

Changes in online purchase trends during the COVID-19 pandemic: Bangladeshi university students' perspective

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Abstract: *The coronavirus pandemic has had a massive impact on the e-commerce industry of Bangladesh. The main objective of this research is to identify and address the causes that influenced online purchase behavior of Bangladeshi university going students in the course of the coronavirus pandemic. It views the COVID-19 pandemic's impacts as external variables, such as physical store closures and health threats associated with going out and how that affected the change in pattern of online shopping behavior during the epidemic. A descriptive study has been carried out to analyze the situation, and no theoretical model was utilized. Data has been collected from 400 university students of Bangladesh using an online survey. Findings of the survey suggest that lockdown due to COVID-19 pandemic had severely impacted the purchasing pattern of the students. Thereby, students were more inclined to choose safer and more efficient ways to buy goods leading the population towards online shopping. This study points to future academic research and public policy avenues related to the effect of consumer behavior and the impact it could be having on the e-commerce industry of Bangladesh, especially creating opportunities for brands to adapt to new ways of marketing their products.*

Keywords: COVID-19 Pandemic; Online Buying Behavior; E-Commerce; University Students

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I. Introduction

The method of buying goods and services from vendors who sell on the internet is known as online shopping (Jusoh and Ling, 2012). Internet is currently a significant component for each element of our life. For instance, correspondence, calling, study, amusement, shopping, business, voyaging, security, administration amongst others. The number of internet users is growing, demonstrating the internet's popularity and necessity. E-commerce vendors now have a plethora of options. E-commerce tweaks the business model by allowing suppliers, dealers, and consumers to use the internet as a medium of contact and transaction, thus setting the foundations for a new strategic strategy (Taylor et al., 2004). In various researches it has been found that online shopping is a common practice among affluent people who are educated and highly literate in terms of online activities. As a result, it has become much more accessible for them and they are less hesitant to transition (Swinyard and Smith, 2003). The internet-based economy is the most settled virtual truth of the present reality. E-commerce is turning out to be a vital industry in Bangladesh. With the onset of the current ongoing pandemic, Bangladesh has seen a massive upsurge in the digitization of its marketplace with numerous shops going fully online with young entrepreneurs, especially students vying for this market. When compared to conventional retail shopping, the growth of web-based penetration and online shopping has been numerically dominant, resulting in format blurring. Youths of Bangladesh are discovering new ways of buying, similar to those of other young people around the world, contributing to the success and growth of online shopping in Bangladesh. In addition, the COVID-19 pandemic has opened a window of opportunity for shopping safely by purchasing through contactless online shopping portal. It has paved way for a digital consumer class in Bangladesh, especially amongst the university going students who form the majority of the consumer demographic and whose insight into consumer behavior require further research. During the pandemic, panic buying has been observed in over 93 countries all over the world (Arafat, et al., 2020). During any outbreak, people go through a series of feelings contributing to anxiety, uncertainty and loss of self-control resulting in panic buying and unnecessary stocking of good. Keeping COVID-19 in mind, purchasing goods online seem to be another option to choose without having to interact directly with people outside. Bangladesh's e-commerce sector was worth USD 1.6 billion in December 2019 and is forecasted to double by 2023. In recent times, the retail level of e-commerce in Bangladesh has risen up to 72% as well as the active participation of around 35,000 personal retailers and around 25,000 enterprise businesses (small to medium) in this field is noteworthy (Abir et al., 2020). In regards to this, Facebook has become not only a social gathering place but also a market hub for businesses in Bangladesh. Facebook-commerce (F-commerce) has tremendously gained popularity and it is speculated that about 10 thousand businesses are revolving around Facebook and more than 100 e-commerce

companies are conducting their businesses outside of Facebook (Abir et al., 2020). In a snapshot, this study aims to identify the changes in purchasing behavior after the COVID-19 epidemic and the factors that are directly or indirectly affecting the purchasing pattern of university students in Bangladesh during the lockdown period.

1.1 Literature Review

The worldwide outbreak of COVID-19 has led World Health Organization (WHO) to declare it as a pandemic which interrupted education, global trade and other activities severely (Neger and Uddin, 2020). Jones (2020), said that e-commerce retail revenues reveal that COVID-19 has had a major influence on e-commerce and is predicted to hit \$6.5 trillion in sales by the year 2023. She added, up till now e-commerce has been propelled into full swing following the epidemic where even the world's biggest stores are unable to keep up with the unforeseen rise in demand. However, grocery shopping is an inevitable activity and basic human necessity that has been addressed during this worldwide lockdown and as a matter of fact, the expenditure on groceries by consumers has risen exponentially, as observed by various grocery store (Grashuis et al., 2020). According to the research conducted by Repko (2020), online retailers have experienced the aforementioned increase in expenditure on groceries and their regular market share in countries like the United States has escalated from an approximate 3-4% to a massive approximate of 10-15% during the 2020 pandemic. In addition, it has been recorded that there is an increase in demand for grocery deliveries while imbalanced supply and demand have posed challenges in this sector. Bhatti et al., 2020, argues that due to massive hike in online demand during the COVID-19 pandemic, the delivery and supply of goods have been pretty slow. However, people are still obliged to purchase online as they are not left with any other safer option. Research indicates that information regarding unavailability of goods and the rising uncertainty of the COVID-19 situation have been key factors that resulted in people engaging in panic buying. (Naeem, 2021). Throughout the world, numerous cases of panic buying were observed where only the food items which are non-perishable such as pasta, can food, frozen food, flour and rice have been purchased (Baker et al., 2020).

In a research carried out by Kshetri, (2020), it was found that in the first quarter of 2020 the subscription revenue of Amazon prime accelerated up to 28% compared to last year. In addition to that Netflix received \$15.77 million paid subscribers internationally whereas it was forecasted to be 7.2 million earlier. Besides, closure of book stores and physical outlets due to the health risk associated with it led consumers to adopt online shopping trends which has positively impacted the intent of buying books online (Nguyen et al., 2020). It seemed much useful, functional and practical to the consumers which motivated them to buy books online. Alongside health care industry, food industry is contemplated to be one of the most affected due to COVID-19 crisis (Nicola et al., 2020). In the course of typical circumstances, 54% of food is usually consumed outside of home in the United States (Grashuis et al., 2020). To cope with the effect of COVID-19 pandemic in Taiwan, 39% of food shoppers shifted from purchasing food from physical restaurant outlets to acquiring them through said restaurants' online stores as observed by a recent survey (Chen, 2020). As the lockdown started as a result of the unnatural spread of the virus, demand for online food delivery services increased simultaneously in Taiwan. Moreover, usage of the platforms such as Uber Eats and FoodPanda in terms of delivering food from restaurants increased up to 20-30% (Chang and Meyerhoefer, 2020). In the meantime, consumers are less likely to physically visit grocery stores in circumstances where COVID-19 is expanding at a growing pace (Grashuis, et al., 2020). Consumption habit can be changed due to having a stressful life event in order to cope with it (Mathur, et al., 2003). Islam et al., (2020), found out in a study that more than 85% of respondents experienced anxiety and stress due to the fear of contracting the virus, obstruction of a planned education and career, and financial issues. Evidences were found regarding the feeling of stress and unpredictability which can lead to buying food items as a behavioral reaction (Hassen, et al., 2020). Studies show that consumers tend to overconsume as well as overindulge during challenging moments increasing the demand for immediate pleasure during uncertain, unpredictable times (Li et al., 2020).

According to Rosenbaum and Russell-Bennett (2020), 70% of the consumers have experienced one of the popular consuming behaviors by engaging in "webrooming" prior to the crisis of COVID-19, which demands research about a product before making a buying decision. Since the traditional way of consumption has become situationally redundant due to high health risks that are involved with social gathering of any sort, e-commerce platforms have provided a safer, situationally more effective alternative for convenient consumer transaction (Lim and Dubinsky, 2004; Prasad and Aryasri, 2009). A study by Gopinath (2020) states that the pattern of online shopping has substantially increased where safety concerns and convenience have been key driving factors behind rising online purchases amidst the ongoing coronavirus pandemic condition. In post COVID-19 situation, consumers are encouraged to engage in online shopping trend and take the advantage by availing services like pick-up and home delivery (Rosenbaum and Russell-Bennett, 2020). According to a research conducted by Neger and Uddin (2020), e-commerce industry is experiencing an uncanny rise internationally from the beginning of COVID-19 pandemic. At the same time the market is witnessing the expansion of online shopping. Moreover, some businesses have transitioned into and executed this new

approach without any severe hiccups. Neger and Uddin (2020), also added that the results of the research have discovered the factors including time saving factor, convenience of payment and psychological factor that are associated with online purchasing behavior during the COVID-19 pandemic. Therefore, many retail trend analysts have speculated that in order to fulfill the need, many consumers might have to rely more on e-commerce which may lead to closure of 25% of shopping malls in USA by 2022 (Wahba, 2017).

II. Methodology

2.1 Research Design

The research design aims at understanding the online consumer behavior of university going students during the pandemic from the time of the lockdown in January till March 2021. The design focuses on exploratory research to gather primary data and get an all-encompassing view about the diverse variables influencing online shopping choices and behavior of Bangladeshi university students in the midst of the pandemic, which was followed by a descriptive research.

2.2 Sample

To carry out a comprehensive study, a structured questionnaire has been developed and used for this analysis. The questionnaire form was distributed to people among the cohort of university going students across Bangladesh, both private or public. Participants were assured of confidentiality of their answers to the questions in the survey. A total of 400 students took part in the experiment, with the demographic profiles of male and female students being balanced. Around 80% of the respondents are from Dhaka, and the rest are from different districts across Bangladesh. Students from around 17 universities, both private and public, actively and willingly participated in the experiment. To obtain the best result representing the population, a random sampling technique has been used to perform the research in order to get the best results that represents the population. Due to the conventional randomization of respondents, the sample size appears to be representative, allowing us to identify the factors influencing Bangladeshi university students' purchasing behavior during the COVID-19 pandemic.

2.3 Data Collection

The data that was used in this study was collected by conducting an online survey which was distributed to various university students through social media platforms such as Facebook. Due to the COVID-19 pandemic, interviews and post observations were not an option because of safety concern for which a virtual method has been opted for. The data collection process was continued from 1st April to 06th April 2021. All the respondents informed their consent and willingness to participate in this experiment.

2.4 Data Analysis

This study aims to determine the online purchasing habits of Bangladeshi university students during a global pandemic. The data was gathered over the course of 6 days in order to investigate any factor(s) that influences such reliance on online platforms in terms of purchasing in this situation. The questionnaire includes 22 questions, including a Likert scale and a Semantic scale, to help students decide their preferences. Using this method, it was able to assess the accuracy of the proposition that has been previously developed. Aside from that, the data gathered have been analyzed using pivot charts and histograms to get a clearer understanding of the situation, behavioral changes, and online buying habits of Bangladeshi university students because of the COVID-19 pandemic.

III. Analysis & Interpretation

3.1 Monthly Expenditure Comparison

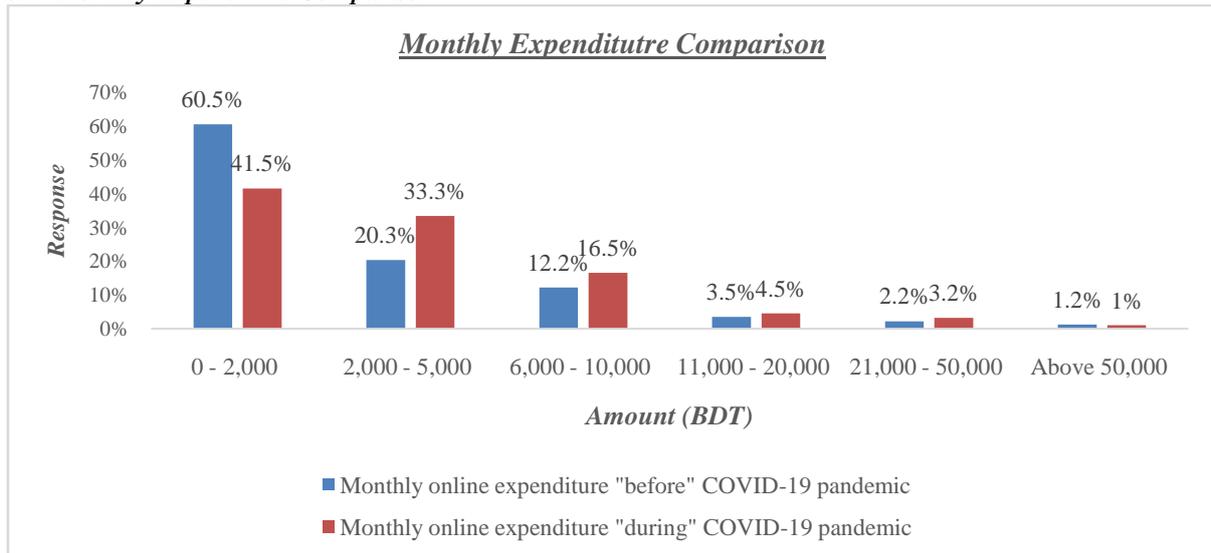


Figure: 01

The data highlights the levels of online expenditure done on a monthly basis before and during the pandemic. The data shows an upward increase in the levels of expenditure after the pandemic. Before the onset of the pandemic, 60.5% and 20.3 % of university going students spent 0 - 2,000 BDT per month and 2,000 - 5,000 BDT respectively. In contrast to the decrease in online expenditure as shown in the 0 - 2,000 BDT range where it dropped to 41.5%, the expenditure within the range of 2,000-5,000 BDT increased to 33.3%. Expenditure around the range of 6,000 - 10,000 BDT rose from 12.2% in the pre-lockdown phase to 16.5% during the lockdown itself. There were small meagre increases likewise in the ranges of 11,000 - 20,000 BDT of 4.5% and 3.2% in the range of 21,000 - 50,000 BDT. This shows the reliance and usage of online shopping increased during the pandemic.

3.2 Three Months Purchase Comparison

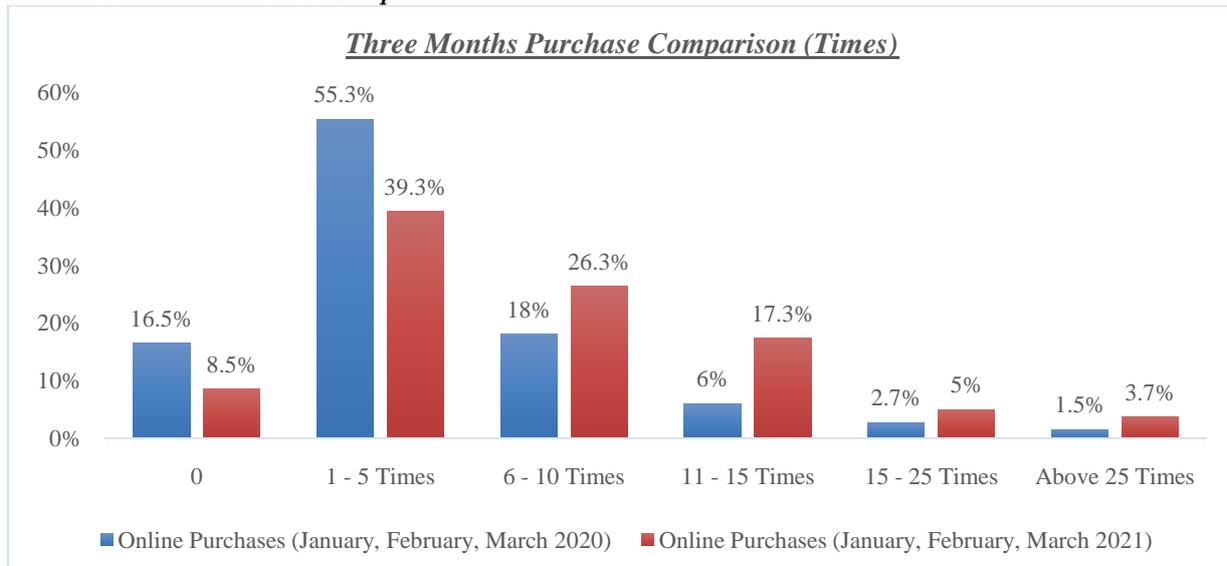


Figure: 02

With statistics on the number of times university students of Bangladesh bought products online before and after the pandemic, it is clear that the number of times respondents chose the online form for buying everyday needs and necessities has increased significantly. In the three months prior to the pandemic, 55.3% of respondents bought 1-5 times and 18% purchased 6-10 times (January, February and March 2020). During the pandemic, however, the ratio of (1 - 5) times decreased to 39.3% of respondents, while (6 - 10) times rose to

26.3%. These graphs demonstrate the significance of the expanded approach to internet shopping and assess the extent of university students' ability to choose online buying methods. It's also worth noting that after the pandemic, respondents who responded 0 times declined from 16.5% to 8.5%, indicating that university students became more interested in online purchases during the lockdown period.

3.3 Type of Products and Services Mostly Purchased Online in the Last 3 Months

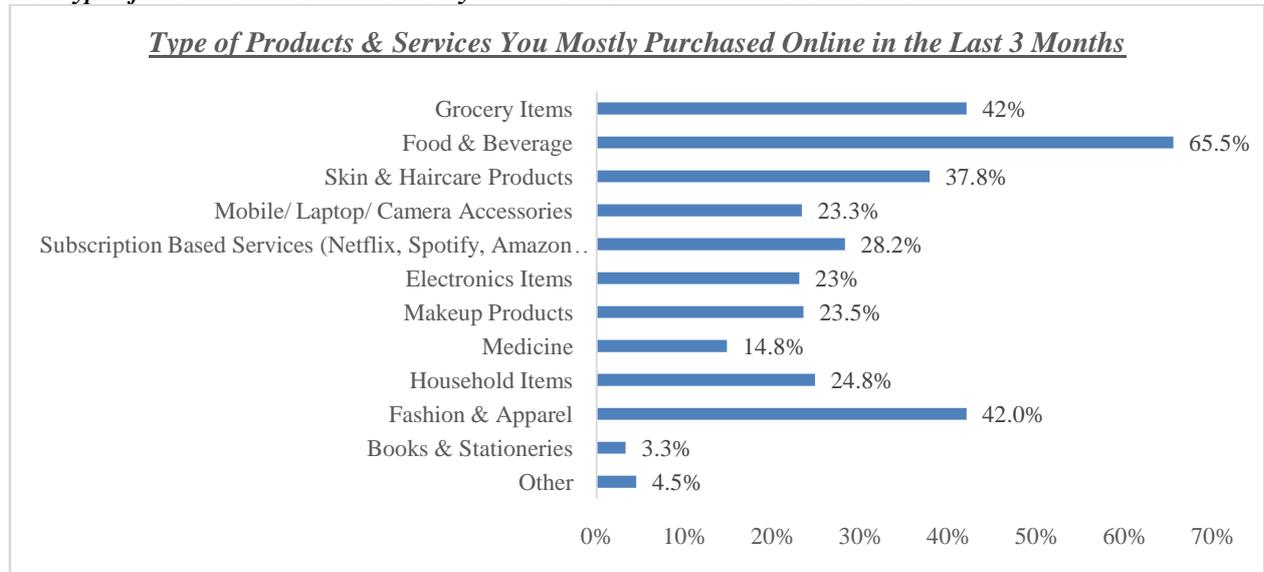


Figure: 03

During the lockdown, university students primarily purchased groceries, food, and beverages, according to the results. Groceries drew 42% of responses, and 65.5% of respondents said they bought food and beverages online. Furthermore, respondents have selected online platforms to purchase fashion and clothing, skin and hair care products, medications, household goods, books, and devices due to nationwide lockout measures and safety protocols. Interestingly, a large number of respondents (28.2%) subscribed to OTT channels in order to watch movies and series while at home. It can be seen from the chart that university students of Bangladesh more often purchased food and beverage items from online compared to other products and services during the lockdown period from January to March 2021.

3.4 Motivation Factors for Online Purchase in Last 3 Months

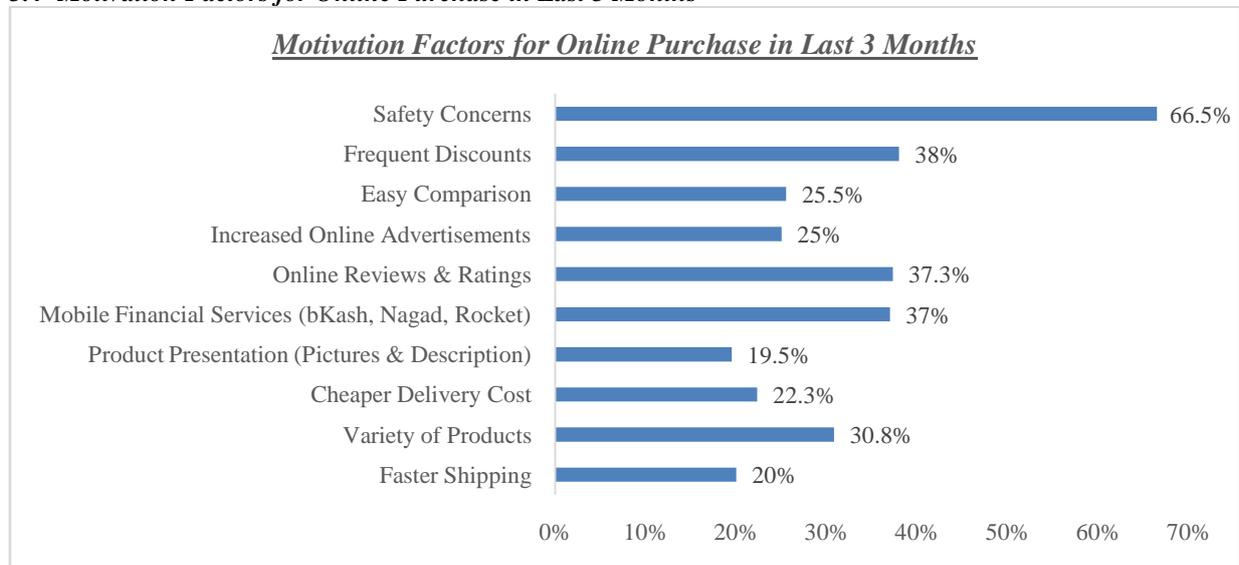


Figure: 04

The most important factor was concern about safety, which was compelling enough for university students to choose online purchasing methods. For safety reasons, 66.5% of university students have opted for

online shopping during the lockdown. Furthermore, regular discounts from well-known brands persuaded them to purchase more from online during the lockdown period from January to March 2021. In fact, the availability of a diverse range of items and their easy comparison over the internet have had a positive impact on their online purchase decision. On top of that, low delivery costs, faster shipping, product presentation, packaging, ratings, and online reviews all played a role in encouraging university students to shop online.

3.5 Psychological Factors Influencing Online Purchase

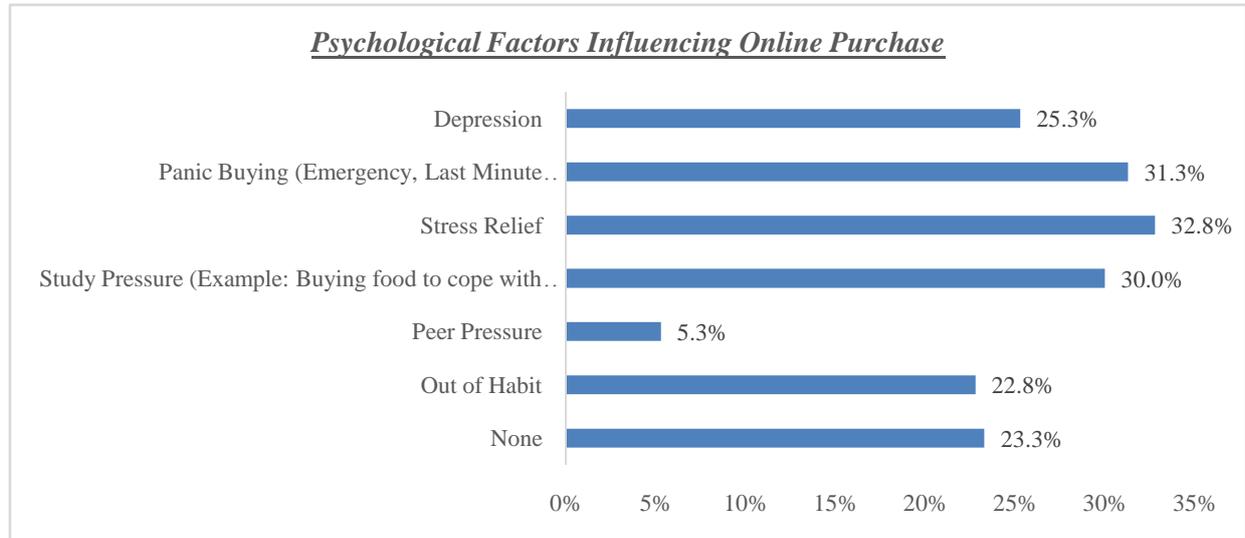


Figure: 05

Stress management was one of the most important psychological considerations that motivated university students to use online shopping strategies during the COVID-19 pandemic. 32.8% of university students shop online to relieve discomfort caused by being confined for an extended period of time. Panic purchasing, study pressure, and depression, on the other hand, were prime factors in changing customer behavior. According to the data, 31.3% of respondents engaged in panic shopping, 30% purchased online to cope with study strain, and 25.3% purchased online to combat depression during the pandemic. Furthermore, 23.3% of respondents preferred “none,” indicating that no psychological reasons affected their decision to purchase online, and 22.8% purchased online out of habit, which may lead to compulsive consumption.

3.6 Preferred Brands Successfully Adapted to Online Store

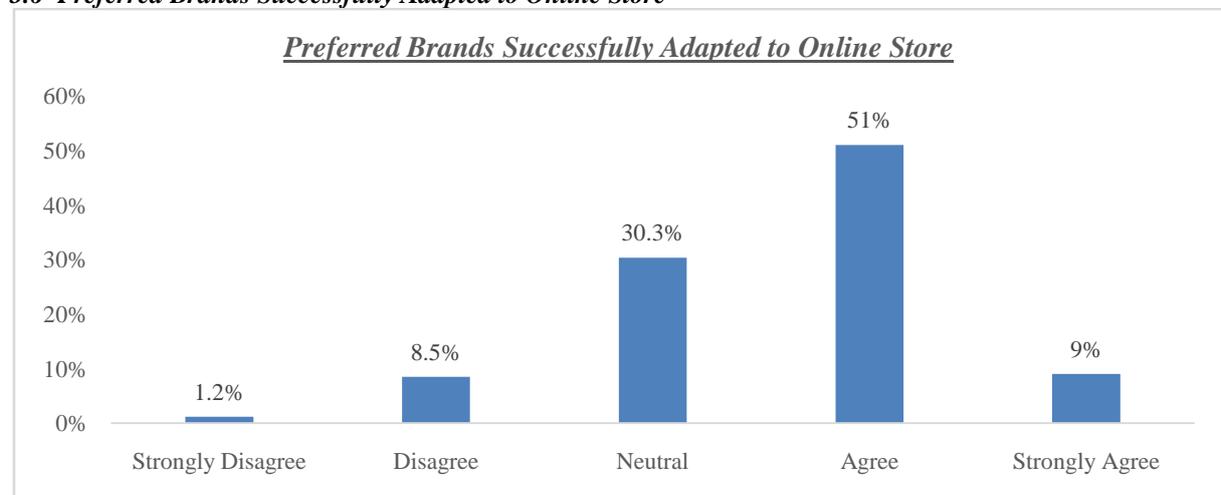


Figure: 06

The adaptation of the online platforms to the digital sphere plays a major role in shaping the shopping experience of online customers. Brand marketing is an important element to galvanize support around online stores and a tight majority of 51% of university students were in agreement with the manner in which their

favorite brands adapted to online shopping. 9% of the students were in strong agreement with the statement. An important reason for this is that the famous brands are on the tip of their hands due to widespread use of phones and laptops, which makes it easier for shopping online. Convenient and easy at the same time, an overwhelming number of students are confident of availing the service and getting the product in the same manner they would have gotten if it was a physical store. 8.5% of the respondents were in disagreement about brands adapting their services to online stores.

3.7 Factors Contributing to Inefficiency of E-commerce in Bangladesh

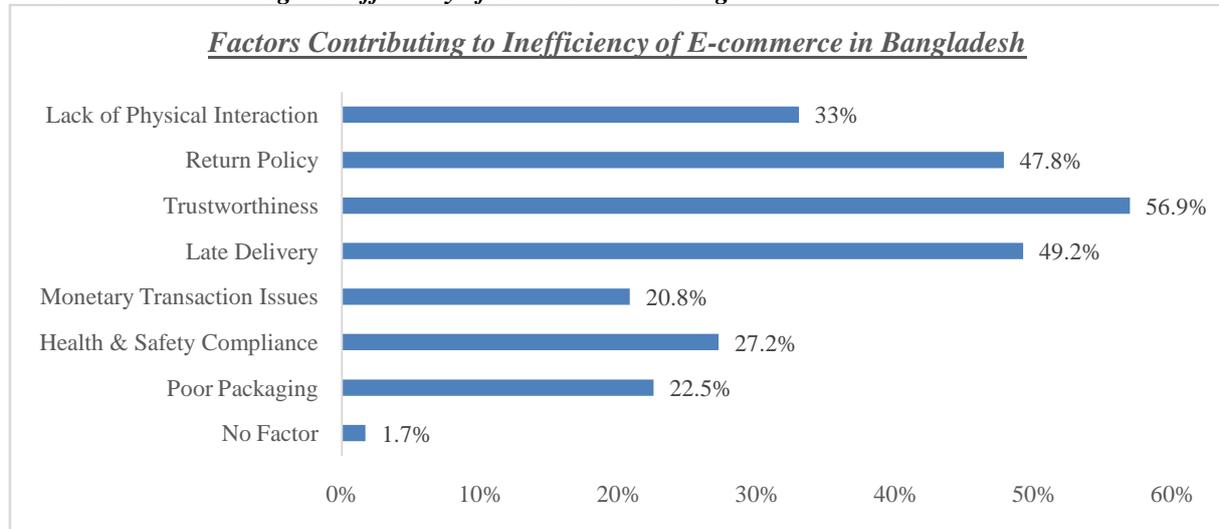


Figure: 07

While e-commerce sites are saturated all over the internet in Bangladesh and certain outlets have a dedicated following, these sites are not without their shortcomings. According to the research gathered, the major reason behind 226 respondents not willing to opt for online sites for daily transactions is the lack of trust. For university going students, the return policies and late deliveries become a major headache when using such sites. 49% and 48.3% of the students responded that return policies and late deliveries respectively were a major source of concern. Other major factors that contribute to the inefficiency of not delivering the adequate services are health concerns, poor packaging, need to be physically involved, money transaction issues, just to name a few. These concerns about e-commerce sites are commonplace amongst online consumers when it comes to online buying and the growing lack of rectification to correct these inefficiencies will lead to a negative impact on e-commerce sites.

IV. Findings

The development of internet and its impact of it has demonstrated a new dimension for consumers and businesses to approach one another. Right after the national lockdown was announced, shopping malls, super-shops, restaurant and businesses from all spectrum remained closed for 3-4 months, not being able to cater their customers in any way due to the uncertainty and fear regarding the Corona virus. From July 2020, Bangladesh government allowed the businesses to go fully operational provided that they complied to and maintained strict safety measurements and protocols aligned with those of the World Health Organization. Yet on the flip side, even though physical retail outlets were given the green light to start its operation, consumers, due to the fear of the virus maintained 'stay-home-stay-safe' protocols as well as looking for alternate options to fulfill their demands that does not require them to physically visit these retail outlets. For those who required a contactless shopping experience during the pandemic, an alternative option has been presented in the form of online shopping. In trying to understand the pattern of online expenditures carried out by university students of Bangladesh and to gain a deeper understanding of their consumer behavior, it was taken into account the monthly expenditures carried out between two-time frames - before and during COVID-19. Evidently, the expenditure on online shopping has considerably increased during the pandemic and university students are primarily dependent on online platforms for their essentials in these trying times. Those who preferred to purchase products directly from the market by analyzing the brands, ingredients, product type, quality and price are also adapting with the popular system of purchasing products through the internet. The sole reason for this is to maintain social distancing and while it is not a matter of urgency, in the meantime, the online marketplace has played a vital role by providing the university students several platforms to take advantage of this experience.

For a 3-month purchase comparison, we as a collective decided to pick the months (January, February, and March) of 2020 and 2021 to conduct, observe and try and understand the consistency of online purchasing behavior. The on-going pandemic was absent in these three months in 2020 and present throughout 2021. This also provided perspective to notice the tech-savviness of the population. The conducted survey provides information and proof of the necessity of consumerism which bears true even for those university students who shopped below the sample mean before the pandemic. Noticeably, the numbers of time respondents purchased online during the pandemic is reported to be higher than pre-pandemic. Digital technologies have started to play a much larger, far crucial role in the maintenance of daily life and economic and social activities. Likewise, in the developed world, many consumers have shifted to buying mainly food and beverage and groceries (Jones, 2020). When it comes to the highest categories of goods bought through the online digital medium, it is ranked in the following order: food and beverage (65.5%), and groceries and apparels (42%). The primary concern of humans is to ensure the basic necessities are provided for which includes food, shelter, medical facilities, clothes and education. From which, the necessity of having food on the plate and clothes to wear has contributed the most in online shopping during the COVID-19 pandemic. With regards to this, food industry has stepped forward with new creative methods of approaching consumers through which they have created a competitive marketplace of delivering food at home. This has allowed the university students, who are very fond of exploring and experiencing food from various restaurants and hotels, to have their desired food and beverages be delivered right at their doorsteps. Along with this, other industries such as fashion and apparel, electronics, pharmaceuticals, books, stationaries and household items also have taken the advantage of online platforms to reach the loyal, frequent and new customers. University students now can access various websites and different portals to purchase the desired item and also can research about numerous products from different brands before making a buying decision. In Bangladesh, the majority consumer behavior of university going students in digital spaces is geared towards the aforementioned categories.

Consumer behavior can be impacted by many internal and external factors that can either directly or indirectly stimulate the interest of a customer. The most detectable behavior noticed after the pandemic hit the world is the act of shopping online. Majority of the students (66.5%) have responded that the primary factor that motivated them to shift towards the online medium is the concern for safety (Figure 4) as Covid-19 has become one of the deadliest viruses in the world. The dreadfulness of the virus has tremendously affected the families of the students both physically and mentally that made the students take strict measurements to ensure the safety and soundness of their family members. While university students have made online platforms the place, they spend most of their time on, marketers switched their focus from other forms of medias to the online platforms. The conducted survey shows other factors such as frequent discounts, product reviews, availability of various products and contactless monetary transaction facility has motivated the university students to purchase online. The highlighted advantages of shopping online can lure the consumers by making the purchasing process convenient and accessible. Additionally, smartphone users can also engage in mobile banking and transact money without having to contact anyone directly that lessens the burden and the implied risk associated with carrying cash on hand and contracting the virus through it. This new innovative use of technology has granted the university students to experience monetary transactions through mobile financial services during the pandemic while staying at home.

Education has taken a backseat due to the onslaught of the pandemic. University going students have seen a seismic shift in the work-study schedules and future plans. Bangladesh Telecommunication Regulatory Commission data shows that of 160 million people, only 100 million have internet access. However, only 4.84 million have a broadband link. The remaining 95.16 million people use their cell phones to access the internet (Wadud, 2020). This uncertainty has increased university's anxiety, and can be said to be influencing the physiological factors behind online shopping. The main factor driving students buying goods online is stress relief which corresponds to 32.8% of the respondents, followed by panic buying and study pressure at 31.30% and 30% respectively. Because of the COVID-19 lockdown and the closure of educational institutions, students' graduation times have been delayed, which will have an effect on their future careers. This could be the reason behind their reasons to shop online to relieve stress, handle anxiety, and cope up with study pressures presented by the barrage of online classes. In some cases, e-learning and online class systems are not enforced with proper jurisdiction due to the country's socioeconomic structure leading to limited access to internet facilities, which delays the student's graduation process and causes mental stress in some instances (Islam *et al.*, 2020). They are the causes of depression (25.3%), peer pressure (5.3%), out of habit (22.8%), and no psychological factor whatsoever (23.3%). The COVID-19 pandemic could have a variety of effects on a person, including motivating them to engage in impulsive consumption. COVID-19, for example, elicits a person's fear of death. Consumer behavior research has found that in difficult times, people may overconsume and overindulge. According to the studies, people's demand for instant gratification is increasing in a time of stress (Li *et al.*, 2020). Besides, to increase brand awareness in a competitive market of Bangladesh, most of the brands have successfully started their operations online to reach the customers who are not being able to come to the store. 51% of the university

students agreed that their favorite brands are now available online which helped them to continue the relationship with the brands even after the lockdown was imposed. That also elicited the consumption rate of university students via online.

Customer satisfaction is an integral part of the shopping experience, be it online or offline. In the case of online shopping, the biggest hurdles consumers face when it comes to online behavior is a lack of trust as reported at 56.9% by the respondents. Satisfaction is an important measure of online customer overall feelings and attitudes. Whereas, late deliveries and no return policy is reported to be two of the crucial factors that refrain many university students to buy from online marketplace. Due to having awful experiences, students are skeptic regarding the offerings that they see online with either lucrative prices or unbelievable offers. The perceptions of university students about online transactional security boost their purpose and motivation to write positive product and service reviews. As a result, online security for personal and transactional data is vital (Tran, 2020). When a university student shops online, they consider the financial benefits as well, which has a positive impact on long-term consumption during pandemics. Students' savings (e.g., lower costs compared to traditional counterparts) and increased transaction performance and efficiency are two benefits of using e-commerce platforms that companies should emphasize on strongly (Shun and Yunjie,2006).

V. Conclusion

5.1 Limitations of the Research

Despite some obstacles, Bangladesh's e-commerce industry is growing quickly and becoming increasingly competitive. The market includes not only domestic but also international firms. The aim of this paper is to look into the factors that have a major effect on university going students online shopping behavior during the coronavirus epidemic. Infrastructure, internet stability, transportation, time savings, and distribution have all been cited as key factors in luring customers to buy online. Internet shopping allows customers to save time while shopping by providing access to a wealth of knowledge about goods and services as well as price comparisons with other businesses. There are shortcomings in the current study that should be considered in future studies. Other online shoppers, such as rural online shoppers, can be included in this research study to expand its reach. Furthermore, the findings of the analysis may have been different if it had been performed in other cities.

5.2 Conclusion and Recommendation

Trade and commerce are important in the economic development of a developing country like Bangladesh. Market concern has turned toward e-space business models as a result of rapid urbanization, internet adoption, and increased smartphone use. From a theoretical standpoint, this research adds to the body of knowledge by providing a conceptual framework for the drivers of attitudes toward online shopping in a developing country. While the whole world is confined at home and facing difficulties to receive the basic necessities, online platforms allowed people to have the necessities to their doorsteps. This study shows the incremental usage of online platforms in terms of purchasing goods which is heavily seen to be utilized by university students of Bangladesh. University students are prone to have their cellphones with them most of the time and the easy access to internet has provided them the opportunity to order goods at home instead of stepping outside during the pandemic. The monthly expenditure on online shopping has significantly increased during the lockdown due to the effective and prompt measures taken by businesses by shifting to online platforms from physical stores. This movement has paved the way for a completely different shopping experience that facilitates all the amenities of traditional shopping while providing maximum convenience. Safety concern is the most important reason for choosing online shopping over other options. In this trying time, online purchasing method has been used more widely among university students. As privileged individual of the society, they are progressive, modern sense of perspective has allowed them to seamlessly transition into a digitized environment. This has ultimately facilitated a natural understanding and adoption of the online medium specifically the online retail medium. Besides, psychological factors also played a role in terms of influencing the online purchasing behavior of university students which resulted into compulsive consumption behavior for many. Likewise, online advertisement, reviews, sales, availability of variety of options have also significantly motivated the university students to purchase more while sitting idly at home. As the students spend a large amount of time online, they are more exposed to online marketplace that showcases various lucrative offers to the potential consumers. Moreover, it provides safety, security, convenience and works as a stress reliever caused by study pressure for one third of the population. That fact in itself is enough to convince young minds to avail the online services while simultaneously exploring other areas of the same field as well. Knowledge of online operations has made the young generation capable enough to discover more and utilize this technology effectively at any given situation to their advantage to find alternatives through the internet when one path is seemingly redundant. Yet, lack of trust works as a barrier in many cases with regards to the online medium as a whole due to frequent fraudulent activities conducted by many dishonest businessmen. By imposing strict laws

in the e-commerce industry, it is possible to reduce the risk of being tricked by deceptive people over the internet. Furthermore, increasing awareness among university students can compel them to take measures before receiving products or conducting monetary transactions. In this regard, government agencies should promote consumer rights and impose strict laws and precautionary steps to allow a smooth e-commerce transaction of goods and money between buyers and sellers. Besides, small online businesses should also be promoted and encouraged from the government level to influence students to initiate a startup for the overall growth of the nation.

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