

# **Behavioral Patterns of Stakeholders in Online Business in Bangladesh: A Qualitative Exploration**

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*Online business is the largest business platform in the world. Access to internet, social media, social and professional networks etc. influence the consumers' behavioral responses in relation to their emotions, attitudes, and preferences in online business. This study aims to explore the behavioral practices in online business from an anthropological standpoint. By adopting a qualitative research approach, we have conducted fifteen in-depth interviews with consumers and five key informant interviews with the sellers. Thematic analysis is used to analyze the verbatim transcribed data. Results indicate that product advertisement texts have often reflected the sellers' personal and professional identity and their networks. Products' originality, price and quality have helped the consumers to build up trust in online business. Policymakers might benefit from creating new opportunities for employment that will contribute to achieving the sustainable development goals (SDGs)8 of decent work and economic growth for all men and women.*

*Keywords: online business, seller, consumer, behavior, Bangladesh*

## **INTRODUCTION**

Online business has been established as the largest platform through which transaction of goods and services have easily been crossing the global borders. According to the United Nations Conference on Trade and Commerce (UNCTAD), the e-commerce has reached 25.6 trillion USD and over 1.4 billion people have purchased things online in 2018 (UCCTAD 2020). Online seller publicized about their different products in social media based on the consumers' review comments of the specific product details, transactions, consumption and satisfaction (Moon et al. 2021). In fact, online business reaches out to the consumers through social media networks corresponding to Facebook, WhatsApp advertisements etc. that describe and present the new products touching the consumers' emotions. There are several factors that influence the online purchasing behavior of the consumers. Study identifies that social networks influence the purchasing decision of a buyer who explores the product's quality, price, and sellers' business reputations (Wang et al. 2021). Moreover, study reveals that consumers' behavior depends upon the companies' reliable, effective and flexible marketing strategies that ensure the competitiveness of entrepreneurship, sales and profit (Zhao et al. 2021). Besides, the distribution channels of the retailers along with the wholesalers lead to the increased profits for them as compared to the non-coalition groups of the

sellers (Heydari and Momeni 2021). Furthermore, study reports that online business platform reduces the time that the consumers need to spend for visiting the stores physically (Szymanski and Hise 2000).

A study identifies that trust and perceived confidence determines the consumers' behavior for buying products through online (Hoque et al. 2015). Besides, the socio-demographic characteristics including buyers' age, income, education, marital status, and apparent usefulness generally inspire the consumers' purchasing behavior and their decisions (Gong et al. 2013). However, the retailers' transactional ethics and consumers' shopping orientation and the sound interrelationship established between them contribute to developing trust and commitment in front of the buyers, which eventually prevent all fraudulent dealings in online business (Chang and Guo 2021). In contrast, once distrust is reported about a product or a company that significantly discourages the buyers for not purchasing anything from online shops (Lee & Turban 2000). Similarly, insecurity with regard to advanced payment by the consumers, use of fake credit card by the sellers, inability to see the products with own eyes, suspicions about the quality of the goods etc. develop distrust about the online retailers, discourage the consumers for not buying products from the online stores (Bhatnagar et al. 2000; Wee and Ramachandra 2000).

Bangladesh government is committed to 'Digital Bangladesh', visioning the country transforming into a widespread digitally developed nation by 2021 (Islam and Gronlund 2011). At present, there are several mega projects under implementation to achieve the dreams. There are more than 120million mobile phone and 43 million regular internet users, which reflect the digitalization process of the country (The Daily Star 2021). Therefore, e-commerce is gradually becoming an emerging business sector in Bangladesh. According to the B2C e-commerce index report (UNCTAD 2017), Bangladesh is ranked as 103 among 144 countries and it is changing its ranking status more than 10% higher in annual index. Study reports that the consumers purchase from online market for saving time, availability of varieties of products and services that are connected through social networks in Bangladesh (Rahman et al. 2018). However, there are several types of online shopping markets in Bangladesh including giant e-commerce platforms such as Daraaz online market, Evaly online shop, Othoba.com etc. and some of them are group based and also individually operated online sellers. Large online shoppers sell a variety of products from daily needs to heavy vehicles including home and self-factory produced goods and even imported products, whereas the groups or individual entrepreneurs deal as a mediator of the local products (collect local products and sells). Previous studies have focused on the consumers' behavioral patterns of expectation, satisfaction, decision-making process, and preferences for online shopping from the business point of view. There is paucity of studies about the stakeholder's behavioral patterns in online business from the cultural context. Thus, this study aims to explore the behavioral practices of the stakeholders in online business from an anthropological standpoint.

## **MATERIALS AND METHODS**

### **Study Design and Setting**

Adopting the qualitative design, this study is conducted among the online business stakeholders in an urban city, Sylhet, Bangladesh. The fieldwork was conducted from January to April 2021. Five small individual entrepreneurs and fifteen buyers were invited to participate in this study. Persons aged over 25 years, who themselves made their earning and purchasing decisions were included in the study as participants. All the male and female sellers involved in online business and the consumers having purchasing experience of multiple times were eligible to participate in this study.

### **Sampling Strategies**

We recruited our study participants and adopted purposive sampling technique. Twenty participants in total were selected to collect data while five participants were individual sellers who were operating their business page on social media like Facebook and WhatsApp were selected for key informant interviews (KIIs). Besides, fifteen consumers were recruited for in-depth interviews (IDIs), who had purchased goods and services using different social media, especially Facebook and WhatsApp. Some of the consumers shared their experiences of purchasing commodities and amenities from other online business domains. We

interviewed twenty participants following the principles of data saturation, reaching the level where no new ideas and experiences further found (Guest 2006). We also reviewed online business pages' contents, postings, and comments intensively to understand the sellers' and consumers' purchasing behaviors.

### **Data Collection Tools and Procedure**

This study formed a team composed of two members having anthropology and social work background, who conducted extensive qualitative and applied research in the fields of social sciences. Semi-structure guidelines were developed to collect the data, and the guidelines were tested prior to conducting fieldwork. We hired two research assistants who have graduated in anthropology to conduct the interviews and their transcription. Both the research assistants had the experience in conducting IDIs and KIIs. Fifteen of twenty interviews were conducted over mobile phone due to COVID-19 pandemic, and the rest five were conducted face-to-face basis maintaining the safety measures of social distancing, wearing mask and sanitizing hands. We confirmed the interview schedule through either face to face or via mobile phone prior to conducting the interviews by holding telephonic conversation with the participants. This approach helped us to build up sound relations and trusts with the study participants. The conversation in the interviews was held in Bangla because both of the interviewers and participants' native language was Bangla. IDIs were recorded approximately for 35-50 minutes and KIIs were for 45-60 minutes. Besides, field notes were taken helping memorize different issues discussed in the interviews. Audio data was first transcribed, from where verbatim were extracted, and later on translated them into English by both the researchers (SM, TKD). Then, both the researchers double-checked the originality and consistencies of the data.

### **Data Analysis**

Open codes list were generated manually following the study aims and interview guidelines to analyze the textual data. Coded data was categorized into themes and sub-themes for doing thematic analysis that helps to have better understanding of the patterns of stakeholders' behavior regarding online business (Braun and Clark 2006). Data were triangulated methodologically to increase their validity.

### **Ethical Approval**

We received the ethical approval from the institutional review board of University Research Center, Shahjalal University of Science and Technology, Bangladesh. Consent form was developed and confirmed verbally through mobile phone before interviews. Both verbal and written consents were ensured before face to face interviews. Participants were told that they would not be harmed in any way and no financial support would be given for participating in this study. The invited participants got convinced after knowing the study objectives and potential outcomes. Participants' identity and privacy was protected strictly, confirming them that this study only needed their empirical experiences rather knowing their identity. Pseudonyms were used as precautionary measures to maintain the data privacy and confidentiality.

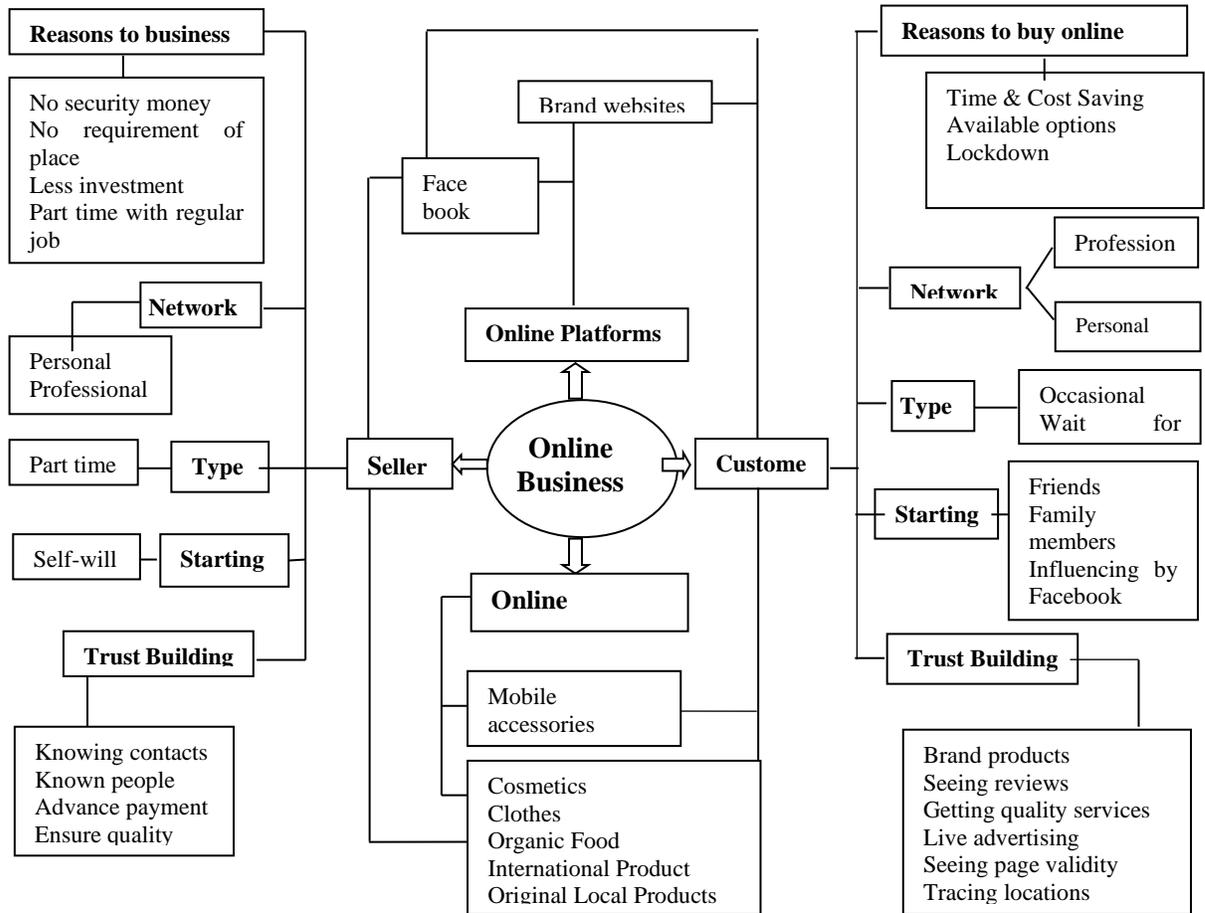
## **RESULTS**

In this section, we have presented the socio-demographic characteristics of the study participants. Majority of the consumer participants were between 25 and 35 years old, whereas the sellers were mostly over 35 years old. All the participants had completed their tertiary education. Male (n=11) and female (n=9) figure of the participants were almost equal. In terms of marital status, majority of the participants were single, although three of the KII participants (sellers) were married. Three of the KIIs participants were operating online business full time, and other two were doing private job alongside selling online products part time, whereas nine of the consumers were students representing the young generation who had a higher tendency to purchase essential products from the online shop.

**TABLE 1**  
**SOCIO-DEMOGRAPHIC CHARACTERISTICS OF THE PARTICIPANTS**

Characteristics		Methods		Total (n=20)
		IDIs (n=15)	KIIs (n=5)	
Age	25-35	10	2	12
	35-45	5	3	08
Education	Bachelor	7	1	08
	Masters	8	4	12
Sex	Male	8	3	11
	Female	7	2	09
Marital Status	Married	5	3	08
	Unmarried	10	2	12
Profession	Student	9	-	09
	Private Job	3	2	05
	Business	3	3	06
Monthly Income	10,000-25000	10	1	11
	25000+	5	4	09
Business Type	Full time	1	3	04
	Part time/Occasional	14	2	16
Preferred Supply type	Courier	13	5	18
	Physical	2	0	02
Experience about online business	Positive	11	3	14
	Negative	1	0	01
	Mixed	3	2	6
Using Media	Face Book	9	5	14
	Others	6	0	6
Preferred Network	Personal	3	5	8
	Professional	12	0	12

**FIGURE 1**  
**BEHAVIORAL PATTERNS OF CONSUMERS AND SELLERS INVOLVED IN ONLINE BUSINESS**



Majority of study participants preferred courier services to deliver and receive the products, whereas only two preferred for physical delivery option. All the five sellers chose Facebook to stay connected with personal and professional networks for advertising the products and selling them, whereas consumers sought other social media like WhatsApp and sellers' webpage for getting information about the products.

**Online Business Platforms and the Products**

Data reports that there is an increasing trend of online business entrepreneurship among the educated individuals. Online business platform includes the multinational companies, third party supplier and small scale entrepreneurs. Precisely, individual level online sellers use Facebook pages connected through personal and professional networks. On the other hand, clients also explore other available online shops and markets in Bangladesh that include Daraz Apps and website, Facebook, WhatsApp, YouTube, Television, Google advertisement, othoba.com., online bazaar etc. Besides, some departmental stores such as *Shapno*, *Agora*, 8-eleven etc. are also visited by the consumers for grocery and daily needs. Data reveal that the clients visited several online markets at a time to compare and contrast the products' brand, quality and prices. One of the consumers stated in IDI:

“I knew about online business from Face book, Apps, and online advertisements. It is great because we can easily navigate website, quickly checkout a trusted brand, and customer service details” IDI-3

Field data have identified that the products transacted in the online business includes electronic items of mobile phone, laptop, watch, cosmetics, beauty products, dress, kitchen items, ornaments, smart phones, watch, headphone, speakers, home appliances, clothes, grocery, medical equipment, books etc.

#### *Reasons to Operate Online Business: Sellers' Perspective*

Sellers report that they operate online business because of the nature of their trade. Data reveal that the sellers do not need to deposit any security money, can avoid paying the rent of a space, and need small amount of investment for doing online business. Besides, study participants shared that the sellers could operate online business as part time work along with other permanent job. However, dealing with varied clients with multiple interests and varieties of products contribute to building up a large social network by the retailers. One KII participant stated:

“Using Facebook business page, I have regular postings about the foreign cosmetics and toiletries. Therefore, it’s my passion to bring these products from the UK, USA and Canada easily as my relatives and friends have been staying there. I want to ensure the quality of the products and maintain my reputation too” KII-1

#### *Reasons to Buy from Online: Consumers' Perspective*

Different reasons have been identified by the study participants for buying products from online markets. Reasons are saving money, time, transport cost as well as the opportunity to explore the desired products from a variety of online sources. Moreover, COVID-19 pandemic situation and lock-down measures have influenced the consumers to buy their daily commodities from the online shops. One consumer explained:

“Multiple designs of any product that I want may not be available in market place, but I can reach varieties of the product easily in online shops. Thus, I feel motivated to buy products from online shops”-IDI-1

### **Ways of Advertisement of the Products and Consumers' Purchasing Behavior**

#### *Individual Platform*

Data reveal that the individual entrepreneurs establish a particular online business after studying other online business patterns and products. Somebody may be involved in business of seasonal fruits, local fish supply business etc. in online, and another might start with honey, nuts and local brown sugar etc. Besides, some of the sellers' change business items operating few months and identifying the consumers' actual demands. One seller stated in KII:

“I started my business supplying the ladies' garments, but that was not successful. Then, one of my relatives returned from the UK and gave me some cosmetics and hair brands. I posted these cosmetics which got finished within an hour” KII-1

#### *Motivation for Doing Business or Making Purchase*

Participants have informed that initiating personal and professional business networks are not only to make the maximum profits but also it ensures getting connected with networks, providing social services, supplying quality products etc. with the investment of less amount of money. One seller explained:

“Business is one kind of *ibadot* (worship). I am making my profit from this online business and also serving the nearest people ensuring quality and originality of the products”-KII-5.

In contrast, the consumers purchase online products from these professional and social networks because they can have easy access to the quality of the products with reasonable price. One consumer shared:

“In the local market, whatever fruits you want to buy, there is a risk, especially for fruits as they are often preserved using formalin (toxic chemical), with low quality and even you may have to pay a lot to buy them. But, some of my friends are supplying quality local fresh fruits with a reasonable price”-IDI-13

#### *Sellers Use Personal and Professional Networks*

Data from the KIIs have identified that the distinguished sellers generally post about their products within the professional networks such as same university, department, batch, region, office etc. informing the clients about all available products in their online shop. Participants have informed that they open the online pages in the social media inviting their personal and professional groups to disseminate the information about their online business. One seller shared about the posting of initial stage of business in KII:

“I am *Ongkur* (pseudonym) from 11<sup>th</sup> batch completed masters in 2012. Currently involved in a private job and started this newly online business. As an alumni of this professional network, earnestly seeking your support to serve our friends and family members through online business” KII-3

#### **Advertisement Patterns: An Effort to Attract Consumers**

##### *Products' Originality, Quality and Price: Sellers' Perspectives*

Our participants have reported that the sellers' advertisement of the postings includes detailed explanation about the product's history, originality, usefulness, and even dose or intake patterns influencing consumers' purchasing decisions. Besides, the sellers also include the products' locality, fresh sources and reliable supplier to attract the consumers. One seller posted about local fishes in Facebook page:

“I'm now in Chandpur (main hub of fish supply). See, some of the images of fresh fishes. Kindly examine the source of the fishes, preserving conditions, and also justify the price” (webpage review).

Similarly, another seller posted in Facebook page:

“My brother-in-law is living in *Madina* (Kingdom of Saudi Arabia). He supplies these *Ajwa, Amber, Mejdul, Kalima, Sugai, and Morium dates directly from Madina*. Our prophet regularly took 4 dates every day. If you practice this in your daily life, you can be healthy and escape many illnesses” (webpage review).

##### *Product Details Shaping the Consumers' Cultural Beliefs and Trust*

Our data has reported that the contents of the advertisement along with the status posting in social media influence clients' demand, decision and consumption. Besides, the clients seek the comments of other consumers' positive experiences about the quality of the product to buy the goods and services from the online market. Moreover, sellers' content of posting texts form the cultural beliefs about the goods and consumers' positive feedback causing the increase of trust and confidence about the products. One client shared about the purchasing decision in IDI:

“The seller write about the tea history, types of tea, processing of tea making, ingredients need to be added, tea times and healthy outcome of drinking tea, which is amazing. I decided to buy tea from her, as she knows me well. I also shared her page in my Facebook and suggest my friends and colleagues to buy tea from her”- IDI-7

Another consumer shared about the purchasing experiences in IDI:

“I have been buying products from online shops and I have some good and bad experiences with them. I am using Facebook where I first saw the advertisement of a product in many pages and groups. My Facebook friends invited me to these types of groups and I was eventually added in these groups. Now I can see new products and can order them according to my choice” IDI-5

#### *Payment Methods: Increasing Confidence About Products' Selling and Purchasing*

Payment methods have emerged as an important factor that increases the products' selling and purchase in online business. The seller opts for not only cash on delivery but also payment through mobile banking, and the consumer's ability to manage the payment later because of friendly relationship between them. Mobile banking including *Bkash*, and *Nagad* are more popular payment methods along with different courier services. One seller shared about payment options in KII:

“All the customers are known to me. Customers can see, consume the products before making the payment. Even they can pay the money when they get their time. This makes me trustworthy to all of my clients” KII-2

On the other hand, consumers feel more secured in the payment option of cash on delivery. One consumer explained in IDI:

“Online payment is risky as there are lots of hacking events already occurred. Importantly, there are plenty of risks in payment before receiving the products because quality of the product could be poor”-IDI-15.

#### **Impacts of Online Business**

Both the sellers and buyers reported positive experiences about the online business transactions involving saving time and transportation cost and avoiding frequent market visits. Data show that sellers can start online business with minimum investment, little products, and without much reputations and risks. One seller in KII stated:

“It was my dream to start a business but remained confused as to how to start. My friends suggested me to form a group and share business ideas. Got huge responses from my friends and family relatives just immediately after doing the business posting. I do not need getting any license, renting a business space, hiring staff...nothing. Just using my social network, commitment and phone call, I have established my online business, which is being followed by more than twenty thousand people right now”- KII-1

The consumer also avoids visiting the market place, carrying money, bringing products and bargaining for actual price. This saves time, money and resources, which could be spent for the family members for fulfilling their some other needs. One buyer shared in IDI:

“I think online business is very helpful, because it saves the time of the people. We can see different designs of the desired products, which we cannot do in the market place because of time limitations and rushing. There is no need to go to the market as we can buy necessary products from the online market” IDI-1

Similarly, consumers have the access to the products and can make decisions by themselves for purchasing from online markets. One female client explained:

“I am a regular customer of online business. I buy dress, and beauty products from online shops. My spouse bought dresses from the market for myself earlier, which I rarely liked. Now I can choose my dress as I want” IDI-5

In contrast, data have also revealed that some fraudulent done by the sellers' side. Besides, some sellers have reported that the clients often cancel orders in cash on delivery method. One seller stated in KII:

“We send our courier to deliver the products confirmed via phone call and according to the given address. However, the buyer declines the order when our courier staff reaches at his door. This type of clients' behavior affects consumers' reputation” KII-4

Similarly, one consumer explained in IDI:

“Online page shows the product to be sold with 50% discount and I paid full in advance. It confirmed the order sending text about possible delivery date. However, three days later, the seller returned my money saying that the product was out of stock. At the same time, the product was still shown at their online page with original price” IDI-6.

## DISCUSSION

To the best of our knowledge, this study is the first qualitative effort to understand the stakeholders' socio-cultural behavioral patterns in online business in the context of Bangladesh. The existing literature has focused on the consumers' behavior, expectation, satisfaction, decision-making ability and preferences in online business through the lens of the business. Our data reveal that online business platform is an emerging e-commerce sector for a developing country like Bangladesh. There are several types of online business platforms like a large-scale industrial producer operating their online market, third party online shoppers, and individual entrepreneurs. This study has mainly focused on the small-scale individual based entrepreneurship in which five participants as key informants were interviewed, whereas fifteen consumers who have done online shopping multiple times from online markets were interviewed in-depth. Individual entrepreneurs mainly start online business because of small amount of investment, avoiding license fee and renting a business space, and taking minimum risk of loss. The sellers open their online shop pages and invite the people to join their personal and professional networks for online business. For this, the sellers try to touch the emotion of the people within their personal and professional network and it is usually done by mentioning their batch, department, university, locality and place of work while knowing each other as colleagues and friends. This is the new dimension of the findings showing as to how the sellers reach the consumers reflecting their socio-cultural and behavioral patterns in online business.

Our findings indicate that the sellers' advertisement about the products using the social media including Facebook and WhatsApp are also found in another study (Wang et al. 2021). Small entrepreneurs' motivation in online business reveals that online business is not only for profit maximization but also for providing social services. In addition, the sellers write the product's details from a range of history, brand, place where found, usefulness, dose and potential side effects of the open market products. For ensuring the product's originality, the sellers talk about their native place or locality where the product was produced or tell that they visited or collected the goods and services from the original place and uploaded the images as proved documents. This kind of sellers' advertisement influences the consumers to buy from the online market. This finding is also a new dimension in online business marketing strategies. Similarly, the originality of the product and detailed description of it form the cultural beliefs and trust of the sellers and their products has already been investigated by Hoque et al. (2015). Moreover, payment methods include cash on delivery and payment options according to consumers' affordability increase the confidence about the product and its purchase.

Additionally, our findings reflect the similarity of previous studies in contexts of online business showing that the online business saves times, money and resources for both the sellers and consumers (Szymanski and Hise 2000). Our data show that clients can have access to multiple options of design, brand, color and taste as well as can avoid the price bargaining with the sellers. Noticeably, the consumers especially the female clients can have access to the market, choose the products and make the decision about purchasing on their own. This is also a new dimension of our findings that ensures women

empowerment through online business. Gong et al. (2013) have identified some of the demographic variables like age, income, education and marital status substantially influence online business in the context of Chinese society. In contrast, there are also some fraudulent events often taking place from both the sellers' and consumers' side. The consumers cancel the order at the last moment causing loss for the sellers (Chang and Guo 2021). On the contrary, some sellers do not deliver the products on time and decline the order after receiving the payment from the consumers (Bhatnagar et al. 2000; Wee and Ramachandra 2000). Both sellers and consumers can mobilize the online business as an industry ensuring their commitments to each other.

This study has adopted purposive sampling strategy and recruited only twenty participants, indicating its limitations. Thus, the findings of this study may not be generalizable in other contexts. However, in the context of similar small-scale individual entrepreneurship operating online business, our findings might reflect the facts or could present similar findings in case of a study undertaken. The methodological triangulation is believed to have enhanced the data validity and reliability. Further studies may be undertaken in the same fields to have a better understating about the pros and cons of online business that would help open up a new horizon for employment bringing about empowerment for both male and female in the developing countries.

## CONCLUSIONS

This study is designed to investigate the stakeholders' behavioral patterns in online business initiated by the small-scale individual entrepreneurs and consumers. The entrepreneurs put efforts to establish online business within the known personal and professional networks using social media like Facebook and WhatsApp. The 'ism' of us from the same batch, department, institution, region and working place etc. have influenced the stakeholders' behavior patterns. Advertisement process, contents and texts showing the products' originality, quality, locality etc. have contributed to building up the confidence, beliefs and trust among the consumers about the sellers and their products. Payment methods also have enhanced the confidence of the consumers for buying the products. Fraudulent events that occasionally take place in fact negatively affect the online business to some extent. Commitment towards maintaining products' originality, quality and reasonable price can substantially improve the online business platform that will eventually open up a new hope of window causing employment generation and contributing to achieving the sustainable development goals 8(SDGs) of decent work and economic growth for all men and women.

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