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## Factors Influencing Online Buying Behavior: A Study on Bangladeshi Consumers

M. S. Hossain<sup>1</sup>, M. M. Hossain<sup>1\*</sup>

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### ABSTRACT

The study focuses on understanding the major factors which influence the consumer-purchasing behavior in online-shopping with respect to e-commerce as it growing trend in Bangladesh environment. The primary purpose of this study is deciphering how perceived value, perceived risk, and the individual's personal characteristics influence consumer online purchase decisions. A quantitative methodology was conducted and data were gathered through a structured questionnaire from 150 internet consumers. SPSS was used for the data analysis; correlations and multiple regressions were used to assess the interrelationships among variables. The results indicate that Perceived value meaningfully and definitely affects purchase aim and that estimated risk significantly and negatively influences purchase intention. Individuals' income and familiarity with the internet matter too. The results offer some useful implications for e-retailers to increase satisfaction and decrease risk perceptions. Practical implications are provided for targeted marketing strategies. The model could be advanced with integrating cultural or technological factors for more accurate prediction of online consumer behavior in Bangladesh.

### INTRODUCTION

Consumer buying behavior denotes to the choice, acquirement, and use of goods and services by consumers to accomplish their requirements. Consumers often make judgments on what to buy, and many of them are not aware of the factors that affect their selection of certain products, features, or brands (Qazzafi, 2020). The consumer's decision-making procedure, buying habits, buying behavior, and brands he purchases, and the stores he visits are all influenced by a variety of elements, specificities, and features (Rayma & Ali, 2016). Buying habits among consumers have changed in the online age, especially for young consumers (Obiso *et al.*, 2025). E-commerce websites have already transformed the entire globe into an online place, allowing consumers to purchase and sell goods from anywhere in the world (Suhan, 2015). E-commerce may be regarded as an appropriate marketing strategy for purchasing, selling, and focusing on web services, which can be extremely important in attracting, acquiring, and keeping consumers (Al-amin *et al.*, 2020). A type of e-commerce known as "online shopping" occurs when customers buy products or services directly from a vendor via a website, Web shop, e-shop, or virtual store (Datta *et al.*, 2015). This idea is rapidly evolving and becoming a reality on a national and international level to gain a fresh perspective on the promotional aspect to market goods and services, which has an inconceivable impact on increasing loyalty among customers (Khan & Islam, 2017). Though there are additional channels, such as wireless text messaging, electronic billboards, mobile instant messaging, mobile applications, podcasts, digital television and radio channels, etc., the internet is the most common medium for online marketing (Yamin, 2017). In many nations, the internet

is used for information dissemination and as a platform for online marketplace commerce, which involves the sale and purchase of goods. The internet's and other information technology's explosive growth has affected many facets of consumer life, and in recent decades, Internet use has developed into a vast international marketplace for the exchange of products and services (Mesatania, 2022). The benefits of the Internet, such as its ability to deliver vast amounts of information rapidly and affordably and its increasing accessibility, can be partly credited with the rise in online transactions (Kanchan & Kumar, 2015). Through the internet marketplace, consumers can easily acquire details about a brand's product quality, availability, specs, and costs, as well as brand comparisons (Sarker & Roon, 2024). E-commerce also provides several observable benefits from the buyer's point of view, including less time spent sifting through products, better purchasing choices, fewer disputes over orders and invoices, and ultimately more opportunities to purchase alternative goods (Rahman, 2016). Maintaining a robust client database and communicating with them often about promotions and new items are more important for this marketing strategy's success. Because it is accessible, lucrative, and cost-effective, online shopping is widely recognized and favored (Mahmud *et al.*, 2019). Since the internet's inception, the term "e-commerce" has expanded to encompass the electronic exchange of tangible goods and intangibles like information, as well as all trade-related processes like online marketing, ordering, payment, and delivery assistance, as well as the electronic provision of services like online legal advice and after-sales support (Nwaizugbo & Ifeanyichukwu, 2016). When shopping online, customers first research the products they want to buy, and then they submit their order and pay

<sup>1</sup> Department of Business Administration, Khwaja Yunus Ali University, Bangladesh

\* Corresponding author's e-mail: [hmmotahar2006@gmail.com](mailto:hmmotahar2006@gmail.com)

for them before they are delivered (Hashmi *et al.*, 2019). Online purchasing is changing due to customers' use of new digital technology in their solitary lifestyles and everyday routines (Ali, 2020). Web-based purchasing has undoubtedly become more popular due to advancements in data and the advent of internet access (Shawon *et al.*, 2018). A number of reasons, including ease of use, availability, and convenience for users, may contribute to the heavy dependence on e-commerce platforms (Bacay *et al.*, 2025).

With the quick expansion of digital know-how, online shopping has dramatically increased everywhere, including in Bangladesh. Bangladesh offers a lot of prospective consumers for internet businesses because it is a growing nation. Online buying has been quite popular in Bangladesh, and it has gotten considerably simpler in recent years thanks to the government's e-commerce policies (Momotaz & Hasan, 2018). Mobile banking, simplified payment methods, and 5G services have all been offered in the nation. Furthermore, in 2016, the Bangladeshi government launched e-commerce websites for each district. Online purchasing has expanded as a result of this. Nowadays, customers can purchase anything from tickets to daily supplies through online. It has become strangely convenient and ridiculously easy with just a click on computer or a tap on a mobile screen nowadays. Every company, no matter how big or little is active in the online retail industry and works hard to draw in consumers. Online shopping sites including Daraz, Evaly, Pickabo, Rokmari, Ajkerdeal, Othoba, Bagdoom, Priyoshop, Chaldal, and others have revolutionized the traditional retail business by offering convenience, variety, and ease. However, the purchasing habits of online consumers are complicated and impacted by a number of variables. Issues with trust, payment security, and delivery dependability make it more difficult for customers in Bangladesh to make decisions. Addressing the factors that influence online buying behavior is crucial for businesses seeking to optimize their online approach and enhance consumer satisfaction.

## LITERATURE REVIEW

### Perceived Value

The perceived value of online shopping has a big impact on how consumers behave as it shapes their expectations and levels of satisfaction with relation to cost and overall product quality. Purchase decisions are influenced by highlighting advantages that are closely related to a particular product or, occasionally, a whole service. Increased perceived value encourages repeat business and consumer loyalty, while unfavorable views can completely deter future purchase attempts (Rahman *et al.*, 2018). In today's e-commerce transactions, perceived value has a big impact on online shoppers' expectations about the quality and advantages of products relative to their pricing. Customers are more likely to purchase and trust a brand when they believe it offers outstanding value and then come back for more. More consumer happiness and

loyalty during online buying experiences are typically the result of improved perceived value these days (Ahmed *et al.*, 2017). Customers' perceptions of the value of online purchases greatly impact their decision-making process as they balance the costs and advantages of making purchases online. Perceived value has several dimensions, according to studies, including social position, practical utility, and very personal emotional resonance. Studies reveal that a strong perceived value increases client happiness and loyalty, which in turn leads to a considerable increase in recurring business over time. These days, technological developments have a big influence on how customers view the value of e-commerce since they dramatically increase trust in online marketplaces (Hossain *et al.*, 2022). When it comes to online purchasing, factors like product quality and customer service, in addition to price and other associated factors, have a big impact on perceived value. Customers usually compare the financial costs paid later with the convenience and time savings they obtained throughout their purchasing experience. Trust and security play important roles in a subtle way because shoppers want to be sure that their transactions and personal information are safeguarded. User reviews and brand reputation also increase perceived value, which greatly influences consumers' propensity to make passionate online purchases (Husain *et al.*, 2020). The perceived worth of their purchasing activity is relatively properly gauged by customers, who subjectively weigh the benefits of online purchases against the related expenses. Consumer happiness in e-commerce is greatly influenced by elements like product variety and ease of use, but security is also important in some way. Over time, positive encounters often increase perceived value, which results in recurring business and fervent brand promotion. Through influencing customer views and building trust in a variety of online transactional scenarios, social media has a noteworthy influence on perceived value (Sen *et al.*, 2024).

### Estimated Threats

Estimated threats to online purchasing behavior are mostly related to persistent worries about payment security and discontent with return procedures and post-purchase support. Due to long-standing safety concerns, Bangladeshi customers are especially cautious when using credit or debit cards, preferring to pay with cash when their orders are delivered. Online shopping is a major source of annoyance for many people due to the high costs, unclear return procedures, and inability to thoroughly inspect things before purchasing. Estimated threats considerably reduce overall satisfaction with e-commerce transactions each year and undermine customer trust online (Ahmed *et al.*, 2022). In addition to concerns about delayed delivery, consumers' excitement for online shopping is significantly damaged by estimated threats such as swindles and questionable product quality. Hesitancy is sometimes bred by perceived threats, especially for first-time purchasers or individuals with

little prior experience in such purchases. As a result of this scenario developing quickly these days, people may reduce their online purchases or avoid some websites entirely. Customer pleasure declines when perceived risks loom large and quickly undermine customer trust (Enam *et al.*, 2024). Consumer behavior is greatly influenced by estimated threats, which deter online purchases because of the perceived dangers associated with e-commerce transactions. The abuse of financial or personal information and identity theft particularly annoy consumers. Suspicious website functioning and mistrust of online payment methods further enhance these threats covertly. Convenience and product access appear to greatly outweigh security issues, even if consumers are aware of them in many situations when they must make decisions (Neger & Uddin, 2020). Estimated threats associated with online buying are closely related to trust concerns, such as website security and safeguarding sensitive customer information. According to the study's findings, the trust component includes elements like extremely secure websites, systems that have been proven to be reliable, and strict data protection protocols. It is clear that an awareness of security threats did not stop the popularity of elements like convenience and generally high accessibility. Despite the recognition of perceived threats online buying behavior in this specific case was somehow largely unaffected (Alam, 2020).

### Personal Factors

Personal characteristics have a substantial impact on customer preferences and decision-making, which in turn influences online purchase behavior. A person's purchasing habits and online shopping experience can be impacted by factors including age, gender, economic level, and lifestyle. As a result, knowing these individual characteristics enables marketers to modify their tactics to accommodate a range of customer demands (Rahman & Hossain, 2023). Online purchasing behavior is greatly influenced by occupational status since people with demanding professions frequently look for efficiency and ease when they shop. Individuals are more inclined to purchase online since they are time-constrained and prefer the convenience of doing it from home or during breaks. It enables marketers to customize their offers and tactics to cater to certain professional groups by knowing the occupational backgrounds of their target audience (Chowdhury & Chowdhury, 2017). Online purchasing behavior is greatly influenced by personal characteristics, especially lifestyle. Customers' shopping habits, product selections, and frequency of purchases are influenced by their lives. While individuals with leisure-oriented lifestyles may spend more time exploring and comparing items, people with busy schedules may choose convenience-driven internet shopping. In addition, lifestyle elements like values, hobbies, and social standing influence how customers view companies and what drives them to buy (Miah *et al.*, 2022). Online purchasing behavior is greatly influenced by individual characteristics, including lifecycle

phases and economic situations. Online preferences and buying habits vary across consumers in different lifecycle stages, such as single people vs families. Consumers' desire to purchase online is influenced by economic factors, including disposable income and employment stability, as greater incomes tend to result in more expenditure. While elderly people may have difficulties because of their limited financial resources or technological proficiency, younger, more financially secure consumers are often more at ease with e-commerce (Hasan *et al.*, 2022).

### Conceptual Framework And Hypotheses

The conceptual framework (Figure 1) has been developed by the researchers based on literature review. This conceptual model investigates the influence of factors influencing individual customers' perceptions and traits on their online purchasing behavior. Online consumer buying behavior is the dependent variable that encompasses all of the buyer's intents, choices, and behaviors while making purchases of goods or services online. Three independent factors have been discovered by the study and are categorized into three primary groups: Perceived Value (product quality, price convenience), Estimated Threat (financial, product, and privacy concerns), and Personal Factors (lifestyle and degree of online shopping experience). Value eventually affects satisfaction by reflecting the consumer's assessment of the money paid and the level of enjoyment anticipated. Threats are ambiguities and anxieties that may prevent a transaction from being completed. Personal aspects are the differences between clients that influence their preferences and behavior. These factors influence online buying habits and are essential for any company trying to boost customer trust and engagement.

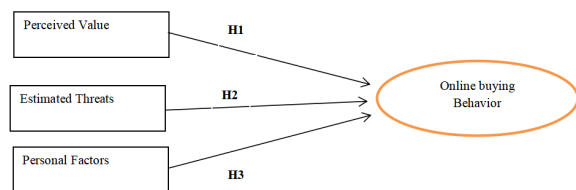


Figure 1: Conceptual Framework

The following hypotheses have been developed based on literature review and the conceptual framework:

- H1: The perceived value of online shopping and online purchasing activity are significantly positively correlated.
- H2: Online buying behavior is significantly impacted negatively by the estimated threats of online shopping.
- H3: Personal factors and online consumer buying behavior are positively correlated.

### Objectives

The key objectives of this study are

1. To determine most crucial aspects influencing Bangladeshi consumers' online purchasing decisions.
2. To analyze the relationship among personal

characteristics, calculated risk, perceived values, and online purchasing behavior.

3. To offer useful information to internet-based businesses so they may increase conversion rates and consumer engagement.

**MATERIALS AND METHODS**

The focus of this study is empirical in nature. 150 clients are chosen using convenience sampling. A five-point Likert scale structured questionnaire has been used to gather primary data on the attitudes and views of internet shoppers. From pertinent journals, publications, and internet sites, secondary data has been gathered. Interpreting data is done through quantitative analysis. A summary of the demographic profile and answers is provided via descriptive statistics. Correlation analysis resolves to determine the direction and degree of the linkage between variables. Analysis of multiple regressions is performed to determine how independent variables affect consumer behavior. Data analysis is done with SPSS software. The multiple regressions model is given below:

$$Y (OBB) = \alpha + \beta_1 (PV) + \beta_2 (ET) + \beta_3 (PF) + \epsilon$$

There are two categories of variables used in this study: independent and dependent variables. The following are the independent variables:

1. Perceived Value
2. Estimated threats
3. Personal factors

Conversely, there was just one dependent variable, and that is:

1. Online buying behavior

**RESULTS AND DISCUSSIONS**

**Table 1:** Demographic Analysis of the respondents

Particulars	Frequency	Percentage
<b>Gender</b>		
Male	90	60
Female	60	40
<b>Profession</b>		
Employed	85	57
Sole Proprietor	65	43
<b>Qualification</b>		
College Graduates	45	30
Bachelor Graduates	65	43
Master Degree	25	17
Doctorate Degree of high	15	10
<b>Age</b>		
25 or less	32	21
26-35	45	30
36-45	36	24
46 or above	37	25

<b>Income</b>		
10000-15000	24	16
15000-20000	39	26
20000-25000	55	37
25000 Above	32	21
<b>Favor of Online Purchasing</b>		
Apparels and Fashion	20	13
Electronics and gadgets	42	28
Mobile Accessories	23	15
Home Appliances	28	19
Daily Usage things	25	17
Others	12	8
<b>Monthly expenditure on online purchasing</b>		
0-1000	53	35
1000-1500	41	27
1500-2000	27	18
2000 or Above	29	20
Total	150	100

The table displays 150 respondents' demographic and online shopping-related behavioral data. Men predominate when it comes to online shopping, as evidenced by the fact that 60% of participants are men and 40% are women. The majority of shoppers have steady incomes, as evidenced by the fact that 43% are sole proprietors and 57% are employed professionally. The majority (43%) have a bachelor's degree, followed by college graduates (30%), master's degree holders (17%), and doctorate holders (10%). The age group that shops online the most is 26–35 years old (30%), followed by 46 or older (25%), 36–45 years old (24%), and 25 or younger (21%). This suggests that young to middle-aged adults are the most active. The largest percentage of people (37%) make between BDT 20,000 and BDT 25,000, while others make more or less. Electronics and gadgets are preferred by 28% of respondents, followed by home appliances (19%), mobile accessories (15%), everyday items (17%), clothing (13%), and other items (8%). 35% of consumers spend up to BDT 1,000 each month, 27% spend between 1,000 and 1,500, 18% spend between 1,500 and 2,000, and 20% spend more than 2,000. Overall, the data shows that young, educated, working men with mid-range incomes who prefer tech-related products and have moderate monthly expenses are the main drivers of online shopping in Bangladesh.

**Correlation Analysis**

The above table 2 displays a fairly positive relationship between online purchasing behavior (OBB) and perceived value (PV), as indicated by the table's value of 0.463. The p-value is .000 which is lower than the standard 0.05. That means at the 1% level, the connection is statistically

**Table 2:** Correlation between PV and OBB

		PV	OBB
PV	Pearson Correlation	1	.463**
	Sig. (2-tailed)		.000
	N	150	150
OBB	Pearson Correlation	.463**	1
	Sig. (2-tailed)	.000	
	N	150	150

\*\**. Correlation is significant at the 0.01 level (2-tailed).*

*Source: Authors calculation*

significant. This suggests a link between increased perceived value and an increase in internet shopping. Therefore, perceived value has a big impact on online buying behavior.

**Table 3:** Correlation between ET and OBB

		ET	OBB
ET	Pearson Correlation	1	-.062
	Sig. (2-tailed)		.450
	N	150	150
OBB	Pearson Correlation	-.062	1
	Sig. (2-tailed)	.450	
	N	150	150

*Source: Authors calculation*

The above table 3 demonstrates a very weak negative statistically significant correlation. This indicates that correlation between estimated threats and online buying behavior as indicated by the table's value -0.062. The estimated treats have no noticeable effect on consumers' p-value is 0.450 which greater than 0.05. So, there is no online purchasing decisions.

**Table 4:** Correlation between PF and OBB

		PF	OBB
PF	Pearson Correlation	1	.231**
	Sig. (2-tailed)		.005
	N	150	150
OBB	Pearson Correlation	.231**	1
	Sig. (2-tailed)	.005	
	N	150	150

\*\**. Correlation is significant at the 0.01 level (2-tailed).*

*Source: Authors calculation*

The above table 4 indicates a weak positive relationship between personal factor and online buying behavior with the value 0.231. The p-value is 0.005 which is less than 0.05. So, the correlation is statistically significant at the level of 1%. This shows that personal factors have a slight but significant impact on online buying behavior.

**Regression Analysis**

A statistical test that enables determining the impact of the independent variable on the dependent variable is regression analysis. The outcome that a researcher hopes to discover is often the dependent variable. It assists in forecasting the precise amount by which the independent variable will affect the dependent variable.

**Table 5:** R and Adjusted R square

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.534a	.286	.271	.68965

*a. Predictors: (Constant), PF, PV, ET*

The above table 5 shows the value of R and R<sup>2</sup>. The correlation between the independent and dependent variables is explained by the value of R. The value of R is 0.534 or 53.4% which designates a moderate positive correlation. The value of R<sup>2</sup> is 0.286 or 28.6%. This shows that the factors mentioned in this study impact online

purchasing behavior 28.6% of the time. In the remaining 71.4% of cases, it is influenced by variables not identified by the model. The adjusted R<sup>2</sup> calculates the proportion of the dependent variable's overall variance that can be explained by the independent variables.

**Table 6:** ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	27.768	3	9.256	19.461	.000b
	Residual	69.441	146	.476		
	Total	97.208	149			

a. *Dependent Variable:* OBB

b. *Predictors:* (Constant), PF, PV, ET

The overall significance of the regression model is tested using the ANOVA (Analysis of Variance) table. The regression model used in our investigation provides an important forecast of the efficacy of our independent

variable. It is considered to have an adequate fit when the p-value is less than 0.05, and the study's regression model anticipates the variable's efficiency outcome reasonably well.

**Table 7:** Co-efficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	2.752	.343		8.022	.000	2.074	3.430
	PV	.375	.057	.497	6.626	.000	.263	.487
	ET	-.273	.078	-.262	-3.486	.001	-.427	-.118
	PF	.181	.079	.170	2.284	.024	.024	.337

a. *Dependent Variable:* OBB

By looking at the coefficients table 7 we can better understand how each independent variable—Perceived Value (PV), Estimated Threats (ET), and Personal Factors (PF) contribute to the prediction of the dependent variable, Online Buying Behavior (OBB). When each predictor is changed by one unit, the unstandardized coefficients (B) display the actual change in OBB, whereas the standardized coefficients (Beta) show how strongly each variable affects the other. In order to ascertain

statistical significance, we also utilize the “Sig.” column (p-value). Every variable significantly contributes to the explanation of variations in online purchasing behavior, as evidenced by p-values less than 0.05. We can create the following regression equation for our investigation with the aid of the aforementioned analysis:

$$OBB = 2.752 + .375 (PV) + .181 (PF) - .273 (ET)$$

### Findings of The Study

**Table 8:** Hypothesis Testing

Independent Variables	Hypothesis	Result
Perceived Value	H1: The perceived value of online shopping and online purchasing activity are significantly positively correlated.	Accepted
Estimated Risk	H2: Online buying behavior is significantly impacted negatively by the estimated threats of online shopping.	Rejected
Personal Factors	H3: Personal factors and online consumer buying behavior are positively correlated.	Accepted

### Contribution of The Study

This research offers some fascinating insights into how Bangladeshi consumers are altering their internet shopping habits. The impact of digital technology, ease, and social media on our purchasing decisions is demonstrated. The study identifies key factors that

influence how consumers purchase online, including how much they care about costs, whether they trust the websites, how they perceive value, and how their lifestyles are changing. The study assists e-commerce businesses in identifying more effective methods to engage with customers by examining shifts in various categories and

demographics. Additionally, it aids marketers in creating targeted advertising. Policymakers can also use this information to enhance digital settings and ensure the safety of consumers.

## CONCLUSION

This study found that as technology advances, e-commerce usage is increasing quickly. The ability of customers to make purchases online served to replace traditional methods of purchasing. Research indicates that a wide range of factors significantly impact Bangladeshi consumers' online purchasing decisions. Surprisingly, the perception of value, trust, security, and reasonably good website usability emerged as key positive influencers among other drivers. Estimated risks, specifically those related to payment security and product quality, have a negative and substantial impact on purchasing decisions. Decisions are somewhat influenced by customer reviews and individual traits, but in some cases, other factors significantly lessen their impact. Additionally, the study shows that customer retention depends on trust, user-friendly websites, safe payment methods, and efficient customer support. Online businesses must adjust to changing consumer preferences by strengthening data protection protocols, increasing transparency, and improving service quality. These days, Bangladeshi online retailers need to create user-friendly websites and effectively communicate value to customers. By putting policies in place like hassle-free trial returns and swiftly enhancing overall reliability, it is possible to strengthen the declining trust in retail service. Growing Bangladesh's digital economy while addressing challenging issues guarantees steady growth over time. This presents an initial set of guidelines for academic research in developing markets as well as e-commerce enterprises.

## Recommendation

Retailers must make an investment in improving perceived value by emphasizing the advantages and caliber of their goods. To assist the client in making a choice, they must provide superior comparisons and quality product information, both in terms of writing and graphics. Customers' perceived risk may be significantly reduced by offering safe payment options and demonstrating credibility. More conversions result from flexible return and refund procedures that boost customer confidence. Knowing personal characteristics like age, income, lifestyle, and interests is crucial for tailoring product recommendations and promotions. In order to establish connections with territorial consumers and win their confidence, retailers must have a responsive and reliable brand identity. Customer evaluations and recommendations from influencers are examples of social proof of the evidence that might affect a buyer's choice. An intuitive website or application that is specifically made to accommodate a range of user needs may help satisfy expectations, foster loyalty, and encourage repeat business.

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