

Digital Marketing in Bangladesh during the COVID-19

Fatema-Tuz-Zohora & Riffat Shabnam

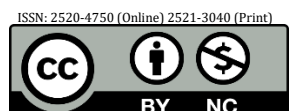
Abstract

The COVID-19 pandemic has severely devitalized the wheels of the global economy. As a part of the global economy, Bangladesh has also faced the debilitating effects of a worldwide economic shutdown. Financial, trade and commerce, economic, banking, agricultural, and industrial – all the prolific sectors seem to be heavily affected by deadly clutches of the COVID-19 pandemic both locally and globally. However, a different scenario has been observed in the digital marketing sectors around the world. Since the novel coronavirus is highly contagious and deadly and spreads out mostly in physical contact, traditional marketing, sales, shopping, and business have started debilitating from its beginning in 2020. As a consequence, online sales and digital transformation have dramatically been accelerated in Bangladesh in recent times. Though the digital marketing sector of Bangladesh is still in its infancy, our country has experienced a revolutionary rise in digital marketing due to the COVID-19 pandemic. That is, this deadly virus has shown us that this sector has huge prospects and prosperity in flourishing our enterprises and businesses through digitalization and the assistance of the ICT industry. This study aims at presenting the current scenario of digital marketing of Bangladesh amidst the COVID-19 pandemic and pointing out the challenges and drawbacks in this sector. Findings suggest that immediate policy initiatives be taken to develop the digital marketing sector of Bangladesh.



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1. Introduction

Digitalization has become an integral portion of our day-to-day lives. We cannot even think of a cup of coffee without checking what's going on in the digital world. Digitalization is a direct medium through which customers and marketers can cooperate instantly in the shortest possible time. Digitalization has dramatically changed the shopping conduct with significant aftermaths for firms and businesses. "Digital Marketing Strategy highlight on how the digital technologies make marketing more effective because they allow for individual attention, better campaign management, and better product, marketing design, and execution"(Mandal & Joshi,2017). With the development of digital marketing during the 2000s through Facebook, YouTube, Twitter, LinkedIn, etc., customers have profoundly become dependent on internet-based networking media in their everyday lives. The presence of digital marketing with online systems such as Facebook Marketplace, Shope, Tokopedia, and various other platforms, is now enlivening the marketing of the digital era. Because of the current shopping system that can be done online, this is much favored by the community, especially millennials, who almost all of the items they are looking for are done online shopping (Budianto, 2019). Consumers today have experienced a changing trend from offline shopping to online shopping (Putri & Iriani, 2019). Although some significant ICT researches were conducted in the 1960s, the ICT sector started in Bangladesh in the 1990s. There are some reputed IT industries that have been practicing digital marketing over the years, such as Tiger IT Bangladesh Ltd, Dream 71 Bangladesh Ltd, Nano IT World, Southtech Group, GEETech, Web Park Bangladesh, Roopokar, Brain Station 23, etc. Most Bangladeshi e-marketers offer their goods and services on the domestic market first and then they export them to the foreign market, especially Europe and North America. Digital marketing in Bangladesh started in 2008. The concept of digital marketing has been popularizing since 2012. At first, it was a matter of decisive and strategic planning. Since digitalization was a new vista in the area of marketing in Bangladesh, marketers, businessmen and entrepreneurs were confused if they should go for digital marketing or stick to the aged-old traditional marketing strategy. And it took more time for marketers to understand the real prospects of digital marketing. In Bangladesh, online marketing is not out of challenges. Since most of the people in our country live in the village and many villages are out of internet and electricity facilities, it is not possible in Bangladesh to attract all the buyers and customers through digital marketing. Consequently, a business has to implement both digital and traditional marketing to operate itself. Moreover, to start digital marketing, a company needs to invest some money to create a website, and advertise its services and commodities to the customers. Therefore, it takes a lot of time to create a strong customer base than traditional physical marketing. However, as soon as the COVID-19 pandemic arrives, the firms and companies constantly understand the necessity of prioritizing, initiating, and developing a digital marketing strategy to sustain their businesses and enterprises during this kind of disastrous situation. Since people are locked in their homes, all business operations including marketing, advertising, and sales have gone online. And at this stage, this alteration is only going to continue and innovate, which is unstoppable. Moreover, the country's exports and imports witnessed a sharp decline as the pandemic started. The fact has a bilateral impact from the perspective of both business owners and customers. As exports decline, the business owners understand the necessity of selling their export quality goods and services to the local customers through digital marketing. And as imports stop, both businessmen and consumers realize the importance of advertising and purchasing our local products through digital marketing. According to Bala & Varma (2018) we have found that businesses can really benefit from digital marketing such as search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, e-commerce marketing, campaign marketing and social media, social media optimization. , direct marketing, display advertising, e-books, optical discs and games and are increasingly

common in our evolving technology. It is proven that we are all connected through WhatsApp and Facebook and the growing use of social media is creating new opportunities for digital marketers to attract customers through the digital platform. Knowing consumer motivations is important because it provides a deeper understanding of what influences users to create content about a brand or store. Digital marketing is cost effective and has a great business impact on a business. Based on this research, it can be further argued that knowing which social media sites are used by a company's target market is another key factor in internet marketing success. The study has the following objectives: (i) to present the current scenario of digital marketing of Bangladesh amidst the COVID-19 and (ii) to point out the major pitfalls of the digital marketing sector of Bangladesh and immediate policy initiatives to develop it.

2. Literature review

Digital marketing, in its simplest sense, is the act of promoting and selling goods and services by utilizing the internet and other forms of digital channels such as email, mobile text message, mobile apps, social media, search engines, display advertising, websites, web contents, blogs, etc. (Taken Smith, 2012). That is why this mode of marketing is also called internet marketing or online marketing since it involves digital technologies to connect with potential customers. In other words, the term "digital marketing" defines itself; marketing through digital channels such as the internet, mobile phone, social media, online forums, websites, etc. rather than traditional channels such as billboards, newspapers, magazines, flyers, postcards, letters, coupon books, brochures, tradeshows, announcements, telephone, television, radio, etc. Digital marketing, therefore, can be defined as a form of direct marketing that creates a connection between the sellers and the customers electronically through digital communication by using digital technologies. Digital marketing is a modern marketing strategy and it differs from traditional marketing in terms of marketing approach, customer range, medium, cost, outputs, focal point, marketing cost, outputs, measuring tools, manpower, customization, and communication. Traditional marketing is more of a person-to-person marketing approach to building a personal relationship between the sellers and the buyers. On the other hand, the physical presence of the sellers is not necessary for digital marketing. Although digital marketing does not help the sellers reach the consumers physically, it allows them to communicate with an unlimited number of customers digitally within the shortest possible time. Reis, Amorim, and three others (2020) have argued that the development of new digital platforms along with automation and artificial intelligence is capacitating a new vista of smart firms and businesses, an area of study that deserves to be researched in the future. According to Dodson (2016), the principle of digital marketing is that the customer is the beginning and concluding point for all digital strategies and activities. In this pretext, Dash and Chakraborty (2021) suggest that customer satisfaction profoundly influences purchase goals and acts as a vital intermediary between purchase intent and digital marketing strategies. Effendy (2020) states that MSME (Micro, Small & Medium Enterprises) players prefer to market goods and products through digital media viz Facebook, Instagram, WhatsApp, and YouTube to increase their sales during the COVID-19. Akter and Sultana (2020) have concluded that customers have positive spirits towards digital platforms during the COVID-19 pandemic and studying the purchase of high brand cosmetics during this pandemic, they have also opined that digital marketing networks can stir up on every stage of purchase intent behavior. According to Wilson (2002), a business cannot be contingent on just one particular marketing strategy. To survive and thrive in a competitive world, one must invent new vistas of marketing approaches. He has also said that with the best use of internet a businessman can develop an effective marketing mix. Yasmin, Tasneem, and Fatema (2015) believe that wide coverage of digital marketing through promotional activities in the digital platforms can help create an extensive market for the products and services of Bangladesh.

3. Methodology

This research is based mainly on secondary sources. Secondary data was collected from research papers, financial journals, magazines, newspapers, websites, various publications, and academic theses in progress. Archives and documents maintained by governmental and non-governmental organizations, collected from other authentic national and international sources, have been widely published and peer-reviewed. The study was conducted during the COVID-19 period, which is also attracting attention. In addition, this paper brings together both qualitative and quantitative data from various corporate annual reports and other sources for further analysis.

4. Digital marketing around the world

The scope of digital marketing

Digitalization essentially started with the introduction of digital computers in the 1950s and massively revolutionized with the inventions of the internet in 1969, mobile phone in 1973, World Wide Web in 1989, and Google in 1996. Subsequently, a lot of social media (Facebook, YouTube, WhatsApp, Messenger, etc.) came into being to connect all the people of the world digitally. All these digital and social media serve a wide range of sectors of our day-to-day life such as finance, trade and commerce, e-commerce, digital marketing, education, communication, and entertainment. Therefore, the scope of digital marketing is immeasurable. There are different ways to market digitally like content marketing, social media marketing, e-mail marketing, e-commerce marketing, Search Engine Optimization (SEO), Search Engine Marketing (SEM), display advertising, etc. Since all these modes of digital marketing are functional in Bangladesh, businessmen can start their businesses here digitally. The picture of overall digital marketing is given in the figure below:

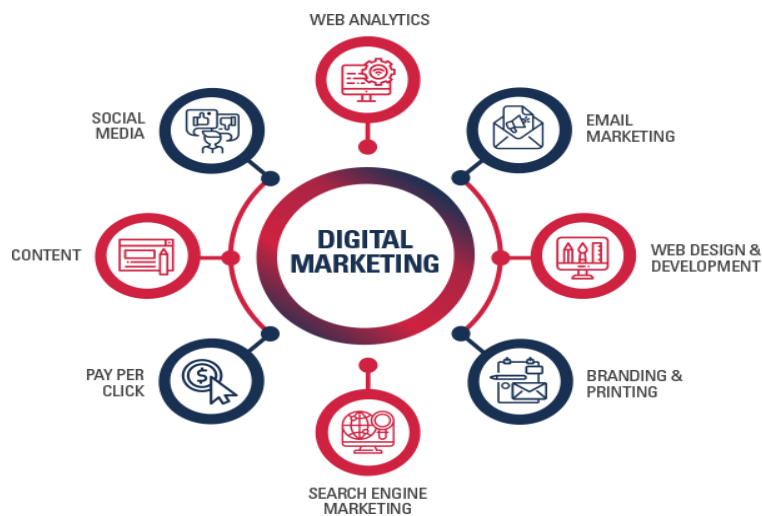


Fig-1: The area of digital marketing

Digitalization through internet, mobile phones, and social media

According to a report published by *Statista* (2021), there were 4.66 billion active internet users, 4.32 billion active mobile phone users, and 4.2 billion active social media users around the world as of January 2021. The number of active internet users comprises 59.50% of the global population.

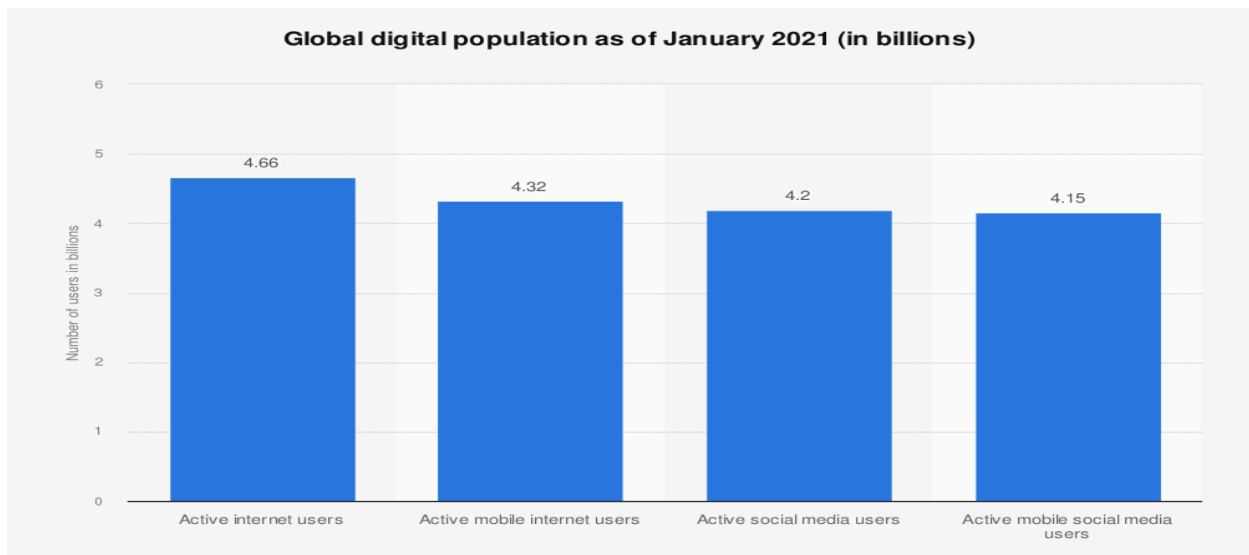


Fig-2: Global digital population as of January 2021 (in billions)
 (Source: Statista, 2021)

From Figure-2, it is seen that in a world of 7.9 billion population, we have 4.66 billion active internet users (59.50% of the total world population) meaning that there are 4.66 billion customers readily available for digital marketers globally. This thing signals the huge prospects and growth of digital marketing worldwide. And the COVID-19 pandemic only quickens the growth and essentiality of digital marketing to an enormous scale. The figure-2 also points out that there are 4.20 billion active social media users (53.16% of the world population). The topmost digital social media are Facebook, YouTube, WhatsApp, Messenger, WeChat, Instagram, and Tiktok. The table below shows the network wise number of active users as of 2021:

Table 1: Active users in different social media as of 2021

Network	Active users (in millions)
Facebook	2701
YouTube	2000
WhatsApp	2000
Messenger	1300
WeChat	1203
Instagram	1082
Tiktok	800

(Source: Statista, 2021)

Facebook marketing is a huge platform that offers various tools of paid and non-paid advertisements facilitating marketers to boost their Facebook Pages or posts about their goods and services in front of the global audience. With nearly 2.89 billion monthly users, Facebook is the largest social media in the world at present. Moreover, the number of daily active users of Facebook recently boosts to 1.785 billion, which implies that about 66% of the total monthly users log in Facebook from a mobile phone or a personal computer every day (Brian, 2021).

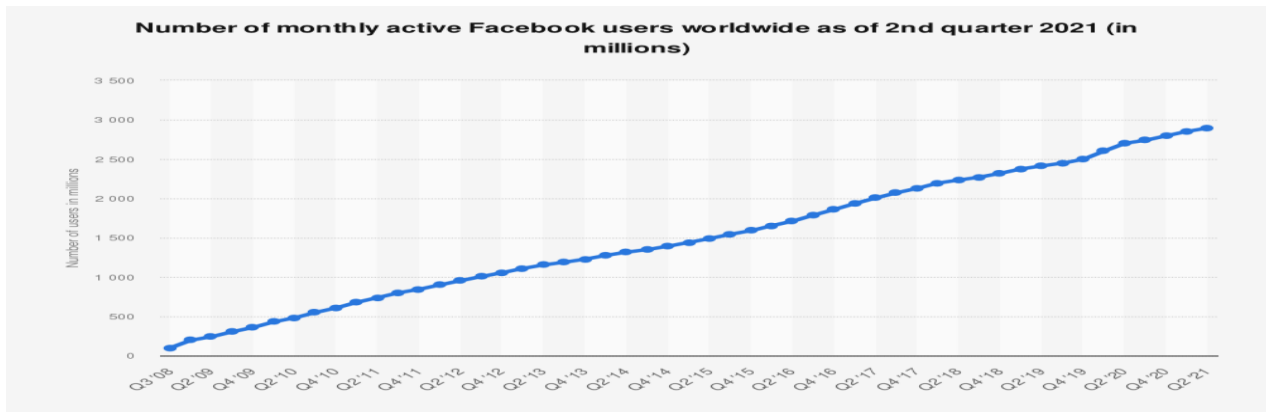


Fig-4: Number of monthly active Facebook users as of 2nd Quarter of 2021 (in millions)
 (Source: Statista, 2021)

From Figure-4, it is seen that in a world of 7.9 billion population, we have 2.89 billion active Facebook users (36.58% of the total world population) meaning that more than one-third of the world population is active in Facebook in regular intervals. Therefore, digital marketers can reach 2.89 million active customers through this social platform.

Digitalization in Bangladesh

A recent report by the Financial Express (2021) revealed that according to the Bangladesh Telecommunication and Regulatory Commission (BTRC), the total number of internet users in Bangladesh was 120.95 million in the first half of the year 2021 which is 72.51% of the total population of Bangladesh.

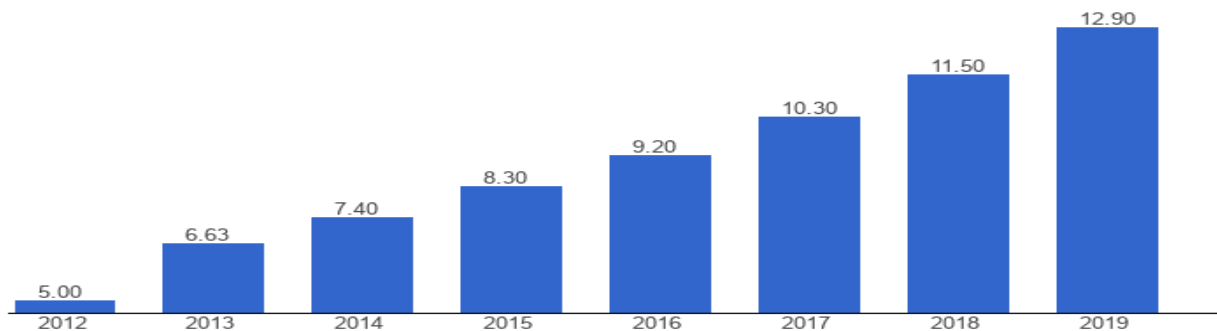


Fig-5: Number of Internet users in Bangladesh from 2012 to 2019 (in millions)
 (Source: The GlobalEconomy.com)

Figure-3 shows that from 2012 to 2019, the number of internet users in Bangladesh increases at least a million each year. Besides, the number of internet users was 6.63 million in 2013 which almost doubled in 2019 just within six years. According to BTRC (2021), the total number of mobile phone subscribers in Bangladesh has reached 171.85 million as of January 2021. The operator wise mobile subscribers of Bangladesh are shown in the table below:

Table-2: Operator wise mobile subscribers of Bangladesh as of January 2021

Operator	Subscribers (in millions)
Grameen Phone Ltd.	79.76
Robi Axiata Ltd.	51.12
Banglalink Digital Communications Ltd.	35.55
Teletalk Bangladesh Ltd.	5.42
Total	171.85

(Source: BTRC, 2021)

According to Statcounter (2021), Facebook has 84.3%, Twitter has 9.6%, and YouTube has 3.21% users of the total population of Bangladesh from September 2020 to September 2021. That is, the people of Bangladesh use Facebook the most for social communication. Bangladesh is the 10th largest Facebook using country with around 46 million active users. The following figure shows the leading countries based on Facebook users as of July 2021:

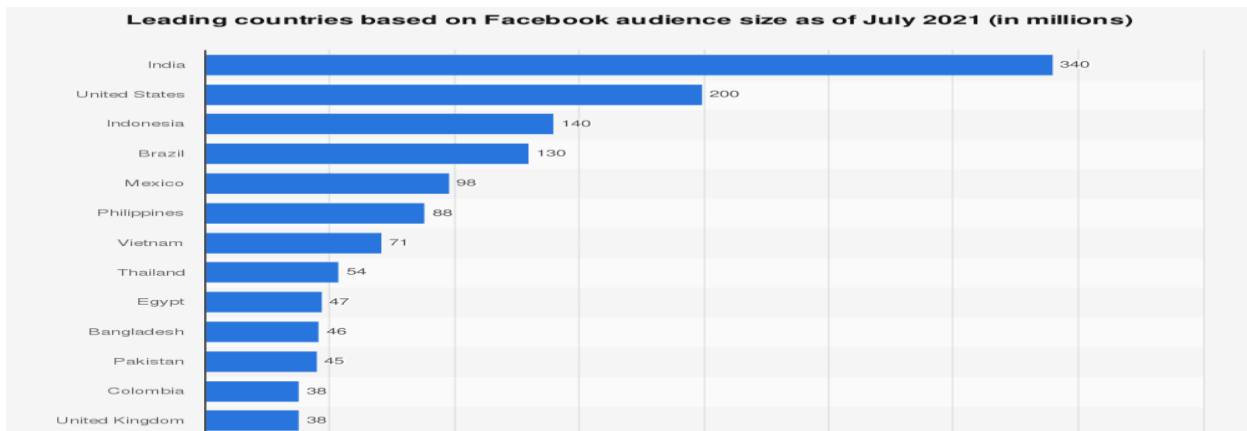


Fig-6: Leading countries based on Facebook audience size as of July 2021 (in millions)
(Source: Statista, 2021)

5. Digital marketing in Bangladesh during the covid-19 pandemic

Perhaps “Go with the customers” is the best and simplest strategy in this age of rapid globalization and digitalization. Due to easy access to cheap data, reasonably priced smartphones, and acquaintance with all digital platforms and devices, the number of active internet users in Bangladesh is increasing remarkably. Nowadays, most people in Bangladesh own digital devices viz computers, laptops, smartphones, tablet PCs, and social media viz Facebook, YouTube, Whatsapp, Twitter, Instagram, Messenger, etc. This state of digitalization has inspired business industries to communicate with their targeted customers through digital media and platforms. This is called customer satisfaction. Since the customers go online due to the COVID-19 situation, the firms and companies have also initiated digital marketing along with traditional physical marketing to create a strong branding and customer base. Currently, we will not find any business or company that does not have a Facebook Page, a YouTube channel, and a website. In addition, many companies are carrying out their marketing through mobile SMS, phone calls, mobile apps, email, Whatsapp chats, live ads, TV ads, digital ads, etc.

Change of pre-purchase and post-purchase behavior:

In Bangladesh, cyberspace turns into a new kind of space where buyers and sellers can constantly communicate with one another without direct physical contact in the shortest possible time. And this is what the customers actually need in a pandemic situation like the COVID-19. In digital communication, the customers have the unique opportunity to review the goods and services before buying them. For example, from Google reviews and ratings one can get a positive or negative assessment of a product or a service from other consumers. Therefore, these reviews seem practical and, in most cases, based on real-life experience. Digital platforms, therefore capacitate customers to do an online search before purchasing, get real-life reviews from other customers, compare prices with those of other similar products, and find the best value or product lines. That is, digital marketing massively influences purchasing decisions and behavior of customers. Furthermore, it affects their post-purchase behavior too since satisfied customers seem to give positive reviews of the consumed products of the brand, aim to buy more from it, and promote it to others.

Rise of digital marketing and e-commerce businesses:

All aspects of our lives have profoundly been changed due to the COVID-19 pandemic. This pandemic has forced the people of Bangladesh to stay inside their houses and spend more time online than ever before. Consequently, prospective markets have been shifted from traditional marketing towards digitalized ones. Overwhelming terror of viral diseases and recurrent lockdowns has not only changed customers' spending behaviors but also habituated them in online shopping because online shopping offers them home delivery which is very essential in this pandemic. There are lots of online shopping sites in Bangladesh which rise rapidly in this pandemic offering quick home delivery service with lucrative discounts. Bikroy.com, Daraz, Chaldal, Rokomari, ShoppersBD, and AjkerDeal are some of the prominent digital marketing companies in Bangladesh. According to a report published by the Daily Inquilab, due to the COVID-19, the number of e-commerce organizations rises at about 30 thousand whereas the number of f-commerce businesses jumps at more than 50 thousand (Hossain, 2021). Bangladesh has never seen such a revolutionary rise in digital marketing and e-commerce sectors before. Despite having some pitfalls, the marketers understand the essentiality of digital business ever before and innovate newer and newer platforms to buy and sell. Over the last five years, the e-commerce businesses in Bangladesh have achieved a dramatic boost since their market size has bugled by thirty times. According to the report of Bangladesh Competition Commission (CCB), by August 2020, the size of e-Commerce in Bangladesh went up to Tk 166.16 billion which was approximately 30 times the amount in 2016. (Kabir, 2020)



Fig-7: E-commerce Market Size in Bangladesh from 2016 to 2020

Beginning of online classes and courses:

Since going outside the home is life-threatening amidst this pandemic, consumer behaviors and responses have changed abruptly in Bangladesh. As educational institutions were closed down for over two years, some schools, colleges, and universities initiated online classes to sustain and some were close down permanently due to the shortage of funds. As a result, many teachers and tutors became jobless. Subsequently, many teachers, tutors, and coaching centers started online classes and courses to survive the crisis created by the pandemic. Therefore, prepaid online classes and courses have become popular in Bangladesh. Through online classes, many teachers, instructors, and writers can promote their coaching centers and books

ever before. Moreover, online classes do not require fixed assets like chairs, tables, boards, projectors, hired rooms, and other instruments like traditional coaching/training centers.

Fitness courses and telemedicine:

Because of the COVID-19 outbreak, people got stuck at home for a long time. As a result, they get bulky and overweighted. To keep fit and immunized during the outbreak, people purchase fitness courses online. By October 2021, the coronavirus has taken over 27,778 lives and infected over 1.6 million people in Bangladesh. (Worldometer, 2021). Thereby, there has been a severe scarcity of vacant medical beds in hospitals and hospitals have turned into death valleys. As a result, many hospitals and diagnostic centers of Bangladesh started telemedicine facilities for the patients, especially those who are very elderly and susceptible to any kind of contagious disease.

Works from home or online jobs:

Since offices and firms were closed down since dine, work from home has turned out to be one of the best ways to operate the organizations amidst this pandemic and saved many employees from getting fired and facing salary cuts. Business conferencing is carried out through zoom-meeting. At present, many businesses and firms in Dhaka city are offering a lot of work from home or online jobs both on a part-time and full-time basis. Work from home facilitates both the employer and the employees since the employee does not have to spend money for the desks, computers, and other logistic supports for the employees and the employees do not have to come to the office and hence can save transport costs and a lot of time. There are lots of popular online jobs in Bangladesh such as content writing, content marketing, copywriting, scriptwriting, web designing, graphics designing, audio and video editing, data entry, and so on. All a person needs for doing an online job are just a computer/laptop, high-speed internet connection, fast typing speech, and time management.

Entertainment in the covid-19 era:

The coronavirus has also posed a massive change in the mode of entertainment among Bangladeshi people in the last two years. Since cinema halls, amusement parks, tourist spots, hangouts, and going outside the home without emergency were shut down and restricted, people became fully dependent on online platforms. As a consequence, they start watching online movies or download them from online movie sites (both international and domestic) like Netflix, Prime Video, Chorki, Zee5, Bioscope, Hoichoi, etc. to get relieved from boredom and frustration. Moreover, the frequency of using digital media viz smartphones, computers, laptops, etc. and social media viz Facebook, YouTube, TikTok, Instagram, Messenger, Whatsapp, etc. has tremendously increased among Bangladeshi people in the last two years. What's more? To prevent kids and youngsters from going outside the home, the guardians allow them to use digital devices, play video games, and surf the internet. Young folks have also started earning money by creating entertaining, educative, and motivational content through Facebook Pages, YouTube channels, and TikTok videos.

Home delivery during the covid-19 pandemic:

Due to the COVID-19 outbreak, home delivery service has become popular ever before in Bangladesh. Shopping luxury and attractive products and eating delicious foods in the restaurants are the two most favorite pastime activities among Bangladeshis. Since shopping malls and restaurants were shut down for a long time, people asked for food and product delivery. There are different delivery services that timely deliver the ordered products to the customers from shops/online shops and restaurants such as Daraz, Pathao, eCourier, Chaldal, Foodpanda, HungryNaki, etc.

Freelance digital marketing:

The coronavirus outbreak proves a boon for freelancers as outsourcing companies in Bangladesh started looking for more workers who would work from home. The term freelancer is usually used for a person who is self-employed and not necessarily dedicated to a particular employer long-term. Digital marketing freelancers refer to marketing professionals who offer freelancing services to clients using professional associations or websites. These freelancers usually work from home and help companies with various digital marketing related tasks. Major fields of freelancers are writing, editing, translating, music, film and video production, photography, web designing, and other pieces of creative works. Digital marketing positions comprise social media marketing specialists, digital marketing consultants, and SEO specialists. Bloggers and YouTubers can also find themselves writing and vlogging professionally in the digital marketing field. According to the ICT Division of the Bangladesh Government, there are 6.5 lakh freelancers in Bangladesh, of which 5 lakhs are actively working. Freelancers in the country are bringing in BDT 850 crore annually. (The Daily Star, 2021)

6. Challenges of Digital marketing in Bangladesh

Digital marketing in Bangladesh is inflicted with lots of challenges and problems. The major ones are described below:

Limited access to digital platforms:

In order to operate e-marketing of goods and services, both the sellers and the consumers must have computers and internet service providers (ISP) for using the internet. Since most of the people of Bangladesh live in rural areas, they have limited access to digital devices. However, if the rural entrepreneurs had full-fledged access to digital platforms, they could marketize their goods and services with more frequency and efficiency. But due to limited access to digitalization, they still stick to traditional physical marketing. The table-4 below shows that 41% of the population has an account with financial institution, 0.2% has a credit card, 21% has a mobile account, and 3.5% makes online purchase. On the other hand, 0.4% men have a credit card where the percentage is 0 in case of women. Moreover, only 2.8% women make online transactions compared to 4.3% men making online transactions. (Khatun, Saadat, Islam, 2020)

Financial Inclusion Factors	Percentage of the Population Aged 15+
Has an account with a financial institution	41
Has a credit card	0.2
Has a mobile money account	21
Makes online purchase or pay bill online	3.5
Percentage of women with a credit card	0
Percentage of men with a credit card	0.4
Percentage of women making online transactions	2.8
Percentage of men making online transactions	4.3

Source: DATAREPORTAL, 2020.

Table-3: Financial Inclusion Indicators of Bangladesh

6.2 Poor internet connection:

The internet connection speed in Bangladesh is poor in comparison to other countries. Apparently, it is a major barrier in digital marketing. According to the report published by the Daily Star, the average mobile upload speed in Bangladesh is 6.96Mbps where the global average is 11.22Mbps. Consequently, on Ookla's Speedtest Global Index for mobile internet

speed, Bangladesh has ranked 133rd out of 138 countries with a download speed of 10.76Mbps. Moreover, in fixed-line broadband internet speed, Bangladesh has ranked 98th out of 175 countries with a download speed of 29.85Mbps (Hasan, 2020). The figure below shows that the mobile data and broadband speed of Bangladesh is so poor in comparison to many other South Asian countries:

Table-4: Mobile data and broadband speed in SAARC countries as of September 2021

MOBILE DATA SPEED (Out of 138 countries)			BROADBAND SPEED (Out of 175 countries)		
COUNTRY	RANKING	DOWNLOAD SPEED (MBPS)	COUNTRY	RANKING	DOWNLOAD SPEED (MBPS)
The Maldives	57	35.70	India	70	46.47
Sri Lanka	102	19.95	Sri Lanka	94	31.42
Pakistan	116	17.13	Bangladesh	98	29.85
Nepal	117	17.12	Nepal	113	22.36
India	131	12.07	The Maldives	117	21.56
Bangladesh	133	10.76	Bhutan	126	19.09
Afghanistan	138	7.26	Afghanistan	157	10.31

(Source: Ookla's Speedtest Global Index)

High cost of internet connection:

In our country, the internet speed is not only poor but its cost is so high also in comparison to other nations. This is another reason the marketers are demotivated in adopting digital marketing strategy since internet connection, website creation and designing are comparatively costly. According to Dhaka Tribune, the BTRC has recently set the maximum price of 5Mbps broadband internet at Tk 500, 10Mbps at Tk 700 to 800, and 20 Mbps at Tk 1100 to 1200. (2021). However, Bangladesh has ranked 58th out of 211 nations in terms of the cheapest internet average price with a price of \$31.34 per package whereas which is unusually higher than those of most other SAARC countries except the Maldives.

Table-5: The cheapest internet rank among the SAARC countries by the average price of per package in the year 2021

COUNTRY	RANKING	PRICE PER PACKAGE
Bhutan	4	\$8.71
Sri Lanka	5	\$9.58
Nepal	18	\$13.15
India	20	\$13.58
Pakistan	35	\$20.43
Afghanistan	48	\$28.15
Bangladesh	58	\$31.34
The Maldives	157	\$80.01

(Source: Atlas & Boots)

Credit card problem:

A credit card is a very handy instrument for purchasing goods and services electronically. But in Bangladesh, not all people have a credit card. The legal age to qualify for a credit card is 18. However, one needs to have a regular source of income before one can be approved for a credit card. Moreover, there are some complexities of documentation to avail a credit card such as submission of application form, National ID card, TIN certificate, salary statement, passport ID, photo ID, etc. Therefore, those who do not have a credit card cannot avail the opportunity to purchase products digitally. According to the data provided by Bangladesh Bank, a total of 1.62 million people use credit cards, 19.99 million debit cards, and 0.59 million pre-paid cards. These numbers are very insignificant in terms of the total number of employed persons in Bangladesh (57 million). (Kabir, 2020)

Lack of digital and ICT literacy:

Many people of Bangladesh including businessmen and entrepreneurs lack the required digital and ICT knowledge to operate and involve in digital marketing. Since they are not fully acquainted with digital and social media and do not have sufficient knowledge of how to use them in developing their business strategies, they fail to marketize their goods and services in the fullest swing despite the easy accessibility to internet connection and digital technologies.

Lack of modern financial system:

Our financial system lacks modernization and digitalization. It still sticks to the age-old cash-based culture that limits the volume of online transactions. Moreover, our existing digital financial system lacks a sufficient amount of ATM booths, payment counters, and other infrastructures.

Language hurdle:

Language hurdle is one of the major challenges in digital marketing in Bangladesh. Many people in our country do not know how to communicate in English and other languages. As a result, they fail to purchase their goods and services in the global world.

7: Policy recommendations and Conclusion**Policy recommendations:**

To develop the digital marketing sector of Bangladesh amid the COVID-19 outbreak, the government, the regulatory bodies, the firms and companies, and the customers should work altogether. Some policy recommendations are described below:

Firstly, the Government of the People's Republic of Bangladesh should take serious initiatives to develop more digital marketing-related firms. Secondly, proper ICT training should be provided to marketing managers and employees on how to use the digital marketing system. Businessmen and entrepreneurs should implement suitable digital marketing strategies for growth and sustainability. Moreover, a digital marketing strategy should be based on how customers respond to various digital and social media, with customer satisfaction and reliance as prerequisites. Additionally, businessmen must analyze the changes in consumer behavior before and after purchases in the process of digital marketing. Ensuring access to digital media and social media is crucial for establishing a strong customer base. Furthermore, firms must have comprehensive digital media coverage, including Facebook pages, YouTube channels, websites, mobile ads, and TV ads. Companies should maintain both physical and digital marketing simultaneously, and digital marketing should be integrated with physical marketing more effectively during situations like the COVID-19 outbreak, ensuring prompt home delivery for online purchases. Organizations need full-fledged technological support to implement digital marketing systems, and cyber security should be strengthened by employing ICT specialist teams. The competent authorities should take steps to improve internet speed and reduce the costs of internet connections and mobile data packages to ensure easy access for all. Companies should have separate digital marketing departments for regular monitoring of websites and content. Mastery of the basics of SEO marketing, content marketing, and social media marketing is essential. Businesses must anticipate new strategies and adopt new tools, techniques, technologies, and innovative services in the digital marketing sector to ensure customer comfort. The content of websites should be informative, attractive, appealing, and interesting. Considering situations like the COVID-19 pandemic, business organizations should provide home delivery services. Concerning recent issues with e-commerce businesses, government regulatory authorities like Bangladesh Bank and the BTRC should closely monitor these businesses to protect customers from fraud. Overall, companies should focus on research and development to advance digital marketing practices in Bangladesh.

Conclusion:

In conclusion, digital marketing development in Bangladesh is both essential and advantageous, especially in light of the COVID-19 pandemic, which has highlighted the need for digital transformation. The government, businesses, and regulatory bodies must collaborate to create a supportive environment for digital marketing by providing ICT training, ensuring broad access to digital platforms, and implementing robust cyber security measures. Businesses should adopt comprehensive digital marketing strategies, integrate them with traditional methods, and focus on customer satisfaction and behavior analysis. Improving internet infrastructure and reducing costs are also crucial. By embracing innovative technologies and continuously advancing digital marketing practices, Bangladesh can effectively reach a broader audience locally and globally, ensuring sustainable growth in the digital age. The pandemic has accelerated the need for digital marketing, and Bangladeshi marketers should leverage this shift to fulfill customer needs and capitalize on new opportunities, including AI and digitalization, to reach local and international customers. Creating awareness about digital marketing among Bangladeshi exporters is vital for building a strong global customer base.

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