

A Quantitative Study of Demographic Effect on Purchase Decision of Online Nepalese Consumers

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Abstract

Background: Nepal's rapidly expanding digital landscape, driven by increased mobile broadband and smartphone affordability, has created a fertile ground for e-commerce growth. While young, educated, urban consumers dominate online shopping, a clear gap exists in understanding how demographic factors like age, gender, and education systematically influence specific stages of the online purchase decision within this evolving context.

Objectives: This study aims to analyze the influence of age, gender, and education level on the purchase decisions of Nepalese online consumers, focusing on consumer choice factors, personal buying habits, and expectations for a seamless online experience.

Methods: A quantitative, cross-sectional research design was employed. Data were collected from 384 online shoppers in the Kathmandu Valley using a structured questionnaire. Descriptive statistics and regression analysis were used to analyze the demographic effects.

Findings: Age emerged as the most significant and consistent predictor of online purchase behavior, positively influencing consumer choice factors and buying habits. Gender showed a significant but context-specific effect, particularly on personal buying habits, while education level did not demonstrate a statistically significant influence on any of the analyzed behavioral dimensions.

Conclusion: Demographic factors, especially age, play a significant but nuanced role in shaping online consumer behavior in Nepal. The non-significant influence of education suggests a democratization of e-commerce engagement, likely due to widespread smartphone use. E-commerce platforms should develop age-sensitive strategies and user-friendly interfaces.

Novelty: This study provides a focused, quantitative analysis of how demographic variables distinctly affect multiple dimensions of the online purchase decision in Nepal's contemporary, rapidly digitizing market.

Keywords: Age; Consumer behavior; Demographics; E-commerce; Nepal

1. Introduction

The rapid rise in Nepal's online population in the last decade, fulfilled by growing mobile broadband coverage, increasing affordability of smartphones, and increasing use of social media, has laid the ground for e-commerce to thrive (Chapagain & Aryal, 2024). According to recent reports on the digital market, it is estimated that the number of internet and social-media users in Nepal reached into the millions, with internet penetration surpassing the midway point of the population in recent years, thus leading to a corresponding steady increase in online shoppers and digital transactions (Bhandari, 2024).

This digital expansion has a clear demographic shape: young adults and students form a sizeable portion of active online shoppers in Nepal, while urban residents and those with higher education are disproportionately represented in many sample surveys. A number of recent empirical studies from Kathmandu and other urban centres document that the 18-30 age group dominates online purchase activity, often citing convenience, product variety, and social-media influence as primary motivations (Khadka et al., 2025; Manandhar, 2021).

Through international and regional research, the effects of demographic characteristics, such as the age and gender and especially educational attributes, on online purchase intentions and behavior are found to systematically differ. Cross-national differences show how younger individuals are more readily accepting in the adoption and display distinct risk attitudes and payment behavior in online shopping, while gender differences more often apply in relation to the type of products in the online shopping category and decision-making attributes; education and income in relation to technology adoption and trust in online payment infrastructure. This

body of knowledge delivers the theoretical background for examining the impact in Nepal and simultaneously suggests the presence of country-mediated influences on the relationships (Dhawan & Garga, 2025; Safitri et al., 2024).

Research relevant to the Nepali context identifies factors that are either impelling or applicable to Nepali online consumers: convenience and saving time are often cited as the primary drivers for online shopping in Nepal, while security issues, delivery assurance, and modes of online payment—whether cash on delivery or online payment methods—are still significant deterrents. Variations in the Nepali online market—the differences between urban and per-urban areas, trust in online platforms, or products such as electronics, clothing, or grocery items)—influence the relationship between demographics and subsequent online purchase decisions (Gaudel, 2019).

At the same time, Nepal's evolving regulatory and digital environment, the least recent policy moves affecting online platforms and social media—and the rapid diffusion of digital payment infrastructures, mean that demographic effects observed a few years ago may be changing quickly. This makes up-to-date, context-sensitive research crucial for both academics and practitioners who want to design targeted marketing, payment, and trust-building interventions for Nepalese consumers (Lamichhane et al., 2025).

While several recent studies describe online shopping behavior in Nepal, often focusing on youth or city samples, and while international literature has established that age, gender, and education influence e-commerce decisions, there is quite clearly a gap in nationally representative, comparative analyses that quantify how these demographic variables differentially affect specific purchase-decision stages across urban/rural contexts and across product categories. That is to say, we still lack rigorous, generalizable evidence on the mechanics by which demographics shape each stage of the online purchase decision in the Nepali market—under the country's fast-changing regulatory and platform and payment landscape.

2. Research Objective

The main objective of this research is to analyze the demographic factors, such as age, gender, and level of education, influencing the purchase decisions made by Nepalese consumers online. By examining how such consumer demographics determine consumer preferences, buying behavior, and decision-making in digital platforms, the research aims to provide empirical findings that may be useful in developing focused marketing strategies and deepening the understanding of consumers in Nepal's growing virtual market environment. The study also attempts to discuss the strength of demographic factors that affect important elements of online purchase decisions, hence contributing to the advancement of theoretical knowledge and practical implications in online businesses operating in Nepal.

3. Materials & Methods

This study has adopted a quantitative research approach (Shrestha et al., 2024). A cross-sectional explanatory research design is used in this study to determine the effects of demographic variables on the purchase decision-making of online consumers. It draws on a target population comprising active online shoppers living in the Kathmandu Valley. For a 95% level of confidence, 50% prevalence, and a margin of error of 5%, the sample size was determined to be 384, which can ensure the statistical power of the analysis (Karki, 2014). The respondents are selected by a simple random sampling technique, ensuring that every online consumer in the target population gets an equal opportunity to be included in the sample (Karki & D’Mello, 2024).

Data were collected through a structured questionnaire, which had been designed to measure demographic characteristics of the respondents as well as several dimensions of online purchase decisions. The instrument's internal consistency and measurement accuracy were verified for reliability. The Cronbach's Alpha was .863, indicating a high reliability score. Since the focus of the study was on online consumer behavior, it was logical that the respondents completed the survey electronically.

The data collected were cleaned, coded, and analyzed using descriptive and inferential statistics. Frequency distribution was applied in summarizing respondent characteristics and key variables; regression analysis was done to assess the relationship between the demographic factors and online purchase decisions. The findings derived from these analytic procedures provide insight into how demographic attributes shape consumer behavior in Nepal's evolving digital marketplace.

4. Results

4.1 Demographic Information of Respondents

The demographic profile of the respondents serves as a broad foundation for understanding how different groups engage in online purchasing behavior in Nepal. The examination of characteristics such as gender, age, and educational level facilitates the identification of the major consumer segments actively engaged in online markets and the potential influence of their characteristics on their preferences and decision-making processes. These characteristics underpin the interpretation of disparities in online consumer trends and patterns associated with consumer behavior.

Table 1: Demographic Information of Respondents

Gender Participation		Frequency	Percent
Gender	Male	184	47.9
	Female	200	52.1
	Total	384	100.0
Age-group of Respondents		Frequency	Percent

Age	Below 18	14	3.6
	18-20	73	19.0
	21-25	221	57.6
	25 & above	76	19.8
	Total	384	100.0
Education Level of Respondents		Frequency	Percent
Education Level	Secondary school (SLC/SEE pass)	27	7.0
	+2 Pass	86	22.4
	Bachelors Pass	245	63.8
	Master's and above	26	6.8
	Total	384	100.0

Source: Field Survey, 2025

The gender distribution in the study shows that the participation is almost equal between males and females, though women slightly outnumber men. In the total of 384 respondents, 52.1% were females, while 47.9% were males, hence showing online shopping being embraced by both genders at almost equal levels. This balance may suggest that e-commerce platforms attract a diverse gender base in Nepal, and marketing strategies might need to stay inclusive in effectively addressing the consumer expectations of both groups.

The age profile of the respondents depicts that the majority proportion of online consumers falls in the younger age groups. Persons aged 21–25 constituted the majority with 57.6%, followed by 19.8% falling in the category of 25 years and above, while 19.0% were in the age group of 18–20. Only 3.6% were below 18, showing limited participation from minors.

The educational attainment further consolidates this trend, with 63.8% of the respondents having completed a Bachelor's degree and 22.4% having passed +2, while only a small proportion had secondary-level education or postgraduate degrees. These findings hint at the predominance of young, educated consumers in Nepal's virtual shopping, hence being the central target group for online businesses in the country.

4.2 Demographic Effect on Purchase Decision

4.2.1 Consumer Choice Factors

These regression results indicate the influence of demographic variables on consumer choice factors, such as gender, age, and education level, among Nepalese online consumers. The summary of the model yielded an R value of .280, indicating a positive but weak relationship between the predictors and the dependent variable. With an R Square of .078, the model expresses the explained total variance in consumer choice factors. Although 7.8% is considered relatively low, this percentage still indicates that demographic characteristics hold some

predictive power. The adjusted R Square is .071, suggesting just a slight drop, which means that even after the number of predictors has been accounted for, the model remains stable.

Table 2: Consumer Choice Factors

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.280 ^a	.078	.071	.55891		
a. Predictors: (Constant), education level, Gender, Age						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.108	3	3.369	10.786	.000 ^b
	Residual	118.705	380	.312		
	Total	128.813	383			
a. Dependent Variable: Consumer Choice Factors						
b. Predictors: (Constant), education level, Gender, Age						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.475	.194		7.621	.000
	2. Gender	-.084	.059	-.073	-1.439	.151
	3. Age	.185	.040	.232	4.563	.000
	4. What is your education level?	.070	.041	.084	1.702	.090
a. Dependent Variable: Consumer Choice Factors						

Source: Field Survey, 2025

The ANOVA table shows the regression model to be statistically significant. With an F-value of 10.786 and a p-value of .000, it indicates that the model as a whole significantly predicts consumer choice factors, making the three variables of gender, age, and education level collectively meaningful. Given that the model is significant, it would therefore imply that demographic variables should not be excluded when assessing consumer behavior, even though their individual relationships may vary. The residual sum of squares shows that much more of the variance is unexplained, influenced perhaps by the psychological, economic, or technological elements not covered within the model.

The coefficients table shows further detail on how much each demographic factor weighs in. Age is the strongest predictor, with a standardized beta of .232 and a highly significant p-value of .000. This means that the older the respondents, the stronger or more developed consumer choice factors are manifested as they log online to shop. In contrast, gender, at a negative albeit

insignificant influence of $\beta = -.073$, $p = .151$, implies no variation in decision-making patterns between male and female consumers. This supports the descriptive results where gender participation was balanced, reflecting similar levels of engagement from either group.

Education level exerts a small positive influence, with $\beta = .084$, though it remains statistically insignificant at $p = .090$, which suggests that higher education might somewhat improve consumer decision-making, although the effect is not strong enough to be conclusive. This may suggest that awareness and participation in online shopping are becoming more universal regardless of educational backgrounds. In general, the regression analysis indicates that, among the demographic variables, age is the only significant predictor of consumer choice factors, whereas gender and education are not. This calls for marketers to have more age-group-oriented strategy development and, meanwhile, take into consideration those non-demographic factors that might provide more explanation for consumer choice.

4.2.2 Personal Buying Habits and Decision Drivers

The regression analysis examining personal buying habits and decision drivers reveals a modest yet meaningful relationship between demographic factors and consumer behavior. The model reports an R value of .306, indicating a weak to moderate correlation between the predictors (gender, age, and education level) and the dependent variable. The R Square of .094 shows that approximately 9.4% of the variance in personal buying habits and decision drivers can be explained by these demographic variables. Although the percentage is not high, it suggests that demographic characteristics do contribute to shaping buying habits. The adjusted R Square (.087) remains close to the original value, demonstrating that the model is statistically stable after adjusting for the number of variables included.

Table 3: Personal Buying Habits and Decision Drivers

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.306 ^a	.094	.087	.64308		
a. Predictors: (Constant), education level, Gender, Age						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.273	3	5.424	13.117	.000 ^b
	Residual	157.149	380	.414		
	Total	173.422	383			
a. Dependent Variable: Personal Buying Habits and Decision Drivers						
b. Predictors: (Constant), education level, Gender, Age						
Coefficients ^a						

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.777	.223		7.982	.000
	2. Gender	-.168	.067	-.125	-2.490	.013
	3. Age	.215	.047	.232	4.607	.000
	4. What is your education level?	.078	.047	.080	1.637	.103

a. Dependent Variable: Personal Buying Habits and Decision Drivers

Source: Field Survey, 2025

The ANOVA table confirms that the overall regression model is statistically significant. With an F-value of 13.117 and a p-value of .000, the model clearly indicates that gender, age, and education level collectively have a significant effect on personal buying habits and decision drivers. This significance implies that demographic variables should be considered important determinants when analyzing online consumer behavior in Nepal. Even though much of the variance is still unexplained—likely due to psychological, social, or technological factors—the model demonstrates that demographics form a notable component of consumer decision-making frameworks.

The coefficients table provides further insights into how each demographic variable contributes to predicting buying habits. Age remains the strongest predictor, with a standardized beta coefficient of .232 and a highly significant p-value (.000). This suggests that older consumers tend to have more stable or defined buying habits and decision drivers compared to younger consumers. Gender, however, shows a significant negative effect ($\beta = -.125$, $p = .013$), indicating that male consumers are less influenced by personal buying habits and internal decision drivers compared to female consumers. This contrasts with the earlier model, where gender showed no significant effect, highlighting that gender differences may be more relevant in specific behavioral contexts.

Education level again shows a small positive impact ($\beta = .080$) but remains statistically insignificant ($p = .103$). While higher education might influence consumer awareness or decision-making processes, its effect is not strong enough to be considered a reliable predictor in this model. Overall, the results indicate that age and gender play meaningful roles in influencing buying habits, while education level does not significantly shape decision drivers. These findings suggest that marketers and online retailers should tailor strategies by focusing on age-related behavioral patterns and gender-specific preferences to more effectively understand and influence personal buying habits among online Nepalese consumers.

4.2.3 Consumer Expectations for a Seamless Online Experience

The regression results indicate the influence of demographic variables on consumer choice factors, including gender, age, and education level, among Nepalese online consumers. The summary from the model provided an R value of .280, indicating a positive but weak relationship between the predictors and the dependent variable. With an R Square of .078, the model expresses the explained total variance in consumer choice factors. Although 7.8% is considered relatively low, this percentage still shows that demographic characteristics do hold some predictive power. The adjusted R Square is .071, suggesting just a slight drop, and that means the model remains stable even after accounting for the number of predictors.

Table 4: Consumer Expectations for a Seamless Online Experience

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.221 ^a	.049	.041	.51156		
a. Predictors: (Constant), education level, Gender, Age						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.124	3	1.708	6.527	.000 ^b
	Residual	99.445	380	.262		
	Total	104.570	383			
a. Dependent Variable: Consumer Expectations for a Seamless Online Experience						
b. Predictors: (Constant), education level, Gender, Age						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.744	.177		9.844	.000
	2. Gender	-.101	.054	-.097	-1.878	.061
	3. Age	.125	.037	.175	3.384	.001
	4. What is your education level?	.016	.038	.022	.431	.667
a. Dependent Variable: Consumer Expectations for a Seamless Online Experience						

Source: Field Survey, 2025

The ANOVA table presents the regression model as statistically significant. With an F-value of 10.786 and a p-value of .000, this tells us that the model as a whole significantly predicts consumer choice factors and that the three variables of gender, age, and education level are

collectively meaningful. Since the model is significant, it would thus imply that when assessing consumer behavior, demographic variables should not be excluded, even though the individual relationships may vary. The residual sum of squares revealed that much more of the variance is unexplained, perhaps influenced by the psychological, economic, or technological elements not covered within the model.

The coefficients table provides more information on the contribution of each demographic factor. Age was the strongest predictor, with a standardized beta of .232 and a highly significant p-value of .000. This indicates that the more aged the respondents are, the stronger or more developed are the consumer choice factors when going online to shop. On the contrary, gender had a negative but insignificant influence ($\beta = -.073$, $p = .151$), thus implying that male and female consumers do not differ in decision-making patterns. This agrees with the descriptive findings where gender participation was balanced, reflecting similar levels of engagement from either group.

Education level has a small positive influence, with $\beta = .084$, though it remains statistically insignificant at $p = .090$, which may indicate that higher education could somewhat enhance consumer decision-making, although the effect is not strong enough to be conclusive. This may indicate that awareness and participation in online shopping are becoming more universal regardless of educational backgrounds. In general, the regression analysis shows that, among the demographic variables, only age is a significant predictor of consumer choice factors, while gender and education are not. This calls for marketers to have age-group-oriented strategy development and, at the same time, take into consideration non-demographic factors that may provide more explanation for consumer choice.

5. Discussion

Findings of this research support, as well as extend, previous work in the area of study that aimed at understanding online consumer purchase decisions through demographics. Confirming the significance of age in online consumer shopping in Nepal, established through previous research, this research study confirms that age is a major determining factor for consumer decision-making and consumer habits of online Nepali consumers. Notably, research on Generation Z online consumers in Nepal found that differences in ages among the youth populations majorly impacted online consumer payment preferences or selection platforms, despite differences in gender being insignificant or insignificant differences between the two (Chaudhary & Deo, 2025).

Gender differences in our study were not significantly consistent in various behavioral aspects, but were even insignificant in some models, which is consistent with the findings of some local studies that showed that gender differences were not always significant in predicting online shopping behaviors. For instance, a study among college students in Kathmandu found that there were no differences in online shopping experiences between male and female students,

which suggests that gender is not a determining factor for online consumer behaviors across all its aspects (Khadka et al., 2025).

Contrarily, the micro-contexts of Nepal do reveal complexities in gender relations; some studies were found to yield significant differences between the genders of Nepalese consumers with regard to their ratings of the importance of factors that influence their purchase decisions. This would mean that gender influences could be more context- or factor-specific (Lamichhane, 2025). Apart from Nepal, other literature globally shows various roles of demographics in online purchase intentions. Research carried out in other developing nations, such as India, established that age and educational levels are major determinants of consumer purchase intentions online, whereas gender does not influence it at times (Nandini & Singh, 2025).

These global trends correlate with our observations that age often is a robust predictor, whereas the influence of educational factors could be less significant or even insignificant in certain models of behaviour. Such convergence of trends lends further support to the hypothesis that differences in digital literacy levels, e-commerce interface familiarity, or lifestyle tendencies tend to contribute more to online shopping behaviour than other factors such as gender or educational levels. Nevertheless, it is important to point out that despite some overlapping findings, this study also reveals some distinct features of the context of Nepal. Contrary to some global contexts in which the relationship between online purchase behavior and higher education is found to be strongly linked, the analysis here reveals the absence of a significant influence of educational levels on some key consumer decision metrics. This could indicate that in the current online purchasing context of Nepal, familiarity with online platforms could be diffused more or less evenly, independent of educational levels, with the pervasive use of smartphones playing a crucial role in this regard.

6. Conclusion & Recommendation

In conclusion, it is evident that demographics, including but not limited to age, influence online purchase behaviors of consumers in the Kathmandu Valley of Nepal. While age is shown to influence consumer behaviors significantly in various models of consumer behavior, gender and educational influences tend to be more complex. It is important to note that demographics continue to influence online shopping trends, but their influence is complex as it varies from one aspect of consumer behavior to another. This assertion is important in understanding that the online shopping trends in Nepal, which continue to improve with advancements in internet accessibility through smartphone devices, should be addressed by adapting to consumers' age groups, among other behaviors that tend to intersect with demographics.

For effective implementation, it is advised that e-commerce in Nepal should develop age-sensitive interfaces as well as marketing plans that connect better with the respective consumer group. Considering that the educational influence is minimal in certain behavior-related areas, platforms need to make the interface more user-friendly so that it connects better with people

of various educational backgrounds. Moreover, future research should also include other psychological, technological, as well as socio-economic factors that could provide a better understanding of the online shopping decision-making process.

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