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Online Shopping Behavior in Bangladesh: A Study on Demographic Characteristics and Consumer Behavior in Sylhet City, Bangladesh

Md. Mohsin Hossain¹, Mr. Champak Kumar Bormon², Nittyananda Chandra Barman³

^{1, 2}Asst. Professor, Department of Business Administration, Sylhet International University, Sylhet, Bangladesh

³Lecturer, Department of Management, EXIM Bank Agricultural University, Bangladesh

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Abstract: Nowadays, online shopping is a common trend irrespective of urban and rural areas with the well-being of internet facilities. Online shopping reflects difference and fantasy in the shopping experience in the consumer's mind. The primary goal of this study is to explore the online shopping behavior of the people in Sylhet City, Bangladesh. Normally, we see that online shopping customers are young adults aged 21-25. The dependent students who are more interested in online shopping have an income within 10,000 taka per month, and they are HSC-passed undergraduate students. Customers normally purchase organic products, readymade garments, and a few electronic devices (54%) when they are offered discounts, rebates, or any promotional packages. They significantly consider the brand image and suppliers' reputation based on the customers' reviews in online shopping. This study used primary data, which was collected from 200 respondents using a questionnaire survey who are engaged in online shopping. Descriptive and cross tabulation were used to present the data. The study also reveals that most of the customers use smart phones to order their necessary items and pay through the Bcash payment method. The majority of the customers (57%) purchase from online because of the products' availability and comparatively lower prices offered by the sellers. Most of the customers believe that they purchase quality products by comparing different brands, and they are satisfied with online shopping.

Keywords: Online shopping, Consumer behavior, purchasing habits, brand image, promotional offers, payment method.

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INTRODUCTION

Today we are living in a digital age. From the various digital platforms online, purchasing is one of them. The term "online purchasing/shopping" means purchasing goods and services with the help of internet technology and other necessary devices. It consists of conducting business dealings among companies themselves or between companies and customers operating digital technologies, including websites, mobile phone applications, social media platforms, and online marketplaces (Yue, 2022). In other words, online shopping is a kind of e-commerce that performs the process of purchasing products or services over the internet. The history of online shopping is not so old. In 1994, the rise of the World Wide Web and the launch of the first online stores paved the way for the growth of e-commerce, or online shopping (The New York Times, 12 August 1994). Consumers are more conscious while purchasing the products online. Finding, evaluating, and selecting the right suppliers are challenging in online shopping (Deepa). The widespread adoption of the internet and e-commerce has brought a significant shift in people's shopping patterns or habits. With more than 85% of the world's population making transactions, online shopping has become popular in recent years. Bangladesh is no exception, which is a developing country with more than 160 million people where internet service adoption has grown so quickly it climbed

from a starting 19% in just the last two years; so too has the desire for online shopping of these people (Islam and Haque, 2024). The e-commerce sector has seen rapid growth due to global reach, lower operation costs, 24/7 availability, personalized shopping experiences, and much more. Similarly, the honesty of the supplier, the guarantee, and the confidentiality of identity, product information, product quality, and product variety are important factors to be considered in selecting a supplier in online shopping. Because, Only videos and photos and sometimes online conversation are involved in the case of online purchasing. The current position of online purchasing in Bangladesh is very good, and service receivers also said it is very good, and it has a positive impact on economic growth and GDP (Hossain, 2022). The increasing use of cell phones (smart phones) after 18 years of age, along with the expanding middle class and internet saturation, is considered the turning point for online purchasing in the world as well as in Bangladesh. All of these elements worked together to create an atmosphere that is favorable for the development of digital transactions and online markets for worldwide customers (Mahmudur 2023). Today customers are very savvy in nature. So the reliability, quality control, on-time delivery, and price negotiation of the suppliers are also considerable issues in online shopping. Online purchasing facility has brought an innovative transformation in the world's trade and commerce

systems, mostly in the grounds of internet marketing, online transaction processing, mobile commerce, and electronic fund transfer (Ahmed, 2023). Compared to the Western world, online shopping dispersion in Bangladesh is relatively low—a plain 3% of people do online shopping there. The online shopping behavior in Bangladesh climbs up to the customers for several reasons, such as the Covid-19 pandemic, widespread use of internet technology, especially in smart phones, and economic development (Rahman 2023). Sylhet is a growing city in Bangladesh with near about eight hundred thousand (800,000) thousand population. So, Sylhet is a big marketplace for online entrepreneurs to sell their products and services. Online shopping practices in Bangladesh, along with Sylhet, have extended extensively in the last five years as a result of national and international marketplaces on digital platforms. These platforms, by meeting customers' various needs, encourage a competitive market by which society enjoys more benefits in the e-commerce landscape as a whole. The Bangladesh Telecommunication Regulatory Commission (BTRC) reports that more than 80 million people in Bangladesh now have access to the internet, indicating expansion of the online shopping landscape. According to current data, around 2,000 e-commerce sites and 50,000 Facebook-based stores supply almost 30,000 commodities daily (Khan 2020). The business analyst hopes this size will increase by 72% in the next several years (Hossain 2022). Our nearest two big countries, China and India, have web-based business sectors that contribute more than 4% to GDP, where Bangladesh's contribution is less than 1% in GDP. Now, Bangladesh has reached a threshold of internet uses. The number of working males and females is increasing gradually throughout the country, as well as their income (purchasing power). This large, hungry subdivision of the population has created huge online marketplaces that need a fast and easy way to purchase. Online shopping platforms make it easy and smooth for them. Sylhet is one of the growing cities in Bangladesh with internet technology. Sylhet is approximately 250 miles away by road and 319 miles away by rail. So, the customers can order their necessary products online from Dhaka to enjoy cheaper prices as well as a variety of choices from different brands. The locals call Sylhet the second London because of the many Sylheti immigrants from the UK and other foreign countries. In this regard, Sylhet is technologically advanced because of the technological knowledge sharing of immigrants with local people (Latifee, Tamanna, and Molla 2023). With the introduction of internet technology, shopping has been redefined. National as well as global connectivity, ease of access, 24/7 service, global money transfer, and advanced features of smart phones made online shopping more convenient and popular (Nawaz, T. 2015). With the advancement of information and communication technology, online shopping will be easier, more comfortable, faster, and more popular in the future. Among the various suppliers, customer reviews,

popularity of the brand, purchasing experiences, and religious libas are important factors that customers consider in online purchasing.

LITERATURE REVIEW

Online shopping can be defined as the method of buying goods or services using internet-connected services, which provide convenience, increased product selection, and time savings (Ahmed *et al.*, 2022; Devaraja, 2024). It is a paradigm shift from conventional retail to digital marketplaces. Online shopping is growing at a pace in Bangladesh owing to digitalization, urbanization, internet accessibility, smart phone usage, and social media-based commerce (Suhan, 2015; Ferdous *et al.*, 2022; Adrita & Shahjahan, 2016). Additionally, online shopping is appealing to urban dwellers due to discounts, promotional programs, and home delivery services (Ferdous *et al.*, 2022; Karim & Sultana, 2021). Though the online shopping trend was very low (only 3%) in previous years, this trend has increased recently due to the covid-19 pandemic and lockdown situation (Enam, A., Azad, I. I., & Afrin, S. (2024). Preliminary findings only indicated apprehension about online shopping stemming from trust issues, inefficient logistics, and inadequate awareness (Kasem & Shamima, 2014). However, more recent studies increasingly point out that urban consumers, especially younger people, find online platforms convenient alternatives to traditional retailing (Ali *et al.*, 2020; Devaraja, 2024). Consumer online buying behavior can be characterized as a conglomeration of attitudes, preferences, and purchasing decision-making processes by which people can buy commodities online via digital platforms influenced by a variety of factors, including demographic, socio-economic, technological, and cultural factors (Islam & Habib, 2021; Hossain & Rahman, 2024; Rahman & Akter, 2020; Karim & Sultana, 2021; Hasan & Jahan, 2021; Ahmed *et al.*, 2022; Roy & Datta, 2023; Roy *et al.*, 2025). Demographic parameters like age, gender, education, income, and geographic location have numerous impacts on consumer preferences and online purchasing decisions (Rahman & Akter, 2020). According to various surveys, young consumers, particularly the students of universities and youths in urban areas, are the initial and most engaged online shoppers. Currently, the e-commerce market is primarily occupied by younger consumers (18-35 years) as they are more digitally literate and brand-conscious (Ali *et al.*, 2020; Rahman & Akter, 2020). Surveys of urban youth in Dhaka and other cities indicate that they feel more at ease with technology, more often buy, and prefer fashion, electronics, and convenience purchases (Ali *et al.*, 2020; Rahman and Akter, 2020; Karim and Sultana, 2021). Comparative analyses of pre/during/post-COVID behavior also indicate that younger segments of the population will be more inclined to permanently adopt the online channel even after life gets back to normal (Roy & Datta, 2023). In comparison, older consumers tend to be less active, confronting prominent hurdles

related to trust and non-digital aptitude (Kasem & Shamima, 2014; Suhan, 2015). There is also the factor of gender dynamics since several studies indicate that women are becoming more active online shoppers. Nonetheless, their justification and constraints are different. Women tend to be more concentrated on a range of products and home delivery and may exhibit greater price sensitivity or concerns regarding trust and security (Islam & Habib, 2021; Rahman & Akter, 2020). In other urban-scale studies (Sylhet, Rangpur), the positive attitudes (but lower frequency of purchase) are demonstrated among women due to socio-cultural roles and lack of control over resources like income (Islam & Habib, 2021; Karim & Sultana, 2021). Other studies suggest that men dominate some categories of products (electronics) and higher-value purchases, whereas women prefer categories such as apparel and groceries or demand platforms with a focus on safe delivery and simple returns (Adrita & Shahjahan, 2016; Karim & Sultana, 2021). Moreover, advanced education and digital literacy are remarkable predictors of online buying. Multiple studies have found that education leads to increased levels of awareness of offers and comparative shopping and facilitates the use of mobile apps (Hossain & Rahman, 2024; Devaraja, 2024). Highly educated consumers are inclined to utilize online channels, trust a payment system, and use advanced functionality (reviews, comparison tools, etc.) (Hasan & Jahan, 2021; Rahman & Akter, 2020; Hossain, 2022). Income level is another prominent constant factor boosting both adoption and purchase rate. Customers with middle and high incomes will be more likely to participate in online shopping, and low-income groups will prefer to visit traditional markets (Hasan & Jahan, 2021; Rahman & Akter, 2022). Their results also suggest that more affluent groups tend to purchase lifestyle and luxury items online, and middle- and low-income customers are more price-conscious. Geographic heterogeneity is also impressive, with large cities such as Dhaka being ahead in terms of adoption due to better infrastructure, disposable income, and exposure to digital platforms than smaller cities such as Rangpur and suburbs (Karim & Sultana, 2021; Nahar, 2024; Rahman *et al.*, 2018; Hossain & Sultana, 2024). The suburban and rural populations are less involved because of infrastructural constraints, affordability, and lack of trust in e-commerce (Amin *et al.*, 2020; Roy *et al.*, 2025). Recent studies indicate that online shopping in Bangladesh is led by young, educated, affluent, and urban consumers (Nahar, 2024). This is a reflection of the digital divide, where urban youth and middle- and high-income groups control the e-commerce market, and the rural and low-income groups are marginalized. This e-ghetto highlights the need to develop all-encompassing policies that can expand access to e-commerce to more than just urban elites (Devaraj, 2024). Price sensitivity, trust in sellers, product quality, and delivery experience are also major drivers of consumer online buying behavior in the Bangladeshi context (Kasem & Shamima, 2014; Hossain, 2022). Customers may be

categorized based on convenience, variety, and low prices (Adrita & Shahjahan, 2016; Ahmed *et al.*, 2022). The studies show that promotions and discounts, convenient payment, and home delivery are also effective motivators to consumers, particularly in Dhaka and other urban cities (Ferdous *et al.*, 2022; Karim & Sultana, 2021). Cash-on-delivery continues to be important to populations who are less trusted or less tech-savvy, while more educated and more affluent populations are more receptive to mobile banking and card payments (Kasem & Shamima, 2014; Hasan & Jahan, 2021). Younger consumers are keen on mobile apps and social commerce (Face book, Instagram), and more educated consumers use desktop/web marketplaces to search for detailed product information (Ali *et al.*, 2020; Devaraja, 2024). An additional discovery is that time-saving, home delivery, and product variety are among the motivators valued by consumers in Sylhet and Rangpur (Islam & Habi 2021; Karim & Sultana, 2021). In Sylhet, women, in particular, are more likely to buy clothes and cosmetics online due to their safety and convenience (Islam & Habib, 2021). Urban youth are more interested in fashion, gadgets, and lifestyle products, and their purchasing decision is mostly influenced by social media advertisements (Ali *et al.*, 2020). In comparison, rural consumers concentrate on value-based and need-dominated purchases, demonstrating socioeconomic disparities (Amin *et al.*, 2020).

However, customer satisfaction is heavily reliant on the quality of services, reliability, and trustworthiness (Kasem & Shamima, 2014; Hossain & Rahman, 2024). Once such expectations are gratified, online shopping escalates customer loyalty and contributes to the swift growth of the digital economy in Bangladesh (Roy *et al.*, 2025). Post-purchase satisfaction and repeat purchase intentions are intertwined with trust and reliability; hence, it is imperative to elevate governance in e-commerce and advance the logistics (Kasem & Shamima, 2014; Roy *et al.*, 2025). However, online shopping has emerged as an inseparable part of urban consumerism, notably in Dhaka and other metropolitan cities, owing to the progress of online payment and the competitive market (Nahar, 2024; Ferdous *et al.*, 2022). Despite its amenities and thriving, its uptake is constrained by manifold curbs, for instance, trust and security concerns, fear of fraud, risk of payment, and data privacy (Kasem *et al.*, 2014; Suhan, 2015; Hossain *et al.*, 2024). Also, online shopping is associated with untrustworthy deliveries and product discrepancies between online offers and delivery, resulting in lower customer satisfaction (Rahman *et al.*, 2018; Hossain & Rahman, 2024). Furthermore, there are also socio-cultural obstacles, including the desire to bargain physically and touch the products, especially with older consumers, which impede their adoption (Islam & Habib, 2021; Roy & Datta, 2023). Additionally, the absence of technological literacy of consumers in rural and semi-urban regions restricts the

use of online shopping (Hasan & Jahan, 2021). The COVID-19 pandemic, nonetheless, accelerated the growth of online shopping in Bangladesh. As Roy and Datta (2023) noted, online purchases increased sharply during lockdowns, and most consumers continued to buy online even after lockdowns.

This paper aims to assist future researchers and e-commerce site owners to better grasp the consumer buying behavior towards online shopping, along with its drawbacks and concerns, within Sylhet City (known as the second London to the locals due to the numerous Sylheti immigrants in the UK and other foreign nations), located in the eastern part of Bangladesh.

Objectives

The main objective of this study is to examine the trends of online shopping in Bangladesh with special reference to demographic characteristics and consumer behavior in Sylhet city, Bangladesh.

The specific objectives of this study is

RO1. To identify the demographic profile (such as age, gender, education, occupation and income) of online shoppers in Sylhet city.

RO2. To analyze the relationship between demographic characteristics and online shopping behavior.

RO3. To explore consumer preferences and motivations behind online shopping in Sylhet city. Bangladesh.

RO4. To identify the frequency and types of products commodity purchased through online platforms.

RESEARCH METHODOLOGY

Focusing on the purpose of the present study, it used qualitative approach where primary data have been used to get result of the study. A survey was performed using a structured questionnaire to collect information from online customers regarding supplier selection criteria of online customers in Sylhet city. The respondents (population) of this study are preselected online customers of the different parts of Sylhet city. A total of 200 respondents participated in this research and data has been collected from March to June following convenient non-probability sampling technique. A structured close-ended questionnaire has been designed to collect data from customers who purchase different products from online suppliers/sellers of Sylhet city. The survey questionnaire consisted of three (03) sections. (i) The first section of the questionnaire consists of demographic characteristics of closed multiple choice questions designed to collect demographic information regarding online customers such as gender, age education, occupation, marital status and average income. (ii) The second portion is general shopping behavior of the customers where the questionnaire comprises what do they purchase from online market, how frequently they purchase, for whom do they purchase, when do they purchase, why do they purchase, how do they select their online suppliers, how do they order their products, how do they pay for online products, how easy to find out the expected products,

which device do they use to perform online purchasing, the way they pay for the products, the amount of money do they spend online purchasing yearly and the reasons behind selecting the online suppliers. (iii) The third portion of the questionnaire is criticism of suppliers designed in seven (7) point Likert scale where the answer ranging from strongly agree to strongly disagree to know level of the suppliers' fraudulence, suppliers' fare pricing and the level of customers' satisfaction and recommendation to others in online shopping. The sample data were collected with self-administered questionnaire. The study considers only the respondents who are from Sylhet metropolitan area. This study employs both descriptive and analytical methods to satisfy the objectives of the research. Data were presented in cross-tabulated formats for providing description and analysis.

Limitations: This research paper further can be used as a useful secondary source of data but it holds some limitations due to reach to online customers from all walks of life, unwillingness to provide data and time limitations. In further research this limitations could be mitigate.

Research gap: This study works only with the online customers of Sylhet metropolitan area. But there are so many online customers are from villages or rural areas who are purchasing products from online suppliers by the virtue of internet service and smart phone technology. So, further research could be conducted with the rural customers who purchase from online suppliers.

Data analysis and Interpretation

From frequency distribution table (table: 1) we see from total of 200 respondents 105 male (52.5%) and 95 female (47.5%) have joined in this study. In age frequency distribution table (table: 2) we see most of the online shopping customers' age ranges from 21 to 25 years of old who are young adult and they 39%. On the other hand the lowest number of customers who seldom purchase through online, their age ranges from 36 to 40 years of old and they are only 3% (table: 2). The most interesting thing is that the majority of the online shopping customers whose income below 10,000 taka (table: 3) per month are undergraduates (46% HSC passed in table: 4) and they are dependent on their guardians for their online shopping. In marital status we see unmarried people are more interested 60.5% in online shopping than married people approximately 39.5% (table: 5). Our research shows that most of the customers 33.5% where male 33 and female 34 of total respondents purchase organic products (such as Mangoes, Date molasses, Honey, **Mustard Oil**, Morunga powder, Senna Leaf Powder, Black cumin etc.). Consumers purchase organic products through online because of its reliability and trust ability. In online shopping trust ability is very much significant because consumers cannot see the actual products or even they cannot touch it at all. They rely only the brand image, past experience and customers

review (new customers). Second most purchased product is readymade garments 27% (male 11% and Female 16%) customers. Now it's a trend to the college/university going students order readymade garment through online both male and female. On the other hand the least purchased product is books & magazines only 6.5% (male 4.5% and female 2.0%) which is shown in table 7. Most of the customers select their supplier (s) based on brand image or brand popularity in online shopping (37.5%) where male 21% and female 17.5%. Customers ignore the Islamic libas in selecting their online suppliers. One of the important reasons behind online purchasing is products availability. Highest number (32.5% where male 18% and female 14.5%) of customers belief that their preferred products are available in online market (table 10). In table 11 we see highest educated customers (13%) purchase organic products from online market. Because of trust ability and brand image. On the contrast, the lowest educated customers the do not purchase organic products from online market at all (0%). Almost 77.5% customers order their online products through Smartphone device. It reveals that online products are available due to the availability of this Smartphone technology. Only 03% customer's uses short Message Service (SMS) in ordering online products Table (table 11). The study shows that 65% customer's uses bcash method in their payment of products' price and cash payment on delivery uses only 16% customers. Most of the customers (40%) purchase online products when it provides discounts, special offer and free of delivery charge. Because it reduces the cost of shopping. On the other hand only 14.5% customers do not consider any offer in their online shopping (table 12). "I am satisfied with the quality of online products", her 90.5% customer's show their satisfaction, 27.5% customer they did not show their level of satisfaction or dissatisfaction and only 0.3% are

dissatisfied with online products' quality (table 13). In evaluation of the quality of online products both male (52.5%) and female (47.5%) their perception is suppliers sell quality products. The price of the product charged by the online sellers/suppliers are reasonable is accepted by 77.5% customers and only 05% they disagree with the statement.

FINDINGS

This study reveals that most of the online customers are students in occupation whose age ranges from 21 to 25. The majority of the online customers their income level is within 10,00Taka and they are dependent that is to say they are students. Students are savvy customers and it is easy to find out the economic price sellers are available in online market. Unmarried customers are more interested in online shopping and they enjoy it to purchase through online because they can visit various stores easily and within short period of time. The products they purchase through online are organic products (Mangoes, Date molasses, Honey, **Mustard Oil**, Morunga powder, Senna Leaf Powder, Black cumin etc.) and readymade garments products at lowest possible price by comparing different stores. Online customers are very much sincere in purchasing their products, they emphasize on the reviews of the customers, brand image and brand popularity of the suppliers in the market. Customers they like to order their products via smart phone device. One of the most online shopping behaviors is the availability of the products in online market. Online customer's products' price payment behavior shows that they feel comfortable in cash on delivery procedure. One of the most significant shopping manners they show that they are interested in discount offer, buy one get one free and delivery charge free benefits.



Model: Online shopping behavior of customers

CONCLUSION AND RECOMMENDATION

In conclusion this paper sheds light on The influence of culture and socio-economic factors pick up the pace in online shopping behavior in Sylhet, Bangladesh. Livings with busy lives are as usual scenario of modern era. People have various needs to lead their lives among them some are essential and some are shopping products. Shopping products according to the definition are products which are infrequently purchased required more time, planning and effort. Based on the data and information collected from this small sample group it explores that people of Sylhet city are habituated in online shopping and they are very much concerned about the products choosing, price, supplier selection, brand image etc. It also reveals that customers purchase few types of products usually organic, and readymade garments. But there are huge opportunities to purchase electronics products, books, cosmetics through online market comparatively lower prices as they consider the price factor. Similarly, online suppliers they are engaged in online selling with few products line. They can add more product lines with the customers needs and wants. Because online shopping saves time, money and physical efforts for the customers. At the same time sellers also can expand their products market in larger geographical areas. Now the customers expect daily need commodities will be available in online market and can buy easily, conveniently and effortlessly at competitive prices. Then the online customers purchasing behavior will be more reflected in the study.

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Appendices:

**Table 1:
Gender**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	105	52.5	52.5	52.5
	Female	95	47.5	47.5	100.0
	Total	200	100.0	100.0	

Sources: Field survey September, 2025

Table 2:

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	16-20	35	17.5	17.5	17.5
	21-25	78	39.0	39.0	56.5
	26-30	49	24.5	24.5	81.0
	31-35	32	16.0	16.0	97.0
	36-40	6	3.0	3.0	100.0
	Total	200	100.0	100.0	

Sources: Field survey September, 2025

Table 3:

		Income			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 10000	103	51.5	51.5	51.5
	11000-20000	31	15.5	15.5	67.0
	21000-30000	23	11.5	11.5	78.5
	31000-40000	8	4.0	4.0	82.5
	41000-50000	15	7.5	7.5	90.0
	Above 50000	20	10.0	10.0	100.0
Total		200	100.0	100.0	

Sources: Field survey September, 2025

Table 4:

		Education			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bellow SSC	4	2.0	2.0	2.0
	SSC	18	9.0	9.0	11.0
	HSC	92	46.0	46.0	57.0
	Graduate	48	24.0	24.0	81.0
	Post Graduate	37	18.5	18.5	99.5
	Others	1	.5	.5	100.0
	Total	200	100.0	100.0	

Sources: Field survey September, 2025

Table 5:

		Marital status			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	79	39.5	39.5	39.5
	Unmarried	121	60.5	60.5	100.0
	Total	200	100.0	100.0	

Sources: Field survey September, 2025

Table 6: Gender * What do you purchase from online market? Cross tabulation

		Count				
		What do you purchase from online market?				
		Organic products (mangoes, date molasses, honey, mustard oil, morunga powder, senna leaf powder, black cumin etc.)				
		Technological products	Ready-made Garments	Books & Magazines	Others	Total
Gender	Male	33	22	9	8	105
	Female	11	32	4	14	95
	Total	44	54	13	22	200

Sources: Field survey September, 2025

Table 7: Gender * Why do you purchase products from online markets? Cross tabulation

		Count					
		Why do you purchase products from online markets?					
		Comparatively		Variety of			
		Available	lower price	Time saving	brands	Privacy	Total
Gender	Male	36	30	13	10	16	105
	Female	29	19	9	9	29	95
Total		65	49	22	19	45	200

Sources: Field survey September, 2025

Table 8: Age * How do you order your online products? Cross tabulation

		Count					
		How do you order your online products?					
		Smart phone	Over phone call	Computer	Message	Others	Total
Age	16-20	31	1	2	1	0	35
	21-25	56	10	6	3	3	78
	26-30	37	4	7	0	1	49
	31-35	26	2	3	1	0	32
	36-40	5	0	0	1	0	6
	Total	155	17	18	6	4	200

Sources: Field survey September, 2025

Table 9: Age * In which medium/method do you pay your products' price? Cross tabulation

		Count					
		In which medium/method do you pay your product's price?					
		Bcash	Nagad	Rocket	Bank transfer	Cash on Delivery	Total
Age	16-20	22	2	0	0	11	35
	21-25	52	12	3	1	10	78
	26-30	35	5	3	1	5	49
	31-35	18	4	0	4	6	32
	36-40	3	0	0	3	0	6
	Total	130	23	6	9	32	200

Sources: Field survey September, 2025

Table 10: Income * I purchase my online products when it provides Cross tabulation

		Count					
		I purchase my online products when it provides					
		Discount on its	Special offer on	Delivery charge			
		product's price	occasion	free	All	None of these	Total
Income	Below 10000	11	22	13	45	12	103
	11000-20000	9	7	6	7	2	31
	21000-30000	0	3	4	10	6	23
	31000-40000	0	3	0	3	2	8
	41000-50000	0	5	2	6	2	15
	Above 50000	0	6	0	9	5	20
Total		20	46	25	80	29	200

Sources: Field survey September, 2025

Table 11: Education * Why do you purchase products from online markets? Cross tabulation

		Count					
		Why do you purchase products from online markets?					
		Comparatively		Variety of			
		Available	lower price	Time saving	brands	Privacy	Total
Education	Bellow SSC	1	2	1	0	0	4
	SSC	4	3	3	4	4	18
	HSC	30	26	12	4	20	92
	Graduate	15	15	4	7	7	48
	Post Graduate	15	2	2	4	14	37
	Others	0	1	0	0	0	1
Total		65	49	22	19	45	200

Sources: Field survey September, 2025

Table 12: Age * I am satisfied with the quality of online products Cross tabulation

		Count					
		I am satisfied with the quality of online products					
		Strongly agree	Somewhat agree	Agree	Neutral	Disagree	Total
Age	16-20	2	10	13	9	1	35
	21-25	4	17	27	23	7	78
	26-30	1	20	13	14	1	49
	31-35	1	7	13	8	3	32
	36-40	0	2	3	1	0	6
Total		8	56	69	55	12	200

Sources: Field survey September, 2025

Table 13: Age * I am satisfied with the quality of online products Cross tabulation

		Count					
		There are possibilities of being cheated by online sellers /suppliers					
		Strongly agree	Somewhat agree	Agree	Neutral	Disagree	Total
Gender	Male	29	60	14	1	1	105
	Female	20	57	14	3	1	95
	Total	49	117	28	4	2	200

Sources: Field survey September, 2025

Table 14: Occupation * I think the price charged by online suppliers/sellers is at reasonable Cross tabulation

		Count					
		I think the price charged by online suppliers/sellers is at reasonable					
		Strongly agree	Somewhat agree	Agree	Neutral	Disagree	Total
Occupation	Business	0	6	2	1	0	9
	Service	3	15	11	9	5	43
	Student	7	41	46	6	3	103
	Unemployed	0	4	3	3	0	10
	Others	0	17	10	6	2	35
	Total	10	83	72	25	10	200