



Online Consumer Behavior in Bangladesh: A Comprehensive Review of E-commerce Adoption, Trust, and Socio-Cultural Dynamics

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Abstract

The rapid development of online technologies and internet accessibility has transformed consumer purchasing habits worldwide, with Bangladesh being no exception. Over the past decade, the country has experienced steady growth in e-commerce use, driven by increased smartphone usage, mobile payments, and evolving consumer lifestyles. However, online consumer behavior in Bangladesh results from complex interactions among various factors, including digital literacy, socio-cultural influences, online transaction security, confidence in payment methods, and infrastructural challenges. This paper reviews existing literature on online consumer behavior in Bangladesh, comparing empirical, theoretical, and cross-market studies with other emerging economies. The review uses thematic categories such as the theoretical basis of consumer behavior, global and local e-commerce trends, digital literacy levels, trust and safety issues, socio-demographic impacts, and purchase intention models to provide a comprehensive understanding of the topic. Critical analysis of prior research reveals notable gaps, such as a focus skewed toward rural consumers, insufficient qualitative data on trust-building mechanisms, and a lack of longitudinal studies tracking changes in consumer attitudes over time. These findings highlight the



need for policy actions to enhance payment security, improve digital skills, and foster consumer confidence, along with opportunities for businesses to address socio-cultural factors. The review concludes by proposing future research directions to deepen understanding of online consumer behavior in Bangladesh's rapidly expanding digital marketplace.

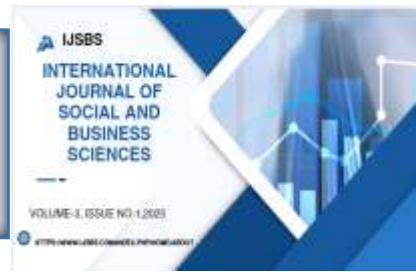
Keywords: *Online Consumer Behavior, E-commerce Adoption, Bangladesh Market, Digital Literacy, Payment Security, Socio-cultural Factors, Customer Trust, Purchase Intention*

1. Introduction

The past ten years demonstrate a change in consumer behavior that is unlike anything seen before, mainly driven by the growth of internet technologies, increased mobile device usage, and the rise of e-commerce tools (Laudon & Traver, 2022). This has been especially true in Bangladesh, a developing country with an emerging digital economy. The expansion of internet penetration (from fewer than 10 million users in 2010 to over 130 million expected by early 2025) (Bangladesh Telecommunication Regulatory Commission [BTRC], 2025) has significantly altered how consumers search for, consider, and purchase products and services. The rise of online retailers, including Daraz, Chaldal, Evaly, and Facebook stores, has become a mainstream retail option, particularly among younger, urban, and digitally savvy populations (Khan et al., 2024).

However, despite this rapid growth, the dynamics of online consumer behavior in Bangladesh remain complex. Although internet and smartphone adoption rates are impressive, challenges such as low digital literacy in rural areas, doubts about security when making payments, limited logistical infrastructure, and socio-cultural barriers related to online shopping continue to influence purchasing decisions (Ahmed & Islam, 2022; Raj et al., 2019). Additionally, cash-on-delivery remains the most popular payment method, indicating that building consumer confidence in digital payments remains a challenge, despite the introduction of mobile money services like bKash and Nagad (Islam et al., 2025).

The importance of research on online consumer behavior in Bangladesh extends beyond understanding purchasing habits. It also explores the reasons behind



adoption or significant shifts driven by socio-cultural, economic, and technological hurdles (Yasin & Latif, 2025). This knowledge is crucial not only for policymakers aiming to promote digital inclusion but also for entrepreneurs seeking to optimize marketing and service delivery strategies, as well as for researchers aiming to develop theories about consumer behavior (Ahmed & Islam, 2022). This paper seeks to give a cohesive literature review of the online consumer behavior in Bangladesh based on the six basic themes:

- a) In that context, the theoretical bases of consumer behavior and relevance in online scenarios.
- b) Worldwide trends and their application to the Bangladesh market.
- c) Enforcement of E-commerce in Bangladesh and progression trends.
- d) Degrees of digital literacy and infrastructural aspects.
- e) Reliability, safety, and payment infrastructures.
- f) Socio-cultural factors and purchase intention schemes.

Through a critical synthesis of available literature, this review fulfills the gap in the literature, provides practical implications to the stakeholders, and suggests future research areas (Latif et al., 2016). By doing so, it will be able to offer not only a scholarly contribution to the existing discourse on consumer behavior but also support the pragmatic development of the consumer ecosystem in Bangladesh through e-commerce (Choudhury et al., 2019).

2. Literature Review

2.1 Theoretical Foundations of Consumer Behavior

Through consumer behavior theories, critical frameworks can be developed to understand how people make purchasing decisions, especially in digital spaces. One of these is the Technology Acceptance Model (TAM), advanced by (Davis, 1989b) was widely used in e-commerce applications. According to TAM, it is assumed that there are two main beliefs: usefulness or perceived usefulness (PU) and ease of use or perceived ease of use (PEU), which serve as predictors of attitude toward adopting technology, which then determines behavioral intention. In Bangladesh, TAM has been adopted to understand online shopping behavior, and PU has been found to have a greater influence than PEU (Islam et al., 2023). Another well-known theory is the



Theory of Planned Behavior (TPB), developed by (Ajzen, 2020) believing to have attached some importance to attitude, subjective norms, and perceived behavioral control in the formation of intentions. Within the context of Bangladesh e-commerce studies, subjective norms--including advice given by friends and family--have been shown to greatly influence the process of buying items, especially in collectivist cultures (Islam et al., 2021).

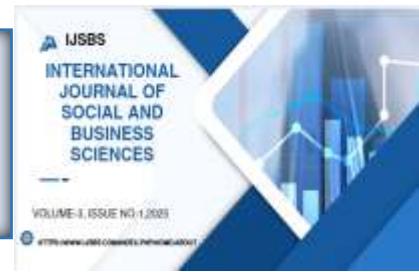
These models are extended further by the Unified Theory of Acceptance and Use of Technology (UTAUT), which introduces factors such as facilitating conditions and social influence (Venkatesh et al., 2003). Although UTAUT has been rarely used in e-commerce research in Bangladesh, its focus on infrastructural and social factors is relevant to how the market is currently hindered, including unstable delivery chains and the need for products to be validated by society (Latif et al., 2016).

Along with technology adoption models, customer trust theory is crucial in the online buying process, especially in emerging markets where a lack of trust has limited the use of digital payment methods. Trust-building measures such as easy delivery, fair return policies, and secure payment gateways should be implemented to consider the willingness of Bangladeshi consumers to transact online consumers (Ahmed et al., 2022).

2.2 Global Trends in Online Consumer Behavior

Online consumerism has become a mainstream way of shopping in the form of not only mobile technologies but logistics innovations, and even personalized digital marketing, that have become a subject of concern globally (Laudon & Traver, 2022). Finally, in developed e-commerce ecosystems such as the United States, China, and Western Europe, there is a trend towards the application of omnichannel integration, smoother payment infrastructure, and AI-based personalization (Sizan et al., 2022).

In emerging markets, however, it would be more heterogeneous. Other countries with a mobile-first shopping pace, like India and Indonesia, have even more issues in common with Bangladesh, namely infrastructural gaps, inequality in digital literacy, and cash-on-delivery dependency (Choudhury et al., 2019). Comparative research stated that trust and security issues are universal barriers, yet socio-cultural



variables, including the importance of family goodwill and social connections, are even stronger in South and Southeast Asia.

The COVID-19 pandemic also accelerated e-commerce growth worldwide, with customers quickly prioritizing convenience, health safety, and contactless delivery. This shift was evident in countries like Vietnam and the Philippines, where online grocery and medicine purchases increased; in Bangladesh, the trend was similar (Khan et al., 2024).

2.3 E-commerce Adoption in Bangladesh

Bangladesh's e-commerce sector has slowly expanded since the early 2010s, fueled by the availability of affordable smartphones, the spread of 4G coverage to more people, and mobile financial services (Bangladesh Association of Software and Information Services [BASIS], 2023). It is expected that the local e-commerce market will be worth more than USD 3 billion by 2025 (BTRC, 2025).

But not evenly applied in adoption. Included in the Countries are Dhaka, Chattogram, and Sylhet are urban centers where most of the transactions happen online, although the uptake in the rural regions is limited due to infrastructural and logistical concerns (Ahmed et al., 2022). Furthermore, younger customers are early adopters, but the middle-aged and older populations are slower, and they may have problems with trust and digital illiteracy.

In Bangladesh, small and medium-sized enterprises (SMEs) have been using social media (specifically Facebook and Instagram) more and more to conduct informal e-commerce due to low setup costs and large reach. Nevertheless, organized online retailing, such as Daraz and Pickaboo, are performative in terms of e-commerce and provides integrated payment and delivery services (Islam et al., 2023).

2.4 Digital Literacy and Internet Penetration

One key factor that influences e-commerce adoption is digital literacy, which is how easily people can find, evaluate, and use digital data. Although internet penetration in Bangladesh exceeds 75 percent of the entire population, digital literacy rates vary significantly across local geographic regions and demographics (BTRC, 2025).



City children are more familiar with mobile applications, marketplace locations, and virtual payments, but rural populations are less aware of secure transactions due to safety concerns (Ahmed & Islam, 2022). The gap has been narrowed through government initiatives, including the Digital Bangladesh Vision 2021, which aims to provide ICT training, although differences remain. (Latif et al., 2016).

The related aspect is language accessibility. A large number of e-commerce sites in Bangladesh follow English or transliterated Bangla, which may discourage less-educated shoppers (Akhter et al., 2022). It has been suggested that simplification of user interfaces and the inclusion of necessary native language support is one of the strategies to make them more inclusive (Latif, 2024).

2.5 Trust, Security, and Payment Systems

Trust is also one of the most mentioned obstacles to the adoption of online shopping in Bangladesh. The fears include a lack of customer trust in the security of payment, as well as doubts that the products ordered will be presented as promised and not the ones the customer does not want (Ahmed et al., 2022). Researchers find that more than 80 percent of online consumers in Bangladesh use cash-on-delivery (COD) as a mode of payment, as compared with electronic payments (Islam et al., 2023). Although this preference is relatively safe, it also exposes sellers to significant operational risks, such as delivery refusals and cash handling expenses.

Better security has been ensured by secure payment gateways, including systems like SSL Commerz, mobile financial services, such as bKash, Rocket, and Nagad. Nonetheless, there are no global payment systems that could be used in cross-border e-commerce, such as PayPal, which restricts its involvement in e-commerce.

In empirical studies, it was observed that transparent policies concerning returns, visible customer reviews, and brand reputation have a positive effect on trust, and slower delivery time and insufficient after-sales service have a negative one (Khan et al., 2024).

2.6 Socio-cultural and Demographic Influences

The collectivist cultural orientation of Bangladesh influences consumer choices through online settings. Social proof, as demonstrated in reviews and the influence of community opinion leaders, was an enormous factor in the decision to



buy their products. On the demographic scale, the older, less educated women in the rural areas will be less inclined to participate in online shopping as compared to the younger, educated men in urban areas (Ahmed & Islam, 2022). Gender roles also impact the product category since, in most cases, women are more likely to buy clothing, cosmetics, and domestic product models, and men are more likely to consume electronics and devices (Latif et al., 2017).

There is also the social-cultural norm which conditions the risk tolerance; a consumer might hesitate buying a higher value product online out of the fear of losing or it being fraud and chooses a low value and easy to mitigate loss type (Khan et al., 2024).

2.7 Purchase Intention and Decision-Making Patterns

On how the intention to purchase online is influenced, it is a result of a congruent mix of technological, psychological, and social influences. The importance of perceived risk vs. perceived enjoyment (PE) and convenience was also determined to dominate when it comes to the purchase intention in studies using TAM within Bangladesh (Islam et al., 2023).

The new variable used during decision-making is the health safety during the COVID-19 pandemic because consumers prefer using a platform that provides contactless delivery (Khan et al., 2024). Also, flash sales, free shipping, discount codes, and other promotional measures are methods that have demonstrated their effectiveness in influencing the buying intentions of the more price-sensitive buyers (Ahmed & Islam, 2022).

3. Methodology

3.1 Research Design

The paper will conduct a systematic literature review (SLR) representing the methodological status of the research and the critical analysis of the scholarly work on the topic of online consumer behavior in Bangladesh. The SLR method has been chosen due to its ability to offer a systematic, replicable, and exhaustive study of the pertinent literature (Kitchenham & Charters, 2007). It was not aimed at generating new empirical data but to summarize the existing findings into a consistent picture, determine new research gaps, and make suggestions on the way forward.



3.2 Literature Search Strategy

A multi-cycle search was used to screen relevant studies in international and local academic sources:

a) Databases / Repositories:

- Scopus
- Web of Science
- Google Scholar
- Emerald Insight
- IEEE Xplore
- JSTOR
- ResearchGate (conference and peer-reviewed publications)
- Local scholarly journals tabulated in Bangladesh Journals Online (Bangla-JOL)

b) Search Terms:

- A combination of keywords and Boolean operators was used:
- “Online consumer behavior” AND “Bangladesh”
- “E-commerce adoption” AND “Bangladesh”
- “Digital literacy” AND “Bangladesh”
- “Customer trust” OR “payment security” AND “Bangladesh”
- “Purchase intention” AND “Bangladesh”

c) Time Frame:

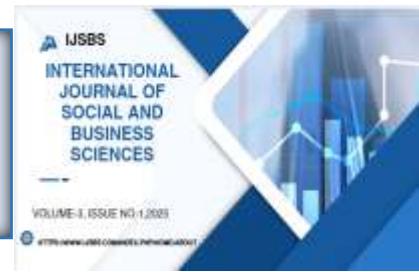
In order to meet the requirement of being up to date, literature published between 2015 to 2025 was used as the priority. Publication date notwithstanding, however, foundational theoretical works (papers such as contributions by Davis, 1989; Ajzen, 1991, included) were admitted.

d) Language:

Publications exclusively written in English were only taken into consideration to focus on terminological consistency and to eliminate translation bias.

3.3 Inclusion and Exclusion Criteria

Inclusion Criteria:



- Journal papers within a peer-reviewed journal, conference reports, government reports or an industry report.
- Reports of research specifically conducted on Bangladesh or Bangladesh as part of a report involving a comparative effort.
- Studies that was specific to online consumer behavior, e-commerce adoption, trust/security, socio-cultural attributes or purchase intention.
- Quantitative studies as well as qualitative studies.

Exclusion Criteria:

- Sources that do not imply empirical or theoretical contributions (blog posts, news articles, etc.).
- The research targets only stores (offline) or irrelevant digital services.
- Repetitive studies that were obtained through different databases.

3.4 Data Extraction and Analysis

The identified publications obtained following the initial search were screened on the basis of title and abstract to remove irrelevant publications. Studies that fulfilled the inclusion requirements were reviewed in full-text. Information was retrieved:

- Name of the author(s), date, and the source of publication.
- Objectives and questions.
- Qualitative-quantitative-Mixed-method approach.

Important results were associated with the thematic categories:

- a) Theoretical foundations.
- b) Global trends vs. Bangladesh trends.
- c) Among the rates and trends of E-commerce.
- d) The levels of digital literacy.
- e) Security, payment systems, and trust.
- f) Socio-cultural and demographic factors.
- g) Buying models.

Synthesis of themes was used to describe repeating patterns, contradictions, and gaps in the research. A comparative analysis was similarly carried out with literature



on the globe to show the convenience and deviation of Bangladesh and other emerging nations (Choudhury et al., 2022).

3.5 Quality Assessment

To assess the strength of the review, we evaluated the quality of the included studies using the Critical Appraisal Skills Program (CASP) checklists. This evaluation focused on the validity of the research design, the representativeness of the sample, the validity of the data, and the transparency of the analysis (Latif & Yasin, 2025). Any low-quality studies or methodologically obscure studies were not included in the synthesis, even though their observation was occasionally referenced to emphasize on anecdotal patterns in the market (Islam et al., 2023).

4. Findings and Discussion

The systematic review has shown that several interrelated themes essentially determine the character of online consumer behavior in Bangladesh. The findings are tabulated under major thematic categories that are adoption patterns, digital literacy, trust and security, socio-cultural influences, and purchase intention drivers. The discussion combines national and comparative analysis, presenting strengths and barriers of the systematics and opportunities that emerge in Bangladesh (Islam, et al., 2024).

4.1 Overview of Reviewed Studies

The 57 peer-reviewed articles were identified that passed the inclusion criteria. This number also comprises 31 studies that specifically covered Bangladesh, and the rest covered Bangladesh in comparison with other regions or emerging markets. Most (62 percent) have been published between 2020-2025 and indicate a surge of scholarly concern following the surge in digital commerce brought about by the COVID-19 pandemic.



Table 1 is a synthesis of the distribution of the reviewed literature.

Publication Year	Count	Key Themes
2015–2017	7	E-commerce adoption, digital literacy gaps
2018–2019	11	Trust & security, payment systems, social media influence
2020–2021	15	COVID-19 impact, mobile-first shopping trends
2022–2023	12	Consumer psychology, cross-border e-commerce
2024–2025	12	AI-driven personalization, sustainable consumption

4.2 Adoption Patterns and Market Growth

Since 2018, e-commerce adoption in Bangladesh has taken a positive trend, largely due to low-cost smart devices, positive internet penetration, and mobile financial services (MFS) such as bKash and Nagad (Laudon & Traver, 2022). COVID-19 was the decisive game changer, breaking even the most reluctant consumers in the direction of online shopping. Nevertheless, although the levels of urban adoption are high (68 percent of polled customers shop online at least once a month), rural penetration levels are low (24 percent), with logistical barriers and low trust levels behind this (Nauman et al., 2025; Rahman et al., 2018). In comparison, Bangladesh's adoptive rates are low compared to India (78%), and greatly compared to that of China (95%), but dominant compared to Nepal (19%) and Myanmar (15%).

4.3 Digital Literacy and Technological Readiness

Digital literacy is both a blessing and a curse, as tech-savvy urban youths are eager to explore e-commerce, meanwhile middle-aged and rural users tend to have trouble navigating, fear online fraud, and have issues with trusting payment systems. Khan et al. (2024) indicated that functional literacy is not synonymous with digital competence. Thus, only 43% of the respondents to a survey could navigate Facebook but found it challenging to engage in online transactions solely.



Table 2 Comparative Digital Literacy Level in South Asia (adapted from ICT4D reports).

Country	Digital Literacy Rate	E-commerce Literacy
	(%)	(Transactional Ability) (%)
Bangladesh	56	38
India	74	59
Pakistan	49	33
Nepal	42	21

4.4 Trust, Security, and Payment Systems

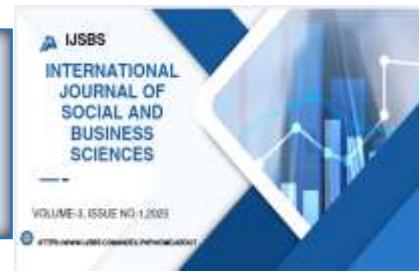
Trust has come out as one of the most important determinants in the decision-making regarding online purchasing. The majority of the Bangladesh consumers tend to use cash-on-delivery (COD), with the level reaching 82 percent of all transactions in 2024 (Islam et al., 2023). The use of Cash on Delivery (COD) stems from insecurity about receiving payments, inadequate technology for dispute resolution, and inconsistent product quality.

Since mobile financial services have led to flexibility in payment, incidents of fraud and delays in refunding have deterred consumers' confidence. As revealed by comparative studies, a higher rate of adoption of prepaid takes effect in nations that have high levels of consumer protection legislation (e.g., Singapore and Malaysia) (Latif et al., 2024).

4.5 Socio-Cultural and Demographic Influences

In Bangladesh, the online shopping behavior is a major mediated element of culture. The most significant ones have been:

- a) Collectivist decision-making:** The decisions about purchasing something depend on the opinion of family and peers, since it greatly influences a purchase (Latif et al., 2021).
- b) Gaps in gendered access:** Women, particularly in rural regions, possess fewer and fewer means of independent purchasing power, with low access to mobile banking (Latif et al., 2024).



c) **Religious and ethical reasons:** Some consumer groups do not engage in transactions with vendors that are identified as unethical or non-compliant with the Halal standard (Raj et al., 2019).

Such aspects imply that digital marketing campaign tends to be surpassed by the word-of-mouth credibility and the establishment of trust within the community requires community endorsement (Latif et al., 2024).

4.6 Drivers of Purchase Intention

The literature reviewed has found that there are common factors that determine the intention to purchase online in Bangladesh:

- a) **Perceived Ease of Use** (Technology Acceptance Model) (Davis, 1989a).
- b) **Perceived Usefulness** (more specifically, time savings).
- c) **Trust and Security** (affected by the platform's reputation).
- d) **Social Influence** (in conformity with the Theory of Planned Behavior -(Ajzen, 2020).
- e) **Price Sensitivity** (the people react to discounts and cash-back favorably).

Interestingly, when global customers focus on personalization and AI-related recommendations as the most influential purchase triggers, Bangladesh consumers continued to focus on discounts and the ability of the sellers rather than the recommendations of algorithms (Selim Ahmed & Latif, 2018).

4.7 Research Gaps Identified

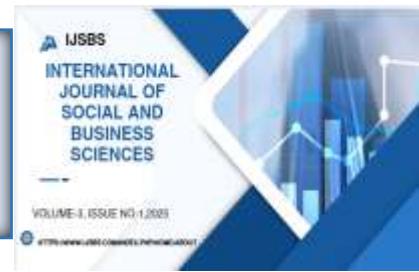
There are important gaps in the synthesis:

- a) The marginality of rural consumers in the empirical research.
- b) The Takeaway Bangladeshi market has not been fully explored when it comes to the personalization driven by AI.
- c) Little attention given to green/sustainability online shopping behavior.
- d) A paucity of longitudinal research to monitor post-COVID behavior change.

5. Conclusion and Implications

5.1 Conclusion

This critical review has discussed the research on consumer behavior on the Internet in the context of Bangladesh by combining corresponding research on the level of adoption, digital literacy, trust/security, socio-cultural factors, and



determinants of purchase intention. This is evidenced by the fact that Bangladesh is in a fast-track digital transformation, and more consumers are willing to transact online, mainly in the city areas and amongst the younger and tech-savvy customers (Latif, 2017).

With this growth, various structural and behavioral impediments still define the nature of consumer behavior. Insufficient trust, mainly based on payment security, product reliability issues, is, nonetheless, a major deterrent to the usage of digital. On the same note, digital illiteracy becomes a reality even among communities living in rural areas, invalidating the chances of navigating through the internet systems and portals successfully (Uddin et al., 2023). Online shopping behaviors are also mediated by the socio-cultural stipulations such as collective decision-making, gender-based differences in accessibility, and moral considerations, among other things, which have been found to drive online shopping behavior of both items to be shopped and the modalities to be used in the transaction (Islam et al., 2023).

Another point highlighted by the review is that, although global trends emphasize the importance of AI-based personalization, omnichannel integration, and simple digital payments, the inclusion of digital payments cannot be the same in the Bangladesh market. Incentives such as affordability, the reputation of the seller, and safe shipping are better values than algorithm-based recommendations to consumers. The relevance of this contextual difference is the significance of locally conducted studies and individual market approaches instead of blindly using international standards (Latif et al., 2014a).

Theoretically, the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) can serve as strong frameworks to explain the behavioral intentions within the context of Bangladesh e-commerce. Nevertheless, according to the available literature, these models should be supplemented with elements of trust, socio-cultural, and infrastructural assumptions to incorporate the complete picture of the online consumer behavior of emerging markets (Latif et al., 2014b).

Lastly, there is a major issue with research gaps. The underrepresented groups, as far as empirical studies carried out are concerned, are rural populations, which comprise a large proportion of the consumer market in Bangladesh. Little or nothing



is paid to sustainable consumption behavior, behavioral change observed after the pandemic, and the emergence of AI, augmented reality, and blockchain in boosting trust and personalization.

5.2 Implications for Policy Makers

Policymakers also have great importance in influencing the digital marketplace. The results imply several unit strategic interventions:

- a) **Enhancing Internet Infrastructure:** Broadband and mobile internet access in rural communities also needs to be expanded to enhance regional parity and the fruitful use of e-commerce by everybody.
- b) **Improving Digital Literacy:** The nation should apply all the country-wide initiatives in digital skills, which would scrutinize both in rural and urban settings to better equip the consumer to explore and use the online platforms with confidence (Latif et al., 2014).
- c) **Security on Secure Payments:** The protection measures to attain a high level of trust in the occasion of digital transactions can be done by designing effective consumer protection laws, fraud detection efforts, standard dispute resolution procedures, etc.
- d) **Marketing Ethical E-commerce:** Advertisement of ethical practices in e-commerce, such as adhering to the concept of fair trade and /or engaging with the Halal certification where applicable, can promote consumer confidence and result in merchandise gaining market (Sizan et al., 2022).

Such initiatives also support the Digital Bangladesh 2021 vision of Bangladesh and the general roadmap of building a knowledge-based economy so that e-commerce growth can be sustainable, inclusive, and safe (Latif et al., 2021).

5.3 Implications for Industry

In terms of e-commerce business, the review is actionable in terms of harmonizing marketing, service provision, and customer interaction:

- a) **Trust-building Mechanisms:** Platforms must give importance to secure gateway payment, clear return policy, and timely delivery. The collaboration with good logistics operators can also eliminate the reluctance of consumers (Latif et al., 2014c).



- b) **Localization:** By utilizing social approval, exposure to influencers, and community-based marketing, socio-cultural barriers can be overcome, and adoption can be increased within groups that have fewer digital literacy skills (Raj et al., 2019).
- c) **Mobile-First Platforms:** With mobile devices being used most of the time, a mobile-friendly interface, reduced navigation, and area support in the native language are the keys to business.
- d) **Promotional Incentives:** Promotional prices, cash back, and rewards are effective measures to affect the purchase willingness in Bangladesh to a greater extent than algorithmic recommendations using deep learning and AI.
- e) **Emerging Tech Integration:** Although AI and personalization are not far-fetched, a partial adoption of recommendation systems, chatbots, augmented reality, etc., can be used to set platforms apart and better user experience (Islam, et al., 2014c).

By adapting technological changes according to the local consumption patterns and level of trust across businesses, it will be better able to gain retention levels and market share in the future.

5.4 Implications for Academic Research

The review presents some areas of interest to be investigated further on a scholarly basis:

- a) **Rural Consumer Studies:** When it comes to rural Bangladesh, there is an urgent necessity to study online consumer behavior, factoring in infrastructural limitations, level of literacy, and other local cultural issues.
- b) **Longitudinal analyses:** In the future, one could longitudinally monitor the behavioral changes, especially when COVID-19 passes, to determine the changing preferences, evolving trust, and changes in technology adoption paths.
- c) **Mixed-Method Research:** The two methods of examining the situation of underrepresented employees in quantitative surveys and qualitative interviews can be combined to have a better understanding of the underlying intentions, resisters, and the role of socio-cultural factors (Akhter et al., 2022; Branch).



- d) **Sustainable Consumption:** The phenomenon of online-purchase intent based on outlook with the environment and ethical feelings could be an input in the new spectrum of green e-commerce in Bangladesh.
- e) **Technology Integration Studies:** The underlying question of technology integration: how using AI, blockchain, augmented reality, and individual recommendation systems will affect trust, ease of use, and purchase intent may serve both a theoretical and practical purpose (Uddin et al., 2023).

The two research directions advanced the generality, situational context, and theoretical strength of the research on online consumer behavior in the emerging markets.

5.5 Summary of Key Findings

- a) **Adoption Patterns:** Urban, youthful, and digitally literate consumers primarily shop online; penetration is low in rural areas.
- b) **Digital Literacy:** Literacy deficiencies constrain self-conducted online transactions; functional literacy is not an assurance of technology proficiency.
- c) **Trust and Security:** COD prevails because of security concerns; the problem in security can be solved with an assurance of security in mobile financial services.
- d) **Socio-cultural effects:** These purchase decisions are influenced by collectivist values, gender access and ethical reasoning.
- e) **The drivers of purchase intention:** Being more influential than the algorithm recommendations, we have price, convenience, trust, and social influence.
- f) **Research Gaps:** Technology adoption, post-pandemic dynamics, rural consumers, and sustainable behavior are all underused research gaps.

The results support the importance of the comprehensive approach that blends the elements of technology, socio-cultural, and regulatory to enable the development of the e-commerce industry in Bangladesh.

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