Hostile effect of Covid 19 pandemic on consumer buying behavior at modern retailing and advent of e-tailing in Bangladesh

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Abstract

The retail industry is a critical component of the business landscape, relying on meeting customer demands and ensuring seamless operations with various stakeholders. The COVID-19 pandemic has had a profound impact on the retail food sector in Bangladesh, disrupting consumer purchasing behaviors and the growing presence of e-tailing.

This study investigates the influence of the COVID-19 pandemic on consumer purchasing trends in modern retailing and the rise of e-tailing in Bangladesh. Objectives include assessing the current status of modern retailing, analyzing the repercussions of the pandemic on consumer patterns, and evaluating its impact on the growth of e-tailing. Data was collected in the Sylhet region through a structured questionnaire, employing a quantitative approach, with phone or email options considering pandemic circumstances. SPSS 22 was utilized for analysis, incorporating descriptive statistics, factor analysis, and SEM analysis using smart PLS.

Findings indicate evolving consumer consumption motives, potentially demanding additional offerings. The crisis has accelerated the shift from traditional to e-retail transactions. Enhancing customer satisfaction and perceptions of e-retailers' responsiveness, empathy, and trust is crucial. To promote e-tailing, especially in developing nations like Bangladesh, establishing online platforms and genuine online purchasing policies is recommended. Adapting to these shifts is essential for retailers to thrive in the evolving retail landscape shaped by the pandemic.

Keywords: Consumer, Buying Behavior, Retailing, E-Tailing , Covid 19

1. Introduction

The COVID-19 pandemic, a global health crisis of unprecedented magnitude, has not only posed an immediate threat to public health but has also disrupted economies and societies on an unparalleled scale (Donthu & Gustafsson, 2020). The

pandemic serves as a stark reminder that pandemics and similar catastrophic events have occurred in the past and will continue to emerge in the future. While it is challenging to prevent the emergence of dangerous viruses, it is imperative to enhance our capacity to mitigate their societal impact (Donthu & Gustafsson, 2020). In response to the outbreak, numerous countries implemented stringent measures such as lockdowns, quarantine rules, curfews, and border closures to curb the spread of the virus. These measures have had profound economic repercussions globally, affecting businesses and altering consumer behavior significantly. The pandemic has led to the closure of businesses, resulting in a sharp decline in economic performance (Okorie & Lin, 2020). The outbreak of the Coronavirus Disease (COVID-19) has fundamentally shifted consumer perceptions and behaviors, impacting their buying patterns on a global scale (Medhi & Bora, 2020). The extent of this impact on various economic activities such as GDP and consumer spending remains challenging to quantify in the rapidly evolving and unpredictable environment caused by the pandemic. The retailing industry, a fundamental sector in the global economy, has been severely impacted by the pandemic. Traditional retail businesses faced closures, prompting a reassessment of the future of in-store experiences (Briedis et al., 2020). This crisis has also triggered shifts in consumer consumption patterns, with a heightened focus on products essential for health and wellness, reflecting changing priorities and heightened health consciousness. The pandemic's effects on the global business landscape have been profound, and Bangladesh is no exception. The country's economy has been significantly impacted by the pressure exerted by the COVID-19 virus, affecting consumer decision-making processes (Briedis et al., 2020). The retail sector, particularly significant for small and medium-sized enterprises (SMEs), has been struggling to regain its market share and adapt to new realities post-COVID-19. Given the unprecedented challenges posed by the pandemic, understanding the evolving customer purchasing patterns and the potential shift from traditional retailing to e-commerce is of critical importance. This understanding will aid in addressing the unique challenges facing Bangladesh and gaining comprehensive insights into the current situation, thus enabling effective strategic responses. Understanding the extent and nature of these changes in consumer behavior is crucial for businesses, particularly modern retailing, to adapt and thrive in the post-pandemic era. Therefore, this study focused on the altered purchasing patterns of consumers and their potential preference for e-commerce over modern retailing in the context of the COVID-19 pandemic, with a focus on Bangladesh.

2. Literature Review

2.1 COVID-19 and changing pattern of consumer buying behavior

The emergence of Coronavirus Disease (COVID-19) has brought about a substantial shift in consumer perceptions and behaviors on a global scale (Medhi & Bora, 2020). The unprecedented nature of the COVID-19 pandemic has provided valuable insights into human behavior during a massive global event, characterized by widespread uncertainty and a lack of clear behavioral reference points (Laato et al., 2020). Presently, there is a noticeable trend where consumers are increasingly engaging in bulk purchases and stockpiling essential goods at their homes (Medhi & Bora, 2020). Additionally, consumers are placing greater emphasis on cleaning purchased products and their packaging upon returning home from stores (Etzioni, 2011). Panic buying, characterized by the excessive purchase of a wide range of products in anticipation of or during a disaster, price hikes, or supply shortages, has become a common behavioral pattern among consumers (Yoon et al., 2017).

Since the onset of the COVID-19 outbreak in early 2020, consumer behavior has notably deviated from conventional shopping patterns, with stockpiling behaviors becoming prevalent (Pantanoa, et al., 2020). The COVID-19 pandemic, accompanied by lockdowns and social distancing measures, has disrupted consumer buying and shopping habits (Sheth, 2020). Consequently, families are struggling to meet their daily needs due to dwindling incomes and reduced job opportunities, significantly impacting consumer buying behavior. Moreover, the persistent lockdowns have severely disrupted the transportation system, leading to a significant decrease in the supply of consumer products and subsequent price hikes, making these products financially inaccessible for many consumers. This surge in prices has further influenced consumer behavior during the coronavirus outbreak.

Another notable consequence of the COVID-19 pandemic has been the substantial increase in the use of the Internet and social media (Donthu & Gustafsson, 2020). The present circumstances have propelled social media to the forefront as the primary means of communication and social interaction. In many cases, the Internet has become the primary avenue for obtaining essential supplies and accessing necessary services. Consumers, out of necessity, have rapidly adopted digital technologies and their applications. This changes now practice by customers after post Covid pandemic period (Sheth, 2020).

2.2 Impact of COVID- 19 pandemic on modern retailing business

The traditional features of the old retail landscape are undergoing rapid transformation, primarily propelled by increased industrialization, a rise in per capita income among the middle segment, economic progress, globalization effects (Ali & Faroque, 2017), economic and trade liberalization, urbanization, a growing number of working women, rising per capita income, and the government's favorable stance on foreign imported products. These factors collectively contribute to creating a better shopping environment, especially in large cities. However, a significant disruptive factor affecting business activities is an insecure situation such as the recent COVID-19 pandemic. The retail and consumer services sectors faced significant challenges during this pandemic, ranging from initial rushes for specific items leading to empty shelves, to an oversupply of other products (Laato, 2020). The shifts in consumer behavior affected not only grocery stores, convenience stores, cafeterias, and restaurants but also their suppliers.

Small grocery shops in rural regions, as well as shop-lots and corner stores in semi-urban and metropolitan areas, dominate retailing in Bangladesh, like in other developing countries (Ali & Faroque, 2017). However, the retail industry in Bangladesh has undergone significant changes in recent months, owing to a variety of causes including the emergence of supermarkets, the increasing acceptance of e-commerce and e-tailing, and the introduction of multichannel retailing. Presently, the COVID-19 pandemic and the shift in consumer behavior are compelling the retail sectors in Bangladesh to depart from their traditional modes of business operations.

2.3 Covid-19 epidemic, creating a prototype shift in consumer behavior& advent of e-tailing

The COVID-19 pandemic has fundamentally altered the way we work, shop, and interact with others, arguably more so than any other recent disruption (Reddy, 2020). With an increasing number of people working from home, their activities have become more essential-focused, venturing out primarily for necessary purchases, while remaining concerned about infection risks in crowded places like malls and supermarkets. A study by Reddy (2020) highlights that within two months of the COVID-19 outbreak, both the market landscape and consumer behavior have undergone drastic transformations, providing clear indications that the ecommerce industry is rapidly approaching the US$ 200 billion mark. Given the global apprehension regarding the contagious nature of the disease, consumers are leaning towards online shopping, particularly for items like groceries and personal care.

This preference for online shopping is anticipated to persist long after lockdowns are lifted, as individuals remain cautious about crowded spaces such as malls and supermarkets. Additionally, consumers are increasingly embracing digital and multi-channel services. The pandemic has accelerated the adoption of ecommerce among individuals who were previously unfamiliar with it, and consumers have expanded their usage of services like contactless payment and curb-side pick-up, intending to maintain these practices in the future (COVID-19: Consumers change how they shop, work and live, 2020).

In summary, the COVID-19 outbreak and the year 2020 represent a tipping point for the widespread adoption of ecommerce and mobile commerce platforms. Given the pervasive uncertainty, brands that promptly embrace these new norms of customer behavior are poised to succeed, surpassing those who hesitate. Digitization has emerged as a priority for consumers. For retailers to navigate the rising order volumes and diminishing margins in comparison to their online aggregator counterparts, enhancing the visibility of their e-store is imperative (Davis & Toney, 2020).

3. Objectives of the study

The main objective of the study is to assess the impact of COVID- 19 pandemic on customer buying behaviors of modern retailing and emergence of e-tailing in Bangladesh.

Specific objectives: The specific objectives of this study are as follows:

(i) To explore the current situation of modern retailing business in Bangladesh.

(ii) To investigate the effect of COVID- 19 epidemic on customer buying behaviors of modern retailing in Bangladesh.

(iii) To investigate effect of COVID- 19 epidemic on advent of e-tailing in Bangladesh.

4. Theory, Conceptual framework and Hypothesis of the study

The present study primarily adhered to Icek Ajzen's Theory of Planned Behavior (TPB) formulated in 1985, a highly influential theory within the realms of social psychology, health psychology, marketing, and various other behavioral sciences. In this endeavor, we identified measurement scales based on TPB components and findings from a comprehensive literature review, leading to the development of the ensuing conceptual model.

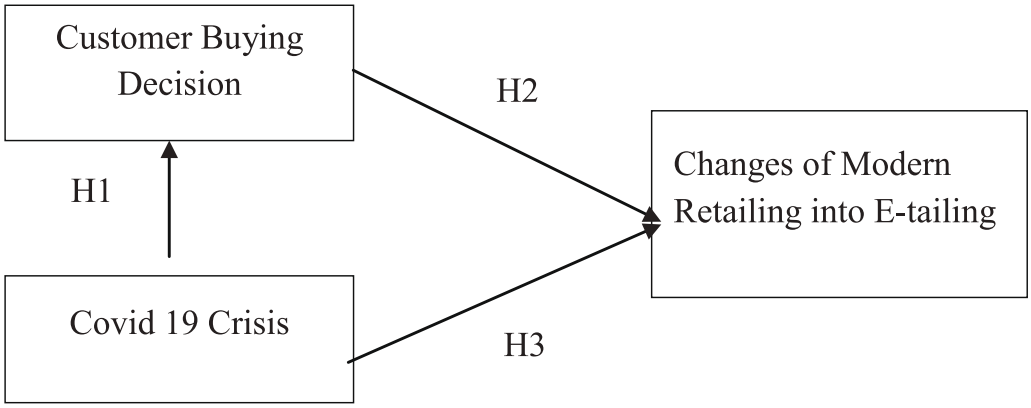


Figure 1: Conceptual framework of impact of Covid 19 pandemic on consumer buying behavior at modern retailing in Bangladesh

Hypothesis Development:

Considering the conceptual framework of the study, this study proposed the following hypothesis.

H1: COVID-19 has significant impact on consumer buying behavior of modern retail store

H2: Consumer Buying Behavior of modern retail store changes and influence to advent of E-tailing.

H3: COVID-19 has significant impact on Advent of E-tailing in Bangladesh

H4: Consumer Buying Behavior mediates the relationship between COVID-19 and Advent of E-tailing in Bangladesh

5. Methodology of the Study

Since the study title is impact of COVID- 19 epidemic on customer buying behaviors on modern retailing. So, the population of interest for this study is all customers who are taking services from modern retail shop in Bangladesh. So, all the customers of modern retailing business were working population of this study. Hence, this study examined the opinion of the different customers of the modern retailing. As, the main objective of the study is to investigate whether COVID- 19 epidemic influence on customer buying behaviors of modern retailing in Bangladesh. So, for the selection of sample size round 330 customers were selected conveniently as population is unknown (Saunders et al., 2009). The researcher used two different styles of collecting primary data. The questionnaire was mailed to respondents located distantly, Google sheet - the data sheet which is equivalent to MS Excel is prepared for the responses which come from the questionnaire being mailed. A total of 500 customers were invited to participate in the survey. After excluding faulty, incomplete, and unanswered questionnaires, we received a total of 385(245 by email and Google sheet while 140 directly by interviewer) valid responses, out of which 330were fully completed and suitable for analysis. This yielded an overall response rate of 77 percent for the research. The data analysis was performed using the Partial Least Square-Structural Equation Modeling (PLS-SEM) approach implemented through Smart-PLS 4.0. Following the recommendation by Barroso et al. (2010), the PLS data underwent a two-stage analysis involving the measurement model and the structural model. This comprehensive analysis aimed to elucidate the interrelationships among the variables tested, generating standardized regression coefficients for the model (Götz et al., 2010). Additionally, a descriptive analysis of the demographic profile was conducted using SPSS.

6. Results and Discussions

Smart-PLS 4 was utilized for data analysis, and the Partial Least Squares-Structural Equation Modeling (PLS-SEM) system was used. According to Barroso et al. (2010), PLS data should be examined in two steps, utilizing the measurement model and the structural model. By creating the model's standardized regression coefficients, this is meant to illustrate the interconnection of all variables investigated (Gotz et al., 2010). Furthermore, the descriptive analysis for the demographic profile was performed using SPSS 23.00.

Table 1: Demographic Profile of the Respondents

Description	Frequency	Percentage
Gender:		
Male	220	66.67
Female	110	33.33
Marital Status:		
Unmarried	70	21.21
Married	255	77.27
Divorce	05	1.52
Educational Background:		
Graduate	220	66.67
Under graduate	80	24.24
HSC	20	06.06
Below HSC	10	03.03
Age:		
Below 30	220	66.67
35-40	55	16.65
40-45	55	16.65
Total		
Respondent's Occupation		
Self employed	170	51.52
Private Job	75	22.73
Govt. Job	65	19.70
Businessman	20	06.06

Source: The authors

6.1 Measurement Model

6.1.1 Convergent Validity

To test the convergent validity of the measures used in the study, the researchers employed several techniques. First, they evaluated the factor loadings of the indicators for each construct. All the factor loadings were above the recommended value of 0.5, indicating acceptable convergent validity (Hair et al., 2014). Second, the researchers calculated the composite reliability of each construct, which exceeded the recommended value of 0.7 (Hair et al., 2019). Lastly, they calculated the average variance extracted (AVE) for each construct, which was also above the recommended value of 0.5 (Fornell & Larcker, 1981).

Table 2: Constructs' Reliability and Convergent Validity

Factor Loading		Cronbach's Alpha	Composite Reliability (rho_a)	Average Variance Extracted (AVE)
Covid 19 (CV)		**0.866**	0.868	0.857
CV1	0.887			
CV2	0.793			
CV3	0.951			
CV4	0.895			
CV5	0.887			
CV6	0.829			
Customer Buying Decision (CB)		**0.844**	0.851	0.783
CB1	0.946			
CB2	0.849			
CB3	0.851			
CB4	0.948			
CB5	0.836			
CB6	0.871			
Advent of E-tailing (AE)		**0.833**	0.843	0.719
AE1	0.861			
AE2	0.935			
AE3	0.969			
AE4	0.898			
AE5	0.972			
AE6	0.915			

The study's results (Table 2) show that all constructs' internal consistency reliability had a Cronbach's Alpha suggested value of 0.708 (Hair et al., 2019), providing evidence for each construct.833 to .866. In addition, the composite reliability (CR) values varied from 0.843 to 0.868, which above the permissible value of 0.70 (Hair et al., 2014). According to the findings of this investigation, all item factor loadings above the suggested value of 0.50 (Hair et al., 2017), indicating convergent validity. Furthermore, the average variance extracted (AVE) for each construct ranged from 0.719 to 0.857, which exceeded the 0.50 requirement for convergent validity.

6.1.2 Discriminant Validity

According to Henseler et al. (2009), discriminant validity refers to the extent to which variables in a given model differ from variables in other models. In PLS analysis, it is important to ensure that a construct shows more variance with its own variables than with those of other constructs in the same model (Hair et al., 2017).

Table 3: Discriminant Validity

Heterotrait-Monotrait Ratio (HTMT)

	CV	CB	AE
CV			
CB	0.694		
AE	0.523	0.673	

Fornell-Larcker Criterion

	CV	CB	AE
CV	0.759		
CB	0.516	0.781	
AE	0.465	0.593	0.723

The discriminant validity of the instrument was assessed in this study by assessing correlations between measurements of possibly overlapping constructs. The model indicated appropriate discriminant validity, with factor loads on their own constructs being stronger than on others and the square root of the average variance extracted for each construct being greater than the levels of correlations involving the construct (Fornell & Larcker, 1981). According to the inter-construct correlations, each concept shared more variance with its own measurements than with others, demonstrating appropriate discriminant validity (Table 3). As a result, the model demonstrated good convergent and discriminant validity.

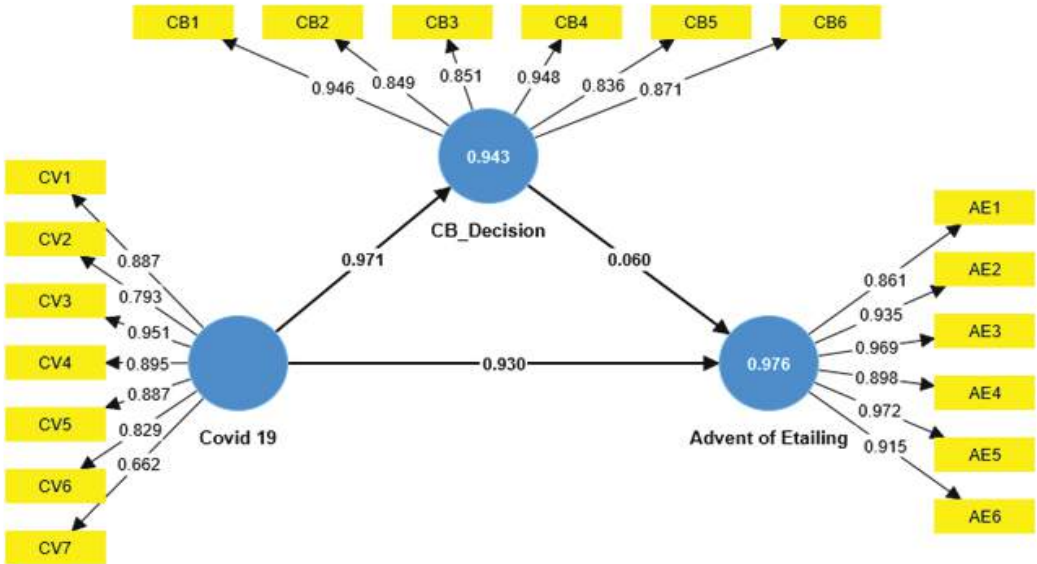


Figure 2: Assessment of the measurement model. it includes a measuring model evaluation prior to hypothesis testing. It displays each item's factor loadings as well as R^2.

6.1.3 Model Fit

The model's goodness of fit relates to how well it matches the observed data, which is important for establishing whether the model can provide significant insights and make accurate predictions. SRMR calculates the difference between the observed and predicted covariance matrices, with values less than 0.08 indicating a successful match (Bentler, 1990). GFI, AGFI, and NFI have values ranging from 0 to 1, with values greater than 0.9 indicating a satisfactory fit (Hair et al., 2017).

Table 4: Model Fit

	Saturated model	Estimated model
SRMR	0.075	0.08
d_ULS	1.931	1.737
d_G	0.652	0.652
Chi-square	1543.413	1443.415
NFI	0.788	0.788

6.2 Assessment of Structural Model

To test the hypotheses and establish the importance of the coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2), the structural model was analyzed. Hair and colleagues (2017).

6.2.1 Coefficient of Determination (R^2)

R Square in Partial Least Squares Structural Equation Modeling (PLS-SEM) evaluates the proportion of variance in the dependent variable that can be explained by the model's independent variables (Chin, 1998). According to Hair et al. (2017), R^2 is also known as the coefficient of determination. In this study, value of two endogenous variables were 0.876 and 0.743. Overall, the R^2 value serves as a key indicator of the predictive power and goodness of fit of a PLS-SEM model. (Cohen, 2003).

Table 5: Result of R Square (Prediction Power)

Endogenous Variables	R-square	R-square adjusted
Advent of E-tailing	0.876	0.756
CB_Decision	0.743	0.723

6.2.2 Effect Size (F)

The effect size (F^2) measures the strength of the association between exogenous and endogenous latent variables (Hair et al., 2017). F^2, a frequently used index in PLS-SEM for evaluating the extent of the link between two constructs, was utilized to calculate the effect size in the study. F^2 values between 0.00 and 0.15 suggest a modest effect size, F^2 values between 0.16 and 0.35 indicate a medium effect size, and F^2 values above 0.35 indicate a big effect size, according to Sarstedt et al. (2017).

Table 6: Result of

	Advent of Etailing	CB_Decision	Covid 19
Advent of Etailing			
CB_Decision	0.537		Large
Covid 19	0.379	0.37	Large

6.2.3 Assessment of Path Coefficient

Table 7: Outcome of Structure Model

Hypothesis	Paths	β	T Values	P Values	Decision
H3	CB_Decision -> Advent of Etailing	0.059	2.180	0.029	Supported
H2	Covid 19 -> Advent of Etailing	0.930	35.228	0.000	Supported
H1	Covid 19 -> CB_Decision	0.971	559.370	0.000	Supported

The results show that all three hypotheses are supported. The path between Covid 19 and CB_Decision (H1) has a positive and significant relationship (β = 0.971, T = 559.37, p = 0.000). The path between Covid 19 and Advent of E-tailing(H2) also has a positive and

significant relationship (β = 0.930, T = 35.228, p = 0.000). Finally, the path between CB_Decision and Advent of E-tailing(H3) has also a positive and significant relationship (β = 0.059, T = 2.180 P = 0.029). Therefore, the study found Covid 19 has positive and significant effect on changing pattern of CB_Decision and Advent of E-tailing while hostile effect on modern retailing, again CB_Decision has also same type effect and Advent of E-tailing.

6.2.4 Mediation Effect

Table 8: Outcome of Mediation Effect

Hypothesis	Paths	β	T Values	P Values	Decision
H4	Covid 19 -> CB_Decision -> Advent of E-tailing	0.058	2.178	0.029	Supported

Hypothesis 4 (H4) suggests that CB_decision mediates the relationship between Covid 19 and Advent of E-tailing. The path coefficient (β) for Covid 19 -> CB_Decision -> Advent of Etailing is 0.058, which is statistically significant with a T value of 2.178 and a P value of 0.029. Therefore, H4 is supported.

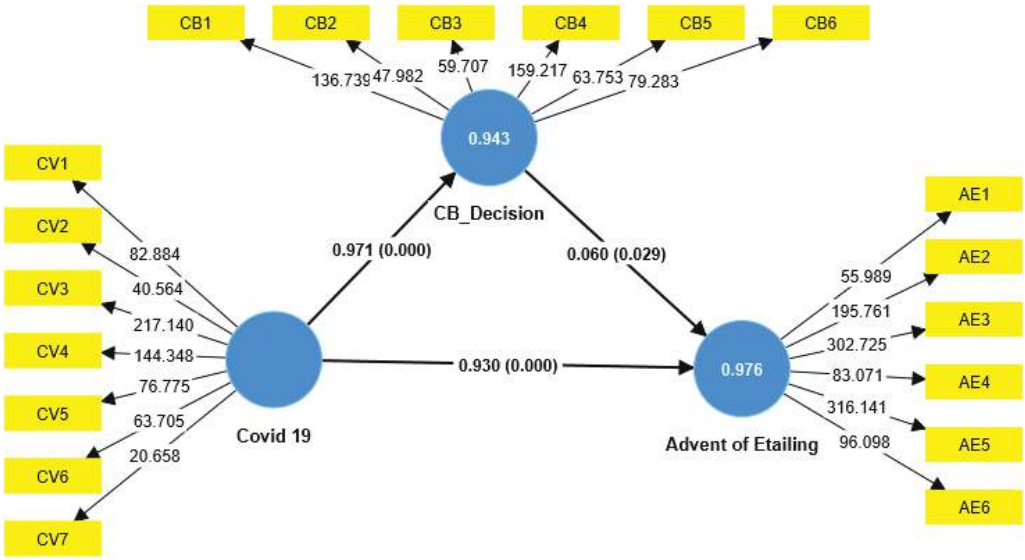


Figure 3: Evaluation of a structural model (Direct Effect). It includes theories that are being tested for direct and indirect relations. It primarily displays the path coefficient and t-value to accept or reject hypotheses.

7. Findings of the Study

The present study found some key findings and the overall findings of the study are:

Firstly, the descriptive statistic of Customers' Buying Behavior factors i.e. revealed that most customers were agreed with the variables that can influence on product choice of customer buying decision. While customers were disagreed with the variables that can influence on brand choice of buying decision. Interestingly, in Price Choice and Store Choice the sub variables results showed that maximum customers were neutral with their opinion. Secondly, the descriptive statistic Covid-19 Crisis i.e. (CV1 and CV2) described that customers were disagreed with the variables that can influence on restriction in physical presence of customer buying decision. But the variables of (CV3) product, price and quality related restriction revealed neutral opinion with the variables that can influence CV4. Lastly, the descriptive statistic of Advent of E-Tailing or Transformation of Buying results showed customers were agreed with the variables that can influence on vent of E-Tailing. The factor analysis segment also divided into three parts to find out the important factors of the study those areCustomer Buying Behavior. However, most influential factors of Covid 19 crisis i.e. Restriction in physical presence there having one sub-factor i.e. Continuous lockdown in almost every city which had more influence on customers buying decision. Flowingly, factor of Advent of E-tailing having one sub factor i.e. Provide accurate and necessary information that had more influence. Finally, Study found all the hypothesis are accepted as p value less than 5%. Study conclude that Covid 19 has hostile effect on modern retailing and positive and significant impact on consumer buying decision and advent of e-tailing in Bangladesh.

8. Policy Implication of the Study

The investigation into client purchasing habits in modern retail stores pre and post-COVID-19 has unearthed crucial insights that demand strategic policy responses. To harness the potential outlined in the study and guide new and existing businesses engaging in e-tailing functions, policymakers should consider the following

implications. Recognize and invest in digital infrastructure to fortify retail businesses, ensuring they are equipped to thrive in the evolving e-tailing landscape. This includes measures to enhance online platforms, improve connectivity, and provide resources for businesses to navigate the digital realm effectively. Formulate policies that provide targeted financial support, training programs, and technological resources to empower SMEs, enabling them to compete and succeed in the transformed retail environment. Encourage collaboration between policymakers and research institutions to facilitate ongoing monitoring and analysis of consumer behavior trends. This collaborative effort ensures that policymakers receive timely insights, allowing them to proactively address challenges in the evolving e-tailing sector.By enacting these policy recommendations, governments can play a pivotal role in supporting the resilience of retail businesses, promoting economic growth, and addressing the changing needs of consumers in the aftermath of the COVID-19 pandemic.

9. Limitations of the Study

Although there is positive side of this study and analysis model is fit for the study, it has some non-ignorable limitations. These are: The size of the sample used for this investigation is small. This is one of the causes of the study's inconsistent data. To ensure that the study's data are devoid of anomalies, it is important to use a high number of samples. However, it may be claimed that its scope is too narrow to identify and characterize all minuscule shifts in consumer behavior. Again, due to the small sample size of 330, the findings may not be truly reflective of the views of all Bangladeshi consumers.It is hard to summarize the overall findings underneath of the one shadow. Because the study has generalization problem. By reviewing the previous literature, the other factors also need to take into consideration. It cannot be drawn the actual scenario of the overall customers behavior with those factors, as it is a massive matter for buyers to express information.

10. Future Research Direction

For future studies, it is worthwhile to enhance the sample size to improve the overall representativeness of the sample. Attempting to encompass all client purchasing factors within a single study is not practical. The present study uncovered certain effects of independent variables such as product, price, shop, and brand factors. However, it is plausible that additional factors influence Bangladeshi

consumers' online purchasing decisions during Covid-19. There exists ample opportunity for further research on this subject, given the distinctive impacts of each Covid-19 indicator on client purchasing patterns. This study delves into the Covid-19 Pandemic Scenario, focusing on Customer Buying Behaviors in Modern Retailing and the Emergence of E-Tailing in Bangladesh using specific variables. Nevertheless, similar or new variables could be applied in targeting other developed or developing countries to gain deeper insights into the causes and repercussions of the Covid-19 Pandemic.

11. Conclusion

The current investigation delves into the factors of COVID-19 influencing customer purchasing patterns in retail shops, analyzing the intricate shifts observed during the initial stages of the pandemic. The study examines how these factors impact consumer buying behavior, especially with the rise of e-tailing in place of traditional retail. The global crisis triggered by the pandemic, resulting in widespread economic challenges, has led to contemporary practices like sheltering in place, isolation, and social distancing. These practices significantly affect people's mindsets and daily routines (Sarkis et al., 2020; Nguyen et al., 2020; Morrow-Howell et al., 2020). Various authors emphasize that individuals are adapting and adjusting their consumption motivations (Roggeveen & Sethuraman, 2020; Sarkis et al., 2020; Lemke et al., 2020). The COVID-19 crisis necessitates businesses to embrace e-retail transactions, whether through traditional brick-and-mortar outlets or non-Internet-based services. Thus, enhancing customer service facilities and augmenting customers' perceptions of e-retailer responsiveness, empathy, and assurance in e-retail transactions are crucial. The study's findings underscore a robust and positive correlation between the COVID-19 crisis and consumers' online shopping behavior in the context of Bangladesh during the pandemic. It advocates for the establishment of online shopping platforms by retailers and the formulation of concrete policies for e-tailing during the pandemic, particularly in developing countries like Bangladesh.

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