



Consumer Behavior Review

ISSN: 2526-7884

cbr@ufpe.br

Universidade Federal de Pernambuco
Brasil

Alam, Md. Jahangir
Customers' Problems in Buying from Supermarkets in Bangladesh
Consumer Behavior Review, vol. 5, no. 2, 2021, May-August, pp. 215-231
Universidade Federal de Pernambuco
Brasil

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CUSTOMERS' PROBLEMS IN BUYING FROM SUPERMARKETS IN BANGLADESH

Problemas dos clientes em comprar em supermercados em Bangladesh

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Abstract

Consumers' preferences, satisfaction and loyalty towards supermarkets in Bangladesh have been studied but this study aims to identify the customers' problem in buying from the supermarkets and their socio-economic characteristics along with present scenario and economic significance of the supermarket industry in Bangladesh. The study is empirical, mixed-method has been deployed, 400 customers of the supermarkets were surveyed by mall intercept technique through a questionnaire, 6 in-depth interviews were conducted with the supermarkets' professionals and relevant articles, publication, books, reports, journals, newspapers and websites were reviewed. Descriptive statistics, chi-square tests, and factor analysis were performed in analyzing the data. There are 211 outlets of major supermarkets in Bangladesh, which are contributing 1.49 % to the GDP and generating significant employment. Upper-middle and high class, highly educated, small family are the customers who face the major problems of high cost due to additional tax, long waiting

Resumo

As preferências, satisfação e lealdade dos consumidores em relação aos supermercados em Bangladesh foram estudadas, mas este estudo visa identificar o problema dos clientes em comprar nos supermercados, juntamente com suas características socioeconômicas, cenário atual e importância econômica dos supermercados em Bangladesh. O estudo é empírico, foi empregado um método misto, 400 clientes de supermercados foram pesquisados pela técnica de interceptação de shopping por meio de questionário, 6 entrevistas em profundidade foram realizadas com empresários e profissionais de supermercados e artigos relevantes, publicações, livros, relatórios, periódicos, jornais e sites foram revisados. Estatística descritiva, testes qui-quadrado e análise fatorial foram realizados na análise dos dados. Existem 211 pontos de venda nos principais supermercados em Bangladesh, que contribuem com 1,49% para o PIB e geram empregos significativos. As classes média alta e alta, alta escolaridade e pequena família são

time at the payment queue, and unnecessary purchase while shopping from the supermarkets. All the demographic characteristics have a significant relationship with these problems except the marital status and family size. The supermarket industry needs to understand the customers' psychology; concentrate on enhancing the store facility, educate people on the attributes of the supermarkets and the policymakers can initiate a proper policy in operating the supermarket business in Bangladesh.

Keywords: Supermarket, Problems, Economy, Policy, Bangladesh.

os clientes que enfrentam os maiores problemas de alto custo devido ao adicional de imposto, longa espera na fila de pagamento e compras desnecessárias durante as compras no supermercado. Todas as características demográficas têm relação significativa com esses problemas, exceto o estado civil e o tamanho da família. A indústria de supermercados precisa entender a psicologia dos clientes; concentrar-se na melhoria das instalações da loja e na educação das pessoas sobre os atributos dos supermercados e os formuladores de políticas podem iniciar uma política adequada para operar o negócio de supermercados em Bangladesh.

Palavras-chave: Supermercado, Problemas, Economia, Política, Bangladesh.

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INTRODUCTION

A supermarket is a form of organized retailing carrying at least 2,000 to 30,000 SKUs (Levy & Weitz, 2013, p. 35) occupying a sales area of 5,000-10,000 square feet (Jones & Baron, 1991, p. 3) which offers self-service retail food and groceries, meat as well as some non-food items, such as health and beauty aids and general merchandise. The transition of the supermarket has been subject to study for many years, researchers elaborated on the evolution of supermarkets in four distinguished eras and Bangladesh belongs to the fourth era which appeared in the mid and late 2000s with an offering like fruits and vegetables, electronics and fashion items along with the daily necessities to the young, dual-income and tech-savvy consumers with more disposable income of the larger and intermediate cities of the countries (Reardon et al., 2003; Reardon & Gulati, 2008; Monteiro et al., 2012; Dakora, 2012; Wrigley & Lowe, 2010).

In Bangladesh, the retail sector is mainly dominated by small grocery shops in rural areas, grocery shops in shop-lots as well as corner stores in neighborhoods of semi-urban and urban areas but the scenario has been changing from the beginning of the 2000s with the inception of supermarket chain 'Agora' by the Rahimafrooz groups and at present, a good number of the supermarkets are serving the Bangladeshi consumers (Ali & Faroque, 2017). Since then, the researchers also got several streams of study on Bangladeshi supermarkets; one stream found that the supermarkets offer a dynamic shopping environment and facilities like time savings, all necessary products under one roof, usage of credit cards, entertaining shopping environment, and fascinating atmosphere, quality products, sales promotion, etc. to the customers (Balagomathi, 2016; Akyuz, 2018; Beyene, 2018; Sajib et al., 2016; Alauddin et al., 2015), another stream of research focused on customer relationship management perspective (Datta et al., 2018; Datta, 2017; Shamsher, 2017; Shahid, 2017), other group observed the customer satisfaction level (Islam et al., 2016; Khan et al., 2014; Akbar, 2013; Kashem & Islam, 2012; Sultana & Islam, 2012) and one more stream explored the internal marketing and employee job satisfaction towards the supermarkets in Bangladesh (Sarker & Ashrafi, 2018; Sarker & Afroze, 2015).

Scholars over the world discovered while shopping from the supermarkets the customers face problems like higher costs, noise, and distraction due to the music, relocation of stock, floor and shelf space, etc. (Kelly et al., 2015; Elmar & Suwala, 2015; Rickert et al., 2018). Though Rahman et al. (2019), explored that time saving, staff assistance and responsiveness, product authenticity with clear labeling, return policy, flexible mode of payment, convenient location, and competitive pricing are the important factors affecting the customer experiences and Salam et al. (2020) described the customers'

perception is moderate in purchasing cut-fresh vegetables from the supermarkets; but there has a scarcity of research on the actual problems of Bangladeshi consumers while shopping from the supermarkets.

Thus, the present study got a research gap in this area and mainly aims to identify the problems of the customer buying from the supermarkets in Bangladesh. In line with this, the study will also explore the scenario of the supermarket industry in Bangladesh, the contribution of the sector in the economy of Bangladesh, and the socio-economic characteristics of the customers of supermarkets in Bangladesh which has significant importance to the supermarket industry. The supermarket industry needs to take different initiatives including the redesign of floor layout, maintaining the safe environment, educational strategies for the customers, community outreach programs, etc. to minimize the customers' problems to ensure the business success (Terblanche, 2018; Stotz & S, 2018; The Food Trust, 2010). Moreover, the policymakers and other stakeholders will have input in formulating policy to regulate the industry in Bangladesh.

LITERATURE REVIEW

Shopping from the supermarkets is fun for the customers, they often visit supermarkets as a part of their entertainment (Umesh, 2015; Mamuaya & Aditya, 2018). Consumers buy from the supermarkets because of benefits including quality merchandise, physical facilities, convenience, promotion, institutional factors, locations, store atmosphere, hygiene factors, price, sales incentive programs, modern, and attractive places for shopping, place of socialization, after-sale services, etc. (Koo, 2003; Nguyen & Nguyen, 2003; Erdem et al., 1999; Dalwadi et al., 2010; Jackson et al., 2011; Lather & Kaur 2006; Gupta, 2004; Urbonavicius & Ivanauskas 2005; Popkowski et al., 2001).

Despite these, researchers revealed that the customers encounter several problems in buying from the supermarkets. For example, conducting a focus group interview among 239 respondents in UK, Vincent and Mitchell (1998) explored that the over crowd, collisions of shopping carts, parking shortage, congestion within the mall, long waiting time at checkout points, overheating due to heavy light and poor ventilation, high priced products, out of stock products are the problems while shopping from the supermarkets. Dickinson (2006) also mentioned that the waiting time and queuing in paying a bill are annoying factors to supermarket customers.

In the Philippines, Gutierrez and Jegasothy (2010) found slow queue, hot environment, stock-outs, lack of space, overcrowded aisles, narrow parking lot, high price are the problems for customers while Bautista (2005) found that the customers deliberately avoid the supermarkets located in the high traffic area and prefer buying from the stores which location is convenient. Queue in the supermarkets identified as one of the most important problems by the customers and poor checkout layout was also found as another problem by using field data in Hong Kong (Wang & Zhou, 2017).

Problems of the consumers in the purchasing from the modern retailers, an Indian study (Balaji et al., 2013) taking a sample of 400 retail customers surveyed by mall intercept survey method and adopting "Garrett's ranking technique" found poor refilling and slow checkouts are the major problems faced by the consumers in the modern retail outlets. Similarly, Dey et al., (2012), by surveying 50 consumers and 50 retailers found that the customers' faces problems like inconvenient parking facility, inconvenient toilet facility, an inconvenient location, no proper cleaning of the shop, worst air ventilation, and relocation of goods while buying from supermarkets.

The difficulties of the older customer in shopping from the supermarket environment in China were studied in ethnographic research (Song et al., 2017) and revealed that trolleys were hard to control, too big, and too deep for the older citizens. Similarly, an Australian study (Simone et al., 2015) conducting six focus group interviews with the senior citizens explored that the functionality of shopping equipment (i.e. trolleys and baskets), and the appropriate placement of products on supermarket shelves are the difficulties for the seniors. Several studies using various approaches found that the consumers have to bear more costs (Kelly et al., 2015; Rickert et al., 2018; Elmar & Suwala, 2015), have to pay an additional tax (Shamsher, 2017; Datta, 2017; Arif, 2013) and even faces unnecessary buying while shopping from the supermarkets (Memon et al., 2019; Sultan et al., 2018).

The demographic characteristics of the customers lead towards different motivations and problems while shopping from the supermarkets (Mahlangu & Makhitha, 2019). Research evident that age is an important catalyst for store selection (Lee et al., 2006; Joung & Miller, 2007; Carpenter & Balija, 2010; Aswini & Venugopal, 2020) while educated millennial men are concerned with the brand name, social status, and personality whereas quality is common for both male and female (Rani, 2020), but in coming days, the environmental concern of the customer will drive the shopping behavior of supermarket customers (Mayakkannan, 2019). Thus, the customers face multidimensional problems while purchasing from the supermarkets in different country perspectives.

METHODOLOGY OF THE STUDY

The study is empirical and deployed mixed research method i.e. both quantitative and qualitative research techniques. To attain the objectives, relevant secondary data were collected from the publications of Bangladesh Bureau of Statistics (BBS), Bangladesh Supermarkets Owners Association (BSOA), Bangladesh Brand Forum (BBF), different newspapers, research articles, thesis, etc. The primary data were collected through a semi-structured questionnaire.

i. Questionnaire Design: The questionnaire has two parts. In the first part, the demographic profile-related questions, and in the second part, the problems of buying from the supermarkets are accommodated in a 5 point Likert scale. All the variables related to the problems in buying from the supermarkets are retrieved from the literature.

ii. Population, sample size, and sampling technique: All the people who used to purchase from the supermarkets in Bangladesh are considered as the population of this study but there have not any specific data on the number of people purchases from the supermarkets in Bangladesh. For this reason, the study considered the population is infinite. For infinite population size, Krejcie and Morgan (1970) proposed that the sample size 384 would be sufficient, Israel (1992) and Cochran (1963, p 75) argued 385 are sufficient. To study the retail industry in Bangladesh, Shamsheer (2017), used a sample size of 534; Shahid (2017) used 312 samples, Hossain (2017) 332, and Datta (2017) used a sample of 202. By keeping all these things in mind, the present study used a sample size of 400 customers of 3 leading supermarkets named Shwapno, Agora, and Meenabazar, based on the market share from 3 geographic location Dhaka, Chattagram, and Sylhet as most of the supermarkets of Bangladesh exists in these areas (Shamsheer, 2017; Shahid, 2017; Ali & Faroque, 2017). The data were collected through the non-probability convenience sample technique using mall intercept interview. These approaches were used in earlier studies also (Tih & Lee, 2013; Muposhi & Dhurup, 2016). For the qualitative data, approximately 6 interviews are well enough (Denzin & Lincoln, 1994; Morse, 2000) and 6 in-depth interviews were conducted with the supermarket industry professionals.

iii. Data Analysis: In analyzing the quantitative data, descriptive statistics are used to explore the demographic profile and the opinion on the problems of the respondents, Principal Component Analysis (PCA) is conducted to identify the major problems in buying from the supermarkets, and chi-square tests were used to analyze the relationship with the demographic characteristics of the respondents on the major problems identified through the factor analysis using the SPSS software. The tabular and graphical formats are used for data presentation. The qualitative data were coded, screened, processed, and interpreted through the stages suggested in Giggs (1988).

DATA ANALYSIS, RESULTS AND DISCUSSION

The retail sector of Bangladesh is diverse, researchers explained four types of retail business exist here, namely open-air and traditional roadside shops, municipal corporation mini-markets, departmental or convenient stores, and supermarkets (Datta, 2017; Ahmed, 2017). Traditional retailing is dominating the industry but it is going through a change towards organized retailing in the last decades (Siddiqui et al., 2006; Arif, 2013, Ahmed, 2017; Sarker & Ashrafi, 2018, Oishe, 2017). Though the supermarket has been diffused in Bangladesh since the 1990s (Ali & Faroque, 2017; Azad

et al., 2011) but got momentum by the inauguration of 'Agora' in the year 2001 (Shamsher, 2017). Since then, the increasing education rate and income, growth of GDP and FDI, participation of women in the workforce, urbanization, globalization, and trade liberalization, changing consumer culture, and development of technology and internet facilities are accelerating the growth of supermarkets in Bangladesh (Islam, 2019; Shahid, 2017; Shamsher, 2017; Datta, 2017; Hossain, 2017). At present, 211 supermarkets are operating in Bangladesh under 5 major companies which are shown in table 1.1:

Table 1
Major Supermarkets in Bangladesh

Supermarket	2012	2013	2014	2015	2016	2017	2018	2019	2020
Shwapno	40	43	46	47	57	62	62	81	119
Agora	12	14	14	15	13	14	16	16	16
Meenabazar	9	12	14	16	16	16	17	17	17
Prince bazar	2	2	2	3	4	4	4	4	4
Daily Shopping	0	0	8	20	34	44	52	54	55
Total	63	71	84	101	124	140	151	172	211

Source: Author, by visiting the websites of the supermarkets

The above table shows that in 2012 there were only 63 outlets of the supermarkets in Bangladesh which increases to 71 in the year 2013. In the year 2014, one of the giant business group PRAN-RFL entered the supermarket industry in the name of "Daily Shopping" and in this year the number of supermarkets reaches 84. From then, the table shows an increasing growth trend in the supermarket industry in Bangladesh. Presently, the Shwapno is the market leader in Bangladesh in the industry in terms of the number of outlets, it has 119 outlets, and Daily Shopping is the second but in terms of market share, it has 55 outlets. The market leader is Shwapno, Agora holds the second position and Meenabazar holds the third position (Future Startup, 2019).

The retail sector is an important source to the GDP of the country, along with the wholesale and repair services the contribution of the industry reaches TK. 2798225 million in the year 2017-18 from TK.1925854 million in the year 2014-2015 and the growth rate is 14.70% in the year 2017-18(BBS, 2018). However, figure 1 represents the revenue from the supermarket industry in Bangladesh.



Source: Future Startup, 2019

Figure 1: Revenue of the Supermarkets (in crore taka)

The figure shows that in the year 2012, the revenue of the supermarket industry was TK. 1452 crores and the contribution was 1.60% which extends to TK. 1937 crores in 2018 and contributed

1.49% to the GDP. In generating employment, as per the Labor Force Study 2016-2017, (BBS, 2018) in 2016-17, 5785000 people were engaged as self-employed, 597000 people were found as an employer, 512000 people are involved in their family business, 1751000 people were deployed as an employee to the industry and 11000 people were involved in other activities within the industry. Figure 2 represents the contribution of supermarkets in employment generation.



Source: Future Startup, 2019

Figure 2: Contribution of Supermarkets in Employment Generation (in thousands)

The figure shows that the supermarkets' industry in Bangladesh generates 3300 thousand employment in 2018-2019, which rises to 6850 in 2019-2020, and if the progress rate remains steady, the sector will generate 21400 employments of the educated youth of the country in 2021-2022. So, the supermarket industry in Bangladesh is contributing significantly to the economy.

The present study analyzes the collected primary data through the questionnaire in three stages: in stage 1, the frequency and percentage are used to explore the demographic characteristics of the respondents, stage 2, the composite mean and standard deviation are calculated of the problems faced by the customers while shopping from the supermarkets, Principal Component Analysis technique used for identifying the most important problems of them, stage 3, the chi-square tests used to explore the relationship with the demographic characteristics of the respondent and the most important problems identified through the factor analysis and the qualitative data are presented and analyzed in stage four.

Demographic Characteristics of the Respondents: In table 2 genders, marital status, and age; table 3 household size and education status and in 4, income and occupation of the respondents are presented.

Table 2
Demographic Characteristics of the Respondent

	Gender		Marital Status		Age					
	Male	Female	Single	Married	>20	20-29	30-39	40-49	50-59	60 to above
Frequency	245	145	186	214	24	199	102	48	18	9
Percentage	61.3	38.8	46.5	53.5	6.0	49.8	25.5	12.0	4.5	2.3

Source: Primary Data

Table 2 shows that among the total respondent's males were 245 with 61.3% and females were 145 with 38.8%, 186 were single which represents 46.5% and 214 were married representing 53.5%. The age structure shows that most of the respondents belong to age group 20-29, in number they were 199 which represent 49.58% and age group 30-39 belongs 102 respondents which are 25.5%. Thus, from this table, it represents that the young people with age range 20-40 are the main buyer to the supermarkets in Bangladesh.

Table 3
Demographic Profile of the Respondent

	Household size				Education Status					
	Up to 2	3 to 5	6 to 10	10 to above	Up to class 8	SSC	HSC	Graduation	Post-graduation	others
Frequency	52	260	69	18	3	2	48	131	209	7
Percentage	13.0	65.0	17.3	4.5	.8	.5	12.0	32.8	52.3	1.8

Source: Primary Data

Table 3 represents the household size and education status of the respondents. In case of household size, the maximum respondents belong to the 3 to 5 which is 260 in number and it is 65% of the total respondents, 13% belongs to the onto 2 members of the family which indicate that the buyers of supermarket belong to a small family. The education status of them shows that a maximum number of people are postgraduate (209) which is 52.3% and 131 are graduate which is 32.8% indicating that the shoppers at supermarkets are highly educated.

Table 4
Demographic Profile of the Respondent

	Income (in thousands taka)					Occupation							
	Less than 20	20-29	30-49	50-69	70 to above	Teacher	Engineer	Doctor	Lawyer	Government Employee	Banker	Business	Other
Frequency	58	121	165	29	27	63	35	28	9	24	60	75	106
Percentage	14.5	30.3	41.3	7.2	6.8	15.8	8.8	7.0	2.3	6.0	15.0	18.8	26.5

Source: Primary Data

Table 4 indicates the income and occupation, the maximum respondents belong, income group, 30-49 thousand which is 41.3%, income group 50-69 thousand are 7.2% and 6.8% of them has an income of taka 70 thousand to above which evidence that the upper-middle and upper-class people generally buy from the supermarkets. The table represents that all the occupational customers including teachers, doctors, bankers, lawyers, engineers, government employees, and others buy from the supermarkets.

Customers' problems in buying from the supermarkets: The literature review of the present study explored that the customers of supermarkets encounter several problems while shopping, among them 12 problems are accommodated in the questionnaire, table 5 shows the composite mean of these problems.

Table 5
Composite Mean of Problems in buying from the supermarkets in Bangladesh

Variables	Degree of agreement or disagreement attached to each variable					Mean	S.D.
	(Strongly agree = 5, Strongly disagree = 1)						
	5	4	3	2	1		
	(%)	(%)	(%)	(%)	(%)		
High cost due to additional tax	72.0	16.8	9.8	0	1.5	4.58	.788
Overcrowd	52.5	36.5	8.8	1.5	.8	4.18	.923

Out of stock products	41.8	39.8	14.5	3.8	.3	4.19	.841
The complexity of product replacement	27.5	47.3	19.3	6.0	0	3.96	.770
Bargaining is not possible	45.3	33.0	17.3	3.0	1.5	4.18	.837
Long waiting time at payment queue	56.3	26.0	15.0	1.8	1.0	4.41	.737
Collision of a shopping cart	49.0	30.3	16.8	3.3	.8	4.24	.895
Shortage of parking lot	46.0	40.5	11.8	1.5	.3	4.31	.754
Encourage unnecessary purchase	54.0	34.5	9.8	1.8	0	4.35	.868
Overheating due to heavy light and poor ventilation	37.0	46.8	10.5	5.0	.8	4.14	.851
Inconvenient location	11.0	26.0	24.0	36.0	3.0	3.06	1.086
The frequent relocation of goods	51.2	17.8	15.3	15.0	.8	4.04	1.155

Source: Primary Data

Table 5 presents the mean value of all variables has a range of 3.06 to 4.58 and the corresponding standard deviation is 1.086 to .788. From the table, it depicts that 72 percent of respondents strongly agreed that they have a too high cost due to additional tax in purchasing from the supermarkets, 56.3% strongly agreed with the long waiting time in the payment queue, 54% faces unnecessary purchase, 52.5% perceived that the supermarkets are crowded, 51.2% finds difficulty in finding the required goods due to frequent relocation of the goods and other problems are a collision of trolleys, the bargain is not possible, etc. are the problems for the respondents.

The Exploratory Factor Analysis (EFA) through Principal Component Analysis technique is conducted to find out the most important problems of the customers. Before that, the reliability of the questionnaire was tested through Cronbach's alpha where if the value is $>.7$, the data are considered reliable (Nunnally, 1978). Table 6 shows that all the individual item scores $>.7$ and final Cronbach's alpha of the item stands .806 which meets the criteria of reliability.

Table 6

Validity test of the questionnaire

Item Statistics					
Items in the questionnaire	Mean	Std. Deviation	N	Item wise Cronbach's Alpha	Cronbach's Alpha
High cost due to additional tax	4.58	.788	400	.795	.806
Overcrowd	4.18	.923	400	.768	
Out of stock products	4.19	.841	400	.803	
The complexity of product replacement	3.96	.770	400	.794	
Bargaining is not possible	4.18	.837	400	.779	
Long waiting time at payment queue	4.41	.737	400	.799	
Collision of shopping carts	4.24	.895	400	.775	
Shortage of parking lot	4.31	.754	400	.793	
Encourage unnecessary purchase	4.35	.868	400	.772	
Overheating due to heavy lighting and poor ventilation	4.14	.851	400	.804	
Inconvenient location	3.06	1.086	400	.825	
The frequent relocation of goods	4.04	1.155	400	.785	

Source: Primary Data

Table 7 represents the results of total variance explained based on the eigenvalue greater than one is considered as common factors (Nunnally, 1978) by using varimax rotation techniques. The table shows that three factors have an eigenvalue greater than 1 and these three factors are identified from table 8 based on the highest extraction value of the factors.

Table 7
Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.180	34.837	34.837	4.180	34.837	34.837
2	1.341	11.177	46.014	1.341	11.177	46.014
3	1.145	9.538	55.552	1.145	9.538	55.552
4	.949	7.909	63.462			
5	.856	7.137	70.599			
6	.782	6.516	77.115			
7	.595	4.957	82.072			
8	.574	4.781	86.853			
9	.431	3.591	90.444			
10	.423	3.525	93.969			
11	.374	3.119	97.088			
12	.349	2.912	100.000			

Source: Primary Data

Table 8 shows all 12 problems listed in the questionnaire and the extracted three most important problems are: high cost due to additional tax with extraction value .703, long waiting time at payment queue with the extraction value .642, and encourage unnecessary purchase with extraction value .624 having corresponding eigenvalue 4.180, 1.341 and 1.145.

Table 8
Most important problems in buying from the supermarkets in Bangladesh

Communalities in the factors					
Factors	Initial	Extraction	Factors	Initial	Extraction
High cost due to additional tax	1.000	.703	Collision of shopping carts	1.000	.591
Overcrowd	1.000	.548	Shortage of parking lot	1.000	.537
Out of stock products	1.000	.478	Encourage unnecessary purchase	1.000	.624
The complexity of product replacement	1.000	.581	Overheating due to heavy lighting and poor ventilation	1.000	.444
Long waiting time at payment queue	1.000	.642	The frequent relocation of goods	1.000	.503
The bargain is not possible	1.000	.543	Inconvenient Locations	1.000	.516

Source: Primary Data. Note. Extraction Method: Principal Component Analysis

Relationship among the demographics characteristics and important problems: The chi-square tests are used to explores the relationship among the demographic characteristics of the respondent and the most important problems identified through the factor analysis and the results are presented in Table 9.

Table 9 shows the relationship with high cost due to additional tax and the demographic characteristics of the respondents include gender, marital status, age, household size, education status, occupation, and monthly income. In this case, all the demographic variables except marital status with sig. 368, has a strong positive relationship. So, with the marital status of the respondents, there has no significant relationship with the high cost due to additional tax. In the case of the second most important problem, the table shows that marital status with value .099 and household size with value

.006 has no relationship with long waiting time at payment queue but all other demographic characteristics (gender, age, education, occupation, and monthly income) has a significant relationship with value .000 and with the problem three, encourage unnecessary purchase, all the demographic characteristics of the respondents has significant relationships.

Table 9

Relationship among the most important problems identified through the factor analysis and demographic characteristics of the respondents

Most important Problems identified through the factor analysis	Demographic Characteristics	Chi-square tests		
		Value	df	Asymp. Sig. (2-sided)
High cost due to additional tax	Gender	25.683 ^a	3	.000
	Marital Status	3.159 ^a	3	.368
	Age	60.298 ^a	15	.000
	Household Size	36.080 ^a	12	.000
	Education Status	40.799 ^a	15	.000
	Occupation	59.359 ^a	21	.000
	Monthly Income	46.795 ^a	12	.000
Long waiting time at payment queue	Gender	29.276 ^a	4	.000
	Marital Status	7.797 ^a	4	.099
	Age	91.678 ^a	20	.000
	Household Size	33.906 ^a	16	.006
	Education Status	77.091 ^a	20	.000
	Occupation	87.608 ^a	28	.000
	Monthly Income	35.908 ^a	16	.003
Encourage unnecessary purchase	Gender	25.030 ^a	3	.000
	Marital Status	17.694 ^a	3	.001
	Age	79.614 ^a	15	.000
	Household Size	44.585 ^a	12	.000
	Education Status	106.442 ^a	15	.000
	Occupation	53.434 ^a	21	.000
	Monthly Income	71.184 ^a	12	.000

Source: Pearson Chi-Square Test of Primary Data

This study conducted 6 in-depth interviews with the supermarket professionals in Bangladesh and to obtain their insights on the customers' problems while buying from the supermarket. The first in-depth interview was conducted with Mr. Niaz Rahim, Group Director, RAHIMAFROOZ (BANGLADESH) LTD and former Managing Director of Agora, the pioneer supermarket in Bangladesh at his office, Arzed Chamber, 13 Mohakhali C/A, Dhaha-1212, the second interview was conducted with Mr. Sabbir Hasan Nasir, Executive Director of Shwapno, the largest supermarket in Bangladesh at his office Novo Tower, level 8, 270, Tejgaon I/A, Dhaka 1208, the third interview was with Mr. Abu Ruhel Khan, General Manager (Operations), Rifat and Co., at the Head Office, Kumargaw, Sunamganj Road, Sylhet, the fourth was with Mr. Abdullah Al Mahbub, Senior Outlet Operation Manager of Shwapno, Chattagram at Haliashohor outlet, the fifth interview was with Mr. Dipankar Kumar Sarkar, Regional Sales Manager of Square Food and Beverage Ltd at the Dhaka and the sixth interview was with Mr. Kazi Naeem of Senior Store Manager of Meenabazar, SaatMasjit Road, Dhaka. All the in-depth interviews were audio-visually recorded, the notes were taken during the interview, and then the information was reduced as per the relevance with the study, coded, and finally interpreted. However, Table 10 represents the qualitative data.

Table 10

Problems customers in buying from supermarkets: qualitative data

Important Insights	Highly Acceptable	Acceptable	Reasonable	Natural	Not Acceptable
The supermarket industry is growing in Bangladesh	√				
The supermarket industry is contributing significantly to the economy of the country	√				
Middle, upper-middle, and high-income groups and educated peoples are the customers of the supermarkets		√			
Customers have to pay additional tax at the rate of 4% to 5% as per the government policy	√				
Longer queue and waiting time at the payment counters			√		
Congestions within the supermarkets		√			
Insufficient car parking facility		√			
Limited products are keeps on 'offer'			√		
Encourages unplanned buying		√			

Source: In-depth Interview

Table 10 shows that the supermarket entrepreneurs, top-level executives, and professionals exposed growth trends, the contribution of the supermarket, and several problems customers faces in buying from the supermarkets. The in-depth interview found that the supermarket industry in Bangladesh is growing and it is being popular among the citizens. The industry generating employment for the educated people especially women are coming frontline due in this business, besides the sector is contributing to the GDP, institutionalizing the supply chain and creating value for the people by ensuring the quality products. The customers face problems of high cost as they have to pay additional 4% to 5% tax as per the government policy, sometimes the customers wait a long time in the payment queue as some supermarkets have an insufficient number of payment counters and congestions within the stores as shortage of spaces and others.

The supermarket industry in Bangladesh got into motion after the inception of Agora in 2000. In 2012, the total number of major supermarkets was 63 and in 2020, it reaches 211. Shwapno is the market leader in the industry in terms of the number of outlets, presently; it has 119 outlets over the country. Daily shopping starts its business in 2014 and now it holds the second position in terms of number. Though the Agora has a less number of outlets, it operates business in Dhaka, Chattagram, and Sylhet and holds the second largest market share and Meenabazar holds the third position in market share.

The Retail industry is significantly contributing to the economy of Bangladesh through generating revenue and creating employment. The supermarkets' revenue rises from TK. 1452 crores to TK. 1937 crores in 2018 and it is 1.49% of the total GDP of the country. It notable here, the revenue of the industry is increasing with the number of outlets added. The Labor Force Study shows that the retail industry in generating employment in the country in different forms, supermarkets generate 3300 thousand employment in 2018-2019, which rises to 6850 in 2019-2020 and expects 21400 educated youth employment will be created in 2021-2022.

The 38.8% customers of the supermarkets are female, that means the female comfortable in shopping from the supermarkets, the age structure shows that 49.58% of the buyers of supermarkets are young aged, belongs to age group 20-29, and 75.08% customers age falls in the age range 20-39. The buyers' family size is small, 65% of them have a household size of 3-5 and a total of 78% of the customers have a family size of a maximum of 5 members. The educational characteristics of the respondents indicate that 85% of them have either a postgraduate or graduate degree, only 1.3% of the buyers have the degree of SSC or class 8. So the buyers are highly educated. The 41.3% customers belong to income group 30-49 thousand, income group 50-69 thousand are 7.2% and 6.8% of them has an income of TK. 70 thousand to above. Thus the statistics show that the middle, upper-middle,

and high-income groups are the customers of supermarkets and all the occupational customers including teachers, doctors, bankers, lawyers, engineers, government employees, and others buy from the supermarkets.

The 72 percent respondents strongly agreed that they have to pay high cost due to additional tax in purchasing from the supermarkets, 56.3% strongly agreed opined that they face long waiting time in the payment queue, 54% faces unnecessary purchase, 52.5% perceived that the supermarkets are crowded, 51.2% finds difficulty in finding the required goods due to frequent relocation of the goods and other problems are a collision of trolleys, the bargain is not possible, etc. are the problems for the respondents. The factor extracted the 3 most important problems from the listed 12 problems which are: high cost due to additional tax with extraction value .703, long waiting time at payment queue with the extraction value .642, and encourage unnecessary purchase with extraction value .624 having corresponding Eigenvalues 4.180, 1.341 and 1.145.

The chi-square test results show that the marital status has no significant relationship with the high cost due to additional tax, marital status, and household size do not have a significant relationship with the problem long waiting time at payment queue. Expect these three, all the demographic characteristics have a significant relationship with the three important problems. The in-depth interviews found that the supermarket industry in Bangladesh is growing and it is being popular among the citizens. The industry generating employment for the educated people especially women are coming frontline due in this business, besides the sector is contributing to the GDP, institutionalizing the supply chain and creating value for the people by ensuring the quality products.

The customers face problems of high cost as they have to pay additional 4% to 5% tax as per the government policy, sometimes the customers wait a long time in the payment queue as some supermarkets have an insufficient number of payment counters and congestions within the stores as shortage of spaces, the customer faces a shortage of parking facilities and even they are sometimes provoked to purchase the unnecessary products while these are offered as a bundle and finally few products are kept in promotional offers.

IMPLICATION OF THE STUDY, CONCLUSION AND FUTURE RESEARCH AGENDA

The present study has some managerial implications for the supermarket industry. The supermarkets are presently operating in the major urban cities in Bangladesh with a few numbers of outlets and generating employment as well as contributing significantly to the economy of the country. If they expand their operation in the other areas of the country, they could have the possibility to generate more revenue. In the case of the customers, the highly educated peoples are the buyers of the supermarket, so the supermarkets need to formulate strategies to educate the less educated people on the attributes of the supermarkets and factors to be considered while purchasing products so that they come to supermarkets.

The main problem of customers in buying from the supermarkets is higher cost due to additional tax. In this situation, the Bangladesh Supermarkets Owners Association (BSOA) can take initiatives to talk with the respective government bodies to impose no additional tax on the supermarket shoppers. To reduce the waiting time at the payment queue, they can arrange more checkout points and can introduce self-checkout and payment counters to speed up the payment process. To minimize the other problems, the supermarket authority needs to concentrate on store operations more carefully by maintaining sufficient space for the comfortable movement of the customers, ensuring the proper ventilation to confirm the airflow within the store, proper store signage on the shelves to find out the goods without delay, deploying the more empathic employees to get the attention of the customers, etc.

The policymakers of the country may seriously consider the findings as the supermarkets operating in the urban areas, the rural and semi-urban people are not getting the benefits, so by proper distribution of the supermarkets over the country can reduce the discrimination of quality of lives, initiate energy usage policy of the supermarkets to reduce the misuse of electricity and hence achieve the sustainable development goals 2.1, 2.c, 8.2 8.3 and 12.c (UNCTAD, 2018).

Retailing is a traditional business in Bangladesh. With the socio-economic changes, the industry is driving towards changes and since 2000, the supermarket sector getting flourished here. Since then, the sector is contributing significantly, presently 1.49% of the GDP is achieved through this sector. The different dimensions of the supermarkets like availability of all necessary goods at a single place, entertaining shopping environment, etc. are encouraging the consumers to move towards it but still, there have some problems of the customers in buying from the supermarkets.

Most of the supermarkets in Bangladesh are located in urban areas and the customers have to pay high costs, waste their time in the payment queue, and even are sometimes provoked to buy unnecessary items while shopping from the supermarkets. If the supermarket authorities take initiatives including the proper store management, talk with the government to withdraw the additional tax then the problems will be eliminated and the sector has more opportunity to contribute to the economy of the country. The policymakers also need to formulate a proper framework of operation of the supermarket industry in Bangladesh through which they can be advanced in attaining sustainable development goals.

The present study mainly focused on the problems encountered by the customers of supermarkets, in which extend these problems varies in terms customers income, age, occupation, education, etc. are not studied, and the future research may explore these issues. Besides, the subject of this study is the supermarkets who carry the food and grocery products but the supermarkets also offer other types of products including home appliances, clothing, electronics, etc. moreover this study did not differentiate the findings from the three different geographic customers. So, the future researcher has the opportunity to compare the problems consumer faces in different geographic locations.

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