

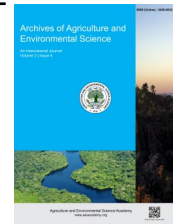


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ORIGINAL RESEARCH ARTICLE



Customer attitude, buying behavior and satisfaction towards online shopping: An empirical study in some selected areas of Bangladesh

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ABSTRACT

In the current digital era, online shopping has swiftly risen to prominence among Bangladeshis' preferred methods of making purchases. The current study was carried out to find out suburban customers' socio-economic profile, male and female attitudes, influencing factors, customer satisfaction, and problems with online shopping. For this study, 110 customers were selected using convenience sampling techniques at Muktagachha and Fulbaria Upazila in the Mymensingh district of Bangladesh. Along with descriptive statistics, principal component analysis (PCA) including factor analysis and Likert scales (5-point) were used to analyze the data. The study found that about 71% of the customers were aged 18 to 36 years; 100% of the customers were familiar with purchasing non-agricultural products; about 78% of the customers were interested in buying agricultural products in the near future; respondents used social media like Facebook (77%) for online shopping; and about 68% of the customers were willing to pay more for security, better quality of the products, and a reliable platform. Customer satisfaction shows that time-saving (4.17), variety of products (3.93), and cash on delivery (3.86) payment systems were considered satisfactory items for online shopping. Absent of touch and feel (3.47), less quality (3.31), and online payments (3.28) were the major problems of respondents while they bought products online. To increase customer awareness of information technology services and foster a favorable view of the e-commerce industry, all online retailers should enhance their convenient promotional tools and service strategies. This paper intended to identify the factors that influence consumers' decision-making when deciding whether or not to purchase a product.

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INTRODUCTION

Globalization and technology are continuously reshaping our economy. Besides, the impact of information and communication technology (ICT) is giving rise to a new type of knowledge-based economy. Technology has played a crucial role in defining today's globalized market structure. Digital media, a part of "Digital Bangladesh," has a clear edge over traditional media in engaging customers at lower costs. Digital marketing is the promotion of products or brands via one or more forms of electronic media (Bojkić *et al.*, 2016). It is the marketing of brands

through online and other digital communication channels to prospective consumers. The impact of digital marketing communication on consumers and the introduction of the Internet and IT-enabled sectors had a significant impact on the lives of ordinary people from all walks of life. Using digital technologies like smartphones, desktop computers, and other digital media and platforms, digital marketing is the area of marketing that makes use of the internet and online. Businesses promote products, services, and brands through online media platforms. As digital platforms become increasingly incorporated into marketing plans, they are broadly divided into seven main categories,

including search engine optimization, pay-per-click social media marketing, content marketing, email marketing, mobile marketing, and marketing analytics. A new era where consumers can select the shopping media that best suits their interests in shopping has been generated by the healthy competition between traditional and online shopping. The methods used to gather product information, consumers' perceptions of risk, and their access to comparable product categories are some of the primary distinctions between the two shopping media (Bailusy *et al.*, 2022). The Internet had revolutionized the way people shop and had quickly grown into a global phenomenon. This practice of shopping was known as business-to-consumer online shopping since an online shop evoked the physical similarities of buying products and services from an internet shop. Digital shopping is becoming an accepted way to purchase various types of goods and services (Haripriya, 2016). Billions of people now use the internet, social media, smartphone apps, and other digital communication technologies on a regular basis.

To provide clear insights into how people perceive products and services, a study was done by Sridevi (2021), and the results of this study helped to determine client satisfaction levels and the efficiency of digital marketing. The specific objectives of that research were to understand consumer behavior toward online marketing and to give e-marketers a structural foundation for their e-business strategies. Customers were more likely to be satisfied with online services if they realized how the internet serves as a hub for different goods and services and how it lowers uncertainty in the purchasing process. Chowdhury and Chowdhury (2017) identified that digital marketing's main goal was to use digital media to advertise the product and draw in customers. The article focused on how consumers view digital marketing. The report offered theories regarding demographic factors and client perception. A sample of 200 customers was used to test the proposed assumptions. According to the report, there was a big gap between how customers feel about digital marketing and how much money the respondents make. Internet-based purchases of goods or services are referred to as online consumer buying behavior (Liang and Lai, 2000). There are many various products that could be offered online, including books, software, gadgets, and music. The reasoning behind these possessions is that when purchasing these things, one does not need to examine each one individually because most, if not all, products could be identified from the product explanations and descriptions (Singh and Sailo, 2013). The psychological state of customers with regard to making purchases is described by their attitude toward online shopping. Individuals with preferences are called customers. It is stated to be a universal consumer attitude when the majority of people in a given group have one opinion or the other about a given product, service, entity, person, location, or object. This opinion could have a positive or negative impact on how that person, product, or entity is marketed (Datta *et al.*, 2015), and gender is becoming relevant for e-business due to the rise in female Internet usage (Perju-Mitran and Budacia, 2015). The influencing and problematic aspects that affect how well people adjust to online shop-

ping and Customers were encouraged to shop online by motivating elements, but the rise of online shopping was slowed by troublesome aspects (Al-Amin *et al.*, 2020).

Hoque *et al.* (2020) conducted a study using quantitative and exploratory research methods to better understand how Bangladeshi consumers felt about making purchases on Facebook, a well-liked social media platform. Facebook had changed the business focus from a brick-and-mortar platform to an online retail platform as a part of social media marketing. Facebook marketing might provide clients with what they want by having the needed things delivered to their doors in the least amount of time, creating new employment opportunities. Last but not least, the government could establish some useful guidelines and laws to verify social media marketing, serving as a safety net for both businesses and consumers. Reliability, time saved, product variety, and delivery performance all had a favorable impact on customer happiness; however, website design had no significant impact on customer satisfaction. In light of this finding, it was suggested that companies in the e-commerce industry continue to provide the highest quality products and services to their customers, as only then would customers be satisfied and enjoy purchasing products from the website in the future and be more likely to repeat their purchasing experience on the same website (Wilson and Christella, 2019). Datta and Acharjee (2018) examined that for Bangladesh, it was crucial to comprehend the general state of consumer attitudes concerning online purchasing. The main goal of this essay was to pinpoint the various elements influencing young consumers' perceptions about internet shopping in Dhaka. A multiple regression model had been taken into account to quantify the effect. The results demonstrated that all eight variables—security (beta value: 0.160), after-sales service (0.062), time savings (0.191), return policy (0.170), website design (0.183), product quality (.053), prior experience (.084), and reputation of the online vendor—had a favorable effect on young consumers' attitudes toward online shopping (.197). A variance analysis revealed that six key sociodemographic variables—gender, family income, personal income, educational attainment, membership in the current household, and daily internet use—had a statistically significant association (p value 0.05) with consumers' attitudes toward online shopping.

Bangladesh has seen an increase in internet users since the debut of 4th generation internet in 2018, and the internet infrastructure is continually growing. Bangladesh is one of the growing economically developing countries where the online marketplace has become popular in recent days (Khatun *et al.*, 2020). Customers are already eager to purchase the proper products from e-commerce companies. As e-commerce is growing rapidly with this new concept in Bangladesh during the pandemic, this is the time to analyze the attitude of sub-urban area customers'. More than 7,000 e-commerce companies are currently functioning through websites and social media; the most well-known of these are Chaldal.com, Ekhanai.com, Bikroy.com, and Rokomari (Rahman *et al.*, 2018). The potential for internet technology to change practically every area of corporate operations. Since digital marketers serve as an intermediary between consumers

and the producers of products and services, it is imperative to adopt a multidisciplinary approach to understanding how consumers and marketers view digital marketing. Analyzing consumer perceptions based on many facts about digital marketing is essential because producers, consumers, and digital marketers are all interconnected. The current work has therefore attempted to address these aspects. The primary purpose of the study is to examine customer opinions on online shopping among those who reside in sub-urban areas. The present study will provide valuable information to individuals and researchers who will conduct further studies of similar nature and encourage them to conduct more comprehensive and detailed investigations in this particular field of study. The specific objectives of the study were as follows: (i) To analyze the socioeconomic characteristics of sample households; (ii) To compare the attitudes of male and female respondents towards using different online purchasing tools; (iii) To identify factors that influence consumers buying behavior from online platforms in sub-urban areas; (iv) To analyze the satisfaction and problems of customers towards online shopping in sub-urban areas.

MATERIALS AND METHODS

A sample of 110 individuals was selected from Tarati and Kumargata unions of Muktagachha, Asim patuli, and Putijana union of Fulbaria of Mymensingh district. The sample was selected based on the criteria of being a user of online shopping, where consumers purchase products through online. The data were collected from April to July 2022 using a well-structured interview schedule. Convenience sampling technique was used to get relevant information. Different computer software, like Microsoft Excel and Statistical Package for Social Science (SPSS) version 23, was used to analyze the data. Descriptive statistics were used to characterize the fundamental characteristics of the data. They provide a simple summary of the sample and the measures. Mean, SD, and variance were used in the descriptive statistics part. The final result of the analysis is then presented and summarized in tabular form with meaningful interpretations and explanations. The most frequently used summated scales in the study of social attitudes follow the pattern of the Likert scale. To analyze customer's satisfaction and problems towards online shopping Likert scale(5-points) was used. The scale is named after its inventor, psychologist Rensis Likert (Likert, 1932). A Likert scale was devised in 1932 in order to measure attitude in a scientifically accepted and validated manner (Edmondson, 2005). The weighted average ranking method was used for the order of preference for the online websites (Saravanan and Devi, 2015). Weighted average score (WAS) method used for calculating customer satisfaction and problems towards online shopping which was based on previous research relating in online shopping behavior of customers.

WAS = Weighted average score

Weighted total = Score × Number who check that score.

WAS = Total Score/Total number of respondents.

Exploratory Factor Analysis (PCA) was applied to reduce the number of variables to some common factors. The process of rotation links each set of variables to a factor and positions the axes in relation to as many points as possible. However, in some cases, a variable is close to more than one axis and is therefore associated with more than one factor (Jöreskog, 1977).

Factor analysis model

A helpful method for examining variable relationships for complicated concepts like dietary habits, psychological scales, and socioeconomic status is factor analysis. By reducing a vast number of variables to a small number of comprehensible underlying factors, it enables researchers to look into ideas that are difficult to quantify clearly.

The factor analysis model is:

$$X = \mu + LF + e$$

Where,

X = the $p \times 1$ vector of measurements,

μ = the $p \times 1$ vector of means,

L = $p \times m$ matrix of loadings

F = $m \times 1$ vector of common factors and

e = $p \times 1$ vector of residuals.

Here,

m is the number of common factors, and p is the number of measurements on a subject or item. It is assumed that F and e are independent, as well as that each individual F is independent of the others. The means of F and e are 0, $\text{Cov}(F) = I$, the identity matrix, and $\text{Cov}(e) = \Psi$, a diagonal matrix. This factor model is orthogonal because of the assumptions made regarding the independence of the F's.

Under the factor analysis model, the $p \times p$ covariance matrix of the data, X, is calculated as follows:

$$\text{Cov}(X) = LL' + \Psi$$

Where,

L is the $p \times m$ matrix of loadings and

Ψ is a $p \times p$ diagonal matrix.

The i th diagonal element of LL' , the sum of the squared loadings, is called the i h communality. The percentage of variability that can be accounted for by shared factors can be used to evaluate communality values. The i th diagonal element of Ψ is called the i th specific variance, or uniqueness. The specific variance is that portion of variability not explained by the common factors. The goodness of fit can be assessed using the sizes of the specific variances and/or communalities.

RESULTS AND DISCUSSION

Demographic profile

Regarding the personal profile of the respondents, Table 1 shows that 48% of respondents are male and 52% female, the other research showed the study, 850 people participated, and of those, 569 were women and they shop most frequently (Bailusy, 2022). About 71%, are from the age group of 18–36 years, which is generally the target market for online product sellers. Ali et al. (2020) showed that the age range of 23–27 was where internet shopping was most popular, and both men and women were equally interested. About 55% of the respondents are students, and 43% of the respondents are graduates. Online shopping was done more by the students (55%), and a significant portion of them are completing their higher secondary degree. When they enter the workforce, their monthly income will rise, and they will be a very attractive market in the near future. About 48% of the respondents have used online shopping in between 2-5 years while (Rahman, 2016) said that when individuals get more online buying experience, their frequency of shopping decreases; 81% of the respondents are unmarried; and about 59% of the respondents have family incomes of Tk. 15000 (\$160.72) to Tk. 25000 (\$267.87). Table 1 also shows us that students and service holders can be the most prospective customer base.

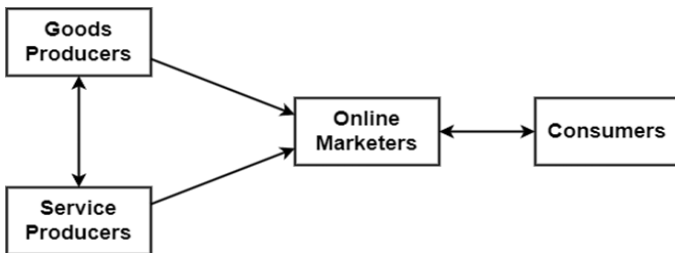


Figure 1. Interlink between online marketers and consumers (Source: HariPriya, 2016).

Table 1. Demographic profile.

Variables	Categories	Frequency	Percentage
Gender	Male	52	48
	Female	58	52
Age (years)	18-36	81	71
	37-51	25	23
	Above 51 years	4	3
Education	S.S.C	12	11
	H.S.C	51	46
	Graduate	47	43
Marital status	Married	21	19
	Unmarried	89	81
Occupation	Student	60	55
	House-wife	18	16
	Service holders	32	29
Using Experience	Less than 2 years	39	36
	2-5 years	53	48
	Above 5 years	18	16
Family income	Less than Tk. 15000 (<\$ 160.72)	24	22
	Tk15000 (\$160.72) to Tk. 25000 (\$ 267.87)	65	59
	More than Tk. 25000 (>\$ 267.87)	21	19

Source: Field Survey, 2022 (US\$ 1= Tk. 93.33).

Attitude of male and female respondents towards online shopping

The attitude of male and female respondents is shown in Table 2. Online stores are open 24/7 and accessible from anywhere with internet access, and respondents agree that the greatest benefit of online shopping is its convenience (30%). Individuals are spending more time shopping as a result of their increased social media usage. 77% of the respondents are using Facebook for their online shopping. Yamin (2017) showed that the majority of respondents indicated that Facebook 99 was their preferred social media platform. Mobile banking service bKash (65%) is mostly popular among the users, while nagad (3%) has less impact on customer minds, and depending on the purchase agreement's payment clauses, different conditions and payment methods are permitted while, 87 individuals, or 54.4% of the total, opted for mobile banking. Both online and cash on delivery payments (50%) are known to the respondents, and Mahmud et al. (2019) reported that people believe that cash on delivery (57.92%) is the most preferred method of payment for online purchases. 100% of the respondents purchase non-agricultural products, and clothing products (39%) are the most common choices of male and female respondents, while agricultural products are 0%, which is not desirable in this age of digital marketing. Nowadays, the marketing channel for agricultural products online is developing. To assess the condition of sub-urban areas, the author tried to identify sub-urban customers' attitudes towards this. Among the respondents, 53% ever looked for an online retailer providing agricultural products, whereas Oresanya and Oresanya (2016) showed that among the respondents, just 15.6% ever looked for an online retailer providing agricultural products. About 78% of respondents say that they would like to buy agricultural products online in the near future. This suggests that the study areas are open to the idea of buying agricultural products online, which is encouraging for the agricultural industry. More than half (68% of total respondents) are willing to pay more for a reliable platform. It is a huge opportunity for companies to earn more through their loyalty.

Table 2. Attitude of male and female respondents towards online shopping.

Variables	Indicators	Female		Male		Total	
Reason for online shopping	Price	21	(20%)	9	7%	30	27%
	Convenience and time saving	15	13%	18	17%	33	30%
	Trust	12	11%	5	4%	17	15%
Use of social media and e-commerce	Brand conscious	10	9%	20	19%	30	28%
	Facebook	42	40%	40	37%	82	77%
	You-Tube	7	6%	3	2%	10	8%
	E-commerce	2	1%	1	1%	3	2%
Use of mobile banking service	More than one platform	7	6%	8	7%	15	13%
	bKash	36	35%	32	30%	68	65%
	Rocket	7	6%	7	6%	14	12%
	Nagad	3	2%	2	1%	5	3%
Payment method	More than one	12	10%	12	10%	24	20%
	Online payment	13	11%	14	13%	25	22%
	Cash on delivery	15	14%	13	12%	30	28%
Purchase products	Both	30	28%	25	22%	55	50%
	Agricultural	0	0%	0	0%	0	0%
Searching agricultural products on online	Non-agricultural	52	47%	58	53%	110	100%
	Yes	30	28%	28	25%	58	53%
Buying agricultural products in future	No	28	26%	24	21%	52	47%
	Yes	40	36%	46	42%	86	78%
Non-Agricultural products	No	18	17%	5	6%	24	22%
	Books	1	1%	3	2%	4	3%
Pay more for reliable platform	Clothing products	33	31%	9	8%	42	39%
	Electronics	4	3%	30	29%	34	32%
	Household goods	8	7%	6	5%	14	12%
	Beauty products	12	11%	4	3%	16	14%
Pay more for reliable platform	Yes	39	36%	35	32%	74	68%
	No	19	17%	17	15%	36	32%

Source: Field Survey, 2022.

Factor analysis

As online shopping is in its primary phase in this area of Bangladesh, little is known about customer perspectives. Therefore, exploratory factor analysis is applied to reduce the number of variables to some common factors. Taking into account all 24 variables, the author organized an exploratory factor analysis.

Total variance explained

The number of factors to retain depends on three criteria. The Eigen values for factors 1, 2, 3, 4, 5, 6, and 7 were successively 4.58, 2.61, 2.15, 2.05, 1.66, 1.56, and 1.40, exceeding the necessary level of 1. The positions of these components have to be above the curve of the scree plot. The total variances explained by the components are also monitored. For this study, the desired level of variance explained by all components is 72%. Based on these criteria, seven factors are selected for rotation. At this stage, the orthogonal rotation technique using varimax rotation is selected. Table 3 shows the total variance explained by factors after rotation. The cumulative variance remained the same after rotation, which is 72.93% for seven factors. Variances explained by initial factors are high. Subsequent factors explain a lower amount of variance.

Factors and variables

The standard value of Cronbach's alpha coefficient is above 0.7. The result shows that factors 1, 2, 3, 4, 5, 6, and 7 have alpha values of 0.797, 0.842, 0.859, 0.851, 0.867, 0.744, and 0.701, respectively, which indicate high internal consistency and reliability of the scale (Table 4).

Factor 1: The highest loading variables are Facebook, YouTube promotion, Google, distribution point, and easy arrangement. The variables can have a good association with promotional factors. Therefore, the factor can be named the convenience promotional factor. The total variance explained by this factor is 12.518%.

Factor 2: The total variance explained by the factor is 11.34%. Variables in this factor are age, income, and lifestyle. As variables loaded high on this factor are related to personal issues, it can be named after a personal factor.

Factor 3: Social value, easy to read, and social status this factor. All variables are connected to peer influence. Therefore, it can be named as a peer influence factor. 11.28% of the variance is explained by this factor.

Factor 4: Variables in this factor are learning, attitude, and motivation. All variables are related to psychological issues. The factor is therefore referred to as a psychological factor. 10.95% of the variance is explained by this factor.

Factor 5: Security and trust issues are the variables in this factor. These variables are named process factors. 10.46% of the variance is explained by this factor.

Factor 6: Variables in this factor are complex processes, attractive products, political issues, and technological. The factors are therefore referred to as brand personality and environmental factors. 9.16% of the variance is explained by this factor.

Table 3. Total variance explained.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.589	20.860	20.860	4.589	20.860	20.860	2.754	12.518	12.518
2	2.619	11.907	32.766	2.619	11.907	32.766	2.495	11.341	23.859
3	2.150	9.775	42.541	2.150	9.775	42.541	2.482	11.282	35.141
4	2.054	9.336	51.876	2.054	9.336	51.876	2.410	10.956	46.097
5	1.665	7.570	59.446	1.665	7.570	59.446	2.302	10.462	56.560
6	1.560	7.092	66.539	1.560	7.092	66.539	2.022	9.190	65.750
7	1.407	6.394	72.933	1.407	6.394	72.933	1.580	7.183	72.933
8	.890	4.044	76.977						
9	.746	3.392	80.369						
10	.617	2.802	83.172						
11	.510	2.317	85.489						
12	.485	2.203	87.692						
13	.445	2.023	89.716						
14	.396	1.801	91.516						
15	.371	1.688	93.204						
16	.320	1.453	94.656						
17	.265	1.205	95.861						
18	.233	1.060	96.922						
19	.222	1.008	97.929						
20	.188	.853	98.782						
21	.153	.695	99.477						
22	.115	.523	100.000						

Extraction Method: Principal Component Analysis; Source: Author's estimation.

Factor 7: Website and popular platform are the variables of this factor. The total variance explained by this factor is 7.18%, and it can be named after the web influence factor.

Numerous factors influence consumers' online shopping behavior, including demographics, social dynamics, past online shopping experience, computer and internet literacy, website design, social media, situational considerations, enabling conditions, product attributes, sales promotions, payment options, delivery of goods, and after-sale services (Pandey and Parmar, 2019).

Customer satisfaction with online shopping

The primary focus of managers should be on customer satisfaction, as it is regarded as the main character (Bailusy et al., 2022). The objective of this section is to identify the numerous variables that influence how satisfied customers are with their online purchasing experiences. Nine statements have been taken on by the researcher to examine customer satisfaction with online shopping. They include time savings, a wide variety, good discounts or low prices, the ability to purchase older, unused, or used items at a discount, price comparison, an easy exchange process, the availability of alternatives, and cash-on-delivery service. The effectiveness of internet shopping was measured using a weighted ranking technique. Table 5 displays the results: The responses were carried out based on the 5-point Likert scale (1 = "strongly disagree" to 5 = "strongly agree"), total sample 110, total possible score 550 and analysis was performed.

Computation of Weighted Average Score (WAS), total score, percentage, and rank of the customer satisfaction statement

The means for the responses were online shopping, which provided a wide variety of products. 3.93: Online shopping is used

to avoid crowds. 3.77: Online shopping is used to buy older, unused, or used items at a low price. 3.62: Online shopping saves time. 4.17: Customers are more likely to be interested in cash on delivery. 3.86, customers get a price comparison. 3.33. Easy exchange of damaged products 3.17, availability of alternatives 3.24. The notifying matter is that all means are above 3 on a 5-point Likert scale, indicating good customer satisfaction.

Computation of the ranks towards online shopping on the basis of satisfaction

It is observed that the analysis shows that online shopping saves time and ranks (1) with 83.45% and (Yasin et al.,) showed with 82.5% of respondents saying "yes," the majority of people believe that shopping online saves time. Here, the percentage was calculated by dividing the total score by the total highest possible score and then multiplying by 100. Online shopping with a wide variety of products goes to rank (2) with 78.72%; cash on delivery goes to rank (3) with 77.27%; respondents practice online shopping to avoid crowds, which ranks (4) with 75.45%; online shopping is used to buy older, unused, or used items at a lower price, which ranks (5) with 72.54%; customers get a good discount or lower price ranks (6) with 67.81%; price comparison ranks (7) with 66.72%; easy exchange of damaged products goes to rank (8) with 63.45%; and availability of alternatives ranks (9) with 64.90%. From the above discussion, the author concludes that time savings, variety of products, and cash-on-delivery payment systems are considered important to determining customer satisfaction with online shopping. In addition, the most essential aspects that determine consumer pleasure are convenience and time-saving (Kavitha, 2017).

Problems with online shopping

The weighted ranking method was used to examine the issues

Table 4. Factors and variable.

Factors	Name	Variables	Reliability of Factors (Cronbach's Alpha)
Factor 1	Convenience promotional factor	Facebook, YouTube promotion, Google, distribution point, easy arrangement	0.797
Factor 2	Personal factor	Age, income, lifestyle	0.842
Factor 3	Peer influence	social value, easy to read and social status	0.859
Factor 4	Psychological factor	Learning, attitude, motivation	0.851
Factor 5	Process factor	security and trust issues	0.867
Factor 6	Brand personality and environmental factor	Complex process, attractive products, political issues and technological	0.744
Factor 7	Web influence factor	website and popular platform	0.701

Source: Author's estimation.

Table 5. Computation of weighted average score (WAS), total score, percentage and rank of the customer satisfaction statement.

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	WAS	Total score	Percentage (%)	Rank
Products exchange policy is complex and time consuming	18	23	14	35	20	3.14	346	62.91	5
Ordered products are not as expected (Less quality, color and size)	13	27	7	39	24	3.31	364	66.18	2
Absent of touch and feel of products	11	21	8	45	25	3.47	382	69.45	1
There is no chance of bargaining	18	28	13	39	12	2.99	329	59.82	8
There is a shortage of skilled workers	15	34	13	40	8	2.92	322	58.54	9
Receiving wrong product	13	26	17	44	10	3.10	342	62.18	6
Sometimes Online payment are not secure	9	28	15	39	19	3.28	361	65.63	3
Much time is needed for products order and delivery	12	30	13	41	14	3.13	339	61.63	7
Additional Charges	21	27	18	40	4	2.81	309	56.18	10
Damaging product in transit	9	31	19	33	18	3.18	350	63.63	4

Source: Field Survey, 2022.

Table 6. Computation of weighted average score (WAS), total score, percentage and rank of the problems on online shopping.

SL No.	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	WAS	Total score	Percentage (%)	Rank
1	Products exchange policy is complex and time consuming	18	23	14	35	20	3.14	346	62.91	5
2	Ordered products are not as expected (Less quality, color and size)	13	27	7	39	24	3.31	364	66.18	2
3	Absent of touch and feel of products	11	21	8	45	25	3.47	382	69.45	1
4	There is no chance of bargaining	18	28	13	39	12	2.99	329	59.82	8
5	There is a shortage of skilled workers	15	34	13	40	8	2.92	322	58.54	9
6	Receiving wrong product	13	26	17	44	10	3.10	342	62.18	6
7	Sometimes Online payment are not secure	9	28	15	39	19	3.28	361	65.63	3
8	Much time is needed for products order and delivery	12	30	13	41	14	3.13	339	61.63	7
9	Additional Charges	21	27	18	40	4	2.81	309	56.18	10
10	Damaging product in transit	9	31	19	33	18	3.18	350	63.63	4

Source: Field Survey, 2022.

that customers had encountered when shopping online. The researcher has picked ten issues for this analysis. They include return issues, ordered goods that were lower in quality, color, and size than anticipated, a lack of a physical connection with the merchant, a lack of a chance to bargain, a lack of skilled laborers that caused delivery delays, receiving the wrong goods, goods that were damaged in transit, and extra fees or additional charges (Table 6).

Computation of Weighted Average Score (WAS), total score, percentage, and rank of the problems with online shopping

The means for the responses are "Products exchange policy is complex and time consuming (3.14)", "Ordered products are not as expected (3.31)", "absent of touch and feel of the products (3.47)", "There is no chance of bargain (2.99)", "Shortage of skilled labor (2.92)", "Much time need for delivery (3.11)", "Online payments are not secured (3.28)", "Receiving wrong products (3.08)", "Additional charges (2.81)", "Damaging product in transit (3.18)". There is a notification that all means are above 2 on a 5-point Likert scale.

It is observed that there is an absence of touch and feel for products, and the percentage is 69.45. Here, the percentage was calculated by dividing the total score by the total highest possible score and then multiplying by 100. The ordered products are not as expected (less quality, color, and size). ranks (2) with a percentage of 66.18, while Kavitha (2017) showed that low quality, color, and size issues, as well as a lack of a merchant's touch and feel, are the most significant issues that customers encounter. Online payments are not secure; they rank third with a percentage of 65.63%. Product damage in transit goes to rank 4 and the percentage is 63.63; product change policies are complex and time-consuming and go to rank 5 with 62.91%. Much time is needed for product orders, and delivery ranks (6) with 62.18%; receiving the wrong product is ranked (7) with a percentage of 61.63; no chance of bargaining goes to rank (8) with a percentage of 59.82; shortage of skilled workers is ranked (9) with a percentage of 58.54; and additional charges are ranked (10) with a percentage of 56.18%. From the above table, the author could say that absence of touch and feel, ordered products were not as expected, and online payments were the major problems of respondents while buying products online.

Conclusion

It can be concluded that this study expands on the existing body of knowledge by identifying the factors (convenience promotional factor, personal factor, peer influence, psychological factor, process factor, brand personality and environmental factor, and web influence factor) that influence attitudes regarding online shopping in sub-urban areas. In this survey, the majority of customers think that purchasing online is convenient and time-saving. This preference level of sub-urban consumers may shift in favor of online purchasing in the near future if the busi-

ness management offers opportunities for bargaining, a return policy, a cash-on-delivery system, and guarantees product quality. Online shoppers look for clear product information and service, time efficiency, variety, and better pricing. Timeliness is crucial while shopping online, and sellers may consider this. Buying agricultural products in the future (78%) indicates that online marketing of agricultural products should receive more emphasis as most of the sub-urban consumers use the online market to purchase non-agricultural products. Practitioners and entrepreneurs can benefit from the study's understanding of sophisticated online customer shopping. This industry needs more focus from all regulatory organizations in order to better strive and provide a sound economic structure throughout the world.

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Author's contribution

Conceptualization: TS and MAR; Methodology and Software: TS; Validation: TS, MK, MAK and MAR; Formal analysis: MK; Investigation: MAR; Resources: TS; Data curation, MK; Writing—original draft preparation: TS; Writing—review and editing: MAK; Visualization: TS; Supervision: TS; Project administration, TS; Funding acquisition: TS. All authors have read and agreed to the published version of the manuscript.

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