

DBA Coursework Cover Sheet:

Programme	Doctorate in Business Administration
Module name	Qualitative Research
QAA Level	07
Schedule Term	June 2019
Student ID Number	1805406
Report/Assignment Title	Part 1: Consumer Trust Management in Social Media-Based Businesses in Bangladesh Part 2: A Reflective Report
Date of Submission	16 September 2019

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Abstract

The report comprises of two parts where the first section proposes a research idea and the second section portrays the researcher's reflections and preferences of using quantitative and qualitative research methodologies in her previous works.

The research proposal focuses on investigating consumer trust management within the social media platform-based businesses in Bangladesh. Consumer behaviour studies in relation to e-commerce is in its' novice stage in Bangladesh whereas entrepreneurship in this platform is on the rise and entrepreneurs often lack any management knowledge in most cases. As a result, the researcher identified and combined the literature gap and practical significance of the context. The research is of exploratory nature and it will collect primary data from 40 participants living and working in 2 big cities of Bangladesh which are: Dhaka and Chittagong due to data source availability. A trust-based decision making framework has been selected to analyse the data derived from the process. Policy implications and management recommendations will be provided by the completion of the proposed research. In the second part of the report, the researcher has concluded with her preferences on qualitative methodology due to its feasibility with the proposed research. However, the researcher believes a combination of both methodologies strengthens research outcomes from both probability and depth of a research problem.

Keywords: Consumer trust in E-commerce, F-commerce, Social media-based businesses, consumer behaviour studies in Bangladesh.

Part 1

Consumer Trust Management in Social Media-Based Businesses in Bangladesh

Chapter 1: Introduction

The report proposes to study consumer trust management in buying products from social media-based businesses (SMB) in Bangladesh. Social media is an evident business platform in Bangladesh which has provided entrepreneurship opportunities for consumer to consumer (C2C) and business to consumer (B2C) businesses (Zabeen, Ara and Sarwar, 2013). The notion has also been addressed as F-commerce depicting business activities performed in a social media website called Facebook (Ibid.). The research will investigate into social media platform-based business activities in terms of marketing, sales and buying within both C2C and B2C businesses where comparisons will be drawn on how consumers perceive these business practices differently and what influences their trust in decision-making processes. The outcome of the research can help businesses to eradicate emerging trust issues and adapt with consumer expectations. The research will also help businesses to standardise their procedures within these platforms which can help them to add more value to their customer relationship management. The issue that will be studied in this research demands attention due to the popularity of SMB as a buy-sell platform and the unstandardized structure of the platform which can bring more potential and value to both consumers and businesses if its' regulated responsibly.

The research will be executed following qualitative methodology where 40 participants will be interviewed in order to obtain their perceptions, opinions and insights on what makes them trust or distrust retailers within business practices in SMB. A trust-based decision-making

model in e-commerce by Kim, Ferrin and Rao (2007) has been selected to use as an analytical framework for this research. Although the framework is based on quantitative results, the research proposes to contribute qualitative perspective to the model which will be discussed in the **section 2.3**.

1.1. Research Context

Consumer trust is a core component of e-commerce businesses as it shapes consumer behaviour towards virtual marketplace and building relationship with online retailers (Corbitt, Thanasankit and Yi, 2003). It has also been addressed as a tool to build positive attitude towards online shopping (Tabassum, Khan and Farhana, 2017).

In a developing country like Bangladesh, social media platforms have developed opportunities of entrepreneurship for free of cost to a large group of people. As a result, rise in women entrepreneurs is also evident within these platforms where they can be both entrepreneurs and an influencer to promote businesses (Hossain and Rahman, 2018). On the other hand, businesses with physical existence in high streets has also found a free of cost virtual platform to promote and sell their products. Although there are a number of studies conducted on how consumers behave towards online shopping (Rahman et. al., 2018), the impact of business model and standardisation of the process have not been explored in the previous research. The potentiality and standardised use of social media platform in reaching domestic consumers by considering the trust factors can facilitate with entrepreneurial activities and create a domain for effective business practices.

1.2. Literature Gap

The rationale of the research emerged from the literature gap identified among the studies on consumer behaviour towards online shopping (Rahman et. al., 2018; Rahman, 2015; Suhan, 2015). Moreover, in most of the research conducted on consumer behaviour on E-commerce,

generalisation of B2C e-commerce platforms with social media-based businesses has been perceived where both B2C and C2C exists. The difference between B2C e-commerce platforms and SMB lies on the structure of the interfaces including communication, marketing and payment procedures (Zabeen, Ara and Sarwar, 2013). The research proposes to identify SMB as an individual business ecosystem by differentiating it from other types of E-commerce websites and outline the trust factors that catalysts consumer buying decision within this system. Therefore, the research will not only bridge the gap between consumer behaviour studies on SMB but also holds potentiality to validate and contribute new trust factors within the trust-based framework by Kim, Ferrin, Rao (2007).

In terms of methodology, the previous studies conducted on consumer behaviour were executed by quantitative method of data collection where surveys were designed to collect data. However, surveys are close ended and does not provide consumers expression and their perception beyond the Likert scale questions. This research will take open ended interviews to understand consumer preferences towards different business models and USP's provided by the businesses. It will help entrepreneurs be more structured and standardise their procedures of approaching consumers.

1.3. Research Problem

The broader research questions that has been considered to investigate are related to consumer trust, their preference on C2C or B2C businesses within SMB and their perception towards selling activities performed by businesses. Therefore, the main questions have been designed around these notions which are:

1. Do consumers prefer buying from C2C or B2C in social media-based businesses?
2. What are the factors that makes a business look trustworthy?
3. Does familiarity matter in trusting a online retailer in SMB?

The first question has been designed in terms of SMB's having physical existence outside the platform which will be seen as one of the trust factors of the consumers. The second and third question will identify the trust factors within SMB which will be analysed in relation the factors from trust based model (Kim, Ferrin and Rao, 2007). As a consequence, the business models of SMB can be analysed in terms of their selling and marketing activities as well.

1.4. Research Aims and Objectives

The research aims to differentiate consumer preferences towards C2C and B2C business practices within SMB based on the activities and structure of the businesses and the factors that influence their trust in decision making process. The difference between C2C and B2C business will be drawn in terms of physical store and standardised procedures of both business models. The research will obtain consumer views by means of primary data and SMB market analysis by means of secondary data. Ultimately, the research will provide both SMB management insights and policy implications addressing the trust issues that will emerge from the study. Moreover, it will also contribute theoretically to the study of trust management and consumer behaviour within SMB in Bangladesh. A set of objectives have been designed to achieve these aims during the research which are:

1. Identify the differences between C2C and B2C business nature within SMB by outlining the selling and marketing activities performed by the businesses
2. Obtain consumer preferences on selecting C2C or B2C business practices and identify the determinants influencing consumer trust in decision making positively or negatively.
3. Recommend policy implications and management insights for policy makers and SMB entrepreneurs accordingly to standardise procedures and maximise potentiality of the platform.

Chapter 2: Literature Review

This section of the research has been designed conceptually where relevant literatures of the proposed research will be reviewed based on how they support or contradict the proposed research and also the theoretical underpins and methods that were followed. Firstly, the concept of consumer trust management in E-commerce will be investigated to identify the parameters of the research based on relevant literatures on it. Consumer behaviour studies within e-commerce and online shopping in the context of Bangladesh will be explored to identify the existing works done on the notion and how they can be incorporated with the proposed research. The second concept comprise of social media based business studies where C2C and B2C business activities can be outlined to see their impact on consumer trust and ultimately in the theoretical framework section a trust based model of decision making will be presented to see its suitability and feasibility of application in the proposed research.

2.1. Consumer Trust Management in E-commerce

Consumer Trust management in e-commerce is a crucial part of the business practice which has been studied theoretically in the literature of Chen and Dhillon (2003). The notion has been related to consumer loyalty and brand loyalty in a number of studies (Rahman, 2015; Suhan, 2015). However, the notion has also been studied in relation to B2C business models online and their social presence in the work of Gefen and Straub (2004) which emphasizes existence of businesses outside e-commerce as a trust factor within consumers that can be argued in the research comparing C2C business practices.

The core focus of consumer behaviour studies within online shopping or E-commerce in Bangladesh revolves around the attitude and acceptance level of consumers based on their socio-demographic features. Consumer behaviour study within the E-commerce industry is

still in its' novice stage in the country which is why very few literatures has been selected as relevant to discuss in this review.

Consumer trust in E-commerce is a combination of different components and payment is one of the crucial factors which can influence consumption decision significantly (Datta and Acharjee, 2018). In the work of Rahman (2013), barriers of adopting M-commerce (mobile based e-commerce) in Bangladesh has been studied from professionals and providers perspectives based on their education level since literacy level has been linked to technology usage and acceptance in Bangladesh (Ibid.). The study is not relevant directly to the proposed research in terms of subject matter, however, it provides insights on trust management by banks in m-commerce sector and consumer acceptance towards e-commerce by means of their literacy level which can be used as parameters to measure payment system trustworthiness as one of the trust factors within consumers since, m-commerce is one of the payment option provided in SMB (Ibid.). Moreover, the research was operated with qualitative methodology which will help outlining the proposed research in terms of sampling and analysis.

Consumer trust has also been considered as one of the outcomes from a number of studies (Datta and Acharjee, 2018; Suhan, 2015). where acceptance of online shopping has been drawn from consumer perspectives. Significance of online activities performed by businesses, payment system and delivery system reliability have been interrelated with trust and acceptance in this study. However, the study has only investigated into consumer perception on these factors based on two-tailed hypotheses which were verified by survey extracted data. Therefore, consumer preferences were collected but the rationale behind those preferences were not testified and as a result, how trust factors should be approached were not investigated in the research which is proposed to be studied in this proposal.

An extended study on consumer expectations from online retailers and their buying behaviour in the context of Bangladesh has been found on the work of Rahman (2015) where trust has been correlated with product quality and familiarity of the businesses with consumers. The findings of the research contribute great insights on some of the factors on which consumer trust can be benchmarked consisting of product quality and consumer relationship management by the businesses. However, the study only looks at these factors as part of recommendation after assessing consumer expectation similarly as Suhan (2015).

In essence, the notion of trust has been seen as a component of consumer attitude in most of the research done on consumer behaviour in e-commerce (Chowdhury and Chowdhury, 2017; Rahman et.al., 2018; Suhan, 2015) whereas the notion has been deconstructed and studied as an entity consisting of several attributes in the research of Datta and Acharjee (2018) which will be more relevant to the proposed research. In the work of Datta and Acharjee (2018), business reputation and size has been correlated with trust which indicates importance of social existence of online businesses.

In terms of sampling in consumer behaviour studies, age can be seen as a crucial factor in some of the consumer research conducted on attitude and acceptance level of online shopping in Bangladesh (Datta and Acharjee, 2018; Rahman, 2015; Tabassum, Khan and Farhana, 2017) whereas the literature by Rahman (2013) has identified literacy as a determinant of consumer study based on their technology adaptability. A combination of all these factors are evident in the dataset of Suhan (2015) although it lacks depth of understanding consumer trust issues.

2.2. Social Media Based Businesses

Although the use of social media as a business platform has been explored in developed countries (Marsden, 2011), in most of the research done on the relation between consumers

and social media in Bangladesh has focused on its' usage or influence on consumer buying behaviour instead of analysing it as an individual entity. There are very few literatures that has studied the use of social media platform for business purpose. The research by Zabeen, Ara and Sarwar (2013) has recognised importance of SMB as a business platform in Bangladesh which will help outlining the measurements and parameters related to this concept. In other literatures of consumer behaviour within online shopping, SMB has been studied along with E-commerce and M-commerce websites. Generalization of SMB with other e-commerce websites has compromised the aspects of SMB that manages consumer trust within. However, the issue has been studied within the context of Thailand where familiarity and ease of use have been explored as part of consumer attitude towards SMB (Suraworachet, Premisiri and Cooharajanane, 2012). The concept was studied more specifically by Linzmajer (2019) who emphasized the role of online retailer in obtaining consumer trust and it complements the characteristic of F-commerce as a social business website.

2.3. Theoretical Framework:

The theoretical framework that has been selected to analyse consumer trust on SMB was derived from the literature by Kim, Ferrin and Rao (2007). In the trust-based decision making model, consumer trust has been interrelated with experience, cognition, affect and personality based factors which relates to risk, intention, benefit and intention of purchase broadly. Cognition based factors of the model have been associated with consumer trust studies by a number of studies (Chowdhury and Chowdhury, 2017; Rahman et.al., 2018; Suhan, 2015) whereas Positive Reputation has been considered to influence trust in the study of Datta and Acharjee (2018). However, familiarity, third party seal and consumer trust disposition factors have not been explored in the context of SMB in Bangladesh that will be studied in the proposed research.

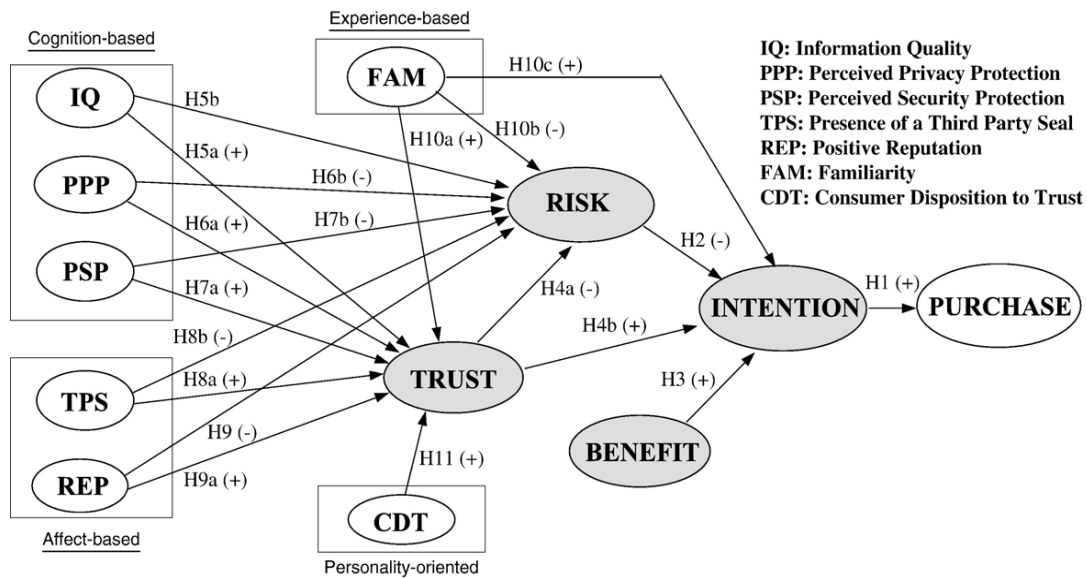


Figure 1: A trust-based decision making model (Kim, Ferrin and Rao, 2007)

The rationale of selecting this model lies in the consumer centric approach of it where cognition, experience and personality of consumers have been prioritised. External factors by means of the business activities, influencers and product quality can also influence consumer trust which will be studied in relation to Familiarity in the proposed research. Although the model shows correlation between the concepts through hypotheses testing which was done using quantitative methodology, the research proposes to study these relations based on primary data that will be obtained from consumers and used as a tool to establish these interrelations by means of thematic and content analysis.

Chapter 3: Research Design and Methodology

The research is proposed to be executed following qualitative methodology due to the data nature it seeks to study. It has been perceived from the literature review above that previous studies on consumer behaviour and attitude has only collected consumer preferences towards online shopping or e-commerce using quantitative methods and have not investigated the reasons behind their perception. Moreover, SMB activities in Bangladeshi contexts has also not been outlined and consumer perceptions were collected based on generalisation of SMB and online shopping from any e-commerce platform. Therefore, this study proposes to investigate not only consumer perspectives but also their feelings and gestures through primary research which will define their trust towards certain SMB along with a combination of SMB attributes in the context of Bangladesh to make it more specific. As a consequence, to execute this detailed nature of study, qualitative approach has been selected to be used. The steps that will be followed during the research is discussed below in terms of their suitability in answering the research questions according to the ethical considerations:

3.1. Research Design

Consumer trust and F-commerce study in the context of Bangladesh is still in it's novice stage where not much literature can be found on how F-commerce is managing consumer trust or why consumers trust online retailers in social media besides the privacy and security issues as mentioned in a number of studies (Chowdhury and Chowdhury, 2017; Rahman et. al., 2018; Suhan, 2015). Therefore, the research will be of exploratory nature which will set a paradigm for future research in this sector. As a consequence, qualitative methodology is being used in this research to gain in depth knowledge of the context since, the methodology is applicable in contributing genuine theoretical and practical knowledge to novice domains

(Mason, 2002). Since, the research look into consumer experiences and response towards F-commerce activities, it can be addressed as a phenomenological study.

The theoretical framework that will be used to analyse and interpret the results has been selected and justified in section 2.3 which is why there will be no triangulation in the proposed research however, if the data requires to be studied from multiple theory or different data source for comprehensive view then scope of triangulation might arise (Golafshani, 2003).

The research was initially designed considering the exploratory phenomenological nature of the investigation which is why primary data by means of in depth face-to-face interviews has been selected as data collection method of the research. The sample design has been done considering the accessibility and suitability of the data set with a criteria of consumption level of the consumers since the research seeks consumer trust factors, it will specifically collect data from existing consumers of SMB. The research will be done in a timeframe of 3 years which is planned according to the research steps:

1. Year 1: Conceptual understanding, measuring and theoretical grounding of the research.
2. Year 2: Data sampling, access, collection, transcription.
3. Year 3: Interpretation and analysis of data, discussion of findings and write up the research.

3.2. Data Sampling and Accessibility

In terms of data sampling, consideration of socio-demographic features including age, gender, work status and education, is a common phenomenon observed in consumer studies. Use of age and education-based groups has been seen in sampling in the literature of Consumer behaviour in E-commerce (Datta and Acharjee, 2018; Rahman, 2015; Tabassum, Khan and Farhana, 2017). Therefore, the proposed research will sample it's data set

considering professional status and education level of the participants since these factors have been correlated positively in previous research by Rahman (2013) and Rahman (2015).

Purposive sampling will be applied to design sample of the research. Participants will be selected in terms of their shopping preference from B2C and C2C SMB groups to provide specific insights on both business practices. This sampling method will assist the research in finding target participants and collect specific data as identified and finalised in the sample design. Although the sample size of the research will not represent the full customer segment of SMB, it will provide specified trust management insights to SMB entrepreneurs by means of analysing the phenomenon of affect, experience and cognition based perception of trusting in SMB retailers.

Sample size selection was a great issue during the research planning since, previous research executed on this notion were of quantitative nature and therefore contained large sample groups in data collection ranging between 150 to 300. However, this research intends to go for in depth analysis of consumer perception and is of qualitative nature which is why a smaller sample size of participants will be selected to be interviewed. The literature by Rahman (2013) provides a qualitative consumer behaviour study which analyses consumer perceptions through structured interviews of 27 participants. In the proposed research, 40 participants will be selected from 4 different SMB groups purposively prior the main research since the research will only focus on existing consumers of SMB. Moreover, due to mobility issues, participants from two cities will be selected which are Dhaka and Chittagong since, the researcher has access to travel and conduct interviews in these two cities. The only criteria that will be checked before selecting participants is whether they have shopped online or prefer shopping online since the research is based on their consumption habit of trusting retailers in SMB.

The participants of the research will be accessed from different educational and professional organisations. A pilot study can be executed in the beginning with 2 participants to validate the questionnaire and response rate so that modifications can be made in main research. It will furthermore provide the interviewer a scope to revise their skills and interview practice to obtain maximum potential from main interviews.

3.3. Data Collection

The data collection of the research will be done through face to face one to one interviews in order to obtain the subjective views from the participants. Moreover, semi-structured interview method has been selected to be used in order to maintain flexibility of the process so that participants can provide more insightful data. Participant response towards business activities and inherent attributes of social media based businesses will be collected to study their cognition and experience based trustfactors (Kim, Ferrin and Rao, 2007).

During the communication period with the participants, the research purpose and ethical considerations will be explained to them before obtaining consent. The data collection procedure will take place in the respective organisations from where the sample will be selected. It will encourage the participants to be comfortable and speak about their perceptions and experiences. Moreover, participant consent will be taken for technological equipment usage that will be used to record interviews verbally.

Interviews can be addressed as conversations with a guideline. The interview structure in data collection will be semi-structured with open ended questions and scope of new queries that may arise during the process. The interview process is a time consuming method as it involves with familiarising with interviewer and in depth data collection purpose. Therefore, it might take up to forty to fifty minutes per interview which will be informed to the participants beforehand. The interview guidelines will be created according to the factors

derived from the trust-based decision making model and in relation to C2C or B2C business practices. Audio recording will be obtained which will help in transcription of data and data accuracy by the consent of participants and moreover, notes will be taken during the process in relation to participant expressions and gesture to further validating the data.

The interviews will be started with formal greetings, validating participant consent and general questions about their experience in shopping online while narrowing it down to their consumption behaviour and trustworthiness towards retailers in SMB. Different perceptions towards different business activities and models will be focused. Interviews will be completed by confirming confidentiality of participant details and expressing gratitude towards them. Any important note observed will be noted during or after the procedure.

3.3. Data Transcription, Interpretation and Analysis

Transcription is the prior stage of interpreting and analysing of the data which is time consuming. Since, data collection will be done by means of audio files, a speech to text transcription tool can be used to transcribe interview data. Moreover, google doc or NUD*IST computer programme can be used to organise the data thematically. Participant names will be coded in order to maintain confidentiality and anonymity.

The research will collect consumer perception on certain themes from the trust-based analytical model which is why thematic organisation of ideas and consumer response towards those themes will be evaluated by the theoretical framework presented in section 2.3.

3.4. Ethical Considerations and Validation

Ethical approval is a prerequisite in primary data collection procedure which will be obtained from both the university and interview participants. A consent form will be provided to the participants prior to the interviews. The principles of ethical considerations will be maintained throughout the research by being honest and rigorous throughout the process. Any

changes or modification to the aims and development of the study will be informed to the participants maintaining a transparent communication system. The participants will be informed about their voluntary involvement and their right to withdraw any time during the interview process. Privacy and anonymity of the interviewees will be maintained by coding their names during transcription. The research will only obtain participant perceptions on given situations and questions where personal details will not be mentioned.

Although the data transcription will be done objectively according to the research need, they will also be used to map the experience and cognition based factors of consumer trust which might depict some level of subjectivity expressed by the participants. The issue will be resolved by validating data with the participants to maintain transparency and anonymity at the same time. In terms of outlining the business activities from SMB groups, only activity examples will be represented where no names or details of any business retailer will be used in order to protect data management.

Chapter 4: Expected Conclusions

Although the research has not yet taken place, the techniques that will be used in this research can be analysed by means of their application in relevant literature to illustrate expected conclusions.

4.1. Purposive Sampling

Sampling in research provides access to relevant and reliable data source in a research (Mason, 2002). The procedure is done using a set of criteria that will complement the data collection method in later stage and assist in collecting target data. It can be of different nature depending purpose of the study. Since the proposed research aims to study a certain phenomenon that influences consumption from F-commerce, nonprobability purposive sampling method has been selected in this case. The rationale behind selecting this method was influenced by the exploratory nature of the study where participant response will be mapped into certain themes due to which probability sampling will not be needed.

The strength of purposive sampling lies in its definition as it serves the purpose of researchers in data collection. For example, in the proposed research, participants that consumes from SMB will be selected to serve the broader perspective of identifying trust factors in their decision making. Therefore, the sampling method will serve the specific aims and objectives of the research which can be addressed as a strength of the process.

The flaws of the sampling procedure is to access the target group which can be resolved by piloting prior to the main research. Researcher subjectivity in manipulating data and convenience of sample are also weaknesses of this process which can be dealt with clarifying researcher's ontological positioning and objectivity during the research. Therefore, the expected conclusions from purposive sampling is assumed to feed the purpose of this research by designing a specific and concise participant group.

4.2. Semi-Structured Interviews

Semi structured face to face interviews has been selected as a data collection procedure during this research. Although interviews generally give participants the freedom of expressing themselves through open ended questions, semi-structured interviews tend to give the interviewer freedom and flexibility to include new or contextual questions that may arrive during the procedure (Mason, 2002; Whiting, 2008). A guideline with themes and notions that the researcher wants to collect will be kept, however, the actual conversation can also be regulated with emerging issues faced by the consumers.

The strength of the procedure is that the interviewer gets freedom of adding and renewing more questions to get valuable insights but the downside of this freedom can lead to unstructured loads of data which might be irrelevant or outside the thematic guideline provided (Mason, 2002). The issue can be dealt with researcher's skill to navigate the conversation towards targeted purpose as semi-structured interviews are stated as 'conversations with a purpose' by Mason (p. 66, 2002).

Moreover, the one to one and face to face nature of the interviews will help the researcher to create a comfortable environment where participant's can express themselves flexibly. Since, the research will investigate consumer perception which can be triggered by their cognition or experience based factors, participant expressions and response towards SMB activities and their reflection will be collected which can be best done with the use of semi-structured interviews (Ibid.).

4.3. Content Analysis

The data analysis procedure of the research is expected to be done by using content and discourse analysis where emerging themes from participants will be studied through inductive reasoning and interviewee response will also be mapped within the themes from the theoretical model by Kim, Ferrin and Rao (2007). The strength of the method is providing purposive contributions to the research but it takes a considerable amount of time which is a disadvantage of the method. In the proposed research, themes will be interrelated to see their impact on trusting retailers before purchasing which is why relational content analysis will be performed. The expected outcome of the research can lead to establishing relation between consumer's subjective attributes to their trustworthiness towards SMB retailers.

Part 2

A Reflective Report

The difference between qualitative and quantitative methodology can be simply defined by their data type which are words and numbers accordingly. In an extended note the methodologies also consist of their own significant data sampling, collection and analysis process which I have learnt in my first year of DBA journey. In this essay I will draw upon my reflections on both methodologies in terms of their ease of use, suitability with my research and also the differences between them on each level.

The events that I have selected to reflect upon is my previous research on both methodologies which can be referred here. The qualitative research I undertook as a part of my Masters dissertation was on First Language Maintenance within the Punjabi Community in Glasgow. I conducted 10 semi-structured interviews in the research among which 7 interview data were shortlisted to analyse. Although the research was not a management study, it is relevant to my reflections by means of using qualitative methodology. The quantitative research I undertook during my DBA programme was on Impacts of Consumer Preferences on High Street Fashion Retail of UK where I surveyed 30 participants but 26 were analysed in the end due to consistency issues.

1.1. Sample and Data Source

Data source availability and sample design of qualitative and quantitative research can differ due to different data types and purpose of study. Sample design of my qualitative research was done randomly based on the availability of participants since I had the ethical authority from my university, I approached participants from their communal institution randomly, however, during my quantitative research due to lack of time, data was collected from a selective dataset within the university.

In terms of ease of access, according to my experience, in quantitative methodology approaching primary data is easier than qualitative methodology since, qualitative data collection methods require adequate time to study participant expressions, feelings and observations whereas in quantitative, questionnaires take considerably less time than interviews and observations.

However, in terms of data consistency and quality I would prefer qualitative methodology since, the longer the process, participants will provide more detailed insights and it will contribute more towards the research whereas, in quantitative, probability of participants responding without reading the questions can create information consistency issues which I encountered in my research.

1.2. Data Collection

Data collection method is a core part of any research which differs greatly in both methodologies. I have used semi-structured interviews in my qualitative and surveys in quantitative research. Data collection using interview was a time consuming task during my research, however, participants were selected and informed prior to the task which made it easier to do the data collection. Although an interview questionnaire was developed, due to emerging concepts during the process new questions were added. For instance, some of the participants had more exposure to the culture of this country than others which provided scope for different questions. On the other hand, data collection through survey was less time consuming but more complex to get response. For instance, some of the questions in the survey were not comprehensive to some participants where I needed to explain it to them individually. Given the data size required in quantitative studies, it was time consuming for the researcher although after explaining it, the process was completed in few minutes.

In terms of my preference, I would select qualitative methods of data collection since, it provides focused and trustworthy dataset. Quantitative data collection is less time consuming for the participants but it takes more effort to explain and obtain consent from each participant given the amount of data samples need to be collected. Furthermore, the research proposed is on consumer trust analysis which seemed feasible to be explored from qualitative perspectives due to its thematic and exploratory nature.

1.3. Data Transcription and Analysis

Qualitative data is generally transcribed thematically for content analysis depending on the type of data collected while quantitative data is transcribed by frequency or numbers of responses collected from participants on each variable (Mason, 2002). From my experience, due to the limited and concise sample size of qualitative study, it is easier to transcribe the data of this methodology. The sample size of quantitative data sample can range between 50 to hundreds, moreover, input of each participant details along with their individual response towards each variable is more time consuming due to which qualitative methodology is preferable to me.

In terms of analysis, both of the methodologies contain their positive and negative aspects. For instance, content or discourse analysis in qualitative requires researchers sole determination and theoretical judgement whereas in survey data analysing software can be used to analyse the frequencies, correlation and regressions between variables. Although software can also be used in content analysis, it will not provide effective contribution. Another issue with using quantitative methodology I have faced is there is no middle ground, a hypotheses needs to be proved or disproved which is different in qualitative where assumptions are not made on probabilities but contributions are made by theoretical grounds.

Ultimately, I will conclude saying that both methodologies have their own value. A triangulation of both method can make a study fulfilled from every aspect if the balance is maintained.

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