StoreScores: A Centralized Review Platform for E-Commerce in Bangladesh

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Abstract**—***E-commerce has seen a surge in Bangladesh in the last couple of years, driven by higher internet penetration, greater use of smartphones and rising consumer appetite for the convenience of online shopping. But fraud is a perennial issue, and one which mostly remains unanswered. The perception of consumers on online shopping in Bangladesh and the feasibility of a centralised and verifiable review platform was studied. StoreScores is a system that aims to make formal e-commerce sites and informal shops on social media transparent and credible by allowing customers to rate, review, verify and report sellers on one platform. The structured close ended questionnaire was circulated via Google Form in an attempt to evaluate the demographic background of the respondents, shopping habits, fraud experience, current trust building behaviour and demand for specific features of the platform. We received responses from 66 respondents. Most respondents (87.9%) have faced a problem while shopping online, such as receiving a fake product, a scam or a bad service, with the most frequent problem being receiving a fake or low-quality product. Most respondents supported the idea of a verified review platform, with 65.2% of them believing that it would help avoid scams. The most wanted feature was verified customer reviews. Most also said they would pay for premium features and companies were said to be open to pay for a verification badge. The study clearly shows a strong demand for StoreScores but the limitations of sample size and no prototype deployed suggest that more work and eventually pilot testing will be required before full scale implementation.*

Keywords**—***Centralised Review Platform, E-Commerce Fraud, Consumer Trust, Verified Seller Badge, Bangladesh, Online Shopper Behaviour*

I. Research Background and Justification

In the last few years, the nature of how consumers shop and how businesses reach out to their customers in Bangladesh has been rapidly transformed by electronic commerce. Rising smartphone penetration, cheaper mobile internet, and the proliferation of dedicated e-commerce platforms and shopfronts on social media have driven the decreasing barriers to online retail. More and more consumers are using these channels to browse, compare and buy products from the comfort of their own homes.

But the biggest obstacle to such growth is fraud. Fake or substandard products, sellers who do not deliver purchased items, unhelpful customer service and no meaningful return or refund options make the Bangladeshi online marketplace a minefield. Once consumers have been scammed, they often are unwilling to shop online again, or they restrict themselves to a small set of brands they already trust, thus reducing the competitive benefits that e-commerce should offer.

At present, Bangladeshi consumers rely on a fragmented and largely informal set of tools to assess a seller's trustworthiness. Where reviews exist at all, they are scattered across individual e-commerce listings, Facebook groups and word-of-mouth recommendations, with no consistent mechanism to verify a reviewer actually transacted with the seller, or to prevent sellers from posting fake positive reviews about themselves. Many social media-based shops, which account for a large share of transactions, are often run entirely outside of any formal review or accountability framework.

The motivation of this current research is the gap between the desire of the consumers for a trustworthy shopping environment and the absence of any centralised mechanism to provide the trust. StoreScores is proposed as a centralised platform for review and verification that brings together ratings, reviews, seller verification and fraud reporting in a single purpose-built system that covers formal e-commerce sites and informal social-media shops. Before moving forward with full scale development, we need to empirically test whether Bangladeshi consumers really want such a platform, which features they would value most, and whether sellers themselves would be willing to participate in a verification scheme. In the present study, to answer these questions, a structured survey of consumers was designed.

Objectives of the Study

The specific aims of the study are:

- Gather demographic information (gender, age group and student/working status) of respondents to provide context to their shopping behaviour.
- Examine the current rate of online shopping and kinds of platforms (formal e-commerce sites, social-media shops, independent sellers) utilised by Bangladeshi consumers.
- Explore the extent and nature of fraud and service quality problems experienced by online shoppers.
- Learn how consumers evaluate the trustworthiness of an online shop without a central system.
- Assess the appetite for a centralised review platform, and the features that respondents value the most.
- Assess consumer willingness to trust, recommend and pay for such a platform, and business willingness to pay for a verification badge, as a possible revenue and trust building mechanism.

II. Materials and Methods

Description of Methodology

The research was done using a survey based approach to get an idea about the scale of fraud problem in Bangladeshi e-commerce and the features consumers want to have in a solution. A structured questionnaire was designed and circulated through Google forms due to its availability, ease of distribution and the ability to analyse responses internally. The questionnaire was mostly made up of closed questions with a few allowing multiple responses.

Participants

66 questionnaires had been completed. The sample was slightly more female (56.1%) than male (42.4%) with a very small remainder identifying as another gender. Most of the respondents were 18–25 years of age (33.3% were 18–21 years old and 37.9% were 22–25 years old). The rest of the respondents were 16.7% below 18 years and 12.1% 26 years and above. 53% were students, 28.8% working professionals, 13.6% both studying and working and the rest, none. This profile shows that the sample is biased toward younger and tech-savvy respondents and this needs to be taken into account when generalising the results to the wider Bangladeshi shopping population.

Data Collection and Analysis

We collected data using the above-mentioned structured questionnaire on Google Forms that enquired about the respondents' demographics, shopping frequency and channel, factors for purchase, experience and type of fraud, current trust-assessment strategies and desired features of the platform. The Google Forms built-in response analyser automatically generated descriptive statistics, percentages and charts for each item to support the results presented below.

Description and Intended Functionality of StoreScores

StoreScores is intended to be a central web platform for customers to rate, review and report online shops in Bangladesh, whether they are hosted on dedicated e-commerce websites or are informally run on social media. Verified seller badges will be granted to businesses that meet certain standards for trust and identity verification, providing a quick visual signal to consumers that they are authentic. A dedicated fraud-reporting mechanism would allow consumers to flag scams, non-delivery or counterfeit products, and feed into seller rankings, so that repeat offenders become visible, rather than just able to reappear under a new name. A common problem with unmoderated review systems is that sellers can manipulate their own ratings. One solution being proposed is an AI-based moderation agent that can filter out fake reviews and fraudulent reports. Category based rankings, real time complaint resolution and user discussion forums would help users find the vetted sellers and share their experiences more efficiently. It should be emphasised that StoreScores is not a product in the marketplace at this time but a validated concept: the objective of this study was to determine from the consumer point of view whether there is sufficient demand for such a product and which of the proposed features are most valued by consumers to provide any development effort with a basis in fact rather than speculation.

III. Results and Discussion

The results of the survey are presented in the following section, starting with respondent demographics, then shopping habits, experience with fraud, current trust behaviours and demand for the proposed StoreScores platform, then an integrated discussion of what the pattern of results suggests about the platform's design and prioritisation.

Respondent Demographics

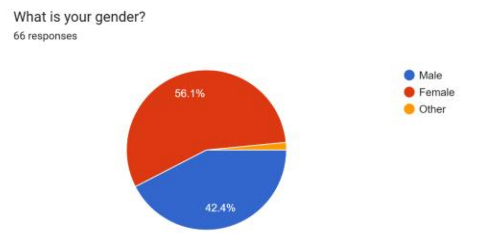

Fig. 1. Gender distribution of respondents.

As shown in Figure 1, respondents identified themselves as female (56.1%), male (42.4%), or other gender (small remainder). So the sample is pretty evenly distributed in terms of gender, with a slight over-representation of females.

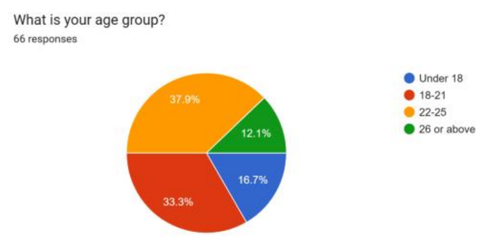

Fig. 2. Age group of respondents.

As shown in Figure 2, the respondents were concentrated in the 18–25 age range, with 33.3% aged 18–21 and 37.9% aged 22–25. 16.7% were Less than 18. 12.1% were 26 or older. This concentration in the university-age bracket is consistent with the digital channels (Google Forms, social media) used to distribute the survey and should be kept in mind when generalising findings to older or less digitally active consumer segments.

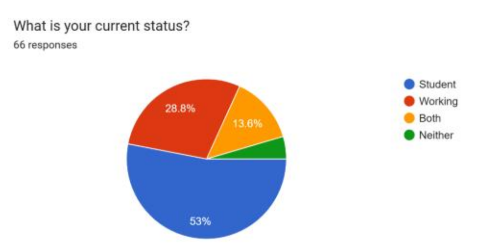

Fig. 3. Current status of respondents (student/working).

As seen in figure 3, more than half of the respondents (53%) were students, 28.8% were working professionals, 13.6% were studying and working and all others were neither. Together with the age distribution shown in Figure 2, this confirms that the sample is biased toward students and young working adults, a demographic group that is typically an early and frequent adopter of e-commerce.

Shopping Habits and Preferences

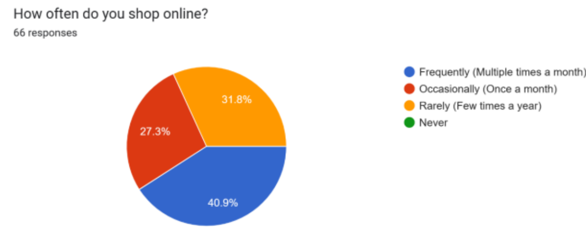

Fig. 4. Frequency of online shopping among respondents.

Figure 4 shows that 40.9% of the respondents stated that they often shop online (multiple times a month), 27.3% shop online sometimes (about once a month), and 31.8% shop online rarely. Not a single respondent said they never shop online. This demonstrates that online shopping is a well established habit in this sample with a plurality shopping monthly or more often.

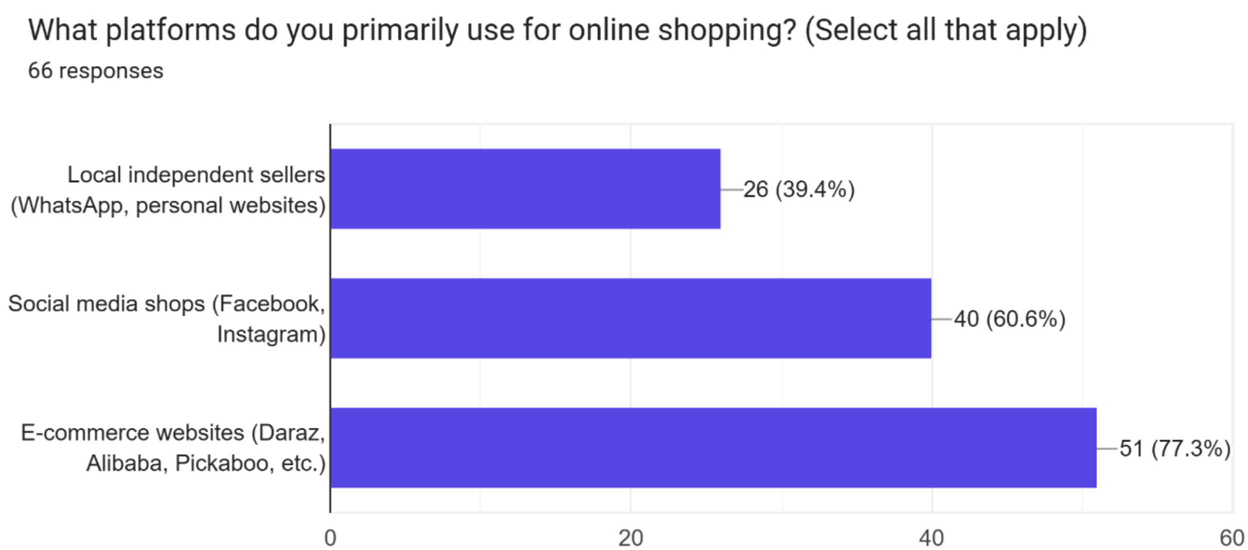

Fig. 5. Platforms primarily used for online shopping.

The most popular channels were dedicated e-commerce websites (e.g. Daraz, Alibaba, Pickaboo etc.) with 77.3% of respondents, followed by social-media-based shops (e.g. Facebook, Instagram etc.) with 60.6% and local independent sellers (e.g. through WhatsApp) with 39.4%, (Figure 5). There is a great deal of overlap among all three channels, and this means that any effective review platform must include formal e-commerce sites, social-media shops and independent sellers. If StoreScores were restricted to only one channel, a significant portion of consumers' shopping activity would be excluded.

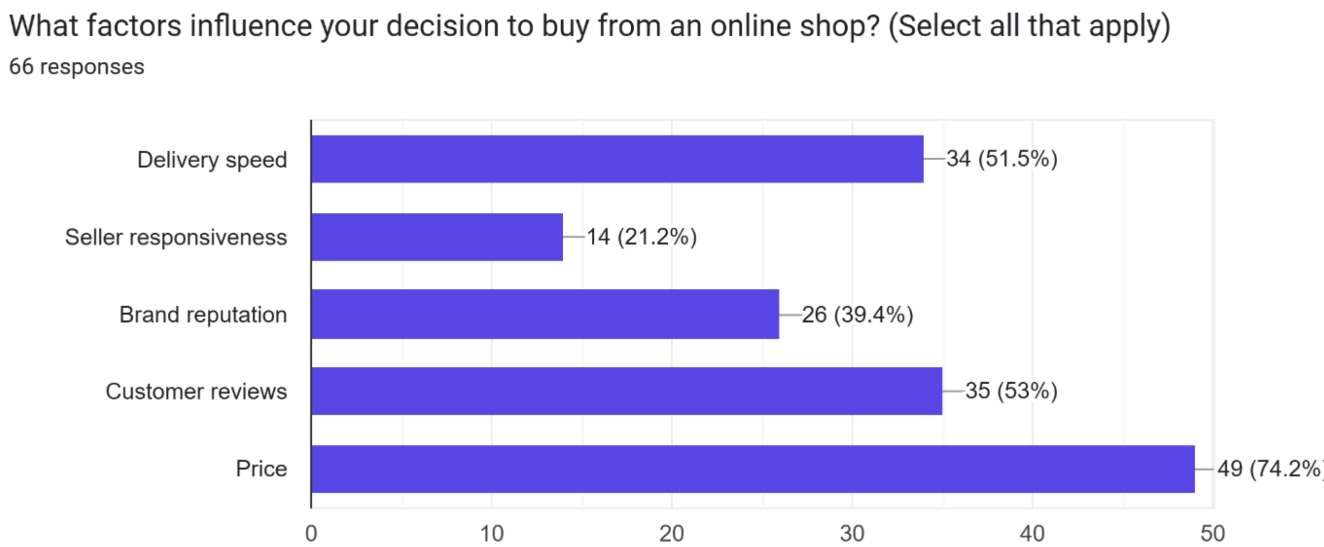

Fig. 6. Factors influencing the decision to buy from an online shop.

As shown in figure 6, Price (74.2%) was the most cited factor for choosing a particular online shop for purchasing. Customer reviews (53%), Speed of delivery (51.5%), Reputation of the brand (39.4%) and Responsiveness of the seller (21.2%) were cited as well as factors. The most important factor is price, but customer reviews are still the second most important factor after price, even ahead of delivery speed and brand image. Thus, a credible review system could have a significant impact on buying decisions even in a price conscious marketplace.

Fraud Experience

Fig. 7. Respondents who have faced an issue with an online purchase.

The figure 7 shows that 87.9% of respondents faced an issue in online purchase like fake product, scammed, or bad service and 12.1% of respondents did not face an issue in online purchase. Such a very high incidence confirms that fraud and service-quality problems are widespread, not sporadic, and underscores the urgency of a systematic platform-level response.

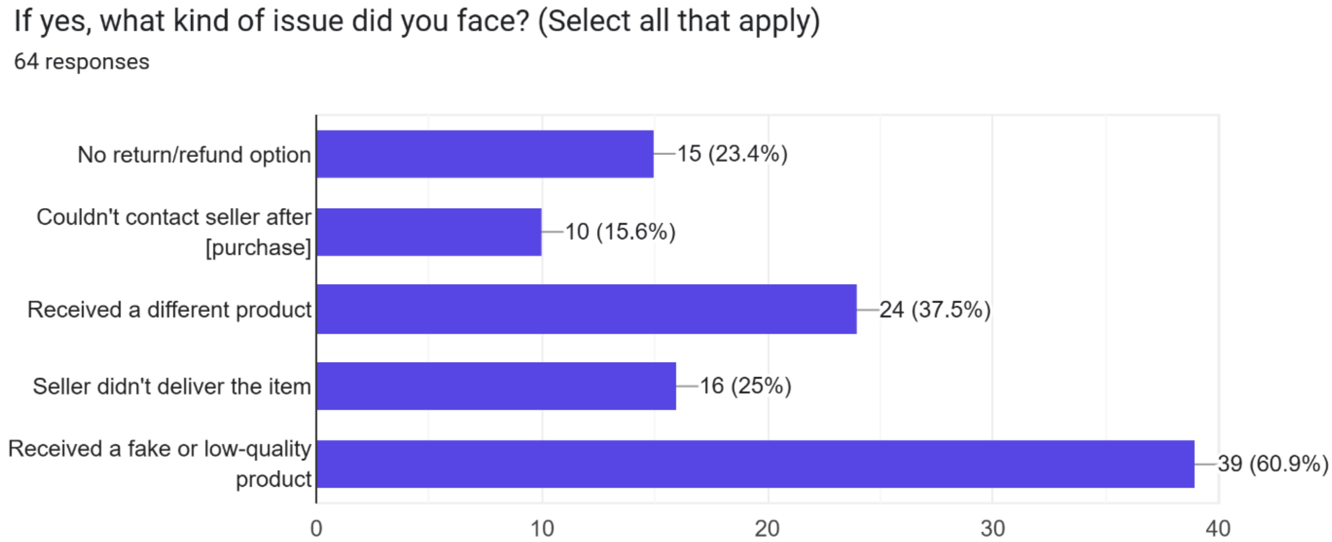

Fig. 8. Types of issues faced by respondents (64 responses).

The most common complaint among the 64 respondents who specified the type of problem encountered is shown in Figure 8 and includes receiving a counterfeit or low-quality product (60.9%), receiving a different product than ordered (37.5%), the seller not delivering the item at all (25%), lack of return or refund options (23.4%) and inability to contact the seller after purchase (15.6%). This decomposition is similar to the particular characteristics suggested for StoreScores where the verified seller badges and quality-oriented reviews directly tackle the fake and mismatched-item issues and the structured fraud-reporting system takes care of non-delivery and unresponsive sellers.

Current Trust Behavior and Demand for StoreScores

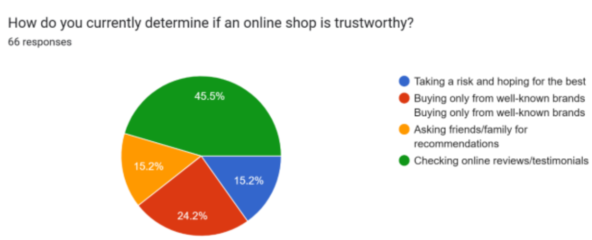

Fig. 9. Current methods used to determine whether an online shop is trustworthy.

In the absence of a central system, Figure 9 shows that 45.5% of respondents currently check a shop's trustworthiness by reading online reviews/testimonials whenever they find them. 24.2% say they only buy from well-known brands, 15.2% say they ask friends or family for recommendations and 15.2% say they just take a risk and hope for the best. Informal review-checking is the most common trust strategy, although there is no guarantee that those reviews are legitimate or verified. So, consumers already behave as if a review-based system has value; StoreScores would essentially codify, centralise and verify a behaviour that a plurality of consumers are already trying to do manually and unreliably.

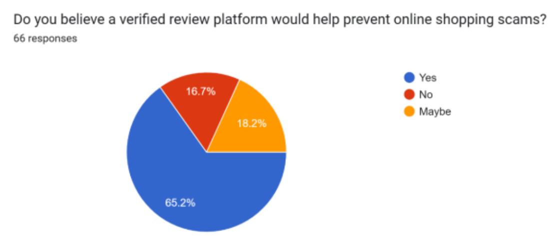

Fig. 10. Belief that a verified review platform would help prevent online shopping scams.

As shown in Figure 10, 65.2% of respondents believe that the verified review platform would help to prevent online shopping scams. 18.2% say "maybe" and only 16.7% of those disagree. This suggests strong majority confidence, and only modest outright scepticism, in the basic premise behind StoreScores.

Fig. 11. Willingness to trust a local online shop review platform to guide purchases.

Figure 11 paints a somewhat more cautious picture: only 47% of respondents say they would trust a local online shop review platform to guide their purchases, 30.3% say “maybe” and 22.7% say no. The gap between the general belief in the concept (Figure 10) and the specific willingness to trust a locally built platform (Figure 11) is an important design signal: it suggests that credibility will need to be actively earned, most likely through the verified-seller-badge and AI-based fake-review-filtering features mentioned above, rather than assumed just because the platform exists.

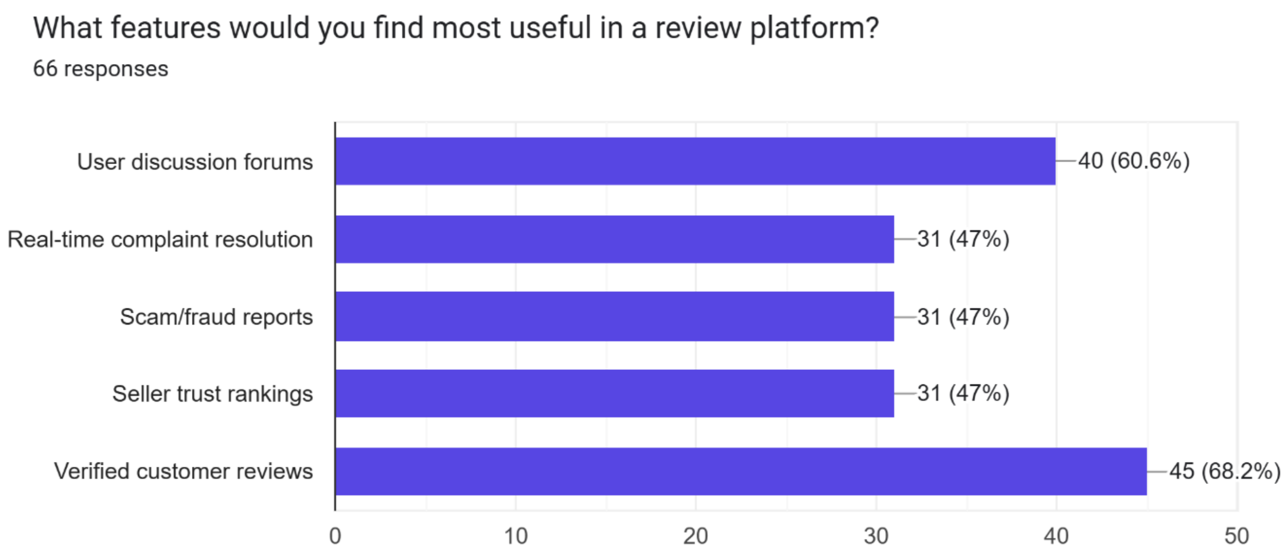

Fig. 12. Features respondents would find most useful in a review platform.

When directly asked about what features they would find most useful, respondents most often selected verified customer reviews (68.2%) followed by user discussion forums (60.6%) and then seller trust rankings, scam/fraud reports and real-time complaint resolution, each selected by 47% of respondents (see Figure 12). The clear preference for verified reviews and the very strong interest in discussion forums suggests that an initial release of StoreScores should combine a credible, verifiable review core with a community discussion space, with fraud reporting and ranking features added as the platform matures.

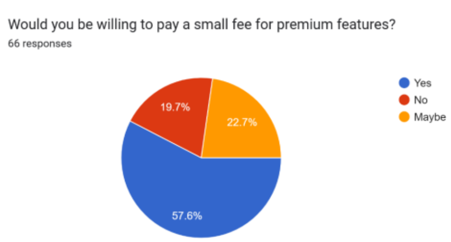

Fig. 13. Willingness to pay a small fee for premium features.

Figure 13 shows 57.6% of respondents would be willing to pay a small fee for premium features, 19.7% said no and 22.7% were unsure. StoreScores can commercially benefit from a freemium model that offers basic review and verification functionality for free but charges for some advanced features, considering that most people are willing to pay.

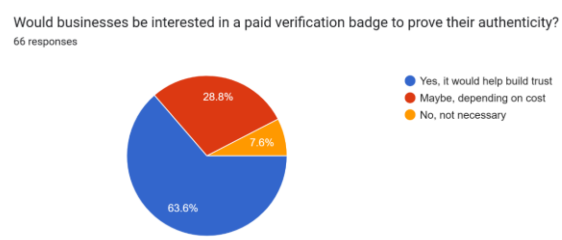

Fig. 14. Businesses' interest in a paid verification badge to prove authenticity.

On the seller side, as shown in Figure 14, 63.6% of businesses would be interested in a paid verification badge to help build trust, 28.8% would be interested depending on the cost, and only 7.6% say it is not necessary. This is important as it validates the supply side of the proposed business model of the platform: not only are consumers willing to pay for premium features, but sellers also see commercial value in a verification mechanism, which suggests that a verification-badge program could be a sustainable revenue stream in addition to, or instead of, a purely consumer-facing subscription.

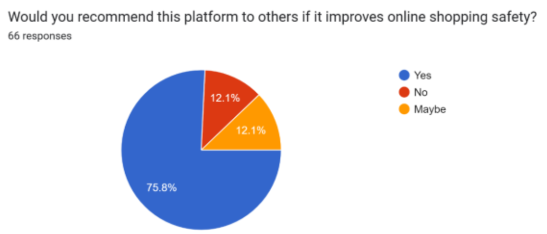

Fig. 15. Willingness to recommend the platform to others if it improves online shopping safety.

Finally, Figure 15 indicates that 75.8% of respondents would recommend the platform to others if it enhances online shopping safety, 12.1% said no and 12.1% said maybe. The high willingness to recommend, explicitly conditional on the platform improving safety, highlights both the magnitude of existing demand and the importance of the platform performing well, especially in terms of review authenticity and fraud detection, as the respondents' endorsement is based on the outcomes rather than being unconditional.

When viewed together, the story told by figures 1-15 is one of mutual reinforcement. The sample skews young, digitally active students and working adults who shop online often on formal e-commerce sites, social media shops and independent sellers (Figures 1-5). Price is the most important factor when purchasing, but customer reviews are a close second (Figure 6). Then, a whopping 87.9% of respondents have been directly affected by fraud or poor service, with fake or incorrect products being the most common experience (Figures 7–8). Consumers already depend heavily (if unreliably) on scattered reviews to judge trustworthiness (Figure 9). In the absence of a centralised system, A clear majority believe that a verified review platform would be helpful (Figure 10) but trust in any specific local implementation is more guarded and will need to be earned (Figure 11). This is why verified customer reviews and community discussion forums emerge as consumers' clearest priorities (Figure 12). The willingness of most consumers to pay for premium functionality and businesses to pay for verification respectively (Figures 13-14) supports the platform's sustainability and three out of four respondents would recommend the platform to others once it shows real safety improvements (Figure 15). The data supports a first StoreScores release based on a verified-review core supported by credible seller verification, fraud-detection, and a community discussion space.

IV. Conclusion

The present study was conducted to identify the problems faced by Bangladeshi consumers in trusting online sellers and to investigate whether the use of a centralised review platform, StoreScores, would significantly address those problems. The findings from the 66 respondents, who were predominantly students and young working adults, show that online shopping fraud and service failures are widespread, affecting a large majority of the surveyed consumers, and that informal methods of establishing seller reliability, primarily through the examination of sporadic reviews, are heavily used and structurally unreliable. Respondents were very positive about a centralised system that checks reviews, flags fraud and allows for community discussion. Verified customer reviews were the #1 feature people wanted. This could be both socially useful and commercially viable, as consumers would pay for premium functionality and businesses would pay for a verification badge. But the more cautious levels of trust reported for a hypothetical local platform suggest that StoreScores would have to work hard to earn user trust, most likely by deploying strong verification and AI-assisted fraud filtering, rather than taking user trust for granted. If StoreScores is implemented and adopted successfully, it has the potential to make meaningful contributions toward a safer and more transparent e-commerce environment in Bangladesh.

V. Recommendations

- Invest heavily in secondary features, but first build a credible, verifiable customer-review core, the most strongly demanded feature in the survey.
- Create a user discussion forum adjacent to the review core, where the need for this feature is especially significant (60.6%), and StoreScores serves as both a verification tool and a community resource.
- Build the AI-based moderation agent that will flag fake reviews and fraudulent reports early in development and test thoroughly. The credibility gap shown in Figure 11 implies that this mechanism must work reliably to be able to sustain consumer confidence.
- StoreScores to include formal e-commerce, social media shops and independent sellers from launch as all three channels account for a meaningful share of consumer activity.
- Test a freemium monetisation model, offering core review and reporting functionality for free but withholding advanced functionality for paying consumers, supported by the majority willingness to pay identified in Figure 13.
- As seen in Figure 14, strong seller-side interest in a paid, verified seller badge program for businesses could be a potential additional or alternative revenue stream.
- Develop this needs-assessment into a working prototype and then into a pilot test with a larger, more demographically diverse sample, including older respondents and non-student respondents, who are under-represented in the current sample.

VI. Limitations

While interpreting the results, some limitations of the study should be considered. The sample size of 66 respondents is sufficient to identify clear directional trends, but is a relatively small sample size and skews heavily toward students and young adults aged 18-25, which limits how confidently the findings can be generalised to older or less digitally engaged segments of the Bangladeshi population. The questionnaire was mainly made up of closed questions. No open questions were included so that the respondents could elaborate their own experience or give reasons for their answer and thus potentially informative qualitative data were lost. The use of Google Forms to distribute also introduced some self-selection and digital-literacy bias as respondents would have to have access to the internet and a willingness to complete an online survey. Finally, and importantly, this work involved an assessment of consumer demand and feature preferences for a proposed platform, but did not involve the development or testing of a real working prototype of StoreScores, so the questions of real-world usability, technical feasibility, and real (vs. stated) fraud-detection effectiveness are left to future work.

VII. Acknowledgements

We thank all those who have assisted in the preparation of this research paper. First of all we would like to thank our respective faculty Dipty Rahman, Lecturer, English Department, FASS, AIUB for her valuable guidance and feedback which improved the quality of this work to a great extent. We also thank all those who completed the survey; their contributions were a major factor in the completion of this research.

VIII. Disclaimer

The survey is small with only 66 respondents. It may not be fully representative to the online shopping trend in Bangladesh. The results and the recommendations are given for information purposes only and are not to be considered as conclusive. AI was also used in formatting: making the text more readable, changing the structure of the sentence and suggesting synonyms.

IX. References

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