladesh is increasing speedily despite having some barriers and becoming more competitive day by day. Not only local companies but also foreign companies are engaged in the competition. This paper attempts to investigate the factors that have a significant impact on consumers' internet buying behavior. Product, time saving, payment, and administrative factors significantly influence the consumers' internet buying behavior. Products and services that are offered online, must maintain the products and service quality. Payment options have to be easier, convenient, and more secure. As most of the online consumers have difficulties using the online payment system like credit and debit cards and are unfamiliar with the electronic payment system, companies may accept cash on delivery. Because most of the customer prefer cash on delivery instead of an electronic payment system in Bangladesh. Security, delivery, product availability, and product variety are the important factors which significantly affect consumers' internet shopping decision in Bangladesh (Hossain, Rahman, & Hasan, 2018). Infrastructure, internet stability, transportations, time saving and delivery have been considered as the most important factors to attract the consumers to shop online. Internet shopping helps to reduce the consumers' shopping time and permit the consumers to get lots of information related to the products and services and compare with other companies' prices. The e-commerce industry emphasized getting into the business countryside especially rural and remote areas of Bangladesh. This paper also proposes that e-commerce platforms have to ensure the consumers' privacy and security, and protect their data from violence and being cheated. Consumers have dread online transactions and buying, because the e-commerce platform failed to ensure the proper security, trust, and confidence of the consumers. Companies can ensure fast delivery across the country to attract consumers towards e-commerce and purchase online. If e-commerce can meet the challenges, consumers can be more benefited. Thus, consumers' willingness to online purchases will be increased and e-commerce will be more popular in Bangladesh. Despite having several issues related to the e-commerce obstacle, the e-commerce industry has the chance to put an impactful contribution to the country's GDP and dominate the economy of Bangladesh. The government of country has been taken numerous developmental activities to improve the e-commerce industry.

With the start of COVID-19, the e-commerce industry is observing a peculiar increase internationally and with the world heading into a foreseeable worldwide recession, the development of the industry is bound to slow down. The rising market is now witnessing the lively enlargement of internet shopping. The research examines the factors influencing consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic in the South Asian country like Bangladesh. The present study evaluates the impact of seven factors: product factor, price factor, time saving factor, payment factor, security factor, administrative factor and psychological factor on consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic. Results of the study demonstrate that product factor, time saving factor, payment factor, administrative factor and psychological factor have a vigorous and positive association with consumers' internet shopping behavior during the coronavirus disease (COVID-19) pandemic in the context of Bangladesh. It has suggestions for online marketing practicing companies regarding the actual policy of internet shopping for online consumers during the coronavirus disease (COVID-19) pandemic in developing country like Bangladesh. The study is limited in Bangladesh only during the coronavirus disease (COVID-19) pandemic, and the result may be not applied to other places and other duration like post pandemic situation. The data may not be the actual representative of overall Bangladeshi consumers' view due to sample size like only 230

respondents. Further research is instructed to improve the generalizability of the sampling by extending the sample size. The study found few influences of the independent variables, such as product factor, price factor, time saving factor, payment factor, security factor, administrative factor and psychological factor. So there may be some other variable which may influence consumers' internet shopping behavior during the coronavirus disease (COVID-19) in Bangladesh.

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