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## Online business growth in Bangladesh during COVID-19: Owner perception assessment

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### Abstract

The purpose of this study is to investigate the impact of the Covid-19 pandemic on Bangladesh's online businesses. This study focused on the growth and problems encountered by online businesses during the pandemic. The study was mainly based on primary data collected through the survey of 400 Facebook-based online businesses in Bangladesh. Descriptive statistics and correlation analysis methods have been used to analyze all the collected primary data. The

findings of the study showed that online businesses experienced growth during the pandemic. The findings also revealed problems like supply chain disruption, rising costs, logistics hindrance, and financing constraints that limited online businesses to leverage the opportunity brought by the pandemic to its full extent. Furthermore, it was found that a majority of respondents think that government financial schemes can support online businesses.

**Keywords:** Online business, COVID-19, Perception Assessment

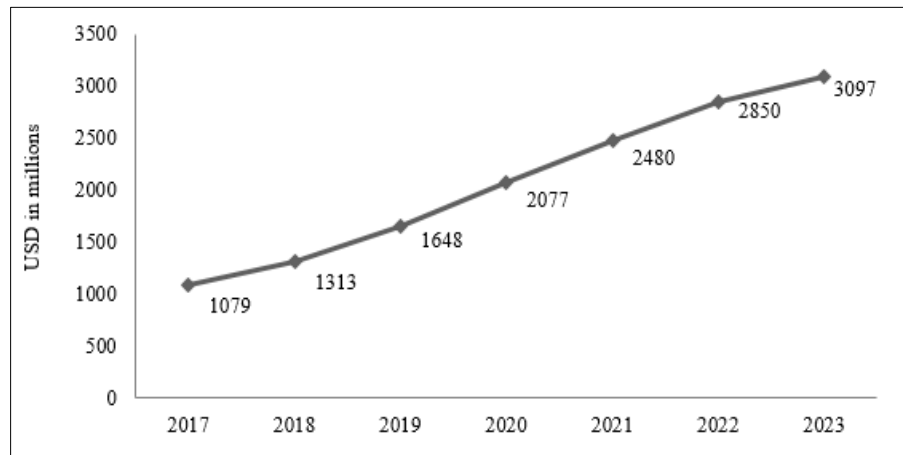
### 1. Introduction: JEL classification

The Covid-19 pandemic is a mass health crisis that has brought the global economy to a standstill. The crisis is brought by a viral disease that can spread through mouth and nose droplets of an infected person nearby and cause respiratory distress. According to the World Health Organization (2020), Covid-19 infection is rarely fatal; however, people with comorbidity can easily succumb to the disease. In Bangladesh, the Covid-19 case was first reported on March 8, 2020, and ten days later, the virus took its first death toll. The Government of Bangladesh soon responded with the decisive shutdown. From March 17, 2020, all educational institutions were closed. Eventually, all modes of public transportation across the nation and international flights except for the UK and China were banned by March 26, 2020, and a nationwide lockdown came into effect.

During the lockdown, all factories, offices and business premises except those deemed essential were shut down. With the global and local supply chains substantively disrupted, the ramification of the shutdown was immediately felt. An estimated number of 2,138,778 workers from 1904 export-oriented garment factories went redundant by the end of March. Earnings from exports fell sharply by 83 percent year on year in April. Between April and May, the apparel sector lost USD 3.18 billion in sales due to canceled orders of ninety-eight million pieces (BGMEA, 2020). Although lockdown was subsequently lifted after 66 days and economic activities resumed at a limited scale, the impact of Covid-19 prevailed.

Online business involves trading using an internet-connected interface without the necessity of physical interaction. E-commerce began its journey in Bangladesh in the 1990s; however, it was limited to gift services sparsely used by non-residents. The online business industry saw stunted due to weak ICT infrastructure and lack of knowledge of using the internet between 2001 and 2008. However, in the last decade, the online business industry saw a transformative wave with the emergence of some robust E-commerce sites (Karim and Qi, 2018). Online sellers began to offer a diverse range of products and services from clothing and accessories to grocery and ready meals, and the popularity of online shopping slowly began to grow at the comfort of consumers' homes.

As of May 2020, there is an estimated number of 2500 e-commerce websites and 150,000 Facebook-based businesses in Bangladesh (New Vision, 2020). On average, fifty thousand orders are placed online daily. According to the E-commerce Association of Bangladesh (I-CAB, 2020), the e-commerce sector is worth around USD 1.6 billion and it which is to grow twofold by 2023 (see, Fig 1).



Source: Statista, 2019

Fig 1: Market size of online commerce in Bangladesh with projections

This study aims to determine the growth of online businesses in Bangladesh and identify the problems encountered by them during the Covid-19 pandemic operation. The study is based on primary data and media analysis. The data collected through the questionnaire has been analyzed using simple descriptive statistical tools. The paradigm of the business model has rapidly shifted to enable online operation due to the pandemic. This report will help understand the specific opportunities and constraints experienced by niche online sellers during the global health and economic crisis.

## 2. Covid-19 and online businesses: A literature survey

United Nations Conference on Trade and Development (UNCTAD, 2020) commissioned a global study to investigate the impact of Covid-19 on the e-commerce industry. They surveyed between March 2020 and July 2020 and gathered data from 257 respondents from 23 countries. The study's findings revealed an upward trend in the adoption of online platforms for business operation and growth in online sales amid the pandemic crisis. Several problems were also identified in the paper, including disruption in the supply chain due to lockdown and weak internet service.

A study was commissioned by Hasanat *et al.* (2020) [8] to identify the impact of the Covid-19 pandemic on the supply chain of online businesses. The researchers postulated that the pandemic harmed online business and adversely impacted Chinese goods' demand in Malaysian customers. After statistically analyzing the data collected from 60 respondents, they found that the pandemic impeded many online businesses that relied on Chinese imports for half of their merchandise. Besides, the pandemic also reduced the consumption willingness of customers that lowered their demand. Chang and Meyerhoefer (2020) [5] investigated the Coronavirus pandemic's impact on agricultural-based online businesses in Taiwan. The researchers extracted sales data from the largest agri-food e-business, Ubox, between January 21, 2020, and April 6, 2020. The researchers found positive growth in sales and customers during this period.

Dannenberg *et al.* (2020) [6] investigated the impact of Covid-19 on online grocery retailers in Germany. The researchers analyzed data collected from interviews, secondary sources, and media sources between March 10, 2020, and May 15, 2020. The researchers observed that nationwide lockdown increased the demand for online grocery sellers.

In the study probed by Paul and Chowdhury (2020) [10] Kumar Paul *et al.* (2020) [10], the researchers highlighted the impacts of the novel Coronavirus disease on the online food and beverage industry. They conducted and published this

research on September 30, 2020, collecting data from online sample companies with 14 respondents in Bangladesh's online food and beverage industry. They came up with a conclusion that some of the short-term pandemic impacts and medium-to-long-term pandemic impacts seem co-related. They also added that the strategies could be useful for online companies if they decide to focus on their efforts first. Ahmed *et al.* (2020) [2] researched the COVID-19 outbreak on online business and its associated problems in Bangladesh. The study was regulated and published on September 11, 2020, using self-rated skills on a sample of some Bangladeshi online shops. The researcher's findings brought up some negative impacts of the pandemic situation on online business and its growth.

A study performed by Dannenberg *et al.* (2020) [6] examined the impact of online grocery shopping in Germany. This study reveals the German grocery trade's upswing and the limitations factors of online growth. This study also focuses on the fact that temporary opportunities can be beneficial.

To investigate the impact of the online business during the COVID-19 pandemic in Malaysia, research work was conducted by Hasanat *et al.* (2020) [8]. Study finding reveals how retailers have to shut down their business stores and reduce economic growth. Another major study in this paper narrates how the e-commerce business was shaken well on a huge scale.

Baig *et al.* (2020) [3] researched a major topic that how the covid-19 recovery will be digital. This research paper showed how industries are digitizing their businesses to protect their companies from the profit margin. Another key result of this research shows us how using artificial intelligence industries can grow their business on a larger scale, benefitting any company. Research performed by Bhatti *et al.* (2020) [4] investigates the imminent progress of the e-commerce business. This study reveals how online business can affect consumer behavior after a pandemic situation, on a large scale, the impact of coronavirus and the cost and benefits of online business during a pandemic. Abdillah (2020) [1] investigates the payment system gateway in this pandemic situation. This study reveals the user experience of different digital payment systems, which can eventually be improved. Li *et al.* (2020) [9] researched focused on the online food purchase behavior of consumers. This study's uniqueness is that this study's result reveals what government should be concerned about the food process in terms of online business. Another key result of this study is how to help those people who are not very much familiar with smartphones or digital devices.

### 3. Data methodology

A questionnaire was prepared using a combination of 7-point Likert scale questions and open-ended questions. Likert scale questions have been used because they are relatively easy to analyze, compare and code the respondents' data. Finstad (2010) [8] advocated using 7-point Likert questions in unsupervised or electronically-distributed surveys to represent the respondents' perception. The rationale behind using open-ended questions is that it is beneficial in collecting qualitative data that are business-specific under the circumstance where all problems and prospects are not addressed in the questionnaire. The questionnaire had Bengali interpretation following each question to help understand non-native speakers of the English language. The survey questions, from herein referred to as Q, were grouped into five segments based on the type of information. The first six questions were related to the demography of the respondents. The next eight questions were targeted to identify the growth and prospects of online businesses. Questions related to operational problems were placed in Q15 and Q16 and later in Q20 and Q21; Q17, Q18 and Q19 targeted supply chain-related issues; Q22 and Q23 were

concerned about financial constraints; Q24 relates to government measures to support online businesses. And finally, the last question asked for the respondents' opinion. The questionnaire was sent to 150 randomly selected Facebook-based online businesses between December 24, 2020, and January 11, 2021. The condition of the pandemic has made it extremely difficult to collect a substantive amount of response. With our utmost possible efforts, we were able to accumulate data from 40 respondents, which results in a response rate of 26.7%.

### 4. Analysis and Interpretation

#### Demographic profile

The final data is based on the 40 responses collected during the survey. Among the respondents, 87.5% said to have operated their business from Dhaka. The majority of the respondents are male, comprising 67.5%. About 87.5% of the respondents are aged between 21 and 30 years. The survey responses from Owners of online businesses mostly responded to the survey providing 65% of the information. The demographic profile of respondents has been presented in Table 1.

**Table 1:** Demographic profile of respondents

Variable	Label	Frequency	Percentage
Gender	Male	27	67.5%
	Female	13	32.5%
Age	Below 20 years	1	2.5%
	21-30 years	35	87.5%
	31-40 years	3	7.5%
	Above 40 years	1	2.5%
Designation	Owner	26	65.0%
	Partner	10	25.0%
	Chief Executive Officer	2	5.0%
	Manager	2	5.0%
Location	Dhaka	35	87.5%
	Barisal	3	7.5%
	Mymensingh	1	2.5%
	Khulna	1	2.5%
Sector	Food & Grocery	7	18%
	Pharmaceutical	1	3%
	Clothing & Accessories	16	40%
	Cosmetics and personal care	6	15%
	Electronics & IT gadgets	2	5%
	Home appliance & furnishing	1	3%
	Lifestyle & Entertainment	1	3%
	Online marketplace and logistics	1	3%
	Pet shop	1	3%
	Others	4	10%

### Descriptive Statistics

Correlation analysis has revealed that customer ordering online has a strong positive relationship with sales growth in both lockdowns and post lockdown scenarios. Besides, increasing online sales during the Covid-19 lockdown has a significant effect on post lockdown sales. This could be due to consumers who frequently purchased online during the lockdown developed a tendency to shop online. Meanwhile, restriction on transport due to Covid-19 lockdown has shown significant influence on delivery personnel availability. In addition to this, the availability of third-party logistics services and delivery personnel have also shown a strong

correlation. This supports the fact that during the Covid-19 lockdown, many people moved away from the capital Dhaka, which created a workforce shortage, leading to a scarcity of delivery workers and services. Furthermore, the lack of availability of logistics services showed a direct association with delay in the procurement process.

The highest correlation has been observed between transportation cost and the cost of raw materials. This is reasonable because the cost of transportation is generally attributed to the cost of input. The descriptive statistics of the responses are illustrated in Table 2.

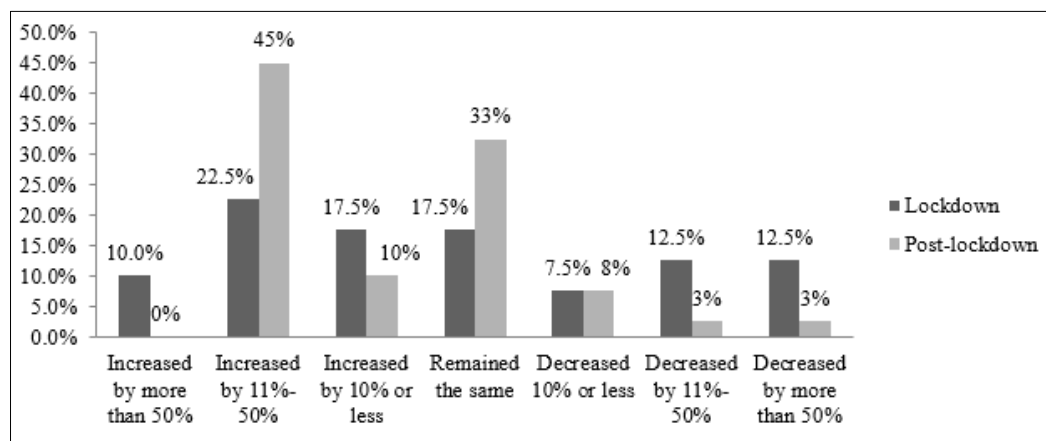
**Table 2:** Descriptive statistics and correlation analysis

Correlation	Q7	Q8	Q9	Q10	Q15	Q16	Q16	Q18	Q19
Mean	5.1	4.225	5.175	4.8	5.275	5.1	6.125	6.2	6.2
Standard Error	0.260	0.305	0.304	0.206	0.273	0.303	0.190	0.125	0.120
Median	5.000	4.500	6.000	5.000	6.000	6.000	6.000	6.000	6.000
Mode	6.000	6.000	6.000	6.000	6.000	6.000	7.000	6.000	6.000
Q7	1.000								
Q8	0.599	1.000							
Q9	0.205	-0.122	1.000						
Q10	0.619	0.416	0.137	1.000					
Q15	0.098	-0.166	0.667	0.071	1.000				
Q16	0.305	0.028	0.315	0.080	0.565	1.000			
Q16	0.175	0.021	0.168	0.065	0.416	0.595	1.000		
Q18	0.004	0.188	0.179	0.089	0.335	0.257	0.431	1.000	
Q19	0.066	0.284	0.011	0.145	0.055	0.127	0.366	0.701	1.000

Analysis of prospect

The impact of the Covid-19 pandemic could be felt in all spheres of the economy. However, the health crisis has created an unprecedented opportunity for the online commerce sector. Since the Coronavirus pandemic outbreak, 73% of participating online businesses have reported an increase in customers ordering online. Online businesses have predominantly experienced an increase in sales. Half (50%) of the surveyed businesses have experienced an increase in sales during the lockdown. The majority (22.5%) of them have sales increased between 11%-50%.

Online trading inherently eliminates the need for physical interaction, which might have contributed to its popularity. Post-lockdown, businesses reporting an increase in sales increased to 55%. This can be attributed to consumers developing a tendency to shop online. Nevertheless, nearly a quarter of the businesses have experienced a decrease in sales during the lockdown, but post lockdown, several businesses declined to become one-eighth. Survey findings of online business sales during Covid-19 have been illustrated in Fig 2.

**Fig 2:** Impact of Covid-19 on online business sales

Facebook has been the most widely used medium for business selling online during the Covid-19 pandemic. This can be attributed to the growing number of people having access to Facebook. Nonetheless, online businesses surveyed have used a variety of social media platforms to sell online.

Besides, 82.5% of the respondents have changed their social marketing strategies during the Covid-19 pandemic, and 90% of them have concurred that social marketing has been effective in reaching potential online customers (see Table 3).

**Table 3:** Response on online businesses on the effectiveness of social media marketing

Variable	Strongly Agree	Agree	Somewhat Agree	Neither agree nor disagree	Somewhat Disagree	Disagree	Strongly Disagree
Redesigned Social marketing strategies	22.5%	42.5%	17.5%	13%	5%	0%	0%
Social marketing strategies are effective	30.0%	47.5%	12.5%	5%	2.5%	2%	0.0%

Analysis of problems

#### 4.4.1 Supply chain and procurement problems

Since the onset of the Covid-19 pandemic, participant businesses have also witnessed escalating costs. Around 98% of the surveyed online businesses have reported a surge in transportation cost; meanwhile, 95% of them have struggled with the input's rising cost (see Table 3). Almost all economic activities have contacted a supply-side crunch that could have

translated into raw materials and input price, resulting in a higher cost for procurers (Qamruzzaman, 2020). Besides, freight cost has also increased to compensate for pandemic-ravaged freight carriers.

The Covid-19 pandemic has disrupted the procurement process of a significantly large number of surveyed businesses. Nearly 92.5% of the respondents experienced a

delay in bringing raw materials and merchandise. The plausible reason for this can be viewed from two perspectives: restriction on movement of goods and people to effect isolation which precluded labor mobility and disrupted the supply chain of raw materials and inputs (Qamruzzaman,

2020); shortage of workforce and limited scale operation stymied production, which eventually influenced the supply chain. The result obtained from surveyed businesses in response to supply chain and procurement problems has been reported in Table 4.

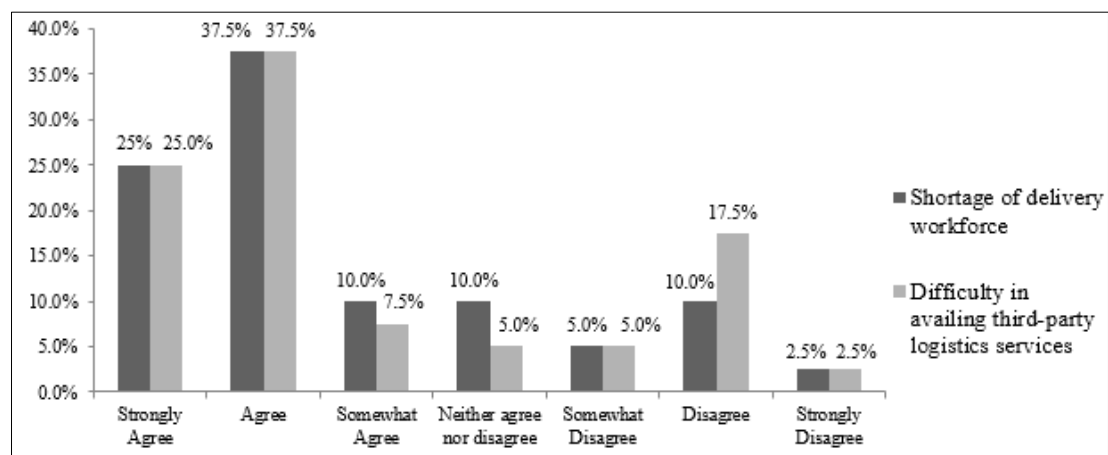
**Table 4:** Response of online businesses to supply chain and procurement problems

Variable	Strongly Agree	Agree	Somewhat Agree	Neither agree nor disagree	Somewhat Disagree	Disagree	Strongly Disagree
Delay in procurement	45.0%	40.0%	7.5%	2.5%	0.0%	5.0%	0.0%
Increase in transportation cost	40.0%	42.5%	15.0%	2.5%	0.0%	0.0%	0.0%
Increase in cost of input	35.0%	55.0%	5.0%	5.0%	0.0%	0.0%	0.0%

### Operational problems

The Covid-19 pandemic has added to the already existing bottlenecks faced by the online commerce sector in developing countries, such as the facilitation of operation and supply chain and lack of finance sources (UNCTAD, 2020). Since the onset of the Covid-19 pandemic, online businesses have struggled mainly in delivering products to consumers.

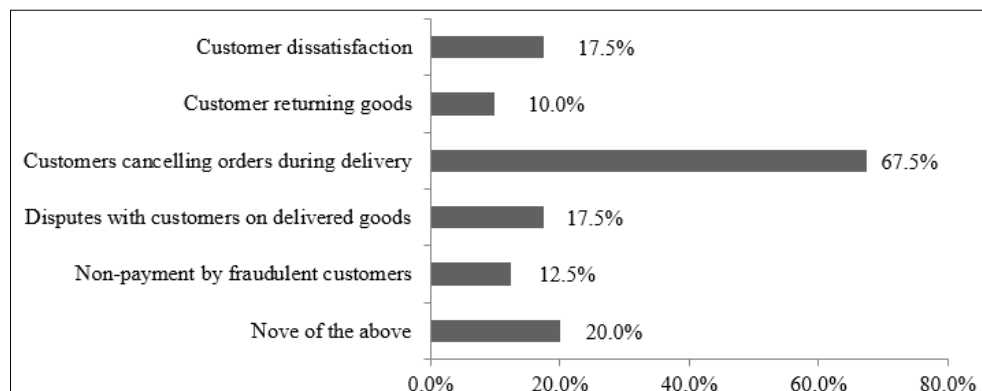
Of the 40 subjects who completed the questionnaire, nearly 73% have reported a shortage of delivery workforce, and around 70% have experienced hassle in availing third-party logistic services (see, Fig 3). While the online business has seen a rise in activities during the Covid-19 pandemic, logistical problems have created bottlenecks.



**Fig 3:** Delivery and logistic problems faced by online businesses during Covid-19

Another issue pressed by more than two-thirds of the respondents is customers canceling orders at the doorstep. Canceled orders can incur additional expenses for businesses because often delivery personnel or third-party delivery charges charge piecewise. Almost one-eighth of them have

reported non-payment by fraudulent customers. Meanwhile, a minority (17.5%) faced customer dissatisfaction and disputes over-delivered goods. The extent to which businesses have faced each customer service-related problem during online operation has been illustrated in Fig .

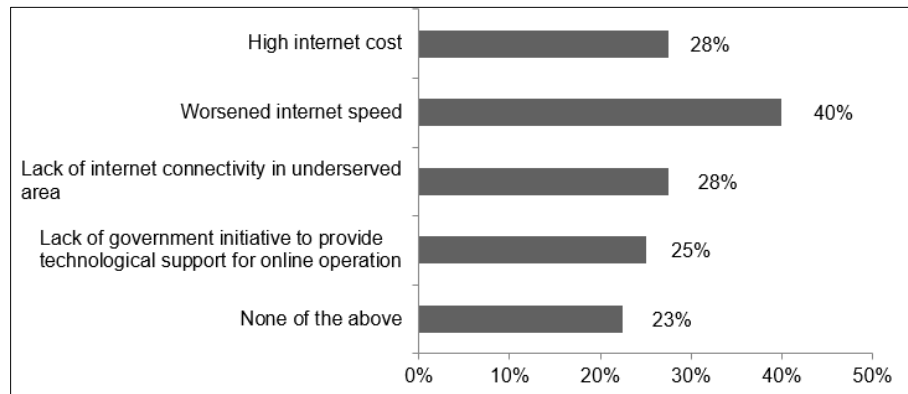


**Fig 4:** Customer service issues occurred during the Covid-19 pandemic

When the subjects were asked to point out the internet issues identified in the questionnaire, 40% of those surveyed reported experiencing worsened internet speed, while a relatively smaller percentage (28%) have dealt with high internet costs and lack of connectivity in underserved areas.

Approximately a quarter of the respondents have not encountered any internet-related problems. Internet infrastructure-related issues experienced by respondents have been illustrated in Fig 5.



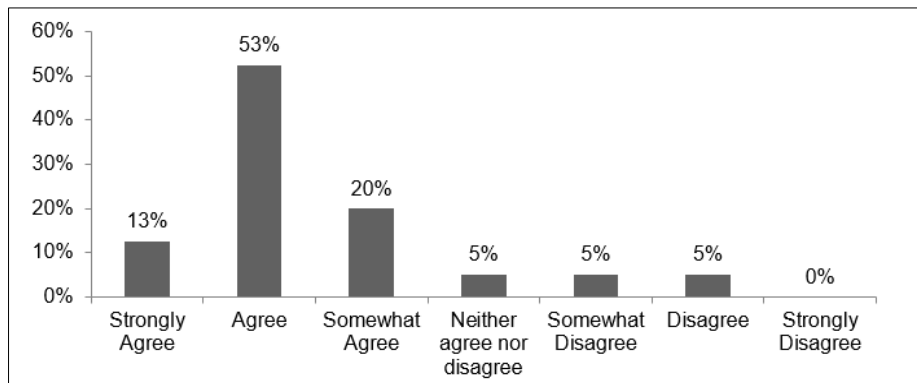


**Fig 5:** Internet infrastructure-related problems

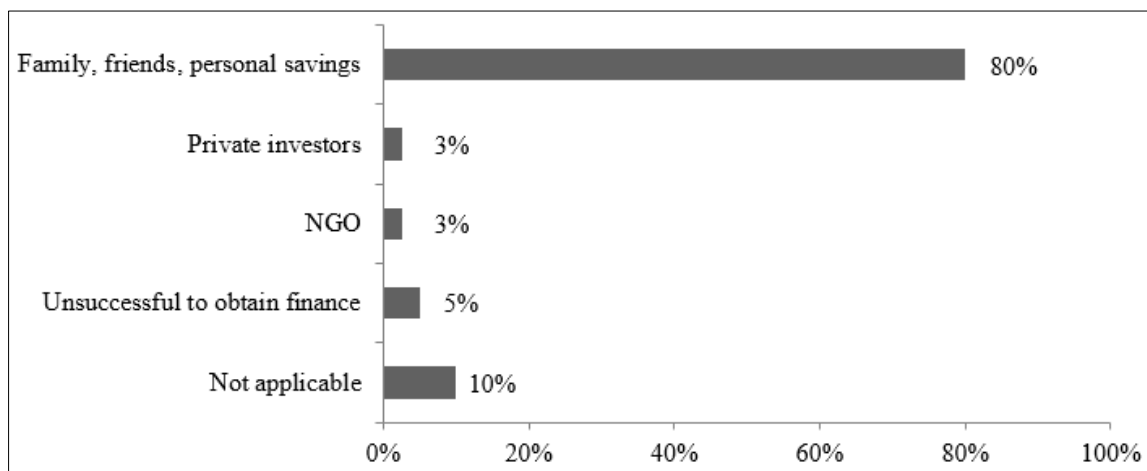
### Financial problems

In response to questions about financial constraints, 86% of those surveyed reported having liquidity shortages during the pandemic (see, Fig 6). Even in the face of surging demand, online businesses have struggled to scale up operations due to a shortage of funds (UNCTAD, 2020). Furthermore, Facebook-based online businesses are viewed as risky by banks as many of them do not possess a trade license or

maintain proper books of accounts (IDLC, February 2019), which makes it difficult to obtain loans. These issues can be intuitively connected with the results obtained from the question regarding how respondents funded shortages. As large as 80% of those surveyed said they had financed shortages through personal savings or borrowings from family and friends (see, Fig 7).



**Fig 6:** Online business responses to having liquidity shortages during Covid-19 pandemic

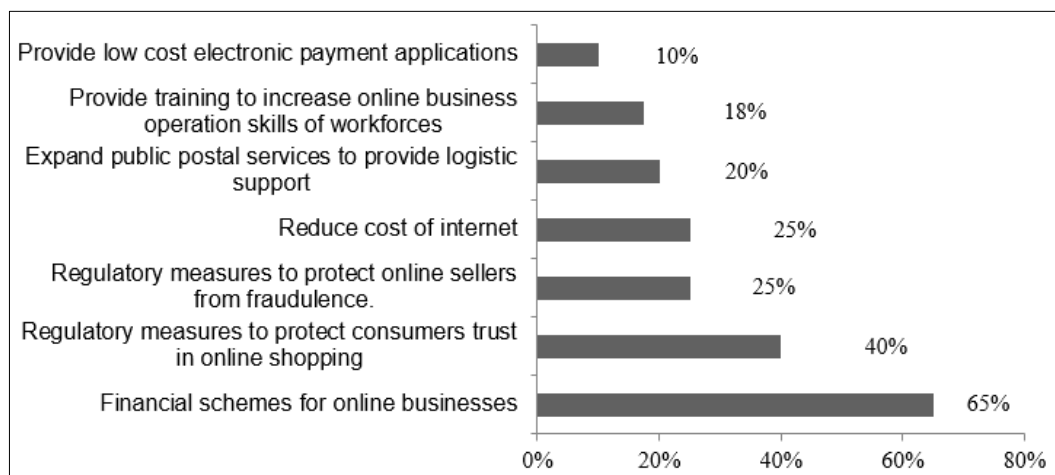


**Fig 7:** Sources of online businesses in financing shortages during Covid-19

### Online business facilitation measures

The surveyed businesses have pointed out government measures that they think would support online businesses. Nearly two-thirds of the respondents have favored financial schemes, and 40% have considered regulatory measures to

protect consumers' trust in online sellers. Meanwhile, a quarter of the respondents felt that regulatory measures to protect sellers from fraudulent customers could help online businesses. The extent to which respondents have supported each measure has been illustrated in Fig 8.



**Fig 8:** Perspective on Government measures to support online business

## 5. Findings and conclusion

The Covid-19 pandemic emerged as a threat to health and the global economy. The impact of the crisis is prevalent in every productive dimension. The purpose of this study was to investigate the prospects and problems of online businesses in light of the Covid-19 pandemic. Evaluating the prospect and limitations of the online business ecosystem during the pandemic can provide insights into its growth trajectory in Bangladesh.

Based on the collected information, an analysis was made, and from that, the findings were developed, which indicated the problems and prospects of the online business growth during COVID19. The findings were based on the report's objective, which was focused on identifying the prospects and problems. The report identified some of the prospects that are a positive indicator of online businesses' growth and prosperity. However, despite these businesses' prosperity, the report was a success in identifying the lacking in the depths of the market's progress.

According to the findings found in the findings, it was highlighted that Bangladesh's online business platform is relatively new and has many scopes for future development as many of the businesses selling online are in the business for about a year. The impact of online businesses is expected to positively impact the country's economic well-being due to having an increase in revenue. The entrepreneurs believe that improving the quality and keeping the price reasonable is essential for customer satisfaction. The majority of the entrepreneurs believe that online business is more profitable than a face-to-face business which is certainly true in other digitally advanced countries. Finally, most entrepreneurs have agreed that due to lockdown, they have experienced income efficiency due to various factors.

Despite having a good number of prospects, the report successfully determined some embedded problems in the market belief and how the market was operating. According to the findings, several problems were investigated from the analysis. The first problem was that most customers are still reluctant to use other credit and banking facilities except Bkash and cash on delivery options. The second problem is that most businesses are not using delivery services and instead use personal delivery men. The online market is very limited within the country, and only a handful of online enterprises can export products outside the country.

Due to time constraints and the inability to have a face-to-face interview with the surveyed entrepreneurs prohibited the report to become the ideal observation of the scenario. Despite the researchers' efforts, some of the factors remained unchecked, which requires future research. An in-depth

investigation of the factors like the supply chain management and the overall operations that occurred during the lockdown could have improved the report's quality, but due to inadequate knowledge and insufficient information about the phenomenon, it disrupted the report's ideal representation of the phenomenon. However, that being said, the report covered some of the problems and prospects which were observed through the survey.

The data collected for this study indicate that the Covid-19 pandemic has created an opportunity for online businesses, as implied by the growth in sales and customer base. Social media platforms have expedited online marketing and effectively attracted consumers towards the online shopping landscape. Meanwhile, few prevalent problems have surfaced from the survey findings of supply chain and procurement, operation, and financing. The surveyed online businesses have predominantly witnessed surging costs, disruption in their supply chain, shortage of delivery workforce and low access to credit facilities, constraining their growth amid this opportunity. Finally, the study has shown a unanimous perspective that the government's financial schemes can support online businesses.

## Prospects

The potential positive outlook of the COVID19 had some positive effect on the online business, which has provided the entrepreneurs with some new room improvements and some fundamental changes that allowed them to expand the businesses. The prospects are given below:

- Most of the businesses are in the online market for about a year, and as a result, it is reasonable to state the competition in the online business platform is relatively new and has a lot of scope for development.
- Most of the entrepreneurs believe that the expansion of online businesses can significantly impact their economic well-being, and the impact is likely to be positive. As the increase in revenue and the increase in expenses indicates that the spending is likely to increase.
- Improving the quality and keeping the price reasonable seems like a good strategy to improve customer satisfaction as 70% of the entrepreneurs believe that their customer satisfaction has improved.
- Most businesses are using digital marketing tools to attract and inform their potential customers.
- Only 16% of the entrepreneurs believe that online business is not profitable than a face-to-face business, which states most entrepreneurs' positive view.
- Around 40% of the entrepreneurs believe that their monthly income has increased during the lockdown due

to increased sales and customer satisfaction, and 23.3% experienced no change.

### Problems

Despite having the potential benefits, the online businesses have some probable drawbacks as well, which are given below:

- Except for Bkash, customers are still reluctant to use other credit and banking facilities as a huge number of entrepreneurs are still using cash on delivery options.
- Around 40% of entrepreneurs have their deliveryman, indicating that there is still room for growth in the delivery service industry.
- The majority of the business faces a supply chain problem due to COVID-19, especially during the lockdown. Around 70% of the respondents agreed to the problem.
- Only 12% of the businesses can export goods outside the country, which indicates that the market is limited within the country, which is bad for the country's balance of payment.

### Limitations

The study was conducted to determine the problems and prospects of online business during the Covid-19 pandemic in Bangladesh. Nonetheless, there were some unavoidable limitations. First, this study's major limitation was time, which limited the duration of data collection from respondents. Furthermore, many of the initial samples did not respond to the questionnaire because they were uncertain about the survey link's credibility. The final sample size of respondent's accounts for a very small portion of the population, and therefore the results cannot be generalized to all online businesses operating in Bangladesh. Finally, this study was conducted amid the pandemic, and therefore the growth of online businesses may vary once the pandemic is over.

### Bio-Note

Md. Qamruzzaman is a Ph.D. associate professor in the United international University, School of Business and Economics. He completed his Ph.D. specialized in financial innovation from the School of Economics, Wuhan University of Technology. His research interest on financial innovation, energy financing, SME innovation, and Renewable energy. He published several papers in prestigious international journals focusing on his key interest in research.

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