

THE IMPACT OF GOVERNMENT ROLE ON THE GROWTH OF E-COMMERCE SITES IN BANGLADESH

Jayeesa Bosu,¹ Barshan Kumar Bhowmick,² Ahmed Imran Kabir^{*3}, Jakowan⁴, Halima Akter Happy⁵, Sheikh Sumaiya Ahmed⁶, Kazi Afsana Rayhan⁷

¹Undergraduate Student, School of Business and Economics, United International University, Bangladesh

²Undergraduate Student, School of Business and Economics, United International University, Bangladesh.

³Adjunct Lecturer, School of Business and Economics, United International University, Bangladesh. Email: ahmedimran@bus.uui.ac.bd

⁴Lecturer, School of Business and Economics, United International University, Bangladesh.

⁵Undergraduate Student, School of Business and Economics, United International University, Bangladesh

⁶Undergraduate Student, School of Business and Economics, United International University, Bangladesh.

⁷Undergraduate Student, School of Business and Economics, United International University, Bangladesh

ABSTRACT

Keywords:

E-Commerce; E-Business; Government Subsidy; E-Commerce Growth; Government Awareness;

This study examines the impact of government role on the growth of e-commerce sites in Bangladesh. E-commerce is the process of electronic transactions on the internet. It is known to all because of the dynamic nature of trade. Today e-commerce is positively changing the traditional commerce and trade sector by making transactions and product delivery easier. The results show that there is a very good positive strength and significant relationship between all the independent variables to the growth of e-commerce sites. Also the correlation results showed that the relationship of all the independent to dependent variables is significant.

Publisher All rights reserved.

INTRODUCTION

To Cite This Article: Jayeesa Bosu and others. The Impact of Government Role on the Growth of E-commerce Sites in Bangladesh. Journal of Asian and African Social Science and Humanities, 5(1): 1-17, 2019

The field of e business is huge and it is growing at an unprecedentable rate all over the world. Now people of every age, gender, and region love to shop from different online stores. The reason behind this is 24/7 continuous process, global reach, easier to compare prices, low cost of acquiring, serving, and absorbent customers, superior customer service etc. E-commerce has presented both challenges and opportunities for consumers and merchants.

E-commerce started its journey in Bangladesh in 2009. Currently Bangladesh has more than 250 E-commerce organizations. The e-commerce Association of Bangladesh (e-cab) announced that currently there are more than 1000 e-commerce startups in the country that are operating their works through websites they also added that there are 8,000 entrepreneurs of f-commerce who operate their business with Facebook and some other social sites. Bangladesh has achieved its 72% growth in e-commerce industry over the course of 7 years and reached max potential growth in 2016, with business-to-consumer (B2C) responsible for 90% of all operations. 80% e-commerce traffic in Bangladesh comes from three major cities, such as, Dhaka (35%), Chittagong (29%), Gazipur (15%). In Bangladesh, giving payment on delivery is most known and famous way of payment for e-commerce sites and a statistic showed that 95% of the time people pay in cash on delivery. Bangladesh has great interest in e-commerce but according to the study conducted by Dilruba et al., (2005) E-Commerce in Bangladesh cannot be spread up in global market place effectively because of the following-

- Low quality network and physical framework
- Incompetent Human resource
- Nonexistence of obligatory rules
- Below par computer proficiency

And besides that consumers have low confidence towards the insurance of e-commerce transaction and its dependability.

The government of Bangladesh have taken up the challenge to make “Digital Bangladesh” and because of that the tech industry has grown in a noticeable rate and people are getting more opportunities to work on electronic Medias and focus more on E-commerce. The components that have to be dealt with to make digital Bangladesh are:

- To use ICT for the SME business so that they can market and promote their products with ease.
- Promoting ICT business through providing service and technology that are needed to sustain the other components of Digital Bangladesh
- Rapid development in ICT as an export section can help to earn foreign currency and create employment in banking and other electronic business transaction.

Therefore, our country is doing well in IT sector and because of that there are more people leaning towards electronic commerce and electronic business. It is no surprise that the readiness of Bangladesh for E-commerce is very high. The government has given and is continuing to

give loans to the entrepreneurs who are willing to work with electronic commerce and do business in a digital platform which will enable the vision of the government to make “Digital Bangladesh” come true. The role of government is always the primary factor in affecting the success of e-commerce sites. Therefore, this research is conducted to understand the factors that have impact on the growth of e-commerce sites in Bangladesh.

LITERATURE REVIEW

Government Role

The government role in the developing countries is an important one which facilitates the vital requirements in the development of E-Commerce sites such as providing secured online payment option, ensuring a strong and easily accessible ICT infrastructure, encouraging educational program and ensuring awareness using media and educational institutions. The results of the study show the significance of the government support as an essential factor (Christian Mbayo Kabango 2011). According to (Licker 2005), government shows strong commitment in promoting E-Commerce sites. In Saudi Arabia, Eid (2011) indicates in his study that the Government of Saudi supported, developed and made a growth of local E-Commerce sites which was later recognized as an major factor. According to the study, some Saudi Arabian citizens have a trust on the importance of government role.

Subsidy

Subsidy is a type of grant given by government body that helps industries and entrepreneurs to grow and get abilities to compete and sustain in the environment. It can be direct, with the financial support to the factors related to the e-commerce innovation, or indirect, with the support for infrastructure, buildings and establishment of beneficial charging mechanisms in network service. In an advanced technologically country, subsidy has moved only from traditional and direct financial company support to more complex project and schemes.(Pouloudi 2000)

Most of the subsidies are cash or loans which the government actually gives to the businesses. It stimulates the activities that the government wishes to promote and grow. It depends on which amount of the goods and services are provided. Every year, U.S. federal government provides subsidy to a wide variety of economic activities that the government wants to promote. One government also can give subsidy to another.

The World Trade Organization also has a broader definition of subsidy. It mentions that subsidy is a financial benefit provided by government which produces an unfair advantage to any specific business, industry or even to an individual. According to WTO, there are five types of subsidy:

1. Cash subsidy (such as the grants mentioned above)
2. Tax concession (exemption, credit and deferral)
3. Assumption of risk (loan guaranty)
4. Government procurement policy which pays more than free market price.

5. Stock purchase which keeps the stock price of a country higher than the market level.

These are all the considered subsidies by WTO because cost of doing businesses can be reduced by them (Amadeo 2011).

H1: The factor Government Subsidy has a positive and significant relation with the growth of the E-commerce sites of Bangladesh.

Innovative Direction

Innovation directives refer to the norms which regulate the production and use of innovation in government regime. E-commerce brings great opportunities for individuals who want to innovate and invest with the hope that they will of reap big from their effort. However, their wishes not always come true. A common scenario is that many individuals don't participate in innovation and use their talent until there are certain policies to protect them. The government has to play a vital role to check that intellectual properties are protected. Innovators actually want and need strong assurance that their effort will be wasted (WELLS 2017).

H2: The factor "Innovative Directions supported by the Government" has important and significant relation with the growth of the E-Commerce sites of Bangladesh.

Standard Setting

Standard setting is the practices and limitation of choices for the organizations that participate in the technological innovation. Through e-commerce, Government can simplify the delivery of the services to public by offering better service to their citizen (Pouloudi 2000).

There are two dimensions for the perceived quality of a service: the technological dimension refers to the product or service what is delivered, and the functional dimension refers to how the product or service is delivered. Delivery speed, offer update, and effectiveness of the e-commerce sites refer to the technical quality (Roscoe 1975). Interaction and communication, personalization and customization of communication and service refer to the aspect of functional quality. Product or service quality is actually defined depending on the customer perception of the information quality about that product or service (Park and Kim 2003). Park and Kim (2003) added that the quality of information also directly affects the customer satisfaction. Karunasena and Deng (2012) showed that the quality of information and services, responsiveness and efficiency of the public organization and their contribution to the environmental sustainability are the vital factors that evaluate the value of electronic Government in Sri Lanka.

H3: The factor "Standard Setting" has important and significant relation with the growth of the E-Commerce sites of Bangladesh.

Infrastructure

The fundamental organizational and physical structure and facilities that are required for the operation of an enterprise or society is called infrastructure. It is very important to develop an ICT based infrastructure where people have enough knowledge and people from any place can access to internet properly. Internet is becoming the fastest and major medium of exchanging information and services. A well-designed electronic commerce site has become a necessity so that people can access the public information and increase their participation in it. E-commerce sites serve as a tool for communication and relation between the buyer and seller. Any Information or data can easily be transferred to and shared with external stakeholder (Moon 2002).

H4: The factor “Infrastructure” has important and significant relation with the growth of the E-Commerce sites of Bangladesh.

Security and Privacy

Johnson-George (1982) argued that “Readiness to take risk is one of the characteristics similar to all of the trust situation. Kee and Knox (1970) asserted that to accurately study the factor trust, there must be a meaningful incentive and the trustor have to be aware of which risk is involved. Trust is a very essential factor in E-Commerce site. It gives a consumer faith to purchase goods or services even when an e-commerce site is new or unknown. It uplifts more use of the E-Commerce sites, increases the acceptance of E-Commerce, improves the level of commitment of customers, satisfaction of customer rises, loyalty increases, and sustains long-term relationship between a customer and an e-commerce site.

It is vastly recognized by both government and business organizations that, in a consumer point of view, information security issues are major drawbacks to growth of E-Commerce sites. The risk involving Internet security has also identified as the concern for both experienced and inexperienced customer of the e-commerce sites (Miyazaki and Fernandez 2001).

Unless it is needed to breach the individual privacy, government should strengthen the right to the freedom of the privacy in e-commerce. No one should snoop behind the back of the customers. Government sometimes has been found to stalk many individuals online and take action against their activity. This needs to be ended if the world wants to gain any significant change in e-commerce (WELLS 2017).

H5: The factor “Security & Privacy” has a positive impact on the Growth of the E-commerce sites of Bangladesh

Awareness

The real reason behind the use of E-Commerce sites is that the users find it a beneficial facility to conduct shopping online (AlGhamdi, Nguyen et al. 2011). According to Sathye (1999), use of online banking service is new knowledge to many user of e-commerce and lack of awareness on online banking system is a major factor why customer cannot adopt it. His study

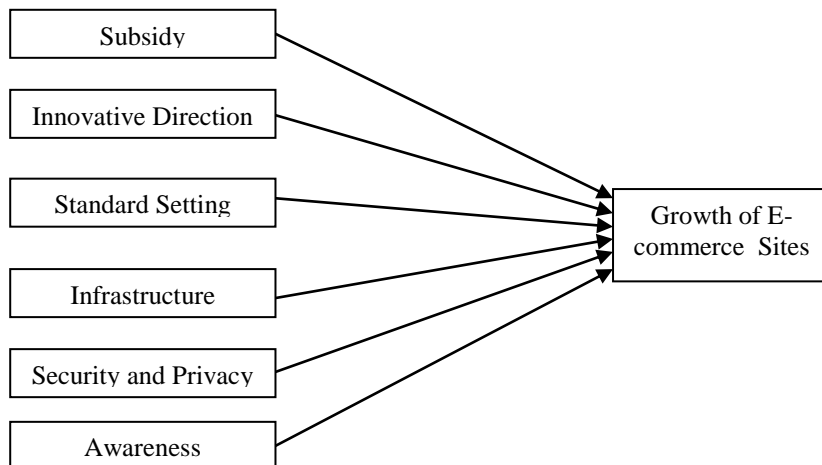
had 500 Australian users and he mentioned that the customers weren't actually aware of the benefits of online banking system. Suki and Ramayah (2010) studied about the user acceptance of e-Government service in Malaysia and the result indicates that the major deciding factors of the acceptance of user of e-Government service are perceived benefit, interpersonal effect, external effect, ease of use, self-efficacy, attitude and norms and willingness to use e-Government system (Christian Mbayo Kabango 2011).

It is very unfortunate that e-commerce sites are still seemed illegal in some countries. But the reasons given are mostly baseless. It is high time that government moved forward to promote e-commerce and go with the digital age. Because e-commerce sites are such thing that need to be recognize and make people aware of it broadly for their own benefit (WELLS 2017).

H6: The factor "Awareness" has important and significant relation with the growth of the E-Commerce sites of Bangladesh.

Conceptual Framework

This is the main conceptual framework of our research which indicates the six independent variables and one dependent variable:



RESEARCH OBJECTIVE

The purpose of this research is to examine the key factors of government role which may influence the growth of E-Commerce sites. The specific objectives of our research are as follows:

1. To examine the relationship between "subsidy" (IV) and "the growth of E-Commerce sites" (DV) in Bangladesh.
2. To examine the relationship between "innovative direction" (IV) and "the growth of E-Commerce sites" (DV) in Bangladesh.

3. To examine the relationship between “standard setting” (IV) and “the growth of E-Commerce sites” (DV) in Bangladesh.
4. To examine the relationship between “infrastructure” (IV) and “the growth of E-Commerce sites” (DV) in Bangladesh.
5. To examine the relationship between “security and privacy” (IV) and “the growth of E-Commerce sites” (DV) in Bangladesh.
6. To examine the relationship between “awareness” (IV) and “the growth of E-Commerce sites” (DV) in Bangladesh.

METHODOLOGY

Research setting

Research setting is defined as the social or cultural affect that the research has on the society or the E-Business sector. The research will benefit both the government and the E-Commerce sites. The questions we have made for our research purpose let the respondents to think that does the government have any impact on the growth of E-Commerce sites and does the government actually help them properly to grow. By understanding the factors that contribute to the growth of e-commerce sites government can continue with their current programs or may improve if it is needed. So the research paper will create an impact on the society and the E-Business sectors.

Research Process

First we found out six independent variables for the given topic. Then using the six independent variables and one dependent variable we came up with 30 questions with four demographical factors. We took 50 respondents for our research purpose. After that we conducted both online and offline survey. We conducted online survey using Google form and offline survey by giving hardcopy to the respondents. After collecting the data, we used SPSS software to conduct all the necessary test that is requires for the research. Then we tested all the variables to see whether they are reliable or not. Finally, we proceeded towards regression analysis.

Data Collection

For our survey we collected both primary and secondary data. We used survey questionnaire to gather the primary data for our research. We conducted a structured questionnaire of 30 questions and selected 50 respondents to fill the form.

For the research paper we had to collect some secondary data too. We have gone through all the necessary secondary sources to gather profound knowledge about the research topic which gave us clear idea about the topic. Our main source of secondary data was related articles, student paper, internet, different websites and textbooks.

Data Analysis

The collected data were tested using SPSS software; we analyzed the data by conducting a multiple linear regression. But the before the regression analysis we had to go through some reliability test to check that the variables are actually reliable or not. Generally in reliability test we measure the value of Cronbach's alpha which is a coefficient of reliability

or consistency. According to Nunnally, Bernstein et al.(1967), the value of Cronbach's alpha should be bigger than 0.7. And here the table shows that all the variables have a Cronbach's alpha greater than 0.7. After making it sure that all the variables are reliable, we proceeded for the regression analysis.

Reliability Analysis Results (Pilot Test)

Variables	Dimensions	Cronbach's Alpha
Independent	Subsidy	.861
Independent	Innovative Direction	.875
Independent	Standard Setting	.728
Independent	Infrastructure	.736
Independent	Security and Privacy	.819
Independent	Awareness	.799
Dependent	Growth of e-commerce sites	.741

Limitations

While conducting the research we have faced some obstacles:

- Some of the respondents were unable to understand our questions which had a negative impact on our research data
- Respondents were not interested enough to fill up the form because our questionnaire contained 31 questions which was too many for them.
- In some cases, the respondents were in a hurry so they marked the answers without reading the questions.
- Answers to some questions in the questionnaire are unknown to most of the people; in such cases respondents gave very fluctuating answers.
- Our sample size was 50 which was not enough so for an ideal research.
- We had time constraints to conduct a proper research.
- Our respondents were only from Dhaka, though people from all over the country uses E-Commerce sites.

ANALYSIS AND RESULTS

This section exhibits the outcome of this research by analyzing five key government roles that supposed to have significant impact on the growth of E-Commerce site. For the quantitative analysis data were earned by

using a questionnaire with Likert scale for the questions of dependent and independent variables. Multiple linear regression was used for analyzing data.

For conducting a multiple linear regression, we have six independent variables and want to determine their contribution to a single dependent variable. Six independent variables are subsidy, innovative direction, standard setting, infrastructure, security and privacy, and awareness and dependent variable is growth of e-commerce sites.

Correlation

In the correlation table we have to check to make sure that we do not have multicollinearity between the independent variables. If a correlation is greater 0.7 then the variables are considered to be multicollinear and that would not be ideal. So the values are supposed to be less than 0.7 but only between the independent variables. Here in Pearson correlation, most of the values that represent correlation between the independent variables are less than 0.7. So none of them are multicollinear. Additionally, we want the independent variables to correlate with the dependent variable at a value greater than 0.3. Here the value of correlation of the growth of e-commerce sites for subsidy is .475, for innovative direction .600, for standard setting .486, for infrastructure .564, for security and privacy .753 and finally for awareness its .779. As all the values are above 0.3 so the values fully meet the requirements.

		Correlations						
		Growth_of_e-commerce_sites	Subsidy	Innovative_direction	Standard_setting	Infrastructure	Security_and_privacy	Awareness
Pearson Correlation	Growth_of_e-commerce_sites	1.000	.475	.600	.486	.564	.753	.779
	Subsidy	.475	1.000	.544	.434	.406	.594	.463
	Innovative_direction	.600	.544	1.000	.302	.475	.854	.623
	Standard_setting	.486	.434	.302	1.000	.464	.379	.395
	Infrastructure	.564	.406	.475	.464	1.000	.702	.609
	Security_and_privacy	.753	.594	.854	.379	.702	1.000	.740
	Awareness	.779	.463	.623	.395	.609	.740	1.000

Model Summary

The table of model summary provides the information about the regression line's ability to account for the total variation in the dependent variable. Here the value for adjusted R Square is 0.674 and it says that our model explains 67.4% of the variance in the dependent variable. Which means that 67.4 % of the variance can be explained in the growth of e-commerce sites by the government role factors which is statistically significant and actually a very respectable score indeed. Also the 'R Square' value is 0.714 close to the actual value of Adjusted R square which shows the true population value.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change
						F Change	df1	df2	
1	.845 ^a	.714	.674	2.27551	.714	17.875	6	43	.000

a. Predictors: (Constant), Awareness, Standard_setting, Subsidy, Infrastructure, Innovative_direction, Security_and_privacy

b. Dependent Variable: Growth_of_ecommerce_sites

ANOVA Table

This is the ANOVA table that shows the output of the ANOVA analysis and whether there is a statistically significant difference between the means. ANOVA or analysis of variance uses F-test to statistically test the equality of the means. F statistic is a ratio of two variances which are a measure of dispersion and tells how far the data are scattered from the mean. We can see that the significance value or P value is .000 which is an amazing level of significance. It says that there is a significant difference

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	555.349	6	92.558	17.875	.000 ^b
	Residual	222.651	43	5.178		
	Total	778.000	49			

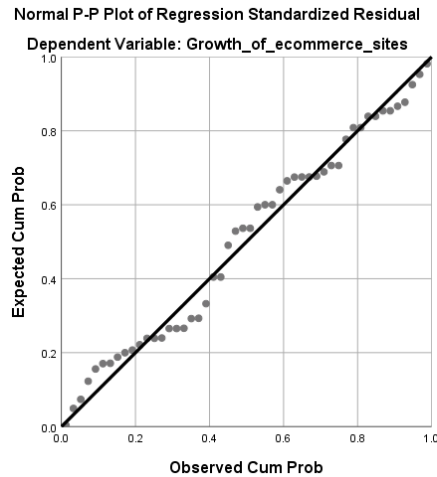
a. Dependent Variable: Growth_of_ecommerce_sites

b. Predictors: (Constant), Awareness, Standard_setting, Subsidy, Infrastructure, Innovative_direction, Security_and_privacy

between the government role factors and the growth of e-commerce sites.

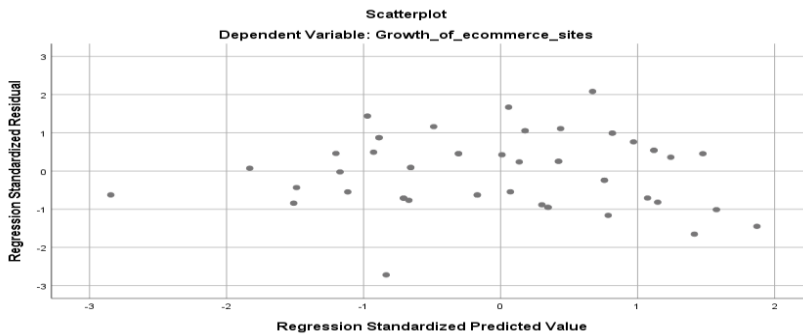
Normal P-P Plot

In the Diagram shown below, the expected cumulative frequency by the observed cumulative frequency are linearly related and directly proportional to each other which means the data are normally distributed. Most of the data lies along the best fit line which means the independent variables are positively related to the dependent variable. So we can say that increase in one of the independent variable the dependent also increases.



Scattered Plot

In the following diagram most of the data lies towards zero of both the 'y' & 'x' axis. There are few scattered data plots but we can still say it is quite normally distributed which is similar of the interpretation of the diagram of Normal P-P Plot.



DISCUSSION

The hypothesis can be examined whether it is accepted or rejected by the Standardized Coefficient Beta. The greater the value the more positive the relation between the independent variable and dependent variable. Among the six hypotheses, here we can see that three have been accepted and the other three have been rejected. The hypotheses on subsidy, innovative direction and infrastructure have been rejected because these three have a negative value of Standardized Coefficient Beta. That means an increase in the subsidy, innovative direction and infrastructure that the government can work on apparently leads to lower growth of E-Commerce sites. And the hypotheses on standard setting, security and privacy, and awareness have been accepted because these three have a positive value of Standardized Coefficient Beta. That means an increase in the government

work on standard setting, security and privacy, and awareness leads to higher growth of E-Commerce sites. Here innovative direction has the strongest negative relationship and security and privacy has the strongest positive relationship with the growth of E-Commerce site in Bangladesh.

Independent Variables	Standardized Coefficient Beta	Hypothesis Accepted/Rejected
Subsidy	-.033	Rejected
Innovative Direction	-.185	Rejected
Standard Setting	.208	Accepted
Infrastructure	-.139	Rejected
Security and Privacy	.606	Accepted
Awareness	.464	Accepted

RECOMMENDATION

According to our research we can recommend that the government can provide three variables: standard setting, security and privacy and awareness that we have taken to improve the growth of the E-commerce sites. First of all, security and privacy, this particular factor has the highest value of Standardized Coefficient Beta of (.606). So the government has to make the e-commerce sites more secure and make sure that while purchasing no one loses their money and also they need to improve payment gateways.

The second most significant factor is awareness with the Standardized Coefficient Beta of (0.464). So here the government should help to organize campaigns that will increase the number of users of the E-Commerce sites and the people should know briefly about the potential benefits of using E commerce sites.

Lastly we would say the government should improve standard settings of the E-Commerce sites. Because it has also a positive Standardized Coefficient Beta value of (.208). The government needs to make sure that the e-commerce sites are acting according to the rules and regulation and make sure they are providing premium services to the consumers.

CONCLUSION

The study is conducted to show that the factors of government role are the significant predictor of the growth of E-Commerce sites in Bangladesh. And after analyzing it all the independent variables have proven to be the true predictor of the dependent variable as they have significant positive relationship. From this research it is easy to understand now that what

governmental factors actually impact the E-Commerce sites to grow. The factors of government role in this research are subsidy, innovative direction, infrastructure, standard setting, security and privacy and awareness. The outcome of this research is able to provide the government knowledge and ways to improve the E-Commerce site's growth. If the government takes necessary steps to improve the variables or factors, we mentioned the E-commerce sites of Bangladesh can grow significantly. And further study can be done on this issue to fulfill the gap of our research.

Acknowledgement

This research paper was a requirement for the course E-Business (MGT 3225) at United International University, Bangladesh under adjunct faculty, Ahmed Imran Kabir.

REFERENCES

- AlGhamdi, R., et al. (2011). Factors influencing Saudi customers' decisions to purchase from online retailers in Saudi Arabia: a quantitative analysis. IADIS International Conference e-commerce 2011.
- Amadeo, K. (2011). "Government Subsidies (Farm, Oil, Export."
- Christian Mbayo Kabango, A. R. A. (2011). "Factors influencing e-commerce development: Implications for the developing countries."
- Eid, M. I. (2011). "DETERMINANTS OF E-COMMERCE CUSTOMER SATISFACTION, TRUST, AND LOYALTY IN SAUDI ARABIA ".
- Johnson-George, C., Swap, Walter C. (1982). "Measurement of specific interpersonal trust: Construction and validation of a scale to assess trust in a specific other."
- Karunasena, K. and H. Deng (2012). "Critical factors for evaluating the public value of e-government in Sri Lanka." *Government Information Quarterly*29(1): 76-84.
- Kee, H. W. and R. E. Knox (1970). "Conceptual and methodological considerations in the study of trust and suspicion." *Journal of conflict resolution*14(3): 357-366.
- Licker, A. M. P. S. (2005). "Licker, P.S.: eCommerce adoption in developing countries: a model and instrument. *Information and Management* ".
- Miyazaki, A. D. and A. Fernandez (2001). "Consumer perceptions of privacy and security risks for online shopping." *Journal of Consumer affairs*35(1): 27-44.

- Moon, M. J. (2002). "The evolution of e-government among municipalities: rhetoric or reality?" *Public administration review***62**(4): 424-433.
- Park, C.-H. and Y.-G. Kim (2003). "Identifying key factors affecting consumer purchase behavior in an online shopping context." *International journal of retail & distribution management***31**(1): 16-29.
- Pouloudi, A. P. N. (2000). "The Government's Role in Improving Electronic Commerce Adoption."
- Roscoe, J. T. (1975). *Fundamental research statistics for the behavioral sciences* [by] John T. Roscoe.
- Sathye, M. (1999). "Adoption of Internet banking by Australian consumers: an empirical investigation." *International Journal of bank marketing***17**(7): 324-334.
- Suki, N. M. and T. Ramayah (2010). "User acceptance of the e-government services in Malaysia: structural equation modelling approach." *Interdisciplinary Journal of Information, Knowledge and Management***5**: 395-414.
- WELLS, D. (2017). "THE ROLE OF GOVERNMENT IN PROMOTING E-COMMERCE."

Survey Questionnaire

Please fill up the answer sheet using the following scale by using tick sign or encircle the box where **1: Strongly Disagree 2: disagree 3: Neutral 4: Agree 5: Strongly Agree**. The answers and your opinion is really crucial for our research and your concerned participation is highly appreciated. All of your answers will be secured and anonymous.

No	Question	Likert Scale				
	Subsidy					
1	Government provides cash subsidies/financial support to E-Commerce sites when it is needed	1	2	3	4	5
2	Government takes low tax from the E-Commerce sites on the revenues earned by them	1	2	3	4	5
3	E commerce sites are permitted to pay low interest when they take loan and it encourages business people towards e-commerce	1	2	3	4	5
4	The subsidies provided by the government to E-Commerce sites really help them to grow	1	2	3	4	5
	Innovative Direction					
5	Government introduces new or innovative technologies that can help E-Commerce sites to add unique features or grab better opportunities	1	2	3	4	5
6	Enough research and development is promoted for the E-Commerce sites	1	2	3	4	5
7	E-Commerce site builders get training opportunities that can help them to bring innovation	1	2	3	4	5
8	The government has a crucial role to see that innovator's intellectual property is properly protected	1	2	3	4	5
	Standard Setting					
9	The rules and regulations set by the government bound the E-Commerce sites to maintain same product quality globally	1	2	3	4	5
10	E-Commerce sites provide after sells service to their customers	1	2	3	4	5
11	Speed of response and delivery service are enough convenient for the customer	1	2	3	4	5

12	E-Commerce sites provide personalization and customization facilities to the users	1	2	3	4	5
	Infrastructure					
13	Technological infrastructure is developing in Bangladesh	1	2	3	4	5
14	People of both urban and rural area can access the internet	1	2	3	4	5
15	Regional, Cultural and Language differences are low in Bangladesh	1	2	3	4	5
16	In Bangladesh shipping is not so expensive	1	2	3	4	5
		1	2	3	4	5
	Security And Privacy					
17	You feel safe using bank/credit card information for online transactions through E-Commerce sites	1	2	3	4	5
18	You have faith to buy product or services even if an E-Commerce site is unknown	1	2	3	4	5
19	You never lost your money while transacting through E-Commerce site	1	2	3	4	5
20	E-Commerce sites ensure you that it will keep the frauds away from you and keep your information safe	1	2	3	4	5
		1	2	3	4	5
	Awareness	1	2	3	4	5
21	Social media has an important role to make the E-Commerce sites familiar to the potential customers	1	2	3	4	5
22	Enough promotional campaigns or activities are being conducted to promote the sites in rural areas	1	2	3	4	5
23	People are aware of the usefulness and the potential benefits of the E-Commerce sites	1	2	3	4	5
		1	2	3	4	5
	Growth of E-commerce Sites	1	2	3	4	5
24	Government provides subsidies to the E-commerce sites and helps to expand their business	1	2	3	4	5
25	There are several opportunities created by the government that let the E-Commerce sites to bring innovation and make them unique	1	2	3	4	5
26	E-Commerce sites needs to set a standard of their products and services to grow their business globally	1	2	3	4	5

27	In societies where the infrastructure is developed and ICT based, the growth of E-Commerce sites is higher	1	2	3	4	5
28	If you feel safe and secure only then you will use the E-Commerce sites	1	2	3	4	5
29	E-Commerce sites are able to ensure you that the information or data that they have about you are safe	1	2	3	4	5
30	You are aware enough and have knowledge of the E-Commerce sites to use them	1	2	3	4	5

Thank you for your time and patience. Have a good day.