

HOW DO CUSTOMERS PAY FOR THEIR ONLINE FOOD PURCHASES?

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A Study on the Online Food Purchasers in Bangladesh

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Abstract: This paper investigates the choice of payment methods by online food purchasers in Bangladesh. The objective is to identify the factors influencing the choice of payment methods and factors influencing the choice. Responses are collected from 540 respondents through an online questionnaire survey. Cross-tabulation, frequency analysis, the Chi-square independence test, and binary logistic regression are used for in-depth analysis of the data. Cash on delivery is found to be the most favored method of payment followed by mobile financial services (MFS) and internet banking and/or debit/credit cards. Among the demographic variables, purchasers' gender showed a significant but weak influence on the choice of payment method. MFSs are the most preferred payment method for men. A larger percentage of women prefer the cash-on-delivery method. The use of debit/credit cards is more prevalent among the female purchasers. Other demographic variables such as household income, age, and profession did not portray any significant influence on the choice of payment method. However, frequent buyers are found to prefer online payment (MFS, card, or internet banking) to occasional buyers. The findings of the study contribute to business literature by shedding light on an inadequately tapped area of research. Factors identified to be significant in the choice of payment methods will help online food traders address issues related to their business process and effectively communicate the improvements they can make. The findings of the study may also instigate the financial service providers to be motivated to focus on educating customers about online payment systems and their built-in security.

Keywords: Cash on delivery, Demographic factors, Online purchase, Online payment, Payment method, Purchase frequency, Ready-to-eat food.

JEL Classification: D12, E40, M31, O31, R10.

1. Introduction

Purchasing ready-to-eat food online has become quite common these days among the city dwellers of Bangladesh. Busy lifestyles, dual-career nuclear families, the

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rising middle class, and heavy traffic are the major reasons behind this new trend (Amir and Rizvi, 2017). People use several apps and/or just make phone calls to order ready-to-eat food (Ali et al., 2023). Most online orders ask the caterer or the restaurant to deliver the food to consumers' destinations. Only a few online orders are picked up by the customers. However, payment of these orders is not necessarily online. Like other e-commerce businesses, caterers and restaurants allow customers to choose from different payment methods (Ghosh and Saha, 2018) such as mobile financial services (MFSs) like bKash, Nagad, Rocket, and Upay, debit or credit cards, etc.

Offering diverse payment options caters to varying customer preferences, enhancing their overall experience. Some customers prefer credit/debit cards, others might prefer digital wallets, and some might even prefer cash on delivery. Understanding and accommodating these preferences can attract and retain customers. Thus, in a competitive market, providing a wide range of payment methods can set a business apart. It makes service more accessible to a larger audience and can influence a customer's decision when choosing between similar food providers. Furthermore, different payment methods come with different levels of risk. Understanding these risks helps businesses mitigate fraud and security threats associated with online transactions. For instance, credit card payments might entail chargeback risks, while cash-on-delivery might have its own set of challenges.

A lot of research has been done on e-commerce, especially on online food business's growth, challenges, (Liu and Lin, 2020) adaptability (Coghlan et al., 2020), and customers' attitudes and behavior toward online food purchases (Fatima, 2023; Rasoli et al., 2021). However, only a few studies have focused on the choice of payment methods by the customers. The study on the preference of payment methods in the context of online food businesses isn't just about facilitating transactions; it's about understanding consumer behavior, managing risks, and ultimately enhancing the customer experience to drive business growth.

Now the choice of payment mechanisms might depend on several factors like security, convenience, trust, device compatibility, purchase frequency, etc. Nevertheless, these factors may vary with several demographic characteristics of the consumers such as gender, age, education, occupation, income as well as expenditure. Understanding these demographic influences is essential for online food businesses as it allows them to tailor their payment offerings to match the preferences of their target demographics, ultimately enhancing customer satisfaction and boosting sales. The current study focuses on consumers' choice of payment method for purchasing food online and the factors influencing the choice.

2. Literature Review and Research Model

A study by Lestari and Genoveva (2021) asserts that online food purchases have burgeoned across the globe during the COVID-19 period. Bangladesh has rallied

to this trend (Akter and Disha, 2021). Saad (2021) investigated the factors affecting online food delivery services in Bangladesh. The delivery time, service quality, price, and condition of food delivery are the primary or direct factors and the variety and number of restaurants, menu, delivery tracking service, and attitude of a delivery person are found to be the indirect or secondary factors of success of the online food delivery service. On the other hand, a study by Ali et al. (2023) reviewed the determinants of consumers' motivation to use online food delivery apps. The results of the study reveal that social influence, perceived trust, perceived safety, performance expectancy, and effort expectancy significantly affect the consumers' usage intention of food delivery apps. A similar study was done by Haque (2023) in the context of Bangladesh. Another study by Fatima (2023) investigated the influence of consumer demographics on the online food purchase behavior of Dhaka city dwellers. The study discovers that youngsters, adolescents, and private job holders are likely to spend more on buying online food. While purchasing online customers from all demographic groups prefer fast food.

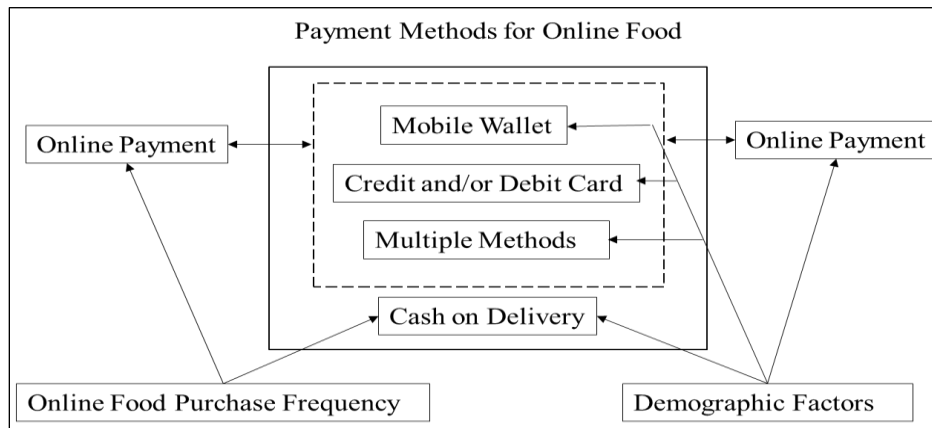
None of the studies mentioned above have focused on the choice/prevalence of payment methods. One study by Ghosh and Saha (2018) focused on the e-payment system of the food delivery industry. The study revealed that customers' gender, age, education, marital status, income, and profession have some association with their online payment behavior. However, the study was done only on 100 customers of a particular food delivery company, Swiggy from West Bengal, India. Hence, the results are not generalizable, and further research is worth exploring. Amofah and Chai (2022) and Heiskanen (2016) investigated the payment methods of e-commerce businesses. Card (Debit/Credit), electronic money transfer on Internet banking, telephone banking, MFSs, e-wallet, and digital payment gateways are identified as e-payment or online payment methods. Cash on delivery and pay later are other payment methods. See-To et al. (2014) delineated that income has a mediating role in customers' choice of online vs offline payment methods regarding their e-commerce transactions.

A study by Mahensaria and Patra (2020) presented that consumers' preferred mode of payment significantly varies with age but not with gender in India. Only these two demographic factors were considered in their study. Alternatively, the choice of payment method for online food purchases can be influenced by multiple demographic factors other than gender and age, and the interplay between these factors can be complex. In addition, how frequently consumers order online food might also influence their choice of payment media. To the authors' knowledge, the impact of such demographic factors and order frequency has not yet been investigated on the preference of payment methods for buying food online.

The purpose of this study is to identify the payment methods that consumers utilize while buying ready-to-eat foods online. Specifically, this study investigates the preferred payment platforms of online food shoppers.

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Figure 1 represents the conceptual framework of the study.

**Figure 1: Research Framework**

3. Methodology

All current consumers who order ready-to-eat food online make up the study's population. Both primary and secondary data and pertinent literature reviews are used in this research work. A systematic questionnaire survey that was circulated over both online and offline media was used to gather the primary data. Samples are chosen using a convenience, quota, and non-probabilistic judgmental sampling mix. 626 residents of Dhaka city took part in the study. However, only 540 respondents were found to buy food online. Therefore, only these respondents' data were used for analysis in this study. To provide a framework for the study, secondary sources including numerous research reports, publications, and websites have been examined. To comprehend the need for and relevance of such a study on the preferred payment methods used by online food consumers in Dhaka city, a thorough literature review is conducted. Only people who live in Dhaka, the capital of Bangladesh, are included in the survey. The scope of this research does not include a study of all Bangladeshis. This study is only able to analyze information that was gathered between March and May 2023, a three-month timeframe.

Descriptive statistics, frequency analysis, and cross-tabulation was used to present a descriptive overview of the sample, relative preferences of the payment methods by the sampled respondents and the impact of the demographic factors on the preference of payment methods respectively. The Chi-square independence test was used to determine whether there is significant difference among the different demographic groups in terms of their choices of payment methods.

A binary logistic regression has been conducted to

1. Model the link between payment methods for online food purchases and the demographic characteristics and purchase frequency.

2. Identify which of the factors has a statistically significant effect on how people pay for food when they shop online.
3. Evaluate how effectively the model predicts the method of payment used by online food buyers.

For the logistic regression, age, household monthly income, and expenditure are used as continuous variables. On the other hand, gender, education, occupation, and purchase frequency serve as nominal variables. Therefore, the logistic regression model stands at

$$\begin{aligned}
 \text{logit}(\text{payment method}) &= \beta_0 + \beta_1 (\text{Gender}) + \beta_2 (\text{Monthly Income}) \\
 &+ \beta_3 (\text{Education}) + \beta_4 (\text{Age}) + \beta_5 (\text{Occupation}) \\
 &+ \beta_6 (\text{Monthly Expenditure for Online Food}) \\
 &+ \beta_7 (\text{Purchase frequency}) + \epsilon
 \end{aligned}$$

Where ϵ is the residuals.

The linearity of the continuous variables concerning the logit of the payment method was assessed via the Box-Tidwell procedure. A Bonferroni correction was applied using all 23 terms in the model to adjust significance level to control the probability of type I error (false positive association). Statistical Product and Services Solutions (SPSS) 26 is used to do the analysis.

4. Findings and Analysis

4.1 Descriptive Statistics

The respondent profile is summarized in Table 1 by gender, age group, income group, education, occupation, and expenditure group. About 42% of respondents are women and 58% are men. 56.5 percent of those surveyed had earned their Bachelors. A significant percentage of individuals (28.9%) also have postgraduate degrees under their belts. 26.7% of respondents work in the private sector, and 60% are students. Adolescence (15–20), early adulthood (20–30), middle adulthood (30–45), late adulthood (45–60), and early old age (60–75) are the age categories for the participants. The early adulthood group (20–30) includes nearly 70% of the participants. 23.7% of the respondents are middle-aged adults (30–45). One-fourth of participants' wages are in the range of BDT 45,000 to 84,999. BDT 125,000–164,999 (23.7%) is the following income group range. Slightly more than one-fourth (28%) of the users spend BDT 2,000–2,999 each month on food purchases online. Responses for three variables - age, monthly household income, and monthly expenditure to buy food online have been collected as scale data. Their minimum, maximum, mean, and standard deviation are reflected in Table 2.

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Characteristics	Category	Frequency	Percentages
Gender	Male	313	58%
	Female	227	42%
Age Group	<20	27	5%
	20-30	375	69.4%
	30-45	128	23.7%
	45-60	9	1.7%
	>60	1	0.2%
Income Group	<45000	92	17%
	45000-84999	135	25%
	85000-124999	83	15.4%
	125000-164999	128	23.7%
	165000-204999	43	8%
	>205000	59	10.9%
Education	Higher Secondary	50	11.1%
	Bachelor	214	56.5%
	Masters	96	28.9%
	Other	44	2.6%
Occupation	Student	324	60%
	Public Service	35	6.5%
	Private Service	144	26.7%
	Business	17	3.1%
	Homemaker	11	2%
	Other	6	1.1%
Expenditure Group	<1000	36	6.7%
	1000-1999	141	26.1%
	2000-2999	151	28%
	3000-3999	78	14.4%
	4000-4999	26	4.8%
	5000-5999	71	13.1%
	6000-9999	13	2.4%
	10000-13999	12	2.2%
	>=14000	12	2.2%
Total		540	100

Table 2: Descriptive Statistics of Selected Variables

	N	Minimum	Maximum	Mean	Std. Deviation
Age (in years)	524	18	62	26.04	7.017
Household monthly income (in BDT)	449	4000	6000000	146993.32	322213.103
Monthly expenditure to purchase food online (in BDT)	494	200	55000	3294.03	4505.623

4.2 Preference for Payment Methods and Impact of Demographic Factors

The majority of participants chose cash on delivery as the mode of payment, as shown in Figure 2. A little over half of them do so via mobile financial services (MFS). Only 16.3% and 4.3%, in contrast, utilize net banking and credit and/or debit cards, respectively. 58.4% of those surveyed utilize more than one platform to make such payments.

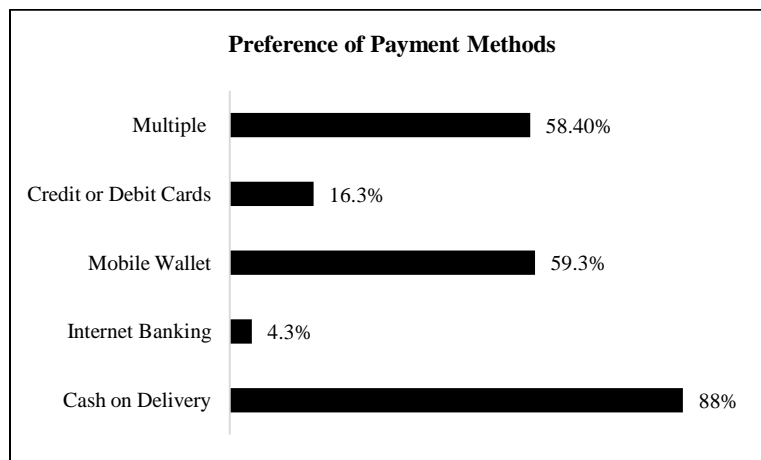


Figure 2: Payment Methods Used by the Participants

Online food buyers appear to have a strong preference for using cash on delivery as their method of payment. Chi-square tests have been carried out to determine whether any demographic factors affect their preference for payment methods. In the first stage of the Chi-square test, four kinds of payment methods—cash on delivery, mobile wallet, cards, and multiple payment methods—are taken into account to examine the impact of demographic characteristics and purchase frequency.

The choice of a certain payment method has been found to have a significant but weak relationship with gender [$\chi^2(3) = 13.087, p = 0.004, \text{Cramer's } V = 0.156, p = 0.04$]. Males (28.8%) utilize cash on delivery less frequently than females (40.3%) as shown in Table A1. Debit or credit card use is higher among females

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than males (4% vs. 1.6%). Males use MFS (6.7%) and various payment platforms (62.9%) more frequently than females (3.5% and 52.2%, respectively).

Except for late adults, all other age groups use a mix of payment methods. Only the 45-60 years age group is observed to rely more (66.7%) on cash as a method of payment compared to others (Table A2). Consumers are comfortable with multiple payment mechanisms across some demographic profiles such as their monthly income (Table A3) educational background (Table A4), and monthly expenditure for online food (Table A6). Exceptions are found for public service holders and homemakers. They prefer to pay cash on delivery to other payment processes (Table A5). Customers spending less than BDT 1000 also are more comfortable with cash as a payment mechanism (Table A6). As depicted in Tables A2, A3, A4, A5, and A6, the sample size is insufficient to produce an anticipated count of more than 5 in each cell for the other demographic characteristics and purchase frequency, hence chi-square tests cannot produce relevant findings.

4.3 Preference for Online Payment Methods vs. Cash on Delivery across Demographic Factors

Only two types of payment mechanisms—cash on delivery and online payment—have been considered in the second Chi-square test phase. i.e., except for cash payments, all other forms of payment systems are categorized as online payments at this stage. Here also gender exhibits a weak but significant association [$\chi^2(1) = 7.797$, $p = 0.005$, Cramer's $V = 0.120$, $p = 0.05$] with customers' preference for payment mechanisms. As shown in Table 3, males (71.2%) prefer online payment over females (59.7%), and females (40.3%) prefer cash on delivery over males (28.8%).

Table 3: Gender and Payment Methods

Gender	Cash on Delivery	Online Payment
Male	90 (28.8%)	223 (71.2%)
Female	91 (75.9%)	135 (59.7%)

Expected counts were less than five in the cases of age group, education, occupation, and expenditure group. Thus, these demographic parameters have not shown meaningful findings from the Chi-square tests due to insufficient sample size (Table A7). This was not the case for household monthly income. However, the choice of payment methods (online vs. cash on delivery) by consumers is not significantly correlated with household monthly income [$\chi^2(5) = 5.083$, $p = 0.406$] (Table A8).

Early adults (71.1% vs. 28.9%) and middle adults (58.6% vs. 41.4%) use digital payments more than cash on delivery as opposed to other age groups. Participants are found to prefer online payment methods to cash on delivery irrespective of educational background and the amount they spend for purchasing

food online. Students (68.8% vs. 31.2%), private service holders (70.8% vs. 29.2%), and business executives (64.7% vs. 35.3%) also follow them. However, public service holders, homemakers, and consumers from other walks of life use cash on delivery more than cashless payment techniques (Table A7).

4.4 Preference for Payment Platforms vs. Purchase Frequency

Purchase frequency resulted in a moderately significant association [$\chi^2(4) = 47.028$, $p = 0.00$, Cramer’s V = 0.295, $p = 0.00$] with the choice of payment platforms – online and cash. Table 4 shows that consumers prefer to pay online more frequently, the more frequently they buy food online. Those who place fewer orders, however, rely more on cash payment at the time of delivery. Almost 50% of the consumers who use online payment, order online food almost every week (Table A9). On the contrary, as depicted by Table A9, slightly more than half of the respondents who pay cash on delivery buy online food almost every month.

Table 4: Purchase Frequency and Payment Methods

Purchase Frequency	Cash on Delivery	Online payment
Once or twice a year	28 (62.2%)	17 (37.8%)
Monthly	96 (42.9%)	128 (57.1%)
Weekly	48 (22.1%)	169 (77.9%)
Almost everyday	4 (10.5%)	34 (89.5%)
Other	5 (33.3%)	10 (66.7%)

4.5 Impact of Demographic Factors and Order Frequency on Preference for Payment Platforms

Bonferroni correction using all 23 terms in the model resulted $p < 0.002174$, which indicate that the model is statistically significant. Also, the $\chi^2(16) = 76.055$, $p < .001$ found from the overall model evaluation and goodness of fit (Table 5) indicate that the logistic regression model is statistically significant. Hosmer and Lemeshow test results in nonsignificant outcome ($p > 0.05$) indicating model fits strongly with the dataset (It is evident from the value of Exp(B) or the odds ratio that males have a 1.858 times higher likelihood of making online payments than females. In the context of Bangladesh, male population have broader access to technology, financial services in general and specifically credit cards and other online payment services. So, it is very much usual that male population will have higher likelihood to pay online. Purchasers older by a year are 0.921 times less likely to prefer online payment than a one-year younger purchasers. It is evident that younger generation are more adoptable to new technologies. Older population usually prefer old ways of doing things and often are hesitant to adopt to new technologies especially when dealing with money. Compared to the participants with HSC backgrounds, graduates have 2.18 times, postgraduates have 4.284 times and other background people have

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34.032 times higher odds to pay online. Education has direct relationship with adoption to technology and access to online financial services, especially credit cards and debit cards. Hence higher the education level higher the odds of preferring online payment methods. However, while observing the influence of occupation on the preference of online payment method, results seem apparently perplexing. Public service holders have only 0.202 times the chance to use online payment methods as compared to students. The odds ratios are higher for private sector employees (1.218), business men/women (1.948) and home makers (4.376). That means home makers are 4.376 times more likely to pay online than students. Here, home makers mean stay home moms, who may have access to online payment services from the family and perhaps order food for the family. Respondents purchasing online food every week have 4.142 times and those buying online food almost every day have a 12.444 times greater likelihood to prefer online payment than those buying only once or twice a year. Higher the frequency of online food purchase, better acquaintance develops in making online payment and also the food delivery companies and online payment platforms often offer certain perks such as discount, reward points etc. to entice customers make online payment. These may be the reason behind the higher odds ratio of more frequent online food purchasers.

). The model explained 22.9% (Nagelkerke R²) of the variance in the selection of payment methods (Table A10) and correctly classified 73.6% of cases as depicted in Table 6.

Table 5: Overall Model Evaluation and Goodness of Fit

Tests	χ^2	df	P
Omnibus test of model coefficients	76.055	16	0.000
Hosmer and Lemeshow test	3.705	8	0.883

Table 6: Classification Table

Observed		Predicted		
		Online Payment		Percentage Correct
		No	Yes	
Online Payment	No	43	95	31.2
	Yes	17	269	94.1
Overall Percentage				73.6

Table 6 delineates that sensitivity i.e., online payment predicted truly as online payment was 94.1%, and specificity indicating cash on delivery predicted as cash on delivery was 31.2%.

The positive predictive value was 73.9% indicating the proportion of the participants predicted by the model as paying online are truly paying online (269) among the total number of respondents the model is predicting to pay online (95+269=364). Similarly negative predictive value was 71.67% reflecting the proportion of respondents truly paying cash on delivery (43) among the total number of participants the model is forecasting to pay cash on delivery (43+17=60).

The results of the Binary Logistic Regression are presented in Table 7. As evident from Sig. value less than 0.05, of the seven predictor variables, five are statistically significant namely, gender (0.01), education level (0.017), age (0.015), occupation (0.029), and purchase frequency (0.001). The other two variables namely household monthly income (0.946) and monthly expenditure to purchase food online (0.688) do not have statistically significant influence on the preference of online payment method. The signs of the coefficient B indicate the direction of the relationship between the independent and the dependent variables. Education level and frequency of ordering online food show positive association with the preference of online payment method, where as age has negative association. Younger people prefer to pay online. Occupation has mixed influence on the preference of online payment.

Table 7: Results of Binary Logistic Regression

Predictors	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Gender (1)	.620	.240	6.656	1	.010	1.858	1.161	2.976
Household monthly income (in BDT)	.000	.000	.005	1	.946	1.000	1.000	1.000
Education level			10.130	3	.017			
Education level (1)	.779	.352	4.912	1	.027	2.180	1.094	4.343
Education level (2)	1.455	.519	7.863	1	.005	4.284	1.550	11.844
Education level (3)	3.527	1.483	5.658	1	.017	34.032	1.860	622.504
Age (in years)	-.082	.034	5.958	1	.015	.921	.862	.984
Occupation			12.499	5	.029			
Occupation (1)	-1.601	.686	5.441	1	.020	.202	.053	.774
Occupation (2)	.197	.431	.210	1	.647	1.218	.524	2.835
Occupation (3)	.667	.821	.660	1	.417	1.948	.390	9.739
Occupation (4)	1.476	1.141	1.674	1	.196	4.376	.468	40.952
Occupation (5)	-22.442	19519.645	.000	1	.999	.000	.000	.
Monthly expenditure to purchase food online (in BDT)	.000	.000	.161	1	.688	1.000	1.000	1.000
Frequency of ordering			19.664	4	.001			

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Predictors	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Frequency of ordering (1)	.573	.418	1.876	1	.171	1.773	.781	4.023
Frequency of ordering (2)	1.421	.439	10.501	1	.001	4.142	1.753	9.784
Frequency of ordering (3)	2.521	.778	10.509	1	.001	12.444	2.710	57.142
Frequency of ordering (4)	.775	.757	1.050	1	.306	2.171	.493	9.571
Constant	.643	.869	.548	1	.459	1.903		

Gender: Reference: Female, (1) Male.

Education level: Reference HSC, (1) Bachelor, (2) Masters, (3) Other.

Occupation: Reference Student, (1) Public service holder, (2) Private service holder, (3) Business, (4) Homemaker, (5) Other.

Frequency of ordering: Reference Once or twice a year, (1) Monthly, (2) Weekly, (3) Almost every day, (4) Other.

It is evident from the value of Exp(B) or the odds ratio that males have a 1.858 times higher likelihood of making online payments than females. In the context of Bangladesh, male population have broader access to technology, financial services in general and specifically credit cards and other online payment services. So, it is very much usual that male population will have higher likelihood to pay online. Purchasers older by a year are 0.921 times less likely to prefer online payment than a one-year younger purchasers. It is evident that younger generation are more adoptable to new technologies. Older population usually prefer old ways of doing things and often are hesitant to adopt to new technologies especially when dealing with money. Compared to the participants with HSC backgrounds, graduates have 2.18 times, postgraduates have 4.284 times and other background people have 34.032 times higher odds to pay online. Education has direct relationship with adoption to technology and access to online financial services, especially credit cards and debit cards. Hence higher the education level higher the odds of preferring online payment methods. However, while observing the influence of occupation on the preference of online payment method, results seem apparently perplexing. Public service holders have only 0.202 times the chance to use online payment methods as compared to students. The odds ratios are higher for private sector employees (1.218), business men/women (1.948) and home makers (4.376). That means home makers are 4.376 times more likely to pay online than students. Here, home makers mean stay home moms, who may have access to online payment services from the family and perhaps order food for the family. Respondents purchasing online food every week have 4.142 times and those buying online food almost every day have a 12.444 times greater likelihood to prefer online payment than those buying only once or twice a year. Higher the frequency of online food purchase, better acquaintance develops in making online payment and also the food delivery companies and online payment platforms often offer certain perks such as discount, reward points etc. to entice customers make online payment.

These may be the reason behind the higher odds ratio of more frequent online food purchasers.

5. Conclusion

This research aims to identify the demographic factors that determine the various payment mechanisms used by online food purchasers. It has been found that among the different methods consisting of cash and cashless payments (MFS, net banking, debit, and credit cards) most of the buyers prefer a cash payment to non-cash payment techniques. Further investigation depicts that, women prefer cash on delivery over men. However, the possibility of using digital payment increases with the volume of orders they place. Both the Chi-square test and logistic regression support such findings. In addition, logistic regression offers a meaningful model to explain how respondents behave when paying for the food they order online. Despite being significant, the model can only account for 22.9% of the variance in the preferred payment systems. The model demonstrates that in addition to gender and order frequency, other factors such as age, education, and occupation can accurately predict the preferred payment method. The findings from this research assist food vendors and marketers in comprehending consumers' payment practices. Understanding how customers' demographic characteristics and purchase frequency influence payment method preferences helps online food businesses tailor their offerings, and hence, attract and retain customers from different demographic segments. Providing a range of payment options that cater to the needs of both occasional and frequent buyers can enhance the overall shopping experience, encourage repeat purchases, and foster customer loyalty.

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APPENDIX

Table A1: Choice of Payment Methods across Gender

			Payment Method				Total
			Cash on Delivery	Mobile Wallet	Credit and/or Debit Card	Multiple Payment Methods	
Gender	Male	Count	90	21	5	197	313
		Expected Count	105.1	16.8	8.1	182.9	313.0
		% within Gender	28.8%	6.7%	1.6%	62.9%	100.0%
	Female	Count	91	8	9	118	226
		Expected Count	75.9	12.2	5.9	132.1	226.0
		% within Gender	40.3%	3.5%	4.0%	52.2%	100.0%
Total		Count	181	29	14	315	539
		Expected Count	181.0	29.0	14.0	315.0	539.0
		% within Gender	33.6%	5.4%	2.6%	58.4%	100.0%

Table A2: Choice of Payment Methods across Age Groups

			Payment Method				Total
			Cash on Delivery	Mobile Wallet	Credit and/or Debit Card	Multiple Payment Method	
Age Group (in years)	<20	Count	14	0	0	13	27
		Expected Count	9.1	1.5	.7	15.8	27.0
		% Age in years	51.9%	0.0%	0.0%	48.1%	100.0%
	20-30	Count	108	19	6	241	374
		Expected Count	125.6	20.1	9.7	218.6	374.0
		% Age in years	28.9%	5.1%	1.6%	64.4%	100.0%
	30-45	Count	53	8	8	59	128
		Expected Count	43.0	6.9	3.3	74.8	128.0
		% Age in years	41.4%	6.3%	6.3%	46.1%	100.0%
	45-60	Count	6	2	0	1	9
		Expected Count	3.0	.5	.2	5.3	9.0
		% Age in years	66.7%	22.2%	0.0%	11.1%	100.0%
	>60	Count	0	0	0	1	1
		Expected Count	.3	.1	.0	.6	1.0
		% Age in years	0.0%	0.0%	0.0%	100.0%	100.0%
Total		Count	181	29	14	315	539
		Expected Count	181.0	29.0	14.0	315.0	539.0
		% Age in years	33.6%	5.4%	2.6%	58.4%	100.0%

Note: EC = Expected Count; % Age in years= % within Age Group (in years)

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Table A3: Choice of Payment Methods across Income Groups

			Payment Method				Total
			Cash on Delivery	Mobile Wallet	Credit and/or Debit Card	Multiple Payment Method	
Household monthly income group (in BDT)	<45000	Count	32	6	0	54	92
		Expected Count	30.9	4.9	2.4	53.8	92.0
		% Household in BDT	34.8%	6.5%	0.0%	58.7%	100.0%
	45000-84999	Count	47	7	2	79	135
		Expected Count	45.3	7.3	3.5	78.9	135.0
		% Household in BDT	34.8%	5.2%	1.5%	58.5%	100.0%
	85000-124999	Count	32	5	0	46	83
		Expected Count	27.9	4.5	2.2	48.5	83.0
		% Household in BDT	38.6%	6.0%	0.0%	55.4%	100.0%
	125000-164999	Count	45	7	7	68	127
		Expected Count	42.6	6.8	3.3	74.2	127.0
		% Household in BDT	35.4%	5.5%	5.5%	53.5%	100.0%
	165000-204999	Count	10	3	0	30	43
		Expected Count	14.4	2.3	1.1	25.1	43.0
		% Household in BDT	23.3%	7.0%	0.0%	69.8%	100.0%
	≥245000	Count	15	1	5	38	59
		Expected Count	19.8	3.2	1.5	34.5	59.0
		% Household in BDT	25.4%	1.7%	8.5%	64.4%	100.0%
Total	Count	181	29	14	315	539	
	Expected Count	181.0	29.0	14.0	315.0	539.0	
	% Household in BDT	33.6%	5.4%	2.6%	58.4%	100.0%	

Note: EC = Expected Count; % Household in BDT= % within Household monthly income group (in BDT)

Table A4: Choice of Payment Methods across Education

			Payment Method				Total
			Cash on Delivery	Mobile Wallet	Credit and/or Debit Card	Multiple Payment Method	
Education level	Higher Secondary	Count	22	5	0	33	60
		Expected Count	20.0	3.1	1.6	35.3	60.0
		% Education level	36.7%	8.3%	0.0%	55.0%	100.0%
	Bachelor	Count	92	9	7	197	305
		Expected Count	101.5	16.0	8.0	179.6	305.0
		% Education level	30.2%	3.0%	2.3%	64.6%	100.0%
	Masters	Count	58	12	7	79	156
		Expected Count	51.9	8.2	4.1	91.9	156.0
		% Education level	37.2%	7.7%	4.5%	50.6%	100.0%
	Other	Count	6	2	0	6	14
		Expected Count	4.7	.7	.4	8.2	14.0

			Payment Method				Total
			Cash on Delivery	Mobile Wallet	Credit and/or Debit Card	Multiple Payment Method	
	% Education level		42.9%	14.3%	0.0%	42.9%	100.0%
Total	Count		178	28	14	315	535
	Expected Count		178.0	28.0	14.0	315.0	535.0
	% Education level		33.3%	5.2%	2.6%	58.9%	100.0%

Note: EC = Expected Count; % Education level = % within Education level

Table A5: Choice of Payment Methods across Occupation

			Payment Method				Total
			Cash on Delivery	Mobile Wallet	Credit and/or Debit Card	Multiple Payment Method	
Occupation	Student	Count	101	14	2	207	324
		Expected Count	108.6	17.5	8.4	189.5	324.0
		% Occupation	31.2%	4.3%	0.6%	63.9%	100.0%
	Public Service	Count	21	5	0	9	35
		Expected Count	11.7	1.9	.9	20.5	35.0
		% Occupation	60.0%	14.3%	0.0%	25.7%	100.0%
	Private Service	Count	42	9	10	83	144
		Expected Count	48.3	7.8	3.8	84.2	144.0
		% Occupation	29.2%	6.3%	6.9%	57.6%	100.0%
	Business	Count	6	0	2	9	17
		Expected Count	5.7	.9	.4	9.9	17.0
		% Occupation	35.3%	0.0%	11.8%	52.9%	100.0%
	Homemaker	Count	6	1	0	4	11
		Expected Count	3.7	.6	.3	6.4	11.0
		% Occupation	54.5%	9.1%	0.0%	36.4%	100.0%
	Other	Count	4	0	0	2	6
		Expected Count	2.0	.3	.2	3.5	6.0
		% Occupation	66.7%	0.0%	0.0%	33.3%	100.0%
	Total	Count	180	29	14	314	537
		Expected Count	180.0	29.0	14.0	314.0	537.0
		% Occupation	33.5%	5.4%	2.6%	58.5%	100.0%

Note: EC = Expected Count; % Occupation = % within Occupation

JUJBR**Table A6: Choice of Payment Methods across Expenditure Group**

			Payment Method				Total
			Cash on Delivery	Mobile Wallet	Credit and/or Debit Card	Multiple Payment Method	
Expenditure Group (in BDT)	<1000	Count	17	2	4	13	36
		Expected Count	12.1	1.9	.9	21.0	36.0
		% Expenditure	47.2%	5.6%	11.1%	36.1%	100.0%
	1000-1999	Count	57	9	2	73	141
		Expected Count	47.3	7.6	3.7	82.4	141.0
		% Expenditure	40.4%	6.4%	1.4%	51.8%	100.0%
	2000-2999	Count	51	7	1	91	150
		Expected Count	50.4	8.1	3.9	87.7	150.0
		% Expenditure	34.0%	4.7%	0.7%	60.7%	100.0%
	3000-3999	Count	24	2	5	47	78
		Expected Count	26.2	4.2	2.0	45.6	78.0
		% Expenditure	30.8%	2.6%	6.4%	60.3%	100.0%
	4000-4999	Count	6	3	0	17	26
		Expected Count	8.7	1.4	.7	15.2	26.0
		% Expenditure	23.1%	11.5%	0.0%	65.4%	100.0%
	5000-5999	Count	19	4	0	48	71
		Expected Count	23.8	3.8	1.8	41.5	71.0
		% Expenditure	26.8%	5.6%	0.0%	67.6%	100.0%
	6000-9999	Count	2	1	0	10	13
		Expected Count	4.4	.7	.3	7.6	13.0
		% Expenditure	15.4%	7.7%	0.0%	76.9%	100.0%
	10000-13999	Count	2	1	0	9	12
		Expected Count	4.0	.6	.3	7.0	12.0
		% Expenditure	16.7%	8.3%	0.0%	75.0%	100.0%
	≥14000	Count	3	0	2	7	12
		Expected Count	4.0	.6	.3	7.0	12.0
		% Expenditure	25.0%	0.0%	16.7%	58.3%	100.0%
Total	Count	181	29	14	315	539	
	Expected Count	181.0	29.0	14.0	315.0	539.0	
	% Expenditure	33.6%	5.4%	2.6%	58.4%	100.0%	

Note: EC = Expected Count; % Expenditure = % within Expenditure Group (in BDT)

Table A7: Choice of Online Payment Methods Vs. Cash on Delivery across Age Groups, Education, Occupation, Expenditure Groups

			Online Payment		Total
			No	Yes	
Age Group (in years)	<20	Count	14	13	27
		Expected Count	9.1	17.9	27.0
		% within Age Group (in years)	51.9%	48.1%	100.0%
	20-30	Count	108	266	374
		Expected Count	125.6	248.4	374.0
		% within Age Group (in years)	28.9%	71.1%	100.0%
	30-45	Count	53	75	128
		Expected Count	43.0	85.0	128.0
		% within Age Group (in years)	41.4%	58.6%	100.0%
	45-60	Count	6	3	9
		Expected Count	3.0	6.0	9.0
		% within Age Group (in years)	66.7%	33.3%	100.0%
	>60	Count	0	1	1
		Expected Count	.3	.7	1.0
		% within Age Group (in years)	0.0%	100.0%	100.0%
Total		Count	181	358	539
		Expected Count	181.0	358.0	539.0
		% within Age Group (in years)	33.6%	66.4%	100.0%
Education level	Higher Secondary	Count	22	38	60
		Expected Count	20.0	40.0	60.0
		% within Education level	36.7%	63.3%	100.0%
	Bachelor	Count	92	213	305
		Expected Count	101.5	203.5	305.0
		% within Education level	30.2%	69.8%	100.0%
	Masters	Count	58	98	156
		Expected Count	51.9	104.1	156.0
		% within Education level	37.2%	62.8%	100.0%
	Other	Count	6	8	14
		Expected Count	4.7	9.3	14.0
		% within Education level	42.9%	57.1%	100.0%
Total		Count	178	357	535
		Expected Count	178.0	357.0	535.0
		% within Education level	33.3%	66.7%	100.0%
Occupation	Student	Count	101	223	324
		Expected Count	108.6	215.4	324.0
		% within Occupation	31.2%	68.8%	100.0%
	Public Service	Count	21	14	35
		Expected Count	11.7	23.3	35.0
		% within Occupation	60.0%	40.0%	100.0%
	Private	Count	42	102	144

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			Online Payment		Total
			No	Yes	
	Service	Expected Count	48.3	95.7	144.0
		% within Occupation	29.2%	70.8%	100.0%
	Business	Count	6	11	17
		Expected Count	5.7	11.3	17.0
		% within Occupation	35.3%	64.7%	100.0%
	Homemaker	Count	6	5	11
		Expected Count	3.7	7.3	11.0
		% within Occupation	54.5%	45.5%	100.0%
	Other	Count	4	2	6
		Expected Count	2.0	4.0	6.0
		% within Occupation	66.7%	33.3%	100.0%
Total	Count	180	357	537	
	Expected Count	180.0	357.0	537.0	
	% within Occupation	33.5%	66.5%	100.0%	
Expenditure Group (in BDT)	<1000	Count	17	19	36
		Expected Count	12.1	23.9	36.0
		% within Expenditure Group (in BDT)	47.2%	52.8%	100.0%
	1000-1999	Count	57	84	141
		Expected Count	47.3	93.7	141.0
		% within Expenditure Group (in BDT)	40.4%	59.6%	100.0%
	2000-2999	Count	51	99	150
		Expected Count	50.4	99.6	150.0
		% within Expenditure Group (in BDT)	34.0%	66.0%	100.0%
	3000-3999	Count	24	54	78
		Expected Count	26.2	51.8	78.0
		% within Expenditure Group (in BDT)	30.8%	69.2%	100.0%
	4000-4999	Count	6	20	26
		Expected Count	8.7	17.3	26.0
		% within Expenditure Group (in BDT)	23.1%	76.9%	100.0%
	5000-5999	Count	19	52	71
		Expected Count	23.8	47.2	71.0
		% within Expenditure Group (in BDT)	26.8%	73.2%	100.0%
	6000-9999	Count	2	11	13
		Expected Count	4.4	8.6	13.0
		% within Expenditure Group (in BDT)	15.4%	84.6%	100.0%
	10000-13999	Count	2	10	12
		Expected Count	4.0	8.0	12.0

			Online Payment		Total
			No	Yes	
>=14000	% within Expenditure Group (in BDT)		16.7%	83.3%	100.0%
	Count		3	9	12
	Expected Count		4.0	8.0	12.0
	% within Expenditure Group (in BDT)		25.0%	75.0%	100.0%
Total	Count		181	358	539
	Expected Count		181.0	358.0	539.0
	% within Expenditure Group (in BDT)		33.6%	66.4%	100.0%

Table A8: Choice of Online Payment Methods Vs. Cash on Delivery across Income Groups

			Online Payment		Total
			No	Yes	
Household monthly income group (in BDT)	<45000	Count	32	60	92
		Expected Count	30.9	61.1	92.0
		% Household income	34.8%	65.2%	100.0%
	45000-84999	Count	47	88	135
		Expected Count	45.3	89.7	135.0
		% Household income	34.8%	65.2%	100.0%
	85000-124999	Count	32	51	83
		Expected Count	27.9	55.1	83.0
		% Household income	38.6%	61.4%	100.0%
	125000-164999	Count	45	82	127
		Expected Count	42.6	84.4	127.0
		% Household income	35.4%	64.6%	100.0%
	165000-204999	Count	10	33	43
		Expected Count	14.4	28.6	43.0
		% Household income	23.3%	76.7%	100.0%
	>=245000	Count	15	44	59
		Expected Count	19.8	39.2	59.0
		% Household income	25.4%	74.6%	100.0%
	Total	Count	181	358	539
		Expected Count	181.0	358.0	539.0
		% Household income	33.6%	66.4%	100.0%

Note: EC = Expected Count; % Household income = % within Household monthly income group (in BDT)

JUJBR**Table A9: Frequency of Purchasing Online Food vs. Online Payment**

			Online Payment		Total
			No	Yes	
Frequency of online food ordering	Once or twice a year	Count	28	17	45
		Expected Count	15.1	29.9	45.0
		% of food ordering	62.2%	37.8%	100.0%
		% Online Payment	15.5%	4.7%	8.3%
	Monthly	Count	96	128	224
		Expected Count	75.2	148.8	224.0
		% of food ordering	42.9%	57.1%	100.0%
		% Online Payment	53.0%	35.8%	41.6%
	Weekly	Count	48	169	217
		Expected Count	72.9	144.1	217.0
		% of food ordering	22.1%	77.9%	100.0%
		% Online Payment	26.5%	47.2%	40.3%
	Almost everyday	Count	4	34	38
		Expected Count	12.8	25.2	38.0
		% of food ordering	10.5%	89.5%	100.0%
		% Online Payment	2.2%	9.5%	7.1%
Other	Count	5	10	15	
	Expected Count	5.0	10.0	15.0	
	% of food ordering	33.3%	66.7%	100.0%	
	% Online Payment	2.8%	2.8%	2.8%	
Total	Count	181	358	539	
	Expected Count	181.0	358.0	539.0	
	% of food ordering	33.6%	66.4%	100.0%	
	% Online Payment	100.0%	100.0%	100.0%	

Note: EC = Expected Count; % of online food ordering = % within Frequency of online food ordering; % Online Payment = % within Online Payment

Table A10: Model Summary of Logistic Regression

-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
458.970	.164	.229