Report on

Revolution of E- Business in Bangladesh

Submitted to

Ahmed Imran Kabir

Adjunct Faculty

Submitted by

Md. Shakibur Rahman

ID : 111 162 068

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Ahmed Imran Kabir

Adjunct Faculty

School of Business & Economics

United International University

Subject: Internship Report submission

Dear Sir,

I glad to tell you that as a demand of my graduation I even have completed my Project on Future of e commerce in Bangladesh.I'm happy to represent you my Project on Future of e-commerce in Bangladesh It was a great chance for me to work to make a report on emerging e commerce of our country. I have followed the rules given to my project supervisor moreover,I am terribly grateful to you sir for your an honest vary of facilitate and helpful pointers amid collateral toward composing this report.

It will involve wonderful joy on behalf of me if the report are able to do its goal and it'll be unimaginable delight to from you with regard to the present report.

Sincerely Yours

Md. Shakibur Rahman

Id : 111 162 068

School of Business and Economics

United International University

Acknowledgement

At first I would wish to convey Almighty Allah for providing me information & ability to finish this report.I would like categorical my feeling & thanks to my supervisor Ahmed Imran Kabir for assisting me in every way to complete this report. I am very glad to get this opportunity.

Executive Summary

During recent years, E-commerce has opened a innovative era at intervals the history of looking out trend in People's Republic of Bangladesh. it's created a massive opportunities to every customers and merchants This research examines the advantages and disadvantages of e-commerce in Bangladesh.The history and progress of the e-commerce sector in Bangladesh, as well as the study area's aims, methodology, and constraints, are all discussed at the outset of this paper. With the help of secondary data, the current market conditions and opportunities in this industry have been briefly described. Furthermore, there are threats of technical, legal, restrictive aspects of this explicit sector of business. Finally, some ideas to strengthen the e-commerce sector are included in this paper.

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Chapter 1 : Introduction

2. Background of the report

E-commerce has been emerging within the business scene everywhere the globe for quite it slow currently, and Bangladesh has been of no exception. However the trend has been gaining a lot of momentum within the country in recent times, because of the pandemic delivery physical markets to a halt for an extended time. From the appearance of it, it's safe to mention that the trend is here to remain

3. Objective of the report

The main purpose of this report is to look out e-commerce business possibilities and obstacles in Bangladesh. The specific objectives of this report are:

1. To understand the financial needs of an e-commerce organization.
2. Expenses related to the implementation of an e-commerce business platform
3. Learn about government decisions that benefit the e-commerce industry.
4. The main issues in Bangladesh's e-commerce industry

4. Motivation of the Report

E-commerce could be a large a part of the economy and It is important to businesses that sell their merchandise or services on-line in Bangladesh. E-commerce provides businesses the power to succeed in a lot of customers than old retail reaches. With numerous individuals creating their purchases on-line, & it's the fastest-growing retail market. However the web, currently anyone can purchase through on-line tools like social media promoting, email promoting, programme promoting, pay per click ads, and SEO contacts. E-commerce permits businesses, to enhance the understanding of their clients. Now a days Customers are shifting to shopping online as time goes on, for the sake of convenience, cost, and the ability to understand products in real time.That's why the importance of e- commerce will grow in near future.

5. Scope and limitations of the report

In this document, I managed to capture the prospects and challenges of e-commerce in Bangladesh. In this research, I have outlined the numerous challenges in the e-commerce market as well as the future potential for e-commerce sector strategy.

Moreover, there are several limitations I have faced:
1. Because of Lockdown due to Covid-19 I was unable to visit the e-commerce offices.
2. All stated recommendations in this study are based on educational knowledge and professional experience.
3. Alternative solutions to the issues of the e-commerce platform may face in business .
4. Due to bindings of knowledge revelation policy of organization, various personnel couldn't gather all information.

Chapter 2 : Industry Analysis

6. Overview and history

E-commerce sector includes large prospects to the sector because it is continue dealings anytime and feasible to require order for products. It makes the economic activities additional dynamic and flexible. Within consequent five years,the e-commerce business expected to travel into the maturity stage. the complete system shall additionally reach level necessary to support the business. Covid-19 pandemic has been led to change the shopper behaviour. The contact less economy has become a play a vital role in this pandemic situation, the younger generations can effortlessly shift to e-commerce markets. Now a days even our senior citizen have bKash wallets and area unit ordering through Facebook outlets or from ChalDal.com. E-Commerce first appeared in Bangladesh in the late 1990s. The earlier E-Commerce sites were actually gift sites aimed at Non-Resident Bangladeshis (NRBs) living in other regions. All of the websites were mostly based outside of Bangladesh and have Bangladeshi affiliates. As of November 2017, Bangladesh had 40 million active internet users, according to Google That is genuine gold for the entire people. There are 14 million daily active web users among them, accounting for 8.7% of the entire population.

1. Trend and growth

Because of the implications of technological advancements in the world of business, e-commerce could be a great accomplishment. The e-commerce sector might be worth a thousand core taka in 2016-2017 business years & also managed the employment of 50000 peoples.Bangladesh can expertise around 72% growth in E-commerce business in a year. The explanation is that the quality of on-line searching is gradually and steadily improving. E-commerce is defined as a digital marketplace in which a customer may easily research and obtain product information. Consumer can differentiate between

goods or services from other e-commerce websites, and the e- commerce company will deliver it to the customer's door. In 2017, the B2C e-commerce market accounted for USD 110-115 million (about BDT 900 crore) of the total retail sector of 133,571. According to experts, the number of web subscribers in Bangladesh will expand in the near future, and by 2020, the country would have 18.3 million.

2. 2.3 Customer mix

There are Six category of e-commerce exists
1. B2B (Business to Business)
2. B2C (Business to Consumers)
3. C2C (Consumer to Consumer)
4. C2B (Consumers to Business)
5. B2A (Business to Administration)
6. C2A (Consumers to Administration)

From this category according to the E-Commerce association of Bangladesh(e-Cab)
 3 of them are common business practice in Bangladesh :
1. B2B (Business to Business)
2. B2C (Business to Consumers)
3. C2C (Consumer to Consumer)

A) **B2B (Business to Business**)

In Bangladesh's major cities, business to client has grown commonplace. According to a survey published by e-CAB, E-commerce shoppers are classified in three main cities: Dhaka, Gazipur, and Chittagong. These three cities account for 80 percent of all shoppers. Chittagong is 35 percent in Dhaka, the city is 29 percent, and Gazipur is 15 percent. Sylhet and Narayanganj are two cities that are seeing surprise expansion. (e-CAB, 2018)

Meanwhile, according to another report, there are over 2500 e-commerce websites and 8000 e-commerce pages on Facebook & other social media that are in operation (export.gov, 2017)

B) B2C (Business to Consumers)

According to the E-Commerce Report 2016, Bangladesh is among the top ten economies in terms of the difference between the actual and actual share of web users purchasing online (UNCTAD,2016). According to a survey published in November 2017 by New Age (daily newspaper), the e-commerce sector is predicted to expand 17 percent in 2017, with a market size worth $110-115 million, up from $65-70 million in 2016.Despite the fact that e-commerce accounts for only 0.7 percent of the total retail market in the country (new age BD, 2017). The market is rapidly expanding, as is the amount of sales. According to a recent studies, the current e-commerce market volume has increased to $230-240 million, with annual growth of 45-50 percent.

a) C2C (Consumer to Consumer)

In Bangladesh, the most widespread type of business is e-commerce. Several Business-to-Business and Business-to-Consumer e-commerce sites, such as Bikroy.com, where anyone may post an advertisement to sell something to anyone, have experienced exponential growth in recent years.
 2000 on-line businesses have formed in Bangladesh, according to BASIS (Bangladesh Association of Code and Data Services) (ICT and e-commerce booming in Bangladesh, 2014). Marketing researchers have stated that internet systems administration and mobile phone scope encourage them to meet customers on the internet and deliver a nice and straightforward shopping experience.(ICT and E-commerce booming in Bangladesh 2014) . Together with e-ticket purchases and Social media platform deals, the market has an annual turnover of roughly Taka 10 billion. Furthermore, it is progressing at a rapid rate, with a period increase of 20-25 percent,

according BASIS data disclosed to money specific (ICT and e-commerce booming in Bangladesh, 2014)

3. List of E- Commerce sites in Bangladesh

Name	Website	Type of Business
Daraz	www.daraz.com	B2C
Evaly	www.evaly.com	B2B /B2C
Ajker deal	www.ajkerdeal.com	B2C
Rokomary	www..rokkomary.com	B2C
Chaldal	www.chaldal.com	B2C
Pickaboo	www.pickaboo.com	B2C
Othoba	www.othoba.com	B2C
Bagdomm	www.bagdoom.com	B2C
Sell bazar	www.sellbazar.com	C2C
Priyoshop	www.priyoshop.com	B2C
Aleshamart	www.aleshamart.com	B2B/B2C
Bikroy	www.bikroy.com	B2B/ B2C
Sheba	www.sheba.xyz	B2C

4. SWOT Analysis

SWOT Analysis is a easy way to helpful for.a methodology for assessing an organization 's strengths, weaknesses, opportunities, and threats. It provides organizations in focusing on what they do well, managing what they don't, controlling risk, and seeking the best possible advantage of probabilities for success. In Bangladesh most of the e- commerce doing B2C business

Strength	Weakness	Opportunity	Threats
Revenue comes from seller subscription fee, transaction fee.	High subscription fees for seller	Eliminating market middleman	Affect the sales volume
Target customers are city & district area people	Limited seller, brands and products	Creating employment and advancing e-commerce	Site speed can affect
Method of payment Both online and cash on delivery are available.	No proper shipping policies	Consumers are learning more about technology and products.	The order process
Both the seller's and the buyer's personal information should also be protected.	No alternative business model, such as C2C, O2O, or B2B, exists.	Introducing a new product range and a new brand.	Customers may be put off by expensive rates and limited branded products.
Support social network	The things can only be sold by a paid seller.	A new product line and a new brand are being launched.	Hackers can take advantage of weak web security.
Customer service, tracking number, and reimbursement		This may be developed further to become an excellent e-commerce platform in Bangladesh.	Internet phishing might've been caused by the customer's lack of awareness.
Original quality products		Improved online consumer reviews (OCR) can	

		increase the sales.	
The interface is simple to use and includes a shopping cart feature.			

5. E-Commerce Business in Bangladesh

In Bangladesh, the internet was first launched in 1993, and users could hardly interact via email at the time (Md. Moktar Ali, 2016). Bangladesh did not have many web services prior to 1996. Just at start of the year 2000, there have been 60 thousand web networks available. Bangladesh joined the international underwater optical fiber network on November 22, 2005. When the global communication Superhighway (SEA-ME-WE-4) was interconnected in 2006, Bangladesh opened a new phase in the internet sector (Md. Moktar Ali, 2016).

5. Size, Trend and Maturity of the Industry

Size : The e-commerce market in Bangladesh is currently valued at $2.0 billion, and it is growing at a rate of 50% each year.

Trend : When examining at the Bangladeshi e-commerce business and factoring its rapid expansion (expected rate of growth of 100% through the end of 2016) and also the quick shift in global retail approach, it is clear that digital will become the next big thing in merchandising. Bangladesh, as a rising and expanding market, is very likely to represent extremely profitable and long-term for Analyze. In this aspect, a skyrocketing and developing market like Bangladesh is really likely to represent immensely profitable and long-term viable.

Chapter 3

Industry Analysis

6. Findings

The following findings were made based on the interview and secondary sources.

7. Basic Requirements for E-Commerce

This section provides a quick description of the requirements for establishing an e-commerce business model. In any case, remember that these aren't strictly necessary for all tiers of digital marketing. Essentials frequently clash with different forms of internet company activities. Furthermore, there are some basic requirements for launching an e-commerce business website.

Domain

A domain name is necessary for any website and can be bought from any domain registration service. GoDaddy has been the top domain and web hosting provider in terms of value for money and expertise among all domain and hosting service providers.

Web Server

A web server is essential to go online since it holds all of the website's files (e.g. HTML, CSS, PHP, Database, and media files). The web server runs either on a Windows or a Linux operating system. Generally, web development companies that operate a web page usually host it on their own server or pay for it to be hosted on another server. The initial prerequisite for an E-commerce infrastructure is a web server, as e-commerce is dependent on the internet. Programs for the servers when a user visits a website, the hosting server receives notification that the visitor intends to get specific information, and the web server responds by displaying the data available within the window of the visitor's device (PC, Smartphone, iPad, etc.).These applications can be carried out using software. The most widely used software in this category is Apache and Microsoft IIS. Furthermore, Linux-

based control panels such as C panel, WHM, Plesk, AWS, Google Cloud, Ali Baba Cloud, and Microsoft Azure are always the most preferred.

Web Tools

Websites are built using a variety of software applications (PHP, JavaScript, j Query, MySQL, HTML, and CSS). Custom coding a website, on the other hand, takes a long time. Various web technologies and content management systems are being used to develop an e-commerce website platform in order to save time and become more efficient. Woo Commerce is one of the greatest e-commerce management systems available. It involves the complete e-commerce business solution at a lower cost and even with greater efficiency. Many alternative e-commerce content management systems, such as Magento and Shopify, are also available.

Database system

An e-commerce website's database is a vital aspect. The database stores all of the information, including pricing, descriptions, images, details, and sales. Customers' information, such as what goods they ordered, payment details, shipping details, and contact details, are also stored in the database. The website and the database management system communicate using programming languages like PHP and MySQL (database management system).

Secure Socket Layer

SSL is the industry standard technology for conducting safe and secure online financial transactions. SSL ensures that any information provided by the buyer to the seller site, also including credit card details, is safe and secure. There are a plethora of companies that offer SSL services.
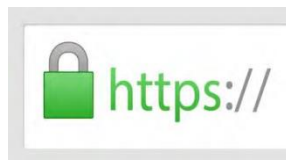
The URL of the website will change to HTTPS (Hyper Text Transfer Protocol with Secured Socket Layer) after SSL installation, and a green padlock will appear before the HTTPS.

Payment Gateway

Ultimately, and also most significantly, a payment gateway is necessary to conduct credit and debit card transactions. Visa, Master card, Discover, American Express, and Paypal are all popular payment gateways. However, Visa and Master card payment gateways are available in Bangladesh. Bkash has been more popular in Bangladesh for internet shoppers..

6. Expenses associated with setting up an e-commerce business platform

Although there is no set pricing for an e-commerce platform, different website development businesses charge differently for e-commerce sites depending on the needs. Furthermore, a preliminary cost plan for an e-commerce platform is provided below, based on the average requirements**.**

Domain name registration cost

The cost of registering a ".com" domain, according to several web hosting firms, is as follows:

Company Name	Cost
Web Bangladesh	950 BDT/ Year
Green Web	999 BDT/ Year
Eicra Soft LTD.	1000 BDT/ Year
Alpha NET	950 BDT/ Year
Web Tech soft	1000 BDT / Year
Hosting BD	900 BDT/ Year
XeonBD	900 BDT/ Year
Bd webs	900BDT/Year

Holding cost

The cost of hosting is determined by the technology utilized by hosting businesses as well as their business model. The below prices are for a year of web hosting with common features (Web Server).

Company Name	Expenses
Web Host BD	3000 BDT/Year
WEB Bangladesh	2388 bdt/ year
Eicra Soft LTD	4999 BDT/Yea
Green Web	4999 BDT/Year
Web Tech soft	5000 BDT/Year
Xeonbd	4200 BDT/Year
Alpha Net BD	4995 BDT/Year
Hosting 4BD	3999 BDT /Year

We need 4128 BDT to buy a hosting server for a year if we average these numbers.

SSL Cost

The majority of hosting companies include free SSL with their packages. SSL, on the other hand, starts at $9 USD, or about 750 BDT.

Web design and development Expenses

There is no set price for building an e-commerce site, and the prices proposed by various providers vary significantly depending on aspects such as the size of the company, the details of the project, and the requests of the client. Furthermore, several web development firm consultants estimate that 30,000 BDT is the minimal requirement for creating and building an e-commerce platform.

Payment Gateway Cost

SSL Commerce is a payment gateway provider in Bangladesh. The table below reveals their payment gateway setup pricing.

Frequency	Fee Type	Fee
One Time	**Gateway License Fee**. Covers the costs of payment gateway infrastructure maintenance. *Additional charges will be applicable in terms of any change in the existing system of SSLCOMMERZ subject to mutual discussion.*	**15,000 Taka**
Ad hoc	**Processing Fee For VISA & Master Cards** Charged each time a successful transaction is processed (Through Brac Bank)	2.5 %
	Processing Fee For DBBL NEXUS Cards Charged each time a successful transaction is processed	2.0 %
	Processing Fee For Islamic Bank Net Banking Charged each time a successful transaction is processed	2.5 %
	Processing Fee For Bank Asia Net Banking Charged each time a successful transaction is processed	2.0 %
	Processing Fee For Mutual Trust Bank Net Banking Charged each time a successful transaction is processed	2.5 %
	Processing Fee For City Bank/ Amex Charged each time a successful transaction is processed	4.0 %
	Processing Fee For DBBL Mobile Banking Charged each time a successful transaction is processed	2.0 %
	Processing Fee For Bkash Charged each time a successful transaction is processed	2.0 %

As a result, e-commerce platform for a firm in Bangladesh will cost around 51000 BDT. However, the expenses of developing an e-commerce infrastructure for any firm do not include the expenditures of that business's items. In addition, the proprietor needs pay an extra 2 percent to 2.5 percent to the merchant services agency (Bank 1 percent -1.5 percent & Payment Gateway Company 1 percent).

Opportunities of E-Commerce business in Bangladesh

Growth Rate and Statistics

The current quarter-on-quarter growth rates, beginning in 2014, are currently high, as shown in the graph below.

Year	Q1-Q2	Q3-Q4	Q5-Q6
2014	27	39	100
2015	60	72	79
2016	85	95	100

Most regions of Bangladesh do not experience development rates of more than 30% quarter-on-quarter. The projected growth rates for 2015 and 2016 are much greater, providing a credible argument for additional market share and corporate progress in this category. The percentage of Mobile purchases made via the internet is 5%, whereas the percentage of purchases made via mobile is 23%.

Bangladesh's delivery situation

In Bangladesh, the e-commerce business currently employs around 50000 people. (National economic development will be boosted by e-commerce in 2017,) Every day, roughly 20,000 people visit the display, and every month, 5-6 lakh people are distributed across the country. (National economic development will be boosted by e-commerce in 2017,)

Customer Demographics

The e-commerce service is primarily used by the younger generation, with 75 percent of customers being men (Rise of the Digital Consumer Class Time to Make for Bangladesh in E-space, 2020).People aged of 26 and 30 make approximately half of the e-commerce client base (Rise of the Digital

Consumer Class Time to Make for Bangladesh in E-space, 2016). Young adults (44%) and undergraduates (33%) also use a large amount of e-commerce goods and services (Rise of the Digital Consumer Class Time to Make for Bangladesh in E-space, 2016). Fashion clothing and electrical devices are the most popular items in this industry.

25%	50%	44%	33%
Female Consumers	Consumers age, 26-30 yrs	Young Professionals	University Students

Online Traffic

The main source of consumer traffic is actually coming from three important zones in Bangladesh. Dhaka division generates 35% of total e-commerce traffic, Chittagong division generates 29%, and Gazipur district generates 15%. (In Bangladesh e-commerce, youths are the most active, 2015). The remaining 20% of traffic originates from various locations of Bangladesh, with Khulna having the highest amount.

Sales

- DHAKA — 36%
- Chittagong — 29%
- GAZIPUR — 15%
- OTHERS — 20%
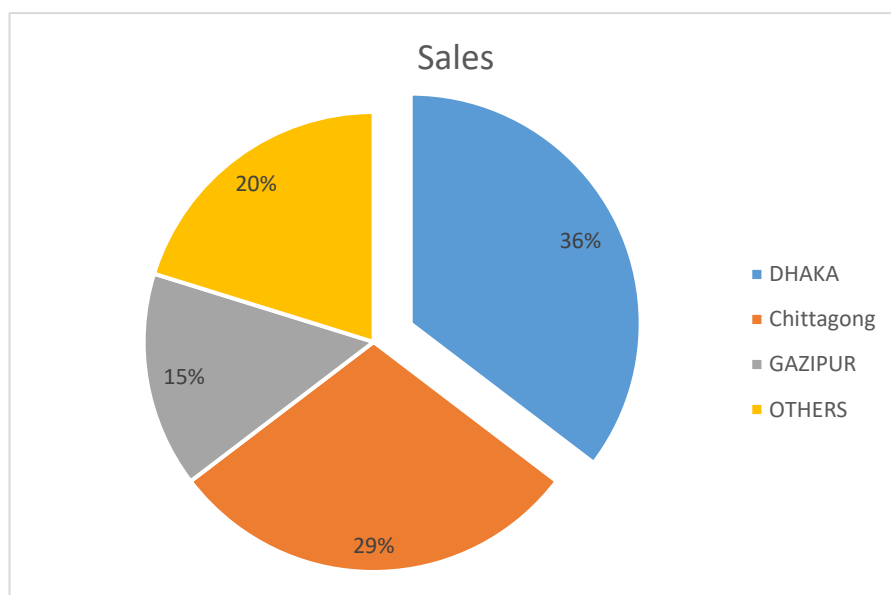
Bangladesh is evolving into an unlawful framework for the E-commerce business. In many corporate transactions, it will eliminate the requirement for paper documents. Bangladesh's government has taken steps to create a regulatory framework for internet transactions.Legal requirements

Significant legal issues

Many legal difficulties are involved in the construction of a social media commerce website, online transactions, product advertising, and copyrights. The following are some important legal difficulties in the e-commerce company that must be addressed step by step:

- Electronic Contracting
- Digital Signature
- Electronic Payment
- Dispute Resolution
- Consumer Rights Protection
- Cyber crime
- Intellectual Property Rights

7. Challenges of E-Commerce Business in Bangladesh

Bangladesh has tremendous prospects for e-commerce, but it also has significant limitations. Bangladesh is a developing country with a rural communities that makes up the majority of the population. We have not yet been able to bring the most up-to-date internet technology to every corner of our region.On the other hand, because the platform is in the virtual world, the most of our region's clients are unfamiliar with the concept of e-commerce, and those who do are concerned about putting their credit/debit card information on the internet for buying. The following are the major limitations to the e-commerce platform company that governments and entrepreneurs can overcome including both immediate and long-term success.

Consumer satisfaction

The majority of our country's clients are hesitant to use e-commerce because they are unsure if they will receive an original or a fake goods. There are a variety of reasons why this impression has evolved in the hearts of consumers. The majority of our country's e-commerce stores lack advanced product presentation and explanation choices. As a result, when customers do not obtain the product they expected, they become upset. It's possible that the coloration of that particular piece is altered, or that the size is different, which is a common incidence in online clothing shops. As a result, consumer happiness drops, and consumers lose interest in making purchases online.

No Internet Access.

Bangladesh is a country in the process of evolving. The majority of our country's population lives in rural areas. They lack access to the most up-to-date internet technologies. As an outcome, the e-commerce overall market boundaries are limited to Dhaka and Chittagong.

Gaining Consumer Confidence

People are becoming more accustomed to buying online, despite the positive signals, but trust remains a major concern. Loyalty in the internet business world is a little different than trust in our daily lives. In a typical business, a guy recognizes the name of the establishment where a salesman greets and assists customers with their purchases. When customers have finished buying their essentials, they leave the store.Clients may not be aware of the store's goodwill, address, or proprietor. Clients are unaware of their motives or whether or not the products will be delivered to them. Because e-commerce is invisible or virtual, building and keeping promises in a particular corporate brand is much more tough.

Minimizing the product delivery time

Delaying product delivery is one of the most significant issues in the e-commerce industry. Beside from the online food delivery industry, every online purchase of any commodity takes at least 2-3 days to arrive at the consumer's location, which is extremely inconvenient.

I have set a questionnaire Research on 70 people to find out what is the perception of people about e-commerce

NO1

How much do you care about buying anything from many E- Commerce company
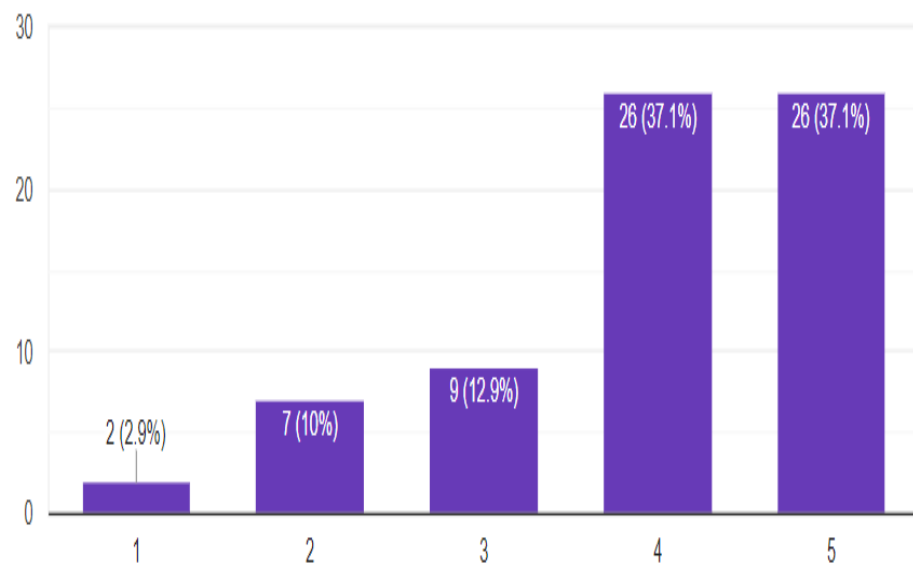
70 responses
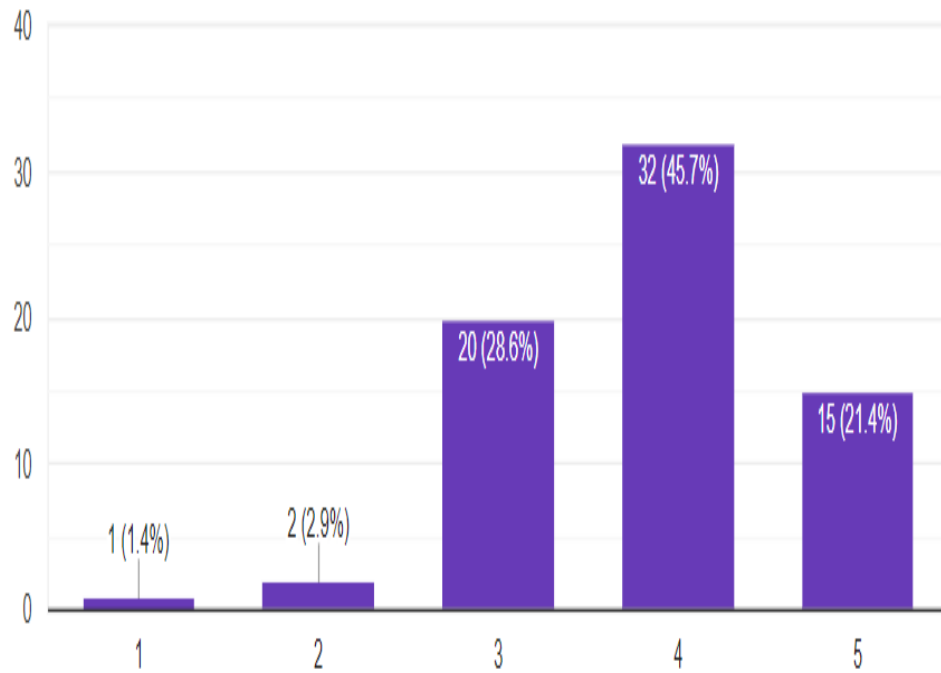
In this question I want to know How much do they care about buying anything from e-commerce people's expressed positive aptitude towards buying anything from
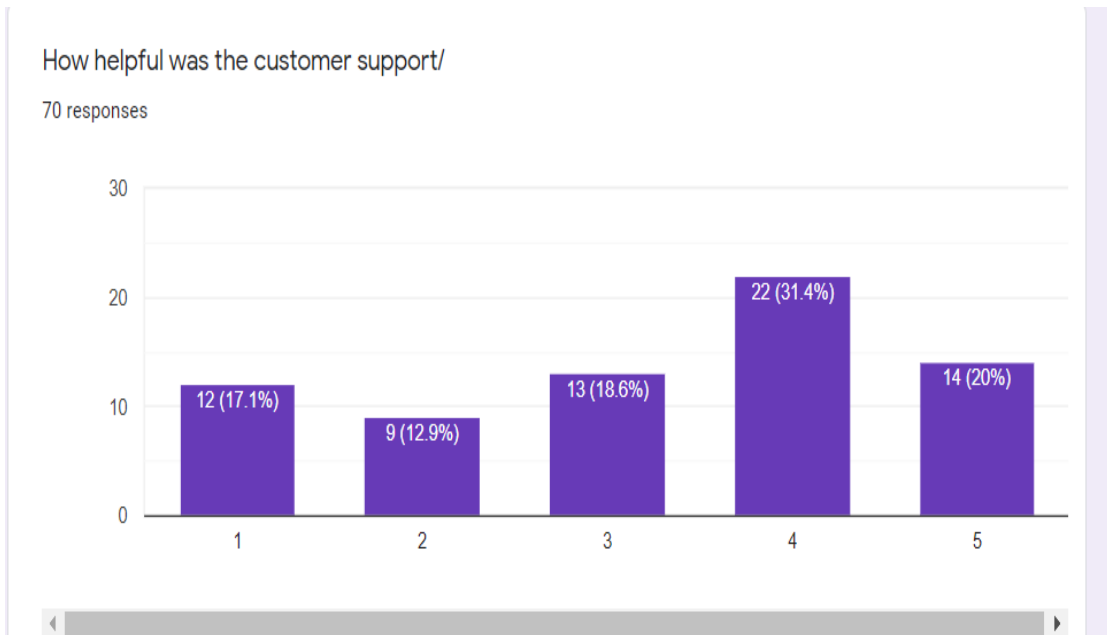
NO 2

Do you think sponsorship help to make E-Commerce more popular among consumers?

70 responses

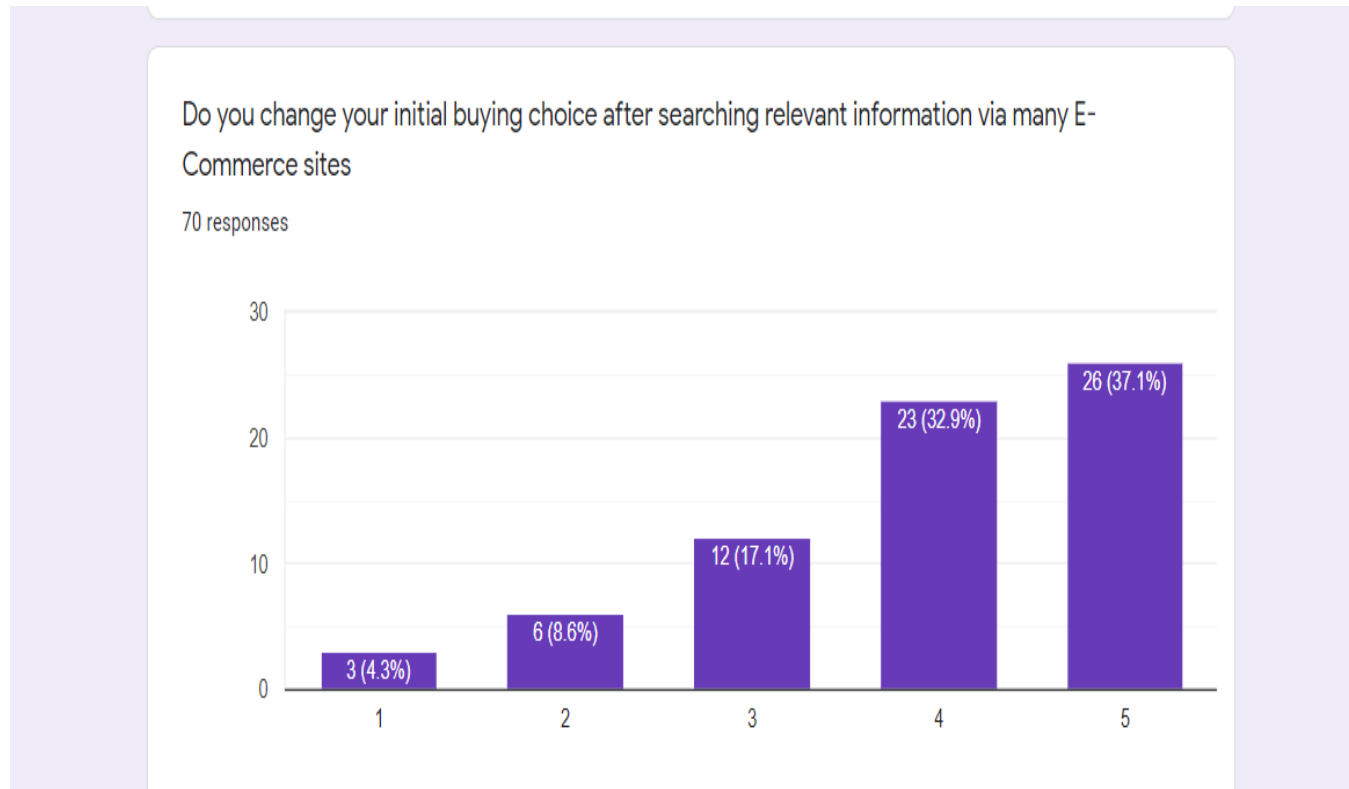People think that sponsorship help to make more popular among consumers their portion is 37.1%

NO 3

How helpful was the customer support/

70 responses

In this question people has mixed expression about some of them think it's helpful (31.4%) On the contrary (17.4%) are not happy e- commerce customer support

NO 4

Are popular Celebrities' represent the particular E-Commerce brand?

70 responses
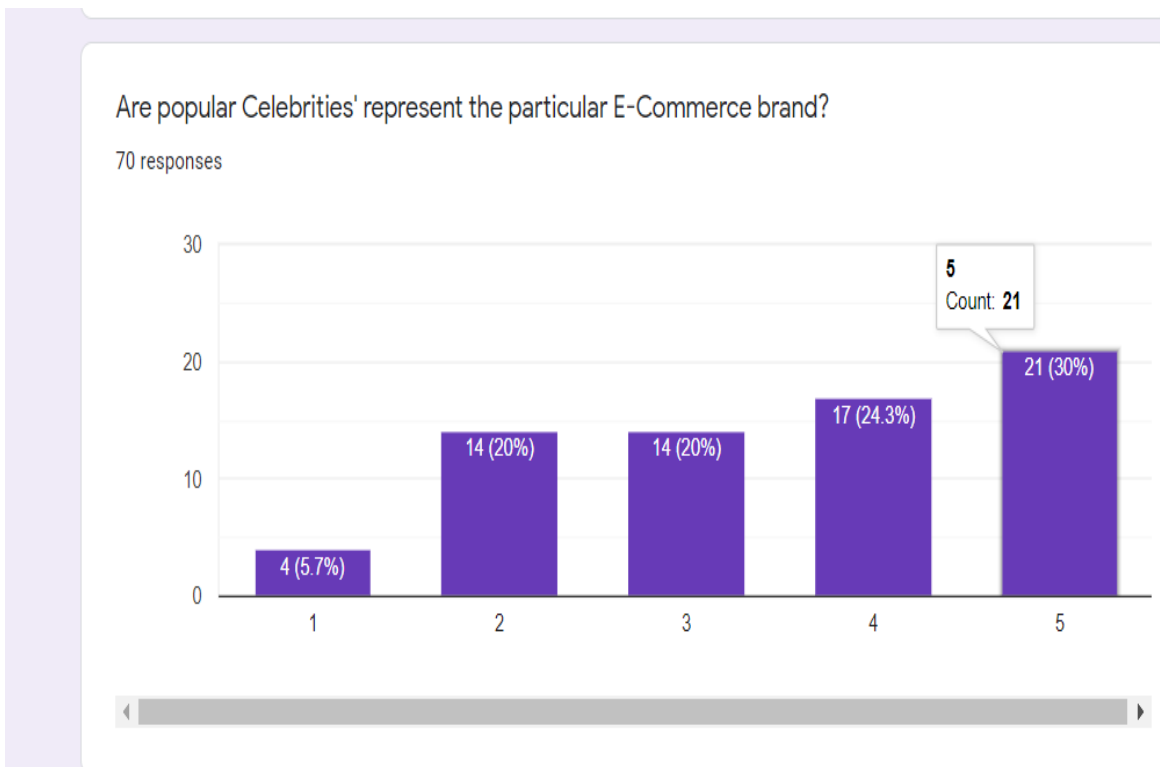
Most of the people think celebrities think celebrities play vital role to represent any particular E- commerce brand.

NO 5

Do you change your initial buying choice after searching relevant information via many E-Commerce sites

70 responses

Individuals think that It is wise decision before buying anything and search it on e -commerce sites

NO 6

Do you want foreign E- Commerce sites should start their business inBangladesh

70 responses
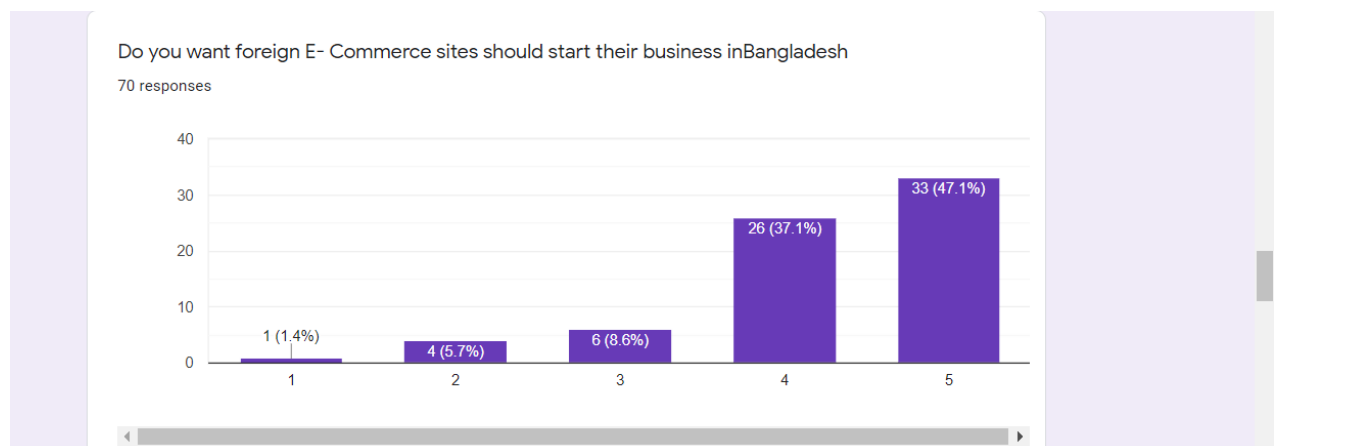
Most of the individuals think that foreign company should start business in Bangladesh (47.1%)

No 7

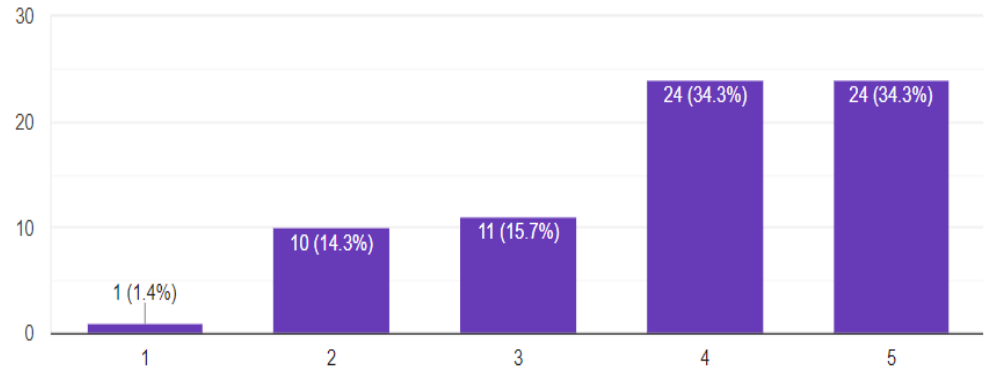Influence of E-Commerce sites brand name on your buying decision?
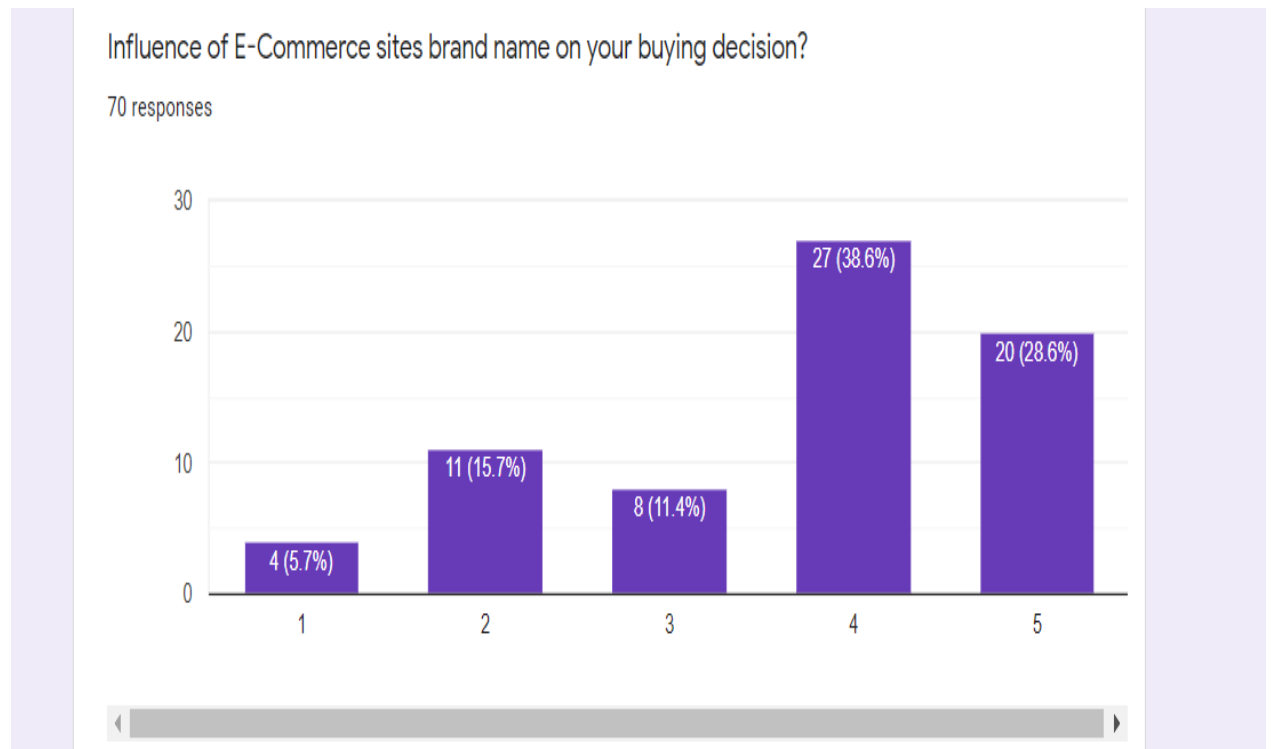
70 responses

People got encourage to buy anything from e- commerce by company name(38.6%)

NO 8

Does country of origin affect your Buying Decision from E-Commerce?
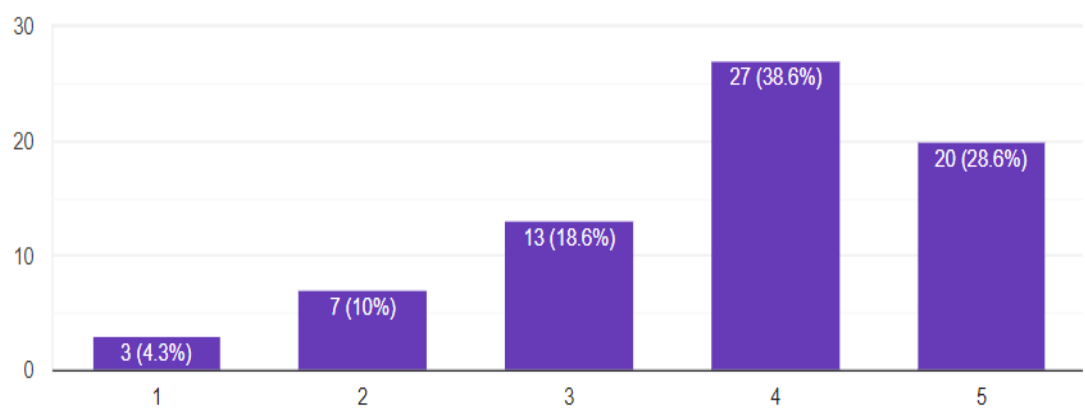
70 responses

Most of the people think country of origin affect their buying decision from e-commerce sites it's helpful (34.3%)

NO 9

Do you want to encourage your family members to buy anything from E-Commerce?
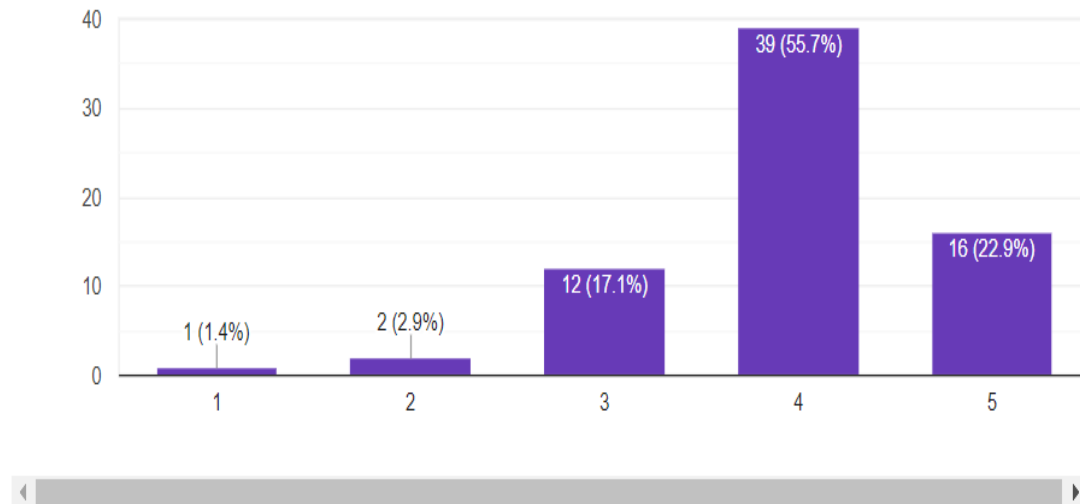
70 responses

Individuals think it's helpful to buy anything to purchase anything from E-Commerce

No 10

Would you like to switch your E-Commerce company if you get promotional schemes with other E-Commerce sites
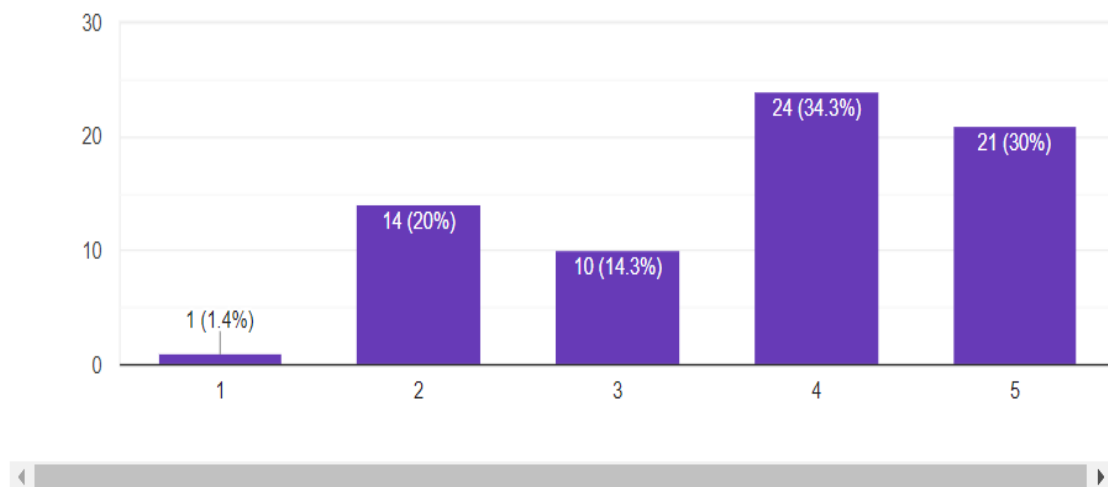
70 responses

People has tend to switch any e- commerce sites if they got promotional offers (55.7%)

No 11

Do you buy anything from E-Commerce Only?

70 responses

People are now more interested to purchase anything from E- Commerce sites(34.3%) rather than traditional shops.

Chapter 4

Conclusions

The e-commerce market has revolutionized the economy by disrupting numerous old ways of doing business. Bangladeshi citizens are now using the internet to live a healthier lifestyle. Providers could still take order using an online store, and clients could save time by doing shopping online.Numerous business activities, such as large corporations and supermarkets, rely on online to accept feedback from clients and deliver essential products to them. According to statistics from the previous several years, this industry has experienced strong growth. Both the govt and enterprises has to be more aware and take appropriate efforts in order to make it stain-resistant.The present e-commerce platform business concerns, problems, and best solutions in Bangladesh are briefly discussed in this report. E-commerce companies need to be more customer oriented in order to gain consumer pleasure and confidence. Otherwise, this industry will be unable to expand. E-commerce enterprises must securely connect and give the greatest service to their customers.

Reference Links

1. https://idlc.com/mbr/article.php?id=136#:~:text=Future%20Trends%20in%20E%2Dcommerce,to%20reach%20USD%2069%20billion.

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