


ASSESSING THE MODERATING EFFECT OF COVID-19 PANDEMIC ON ONLINE CUSTOMER PURCHASING BEHAVIOUR IN THE FASHION INDUSTRY OF BANGALDESH

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ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 08 May 2023</p> <p>Accepted 04 August 2023</p>	<p>Theoretical framework: The study measures influence of the independent variables such as product price, quality, brand image, data privacy concerns, and cultural dimension (UAI) over the past couple of years of the pandemic. The proposed conceptual framework has one dependent variable (online customer purchasing behaviour) and one mediator (online customer purchasing intention). Covid 19 Pandemic is hypothesized to moderate the relationship between the mediator and the dependent variable.</p>
<p>Keywords:</p> <p>Online Purchase Intention; Online Purchase Behaviour; COVID-19 Pandemic; Fashion Industry (Bangladesh); Online Purchase Factors; Cultural Dimension (UAI); Changing Consumer Behaviours.</p>	<p>Design/Methodology/Approach: The authors used inferential statistics to accomplish the purpose of the research. Via quantitative analysis using the SPSS, the factors that influence online shopping have been revealed by gathering and analysing data obtained over web-based surveys. The authors approached 500 respondents from the 12th of April 2021 to the 5th of June 2022 and got close to a 73% response rate, 364 responses.</p>
	<p>Findings: The results exhibit that all mentioned factors except brand image and data privacy concerns have a momentous and significant relationship with consumers' online shopping behaviour which further gets stronger due to the moderating effect of Covid-19.</p>
	<p>Research practical and social implications: The study contributes to the existing literature and theories in terms of monitoring online customer purchase behaviour. The findings will also help companies to develop and enhance their current CRM strategy and innovations to manage online shopping behaviour and achieve their commercial targets.</p>
	<p>Originality/Value: The value of this study lies in its contribution to an understanding of online purchase behaviour, particularly in the context of the Covid-19 pandemic. By identifying influential factors and exploring their impact, the findings provide actionable insights for companies to adapt to changing consumer behaviours.</p>
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AVALIANDO O EFEITO MODERADOR DA PANDEMIA DA COVID-19 NO COMPORTAMENTO DE COMPRA ON-LINE DE CLIENTES NA INDÚSTRIA DE MODA DE BANGALDESH

RESUMO

Estrutura teórica: O estudo mede a influência de variáveis independentes como preço do produto, qualidade, imagem da marca, preocupações com a privacidade de dados e dimensão cultural (IAU) nos últimos dois anos da pandemia. O quadro conceptual proposto tem uma variável dependente (comportamento de compra do cliente em

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linha) e um mediador (intenção de compra do cliente em linha). A pandemia da Covid 19 é hipotetizada para moderar a relação entre o mediador e a variável dependente.

Design/Methodologia/Abordagem: Os autores usaram estatísticas inferenciais para realizar o propósito da pesquisa. Através da análise quantitativa utilizando o SPSS, os fatores que influenciam as compras on-line foram revelados pela coleta e análise de dados obtidos através de pesquisas baseadas na web. Os autores abordaram 500 entrevistados de 12 de abril de 2021 a 5 de junho de 2022 e ficaram perto de uma taxa de resposta de 73%, 364 respostas.

Constatações: Os resultados mostram que todos os fatores mencionados, exceto a imagem da marca e as preocupações com a privacidade de dados, têm uma relação significativa com o comportamento de compras on-line dos consumidores, que se torna ainda mais forte devido ao efeito moderador da Covid-19.

Pesquisa implicações práticas e sociais: O estudo contribui para a literatura e teorias existentes em termos de monitoramento do comportamento de compra do cliente on-line. As descobertas também ajudarão as empresas a desenvolver e aprimorar sua estratégia atual de CRM e inovações para gerenciar o comportamento de compras on-line e atingir suas metas comerciais.

Originalidade/Valor: o valor deste estudo está em sua contribuição para a compreensão do comportamento de compra on-line, particularmente no contexto da pandemia da Covid-19. Identificando fatores influentes e explorando seu impacto, as descobertas fornecem percepções acionáveis para que as empresas se adaptem a comportamentos de consumo em constante mudança.

Palavras-chave: Intenção de Compra On-line, Comportamento de Compra On-line, Pandemia da COVID-19, Indústria da Moda (Bangladesh), Fatores de Compra On-line, Dimensão Cultural (UAI), Mudança de Comportamento do Consumidor.

EVALUACIÓN DEL EFECTO MODERADOR DE LA PANDEMIA DE COVID-19 EN EL COMPORTAMIENTO DE COMPRA DE CLIENTES EN LÍNEA EN LA INDUSTRIA DE LA MODA DE BANGLADESH

RESUMEN

Marco teórico: El estudio mide la influencia de variables independientes como el precio del producto, la calidad, la imagen de marca, la preocupación por la privacidad de los datos y la dimensión cultural (IAU) en el último par de años de la pandemia. El marco conceptual propuesto tiene una variable dependiente (comportamiento de compra del cliente en línea) y un mediador (intención de compra del cliente en línea). Se plantea la hipótesis de que la pandemia de Covid 19 moderaría la relación entre el mediador y la variable dependiente.

Diseño/Methodología/Enfoque: Los autores utilizaron estadísticas inferenciales para lograr el propósito de la investigación. A través del análisis cuantitativo con el SPSS, se han revelado los factores que influyen en las compras en línea, mediante la recolección y análisis de datos obtenidos a través de encuestas basadas en la web. Los autores se dirigieron a 500 encuestados desde el 12 de abril de 2021 hasta el 5 de junio de 2022 y se acercaron a una tasa de respuesta del 73%, 364 respuestas.

Hallazgos: Los resultados muestran que todos los factores mencionados excepto la imagen de marca y las preocupaciones por la privacidad de los datos tienen una relación significativa y trascendental con el comportamiento de compra en línea de los consumidores, que se fortalece aún más debido al efecto moderador de la Covid-19.

Investigación implicaciones prácticas y sociales: El estudio contribuye a la literatura y teorías existentes en términos de seguimiento del comportamiento de compra de clientes en línea. Los hallazgos también ayudarán a las empresas a desarrollar y mejorar su actual estrategia de CRM e innovaciones para gestionar el comportamiento de compra en línea y alcanzar sus objetivos comerciales.

Originalidad/Valor: El valor de este estudio radica en su contribución a la comprensión del comportamiento de compra en línea, particularmente en el contexto de la pandemia de Covid-19. Al identificar los factores influyentes y explorar su impacto, los hallazgos proporcionan información procesable para que las empresas se adapten a los comportamientos cambiantes de los consumidores.

Palabras clave: Intención de Compra en Línea, Comportamiento de Compra en Línea, Pandemia de COVID-19, Industria de la Moda (Bangladesh), Factores de Compra en Línea, Dimensión Cultural (UAI), Comportamiento Cambiante del Consumidor.

INTRODUCTION

The steady economic growth of Bangladesh over the past couple of decades poised the nation to emerge as a middle-income country and graduate from the LDC status around 2021. This was largely due to the export oriented RMG industry whose clients were among the largest and most prestigious fashion brands across the world lured by the competitively low cost of production. The increased income contributed to a rise in purchasing power parity (PPP) among the populace, which as a result has drawn retailers to establish chains and outlets in Bangladesh to tap the growing number of new consumers (Apparel Resources, 2020). With the development of e-commerce since 2000, social media and digital technology have reinforced the online shopping behaviour of customers (Rani, N. M., and S, C., 2023). Consequently, companies must constantly revise their CRM strategy to engage customers online by monitoring their online shopping behaviour. The breakout of the pandemic since 2020 brought significant challenges for business, however, it also creates a new opportunity for companies to rethink their online engagement strategy with customers (Pham, et al, 2020). The massive penetration of e-commerce and f-commerce has been largely due to the ease of access to the internet and smartphones over the past decade. The government manifesto on “Digital Bangladesh” has subsidized internet and digitalization programs. Many mobile phone manufacturers have set up assembly plants in Bangladesh to sell their products at lower rates. Consequently, people can afford phones and the internet at lower costs than ever before, and enterprising individuals have quickly realized the opportunity provided to them and seized it. Moreover, with the increased PPP came a wave of entrepreneurship that thrived on e-commerce and f-commerce, whose capabilities were evident following the government-announced lockdowns since March 2020. The convenience of shopping entirely online, from browsing items to payment, has expanded the scope of clothing retailers (Rahman, 2021). Companies that aim to emerge as market leaders in a post-pandemic world have aggressively worked to meet orders quickly and establish their brands to stand out from the others. This trend has been noted to wide praise (Uddin, 2017). As a result, it is imperative that brands extensively monitor the current market trends to obtain or maintain any positions of strength.

This study uncovered several issues that have contributed to the proliferation of digital shopping trends worldwide. Firstly, digital shopping involves virtual payments which involve banks and financial institutions to step in and bolster the digital infrastructure with their security measures to protect the consumers (Huseynov, 2014). Mobile financial services like Bkash and Nagad have seen widespread popularity among the population unserved by the banking sector

by letting people use these services without owning a bank account (Hasan, 2021). Digital encryptions, often in the form of multi-layered authentication, are significantly reassuring and allows consumers to make purchases in the privacy of cyberspace, contributing to its appeal to the consumers (Demangeot and Broderick, 2010). The internet serves as the medium between the consumers and the retailer (Zuroni and Goh, 2012). With the change of internet structures like the transition from message boards to websites to SEO-driven marketing to social media platforms, consumer behavior has been shaped with every new development (Vrender, 2016). Consequently, more and more traditional shops have shifted to digital platforms, in turn encouraging more internet services to join the sector and accelerate the digitalization of the economy (Gaffar, 2016). As a result of the technological advancements and public access to technology, Bangladesh's participation in the 4th Industrial Revolution cannot be contested (Rashid, 2020).

Researching on how COVID-19 shapes business operations and performance has attracted considerable attention recently. Current studies have highlighted the challenges faced by firms amid COVID19 in several ways (Sheth, 2020). This paper is prepared to develop a summary of the factors that are influencing online customer buying behaviour in the fashion industry in Bangladesh during this pandemic. Customer purchase behaviour refers to how customers are behaving in the marketplace and the reasons behind their behaviours (Zhang and Zhang, 2018). Companies expect that they will be able to assess the right price for their goods, a price that will build a competitive advantage over their rivals, by knowing what drives customers to buy products and services. The buying decision of a customer is affected by a variety of factors. The marketing plan is also directly affected by the proper understanding of customer behaviour (An and Han, 2020). The fashion industry was already being managed by two disruptive movements, one competitive and the other technological, however, since 2019 the market dynamic has changed tremendously due to the pandemic (Gazzola, et al., 2020). It is imperative that the pandemic is not seen solely as a global healthcare challenge. The ramifications of the pandemic's spread and attempts to combat it have had far-reaching consequences on every aspect of human civilization, including along every step of production (Berg, et al, 2020). The change in people's purchase behavior has forced many buyers to cancel orders, which, in conjunction with government restrictions on movement and gathering have had an adverse impact on manufacturing and service industries across the globe. In a country like Bangladesh which is heavily dependent on its export industry, the abrupt cancellation of orders estimated to be around \$1.5 billion by Bloomberg in 2020 has seen manufacturers and

the government go back-and-forth over devising a sustainable solution that does not consign millions to abject poverty while preventing viral outbreaks at factories (Anwar, Nasrullah and Hosen, 2020). The virus has spiraled into an economic and humanitarian crisis despite attempts to contain it and mitigate its impact.

Based on the foregoing, in this study, we examine the influence of COVID-19 on the online fashion industry of Bangladesh to understand the severity and negative influences of COVID-19 on consumer buying behavior and develop strategies to overcome such difficulties. While many studies have researched the consumer buying behavior of online consumers, its importance continues to be emphasized ((Khan and Bhuiyan, 2021), no studies have examined the online consumer buying behavior in the fashion industry in the face of a new pandemic such as COVID-19 and its influence on the online behavioral intentions of consumers. Most studies have also focused on the negative impacts of COVID-19 and past pandemics (e.g., SARS and MERS) on retail and fashion industry from the viewpoint of consumers' risk perception and restrictive purchase behaviors (Rehman, et al., 2019) Such studies intensively discuss the negative impacts of COVID-19 on the overall retail industry. Meanwhile, the current study explores the factors shaping consumer behavior from a developing country perspective during the pandemic. In doing so, the study expands the academic horizons of the relationship between COVID-19 and consumer behaviors in academic and industry domain. The research aims and objectives are to identify the causes/factors which shape consumer behaviour online and assess the impact of the COVID-19 pandemic on consumers' online shopping behaviour in the Fashion Industry of Bangladesh.

LITERATURE REVIEW

Behavioral intention is defined as the likelihood of whether an individual will conduct or execute a particular behavior (Yueh et al., 2015). In the context of information technology, it refers to the person's intention to use the system technology (Celik, 2016; Venkatesh et al., 2003; Venkatesh et al., 2012) or the willingness to use and recommend to others (Pahnla et al., 2011). The customers' intention plays a critical position in their use behavior of technology and will lead to actual behavior. Explaining user acceptance of new technology often involves individual intention to use technology as a predictor of use behavior, but there are also many types of research works using intention to purchase online as the key dependent variable (Bashir and Madhavaiah, 2015; Chang et al., 2016; Ho et al., 2016; Tan et al., 2013; Wang et al., 2013; Yang and Forney, 2013; Yeganegi and Elias, 2016). The reason why the researchers should

seek to understand online purchase intention is because it is a significant predictor of actual online purchase. Online purchase intention is an indicator that is used to reach the goal of actual behavior purchase (Lee and Lee, 2015). The actual purchase behavior of the consumer is dichotomous, that is, either consumer must purchase or not purchase the product (Lee and Lee, 2015). Therefore, the current research measured the behavioral intention to purchase online instead of user behavior and focused on exploring the factors that influence the intention of customers to shop online. In this study, behavioral intention indicates the consumer's intention to purchase online.

As the core framework of the analysis, this research depicts privacy concerns, effects of product quality, price, brand image, and country culture that have both precedents and implications. In earlier literature, the predecessors represented three variables: (1) individual, (2) contextual, and (3) macro-environmental. Mixed findings concerning the effects of each of these have called for deeper analysis in previous research. In Table 1, we have given a review of this literature.

Table 1: Key variables from the past literature

Variable Names	Variables identified from the past literature	Sources
Independent Variable 1 (IV1)	Product Price	Lockwood, (2019)
Independent Variable 2 (IV2)	Product Quality	Shen and Chen, (2020)
Independent Variable 3 (IV3)	Brand Image	Rajagopal, (2019)
Independent Variable 4 (IV4)	Privacy Concerns	Chan, et al, (2018)
Independent Variable 5 (IV5)	Cultural Dimension (Uncertainty Avoidance Index)	Minkov, (2018); Hofstede (2001)
Mediating Variable	Online Customer Purchase Intention	He, et al, (2008)
Moderating Variable	Covid-19 Pandemic	Berg, et al, (2020)
Dependent Variable (DV)	Online Customer Purchase Behaviour	Zhang and Zhang, (2018)

Source: Prepared by the authors (2023)

Product Price

To explain the relationship between price and customer purchase decisions, several studies have occurred, and they made a conclusion stating that goods pricing is a dynamic phenomenon and customer preferences, and purchase intentions are influenced by many techniques. (Lockwood, 2019). According to Taboubi (2019), in price management, the

meaning of price as a buying incentive plays a key role as it not only defines how prices are interpreted and priced but also affects 3 buying decisions by customers.

Product Quality

Shen and Chen (2020), define quality as consistency, citing previous research, where it offers quality characteristics such as performance consistency, features, reliability, longevity, usability, maintainability, and value perception. Considering clothing products, the quality of the product is characterized as the customer's judgment on the product's effectiveness (Rayman et. al., 2011).

Brand Image

In today's highly competitive marketplace, according to Kahle and Kim, there are a variety of offerings and alternatives for the customers and on the market, they need to choose between various products or brands that do not vary much in their price or feature. They claim that their final decision in such circumstances depends on the impression they associate with various brands. Buyers have more chances to grow their intention to purchase their clothes the customers perceived a positive mindset about them and recognizes the brand as a good brand (Rajgopal, 2019).

Privacy Concerns

Because the exponential growth in the usage of the Internet for the acquisition of information, products, and services has, in past years, over the privacy risks has generated debate and controversy. Contemporary information systems not just only create risks for people who reveal personal details for transactions to retailers but also offer clear skills that help businesses to capture processes, and store customer information, provide substantial marketing-related competitive opportunities (Chan, et al, 2018).

Culture

Uncertainty Avoidance Index (UAI): This can be defined as the reflection of the public efforts to address their individual anxieties through reducing factors that propagate uncertainty (Hofstede, 2001). To test this cultural dimension was appropriate for the paper since some people do consider that it is risky to shop online. Therefore, they avoid doing so. High-UAI societies have been documented with members of society trying to assert more control over

their lives to maintain a constant routine with little to no deviation, driven partly by the fear of losing control of their lives (Snitker, 2010). The relationship between the culture of people and their assessment and customer purchase decisions has been stressed in previous literature. Not only expectations but also values of individuals are shaped by culture and the viewpoint of people regarding problems, risks, discounts, and a good image is largely influenced by the culture (Minkov, 2018). In terms of how online privacy is viewed in cultures all around the world, Palfrey and Gasser (2008) confirm several cultural variations. Inhabitants of countries in the same geographical region (e.g., Europe) also can express concerns regarding their privacy and major differences in their online activity (Murswieck, et al, 2020). The Uncertainty Avoidance Index cultural dimension was studied only in Bangladesh for this study. On this scale, Bangladesh has a high score as it has scored 60 which is higher than most of the western countries. Countries that demonstrate avoidance of higher uncertainty maintain strict codes of belief and conduct and with that in case of any unconventional thoughts and behaviours are intolerant by them (Hofstede Insights, 2020).

Therefore, to accomplish the research aim and objectives the authors postulate, following those considerations and findings from the past literature.

H1: There is a relationship between factors of purchase intention and online customer purchase intention.

And,

H2: There is a relationship between factors of purchase intention and online customer purchase behaviour.

Consumer Purchase Behaviour

The quantifiable pattern developed by the consumer which precedes a purchase can be defined as Consumer Buying Behaviour (Zhang and Zhang, 2018). It entails internet usage history across websites, smartphone apps, social media platforms, and other cyber-behaviour that can be tracked through cookies and trackers. While it remains a cause of consternation among many consumers over privacy and security, businesses have strongly maintained that it is crucial to develop a thorough understanding of user preferences to better cater to them through targeted ads and other means (Gong, et al, 2013). In this paper, we will only look at online customer purchase behaviour.

Customer Purchase Intention: The eagerness or desire of a customer regarding purchasing a specific product or service is called purchase intention. The purchase decision of

customers depends strongly on some factors both internal and external. For example, it is discovered by Coffey and Kabadayi (2020), that the businesses which customers believe are safeguarding their data, having a good brand image and, with good product quality are willing to pay better rates to purchase goods from. In this paper, we will only look at the online customer purchase intention.

Purchase Intention and Consumer Behavior: A consumer may want to buy a product, but they may not be able to fulfill that want due to various reasons (Kim & Jones, 2009). But the intent to purchase is widely considered a salient determinant. What this means is that more research needs to be undertaken into online shopping behavior and how the determinants differ from purchase intent in brick-and-mortar shops (He, et al, 2008). We may use the Technology Acceptance Model (TAM) to model user accessibility and expectations to factor into how intent is transformed into decisive action (Hu, et al, 2009). Therefore, it is required for all internet platforms to develop a comprehensive understanding of user behaviour to better cater to them (Kim and Hong, 2010). Additionally, the correlation of intent to decision in making digital purchases should also be extensively explored (Jamil and Mat, 2011).

Therefore, the authors suggest the following hypothesis.

H3: Online customer purchase intention mediates that there is a relationship between factors of purchase intention and online customer purchase behaviour.

Perceived Risk of COVID 19

Scholars have historically considered perceived risk as a decisive factor in consumer behaviour. Its definition is based on the contextual notion of suffering potential losses when purchasing a product or service (Pavlou & Gefen, 2004; Tseng & Wang, 2016). Additionally, it is also considered as an umbrella term for prospective losses from the lack of an absolute guarantee of consumer satisfaction (Quintal et al, 2010). During this research, perceived risk has been defined as the consumer perspective on potential dissatisfaction and subsequent losses suffered after purchasing a product or service.

Based on the type of losses suffered in business transactions from consumers, the perceived risk in consumer behaviour can be grouped in several types (Quintal et al., 2010; Stone & Gronhaug, 1993).

Stone and Gronhaug (1993) argue that physical, psychological, functional, social, and economic risks are the elements of perceived risk. However, they are opposed by Quintal et al. (2010) who maintain the first two risks, but replace the other three with performance, financial,

and convenience risks. Their position has also been supported by Han et al. (2019) who also sought to merge functional and performance risks into a single component.

As there is a significant overlap among scholarly opinion on what comprises perceived risk, this research will operate based on the following:

- i. Physical risk – Any actual negative physiological impact on the consumer
- ii. Psychological risk – Any actual negative psychological impact on the consumer
- iii. Financial risk – Any actual negative financial impact on the consumer following the purchase.
- iv. Functional risk – Any lack of performance or functionality as described by the product after it has been purchased.

Since it has been established that consumers have an aversion towards risk over functionality maximization, it can be argued that perceived risks can help better rationalize the purchase behaviour of consumers. In the current context of the COVID-19 pandemic, it can be noted that there has been a wider perception of greater risks and subsequent alteration in purchase behaviour (Roy and Datta, 2023; Addo et al., 2020).

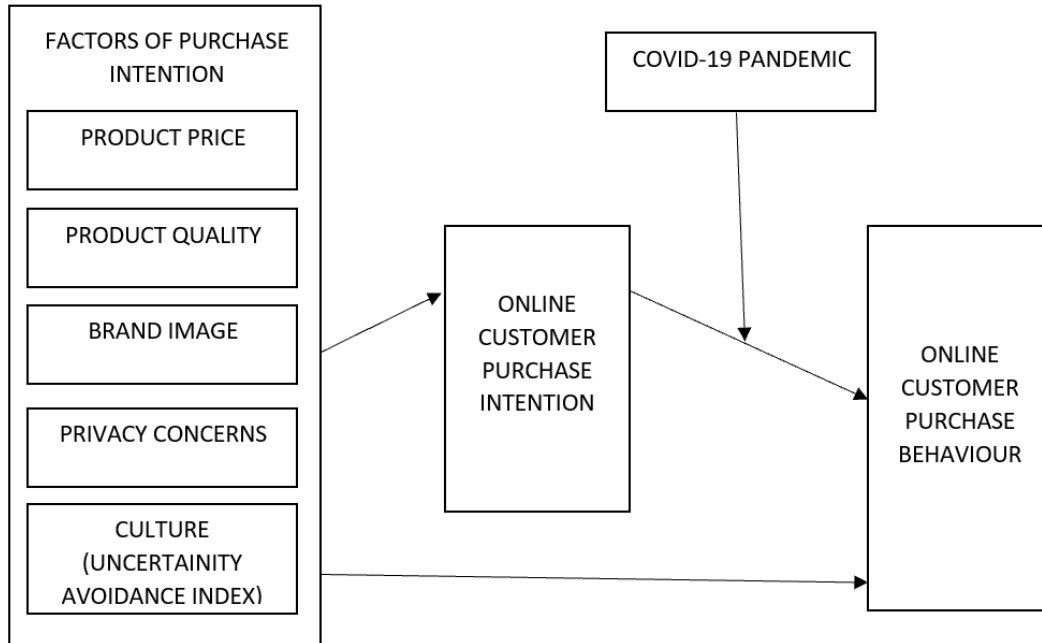
Thus, the authors hypothesize:

H4: The Covid-19 pandemic moderates the relationship between customer purchase intention and customer purchase behaviour in online shopping.

CONCEPTUAL FRAMEWORK AND HYPOTHESES

Based on the arguments and the emergent findings from the previous literature, a new approach is adopted by the authors, if privacy concerns, product price, product quality, culture, and brand image have a significant effect which may decrease the effectiveness of the economic and emotional benefits it perceives during this pandemic. Hypothesized relationships for the empirical study are shown in Fig. 1.

Figure 1: Conceptual Framework



Source: Prepared by the authors (2023)

H1: There is a relationship between factors of purchase intention and online customer purchase intention.

H2: There is a relationship between factors of purchase intention and online customer purchase behaviour.

H3: Customer purchase intention mediates that there is a relationship between factors of online customer purchase intention and online customer purchase behaviour.

H4: The Covid-19 pandemic moderates the relationship between customer purchase intention and customer purchase behaviour in online shopping.

RESEARCH METHODOLOGY

This research was based on data collected from primary sources and secondary sources. It was determined that the optimal method to collect data would be by conducting surveys (Speklé and Widener, 2018). Quantitative analysis was done to measure the impact of the moderating effect of the Covid-19 pandemic on the relationship between factors of purchase intention and online customer purchase behaviour. For primary sources, an online questionnaire was prepared and distributed among respondents. The questionnaire was designed to meet standard ethical and academic regulations for the data to be valid (Chung, et al, 2020).

Secondary sources include scholarly journals and internet articles. Additionally, it includes discussing possible theories (Hair, et al, 2018). The purposive sampling technique, a

type of non-probability sampling, was used as the author felt only the educated internet users of Bangladesh were the appropriate respondents to answer the survey questionnaires. The non-probability sampling method was used as the authors selected samples based on the subjective judgment of the researcher rather than random selection. However, due to the questionnaire only being sent to the acquaintances of the authors, there is a higher risk of sampling bias (Shaily, 2021). The questionnaire was distributed mainly via social media. There were 16 survey questions in the questionnaire. Each of the survey questions was based on the variables of the study. The questionnaire was designed to analyse the moderating effect of Covid-19 on the factors of customer purchase behaviour in the online fashion industry of Bangladesh. The responses for the questionnaire were put using a Likert Scale, starting with “Strongly Agree” and ending with “Strongly Disagree”. The questionnaire is available in the Appendix.

The authors used inferential statistics such as bivariate and multiple regression analysis to accomplish the purpose of the research. Cronbach's Alpha was used to measure and determine the scale's reliability. The study target population is infinite, and the sampling frame was focused on Dhaka and Chittagong's internet users. The authors have approached 500 respondents and got close to a 73% response rate, 364 responses. With the support of SPSS, the collected data from the sample were analysed.

RESULTS AND DISCUSSION

Respondent Profile Analysis

The respondents of this study were between the ages of 18-60 from a wide range of educational and professional backgrounds and were evenly divided between men and women. All of them have done online shopping or know about it. They were all acquaintances of the authors residing in Bangladesh, mostly from Dhaka and Chittagong.

Reliability Analysis

Cronbach alpha is a useful statistic to calculate the reliability of multiple-question Likert scale surveys. Reliability was assessed through the sum of the entire sample size of the research. The results were that Cronbach alpha values ranged between .703 and .745. It was determined by using SPSS v26. The reliability test helped assess the data obtained from the survey questionnaires. It was a crucial metric of a constant standard throughout the survey (Malhotra, 2009)

It is said that the reliability is better if the results have an alpha value of more than .07 (Pallant, 2013). The below result .728 of our tests indicates that the survey for this research is reliable. Therefore, all the scales are found to be reliable and internally consistent for this study. Therefore, this means that the designed survey is accurately measuring the variables of factors of customer purchase intentions and behaviour. The Cronbach Alpha outcomes of the variables are presented in the tables below:

Table 2: Reliability Analysis
Case Processing Summary

		N	%
Cases	Valid	364	100.0
	Excluded ^a	0	.0
	Total	364	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.728	.743	16

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Product_Price	43.7088	101.011	.320	.289	.715
Cheap_Clothes	43.5659	97.800	.346	.447	.713
Product_Quality	45.6484	106.256	.401	.393	.715
Not_Compromise_Quality	44.8187	101.372	.295	.227	.718
Good_Brands	43.8077	104.630	.203	.286	.727
Brand_Image	44.1484	98.154	.384	.336	.708
Share_Data_Concerns	44.6209	100.236	.357	.420	.711
Online_Privacy_Concerns	44.6813	99.358	.417	.424	.706
Online_Privacy_Protection	44.0714	98.502	.414	.424	.705
Online_Customer_Purchase_Intention	43.9725	101.261	.357	.442	.712
Covid19_Shop_Online	44.6099	100.128	.472	.349	.703
Purchase_Intention_Online_Offers	42.2473	107.536	.067	.336	.745
Need_To_See_Culture	44.8352	106.452	.168	.333	.729
Online_Shopping_Risky_Culture	44.5110	101.297	.354	.375	.712
Online_Customer_Purchase_Behaviour	44.3791	100.523	.378	.358	.710
Online_Actual_Purchase_Behaviour	43.5165	97.363	.379	.356	.709

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
47.1429	113.280	10.64330	16

Source: Prepared by the authors (2023)

Hypothesis Testing (Via SPSS)

In SPSS, H1 through H4 was determined with bivariate and multiple regression analyses. The conceptual framework's four hypotheses produced eight variables, which are outlined below.

Multiple Regression Analysis to Test H1

It was used to determine the H1 hypothesis by measuring the correlation between five variables (factors of purchase intention like price, quality, brand image, privacy concerns, culture) and dependent variable (online customer purchase intention). A significant model emerged ($F_{5, 358} = 11.604, p < .0005$). Adjusted R square = .127. Beta values of .237, .203, .050, .103, -.195 from the 5 variables can be seen in below tables:

Table 3: Multiple Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.373 ^a	.139	.127	1.30773

a. Predictors: (Constant), Online_Shopping_Risky_Culture, Online_Privacy_Concerns, Product_Price, Brand_Image, Product_Quality

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	99.207	5	19.841	11.602	.000 ^b
	Residual	612.233	358	1.710		
	Total	711.440	363			

a. Dependent Variable: Online_Customer_Purchase_Intention

b. Predictors: (Constant), Online_Shopping_Risky_Culture, Online_Privacy_Concerns, Product_Price, Brand_Image, Product_Quality

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.016	.246		8.209	.000
	Product_Price	.215	.046	.237	4.688	.000
	Product_Quality	.367	.100	.203	3.674	.000
	Brand_Image	.043	.045	.050	.965	.335
	Online_Privacy_Concerns	.101	.054	.103	1.878	.061
	Online_Shopping_Risky_Culture	-.194	.051	-.195	-3.796	.000

a. Dependent Variable: Online_Customer_Purchase_Intention

Source: Prepared by the authors (2023)

The results indicate that 3 of the independent variables are strong predictors of the dependable variable and 2 of them hold none to low predictors. A positive correlation can be

seen. Product prices have the largest beta coefficient (.237) which indicates that this IV is making the strongest unique contribution to explain the dependent variable. Brand Image having the lowest beta value indicates that it made less of a contribution to the variation on the dependent variable. The P values show that some of the independent variables, price, quality, and culture, are making a statistically incredibly significant impact at $p < .005$. The relationship is strong due to factors like product price and product quality having a very strong relationship. Nevertheless, brand image and online data privacy concerns do not have a significant contribution to the variation in the DV (criterion variable - online intention to purchase).

Multiple Regression Analysis to H2

To test the above hypothesis H2, a multiple Regression Analysis using the Enter Method was used to measure the correlations between the five independent variables (factors of purchase intention like price, quality, brand image, privacy concerns, culture) and dependent variable (online customer purchase behaviour). A significant model emerged ($F_{5, 358} = 9.259$, $P < .0005$). Adjusted R square = .102. Beta values of .213, .203, .139, -.093, .016 from the 5 variables can be seen in below tables:

Table 4: Multiple Regression Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.338 ^a	.115	.102	1.63833

a. Predictors: (Constant), Online_Shopping_Risky_Culture, Brand_Image, Product_Price, Product_Quality, Online_Privacy_Protection

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	124.268	5	24.854	9.259	.000 ^b
	Residual	960.918	358	2.684		
	Total	1085.187	363			

a. Dependent Variable: Online_Actual_Purchase_Behaviour

b. Predictors: (Constant), Online_Shopping_Risky_Culture, Brand_Image, Product_Price, Product_Quality, Online_Privacy_Protection

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.963	.314		6.253	.000
	Product_Price	.239	.057	.213	4.208	.000
	Product_Quality	.453	.118	.203	3.832	.000
	Brand_Image	.147	.056	.139	2.641	.009
	Online_Privacy_Protection	-.106	.065	-.093	-1.649	.100

Online_Shopping_Risky_Culture	.020	.070	.016	.284	.777
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a. Dependent Variable: Online_Actual_Purchase_Behaviour

Source: Prepared by the authors (2023)

The results indicate that the cultural dimension of the uncertainty index is not a significant predictor of the dependable variable (Purchase Behaviour). Brand image and data privacy protection (the opposite of data privacy concern) hold none to moderate significance. However, product price and product quality are highly significant with online purchase behaviour at $p < .001$. According to the beta value, the product price has the strongest predictor out of the 5 variables. The P-value shows that independent variables are making an incredibly significant impact due to product price and quality. The online brand should focus on these two variables as the customers in Bangladesh seem to be very price-conscious and concerned about quality clothes more than any other variables.

Bivariate Regression Analysis to test H3

To test H3, the following bivariate regression analysis showing the mediating relationship of the variable (online customer purchase intention) on the dependent variable (online customer purchase behaviour). R Square of .224 shows a statistically significant correlation between the mediator variable and the criterion variable. In the Anova table, a significant model emerged ($F_{1,362} = 104.214$, $p < .0005$). Adjusted R square = .221. Beta value .473 indicates a positive correlation between online customer purchase intention and online customer purchase behaviour. This means that the higher a customer will have the intention to buy clothes online, the higher the customer will make a purchase digitally. The result shows a positive relationship as the overall significance score of .000, shows that the association is significant at $p < .01$.

Table 5: Bivariate Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.473 ^a	.224	.221	1.25105

a. Predictors: (Constant), Online_Customer_Purchase_Intention

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	163.108	1	163.108	104.214	.000 ^b
	Residual	566.574	362	1.565		
	Total	729.681	363			

a. Dependent Variable: Online_Customer_Purchase_Behaviour

b. Predictors: (Constant), Online_Customer_Purchase_Intention

Model		Coefficients ^a		Standardized Coefficients Beta	t	Sig.
		Unstandardized Coefficients B	Std. Error			
1	(Constant)	1.246	.163		7.665	.000
	Online_Customer_Purchase_Intention	.479	.047	.473	10.209	.000

a. Dependent Variable: Online_Customer_Purchase_Behaviour

Source: Prepared by the authors (2023)

Multiple Regression Analysis to test H4, the Moderating Impact of Covid-19

To test hypothesis H4, a multiple Regression Analysis using the Enter Method was used to measure the effects of the moderate variable which had 2 separate factors/questions to test (if they are inclined to do more online shopping due to this Covid-19 pandemic) on the dependent relationship between online customer purchase intention and online customer purchase behaviour. A significant model emerged ($F_{2, 361} = 63.335$, $p < .0005$). Adjusted R square = .256. Beta values of the two predictors of .214, and .375 can be seen from the below tables:

Table 6: Multiple Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.510 ^a	.260	.256	1.22322

a. Predictors: (Constant), Online_Customer_Purchase_Intention, Covid19_Shop_Online

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	189.532	2	94.766	63.335	.000 ^b
	Residual	540.149	361	1.496		
	Total	729.681	363			

a. Dependent Variable: Online_Customer_Purchase_Behaviour

b. Predictors: (Constant), Online_Customer_Purchase_Intention, Covid19_Shop_Online

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	.935	.175		5.334	.000
	Covid19_Shop_Online	.246	.059	.214	4.202	.000
	Online_Customer_Purchase_Intention	.380	.052	.375	7.383	.000

a. Dependent Variable: Online_Customer_Purchase_Behaviour

Source: Prepared by the authors (2023)

The results of this data analysis indicate that there is a very strong moderating effect of the current ongoing Covid-19 pandemic in the relationship between customer purchase

intention and behaviour. The results support the hypothesis as the $P < .001$ ($P = .000$) is significant. And because the impact of this pandemic is here to stay, fashion companies must be ready to embrace digital innovation and should shift their focus to improve the online shopping experience for their customers.

DISCUSSION

In this study, it was observed that product price and quality play a key role in the consumer having the intention to purchase the product online (Pandey and Gudipudi, 2019). According to Jaipal, (2020), prices are central to customer buying decisions for the e-commerce sector. Marketers understand that to distinguish products with almost the same features the customers consider the prices and so they use price as an individual component in alternative products. Being adaptable and flexible is proposed as the secret to success in a rapidly evolving fashion market (Chan & Chan, 2010). According to Chowdhury and Akter (2018), in Bangladesh, several factors must be considered while a customer must determine which online retailer to purchase from and one of those factors is the product's quality. The findings of this research support that. The results of this research spot that the cultural dimension uncertainty avoidance index for Bangladeshi customers does have some noteworthy impact on the purchase decision. The data privacy factor has become a major concern for many customers around the world owing to this development in the digital field (Chung, et al, 2020). Although there are dissimilarities among the customer base of various countries to the customer base of Bangladesh, it can still be said that data privacy is something the customers are worried about here as well but not to the extent of the western world (Hossain and Khondoker, 2018). Maybe that is since people even when they shop online take payment options mostly as cash on delivery rather than making any online transactions. Therefore, it is less risky as they don't have to share their bank/card information online (Hasan, 2021). As previously mentioned, the economic implications of the coronavirus have been very evident, and markets have responded swiftly. Entire sectors have been put on hold while lockdowns and other restrictive measures remain in place with temporary reprieves. This also rolls down to consumers, who may not be able to earn as much as they were before the pandemic or feel the same desire to purchase in a precarious situation (International Labour Organisation, 2020). Nevertheless, it was identified from the research that the coronavirus pandemic (Covid-19) will and is helping to upsurge customer purchase intention and purchase behaviour digitally in the fashion industry of Bangladesh. To summarise, it can be said that the impact on the purchase intention leading to online purchase

behaviours of customers is associated with other established factors like price, quality, and uncertainty avoidance index of culture. However, in recent times the moderating effect of Covid-19 is strongly contributing to further accelerate the increase in online sales. This is something researchers and marketers should reflect on.

Theoretical Implications

The purpose of this research was to initiate an original conversation on reflexive changes in management and marketing strategies in response to globally paralyzing factors like the COVID-19 pandemic. It explored the rising and enduring patterns in consumer behaviour, especially on the internet. In addition, it offers strong grounds for other studies to build upon to assess the changes in digital shopping behaviour of consumers of fashion products.

Managerial Implications

It is hoped that this research will foster a more comprehensive understanding of consumers among companies and provide input on improving business-consumer relations. The example of retailers and consumers in Bangladesh offers a real-time lesson in how e-commerce and f-commerce have advanced and will shape management styles going forward.

CONCLUSION

This research has attempted to establish the myriad changes in consumer behaviour and consequent business practices in the fashion industry in response to the worldwide coronavirus pandemic. The restrictive government measures to keep the populace safe have also stonewalled economic growth and stifled markets, which experts fear may induce another recession (Neger and Uddin, 2020). Concurrently, the fall in worldwide shopping demands was not equal, with digital purchases being far less affected than in-person purchases. How consumers in Bangladesh changed their purchase behaviour is studied in this research (Kabir, et al, 2020).

As this research has made tremendous headway in mapping consumer behavioural changes to a single worldwide factor, the claims advanced merit extensive scrutiny and research. The results of the research indicate that consumer's purchase intent is tied directly to digital purchase patterns. Furthermore, marketing strategies can benefit from the findings of the research, keeping in mind the ethical and privacy issues that are now at the forefront of all debates regarding cybersecurity. The pandemic was a cataclysmic shift for individuals,

businesses, sectors, countries, and the entire world, with hardly anyone on the planet unaffected by its scale and scope. It has compelled a massive reckoning for all businesses to re-evaluate their practices and policies, especially where they can be flexible and reflexive to render the pandemic an opportunity instead of a disaster. However, there is also the very real peril of innovative strategies becoming increasingly aggressive, and breach ethics or privacy in sweeping efforts to consolidate or penetrate markets (DiResta, et al, 2020).

It should be noted that one of the foundational factors of this research was the biggest limiting factor. While the once-in-a-generation pandemic provided a unique scenario to study, it also prevented said the study from being satisfactorily comprehensive. Many in-person interviews could not be conducted, and participants had to take part online. Time was another factor, constraining the sample size and diversity. However, they cannot be considered to have had an adverse effect on the findings of the survey, but only limit further advancement.

Ample debate calls for further research to indicate a deeper knowledge and understanding of the relationship between privacy concerns, brand image, product price, quality, culture, and purchase decisions. Further research can include different countries to contrast the responsiveness and flexibility of consumers and businesses alike (Chesser, et al, 2020). For further research, it can be expanded to include additional variables (Lim, et al, 2016).

A more diverse demographic may prove to be significant to develop a better understanding of how the variables function. The European Union's General Data Protection Regulation's impact on targeted marketing and subsequent consumer behaviour can also help provide excellent context (Dodds-Smith and Roussanov, 2020). Future research should strive to involve a larger, more diverse respondent group, and possibly from different countries, and ensure there is equitable representation.

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