Consumers' Online Buying Behaviour during COVID-19 Pandemic Using Structural Equation Modeling

Afzal Hossain¹, Shahedul Hasan², Sumayya Begum³, and Mohammad Amzad Hossain Sarker⁴

Abstract

Due to the pandemic, businesses turned to alternatives and took up online marketing. E-marketing is a versatile tool for streamlining business processes, reducing managerial costs, reducing turnaround time, maintaining social distance, staying at home, protecting against viruses, and illuminating relationships with customers and business partners. Therefore, this research examined the factors affecting consumers’ online purchase behaviour during the COVID-19 pandemic using partial least square structural equation modeling (PLS-SEM). Both quantitative and descriptive analysis methods were used. A standardized questionnaire was used to collect data from a sample of 200 local consumers in Bangladesh. A partial least square structural equation modeling (PLS-SEM) approach was used to evaluate the data and test the hypotheses. PLS-SEM showed that web design, price, administrative and product had a positive and significant relationship with consumers’ online buying behaviour during the pandemic. This research adds theoretical contributions by evaluating the changes of consumers’ online buying behaviour during the COVID-19 pandemic.

Keywords: COVID-19 pandemic; online buying behaviour; structural equation modeling; PLS-SEM

Introduction

The Coronavirus pandemic (COVID-19) is a virus genus that causes infections ranging from the common cold to more serious conditions such as Middle East Respiratory Syndrome (MERS-CoV) and Extreme Acute Respiratory Syndrome (EARS) (SARS-CoV). Like all other countries, Bangladesh also faced the Pandemic.

In March 2020, it was confirmed that the COVID-19 had spread to Bangladesh. Bangladesh reported 33 cases on March 23, prompting the government to declare a ten-day national holiday from March 26 to April 4, ordering all public and private offices to close except for emergency services. Individuals have been advised to remain at home and practice social withdrawal. Public transportation would be prohibited, and residents were advised to avoid it. The measure has been characterized by the media as a more relaxed version of a lockdown. The government requested that the army impose social segregation. According to ABC News Australia, 290 military teams have been deployed across the country, roads in the capital Dhaka have been deserted, roadside businesses have been closed, and all shopping malls in

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Bangladesh have been closed. Additionally, thousands of people were reported to have fled Dhaka for their ancestral villages (IEDCR). Global trade, commerce, education, and other activities have been hampered as a result of the coronavirus (COVID-19) pandemic. For countries under siege, the global supply chain has been disrupted. Due to its status as a developing country, Bangladesh has been mainly heavily struck by the outbreak. Significant losses have been sustained by Bangladesh’s business and trade institutions (Bhuiyan, 2020).

E-commerce is described as the buying and selling of products and services, as well as the transfer of dollars, assets, data, and information related to commercial transactions over the internet and information and communication technologies. E-commerce, in its most basic form, allows people to purchase and sell actual items and services through the internet, hence facilitating commercial transactions for all types of enterprises and customers. Most of the consumers can influence sales and purchases at any time and from any location (Business Encyclopedia, 2020).

The COVID-19 pandemic is known to have a disruptive impact on marketing (Sirkeci & Baghdasaryan, Iankova and Longart, 2022). It has caused many firms to experience market share losses, decline in capacity utilization and consumers' satisfaction, increases in financial difficulties, decline in production quality, and decline in workplace productivity. Due to these negative effects, businesses should match their consumers' needs with their current capacity by analyzing their consumers' situations. Decreased marketing and advertising budgets in times of crisis might result in unfavourable effects for organizations (Kacaor & Garda, 2015).

The COVID-19 pandemic, which became a public health emergency, induced considerable behavioural changes and imposed severe psychological burdens on consumers (Bavel et al., 2020). Buyers’ experience traumas as a result of this pandemic sudden emergence, rapid spread, and grave threat to life. The dread of the coronavirus is transforming into anxiety, and this is rapidly altering consumers' behaviour. Thus, consumers' and purchase behaviour are likewise subject to change (Weinstein et al., 2015). This is why the study investigates the correlation between the influence of the coronavirus on consumers' behaviour and the effect of the COVID-19 pandemic on human psychology. Globalization and the pandemic’s severe repercussions caused changes in shopping behaviour and brand choice through altering attitudes (Knowles et al., 2020). During the coronavirus pandemic, consumers typically purchase necessities online (He & Harris, 2020; Knotek et al., 2020). For example, during the COVID-19 pandemic, the demand for medical items such as hand sanitizers and masks in addition to products such as toilet paper and bread has increased (Meyer, 2020). Such shifting consumers' behaviour has substantial influence on markets (Grunewald et al., 2020). The COVID-19 pandemic momentarily impeded the expansion of physical stores, but sparked the emergence of electronic commerce. Thus, there should be a rise in demand for purchasing via online platforms (Nguyen et al., 2022). Since its global spread in 2020, the COVID-19 pandemic has been a watershed moment in the evolution of electronic commerce services. The World Health Organization (WHO) has just proclaimed the spread of the COVID-19 pandemic to be a global public health emergency (WHO, 2020). When sickness breaks out, the COVID-19 pandemic is considerably more than a health disaster; it has profoundly impacted civilizations and economies (UNDP, 2020). Economists are largely in agreement that it has serious negative effects on the global economy. Self-lockdowns, national or regional/local lockdowns and other restrictions, which are necessary to slow the spread of coronavirus, have been accompanied with a significant decline in worldwide economic activity (Baldwin & Weder, 2020). Therefore, as a result of the COVID-19 pandemic, purchasing
goods through business websites is becoming more vital and advantageous than before (Arora & Nangia, 2021; Khan et al., 2021). The COVID-19 pandemic has major effects on consumer behaviour variables. In addition, it was discovered that there are substantial disparities between the socio-demographic features of the participants, the fear generated by the COVID-19 pandemic, and consumers behaviour (Paksoy et al., 2020). Because of the threat from the COVID-19 pandemic, the e-commerce industry is facing significant limitations. Despite the fact that a growing number of COVID-19 pandemic cases is prompting more people to shop online, the pandemic and subsequent global economic stagnation have limited the purchasing power of the majority of people, especially those in the middle and lower-middle classes. The global supply chain was also disrupted by the Coronavirus (COVID-19) pandemic, which led to the temporary closure of all non-essential services in Bangladesh, including small fashion shops, many of which sold a large portion of their goods online (Syfullah, 2020). Bangladesh’s government took a number of steps and initiatives to build and promote e-commerce, as well as to provide a variety of facilities and supporting organs to assist enterprises in adapting to the rapid expansion of e-commerce (Bhowmik, 2012).

After reviewing most related literature of determinants that impact on consumers' online buying behaviour, it is clear that maximum researchers tried to measure the impact of several determinants (web design, payment, price, administrative, product and trust) on purchase intention, online intention, online hotel booking, online shopping intention, buying behaviour, online purchasing behaviour, online shopping behaviour, purchase decisions, satisfaction and loyalty from the perspectives of all over the world, but this research has been tried to focus on investigating the factors affecting consumers' online purchase behaviour during the COVID-19 pandemic in Bangladesh which remained as an unexplored field. Thus, this research provides insights on the influence of web design, payment, price, administrative, product and trust on consumers' online purchase behaviour during the COVID-19 pandemic in eminence Bangladeshi consumers buying experience at this new platform which will support to policymakers and stakeholders to formulate better digital marketing strategies in Bangladesh, as well as to the research field in the contexts of COVID-19 pandemic.

The objectives and literature review of the research are explained in the following section and followed by the conceptual model and hypotheses development based on previous studies. Following the research methods, results and analysis are presented. It is concluded with discussions, implications, limitations and directions for the future.

**Objectives of the Study**

The broad objective of this study is to examine the factors affecting consumers’ online buying behaviour during the COVID-19 pandemic in Bangladesh. More specifically, behaviour patterns of consumers towards online platforms; impacts of the COVID-19 pandemic on buying behaviour; the influence of web design, payment, price, administrative, product and trust on consumers’ online buying behaviour during coronavirus pandemic in the contexts of Bangladesh are investigated.
Review of Literature

Online buying behaviour

Individuals, groups, and organizations are studied in terms of the processes they employ to select, protect, and dispose of commodities, services, interactions, and ideas that meet demands, as well as the impact these processes have on customers and society (Kuester, 2012). Consumers' idea of purchasing decision-making can be conceived of as a continuum, ranging from routine problem-solving to constraint-solving to complete problem-solving (Schiffman et al., 2001). Online shopping refers to the procedure through which a customer makes an online purchase of a service or product. Online purchasing is a term that refers to the process of acquiring things and services from merchants who sell on the internet. Consumers purchase online from the comfort of their own homes, seated in front of their computers. The most acceptable behavioural appearances of internet consumers, as well as their methods for locating, connecting, and estimating product data, were examined. The study of survey data in conjunction with current market performance theory revealed a number of concerns affecting a particular consumer category (Petrovic Dejan, 2006). The term "Business to Business" refers to the exchange of products between a seller and a manufacturer or retailer. B2B correspondence is a larger term that relates to a company's complete operation. In ecommerce, consumers can utilize the internet for a variety of objectives, including searching for product features, double-checking pricing issues, picking a product or service, selecting a payment method, deciding on shipping options, and finally selling the product or service (Khiabani, 2006). According to Tian and Stewart (2007), electronic commerce encompasses not only the selling of items and services, but also customer retention, relationship development with customers and other firms, and conducting business with them. Online purchasing may be described as the online sale of goods and services, and it is vital for businesses to understand how customers view online shopping. Scholars currently expect that e-commerce will soon supplant traditional trade in the near future (Heng & SH., 2003).

Web design

According to Mona et al. (2013), the website quality has been determined by the following several features such as website security, website enjoyment, website information quality, ease of use, and website service quality. Customers' perception towards a website is based on these above website characteristics which attract them to the particular website and assists to satisfy them in online buying. Azureen (2014) found that the most remarkable feature of the website is a website design that included visual appearance, navigation, and content of the website. The satisfactory usability of a website may help to promote products and services in an effective way (Ali, 2016). Usability of a website leads to gain the superiority of a website and attract more customers in online purchases (Pant, 2015). Bilgihan and Bujisic (2015) found that a good functioning website assists to engage more customers and lead them towards customer loyalty and help to grow the trust among the customers to make a purchase using the website. There are some key determinations of a website design such as good functioning, website easiness, and internet efficiency that may lead to being a quality website and help customers to book online efficiently (Kucukusta et al, 2015).
Payment

Since it allows for a broader range of commercial transactions and increased customer loyalty, the e-payment system has a significant impact on consumer purchasing behaviour in retail outlets. The study suggests that retail store owners should develop their methods for responding to new business transactions with a degree of creativity and innovation. Digital payment, also known as mobile wallet, is a payment method that uses a mobile phone to repay financial transactions (Atarere & Osemwegie-Ero, 2014). E-payment systems play an important role in retail purchasing behaviour because they help to improve customer loyalty by facilitating global trade and commerce transactions. Consumers use the internet to gather product information, then submit a purchase request through an online shopping site, which is followed by the completion of the purchasing process with an online payment or cash on delivery (Adebayo, et al., 2017). E-payment systems are a type of electronic payment system that allows users to conduct transactions electronically from any location on the planet (Humphrey et al., 1996). The global monetary system has expanded to include the use of electronic money as legal tender for business transactions and trade since the advent of information technology, which gave rise to the internet. Recent advancements in financial transaction technology have fueled a global increase in the use of electronic-based payment instruments (Princewell & Anuforo, 2013). The card system's strength, according to the report, is its superiority and acceptability for storing and manipulating data, as well as managing multiple applications on a single card (Olanipekun et al., 2013).

Price

Price is a significant influence in brand switching. The price of a product or service is the amount of money that consumers pay when they purchase or utilize it (Kotler & Armstrong, 2010). Price can refer to both the monetary cost of goods or services and the value paid by customers for obtaining, purchasing, or using such goods or services (Kotler & Armstrong, 2012). The amount of money required by customers to receive a product or service (Sharma, 2008). Pricing aims and practices, price fixing, discounting, credit, and other factors all have an effect on the volume of sales (Jain, 2013). Only the price strategy, according to the data, has a favorable effect on consumers' desire to buy, but the marketing strategy has a major negative effect (Munusamy & Hoo, 2008). According to Oh (2000), the classic consumer value strategy is beneficial for lodging research and marketing. Additionally, it was observed that the brand awareness and pricing justice principles play a significant influence in the customer value process. Consumer price sensitivity is a significant factor in why some types of private label brands (PLBs) are preferred over others. According to Sinha and Batra (1999), perceived category danger and perceived price unfairness of national brands within that category are significant experiences of consumer price awareness, and differences in such price awareness across classes are a significant reason why consumers purchase PLBs in certain types more than others. Prices have the greatest effect on consumers' decisions to purchase music items. Due to the likelihood of consumers wanting to spend money on a song that they enjoyed, price becomes a key concern for consumers when purchasing music items (Kusumawati et al., 2014). The study discovered an important and positive relationship between consumers' buying behaviour, product price, and product quality, as well as a negative relationship between quality and buying behaviour (Rajput et al., 2012).
Governmental funding for e-commerce can be a powerful factor in a country's success (Kabango & Asa, 2011). The government will aid e-commerce growth by enacting fiscal and tax policies, as well as guideline policies, exchange rate policies, and administrative support (Nelson & Soete, 1988). The government has pledged to support e-commerce sites (Licker, 2005). The government is an external environment that contributes to the expansion of the e-commerce platform and increases consumers' readiness to make online purchases (Hai & Kamal, 2015). Governments play a critical role in building and sustaining e-commerce sites in developing countries. The government will safeguard online payments by establishing robust ICT infrastructures that are accessible to everybody. According to Eid (2011), the Saudi government aided in the promotion of local e-commerce sites, which was seen as a critical component of promoting online shopping in country, and citizens must have faith in government actions. To be a sustainable purchasing trend in the future, governments and administrations must work toward achieving sustainability online buying and the triple bottom line, which includes people, earth, and benefit (Elkington, 1997). All activities relating to government objectives in achieving sustainability require commitment from all members of the public to care for and improve the civilization's well-being. Government legislative policies must become more active and forward-thinking in order to encourage and even force greater online concern (Dummett, 2006). Government funding has a positive impact on the perceived convenience of online shopping and on customer intentions to shop online. Government is one of the external contexts, so it has a significant impact on industry in a variety of ways (Hai & Kazmi, 2015). Fiscal and tax policy assistance, government procurement, financial and foreign exchange policies that benefit the industry, direct policy assistance, and administrative assistance are all forms of government assistance. Government agencies are the most robust and visible component of official innovation strength (Nelson & Soete, 1988).

Product

A product may be something that tries to satisfy the needs, wants, or desires of customers, such as a good, service, people, location, idea, knowledge, or organization. A product with good quality can be characterized as one that is defect-free and fault-free and can be identified by eight key dimensions. Product performance, features, product reliability, product confirmation, product longevity, serviceability, aesthetics, and perception of quality are just a few examples (Tjiptono, 2008). The impact of product attributes on customer preferences for cell phones. According to the report, variation in product characteristics influences customer preferences for mobile phones. Color schemes, visible name marks, and a cell phone with a variety of models, packaging for protection, degree of safety consciousness, and the phone's appearance and design were all considered (Malasi, 2012). One of the most difficult predictors is product; there are two expectations that can lead to increased purchasing activity and, ultimately, repeat purchases: high product quality and high customer satisfaction (Satit, 2012). Customers purchase a larger quantity of a well-labeled commodity after seeing it. Thus, labeling influences consumer purchasing behaviour, but other factors also influence consumer purchasing behaviour (Saeed et al., 2013). Every product must meet the expectations of a specific consumer market (Goi, 2009). The seven P's of marketing and consumer choice of major grocery store revealed that product has a significant impact on consumer choice of major grocery store in a hyperinflationary economy (Muzondo & Mutandwa, 2011). According to the findings, the majority of customers visit convenience stores because of the
high quality of products available (Andreti et al., 2013). Product quality summarizes the credibility of retailers and their effect on customer purchasing behaviour in stores (Pan & Zinkhan, 2006). The most common elements of customer purchasing behaviour are product quality and features (Mashao & Sukdeo, 2018; Hossain & Khan, 2018).

**Trust**

In e-business and internet purchase trust plays a significant aspect towards building and maintaining a long-term satisfactory relationship between buyer and seller that’s believed by most people (Becerra & Korgaonkar, 2011). Previous studies on customers’ online purchase behaviour have been indicated that customers’ trust has a tremendous impact on their buying online that leads them to make loyal and satisfied customers (Lim et al., 2006). Trust is demonstrated as a key element of Social Exchange Theory (SET) and it helps the customers to eliminate the fear, insecurity, and anxiety related to online buying and website (Blut et al., 2015). The customers having high trust in the particular seller may engage more in the purchase of products and services than others customers having low trust (Gefen & Straub, 2004). Chen and Barnes (2007) stated that trust is one of the most essential elements in customers’ internet shopping behaviour between buyer and seller. Getting familiar with online purchases Kraeuter (2002) found that trust is one of the most important obstacles for e-commerce farms. Basically, most people decide to buy online according to their level of trust in the products, services, seller, and the company itself (Kim et al., 2008).

**Conceptual Model and Hypotheses Development**

According to Cebi (2013), the characteristics of website design include four primary criteria: usability, visual elements, technical sufficiency, security, communication, and prestige. In addition to giving information to viewers, website design elements like as interactivity, security, and the quality of the material are effective means of attracting clients and raising their awareness. However, website design fails to persuade website visitors to purchase a product (Rubab et al., 2018). In e-commerce, a website acts as the meeting location between a seller and an online consumer. In this sense, the effectiveness and success of online shopping depend on the website or online shopping platform. Aladwani and Palvia (2002) view website design quality as a measure of a website’s overall performance. According to the researchers, this quality is subjective, and a high ranking for a website shows that its features fulfill a user’s requirements. Chang and Chen (2008) examine the user evaluation of a website. Based on the review, a user of a website will determine whether or not it fits their needs. Lee and Lin (2005) discovered empirically that website design increases customer happiness and perceived service quality favorably. Therefore, the following hypothesis is formulated:

**H1: Web design has a positive and significant impact on online buying behaviour.**

E-Payment systems are a payment mechanism innovation that eliminates the need for currency by utilizing electronic media. E-Payment systems can be defined as a system of electronic value transfer of the payment made by the payer to the recipient using the method of E-Payment. E-Payment services provide a Web-based interface that enables users to remotely access, manage, and transact with their bank accounts. E-payment, in general, refers to online payments made through the Internet, which influence online purchasing behaviour (Fatonah, 2018). People today prefer shopping online since it is more convenient and less time-consuming. E-commerce is supported by electronic payment systems or electronic
payments, and the public is more pushed to buy online and making more frequent purchases (Halim et al., 2020). Online payment exploded as a result of the growth of e-commerce. When determining which online payment method to use for a given purchase, consumers have a variety of options. Awareness of utility, awareness of danger, awareness of trust, awareness of simplicity of use, perception of product uncertainty, and perceived behavioural control all influence the behaviour of selecting online payment options (Nguyen & Nguyen, 2020).

According to Davis (1989), consumers who utilize online payment systems realize usefulness as a result of the benefits they gain. Awareness of utility influences favorably the selection of an online payment method for the purchase of goods via the Internet (Gu et al., 2009). Therefore, the following hypothesis is formulated:

**H_2:** Payment has a positive and significant impact on online buying behaviour.

The only aspect of the marketing mix that generates income is price; the other elements generate expenses. In addition, they noted that consumers base their purchasing decisions on how they perceive pricing and what they estimate the current actual price to be. Understanding how people form their price impressions is a crucial marketing objective (Kotler & Keller, 2012). It is considered that pricing has a substantial impact on customer purchasing behaviour, since the higher the price of a product, the less units are sold. In contrast, it is anticipated that products priced below the market rate will sell at a greater volume (Sadiq et al., 2020). Multiple research have demonstrated that pricing has a greater impact on customer purchasing behaviour (Huo et al., 2021). Pricing appears to be the single direct factor that creates money and signals a product or service’s success or failure. As a result, the investigators of this study chose to focus on this component. Manali (2015) conducted study on the theoretical dimensions and influencing elements of consumer purchasing behaviour. He investigated the relationship between consumer purchasing behaviour and elements that influence the purchasing process and customer decisions. According to Al-Salamin et al. (2015), the purchasing process is negatively impacted by the affordability of well-known brands. Young people are keen to purchase brands, but their limited income prevents this. Price is the sole element of the marketing mix that creates income, while the others generate expenses. The authors also stated that consumers base their purchasing decisions on their price perception and what they believe the actual pricing of a product to be. Therefore, the following hypothesis is formulated:

**H_3:** Price has a positive and significant impact on online buying behaviour.

Government regulation regarding the COVID-19 pandemic has a substantial impact on economic sectors, especially consumer behaviour. The findings emphasized that consumers' purchasing decisions are influenced by the trustworthiness of online trust (Iriani et al., 2021). This study shows how a model of consumer decision-making was developed and evaluated as part of FCC-sponsored research. The FCC was contemplating a number of policy adjustments including equipment and operating regulations. Statistical results from discriminant and regression analyses were integrated to create a simulation model that projected the impact of the proposed policy changes. Government and business policies can result in the development and discontinuation of products that have direct effects on consumers (Philip & Alladi, 1979). Businesses are governed by several regulations and policies enacted by governments. Some standards, such as the minimum wage, are essential, whilst other policies may indirectly affect your firm. Businesses must be adaptable enough to adapt to changing regulations and policies.
This is true both nationally and locally, as states and towns have their own sets of regulations. Indeed, there are international conventions that can impact how businesses operate (Williams, 2019). Therefore, the following hypothesis is formulated:

**H4:** Administrative has a positive and significant impact on online buying behaviour.

Different product qualities are directly tied to product factors. When consumers need to make a purchase, product factors play a crucial influence in their decisions. Smith and Wright (2004) defined product quality as the extent to which a corporation offers items that meet the expectations of its consumers. (Monsuwé et al., 2004) Consumers who purchase online have access to product information, alternative items, and product reviews. According to Phau and Poon (2000), the product characteristics, quality, performance, and durability of services will have a substantial impact on consumer preference between retail stores and online purchasing. Again, Al-Azzam (2014) establishes that the quality and longevity of a product's distinctive qualities influence consumers' decisions to make online purchases. Although numerous aspects influence customer purchase behaviour, product quality, performance, and durability are the most influential (Al-Maghrabi et al., 2011). According to Rusmiati et al. (2020), product quality has a significant impact on customer satisfaction and purchasing decisions. According to research conducted in Indonesia by Andreit et al. (2013), the majority of consumers’ frequent convenience stores and make purchases depending on the quality of their products and services. Thus, product quality and its features are one of the most influential factors on the online shopping behaviour of consumers. Therefore, the following hypothesis is formulated:

**H5:** Product has a positive and significant impact on online buying behaviour.

Trust is defined as consumers' perceptions of an online retailer's reliability (Kim et al., 2012). Traditional purchasing is distinct from internet shopping because online shopping is associated with uncertainty and ambiguity. The online retailers must earn the users' confidence and persuade them that online purchasing is superior to conventional shopping (Rehman et al. 2019). Literature demonstrates that trust is a significant determinant of online purchasing behaviour (Akroush & Al-Debei, 2015). Trust has a crucial influence in determining consumers' online purchasing behaviour, and low levels of trust drastically diminish online spending (Rehman et al. 2019). Trust is a crucial factor in influencing clients (Goode & Harris, 2007). The information provided by the companies in their advertisements is genuine and trustworthy. The level of confidence depends on whether or not consumers' product reviews are objective (Park & Lee, 2009; Mudambi & Schuff, 2010). When there is no change in product quality between online and offline purchases, buyers view the product to be trustworthy. Social influence and trust are likely to have an effect on user behaviour. When consumers have trust in the information offered by businesses on their websites, they are more susceptible to influence. In addition to trust, product-related considerations also have a significant impact on consumer behaviour. Therefore, the following hypothesis is formulated:

**H6:** Trust has a positive and significant impact on online buying behaviour.

In this research, there are six independent variables (Web design, payment, price, administrative, product, and trust) and one dependent variable (online buying behaviour) have recognized. Based on the previous literatures and discussions, the conceptual model (Figure 1) and research hypotheses (from H1 to H6) have been developed.
Research Methods

Sampling design and data collection

The study's participants included 221 consumers who purchased products online at least once during the COVID-19 pandemic in several online shops in Bangladesh. In the study, the unit of analysis was the individual consumer. The research was carried out using a quantitative survey method, with data collected using a structured questionnaire. To test the hypotheses, an online convenience and judgmental sampling survey was conducted. This online survey was used to collect data from users of several online sites, and it was also used in other studies (Hajli, 2014; Kushwaha & Agrawal, 2015; Alam, 2020). Consumers were asked to indicate their level of disagreement or agreement with each statement based on their respective online store's service practices. From May to June 2020, a total of 221 consumers completed the online questionnaire. Following a careful review of the returned responses, 21 questionnaires were rejected due to insufficient information, leaving 200 responses for statistical analysis. The sample was made up of 32% male and 64% female. Thus, female were highly interested to buy through online during the coronavirus (COVID-19) pandemic. 96% consumers were in urban areas and 4% consumers were in rural areas. Hence, urban areas consumers were decided to buy through online. 72% consumers were service holders and 28% others occupation. As a result, service holders were concerned to buy through online during COVID-19 pandemic. Also 65% consumers and their income level BDT. 30-50 thousands, and 35% consumers in others income level. Therefore, higher income Bangladeshi consumers were decided to buy through online during the COVID-19 pandemic. Respondents were the online consumers of around 10 online shops consisting of Daraz.com.bd, Rokomari.com,
Bagdooom.com, Pickaboo.com, KhaasFood, Othoba.com, Sheba.xyz, Chaldal.com, PriyoShop.com, and others online stories in the perspectives of Bangladesh.

**Measurement instrument**

The scale items for measuring the consumers’ online buying behaviour during the coronavirus (COVID-19) pandemic were adopted from Ganguly et al., (2010), Sinjanakhom (2016), Mahendratmo & Ariyanti (2019), Kim et al. (2013), Ariff (2013), Hossain et al. (2018), Nguyen et al. (2020), Rahman et al. (2018), Bhowmik (2012), Shaw (2020), Bhuiyan (2020) & Alam (2020), Syfullah (2020), and Nga (2018) where the items were found reliable and valid. Table 1 displays the latent constructs and their observed variables. The questionnaire's first section requested general information about the participants, including their email address, gender, address, occupation, and income. The second portion asked respondents to consider the factors that influenced their online purchase behaviour during the COVID-19 pandemic. Participants were asked to score their level of agreement or disagreement on a 5-point Likert scale ranging from strongly disagree to strongly agree. Prior to finalizing the questionnaire, a pretest of 20 respondents was undertaken.

**Table 1. Constructs and measured variables**

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<td>Payment</td>
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**Data analysis**

The data collected via questionnaire were analyzed using the smartPLS software version 3. The conceptual model for the investigation was validated using structural equation modeling (SEM). The frequency distribution and percentile metrics were largely employed to determine sample distribution. Mean and standard deviation were used to test the descriptive statistics. Collinearity statistics were employed to study the independent variables for multicollinearity.
Additionally, Cronbach's alpha coefficients and composite reliability were used to establish the reliability of the scale items (CR). Additionally, discriminant validity was utilized to assess the Fornell-Larcker criterion and the Heterotrait-Monotrait ratio (HTMT) between the independent and dependent variables.

Results and Analysis

Descriptive analysis

The mean and standard deviation scores were used to analyze all of the aspects. The factors were ranked according to their calculated mean values. As shown in Table 2, product received the highest mean score (M=3.8450), while payment received the lowest mean score (M=3.1583). All aspects generated moderate mean scores. It was recommended that among the all aspects had no larger variation.

Table 2. Descriptive statistics analysis

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web design</td>
<td>3.7150</td>
<td>.81677</td>
<td>2</td>
</tr>
<tr>
<td>Payment</td>
<td>3.1583</td>
<td>.82394</td>
<td>6</td>
</tr>
<tr>
<td>Price</td>
<td>3.7050</td>
<td>.81730</td>
<td>3</td>
</tr>
<tr>
<td>Administrative</td>
<td>3.2233</td>
<td>.94287</td>
<td>5</td>
</tr>
<tr>
<td>Product</td>
<td>3.8450</td>
<td>.71837</td>
<td>1</td>
</tr>
<tr>
<td>Trust</td>
<td>3.5750</td>
<td>.86429</td>
<td>4</td>
</tr>
</tbody>
</table>

Multicollinearity test

Multicollinearity test is used to see whether the independent variables are highly correlated among themselves. The collinearity among the predictor constructs affects the estimated path coefficients (Hair et al., 2019). Variance inflation aspect above 5 and tolerance below 0.10 indicates a presence of inter predictor constructs collinearity (Hair et al., 2019). As illustrated in Table 3, the results of collinearity statistics showed that all VIF and tolerance values are within an acceptable range. It indicated that multicollinearity would not interfere with independent variables’ ability to interpret the outcome variable.

Table 3. Multicollinearity test

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Collinearity Statistics</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tolerance</td>
<td>VIF</td>
</tr>
<tr>
<td>Web design</td>
<td>.608</td>
<td>1.644</td>
</tr>
<tr>
<td>Payment</td>
<td>.465</td>
<td>2.150</td>
</tr>
<tr>
<td>Price</td>
<td>.498</td>
<td>2.006</td>
</tr>
<tr>
<td>Administrative</td>
<td>.354</td>
<td>2.822</td>
</tr>
<tr>
<td>Product</td>
<td>.483</td>
<td>2.070</td>
</tr>
<tr>
<td>Trust</td>
<td>.437</td>
<td>2.289</td>
</tr>
</tbody>
</table>

Measurement model analysis (Outer model)

Hair et al. (2019) delineate that “measurement model is a component of a theoretical path model that contains the indicators and their relationships with the constructs; also called the outer model in PLS-SEM.” To check whether the items are loaded on their respective constructs, a confirmatory factor analysis (CFA) is used (Hair et al., 2019). For conducting
structural equation modelling, SmartPLS software package version 3.0 had been used (Ringle et al., 2015).

**Unidimensionality**

The presence of construct unidimensionality elements indicates that each measurement item has an acceptable level of factor loading with the corresponding latent construct. Hair et al. (2019) recommend that each construct have measurement items with a minimum factor loading of 0.70. Only the item web design1 has a factor loading of 0.676, as shown in Table 4. However, because it is close to 0.70, the item was kept. As a result, the measurement model's unidimensionality has been established.

**Construct reliability tests**

Construct reliability denotes the dependability of each latent construct's internal consistency. Cronbach's alpha and composite reliability (CR) are two of the most common approaches for determining the construct's reliability. The recommended reliability value scores are equal to or greater than 0.70. (Hair et al., 2019). Table 4 demonstrated that all of the CR and Cronbach's alpha values are within acceptable limits, indicating that the constructs are reliable for further analysis.

**Convergent validity tests**

The values of the average variance extracted (AVE) above 0.50 (Hair et al., 2019) were used to explain the convergent validity of the latent construct. The AVE value of 0.50 or higher suggests that the latent factors account for around 50% or more of the variation in the observed items. All the AVE values were, accordingly, appropriate and therefore valid for further study, as shown in Table 4.

**Table 4. Measurement model summary**

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Items</th>
<th>Factor Loading</th>
<th>AVE</th>
<th>CR</th>
<th>Cronbach’s α</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web design</td>
<td>Web1</td>
<td>0.676</td>
<td>0.618</td>
<td>0.828</td>
<td>0.700</td>
</tr>
<tr>
<td></td>
<td>Web2</td>
<td>0.846</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Web3</td>
<td>0.825</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Web4</td>
<td>0.788</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Web5</td>
<td>0.811</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payment</td>
<td>Payment1</td>
<td>0.849</td>
<td>0.634</td>
<td>0.838</td>
<td>0.714</td>
</tr>
<tr>
<td></td>
<td>Payment2</td>
<td>0.715</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Payment3</td>
<td>0.819</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Price</td>
<td>Price1</td>
<td>0.781</td>
<td>0.637</td>
<td>0.840</td>
<td>0.720</td>
</tr>
<tr>
<td></td>
<td>Price2</td>
<td>0.775</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Price3</td>
<td>0.836</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Administrative</td>
<td>Administrative1</td>
<td>0.735</td>
<td>0.567</td>
<td>0.839</td>
<td>0.747</td>
</tr>
<tr>
<td></td>
<td>Administrative2</td>
<td>0.813</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Administrative3</td>
<td>0.713</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Administrative4</td>
<td>0.748</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Product</td>
<td>Product1</td>
<td>0.834</td>
<td>0.632</td>
<td>0.837</td>
<td>0.708</td>
</tr>
<tr>
<td></td>
<td>Product2</td>
<td>0.825</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Product3</td>
<td>0.721</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trust</td>
<td>Trust1</td>
<td>0.823</td>
<td>0.629</td>
<td>0.836</td>
<td>0.706</td>
</tr>
<tr>
<td></td>
<td>Trust2</td>
<td>0.774</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Trust3</td>
<td>0.783</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online buying</td>
<td>Buying1</td>
<td>0.831</td>
<td>0.699</td>
<td>0.874</td>
<td>0.785</td>
</tr>
<tr>
<td>behaviour</td>
<td>Buying2</td>
<td>0.838</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Buying3</td>
<td>0.840</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Discriminant validity tests

Discriminant validity ensures that no large inter construct correlation and cross-loading exist among the latent constructs. The square root of AVE and correlation coefficients among the constructs are compared to create discriminant validity (Hair et al., 2019). The square roots of AVE shown diagonally are greater than the inter-construct similarities shown off-diagonally, as seen in Table 5. Thus, the discriminant validity is obtained for the research constructs.

**Table 5. Discriminant validity: Fornell-Larcker Criterion**

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Administrative</th>
<th>Buying behaviour</th>
<th>Payment</th>
<th>Price</th>
<th>Product</th>
<th>Trust</th>
<th>Web design</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative</td>
<td>0.753</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buying behaviour</td>
<td>0.676</td>
<td>0.836</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payment</td>
<td>0.644</td>
<td>0.624</td>
<td>0.796</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Price</td>
<td>0.566</td>
<td>0.625</td>
<td>0.605</td>
<td>0.798</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Product</td>
<td>0.614</td>
<td>0.620</td>
<td>0.546</td>
<td>0.585</td>
<td>0.795</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trust</td>
<td>0.705</td>
<td>0.584</td>
<td>0.590</td>
<td>0.558</td>
<td>0.411</td>
<td>0.793</td>
<td></td>
</tr>
<tr>
<td>Web design</td>
<td>0.440</td>
<td>0.561</td>
<td>0.541</td>
<td>0.538</td>
<td>0.516</td>
<td>0.405</td>
<td>0.786</td>
</tr>
</tbody>
</table>

*Note: Diagonal elements are the square root of AVE and off-diagonal elements are correlations among constructs.*

**Heterotrait-Monotrait ratio**

Another criterion for discriminant validity in PLS-SEM is the heterotrait-monotrait ratio (HTMT) of correlations (Hair et al., 2019). The HTMT criterion is used to determine real correlations between two variables. The recommended maximum HTMT value is 0.90, and any result greater than 0.90 shows a lack of discriminant validity (Hair et al., 2019). As seen in Table 6, except for the HTMT value between trust and administration (0.984), all other values are less than 0.90, ensuring discriminant validity.

**Table 6. Heterotrait-Monotrait ratio (HTMT)**

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Administrative</th>
<th>Buying behaviour</th>
<th>Payment</th>
<th>Price</th>
<th>Product</th>
<th>Trust</th>
<th>Web design</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buying behaviour</td>
<td>0.871</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payment</td>
<td>0.861</td>
<td>0.818</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Price</td>
<td>0.739</td>
<td>0.801</td>
<td>0.808</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Product</td>
<td>0.821</td>
<td>0.820</td>
<td>0.759</td>
<td>0.809</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trust</td>
<td>0.984</td>
<td>0.780</td>
<td>0.811</td>
<td>0.760</td>
<td>0.570</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Web design</td>
<td>0.589</td>
<td>0.750</td>
<td>0.759</td>
<td>0.730</td>
<td>0.723</td>
<td>0.567</td>
<td></td>
</tr>
</tbody>
</table>

**Structural model analysis (Inner model)**

After testing and validating the full measurement model, the structural model has to be assessed (Hair et al., 2019). The decision regarding acceptance and rejection of the proposed hypotheses through significant and insignificant relationship can be determined by structural model analysis (Schumacker & Lomax, 2004; Byrne, 2013). A bootstrapping procedure with a subsample of 500 had been applied in this current study for estimation of the model (Ringle et al., 2015).
Figure 2. Structural Model

The structural model analysis includes the paths, path coefficients, t values, p values, and path coefficient results. A two-tailed t-test with a level of significance of 5% was used to test the hypotheses that had been developed. The coefficients are statistically significant if the measured t-value is greater than the critical value of 1.96. According to the findings in Table 7 and Figure 2, the path coefficients of four latent constructs, including web design, price, administrative, and product, had a significant and positive effect on online purchasing behaviour at p<0.05. The following hypotheses were accepted: H₁, H₃, H₄, and H₅. However, neither payment nor trust had a significant positive impact on online purchasing behaviour. As a result, H₂ and H₆ were rejected. The administrative aspect's largest path coefficient (β = 0.252) indicated that if administrative was increased by one standard deviation unit, consumer purchasing behaviour could increase by 0.252 standard deviation unit if all other independent aspects remained constant.

Table 7. Structural model estimates

<table>
<thead>
<tr>
<th>Path</th>
<th>Coefficients (β)</th>
<th>t-values</th>
<th>p-values</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>H₁: Web design → Online buying behaviour</td>
<td>0.167</td>
<td>2.356</td>
<td>0.019*</td>
<td>Accepted</td>
</tr>
<tr>
<td>H₂: Payment → Online buying behaviour</td>
<td>0.111</td>
<td>1.540</td>
<td>0.124</td>
<td>Rejected</td>
</tr>
<tr>
<td>H₃: Price → Online buying behaviour</td>
<td>0.158</td>
<td>2.182</td>
<td>0.029*</td>
<td>Accepted</td>
</tr>
<tr>
<td>H₄: Administrative → Online buying behaviour</td>
<td>0.252</td>
<td>2.911</td>
<td>0.004*</td>
<td>Accepted</td>
</tr>
<tr>
<td>H₅: Product → Online buying behaviour</td>
<td>0.180</td>
<td>2.629</td>
<td>0.009*</td>
<td>Accepted</td>
</tr>
<tr>
<td>H₆: Trust → Online buying behaviour</td>
<td>0.111</td>
<td>1.528</td>
<td>0.127</td>
<td>Rejected</td>
</tr>
</tbody>
</table>

Note: p* < 0.05, based on the two-tailed test; t = 1.96.
Discussions, Conclusion and Implications

The country's e-commerce sector has begun to feel the effects of coronavirus (COVID-19), causing concern amid the global pandemic. The worldwide epidemic of coronavirus has had a major impact on e-commerce, as both legitimate and unfounded fears have taken root (COVID-19). Since the first coronavirus (COVID-19) cases were discovered in the world, online orders have fallen dramatically. The impact of the virus on the supply chain and product demand is unknown to e-commerce companies that import products or raw materials from China. Several vendors have lowered their revenue forecasts for the current year because they are still unsure about the coronavirus's long-term effect (COVID-19). Many of them have already shifted their 2020 outlook from optimistic to negative, predicting lower sales and revenue. Daily essentials and hygiene items, such as masks and sanitizers, have seen a surge in sales on e-commerce sites. Fashion, IT facilities, cosmetics, and sellers of other imported goods, on the other hand, have done well. To combat the coronavirus (COVID-19) pandemic, the government should move urgently to devote additional funding to healthcare infrastructure improvement. There is no coronavirus vaccination available at the moment (COVID-19). Consequently, the only choices for slowing the virus's transmission are isolation and lockdown. Global trade, industry, and education have been impacted by the extraordinary coronavirus (COVID-19) pandemic. Bangladesh has also been hit by the pathogen in a similar manner. Economic consequences of the coronavirus (COVID-19) pandemic are difficult to evaluate due to the disruption of the global supply chain caused by the worldwide transportation halt (Bhuiyan, 2020). Bangladesh is now classified as the least developed country (LDC). However, throughout the last three decades, the country has seen substantial economic progress and poverty reduction. Bangladesh's growth rate has recently improved to approximately 7-8 percent each year, putting the country on track to become a developing country by the end of next year (2021). At the moment, the economic slowdown precipitated by the coronavirus (COVID-19) epidemic threatens to jeopardize that goal (Muhammad Mahmood, 2020). Bangladesh's e-commerce business is worth USD 1.6 billion and is predicted to more than quadruple to USD 3 billion by 2023. According to industry sources, Bangladesh's government put a 7.5 percent VAT on this sector, which might have a detrimental effect on the government's ongoing digitization drive and impede the sector's job growth. Bangladesh ranks 46th in the world for e-commerce sales. The e-commerce business is being propelled forward by rising mobile penetration and popularity of 4G networks, as well as rising consumer purchasing power in countries worldwide, including Bangladesh. With the start of the COVID-19, the e-commerce business is experiencing an unusual surge in popularity worldwide, and with the world on the cusp of a global recession, the industry's growth is certain to decrease (Kightcastle Analytics Wing).

The aim of the research was to investigate the influence of web design, payment, pricing, administrative, product and trust on consumers' online buying behaviour during the COVID-19 pandemic using partial least square structural equation modeling (PLS-SEM). The research determined that strong factors affecting online practicing businesses have a positive and significant influence on customers' online buying behaviour during Bangladesh's coronavirus outbreak.

After reviewing the most recent and relevant papers on the impact of factors on online purchasing behaviour, it was discovered that the majority of studies examined the impact of factors on purchase intention, online intention, online hotel booking, online shopping
intention, buying behaviour, online buying behaviour, online shopping behaviour, purchase decisions, satisfaction, and loyalty during and prior to the COVID-19 pandemic (Adebayo et al., 2017; Alam, 2020; Ariff, 2013; Azureen et. al., 2014; Becerra & Korgaonkar, 2011; Chen & Barnes, 2007; Eid, 2011; Ganguly et al., 2010; Hossain et al., 2018; Nga, 2018 & Rahman et al., 2018). Since the study field was found to be under-researched, it used partial least square structural equation modeling to identify the factors affecting consumers’ online shopping behaviour during the COVID-19 pandemic in the perspectives of Bangladesh.

The findings revealed that web design, price, administrative and product had a major relationship with consumers' online purchasing behaviour during the COVID-19 pandemic. In contrast, payment and trust were not found to be significantly linked to consumers' online purchasing behaviour during the COVID-19 pandemic. Administrative was the most significant driver (β = 0.252) of all the factors, which was consistent with the findings of Neger and Uddin (2020), who found that administrative factors influenced consumers purchasing decision during the COVID-19 pandemic. The second most significant driver (β = 0.180) was product, which was consistent with the findings of Neger and Uddin (2020), and Hossain et al. (2018), who found that product factor had a positive relationship with consumers internet buying behaviour during COVID-19 pandemic. Web design was the third most significant factor (β = 0.167), which was consistent with Mona et al. (2013), and Azureen (2014) findings that web design had an effect on consumers purchasing behaviour. Price was also the fourth most significant driver (β = 0.158), which contradicted the findings of Neger and Uddin (2020), who found no connection between price and consumers' internet buying behaviour. In contrast, payment and trust were the least critical and negligible drivers (β = 0.111), contradicting the findings of Adebayo et al. (2017) and Kim et al. (2008), who found that both payment and trust had a major impact on online purchasing behaviour during the COVID-19 pandemic.

The aspects for that segment should be carefully crafted by online organization marketers. It was discovered that for consumers interested in purchasing via online platforms, web design, price, administrative, and product were more relevant during the COVID-19 pandemic. Payment and trust, on the other hand, were less relevant in this case due to COVID-19 pandemic. Three items were used to evaluate the payment aspect: safe and secure payment, suitable system, and convenient transaction. As a result, the findings indicate that using a safe and secure payment, suitable system, as well as a convenient transaction, does not have an effect on online purchasing behaviour. Also three items were used to assess trust: good reputation, maintain privacy, and information security. Consumers’ online shopping behaviour was less affected by these trust variables during the COVID-19 pandemic. As a result, online originations should project a more positive image in the minds of online consumers, especially among the young and educated. Daraz.com.bd and Othoba.com had flourished in the country as online organizations to their strong brand picture, especially quality (quick, reliable, privacy, price, design, e-payment etc.) service system during the COVID-19 pandemic. Consumers are affected by coronavirus (COVID-19) in different ways. Most infected consumers would recover without hospitalization if they have a mild to moderate illness. Therefore, coronavirus (COVID-19) is something more than a health hazard. It has the potential to cause catastrophic social, economic, and political problems in many of the countries it affects leaving deep scars. Today, e-marketing is a versatile tool for streamlining business processes, reducing managerial expenses, reducing turnaround time,
maintaining social distance, staying at home, protecting against viruses, and illuminating relationships with both customers and business partners. Day by day, peoples are more familiarized to online shopping during the COVID-19 pandemic. Leading web design, price, administrative, and product constructs have a positive connection with online buying behaviour during the COVID-19 pandemic. Business companies are highly concentrated on online activities. Consumers have adjusted with online buying behaviour during the COVID-19 pandemic. The research paper provides practical guidelines for the online-based business organization to use web design, price, administrative and product factors for persuading their business target audiences effectively. The customers are also motivated to purchase through online because of positive web design, price, administrative, and product aspects. It is suggested that the research will be added value and contributed to the academic literature part of digital marketing because it develop a exclusively original conceptual model explanation the aspects that affect buying behaviour towards online in the contexts of coronavirus pandemic situation in Bangladesh.

Limitations and Direction for the Further Study

As part of a study done during the coronavirus pandemic, the researchers looked at the factors that impact on people's online shopping decisions. According to the findings, four factors, including web design, price, administrative procedures, and product, had a substantial impact on online purchasing behaviour during the coronavirus (COVID-19) pandemic. Other criteria, such as payment and trust, have no effect on purchase behaviour, although the first two did. Every study, including this one, has its limits, and this one is no exception. First and foremost, because of the use of a non-probability sampling procedure, it is impossible to generalize the findings from this study. It is necessary to use a sample that is representative of the entire population. First and foremost, because of the sample region, the results may not be reflective of the overall judgment of Bangladeshi consumers. In addition, the current study investigates the online purchase behaviour of Bangladeshi consumers during the coronavirus (COVID-19) pandemic. According to the group and the situation, different outcomes may be achieved. A final point to mention is that a small group of 200 consumers in urban regions of Bangladesh were considered to have made at least one online transaction. The sample size for an enlarged edition of this study should include customers from rural areas and other parts of the country, as well as consumers from other parts of the country. Fifth and finally, the measuring scales employed in web design1 (0.676) demonstrated lower factor loading values that were less than 0.7. It will therefore be possible to adjust the items for these one thing in future study to increase the trustworthiness of the results. This study, despite its limitations, made a significant contribution to the existing literature by studying the impact of factors such as web design and payment methods on consumers' online purchase behaviour in the setting of a coronavirus (COVID-19) pandemic in Bangladesh.
References


Consumers' Online Buying Behaviour during COVID-19 Pandemic Using Structural Equation Modeling


Consumers' Online Buying Behaviour during COVID-19 Pandemic Using Structural Equation Modeling


