

# Strengthening Consumer Trust in Bangladesh's E-Commerce: Factors and Strategies

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Fariha Islam, Wahid bin Ahsan  
Department of Human-centered Design  
Userhub

## Abstract

This study examines the key factors shaping consumer trust in Bangladesh's e-commerce sector using a mixed-methods approach, incorporating qualitative interviews with 14 key stakeholders and quantitative survey data from 100 online shoppers. The findings identify crucial drivers of trust, including product authenticity, payment security, post-purchase support, and logistical reliability. Trust is eroded by issues such as fake reviews, misleading product descriptions, and poor customer service, while secure payment options and transparent return policies are essential for rebuilding consumer confidence. Gaps in digital security and regulatory oversight further hinder trust development. The study offers practical recommendations for improving security measures, customer service, and transparent business practices in e-commerce platforms. It also highlights the unique challenges and opportunities for fostering trust in developing markets, particularly within Bangladesh's growing digital economy.

**Keywords:** e-commerce, consumer trust, Bangladesh, product authenticity, payment security, post-purchase support, developing markets, digital security, regulatory frameworks.

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## Introduction

E-commerce is a growing driver of economic growth worldwide, but the factors shaping consumer trust differ significantly between developed and developing markets. In Bangladesh, challenges such as infrastructural limitations, cultural dynamics, and weak regulatory frameworks complicate trust-building efforts (Aljifri et al., 2003). Consumer trust here is influenced by a combination of digital security, cultural factors, and business practices like return policies and customer service.

Trust-building mechanisms must be adapted to the socio-cultural contexts of developing regions. In individualistic cultures, institutional guarantees and security features often build trust (Meskaran & Ismail, 2012). In collectivist societies like Bangladesh, trust depends more on interpersonal recommendations and community loyalty (Isherwood et al., 2012). These dynamics highlight the need for localized trust strategies beyond technical measures.

Post-purchase experiences, such as return policies and customer service, also play a pivotal role. Studies show that lenient return policies can enhance trust and brand loyalty, especially in markets like Bangladesh, where logistical challenges complicate returns (Espinosa & Monahan, 2020; Ferdous & bin Ahsan, 2024). Similarly, responsive customer service is critical for maintaining trust (Ogunleye, 2013).

The Technology Acceptance Model (TAM) offers valuable insights into how trust, combined with perceived ease of use and usefulness, affects e-commerce adoption (Butt et al., 2022). In Bangladesh, trust-building strategies must address concerns like security features, payment gateways, and cash-on-delivery (COD), which remain crucial for consumers with limited trust in online transactions (Rashid & bin Ahsan, 2024).

This study investigates the factors influencing consumer trust in Bangladesh's e-commerce sector, integrating global trust frameworks with localized strategies to offer actionable insights for enhancing trust in developing markets.

## Methodology

### Research Design

This study employs a mixed-methods approach, combining qualitative in-depth interviews with quantitative survey data to explore the factors influencing consumer trust in Bangladesh's e-commerce sector. The qualitative component aims to gather rich, detailed insights from key stakeholders, while the quantitative data provides broader, measurable trends among online shoppers.

## Research Question

The study is guided by the following central research question: *What factors influence customers' perceptions of trustworthiness in electronic commerce, and how can these insights be used to enhance trust in online businesses?*

The following sub-questions further guide the investigation:

1. How do customers perceive the competence, benevolence, and integrity of online businesses in determining trustworthiness?
2. What role do trust-building measures, such as website features and transaction security, play in shaping customer trust in electronic commerce?
3. How do customers' previous experiences with online shopping influence their trust in e-commerce platforms?
4. How do demographic factors (e.g., age, gender, income) impact customer trust perceptions in electronic commerce?
5. What are the differences in trust perceptions between online shopping and traditional retail experiences?
6. How does the transparency of business practices, such as return policies and customer service responsiveness, affect customer trust in e-commerce platforms?
7. What improvements do customers suggest to enhance trustworthiness in electronic commerce?

## Participants

**Qualitative Component:** The qualitative study included 14 participants selected through purposive and snowball sampling techniques, chosen for their extensive experience in the e-commerce sector. The sample comprised a diverse group, including frequent and occasional online shoppers, business owners (ranging from small and medium to large enterprises), e-commerce platform developers (both frontend and backend), payment gateway providers (with a focus on security specialists), as well as tech industry analysts and regulatory officials. This selection ensured a broad range of perspectives on trust-related issues in the Bangladeshi e-commerce ecosystem.

**Quantitative Component:** For the quantitative survey, 100 respondents were selected through availability sampling, targeting the primary audience of online shoppers. The survey aimed to measure trust perceptions across various e-commerce platforms and demographic groups, providing a broader understanding of the factors influencing trust.

## Data Collection

Semi-structured interviews were conducted in person and via phone conferencing. Each interview lasted approximately 30 minutes, offering participants the opportunity to share in-depth insights about their experiences and perceptions of e-commerce in Bangladesh. All interviews were recorded with consent, transcribed verbatim, and anonymized to protect the identities of participants.

The survey was distributed online, targeting active online shoppers who engage with e-commerce platforms in Bangladesh. The survey included closed and Likert-scale questions designed to assess consumer trust, security concerns, and shopping behaviors.

## Data Analysis

Data from the interviews were analyzed using thematic analysis. The coding process, facilitated by ATLAS.ti software, involved identifying recurring themes related to trust, digital security, product authenticity, payment systems, and regulatory challenges. These themes were synthesized to uncover patterns and insights relevant to the research questions.

Survey data were analyzed using descriptive statistics to summarize the trends and factors influencing consumer trust. Key metrics such as customer reviews, return policies, and secure payment options were evaluated to quantify their importance in shaping consumer perceptions of trust.

## Ethical Considerations

This study adhered to the ethical guidelines set forth by the American Psychological Association (APA, 2017). All participants provided informed consent prior to participation, and their confidentiality was maintained throughout the research process.

## Findings

This section synthesizes key insights from both qualitative interviews and the quantitative survey, highlighting the factors that influence consumer trust in Bangladesh's e-commerce sector. The findings are organized around central themes that emerged from the data analysis, including issues related to product authenticity, payment security, regulatory frameworks, and logistical reliability.

## Trust Issues in E-Commerce

Both the qualitative interviews and the quantitative survey revealed that trust remains a critical concern for Bangladeshi consumers when engaging with e-commerce platforms.

### Fake Reviews and Misleading Information

Frequent online shoppers expressed concerns about fake reviews and misleading product descriptions, which significantly erode trust in e-commerce platforms. One such shopper noted, *“The product reviews felt manipulated, and the actual product didn’t match the description”* (Case OS01). This issue was especially pronounced in categories like clothing and electronics, where the disparity between expectations and the actual product received often leads to disappointment.

Survey data supports these insights, with 33% of respondents indicating that customer reviews and ratings are the most influential factor in their decision to trust an online platform (Table 1). Moreover, 24% of respondents highlighted the importance of detailed product descriptions in influencing their trust, particularly in categories where accuracy is critical, such as electronics and fashion. Shoppers also emphasized that new or less-established sellers tend to have fewer reviews, making it harder for consumers to assess their trustworthiness. This gap creates a dependency on platforms or sellers with a strong review history, as unreliable or manipulated reviews contribute to consumer hesitation.

To address these concerns, businesses need to ensure the authenticity of customer reviews and provide accurate, detailed product descriptions, especially in high-demand categories like fashion and electronics.

**Table 1. Factors Influencing Trust in E-Commerce Platforms**

Factor	% of Respondents
Customer reviews and ratings	33%
Return policies	29%
Website security features	27%
Product details	24%
Promotions and discounts	11%

*Table 1: Key factors driving consumer trust in e-commerce, based on survey responses.*

### Scams and Fraudulent Activities

A significant issue raised by consumers is the prevalence of scams and fraudulent activities on e-commerce platforms. Several participants shared experiences of undelivered products or receiving incorrect items, with little to no response from customer support. One frequent online shopper mentioned, *“I’ve had instances where the product never arrived, and the support was unreachable”* (Case MA01). These

experiences fuel a sense of vulnerability, especially when platforms fail to provide reliable post-purchase support.

Survey data indicates that 50% of respondents identified secure payment options as crucial, and 58% emphasized the importance of clear return policies to help mitigate the risks of fraudulent transactions (Table 2). Younger shoppers, particularly those aged 25-34, made up 49% of the respondents and are likely more active in the online shopping space. This demographic is more frequently exposed to e-commerce platforms and, as a result, may experience a higher risk of encountering fraudulent activities. Additionally, 32.3% of respondents shop online occasionally (once a month), which may increase their vulnerability to scams due to unfamiliarity with certain platforms.

Participants frequently mentioned that platforms with inadequate fraud detection systems and unreliable customer service are viewed with skepticism. To address these trust issues, e-commerce businesses must prioritize the implementation of robust fraud detection mechanisms and responsive customer support systems. Ensuring secure payment gateways and transparent return policies can also play a critical role in restoring consumer confidence and reducing the occurrence of scams.

**Table 2. Importance of E-Commerce Features for Trust**

Feature	% of Respondents
Clear return policies	58%
Secure payment options	50%
High-quality product images	44%
Detailed product descriptions	61%

*Table 2: Essential features that enhance trust in online shopping platforms.*

## Regulatory and Digital Security Gaps

Interviews with both consumers and e-commerce professionals revealed widespread concerns about the lack of regulatory oversight and insufficient digital security in Bangladesh's e-commerce sector.

### Weak Regulatory Frameworks

Several participants, including an e-commerce market analyst, raised concerns about the inadequacy of current regulations in protecting consumers. As the analyst noted, *"The legal frameworks haven't kept pace with the rapid growth of e-commerce, leaving many consumers exposed to scams"* (Case MA01). This regulatory gap leaves consumers vulnerable to fraudulent practices and reduces their confidence in online transactions.

Survey findings align with this sentiment, with 27% of respondents identifying website security features, such as HTTPS and SSL certificates, as critical to establishing trust (Table 1 in the previous section).

Additionally, 24% of respondents emphasized the importance of website design and usability in influencing their trust in an online store. This highlights that aside from regulatory protections, consumers are also highly sensitive to the technical and aesthetic aspects of e-commerce platforms, which contribute to the perception of security and professionalism.

### Digital Security Concerns

The issue of digital security was also raised by both consumers and developers. A web developer highlighted the necessity for robust encryption protocols and real-time fraud detection systems, stating, *“Real-time fraud detection and strong encryption are essential for securing transactions and preventing data breaches”* (Case Dev01). Survey data further supports this, with 50% of respondents considering secure payment options as a critical factor when shopping online (Table 2).

To address these concerns, e-commerce platforms need to invest in advanced security technologies, such as multi-factor authentication and encryption. Additionally, regular security audits and improvements in data protection policies are essential to building consumer confidence. Strengthening regulatory frameworks and collaborating with government agencies to update e-commerce laws will also enhance trust in online transactions.

### Supply Chain and Delivery Inefficiencies

Another critical issue affecting consumer trust in e-commerce platforms is the efficiency of the supply chain, particularly regarding delivery delays and product handling.

#### Delayed and Inconsistent Deliveries

Several participants shared frustrations about delayed deliveries and poor product handling, both of which undermine their trust in e-commerce platforms. One frequent online shopper explained, *“My deliveries are often late, and sometimes the items are damaged or not as advertised”* (Case MA01). These inconsistencies were especially prevalent for high-demand items such as clothing and electronics, where customers often experience a mismatch between their expectations and what they actually receive.

Survey results also reflect these concerns, with 42% of respondents emphasizing the importance of easy navigation and high-quality product images, which contribute to their overall trust in the platform’s ability to deliver on promises (Table 2 in the previous section). In addition, 32.3% of respondents shop online occasionally (once a month), and this group may be more sensitive to poor delivery experiences, as they are less familiar with the platform’s delivery reliability.

Consumers indicated that platforms with unreliable delivery services are seen as less trustworthy, and repeated negative experiences result in decreased likelihood of future purchases. To mitigate these trust

issues, businesses need to improve logistics by offering real-time tracking, ensuring faster delivery times, and enhancing quality control. Providing more accurate product descriptions and setting realistic delivery expectations can further reduce consumer dissatisfaction and help build long-term trust.

## Consumer Preferences and Payment Methods

The survey data provided valuable insights into consumer preferences for payment methods and the types of products they frequently purchase online, which have direct implications for trust-building strategies.

### Cash on Delivery (COD)

One of the most popular payment methods among consumers is Cash on Delivery (COD). Many participants opted for this method to avoid the perceived risks associated with online payments. One frequent online shopper expressed their preference for COD, stating, *"I feel safer paying after I've received and checked the product"* (Case OS01). This reflects a general distrust in digital payment systems, with consumers fearing fraud or payment failures during online transactions.

The survey findings further emphasize this preference, with a significant portion of respondents choosing COD over digital payments. While 50% of respondents highlighted secure payment options as critical for building trust (Table 2), many consumers still prefer COD due to its perceived safety. Furthermore, the survey data shows that online payment methods are less commonly used, reinforcing the need for businesses to improve the perceived security of online gateways by implementing features such as multi-factor authentication and encryption to encourage wider adoption of digital payments.

### Types of Products Purchased

The survey also revealed that 27% of respondents primarily purchase clothing and accessories online, followed by electronics and books (Table 3). These categories are particularly sensitive to trust issues, as consumers often report dissatisfaction when product quality does not meet expectations. One participant mentioned receiving an item that did not match the description, leading to a negative shopping experience (Case OS01). In addition, 15% of respondents also purchase health and beauty products, a category where trust is especially critical due to safety and quality concerns.

To address these concerns, businesses must ensure accurate product descriptions, especially for high-demand categories like clothing, electronics, and health products, where discrepancies between the description and the actual product can significantly damage trust.

**Table 3. Popular Products Purchased Online**

Product Type	% of Respondents
Clothing and accessories	27%



<b>Electronics</b>	21%
<b>Books and media</b>	18%
<b>Health and beauty products</b>	15%

Table 3: Top product categories frequently purchased by e-commerce consumers.

In summary, the convergence of qualitative and quantitative data underscores the multifaceted nature of consumer trust in e-commerce, revealing critical areas for improvement in security, transparency, and service quality that are essential to fostering greater consumer confidence in Bangladesh's online marketplace.

## Discussion

The findings reveal several critical factors shaping consumer trust in Bangladesh's e-commerce sector. This section interprets these findings, aligning them with theoretical models and existing literature to illuminate the unique trust challenges within this market.

### Trust Issues in E-commerce

Consumer concerns about fake reviews and misleading product descriptions are significant barriers to trust, with 33% of respondents citing customer reviews as a key influence, especially in categories like clothing and electronics. This finding supports the Technology Acceptance Model (TAM), which highlights trust as a fundamental determinant of e-commerce adoption (Pavlou, 2001). In Bangladesh, where interpersonal recommendations often outweigh institutional guarantees (Isherwood et al., 2012), manipulated reviews undermine trust in both new and established sellers.

This issue is also reflected in Rashid & bin Ahsan (2024), where the importance of accurate product descriptions and authentic reviews is highlighted as essential for fostering consumer trust, particularly in high-demand product categories. Unreliable product information discourages both first-time buyers and returning customers, undermining overall consumer confidence.

### Digital Trust and Cybersecurity

Concerns over payment security and fraud prevention were prominent in both interviews and surveys, with 50% of respondents identifying secure payment gateways as crucial for trust. These concerns reflect broader global research on the importance of perceived security in e-commerce (Chellappa & Pavlou, 2002). The absence of robust fraud detection systems in Bangladesh further exacerbates trust issues, making digital fraud a significant concern. Strengthening security through measures like encryption and multi-factor authentication is vital, as noted in studies on developing markets (Apau & Koranteng, 2019).

Additionally, Rashid & bin Ahsan (2024) emphasize the critical role of security features such as HTTPS and SSL certificates in shaping user trust. These digital trust mechanisms are essential to address concerns in Bangladesh's e-commerce environment, where consumers continue to be wary of online payment systems.

### Post-Purchase Trust Factors: Returns and Customer Service

Post-purchase experiences, particularly regarding return policies and customer service, are critical trust determinants, with 58% of respondents emphasizing the importance of clear return policies. This finding aligns with Ferdous & bin Ahsan (2024), which underlines the role of transparent and customer-friendly return processes in enhancing trust and loyalty in Bangladesh's e-commerce sector.

Moreover, customer service also plays a pivotal role in maintaining trust, with participants expressing frustration over unresolved issues related to undelivered or incorrect items. Effective service recovery, as highlighted by Kim et al. (2008), is essential for restoring trust after negative experiences, and the absence of reliable support can lead to customer attrition. The role of customer service responsiveness was further emphasized in Ferdous & bin Ahsan (2024), which found that improving service efficiency directly influences consumer trust.

### Logistical and Delivery Challenges

Delivery reliability emerged as a major concern, with 42% of respondents citing delayed or damaged deliveries as significant issues. These logistical problems, especially in high-demand categories, contribute to perceptions of unreliability, echoing findings by Butt et al. (2022) and Ogunleye (2013), who emphasize that timely deliveries are essential for maintaining consumer trust. In Bangladesh, improving the supply chain and delivery infrastructure is crucial to addressing these trust gaps and preventing customer dissatisfaction.

### Consumer Preferences and Payment Methods

Cash on Delivery (COD) remains the preferred payment method in Bangladesh, reflecting widespread distrust of digital payment systems, as noted in global studies (Kim et al., 2008). While 50% of respondents consider secure payment options important, many still opt for COD, underscoring the need to enhance the perceived security of digital payment systems. Rashid & bin Ahsan (2024) similarly noted that the preference for COD is tied to concerns over fraud protection and the perceived unreliability of digital payment gateways. Enhancing security features and implementing robust fraud detection technologies could help shift preferences toward online payment methods.

The findings highlight how factors such as product authenticity, payment security, post-purchase support, and logistical reliability play pivotal roles in shaping consumer trust in Bangladesh's e-commerce sector. While these insights resonate with broader global frameworks, they also point to specific challenges unique to developing markets. With these considerations in mind, the next section outlines actionable recommendations aimed at addressing these trust gaps and fostering long-term growth in the industry.

## Recommendations

To enhance consumer trust in Bangladesh's e-commerce platforms, several key strategies should be implemented, focusing on the major concerns identified in this study: product authenticity, payment security, post-purchase support, and logistics.

1. **Ensure Product Authenticity and Transparency:** E-commerce platforms should implement automated review verification systems and conduct manual moderation to reduce fake reviews (Rashid & Ahsan, 2024). Ensuring accurate product descriptions with high-quality images and detailed specifications, particularly in sensitive categories like electronics and clothing, is critical. Regular audits and penalties for non-compliant sellers will further enhance transparency.
2. **Strengthen Digital Security and Fraud Prevention:** To reduce concerns about payment fraud and data breaches, platforms should adopt multi-factor authentication, data encryption, and real-time fraud detection systems (Chellappa & Pavlou, 2002). Offering payment protection guarantees and promoting secure payment options will enhance trust in digital transactions (Kim et al., 2008). These features are vital for reassuring consumers about the safety of their personal and financial data.
3. **Improve Post-Purchase Support:** Clear and transparent return policies, supported by real-time updates during the return process, will help address post-purchase trust concerns (Espinosa & Monahan, 2020; Ferdous & bin Ahsan, 2024). Providing 24/7 customer support through multiple channels, with quick and effective issue resolution, will also contribute to improved post-purchase satisfaction (Kim et al., 2008).
4. **Optimize Logistical Efficiency:** Improving delivery reliability through real-time tracking and ensuring that reliable logistics partners are used will help meet consumer expectations. Implementing quality control during shipping and proactively communicating delays will further reduce dissatisfaction (Butt et al., 2022). Platforms should focus on delivering on promises made at the point of sale to enhance consumer confidence.
5. **Address Regulatory and Market Gaps:** Strengthening regulatory oversight and consumer protection laws related to data privacy, product authenticity, and returns is crucial for fostering long-term trust (Aljifri et al., 2003). Businesses should collaborate with policymakers to advocate for

stronger protections and educate consumers about their digital rights and protections (Apau & Koranteng, 2019). Industry coalitions can also play a role in shaping policy changes.

6. **Encourage Digital Payment Adoption:** To reduce reliance on Cash on Delivery (COD), platforms should offer incentives such as discounts or cashback for digital payment use. Clear communication about payment security guarantees and the use of fraud protection technologies will help build trust in online payments (Chellappa & Pavlou, 2002; Kim et al., 2008). Educating consumers about the safety of digital transactions can also gradually shift preferences towards more convenient payment methods.

By addressing the core concerns of product authenticity, payment security, logistics, and post-purchase support, platforms can significantly enhance consumer trust in Bangladesh's e-commerce ecosystem. These strategies, when implemented effectively, will contribute to building a more secure and reliable online shopping environment.

## Conclusion

This study investigated the factors influencing consumer trust in Bangladesh's e-commerce sector, utilizing both qualitative interviews and quantitative survey data. The results show that trust is shaped by key elements such as product authenticity, payment security, post-purchase support, and logistical reliability. Critical issues like fake reviews, misleading product descriptions, and poor customer service significantly undermine consumer confidence, while secure payment options and transparent return policies are vital for rebuilding trust in e-commerce platforms.

The study also emphasizes the need to address digital security gaps and strengthen regulatory frameworks to protect consumers from fraudulent activities. As e-commerce expands in Bangladesh, businesses must focus on these areas to foster greater consumer confidence and build long-term customer loyalty. Implementing trust-building strategies that align with the local socio-cultural context, such as ensuring transparent business practices and offering secure payment methods, is essential for driving e-commerce growth in this developing market.

By understanding and addressing the specific trust issues in Bangladesh, e-commerce platforms can implement targeted improvements to enhance customer experience and increase trustworthiness. These findings contribute to a better understanding of consumer trust in developing markets and offer practical insights for businesses aiming to succeed in Bangladesh's evolving digital economy.

## Limitations and Future Research

While this study provides valuable insights into consumer trust in Bangladesh's e-commerce sector, certain limitations should be acknowledged. The sample size for both the qualitative and quantitative components, though sufficient for exploratory research, limits the generalizability of the findings to the broader population. Additionally, the study focused primarily on active online shoppers and key stakeholders, which may have excluded perspectives from less frequent users or those hesitant to engage in e-commerce due to trust issues.

Future research could expand by incorporating a larger and more diverse sample, including individuals from different demographic backgrounds, regions, and levels of online engagement. Investigating the impact of emerging technologies, such as blockchain and AI-powered fraud detection systems, on consumer trust would also provide valuable insights. Longitudinal studies could further explore how trust evolves over time, particularly as e-commerce platforms adopt new trust-building measures.

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## Declaration of Interest

The authors declare no conflicts of interest related to this study. This research was conducted independently and was not influenced by any external funding or affiliations.

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