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# Problems of Online Shopping During COVID-19: A Descriptive Study in Dhaka City

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ARTICLE INFO	ABSTRACT
<p><b>Received date:</b> March 26, 2021</p> <p><b>Accepted date:</b> Oct. 30, 2021</p>	<p>This study sheds light on the experience of the consumers who shopped online in the pandemic situation and the problems the shoppers encountered. A descriptive research approach with 292 respondents has been used for analysis, and SPSS version 20 has helped in this regard. The reliability tests show that the Cronbach's alpha value of the 12 items of questions in the questionnaire is 0.60. Consumers encountered problems in marketing mixes and their experiences differed under their gender and purchase frequencies. One time and three and more times buyers reported more problems in their online shopping experiences. Particularly, charging higher prices compared to offline, fake and exaggerated promotions were highly significant the online shoppers reported that the corresponding hypotheses proved.</p>

**Keywords:** Consumer behavior, Covid-19, Digital marketing, Internet marketing, Marketing mix, Online shopping

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## 1. INTRODUCTION

In the digital marketing landscape, customers are becoming increasingly careful of marketing communications from brands and are depending on the f-factor like friends, families, fans, and followers. Their buying process is turning into more social than it was before, and customers seek advice and reviews, both digital and manual (Kotler et al., 2013). Instead of their own preferences, the customers focus on the online advocacies. Internet users are the attractive market segments that are unexplored in the digital marketing environment. Particularly, the youth are game changers and social connectors in the internet world (Kotler et al., 2013).

Electronic Marketing is an innovation in modern business practice for marketing various products through the internet (Carter, 2009). Internet marketing also means i-marketing, web marketing and e-marketing (Hassan et al., 2010). In the modern world, internet application is a crucial factor in marketing since it helps reshape economic and

employment growth (Abrar et al., 2016). Importantly, internet marketing has accelerated a shift of power from marketers to consumers (Hazlett, 2013).

Digital marketing tools are growing, yet it is not highly expanded in Bangladesh (Yamin, 2017). Empirical evidence shows the reasoning behind applying the internet with other digital devices in business (Hassan et al., 2010). Yet, consumers' perspective was completely overlooked in the study.

The study on social media in digital marketing illustrates the significance of appropriate and effective targeting of the customers in Bangladesh (Yamin, 2017). However, the research has not pointed out any problems online shoppers encountered. A study on e-marketing strategies in businesses with 100 business owners from Dhaka city in Bangladesh showed their perceptions in applying digital devices (Gazi, 2020). But the study has not pointed out the customers' perspectives of online business.

Particularly, what practical problems the consumers perceived on internet shopping are missing.

Studies about digital marketing in Bangladesh are very limited since the digital market in Bangladesh is an emerging one where Covid-19 has set forth the background of online shopping. Especially, studies on the changing marketing environment like Covid-19 circumstances and problems of online shopping consumers came across are missing. Hence, the current study aims to examine what marketing problems the online shoppers in Dhaka city faced at the time of Covid-19. The specific objectives are to investigate the marketing problems online shoppers encountered during the Covid-19 period.

Following the aim and objective, a research question is “What were the marketing problems online shoppers encountered during the Covid-19 period?”

Markets are segmented and analyzed based on gender (Kotler & Armstrong, 2016; Kotler et al., 2013, 2012). Additionally, the pre and post-purchase behavior of the consumers differ according to their gender identity (Islam, 2021; Peter & Olson, 2013; Pride & Ferrell, 2010; Schiffman et al., 2010).

Associating gender and buying behavior, the study can form two alternative hypotheses:

*H1.* There is a significant association between consumers' online buying experience and gender, and

*H2.* There is a significant association between consumers' online buying experience and buying frequencies.

Privacy of information (Suh & Han, 2003) security (Vehovar, 2003) and faster service are the top expectations of the consumers on internet marketing (Zatalini & Pamungkas, 2017). Moreover, trust has become the prime factors for the customers (Pavlou, 2003) because insecurity of internet usage, for instance, financial risk and the non-delivery risk (Javadi et al., 2012) affect online purchase decision (Matic & Vojvodic, 2014).

Perceived product quality (Tsiotsou, 2006), brand diversity, and shopping experience influence online shopping (Zamri, 2014). Other issues like convenience (Wirtz & Lihotzky, 2003), customer service and the price of products (Azadavar et al., 2011) can navigate online buying decision (Constantinides, 2004). Customers' assurance concerning product standard and information (Eid, 2011) and reliability of information instigate satisfaction of the customers (Khan et al., 2017). Timely delivery (Lin et al., 2010), useful information with diversified products, low cost, an easy ordering system work as the stimuli for customers' satisfaction in online marketing (Al-Karim, 2013).

Success in internet marketing relies on reliability of the website, authentic price information and the payment security (Jiradilok et al., 2014). E-loyalty of the online consumers depends on product quality (Alam & Yasin 2010) product availability and package safety (Ziaullah et al., 2014).

Many Asian countries are trying to take the advantage of e-commerce and e-marketing (Waghmare, 2012). Almost all organizations have started shifting from traditional to

internet environments (Taherdoost et al., 2015; Moss et al., 2013). In Bangladesh, the e-commerce operation started to deliver gifts to Bangladesh (Mohiuddin, 2014). Compared to previous days, Bangladesh is trying to improve its position in the e-commerce sector (Islam, 2020).

Realizing e-commerce has great and significant power on business entities; maximum marketers in Bangladesh are trying to adopt online transactions for their survival in the market (Islam, 2015; Mohiuddin, 2014). But compared to previous years, the e-commerce industry is trying to overcome and improve its position in Bangladesh (Islam, 2020). About 65% of online marketing is operated in Dhaka (Capital) and Chittagong though online shopping has encountered challenges in rural areas in Bangladesh because of poor infrastructure (Khan, 2020).

The above literature depict that consumers have faced various problems at the time of their internet shopping. However, studies are not found on dealing with marketing problems consumers perceived in Bangladesh. Therefore, this study has aimed to fill in the gaps of the literature to portrait the scenario of the consumers as to online shopping by following a descriptive research method.

## 2. MATERIALS AND METHODS

### 2.1. Research Approach

This study is descriptive research. Descriptive research focuses on descriptions or characteristics of the markets (Shukla, 2008). The purpose of descriptive research is to outline things, the market potential for products, demographics and attitudes of the consumers (Kotler & Armstrong, 2016). Also, descriptive research shows characteristics of objects, people, groups, organizations, environment trying to “paint a picture” of a certain circumstance (Zikmund et al., 2010). Shukla (2008) further specified cross-sectional design and longitudinal design for descriptive research, while the later design repeats to foresee the behavior of the customers; the first design is concerned with examining the behavior followed by gender or other variables.

The study has described how the four Ps like product, Price, Place and Promotion in marketing have been affected in the Covid-19 circumstance in Dhaka of Bangladesh which is an emerging market for digital marketing. In particular, how the male and female have witnessed their online shopping and how the buying frequency during the pandemic has affected the marketing mixes have been described.

### 2.2. Data Collection

After performing a literature review, the questionnaire has been prepared; it was pretested among 15 university students so that poor understanding and response errors can be avoided. With the help of digital platforms like Facebook and e-mail, the questionnaire was distributed. The online platform helped in data collection because face to face data collection might increase possibilities of Covid-19 infection. To increase the response rate, boosting was made and the potential respondents were motivated to participate in the

Table 1 Consumers' experience on online shopping

Marketing mix variables	Highly agree	Agree	Neutral	Highly disagree	Disagree
1) You received your product the same what you have seen online.	153 (52%)	46 (16%)	53 (18%)	17 (6%)	23 (8%)
2) You are satisfied with the product quality.	140 (48%)	44 (15%)	60 (20%)	20 (7%)	28 (10%)
3) You have enough freedom to compare your products with the other alternatives.	107 (37%)	42 (15%)	78 (27%)	26 (8%)	39 (13%)
4) Your product price was higher than offline.	77 (26%)	52 (22%)	65 (22%)	43 (15%)	55 (19%)
5) Payment policy for your product was smooth.	155 (53%)	57 (19%)	49 (17%)	14 (5%)	17 (6%)
6) You felt secure at the time of online card payment.	88 (30%)	29 (10%)	114 (39%)	21 (7%)	40 (14%)
7) Your product delivery was timely.	85 (29%)	53 (18%)	59 (20%)	66 (23%)	29 (10%)
8) Your product delivery charge was high.	78 (27%)	62 (21%)	68 (23%)	44 (15%)	40 (14%)
9) You were satisfied with the return policy of online shopping.	75 (26%)	19 (6%)	84 (29%)	60 (20%)	54 (19%)
10) You were satisfied with the terms and conditions of online shopping.	101 (35%)	33 (11%)	96 (33%)	22 (7%)	40 (14%)
11) Online marketers sometimes practiced fake promotion.	129 (44%)	89 (31%)	42 (14%)	17 (6%)	15 (5%)
12) Online marketers sometimes practiced exaggeration in promotion.	130 (45%)	74 (25%)	64 (22%)	12 (4%)	12 (4%)

online survey. A purposive sampling method was applied to collect the data.

It is a matter of mentioning that the first question was whether the respondent has bought any product online or not, if yes, the respondents would get access to the questionnaire or access was denied. The respondents were motivated that 6 books will be offered based on the randomization for their valuable responses. The data collection started in June 2020 and ended in April 2021. A total of 354 filled up questionnaires have been returned to the authors after 11 months and 62 questionnaires were dropped since they encountered response errors. In total, 292 questionnaires have been used for analysis.

### 2.3. Data Analysis

Data analysis was in two phases, first, the descriptive analysis outlining the frequencies, second inferential analysis stands for correlation and regression accommodating 12 independent and 2 dependent variables. Gender and buying frequencies were dependent variables and 12 marketing mix variables were independent. Statistical analysis was performed using the Statistical Packages for Social Sciences (SPSS version 20).

Pearson correlations were calculated between gender and marketing mixes and then purchase frequencies and marketing mixes. Then, incorporating male and female, the analysis has run the binary regression model. Finally, following the buying frequencies, the multinomial regression model was run. To make sure the reliability of the 12 questions in the questionnaires, the Cronbach alpha has been measured.

## 3. RESULTS AND DISCUSSION

Cronbach's alpha (Cronbach, 1951), also known as coefficient alpha, is a measure of reliability, specifically

internal consistency reliability or item interrelatedness, of a scale or test of the questionnaire. The appropriate level of reliability relies on how a measure is being applied in research and a single size may not fit all (Cho & Kim, 2015). The lower cut-off (i.e., 0.70) was appropriate in the early stages of research such as during scale development (Nunnally, 1978). Other researchers have provided acceptable lower limits of acceptability for Cronbach's alpha, including Nunnally (1967) who suggested that values as low as 0.50 are appropriate for exploratory research. Hair et al. (2010) provide that while a value of 0.70 is generally agreed upon as acceptable values and values as low as 0.60 may also be acceptable.

The results show that the Cronbach's alpha value of the 12 items of questions in the questionnaire is 0.60, though some of the individual items (variables 4 and 5) scored 0.66. Hence, the data are reliable and acceptable as per Nunnally (1967) and Hair et al. (2010).

In total, 292 respondents were included in the analysis, 68 (23%) of them were female and 224 (77%) were male. The respondents were from 18 to 39 years old. 84% of the respondents were from 18 to 26 years old, in which the highest numbers were (14%) of the 22 and 23 years aged young respondents. The rest of the 26% respondents consisted of the 27 to 39 years old, where 31 aged respondents were 4% (Table 3).

### 3.1. Marketing Problems Online Shoppers Encountered During the Covid-19 Period

The respondents were asked how many times they purchased online. It shows that 21% bought for a single time, 19% bought for two times, 15% managed to buy for three times and 45% of them purchased for four times and more using the online. As such, gender, age and purchase frequency were the dependent variables that influenced online

Table 2 Relationship of marketing mix variables with gender and buying frequency

Variables	Statistical Analysis		
	Pearson Correlation	1	-0.008
Gender	Sig. (2-tailed)		0.893
	N	292	292
	Pearson Correlation	-0.008	1
Buying frequency	Sig. (2-tailed)	0.893	
	N	292	292
	Pearson Correlation	-0.090	-0.003
Variable 1 (You received your product the same what you have seen online.)	Sig. (2-tailed)	0.124	0.955
	Pearson Correlation	-0.041	-0.118*
	Sig. (2-tailed)	0.487	0.043
Variable 2 (You are satisfied with the product quality.)	Pearson Correlation	0.021	-0.018
	Sig. (2-tailed)	0.723	0.756
	Pearson Correlation	0.043	0.058
Variable 3 (You have enough freedom to compare your products with the other alternatives.)	Sig. (2-tailed)	0.466	0.327
	Pearson Correlation	0.053	-0.008
	Sig. (2-tailed)	0.370	0.888
Variable 4 (Your product price was higher than offline.)	Pearson Correlation	-0.122*	0.034
	Sig. (2-tailed)	0.037	0.565
	Pearson Correlation	0.023	0.052
Variable 5 (Payment policy for your product was smooth.)	Sig. (2-tailed)	0.690	0.379
	Pearson Correlation	-0.017	-0.176**
	Sig. (2-tailed)	0.771	0.003
Variable 6 (You felt secure at the time of online card payment.)	Pearson Correlation	-0.149*	-0.058
	Sig. (2-tailed)	0.011	0.322
	N	292	292
Variable 7 (Your product delivery was timely.)	Pearson Correlation	-0.017	-0.029
	Sig. (2-tailed)	0.767	0.627
	N	292	292
Variable 8 (Your product delivery charge was high.)	Pearson Correlation	0.051	0.188**
	Sig. (2-tailed)	0.384	0.001
	Pearson Correlation	0.101	0.120*
Variable 9 (You were satisfied with the return policy of online shopping.)	Sig. (2-tailed)	0.086	0.041
	N	292	292
	Pearson Correlation	-0.017	-0.029
Variable 10 (You were satisfied with the terms and conditions of online shopping.)	Sig. (2-tailed)	0.767	0.627
	N	292	292
	Pearson Correlation	0.051	0.188**
Variable 11 (Online marketers sometimes practiced fake promotion.)	Sig. (2-tailed)	0.384	0.001
	Pearson Correlation	0.101	0.120*
	Sig. (2-tailed)	0.086	0.041
	N	292	292
Variable 12 (Online marketers sometimes practiced exaggeration in promotion.)	Pearson Correlation	-0.017	-0.029
	Sig. (2-tailed)	0.767	0.627
	N	292	292

shopping in this study, and marketing mixes were the independent variables.

Table 3 Binary regression model

Observed	Predicted		Nagelkerke R Square
	Variable	% Correct	
Female	6	62	8.8
Male	4	220	98.2
Overall Percentage		77.4	0.120

The twelve marketing mix variables can be categorized into 4Ps. Variables 1, 2 and 3 are of the product category. The results show that 14% of the customers encountered a mismatch between what they have seen and what they have received. 17% of them were dissatisfied with the overall

Table 4 Marketing mix variables in Binary regression model

	B	S.E	df	Sig
Variable 1	-0.251	0.134	1	0.060
Variable 2	0.026	0.133	1	0.845
Variable 3	0.147	0.116	1	0.205
Variable 4	0.091	0.103	1	0.375
Variable 5	0.234	0.143	1	0.101
Variable 6	-0.228	0.111	1	0.040
Variable 7	0.094	0.110	1	0.391
Variable 8	-0.152	0.111	1	0.172
Variable 9	-0.360	0.118	1	0.002
Variable 10	0.024	0.117	1	0.839
Variable 11	-0.008	0.161	1	0.961
Variable 12	0.292	0.175	1	0.096
Constant	1.913	0.725	1	0.008



quality of the product. Further, 21% of the shoppers did not have enough alternatives to compare online.

Nonetheless, most of the consumers did not come across major problems regarding products during online shopping.

Variables 4, 5 and 6 were concerned with price. The results reveal that 34% of the shoppers faced higher prices at the time of purchasing online, 11% of them experienced difficulties when they paid the product's price, and 21% felt insecure at the time of online payment through card. However, the majority of the buyers reported that pricing decisions were good enough.

Table 5 Multinomial regression model

Buying frequency (One time)	B	Std. Error	df	Sig.
Intercept	-43.397	2.360	1	0.000
[Variable 1=Agree]	2.239	1.188	1	0.059
[Variable 4=Neutral]	1.625	0.709	1	0.022
[Variable 6=Highly disagree]	2.272	0.990	1	0.022
[Variable 8=Highly agree]	-1.310	0.677	1	0.053
[Variable 11= Highly agree]	21.268	1.419	1	0.000
[Variable 11= Agree]	19.925	1.394	1	0.000
[Variable 11= Neutral]	19.831	1.446	1	0.000
[Variable 12= Highly agree]	19.987	1.334	1	0.000
[Variable 12=Agree]	20.299	1.367	1	0.000

Variables 7, 8 and 9 were place related. Here 33% of the consumers did not get timely product delivery, 29% of them reported a higher delivery charge and 39% of them showed dissatisfaction as to the return policy of the products if any problems take place. Yet, overall place-based issues were satisfactory that the consumers' responses showed.

The last 3 variables were promotion oriented. 21% of the respondents were not satisfied with the terms and conditions mentioned in the promotion of the online marketers. Further, 75% of them agreed that online marketers practiced fake promotion to promote the products for sale. Also, 70% of the online shoppers encountered exaggeration in promotion practiced by the online marketers. Overall, promotion- the significant P seemed to be more problematic, the online shoppers perceived.

Table 2 shows that security at the time of online card payment of the consumers based on male and female identification is proved statistically significant. The concerned P-value is 0.037, which means that gender and the marketing mix variable has a significant association. Also, the return policy of the products through online shopping and gender show statistical significance because the corresponding P-value is 0.011. Hence, the alternative hypothesis H1 is true and gender and marketing variables have a significant relationship. Table 2 also depicts that satisfaction with the product quality and buying frequency is statistically significant since the P-value is 0.043. Hence, buying frequency online and product quality have a strong

relationship. Product delivery charge was also proved statistically significant as the P-value is 0.003

It reveals that product delivery charge is highly associated with buying frequencies. Most importantly, sometimes marketers practiced fake promotion which was highly associated with customers' buying habits as the corresponding P-value is of 0.003. Finally, marketers' exaggeration in promotion was also significantly associated showing the P-value of 0.041. As such, the alternative hypothesis H2 is true, and buying frequencies and marketing variables have a significant relationship.

Table 3 and 4 show the results of the regression model. Table 4 indicates that variable 6 is statistically significant having a P-value of 0.040. It proves that security at the time of online card payment is highly crucial to the consumers who bought online. In other words, online payment of digital shopping is not free from customers' problems. Besides, variable 9 is significant to the online shoppers as the P-value stands 0.002, which implies that online shoppers are not satisfied with the return policy of the products.

The results of multinomial regression show in Table 5 that first time online buyers were neutral about variable 4 that is about higher price, they were neutral, which was a statistically significant association with buying frequency. Also, the security of online payment was problematic that the variable 6 shows.

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Table 6 Multinomial regression model

Buying frequency (Two times)	B	Std. Error	df	Sig.
Intercept	-1.04	1.684	1	0.000
[Variable 8=Highly agree]	-1.92	0.718	1	0.007
[Variable 9=Agree]	-2.17	1.038	1	0.037
[Variable 9=Neutral]	-1.68	0.651	1	0.010

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Also, the security of online payment was problematic that the variable 6 shows. Regarding fake promotion, variable 11 was the first time online shopper's encountered major problems.

Table 6 shows the value of variable 8 that consumers who purchased two times online encountered problems regarding the price that online marketers charged a higher price than offline. Variable 9 shows product return policies in which the neutral positions are statistically significant

Table 7 shows that buying frequency and marketing mix elements are significantly associated. Particularly, online shoppers felt insecure at the time of online payment that the value of variable 6 demonstrates. Similarly, the consumers agreed that digital marketers charged higher for online shopping the value of variable 8 shows.

Table 7 Multinomial regression model

Buying frequency (Four times and more)	B	Std. Error	df	Sig.
Intercept	41.39	2.360	1	.000
[Variable 1=Agree]	-2.23	1.188	1	.059
[Variable 6=Disagree]	-2.27	.990	1	.022
[Variable 8=Highly agree]	1.31	.677	1	.053
[Variable 11= Highly agree]	-	1.419	1	.000
[Variable 11=Agree]	-	1.394	1	.000
[Variable 11=Neutral]	-	1.446	1	.000
[Variable 12= Highly agree]	-	1.334	1	.000
[Variable 12=Agree]	-	1.367	1	.000
[Variable 12=Neutral]	-	1.352	1	.000

Importantly, a fake promotion run by the digital marketers were highly significant than the variable 11 depicts. Also, exaggeration in promotion of was notable the consumers felt what the corresponding value of variable 12 portrays.

### 3.2. Implications for the Online Marketers

The overall results show that online shoppers have encountered more problems related to promotion and price and fewer problems on product and place during the peak period of Covid-19 in Dhaka city. Moreover, consumers who purchased more frequently felt more problems. Problems on product quality and delivery were less common, and the study assumes that Covid-19 circumstances are the likely causes of the fewer problems on product quality and delivery.

Problems on online shopping took place because consumers were locked down and were confined to quarantine which might make them accept the late delivery or limit them searching for alternative product choices. Therefore, digital marketers must check there the promotional and pricing policies so that exaggeration and misleading in the promotion are minimized. Also, a

reasonable price compared to offline marketing needs to be charged to the online shoppers.

This research also points out that special circumstances like Covid-19 positively help shape consumer behavior. An abnormal situation like a pandemic makes consumers patience and less choosy if fewer digital marketers are in the market space. However, digital marketers must not be opportunistic to exploit the consumers on a rainy day.

Success in digital marketing requires specialized knowledge as the marketers themselves need to perform almost all the marketing activities (Ritz et al., 2019). Professionals tend to resist setting social media in the centre of the online strategy and highlighting the preference of users to use search engines (Ricardo et al., 2021). As such, being customer-oriented is critical to generating electronic word of mouth (e-WOM) for customers' engagement (José et al., 2021). Hence, consumer engagements influence the relationship between information and advertising creativity in social media advertising and consumer decision-making (Dan, 2021).

Culture and social media are interrelated. Funny and wow type posts are shared more than love-based posts (Myron & João, 2021) in which similar personality of the audience is crucial in sharing posts (Ana et al., 2021). The richness of content, message length and positive reactions enhance the engagement and the popularity of posts (Ioannis et al., 2021a). Importantly, warm advertising on YouTube yields better emotion and effectiveness than aggressive advertising scenarios (Maria et al., 2021).

For digital marketing, the most important factor is the quality of an e-commerce website to influence or motivate buying a product or service (Lui et al., 2017). Website service quality, privacy, product quality, price, and timely delivery are the predominant determinants of e-satisfaction and e-loyalty. In this era of digital marketing, satisfying customers has become one of the core goals of e-retailers (Doddahulugappa et al., 2021). The way of designing color, font size and layout elements in the content alter the intention of the consumers to buy and their perceptions of the brand image (Ioannis et al., 2021b).

Sometimes information shared in the digital platform become uncontrolled and lacks credibility (Catarina et al., 2021). However, mobile platforms are increasingly important outlets for marketing communications uncertainty avoidance and long-term orientation are important antecedents to mobile marketing acceptance (Meghan & Pingjun, 2021). Mobile advertising influences the youth more (Reza et al., 2021).

Media type, post valence, content type, posting day in terms of likes, comments and shares have significant impacts (Manpreet & Rajesh, 2021). Also, YouTube or Instagram are more effective (Elmira & Natasha, 2021) than Facebook concerning 'information quality', 'information credibility', 'information usefulness', 'positive buying intention with digital influencer positive information' and 'negative buying intention with digital influencer negative information' (João & Sandra, 2021). Social media influencers act as dynamic

endorsers to spread a brand's message to a vast audience across the world (Rahul & Omvir, 2021).

Digital marketers in Bangladesh have grown in the Covid-19 circumstance. They have to go a long way to sustain this market and effective uses of the different digital spaces along with a good marketing mix can result in a profitable digital market. Internet and effective advertising are the two key success factors in succeeding in the market.

For future studies, the limitations of the present studies can be addressed. As this research only considered marketing mix, researchers can examine other problems on online shopping during Covid-19 with extensive sample size and sample area. By extending this study to whole Bangladesh or other countries, better results and understanding of online shopping problems during Covid-19 can be attained. Particularly, interviews with digital marketers to resolve the online shopping problems will navigate digital marketing in the right way. Therefore, research of mixed methods might address the research gaps that the present study has pointed out.

#### 4. CONCLUSION

This study shows that the experience of the consumers in the pandemic situation and the problems the shoppers encountered. A descriptive research approach with 292 respondents has been used for analysis, and SPSS version 20 has helped in this regard. The reliability tests show that the Cronbach's alpha value of the 12 items of questions in the questionnaire is 0.60. Consumers encountered problems in marketing mixes and their experiences differed under their gender and purchase frequencies. One time and three and more times buyers reported more problems in their online shopping experiences. Particularly, charging higher prices compared to offline, fake and exaggerated promotions were highly significant the online shoppers reported that the corresponding hypotheses proved.

There are many factors affecting online shopping behavior during Covid-19-but this study did not examine all of them-except the issues related to marketing mix/es. Some of the respondents might not answer the questions exactly due to not having any experience of online shopping. However, this research has focused on online shopping in the capital of Bangladesh whereas other cities of Bangladesh might have different problems. Hence, the results of the study may not represent the scenario of the whole of Bangladesh but presents an idea.

Challenges for the development of the e-commerce sector in Bangladesh include lack of appropriate national policies to support the system, specific roadmaps for e-commerce development, financial transaction security, slow and expensive internet, delivery channels, inter-operable infrastructure and lack of human resources. Further challenges are the lack of a trusted e-commerce environment, absence of public accuracy and fear of online shopping, shortage of proper mechanism for resolving consumer dissatisfactions, reluctance to include banking facilities in the e-commerce sector, etc.

Despite the rapid growth of online shopping in Bangladesh during Covid-19, the consumer have faced a lot of problems in purchasing a product, especially- poor quality of product, excessive pricing and fake promotion, etc. were on the top of the list. For expansion of the virtual market in Bangladesh with current trend, marketers have to put dipper insights to minimize the problems to ensure consumer's satisfaction.

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