

Problems & Prospects of E-Commerce in Bangladesh: A Study on Ajkerdeal.com

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Letter of Approval

This is to certify that the internship report on Problems and Prospects of E-commerce in Bangladesh: A Study on Ajkerdeal.com (A concern of bdjobs.com) which is prepared by Mr. Abul Khayer ID: 072-11-2068, BBA in Marketing, Department of Business Administration Faculty of Business & Economics of Daffodil International University. The report may be approved for presentation. Mr. Abul Khayer worked with the ajkerdeal.com as an intern and he has completed this report under my supervision.

I strongly recommend this report submitted by Mr. Abul Khayer may accept for presentation.

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Acknowledgements

All praises are due to Almighty Allah who enabled me to complete this report. This report entitled the perception of promoting a product/service through e-commerce site from the perspective of Ajkerdeal.com (A project of Bdjobs.com Ltd)

First and foremost, thanks to my internship supervisor Instructor Mr. Mohammad Masum Iqbal for pointing me in the right direction in the short period of time. The help given was most appreciated and help to give a better understanding on which areas of the dissertation needed to be improved.

I am deeply indebted to my colleagues without whom this report would not have been successful. Their invaluable suggestion and information have taught me much and as a result, my experience has been many folds better than it might have been.

Equally, I would also like to express my sincere gratitude and indebtedness to the Daffodil International University authority for their kind cooperation.

Executive Summary

Online shopping or online retailing is a form of electronic commerce, which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Alternative names are: e-shop, e-store, Internet shop, web-shop, web-store, online store, and virtual store.

Like other deal sites Ajkerdeal.com works like a connector between general customers and merchants. Ajkerdeal.com offers its customers a discount on behalf of the merchants based on prior agreement which leads its customers to the merchants' door. The main benefit for customers is the discount and for merchants it is increasing customer base and brand promotion.

At Ajkerdeal to promote a daily deal it costs merchants around BDT 5,000 to 10,000. The promotional strategy of Ajkerdeal.com to promote a daily deal is to ensure maximum exposure in a cost effective way. To ensure maximum exposure, Ajkerdeal only promotes one merchant at a time in each market. This strategy delivers the highest attention for a particular merchant. To promote a Daily Deal Ajkerdeal uses the following online promotional tools like banner at different websites, E-mail marketing to approximately 500000 subscribers, SMS broadcast, Facebook promotion, Banner at bdjobs.com Ltd.

Customer's benefit of Ajkerdeal.com is the discount on different products or services. To get these discounts customers buy coupons/products through online payment, Payment at the point of coupon/product delivery, Payment at Ajkerdeal office. There are delivery charges to deliver the coupon/products. Depending on merchant requirement customers either pays a partial or full advance payment of the discounted price offered by Ajkerdeal.com. In case of full advance payment customers simply show the coupon to the merchant and redeem the coupon by having the product or service.

Ajkerdeal.com takes time to deliver the product in Dhaka within 2 working days and outside Dhaka 3 to 5 working days. But generally all customers get their product next day after order confirmation for inside Dhaka and within 3 working days outside Dhaka

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Chapter 1

Introduction to Ajkerdeal.com

1.1 Introduction

Ajkerdeal.com is a prominent daily deal site in Bangladesh which is a concern of bdjobs.com. The site has already become a very popular online marketplace for a large segment of people who have access to the internet. Ajkerdeal has publicly launched its site on 20 November, 2011. The site is designed to offer exclusive and exciting discounted deals on branded consumer products and services on a daily basis. Ajkerdeal.com is the hub for all sorts of discount related information. This site is an opportunity for merchants to promote their business through a more modern way that is efficient and measurable, (Ajkerdeal Database).

Ajkerdeal offers discounts up to 100% in your city on popular businesses like Dining, Travel, Entertainment, Movies, Spa, Healthcare services, Fitness centers, Beauty parlors and lot more.

1.2 Background of the Study:

BdJobs.com Ltd. is the first and leading career management site in the country. Eight young business and IT professional backed by strong command over e-business and in-depth understanding of the needs of job seekers and employers in the country's context started this venture on July 2000.

The websites aim to explore maximum benefits of the Internet. BD Jobs believe this service will help the job seekers manage their career more efficiently. This site will also help employers solve many of the problems associated with traditional recruiting methods and allow them to save time and money.

Right after its launching, the site has been able to attract the Internet users in the country. The site regularly updates Job Information (on average more than 1800 valid job news are placed at any point of time at the site), provides facility to the job seekers for posting resume and online application. The site has also been able to get good response from a large number of organizations in the country who use an online job advertisement facility, online CV bank access and online application receiving and processing facility of www.bdjobs.com. Till now, more than 5500+ employers in the country have recruited more than 170,000 professionals at different levels for their organizations through the Bdjobs.com service, (Ajkerdeal Database).

1.3 Scope of the Study:

The main objective of the study is to accumulate a clear idea about E-commerce in Bangladesh. The understanding of e-commerce is widespread and find out the probable solution for barriers. More objectives are as follows:

- To evaluate the prospect of E-commerce in Bangladesh
- To know detail about ajkerdeal .com

1.4 Objectives of the study:

The study has been carried out with the following objectives

- ✓ To identify the prospects of E-commerce in Bangladesh;
- ✓ To explain E-commerce operations of Ajkerdeal.com;
- ✓ To identify problems related to E-commerce operations of Ajkerdeal.com if any;
- ✓ To make some recommendations to solve the problems;

1.5 Methodology of the study:

In conducting a research on a certain issue researcher has to adopt some methods and techniques. The logic of certain methodological approach depends on the nature and purpose of the study, and cost

factors are also considered in any particular approach. The present study is designed to get an overall idea about the present scenario of E-Commerce in Bangladesh. In this perspective qualitative method have been used during data collection, and open ended question are asked to interviewee.

Data collection

a) **Primary Data:** primary data includes the data or crude information from customers and merchants of ajkerdeal.com.

b) **Secondary Data:**

- Database of Ajkerdeal.com
- Surfing internet as a source of information

c) **Target Population:**

‘Population is the total group of people who meets certain criteria of interest to the researcher is called population’ (Lin, 1976: 146). In this research the target population comprises the customers of Ajkerdeal.com who purchase from online shop.

d) **Sample Size:**

- Customers of ajkerdeal.com : 49

e) **Sampling Techniques**

- The Random sampling techniques has chosen for the study.

f) **Method of data collection:**

- Personal Interview with customers & merchants of ajkerdeal.com.
- Personal observation of the company.

1.6 Limitations of the Study:

This report is not out of some limitations. Throughout the report I have faced a lot of problems. The findings that derived from group interview do not reflect the scenario of online transaction at every other organization. Although more or less overall scenario is same in most of the organizations that are doing business online, this research could be considered more complete if interviewees were selected from other organizations as well. Some of are:

- ✓ Limitations regarding proper information.
- ✓ No such specific cost information.
- ✓ There is no vast information given in the site.
- ✓ Lack of information about financial reports.

Chapter 2

Prospects of E-commerce In Bangladesh

2.1 Prospects of E-Commerce

During 1980's Ready Made Garments (RMG) sector emerged in Bangladesh. At the same period Europe and especially USA were at the pick of their economic cycle. Basically a high availability of cheap labor leading to significantly cheaper cost of garments attracted west to look at this part of the world to import garments.

Back then Telex was the only medium for cross border data communication. To get any material from foreign business delegates or receiving one was dependent on courier service. In mid-80s fax machines came in Bangladesh which not only replaced the previous orthodox machines, but also added speed of data transaction (Hossain, 2000). From late 80s to mid-90s, this period was pretty crucial for the development of E-commerce in Bangladesh as the following happenings created a base for it.

- 1989: Sheba Telecom Pvt. Ltd. (Now Banglalink) got a license to operate in rural areas which made it the first private telecom operator in Bangladesh and created a new industry that now is one of the successful industries in Bangladesh.
- 1993: Pacific Bangladesh Telecom Ltd (now Citycell) got a license and became the first mobile phone operator in Bangladesh.
- 1993: Email service started through the small private initiative.
- 1996: Grameen Phone got a license to operate in Bangladesh under GSM platform.
- 1996: First VSAT base data circuit was commissioned in Bangladesh that launched online internet service in Bangladesh (Internet, previous report, June 2013).

2.2 Problems of online shopping

The discussion shows that attitudes, technology, and socioeconomic factors all come into play in influencing people's choices to shop online. Which factors matter more? A statistical analysis that enables the relative effects of different factors to be pulled apart

suggests that several attitudinal measures strongly shape whether or not people shop online.

The baseline for analysis in this section is a users' response to the question about whether they had ever bought something online such as a book, toy, clothing, or music, to which 66% of online users responded "yes."

User concerns about sending personal or credit card information over the internet has the largest effect among several key attitudinal measures. If the 75% of internet users who "strongly agree" or "agree" that conveying this information online is problematic for shifted their views on this proposition, the share of the online population engaging in online shopping would be 7 percentage points higher than the present level (or 73% instead of 66%).

Users' perceptions of online shopping as a convenience has a significant impact on the chances internet users are participants in the online marketplace. As noted, most internet users already think online shopping is to some extent convenient; 25% strongly agree that it is, 53% agree, with 16% either disagreeing or strongly disagreeing that is. If the 16% of online users who disagree that it is convenient were tipped into the "agree" column, the share of the online population engaging in online shopping would be 3 percentage points higher than the present level (or 69% instead of 66%).

Turning to perceptions about online shopping as a time-saver, there is a smaller, but still significant boost to online shopping. If those who disagree that online shopping is a time-saver (25% of the online population) came to simply "agree" with this notion, the share of the online population engaging in online shopping would be 2 percentage points higher than the current average (or 68% instead of 66%).

Finally, technology makes a difference in whether people buy things online or not. People with broadband at home are more likely than dial-up users to have bought something

online, by a 74% to 59% margin, a difference that is significant even when socioeconomic and demographic characteristics are taken into account. If existing dialup users had high-speed connections at home, the incidence of online shopping would be 6 percentage points higher than it presently is.

It is important to underscore that the above figures are estimates, but they do convey the magnitude of the different things that influence the probability that someone will execute a transaction online. If efforts were devoted to changing attitudes about online shopping, the greatest payoffs would come from improving online users' comfort level by sending personal or credit card information over the internet

Chapter 3

E-Commerce Operations of Ajkerdeal.com

3.1 Operations of Ajkerdeal.com

In 2000 couple of creative minds started Bdjobs.com which 10 years later became the largest job site in Bangladesh. The staggering popularity of this site placed it among the top five most visited job portals in South Asia. As a part of service-development strategy, Bdjobs.com launched Ajkerdeal.com in November 2011. One of the key focuses of Ajkerdeal.com is to be established as a hub for all sorts of discount related information in Bangladesh .Ajkerdeal has publicly launched its site on 20 November, 2011. The site is designed to offer exclusive and exciting discounted deals on branded consumer products and services on a daily basis. Ajkerdeal.com is the hub for all sorts of discount related information. This site is an opportunity for merchants to promote their business through a more modern way that is efficient and measurable, (Ajkerdeal Database, 2013).

3.2 Ajkerdeal.com Management Team

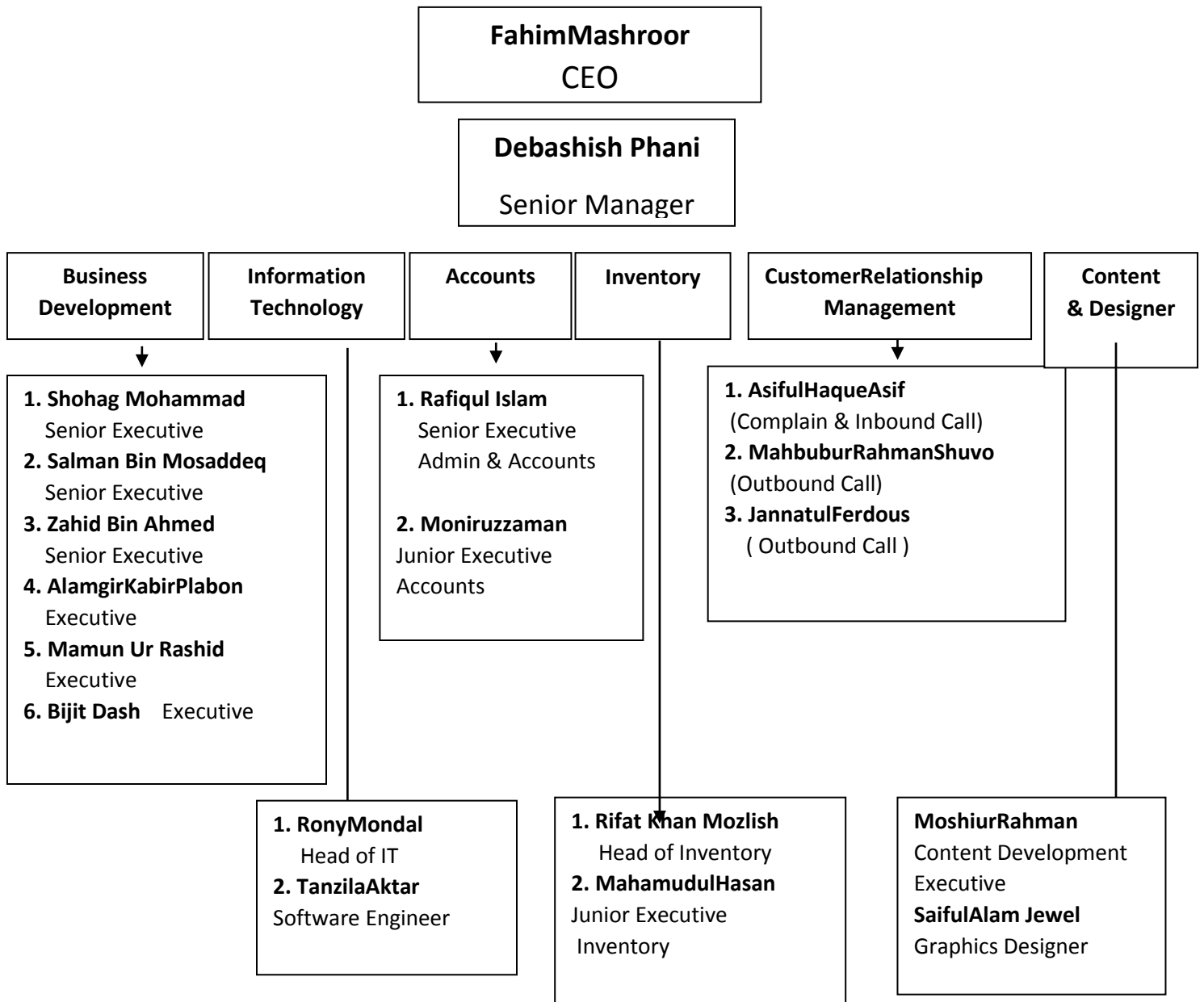


Figure 1: Ajkerdeal management Team

3.3 Business Model

Like other deal sites Ajkerdeal.com works like a connector between general customers and merchants. Ajkerdeal.com offers its customers a discount on behalf of the merchants based on prior agreement which leads its customers to the merchants' door. The main benefit for customers is the discount and for merchants it is increasing customer base and promote.



Figure 2: Ajkerdeal Business Model

(Ajkerdeal)

3.4 Target Market of Ajkerdeal.com

The first deal site of Bangladesh launched just 3years before Ajkerdeal.com. Within a couple of years after the launching of Ajkerdeal.com two more deal sites were launched. This gives a hint that it was a planned move by the entrepreneurs. The target market of deal sites is basically urban people. The clumsy traffic condition of urban areas gives deal sites an opportunity to create value in customers' life through taking out some hassle while bridges with merchants.

An online market is tough to evaluate due to its intangible nature and multifaceted mode of transaction. Porter's five forces model is a great tool to analyze the nature of an industry. But as deal sites are doing online business, it is hard to analyze the daily deal industry exactly based on Porter's five forces model.

However, based on the traits of some forces we can get a picture regarding this industry. For instance, as mentioned earlier, **the threat of new entrants** is low in this industry as the startup cost of a deal site is not that big. Developing a website for daily deal does not cost much. For other promotional tools like email and SMS, outsourcing can be a good option for entrepreneurs who do not have the backup like Ajkerdeal has.

There are many organizations in Bangladesh who offer bulk SMS and email service on databases of their own or developed by some other party. But the effectiveness of using these sorts of databases is a concern as in most cases they are not organized or maintained properly. The daily deal market has just started the journey. In future when more deal sites will emerge, the **threat of substitutes** will become a pretty big concern for players in this arena as the switching cost for both merchants and consumers are really low in this particular industry.

For daily deal sites merchants play the role of suppliers. In future with the growth of this industry, **suppliers bargaining power** will grow but it will not reach that stage which gives the suppliers a dominant role to determine the price for promoting a deal. Brand value for deal sites depends on how pellucid the ways of doing business are, and the quality of service delivered to both merchants and consumers.

When these will be maintained by deal sites it will lead to the growth of customers' trust which in the end will become a determinant to choose daily deal sites for the suppliers or merchants. With the development of this industry, **buyers bargaining power** from merchants' context will grow. But like suppliers bargaining power it will also stop to a certain point. From the context of buyers of deals, deal buyers do not possess the power to determine the price of a deal. Every merchant has a limit for offering discounts.

To make the market tough deal sites might give subsidy to make a deal more attractive. No matter what the situation is, people buy deals based on the price set by merchants and/or deal sites, (Ajkerdeal Database and Porter's five forces).

3.5 Online Marketing of Ajkerdeal

For merchants Ajkerdeal offers three types of services. As it is a deal site, the main service is Daily Deal. To make it a hub for all sorts of discount related information ajkerdeal do digital marketing or online marketing.

1. Daily Deal: When merchants look for promoting their product in a cost effective way incorporated with fact based results, then Daily Deal of Ajkerdeal is a perfect choice. Traditional promotional tools cost merchants a big chunk of money to promote their business. Depending on the rate of exposure common promotional tools like television, radio, billboard, and print ad costs range from BDT 25,000to 500,000 (sometimes even more). In case of traditional promotional tools the results that are generated are more or less ambiguous. But in case of online promotional tools comparing with traditional promotional tools it is less ambiguous as well as cost effective. At Ajkerdeal to promote a daily deal it costs merchants around BDT 5,000 to 8,000. The promotional strategy of Ajkerdeal.com to promote a daily deal is to ensure maximum exposure in a cost effective way. To ensure maximum exposure, Ajkerdeal only promotes one merchant at a time in each market. This strategy delivers the highest attention for a particular merchant. To promote a Daily Deal Ajkerdeal uses the following online promotional tools-

- a. **Website:** Usually Ajkerdeal promotes merchant's offers on its website for a period of 30 days. Depending on the attractiveness of the offer sometime it varies. Images and contents (description or offer detail) of a deal are pretty crucial for a deal especially when it is promoted through a conduit like a website. That is why utmost care is taken by the designers in designing these materials of a deal.
- b. **Email Marketing:** When merchants place their deal Ajkerdeal notifies it to the customers through email. The database Ajkerdeal uses to notify customers incorporates both Bdjobs database and the database of Ajkerdeal subscribers. The Bdjobs database incorporates email addresses that people used to open an account at Bdjobs.com. Since the Ajkerdeal database scenario is same. Only difference exists in the number of email addresses these two databases hold. Under Bdjobs database there are 1200,000 emails

addresses and under Ajkerdeal the number is 80,000 (increases every day). In total this database of 12,80,000 email addresses represents people from all over the country, diverse age group, occupation, and income level.

This database is very well organized as well. It takes 4 to 5 days to send email using the whole database. In case of sending email using the partial database the number of days goes down by half. On an average for the second day of email marketing customer queries regarding a new deal start in a full scale.

Considering all these having a little bit of planning on how many emails will be sent becomes pretty crucial. Depending on the availability of merchants offered products or services Ajkerdeal suggests merchants go for either full database or partial database marketing. But Ajkerdeal is not rigid about it. Even if a merchant's offer is not available all over the country but still merchant wants to use the full database Ajkerdeal sends email according to merchants' request.

- c. **SMS broadcast:** Ajkerdeal notifies its subscribers about every new deal through SMS. It works like an instant alert about a new deal for Ajkerdeal subscribers. The cell number database of Ajkerdeal consists 80,000 cell numbers of its subscribers which is also increasing every day. Using two separate numbers of two different operators under the masking of Ajkerdeal.com these texts are being sent.
- d. **Banner at Bdjobs:** The visibility of the largest job site in Bangladesh is really high. The extreme popularity of Bdjobs.com among job seekers made big MNC's like BAT, GP, Nestle, Banglalink, and the like to stay with Bdjobs for more than 10 years. As a concern of Bdjobs.com, Ajkerdeal uses this strength to promote merchant deals. Among 20 job category pages of Bdjobs.com Ajkerdeal uses 10 job category pages to promote merchants deal through a humongous banner that is worth of BDT 25,000 + vat.

- e. **Facebook Marketing:** After the renovation of Facebook through going timeline Facebook has been able to draw the attention of users who use Facebook for business purpose in a whole new way. Now Facebook provides detailed stats about a business page which is pretty crucial for businesses like Ajkerdeal.com. Currently Ajkerdeal Facebook fan page has 90,000+ fans which are generated using promotional tools like Facebook ad for the fan page promotion and events like laptop fair, BASIS soft Expo, etc. Without any artificial manipulation this fan base is getting generated everyday which gives it recognition among the mass people. When a new deal is live, Ajkerdeal promotes it on its Facebook fan page through an image along with a brief description about the offer and a direct URL link to that offer at Ajkerdeal.com.

A. Payment Method

1. Online payment: At Ajkerdeal.com customers can buy coupon using a debit or credit card authorized for online payment by the issuer bank. After a successful online payment customer get a pdf copy of the coupon on their email.

2. Payment at the point of coupon delivery: For customer's convenience Ajkerdeal delivers coupon and collect the coupon price at customers' convenient location. For this service, Customers do not pay any extra amount to Ajkerdeal.com or the merchant. This service is only available in Dhaka.

3. Payment at Ajkerdeal office: If the first two options are not convenient for customers, they can come and collect the coupon directly from Ajkerdeal office. For Hot discounts and Category discounts customers do not need, nay coupon as the information on hot discounts and category discounts are like references of merchants 'ongoing promotion.

A. Free Shipping: Ajkerdeal.com provides customer free shipping. Ajkerdeal do not take any kind of charges at the time of delivery. This service is applicable for all over Bangladesh. In Bangladesh there is none other who provides free home delivery all over the Bangladesh.

B. Discounts: Ajkerdeal.com provides discount on every deal. The tag line of ajkerdeal is surprises every day. All products are being sold at a discounted price than the market price.

C. Dedicated Customer Service: Here has dedicated customer service which helps all kinds of problem regarding the delivery issue, timing of delivery, quires about the product, after sales inquiry, online payment issue, Bkash process.

D. Timing of delivery: Ajkerdeal.com takes time to deliver the product in Dhaka within 2 working days and outside Dhaka 3 to 5 working days. But generally all customers get his product next day after confirmation order for inside Dhaka and within 3 working days outside Dhaka (Ajkerdeal Database, June 2013).

Chapter 4

Problems & Recommendations

4.1 Problems Identified:

E-commerce has many problems, among them following are crucial

1. Low speed internet connection: Poor speed of Internet is a major barrier in implementing electronic commerce. Since services of e-government are to be offered over internet, it is of no means possible to implement e-commerce without fast internet speed.
2. Lack of Popularity: This sector is just growing so it needs lot of marketing to make people know the benefits of e-commerce. In Bangladesh E-commerce is not popular yet like other country.
3. Product Quality: People are used to shopping going market, mall, super shop, where they can see the product and touch/trail the product.
4. Expensive bandwidth cost: Being a poor country most of the people have limited buying capacity. Bandwidth cost high means less users and it becomes a threat for e-commerce.
5. Lack of updated financial infrastructure: Usually e-commerce users wish to pay through online, but in Bangladesh online transection platform is not up to the mark.
6. Limited access/use of computer: Only megacities have computer literacy but majority people lives in rural areas and they are not even interested to use computer.
7. Language barrier: most of the e-commerce site is based on English language; people are scary about English so it decreases the interest of using e-commerce.
8. Literacy rate: The main issue in implementing e-commerce is to have its perceived usefulness among the people. In comparison with the developed countries, the rate of

literacy in Bangladesh is lower. Because of this lower rate of literacy, it is extremely difficult to make the mass people understand the effectiveness of electronic commerce.

9. Delivery system: after placing an order customer wants his product to be delivered in time this but at this moment there is no such delivery system which can serve timely, this is one of the threats for e-commerce.
10. Nonuser Friendly Interface: Purchase from online is a new experience to local people so they are not comfortable with the interface yet it takes much time to find detail about of a product, and the purchasing process is not known to mass people.

4.2 Recommendations:

1. Low Cost of bandwidth: cost of the internet plays a vital role to encourage people using internet, if the cost stays high it will be a threat for e-commerce.
2. High speed internet connection: First of all, the internet speed should be increased everywhere from the villages to megacities.
3. Quality of product: if customers get products which meet their expectation as well as quality then it would be one step ahead for e-commerce.
4. Vast Promotion: to become popular in earliest time e-commerce need huge promotion like billboard, TVC, leaflet, print media etc. so that people can find it easily.
5. Smooth online transection: Generally four parties are involved in an online transaction in Bangladesh- customers, merchants, e-payment gateways, and bank. When customers purchase something from merchant's websites, merchants send the transfer the request to overcome the barriers first and foremost priority should be given to the establishment of a clear regulation for online transaction. Government regulations work

like blue prints which also give positive signal and courage to entrepreneurs to come forward and invest in a new industry.

6. Awareness: The local people need to know the business opportunity as a whole including the payment method so that the market can grow more.
7. Logistics and delivery infrastructure: Leading logistics companies have recognized the growth in the ecommerce sector and are investing in their network to better address the opportunity. Some e-commerce companies are also building their own logistics. The average turnaround time for e-commerce deliveries has declined from 7-6 days to 1-3 days.
8. User Friendly : it's a new experience to people so it has to be more easy to use and there should be a direction so that users can easily get what they looking for spending less time
9. Dual Language Translation: Most of the people are not so good in English, so if the site's contents are written in bangle it would be more comfortable for people to buy online at the same time they will easily get the desire product with less time consumption.

4.3 Conclusion

In conclusion, having access to online shopping has truly transformed and influenced our society as a whole. This use of technology has opened new doors and opportunities that enable for a more convenient lifestyle today. Variety, quick service and reduced prices were three significant ways in which online shopping influenced people from all over the world.

However, this concept of online shopping led to the possibilities of fraud and privacy conflicts. Unfortunately, it has shown that it is possible for hackers to manipulate the system and access personal information. Luckily, today with the latest features of the technology, measures are being taken in order to stop hackers from inappropriately accessing private databases. Through privacy and security policies, website designers are doing their best to put an end to this unethical practice. By doing so, society will continue to depend upon online shopping, which will allow it to remain a tremendous success in the future.

At the end it is clear that online shopping would be a blessing for customers in terms of saving money as well as time. Government has major part to make sure the internet availability in country wide also price should be affordable to people as most of the internet users are middle class or below middle class.

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