

The Present Scenario of F-Commerce in Bangladesh with a Special Emphasis on the Necessity of Legal Framework for more Viability in Financial Activities

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Abstract

F-commerce or facebook commerce in Bangladesh is rapidly growing, driven by widespread smartphone use and social media engagement. Small and medium enterprises (SMEs) leverage Facebook to market products and engage customers directly. Mobile money services like bKash and Nagad facilitate smooth transactions. Delivery services such as Pathao and eCourier handle logistics efficiently. F-commerce in Bangladesh represents a dynamic and rapidly growing sector that offers significant opportunities for economic growth, especially for SMEs looking to expand their customer base and increase sales through digital channels. Despite the potential, challenges include regulatory issues, trust concerns, and the need for improved digital literacy among sellers and buyers. Overall, F-commerce is a vital part of Bangladesh's e-commerce landscape, providing a significant boost to local businesses and contributing to economic growth. One of the key considerations for people to use this F-commerce is quick usability and less spending. This exploratory study is intended to observe the adoption of F-Commerce in the context of Bangladesh and to recognize its possible consequences. During the month of October-November 2024, a collection of group discussions with 385 customers and detailed case studies on 100 Bangladeshi f-traders were carried out. Study finds that In Bangladesh, most F-Commerce transactions occur via cash on delivery and remain unrecorded, leading to significant tax evasion. As a result, the government loses substantial revenue. To ensure transparency, accountability, and fair taxation, both customers and sellers put emphasis on bringing the F-Commerce sector under a proper legal framework, benefiting both the economy and the growth of digital businesses. Here this paper also aims to find out the scope of improvement of the F-Commerce sector along with the challenges and with few recommendations from 20 social scientists and legal experts.

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INTRODUCTION

In this new period of time, everything is readily accessible and the use of the internet and the telecommunications device makes everything accessible. People can now quickly interact within a friction of time from one location to another. Science took the world into our hand's hold. So, people are opting out of the conventional business system and getting interested in the online marketing system during this period of time. Because of the lower store requirement, man sells; this online marketing warehouse is advancing at a very first rate. The term 'F-Commerce' refers to a form of marketing platform that facilitates the advertisement, auctioning, purchase and sale of any items (goods and/or services) through the Facebook social media network. Facebook's enormous popularity helped the F-Commerce platform to rapidly boost its users' shopping habits in a very short period of time. F-commerce (Facebook commerce) is now being used more and more by people for a few days as most of the time when people get leisure time they walk around and surf on Facebook. So, they prefer to buy the item through Facebook whenever they see some interesting product. It is also more profitable for young investors, as less investment is needed than the conventional marketing system. As they can see the picture of the product and judge accordingly, customer satisfaction is also pleasant. On the basis of their demand, they can order the product or service. In addition, the product quality is also nice and home delivery comes with facebook marketing, so it also helps us save a lot of time. Social networking sites need to be people focused by functionality; and the adoption, success, and development of Facebook confirm that such features are very well attributed to it. Apparently, Facebook's most popular social network website is not browsed by its users with the intention of shopping; while people may choose to buy from a social networking site if it provides exclusive offers with a trouble-free shopping experience than other conventional e-commerce sites. Therefore, Facebook agreed to add a few shopping features for its users to conform to the previously stated people-oriented characteristics. The concept of F-Commerce has therefore grown. From the words Facebook and commerce, the term F-Commerce is derived. It refers to the purchase and sale through Facebook of goods or services. Facebook has over 2.7 billion active users worldwide and research reveals that there is a 51 percent increased probability that they will also click "buy" if anyone has clicked "like". As a less-developed and densely populated country, Bangladesh faces the dilemma of providing its young and educated people with adequate employment opportunities. Therefore, to address this kind of unemployment crisis, successful entrepreneurial efforts and initiatives are needed by the country's youth. Since F-Commerce offers entrepreneurs the ability to market their product in such a way that the offering data cannot be ignored or even rejected by the target groups in some cases; hence, it is very important to investigate the activity as well as the prospects of F-Commerce within the context of Bangladesh given its enormous potential to alleviate this unemployment crisis. The absence of current literature, however, is a common phenomenon for such recent topics and new trends. To date, research has been insufficient and, moreover, very few studies have been carried out in Bangladesh. During the month of October-November 2024, a collection of group discussions with consumers and detailed case studies on Bangladeshi f-traders were carried out. Through this paper, an attempt has been made to understand the dimensions of F-commerce in Bangladesh its scope, challenges and few recommendations.

2. Literature Review

Selling goods or services on Facebook is the simplest definition of f-commerce [Valles & Petrova, 2012]. The use of Facebook as a platform for arranging and carrying out sales transactions, either

on Facebook itself or outside via the Facebook Open Graph, is known as "F-commerce, derived from e-commerce" [The f-commerce FAQ 2012, p. 1]. To put it another way, f-commerce is the fusion of e-commerce and social media platforms like Facebook.

In 2009, the first f-commerce transaction took place on Facebook using the 1-800-flowers.com store. [The 2012 f-commerce FAQ]. Consequently, a number of significant software companies, including Payvment, Vendor Shop Social, and others, have begun to provide e-commerce solutions for the Facebook market to small and medium-sized businesses [Top 50 Facebook Stores 2011], and what were formerly known as brand pages have been transformed into digital malls [Solis 2012]. Fcommerce is a cutting-edge platform that has garnered more than USD 2 billion in investments in the first quarter of 2011 in addition to attention as a phenomenon. [Chaney 2012]. Anderson et al. [2014] have investigated utilitarian and hedonic motivations' impacts on consumer's intention to purchase as well as retailer loyalty using Facebook retail pages with 250 participants from a national online consumer panel. The findings showed that experiential shopping affects loyalty but not intention to purchase. In addition, we found no significant effects of bargain perception on purchase intention and loyalty. However, information access was validated to have a significant effect on loyalty and time savings while intention to purchase is directly affected by loyalty. Their study suggests that even though both hedonic and utilitarian shopping motivations can be essential for consumers' loyalty as well as purchasing however, only relationship between time saving (i.e. utilitarian) and intention to purchase and the associations between experiential shopping (i.e. hedonic) and information access (i.e. utilitarian) as well as loyalty were validated [Anderson et al. 2014]. Fred Cavazza (2012) stated in "The Six Pillars Of Social Commerce" that Social commerce is a subset of electronic commerce that involves using social media and online media to support social interaction and user contributions, to assist in the online buying and selling of products and services. F-commerce is just a tiny part of what social media can bring to e-merchants. However, Chen et al. (2014) referred f-commerce as commercial and business activities using Facebook to facilitate social interactions and stimulate consumer contributions in facilitating online business deals. Akhlaq, A., & Ahmed, E. (2015) examine the extent to which key variables from the Technology Acceptance Model (perceived usefulness (PU) and ease of use (PEOU), and others theoretically associated with digital engagement (distrust, perceived risk (PR), perceived enjoyment (PE) and legal framework (LF)), accounted for variation in online shopping intentions in Pakistan, focussing on affiliates of a large metropolitan university in the paper titled "Digital commerce in emerging economies: Factors associated with online shopping intentions in Pakistan" Md. Enamul Kabir (2023) found some problems of f-commerce shopping and tried to give some solutions, recommendations of the problems but didn't focus on legal framework in his article "Prospects and Problems of Facebook Commerce in Bangladesh: Magnitudes of Business Exchange"

Md. Al Amin et al (2024) in 'Factors influencing Customer Purchasing Attitudes towards F-commerce in Bangladesh: Youth Group Perspective' suggests that sales services, including prompt delivery and promotional activities, affect customers' opinions of f-commerce. F-commerce is also influenced by promotional activities, which in turn shape young consumers' perceptions. The

report highlights the importance of companies understanding and addressing these factors in order to enhance customer engagement and achieve success in the digital marketplace. Shehreen A. Bhuiyan and Minhazul Abedin in their article "The curious case of Facebook commerce: an analysis of the digital commerce management guide 2021" drew the case of Bangladesh to explore the principles of adaptive policies in the surfacing of the recently adopted Digital Commerce Management Guide 2021 under the National Digital Commerce Policy, 2020.

3. Objective of the Study

The general objective of this study is to explore the present scenario of F-commerce in Bangladesh. The specific objectives are as follows:

- To evaluate the problems and prospects of F-commerce in Bangladesh from both business and customer perspectives.
- To find the necessity of a clear legal framework for F-commerce.
- To make some recommendations to solve the problems to make this platform more viable and profitable for the buyers, sellers and for the country as a whole.

4. Methodology

The study is descriptive as well as exploratory in nature and based on both primary and secondary data. The sample population for this study is composed of 385 online customers from Dhaka district, 100 Facebook based online shops, and 20 social scientists and legal experts in Bangladesh. A stratified sampling technique was used to collect primary data by means of a survey, using self-administrated questionnaires from 385 customers and purposive sampling technique was used to collect data from 100 online shops and 20 social scientists and legal experts. Appropriate statistical analyses were used to satisfy the major objectives of the study such as weighted average, mean score, bar diagram, pie chart, radar diagram etc with the help of standard statistical applications such as SPSS and MS Excel.

4.1 Determination of sample size

The sample respondents can be determined by using the following formula suggested by Cochran. The formula used in this study is shown below:

$$n_0 = \frac{Z^2 pq}{e^2}$$

Where:

e is the desired level of precision (i.e. the margin of error),

p is the (estimated) proportion of the population which has the attribute in question,

q is 1 - p.

The z-value is found in a Z table.

Sample size for 95% confidence interval thus determined is 385. So the sample size is 385. In this study a sample of 385 online customers have been chosen.

After collecting data appropriate statistical analyses were used to satisfy the major objectives of the study.

To project the importance of factors concerning advantages and disadvantages of F-commerce a structured questionnaire was administered with the following 5 point Likert scale: 1: not agreed, 2: moderately agreed, 3: neutral, 4: agreed, 5: strongly agreed

4.2 Implication

The study highlights F-Commerce as a transformative force in Bangladesh's digital economy, particularly empowering SMEs through low-cost market access and direct customer engagement. It implies significant potential for economic growth and entrepreneurship, driven by widespread smartphone use, mobile payments, and efficient logistics. However, the findings also underscore critical issues such as lack of regulation, consumer trust, and digital literacy gaps. These challenges suggest the need for a robust legal and policy framework, digital skill development, and trust-building mechanisms. Overall, the study indicates that addressing these areas can enhance the sustainability and long-term impact of F-Commerce in Bangladesh.

5. Data Analyses, Findings and Discussions

5.1 Findings from Customers' Perspectives:

Analyzing the data collected from 385 customers on advantages, disadvantages and recommendations the following findings are gathered:

Male-female ratio:

78% respondents are female and 22% are male.

Table: Age distribution of the respondents:

Age	No.	Percentage
< 20	28	7%
20-25	92	24%
25-30	150	39%
30-35	55	14%
35-40	45	12%
>40	15	4%

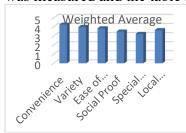
Advantages: The following advantages are found from the survey from customers' perspective:

Table: Advantages from customers' perspectives:

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Advantages	Description
Convenience	Customers can shop from the comfort of their homes at any time, making it
and lower price	easier to fit shopping into their busy schedules. Product price is lower than
of the product	offline shops.
Variety	Facebook Marketplace and Shops provide access to a wide range of products
	from numerous sellers, often including unique and handmade items that
	might not be available in traditional stores
Ease of	Customers can easily contact sellers directly through Messenger to ask
Communication	questions, negotiate prices, or get more information about products.
Social Proof	Reviews, likes, and shares from other users help build trust in the products
	and sellers, giving customers confidence in their purchasing decisions.

Special Deals	Many sellers on Facebook offer exclusive discounts, promotions, and sales
and Offers	events, which can result in significant savings for customers.
Local Shopping	Facebook Marketplace allows customers to find products available in their
	local area, which can reduce shipping costs and delivery times, and support
	local businesses.
Discovery of	Customers can discover new brands and products through friends'
New Brands	recommendations, targeted ads, and trending items on their feed.
Community	Customers can join groups and communities based on their interests, where
Engagement	they can share recommendations, reviews, and experiences with products and
	sellers.
Easy Payment	Easy to pay, mostly cash on delivery, Bkash, Nagad etc.

To project the importance of factors concerning the advantages of F-commerce a structured questionnaire was administered with the following 5 point Likert scale: 1: not agreed, 2: moderately agreed, 3: neutral, 4: agreed, 5: strongly agreed. After collecting data weighted average was measured and the table is below:



Advantages	Weighted Average
Convenience	4.26
Variety	4
Ease of Communication	3.85
Social Proof	3.50
Special Deals and Offers	3.24
Local Shopping	3.66
Discovery of New Brands	3.44
Community Engagement	4.16
Easy Payment	4.50

Figure: Weighted average of advantages (Customers' perspective)

These advantages make F-commerce an appealing option for customers, enhancing their shopping experience through convenience, variety, and social interaction.

Disadvantages: The following disadvantages are found from the survey **from customers' perspective**

Table: Disadvantages from customers' perspective

Disadvantages	Description Description
Risk of Fraud	The lack of regulation can lead to fraudulent sellers and scams, where customers may not receive the product they paid for, or the product may not match the description.
Quality Control	Unlike established e-commerce platforms, there may be less oversight on product quality and seller reliability, leading to potential dissatisfaction with purchases.
Unnecessary shopping	Always attracts customers with many offers and thus leads to unnecessary shopping.
Limited exchange or return policy	Unlike traditional e-commerce sites, there is no centralized return policy, and customers must negotiate returns directly with each seller, which can be cumbersome.

Delayed delivery	Delivery after the time period declared by the shop.
Inconsistent	Sellers might provide insufficient or inaccurate product descriptions, leading
Product	to misunderstandings about what is being purchased.
Descriptions	
Ad overload	The personalized advertising algorithm can sometimes overwhelm users with
	too many ads, making the shopping experience less enjoyable.



Fig: Weighted average of disadvantages (Customers' Perspective)

Table: Weighted average of disadvantages

Disadvantages	Weighted Average
Risk of Fraud	4.5
Quality Control	3.85
Unnecessary shopping	4.66
Limited exchange or return policy	4.15
Delayed delivery	3.44
Inconsistent Product Descriptions	3.44
Ad overload	4.16

5.2 Findings from Sellers' Perspectives:

Study shows that 23% sellers are male and 77% are female.

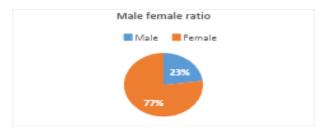


Fig: Male female ratio of sellers of Facebook based shop

Advantages: The following advantages are found from the survey from sellers' perspectives **Table: Advantages of F-commerce from sellers' perspective:**

Table: Marantages of I commerce from seners perspective.	
Advantages	Description
Low Entry Barrier	Setting up a shop on Facebook is often free or low-cost, making it
	accessible for small and medium-sized businesses without substantial

	capital.
Wide Reach	With billions of users worldwide, Facebook allows businesses to reach a vast and diverse audience, expanding their market potential significantly.
Targeted Advertising	Facebook's advanced advertising tools enable businesses to target specific demographics, interests, and behaviors, ensuring that their products are shown to the most relevant potential customers.
Direct Customer Interaction	Businesses can communicate directly with customers through Messenger, which helps in building relationships, handling inquiries, and providing personalized customer service.
Social Proof	Customer reviews, likes, and shares on Facebook can enhance the credibility of a business, as potential customers often rely on peer recommendations and feedback.
Cost-Effective Marketing	Facebook provides various tools and analytics for businesses to run effective marketing campaigns at relatively low costs compared to traditional advertising channels.
Brand Visibility and Engagement	Regular posts, updates, and interactions on Facebook help businesses maintain visibility and engage with their audience, fostering a loyal customer base.
Analytics and Insights	Facebook provides detailed insights into page performance, customer demographics, and engagement metrics, helping businesses make data-driven decisions.
Flexibility and Scalability	Businesses can start small and scale up their operations as they grow, using Facebook's various tools to manage increasing demand and expanding product lines.
Easy payment system	The payment system is mostly cash on delivery.
Real time feed back	Immediate feedback from customers through comments and reviews helps businesses quickly identify and address issues, improving products and services.
Creates Entrepreneurs	Most of the shops are running by women and it makes them entrepreneurs.
Creates employment opportunities	Huge opportunities for employing the youths.

Table: Weighted average of advantages from sellers' perspectives

Advantages	Weighted Average

Low Entry Barrier	4.66
Wide Reach	4.5
Targeted Advertising	4.5
Direct Customer Interaction	4.15
Social Proof	3.44
Cost-Effective Marketing	3.44
Brand Visibility and Engagement	3.70
Analytics and Insights	3.5
Flexibility and Scalability	4
Easy payment system	3.5
Real time feed back	4.75
Creates Entrepreneurs	5
Creates employment opportunities	5



Fig: Weighted average of advantages (Sellers' perspective)

These advantages make F-commerce a valuable tool for businesses looking to expand their reach, engage with customers, and increase sales in a cost-effective and efficient manner.

Disadvantages from sellers' perspective

From a business owner's perspective, Facebook Commerce (F-commerce) has several disadvantages also. The following table shows the disadvantages:

Disadvantages	Description
Competitive market	The low entry barrier means there is a high level of competition. Standing out among numerous sellers can be challenging.
Platform Dependency	Businesses relying heavily on Facebook are vulnerable to changes in the platform's policies, algorithms, or technical issues, which can impact visibility and sales.
Interrupted internet	Facebook's advanced advertising tools enable businesses to target specific

	demographics, interests, and behaviors, ensuring that their products are shown to the most relevant potential customers.
At a risk of not receiving or returning the product	Businesses can communicate directly with customers through Messenger, which helps in building relationships, handling inquiries, and providing personalized customer service.
Bad comments and bullying	Nowadays the competitive shops put bad comments on the posts.
Copying the product	Seeing the post, other pages copy the same thing and keep the price lower. Customers move to the other shops.
Fees and Costs	While setting up is relatively cheap, there can be hidden costs such as transaction fees, advertising costs, and potential fees for advanced features.
Customer	Facebook provides detailed insights into page performance, customer Managing
Service	customer inquiries and disputes through Facebook can be time-consuming
Challenges	and lacks the formal structure of traditional e-commerce platforms.
Shipping and Logistics	Unlike platforms that offer integrated logistics solutions, businesses must handle their own shipping, which can be complex and costly.
Trust and	New or small businesses may struggle to establish trust with customers due
Credibility	to the prevalence of fraud and counterfeit products on the platform.
Reach	Depends on the reach of the product to the customers. Sometimes Facebook
Dependency	restricts the page and the product reach declines.
Fraud Customers	Order for the product but don't receive it and this number is huge.

Table: Weighted average of disadvantages from sellers' perspectives

Disadvantages	Weighted Average
Competitive market	4.5
Platform Dependency	4.33
Interrupted internet	4
At a risk of not receiving or returning the product	4
Bad comments and bullying	4.75
Copying the product	4
Fees and Costs	3.5
Customer Service Challenges	3.66
Shipping and Logistics	3
Trust and Creditibility	3.44
Reach Dependency	4.25
Fraud Customers	4

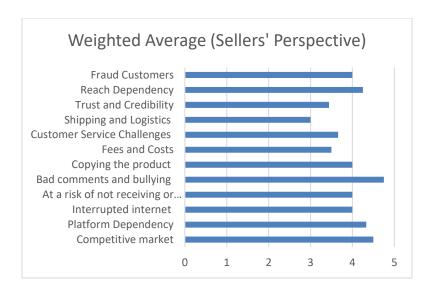


Fig: Disadvantages (Sellers' perspective)

5.3 Necessity of Legal Framework for more Viability in Financial Activities

Perception equality and gap between customers and business owners:

1 erception equality and gap between customers and business owners.				
Perception	Weighted Average	Weighted Average		
	(Customers opinion)	(Sellers' opinion)		
Need of Regulatory frame work	4.33	4		
Regulatory framework will reduce fraudery	4.50	4.5		
Impose VAT& Tax	4.5	4		
Women entrepreneur should get tax rebate	4.5	4.75		
Shop registration should be mandatory	4.66	4		
Some deshiyo ponno should be vat free	4.66	4.5		
Award should be given to the highest tax giver	4	4.75		
in F-commerce platform				



Fig: Gap between the perception of customers and sellers

6. Financial activities, findings and recommendations

F-commerce in Bangladesh represents a dynamic and rapidly growing sector that offers significant opportunities for economic growth, especially for SMEs looking to expand their customer base and increase sales through digital channels. Data published in Meta's advertising resources indicates that Facebook had 52.90 million users in Bangladesh in early 2024 (Datareportal.com). There is no legal framework to regulate the F-commerce sites. There are over 300000 Bangladeshi pages on Facebook alone doing business in various niches. The different regulations and permission required to set up a business don't apply as there is no regulatory authority overseeing the entire process. As a result, there is no limitation to price competency, product regulation, and customer end experience. The government is losing a huge amount of revenue in the form of tax from the F-commerce platform. With the absence of regulatory bodies, there isn't even an appropriate estimation of the number of operating F-commerce pages. These pages are doing business of over 300 crores. The pandemic caused a paradigm shift in business conduct as more and more people are getting inclined to online shopping. There has been a reported increment of over 70% to 80% increment in sales across the board. However, the government doesn't receive any form of GST or sales tax from these pages. So it is the time to put focus on this big platform for the betterment of the customers, sellers and the country as well. To address the issue of business through F-commerce in Bangladesh which is not under VAT or tax which can contribute directly to the country's economy, steps should be taken immediately.

Collecting data from 100 Facebook based shops the average profit per month is showing below:

Average profit/month (in tk)	No. of shops
Below 20,000	16
20,000-30,000	25
30,000-40,000	28
40,000-50,000	13
50,000-60,000	12
Above 60,000	6

Mode of transactions of these shops is mostly cash on delivery which is not under vat or tax. Table: Mode of transactions

Mode of transaction	No. of shops
Cash on delivery	55
Bkash, nagad and Cash on delivery	37
Only Bkash	8

These transactions are not documented and thus out of Vat or Tax. Addressing the issue of business through F-commerce in Bangladesh not being under VAT or tax, in-depth interview has been done with 20 prominent social scientists and legal experts in Bangladesh. Their recommendations are as follows:

- The government should establish a clear regulatory framework for F-commerce, defining the scope and requirements for taxation.
- Conduct awareness campaigns to educate F-commerce entrepreneurs about the importance of tax compliance and the benefits of formalizing their businesses.
- Introduce simplified and user-friendly tax registration processes specifically tailored for small online businesses to encourage compliance.
- Provide incentives such as tax rebates or lower VAT rates for early compliance to motivate F-commerce sellers to register and pay taxes.
- Develop digital tools and platforms that facilitate easy calculation and payment of VAT and taxes for online transactions.
- Collaborate with social media platforms like Facebook to monitor and report sales activities, ensuring businesses adhere to tax regulations.
- Conduct regular audits and checks to identify non-compliant businesses and take necessary actions to enforce tax laws.
- Offer support services and helplines to assist F-commerce businesses with tax-related queries and issues.

F-commerce, or Facebook Commerce, has become an increasingly popular way to conduct business in Bangladesh. This form of e-commerce uses Facebook as a platform to market and sell products. By implementing these measures, the government can effectively bring F-commerce businesses under the tax net, ensuring fair taxation and contributing to the country's revenue.

7. Conclusion

F-commerce in Bangladesh is rapidly growing, driven by widespread smartphone use and social media engagement. Small and medium enterprises (SMEs) leverage Facebook to market products and engage customers directly. Mobile money services like bKash and Nagad facilitate smooth transactions. Delivery services such as Pathao and eCourier handle logistics efficiently. Despite the potential, challenges include regulatory issues, trust concerns, and the need for improved digital literacy among sellers and buyers. Study shows that the legal framework for F-Commerce is essential to protect both customers and sellers in the digital marketplace. For customers, it ensures transparency, safeguards against fraud, and guarantees data privacy, building trust in online transactions. Clear return policies and dispute resolution mechanisms also help in resolving issues efficiently. From a seller's perspective, a robust legal structure provides clarity on intellectual property rights, consumer protection laws, and payment security. It also mitigates risks of litigation, ensuring fair competition and compliance with e-commerce regulations. Overall, a well-defined legal framework fosters a secure, trustworthy environment for both parties, enhancing the growth of F-Commerce. Overall, F-commerce is a vital part of Bangladesh's e-commerce landscape, providing a significant boost to local businesses and contributing to economic growth.

Conflicts of Interest

The author has disclosed no conflicts of interest.

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