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Research Article/ Economics

Consumer Satisfaction towards Online Shopping: A Study of Purchasing Alternatives in Beni Bazaar, Western Hill Nepal

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Abstract

Understanding the factors that influence consumer satisfaction is crucial for online shopping businesses aiming to enhance their competitive edge. This study identifies seven different factors that affect consumer satisfaction in online shopping settings. Prior research regarding consumer satisfaction in online shopping has been done mainly in urban settings and developed countries. This study aims to fill this gap by exploring the factors of consumer satisfaction in online shopping/purchasing a iternatine in the local context of Beni Bazaar. For collecting the primary data, the structured questionnaire was distributed to people from a diverse sample of online shoppers through convenience sampling. The study is based on sixty-two respondents from this area. Descriptive research design was used as the research method for quantitative analysis and positivism was used as the research paradigm. Statistical methods like Kaiser-Meyer-Olkin (KMO), factor extraction, Mean, SD and Variance were used to make analysis and draw conclusions. The results show that all seven factors are positively related among which trustworthiness and pricing were the most significant factors of consumers' satisfaction. The findings of this study can be beneficial to researchers, businesspeople, and local government for policy-making as well as academic purposes.

Keywords: Consumer expectation, consumer satisfaction, online shopping, purchasing alternatives

| Introduction | around the | globe. | With over five | billion |
|---|-------------|---------|----------------|---------|
| The evolution in internet technology have | internet u | users | worldwide, | online |
| transformed the landscape of e-commerce | shopping is | s rapid | ly growing. In | 2024, |

global retail e-commerce is projected to surpass 6.3 trillion U.S. dollars in sales, with expectations of continued growth in the coming years (Statista, 2024). Interest in e-commerce and online shopping has significantly increased in this decade since the beginning of global pandemic. E-commerce has become an important tool for small and large businesses worldwide, not only to sell to customers, but also to engage them (Shahriari et al., 2015). Online shopping has been popular globally since the beginning of this century, but it is comparatively new in the context of Nepal. The current e-commerce revenue of Nepal for 2024 is estimated to reach \$1.167 billion. The revenue is expected to show annual growth rate of 10.11% resulting in projected market volume of US\$ 1.89 billion by 2029 (Statista, 2024). So, e-commerce may have great prospect in Nepal also.

In the context of online shopping, customer satisfaction is the consequence of experiences during various purchasing stages: wanting something, gathering information about it, evaluating purchasing alternatives, actual purchasing decisions, and postpurchasing behavior (Kotler & Keller, 2006). Understanding the factors that influence consumer satisfaction can be pivotal for online shopping businesses looking to increase their competitive edge. As the digital marketplace continues to expand, identifying and optimizing these factors can significantly impact the success of online shopping businesses. In the contemporary time only thing constant is change. So, to sustain business in this change, one of the most important strategies is to enhance consumer satisfaction which guarantees a long-term growth (Hanif, M., Hafeez,

S., & Riaz, A., 2010).

According to Reichheld and Schefter (2000), consumer loyalty is paramount in the online context, as acquiring new consumers is considerably more expensive than retaining existing ones. So, this research is done to identify the factors of customer satisfaction in online shopping and their impact on consumer satisfaction which can be valuable for online stores and potential investors. This study examines seven different factors in online shopping settings and analyses which of these factors are more significant than others. Previous research on consumer satisfaction in online shopping has primarily focused on urban settings and developed countries. This study aims to fill this gap by exploring the factors of consumer satisfaction in the local context of Beni, Myagdi a semiurban area situated at middle hilly region of Gandaki province in the developing country of Nepal.

Beni Municipality has a population of 32,697 and covers an area of 76.25 km². The primary data for this research were collected from the residents of Wards 7 and 8, which together cover an area of 1.14 km² within Beni Municipality. The town of Beni, located in these two wards, is home to 9,021 people and serves as a central hub for socioeconomic activities (Municipality of Beni, 2021). In this research the factors of customer satisfaction taken for study are: User Interface design, trustworthiness, convenience, pricing, delivery performance, product quality, reviews and ratings, consumer service. The demographic data like age, gender, income, occupation, graduation level, average monthly expense on online shopping and average number of online

shopping transaction per month are also collected to provide further context.

The objectives of this study are to explore the factors of consumer satisfaction in online shopping, analyze the impact of these factors, and measure current level of satisfaction of consumer. By using quantitative research techniques, this study will identify crucial areas where online shopping providers can focus their efforts to meet and exceed consumer expectations and thrive in a competitive digital marketplace.

Despite the aspiration to provide valuable insights on the factors influencing consumer satisfaction, it is imperative to acknowledge the delimitations that reduces the scope and applicability of this study. Notably, the research is restricted to goods sector, excluding service sector. Moreover, the data collection process employed convenience sampling, a non- probability sampling technique, where survey form distribution was limited within researchers' network in Beni. Findings may be biased due to this sampling method. Furthermore, data was collection period was limited to month of June 2024, collecting consumer preferences and perceptions during this temporal window. Consequently, the study emphasizes the need for periodic reevaluation to maintain relevance in face of evolving consumer desires and market dynamics.

Literature Review

As Online shopping has been so popular nowadays, it may have become a topic of extensive research. Given that internet may have established itself as revolutionary for commerce, understanding the factors of consumer satisfaction in online shopping may be essential for businesses aiming to secure consumer loyalty and foster long-term growth. This section below highlights the findings of the relevant previous researches and two supporting theories:

The Planned Behavior Model (PBM) identifies three major indicators: attitude toward the behavior, subjective norms, and perceived behavioral control to have an impact on an individual's intention to carry out a behavior. It can be argued that an individual's attitude toward the behavior is their overall assessment of it, whether it be favorable or negative. Moreover, subjective norms are the perceived social pressure or influence from other to engage in the behavior or refrain from engaging in it. Lastly, perceived behavioral control refers to how easy or difficult an activity is thought to be carried out (Ajzen, 2012). In the context of consumer satisfaction in online shopping, favorable attitudes such as perceived ease and simplicity of use, positive subjective norms such as good social influences and motivation, and strong perceived behavioral control such as user-friendly interfaces and a seamless purchasing experience can all contribute to higher level of consumer happiness in online shopping. Conversely, negative attitudes, negative subjective norms and weak perceived behavioral control can negatively impact consumer satisfaction.

The Expectancy-Disconfirmation Theory (Oliver 1997, 1980), is one of the most widely used models to explain consumer decision making. According to this theory, consumer satisfaction is determined by the gap between expected and actual performance. When the actual performance exceeds expectations, consumers experience positive disconfirmation and satisfaction; when

it falls short, they experience negative disconfirmation and dissatisfaction.

The study by (Rita et al., 2019) looked into how online shopping behavior, customer happiness, and trust were affected by the quality of the e-service. Four essential elements of e-service quality are identified by this research: customer service, fulfillment, security/privacy, and website design. The results showed that fulfillment, security/privacy, and website design have a major impact on total e-service quality, which in turn influences consumer behavior like wordof-mouth (WOM), repurchase intention, and site revisit. However, there was little effect of customer service on the general quality of e-services.

Mofokeng (2021) carried out research to find out how e-commerce affected South African customers' pleasure and loyalty. Key criteria that have been identified are product delivery, perceived security, product diversity, and information quality. The results indicate that these characteristics have a major impact on consumer satisfaction, which has an impact on customer loyalty. Interestingly, customers with five to ten years of e-commerce experience are more affected by product delivery in terms of customer satisfaction. This implies that seasoned online shoppers give priority to quick delivery options.

Pawar, More and Bhola (2014) analyzed the factors influencing online buyers as well as those factors which affect nobuyers not to shop online. This study claimed that ease of shopping is the most important influencing factors that attract online consumers to shop online where post purchase risk is the most important factor that influence non buyers not to shop online. It also identified the gender associated online buying differences regarding type of good purchased as male purchased electronic products more.

Bashir, Mehboob and Bhatti (2015) examined the effect of various factors of consumer behavior towards online shopping. This study found that time, trust, product variety, convenience and privacy are five major variables which determine consumer buying behavior. The results exhibited that trust and convenience will have greater impact on the decision to buy online or not.

Jha (2018) used survey-based primary data to examine how different factors: pricing, convenience, website design, time-saving, and security affect customers' perceptions regarding online purchasing. Price, convenience, timesaving, website design, and security were found to be important variables influencing consumer behavior. According to the study, the most important element was time-saving, which was followed by website design, price, security, and convenience. The decisions made by customers when they shopped online were positively correlated with all these aspects.

A study on Nepali consumers' online shopping attitudes by Gaudel (2019) found younger age groups (21-30) and bachelor's students are the most inclined towards online shopping, with females shopping more than males. Convenience was the top influencing factor with a mean score of 2.41, followed by security (1.85) and time-saving (1.73). Despite having the lowest mean score (1.73), website design/features still positively influenced shopping behavior.

The study by Shrestha (2023) examined the online shopping attitudes and

intentions of Nepalese purchase consumers, focusing on the moderated mediation of social media. The research analyzed trust, product variety, and country of origin as influencing online purchase intentions. Trust was found to have a significant positive impact on purchase intention, while product variety and country of origin were not significant predictors. The study also highlighted that attitudes towards online shopping successfully mediate the relationships between product variety, country of origin, trust, and online purchase intention. However, social media did not moderate the relationship between attitudes and purchase intention.

Manandhar and Timilsina (2023) carried out a study examining the factors product quality, information accessibility, and shipping costs on customer satisfaction with online shopping among collegelevel students in Kathmandu Valley. Notably, the most influential factor was information availability, while shipping costs didn't show any significant impact on satisfaction levels. The study concluded that in order for online businesses to attract and retain customers, they must ensure accurate, up-to-date information and high-quality products. Also, timely and cost-effective delivery services should be provided.

The study of the previous researches

has provided valuable insights on the customer satisfaction in e-commerce and online shopping; and factors affecting it. Also, they have convincingly highlighted the importance of consumer satisfaction and the need to understand them. While some studies identified certain factors, other studies found similar factors along with additional ones and some even rejected the previously identified factors. This lack of consistency suggests the need for more research in this area.

Despite the informative findings, several gaps in the literature remain. Many studies analyzed a limited set of three to five variables leading to difficulties in understanding the complex interplay of various factors. The majority of research has been conducted in foreign countries and in researches of Nepali context the setting is urban mainly in capital city, Kathmandu. It overlooked the possibility of unique preferences of consumers in semi-urban areas. Therefore, it is needed to explore the factors in cultural and geographical context of this area. This research tries to address these gaps in existing literature.

The conceptual framework diagram below illustrates the independent factors influencing consumer satisfaction, moderated by demographic variables. This framework guides the empirical investigation and analysis, ensuring that



the research adheres to the principles of positivism by focusing on measurable variables and their relationships.

Demographic Variables

The following section defines the independent factors used in this study:

1. User Interface (Ui) Design: It means the overall usability and visual appeal of the online shopping platform interface. It includes how easily users can search for and sort product, how easy it is to navigate the platform, and the aesthetic appeal of platforms' design.

2. Trustworthiness (Tr): It is the level of confidence customers have in the platforms' ability to safeguard their personal and financial data. It includes transactional security, trust on seller to meet the promise and the protection of user data.

3. Convenience (Co): It is related to the ease of use and accessibility. Consistent internet speed and availability, personalized recommendation of products and the platforms' ability around the clock.

4. Pricing (Pr): It is the measure of costeffectiveness and competitive price of goods. It encompasses the perceived value for money, attractiveness of discount and sales, and how platforms' price compare to other online or traditional options.

5. Delivery Performance (De): It is the overall evaluation of platforms' order fulfillment process. It includes the timeliness of delivery, condition of products and usefulness of tracking information provided to consumers.

6. Product Quality (Pq): It captures how the actual products delivered meets the expectation of consumers. It includes accuracy of product description, actual quality of goods, and the newness of products received.

7. Consumer Feedback and Support (Cfs): It means addressing the customer to enhance their shopping experience. It includes the reliability of consumer reviews, visibility of overall product ratings, opportunity to leave comments, responsiveness of support team, clarity in return policies, and the quality of post purchase communication.

Research Methods

This quantitative study employs a descriptive research design to identify and analyze the factors influencing consumer satisfaction in online business in Beni Bazaar. Positivism is adopted as research paradigm; it refers to the factual knowledge gained through observation. Convenience sampling, a non-probability sampling method was employed for distributing the structured questionnaire to two hundred and fifty residents of Beni bazaar as primary data source using google forms. Among them, sixty-two people responded in the month of June, 2024 on which this research is based. The questionnaire consisted of total thirty-three questions. Among them seven questions were multiple choice questions to collect demographics, one opinion scale question for current satisfaction level, one dichotomous question for internet availability evaluation and twenty-four were Likert scale questions. For Likert scale respondents were required to provide their rating on their perception using a five-point Likert scale measurement that ranged from 1=strongly disagree to 5= strongly agree. Results have been shown using statistical methods mean, SD, variance, KMO, factor analysis and

Cronbach's alpha. BIM SPSS software was used to handle the data and perform calculations.

Results and Discussion

This section presents, analyze and interpret the data of the survey conducted to understand consumers' preferences in online shopping in Beni Bazaar. This section begins with demographic data in a table, followed by descriptive statistics for survey items. Reliability is confirmed using Cronbach's alpha, and the suitability for factor analysis is validated with KMO and Bartlett's tests. Factor extraction through PCA is detailed, with results shown in tables. Mean, standard deviation, and variance for each factor are summarized, along with a histogram of consumer satisfaction levels and analysis of the impact of internet cost on shopping interest. The demographics data of the respondents are shown in table:

| | | - 1 |
|-----|-----|-----|
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| 1 2 | DIC | |
| | ~ | _ |

| Category | Frequency | Percentage |
|---------------------------------------|-----------|------------|
| Gender | ± * | v |
| Male | 35 | 56.5 |
| Female | 27 | 43.5 |
| Age | | |
| 15-25 | 23 | 37.1 |
| 25-35 | 20 | 32.3 |
| 35-45 | 13 | 21 |
| 45 and above | 6 | 9.7 |
| Monthly Income | | |
| Below 15,000 | 16 | 25.8 |
| 15,000-25,000 | 10 | 16.1 |
| 25,000-35,000 | 8 | 12.9 |
| 35,000-45,000 | 9 | 14.5 |
| 45,000 and above | 19 | 30.6 |
| Occupation | | |
| Student | 21 | 33.9 |
| Job | 38 | 61.3 |
| Business | 2 | 3.2 |
| Not working | 1 | 1.6 |
| Highest Graduation level | | |
| Upto SEE | 0 | 0 |
| +2 | 10 | 16.1 |
| Bachelors | 29 | 46.8 |
| Masters and above | 23 | 37.1 |
| Frequency of monthly shopping | | |
| 1-2 | 47 | 75.8 |
| 3-4 | 12 | 19.4 |
| 5-6 | 2 | 3.2 |
| 7 and above | 1 | 1.6 |
| Spending in online shopping per month | | |
| Upto 2000 | 29 | 46.8 |
| 2000-4000 | 24 | 38.7 |
| 4000-6000 | 6 | 9.7 |
| 6000 and above | 3 | 4.8 |

On the basis of demographic data collected, the majority of respondents are male (56.5%) and females represented 43.5%. The largest age group falls within 15-25 years (37.1%), followed closely by those aged 25-35 years (32.3%). There is significant variance in monthly income of respondents with a large portion (30.6%) earning 45,000 and above, while 25.8% earning below 15,000. In terms of occupation, the majority (61.3%) are involved in job while students make up 33.9%. Education levels are generally high as almost half holding a Bachelor's degree (46.8%) and 37.1% having a Master's degree or higher. Shopping frequency indicates that most respondents shop online 1-2 times per month (75.8%), and the majority spend less than 2000 per month on online shopping (46.8%). This data suggests a dominantly young, well-educated, and employed demographic with moderate spending habits have taken part as respondents in this research. It can be because people with low education may not have technical knowledge to shop online and fill up google forms.

Descriptive statistics were calculated for each survey item to understand the preference of consumer. The mean score indicates degree of preference for each factor, while the SD and variance show the variability in responses.

Table 2

| Independent Variables | Ν | | | Ma | Std Do | Vari |
|----------------------------------|-------|-------|------|-------|----------|-------|
| | Valid | Miss- | Mean | 11.00 | Sid. De- | vall- |
| | vand | ing | | dian | viation | ance |
| Ui1(Search & Sort) | 62 | 0 | 3.98 | 4.00 | .820 | .672 |
| Ui2(Navigation) | 62 | 0 | 3.81 | 4.00 | .884 | .782 |
| Ui3(Tangibility) | 62 | 0 | 3.71 | 4.00 | .818 | .668 |
| Tr1(Transaction security) | 62 | 0 | 4.44 | 4.00 | .590 | .348 |
| Tr2(Trust on platform) | 62 | 0 | 4.27 | 4.00 | .705 | .497 |
| Tr3(Data security) | 62 | 0 | 4.42 | 5.00 | .691 | .477 |
| Co1(Consistent Internet) | 62 | 0 | 4.08 | 4.00 | .874 | .764 |
| Co2(Personalization) | 62 | 0 | 3.82 | 4.00 | .878 | .771 |
| Co3(Platform Availability) | 62 | 0 | 3.61 | 4.00 | .856 | .733 |
| Pr1(Perceive Value) | 62 | 0 | 4.19 | 4.00 | .649 | .421 |
| Pr2(Discount & Sales) | 62 | 0 | 4.26 | 4.00 | .676 | .457 |
| Pr3(Price Competitiveness) | 62 | 0 | 4.13 | 4.00 | .665 | .442 |
| De1(Delivery Time) | 62 | 0 | 4.08 | 4.00 | .963 | .928 |
| De2(Delivered Product condition) | 62 | 0 | 4.21 | 4.00 | .926 | .857 |
| De3(Tracking delivery) | 62 | 0 | 3.97 | 4.00 | .940 | .884 |
| Pq1(Description Match) | 62 | 0 | 3.87 | 4.00 | .778 | .606 |
| Pq2(Actual Product Quality) | 62 | 0 | 3.71 | 4.00 | .755 | .570 |
| Pq3(Product Newness) | 62 | 0 | 3.89 | 4.00 | .770 | .594 |
| Cfs1(Customer Review) | 62 | 0 | 3.32 | 3.00 | .901 | .812 |
| Cfs2(Ratings) | 62 | 0 | 3.42 | 4.00 | .879 | .772 |
| Cfs3(Comments & Review) | 62 | 0 | 3.37 | 4.00 | .962 | .926 |
| Cfs4(Responsiveness) | 62 | 0 | 3.40 | 4.00 | .839 | .704 |
| Cfs5(Return Policy) | 62 | 0 | 3.26 | 3.00 | .867 | .752 |
| Cfs6(Follow-up Communication) | 62 | 0 | 3.42 | 4.00 | .915 | .838 |

Mean, Median, SD and Variance of Independent Variables

Most variables have mean close to 4 indicating positive preference for related factors. Variables Tr1 (4.44), Tr3 (4.42) and Tr2 (4.27) have highest mean. Meanwhile, Cfs1 (3.32), Cfs5 (3.26), Cfs3 (3.37) have lowest means. Similarly, median values are close to 4. Tr3 (5.00) has highest median while Cfs1 (3.32), Cfs5 (3.26) and Cfs3 (3.37) have lowest medians. SD and Variance are all less than 1 indicating consistent responses. Tr1 (0.590) has the lowest SD indicating the most consistent responses. Meanwhile, De1 (0.963) and De3 (0.940) have higher SD indicating more variability. To sum up, the data in table above suggests a general positive trend toward measured variables. This is for reliability analysis (internal reliability)

Cronbach's alpha values was calculated for reliability analysis. It is the measure of internal reliability of the data.

Table 3

| Factor | No of | No of | Alpha | Domorka |
|-------------------------------------|---------|-----------|-------|----------------|
| ractor | samples | variables | Value | Remarks |
| Ui (User Interface) design | 62 | 3 | 0.82 | $\alpha > 0.8$ |
| Tr (Trustworthiness) | 62 | 3 | 0.808 | $\alpha > 0.8$ |
| Co (Convenience) | 62 | 3 | 0.807 | $\alpha > 0.8$ |
| Pr (Pricing) | 62 | 3 | 0.802 | $\alpha > 0.8$ |
| De (Delivery Performance) | 62 | 3 | 0.806 | $\alpha > 0.8$ |
| Pq (Product Quality) | 62 | 3 | 0.818 | $\alpha > 0.8$ |
| Cfs (Consumer feedback and Support) | 62 | 6 | 0.946 | $\alpha > 0.8$ |

The Cronbach's alpha value (>0.8) indicate, strong internal consistency or reliability of items within factors.

Kaiser-Meyer-Olkin (KMO) method, a measure of sampling adequacy and Bartlett's test of sphericity were conducted to determine the appropriateness for factor analysis of data. This shows that the data is appropriate for conducting factor analysis.

Table 4

Results of KMO and Bartlett's Test

| KMO Measure of Sampling Adequacy. | .727 |
|-----------------------------------|--------|
| Bartlett's Test of Sphericity | |
| Approx. Chi-Square | 915.27 |
| df | 276 |
| Sig. | .000 |

The KMO value of 0.727 is considered "middling" according to Kaiser (1974) and indicates that the sample size is adequate for factor analysis. Bartlett's test of sphericity was significant (p<0.0001),

confirming that the variables are sufficiently correlated for factor analysis. So, it shows that data is appropriate for conducting factor analysis.

| | Т | nitial Eigan | valuas | Rotation Sums of Squared | | | |
|------------|-------|--------------|------------|--------------------------|----------|------------|--|
| Commonweat | | | | Loadings | | | |
| Component | Total | % of | Cumulative | Total | % of | Cumulative | |
| 1 | Total | Variance | % | Total | Variance | % | |
| 1 | 6.230 | 25.957 | 25.957 | 4.832 | 20.135 | 20.135 | |
| 2 | 4.132 | 17.215 | 43.173 | 2.452 | 10.218 | 30.353 | |
| 3 | 2.596 | 10.819 | 53.991 | 2.320 | 9.665 | 40.018 | |
| 4 | 2.024 | 8.435 | 62.426 | 2.303 | 9.595 | 49.613 | |
| 5 | 1.573 | 6.553 | 68.979 | 2.301 | 9.589 | 59.202 | |
| 6 | 1.050 | 4.376 | 73.355 | 2.213 | 9.219 | 68.421 | |
| 7 | 1.017 | 4.236 | 77.591 | 2.201 | 9.170 | 77.591 | |
| 8 | .672 | 2.801 | 80.392 | | | | |
| 9 | .619 | 2.581 | 82.973 | | | | |
| 10 | .570 | 2.375 | 85.348 | | | | |
| 11 | .487 | 2.029 | 87.377 | | | | |
| 12 | .461 | 1.921 | 89.298 | | | | |
| 13 | .380 | 1.582 | 90.880 | | | | |
| 14 | .378 | 1.576 | 92.456 | | | | |
| 15 | .306 | 1.273 | 93.729 | | | | |
| 16 | .258 | 1.074 | 94.803 | | | | |
| 17 | .228 | .949 | 95.753 | | | | |
| 18 | .215 | .894 | 96.647 | | | | |
| 19 | .193 | .804 | 97.452 | | | | |
| 20 | .186 | .775 | 98.226 | | | | |
| 21 | .150 | .624 | 98.850 | | | | |
| 22 | .125 | .521 | 99.371 | | | | |
| 23 | .095 | .394 | 99.765 | | | | |
| 24 | .056 | .235 | 100.000 | | | | |

| Factor | Extraction | Using | Principal | Component | Analysis |
|--------|------------|-------|-----------|-----------|----------|

The table-5 reduces the 24 variables into 7 factors as they explain 77.591% of total variance. Each row in the table represents a factor extracted. The eigen-value of seven components is more than one. It means that dividing 24 factors into 7 components is appropriate. The rotation

step using varimax helped in achieving a more balanced distribution of explained variance among the components. It indicates a good structure within data with these components effectively summarizing the original data.

Table 6

Table 5

Rotated Component Matrix using Varimax with Kaiser Normalization

| Variables | | Component | | | | | | | |
|-------------|------|-----------|------|------|------|------|------|--|--|
| variables - | 1 | 2 | 3 | 4 | 5 | 6 | 7 | | |
| Ui1 | .000 | .826 | .113 | .054 | .027 | .304 | .084 | | |
| Ui2 | .232 | .801 | .124 | .071 | .117 | .250 | 037 | | |
| Ui3 | .202 | .728 | .010 | .113 | 045 | .119 | 014 | | |

| Tr1 | 133 | .099 | .006 | .861 | .059 | .171 | .032 |
|------|------|------|------|------|------|------|------|
| Tr2 | 105 | 129 | .246 | .826 | 062 | .075 | .073 |
| Tr3 | 123 | .363 | .049 | .775 | .036 | 044 | .134 |
| Co1 | .150 | .080 | .282 | .049 | .218 | .013 | .777 |
| Co2 | .111 | 045 | .330 | .013 | 039 | .255 | .717 |
| Co3 | 023 | .008 | .107 | .165 | 036 | .194 | .853 |
| Pr1 | .042 | 168 | .087 | .067 | .850 | .127 | 108 |
| Pr2 | .162 | .029 | 117 | 026 | .822 | .023 | .164 |
| Pr3 | .107 | .239 | 204 | 007 | .813 | .004 | .052 |
| De1 | .184 | .213 | .202 | .321 | .056 | .720 | .136 |
| De2 | .099 | .310 | .149 | 028 | 009 | .718 | .125 |
| De3 | .035 | .206 | .028 | .056 | .133 | .838 | .193 |
| Pq1 | .119 | .149 | .790 | .156 | 147 | .192 | .199 |
| Pq2 | .157 | 111 | .772 | .026 | 226 | .225 | .250 |
| Pq3 | .033 | .224 | .772 | .141 | .071 | 030 | .239 |
| Cfs1 | .838 | .103 | .112 | 106 | .131 | .194 | .004 |
| Cfs2 | .887 | .087 | .035 | .039 | 025 | .025 | .146 |
| Cfs3 | .889 | .083 | .009 | 143 | .188 | .057 | .058 |
| Cfs4 | .845 | .216 | .126 | 144 | .121 | .144 | 104 |
| Cfs5 | .874 | .074 | 105 | .035 | .002 | 041 | .123 |
| Cfs6 | .882 | 014 | .211 | 128 | .021 | .014 | .016 |

The variables having strong loadings with each component are highlighted in table-6. This rotated component matrix aligns with the proposed grouping of independent variables into factors. All variables under factor Cfs load strongly under component 1. Similarly, all variables under factors Ui, Pq, Tr, Pr, De and Co load strongly under respective components 2, 3, 4, 5, 6 and 7 respectively. This rotation matrix had justified the grouping of variables done.

Table 7

Mean, SD and; Variance of Factors

| Fastars | Ν | | Maan | Std | Varianaa | |
|-------------------------------|-------|---------|--------|-----------|----------|--|
| Factors | Valid | Missing | Mean | Deviation | variance | |
| User Interface | 62 | 0 | 3.8333 | .72114 | .520 | |
| Trustworthiness | 62 | 0 | 4.3763 | .56454 | .319 | |
| Convenience | 62 | 0 | 3.8387 | .73859 | .546 | |
| Pricing | 62 | 0 | 4.1935 | .56151 | .315 | |
| Delivery Performance | 62 | 0 | 4.0860 | .80058 | .641 | |
| Product Quality | 62 | 0 | 3.8226 | .65764 | .432 | |
| Consumer feedback and Support | 62 | 0 | 3.3656 | .79321 | .629 | |

Tr has highest mean 4.376 with a low variance of 0.319 indicating respondents rated this factor as most influencing. Other significantly high mean scores were Pr (4.194) and De (4.086). Cfs

has lowest mean 3.366 and variance 0.629 suggesting it was reported as least influential factor.

Figure 2

Histogram of Current Level of Consumer Satisfaction in 1-10 Scale



The questionnaire also asked respondents to express their current level of satisfaction in online shopping on a scale of 1(Very dissatisfied) to 10(Very Satisfied). The mean score was 5.48, SD was 1.586 for 62 responses. Mean score suggests that consumer satisfaction is close to neutral. SD of 1.586 suggests consumers had very different experiences from one another.

A question was asked aimed at understanding whether cheaper or free internet would increase people's interest in online shopping.

Table 8

| Effect of Internet | Cost on | Online | Shopping | Interest |
|--------------------|---------|--------|----------|----------|
| | | | | |

| Will you be more interested in online shopping if internet is cheaper or free? | Respondents | Percent |
|--|-------------|---------|
| Yes | 49 | 79 |
| No | 13 | 21 |

The table-8 indicates that a substantial majority (79%) of the 62 respondents would be more interested in online shopping if the internet were cheaper or free. However, 21% reported that their interest in online shopping would not increase with lower internet costs.

The findings of this research align with and add to existing literature on consumer

satisfaction in online shopping. The significant role of trustworthiness and pricing in consumer satisfaction agrees with the Expectancy-Disconfirmation Theory (Oliver, 1980, 1997), which emphasizes the importance of meeting or exceeding consumer expectations to achieve satisfaction. The study's identification of user interface design,

convenience, and delivery performance as crucial factors is similar with previous researches (Rita et al., 2019; Mofokeng, 2021), which also highlighted the impact of website usability and service quality on consumer behavior. This study's focus on a semi-urban area in Nepal provides unique insights. It found lower effect for consumer feedback and support, suggesting other factors play a more prominent role in Beni Bazar. Overall, the study confirms many established theories while offering new perspectives from the semi-urban Nepalese context.

Conclusion

The findings of this research shows that all seven factors positively impact consumer satisfaction. Among these, trustworthiness emerged as the most significant factor, with respondents highly valuing the platform's ability to protect personal and financial data. pricing and delivery performance were also crucial, indicating that consumers appreciate cost-effectiveness and timely delivery. Conversely, consumer feedback and support, while still important, were rated the lowest among the factors. This suggests that while users value the reliability of reviews and the responsiveness of support teams, these aspects may not be as critical as other factors in driving overall satisfaction.

The current level of satisfaction of consumer was found to be average. Reliable and cheaper internet service may increase the engagement of consumer in online shopping as observed in this research. This research may contribute to the existing literature by offering specific understanding in the semi-urban Nepalese context. These findings can aid local business and policymakers in adapting strategies and to boost online shopping experience of consumers and enhance the online shopping sector.

Future research should consider expanding the sample size and exploring additional variables to provide a more comprehensive approach. Also, it would be more meaningful to involve shoppers from whole country to better represent the opinion of whole Nepalese online buyers as this research area is confined towards Beni bazaar. Finally, regular adaptation may be necessary to understand the changing dynamics of consumer satisfaction.

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