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Key Influences on Consumers' Online Shopping Behavior

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Abstract

The purpose of this study is to analyze factors affecting on online shopping behavior of consumers that might be one of the most important issues of e-commerce and marketing field. However, there is very limited knowledge about online consumer behavior because it is a complicated socio-technical phenomenon and involves too many factors. One of the objectives of this study is covering the shortcomings of previous studies that didn't examine main factors that influence on online shopping behavior. This goal has been followed by using a model examining the impact of perceived risks, infrastructural variables and return policy on attitude toward online shopping behavior and subjective norms, perceived behavioral control, domain specific innovativeness and attitude on online shopping behavior as the hypotheses of study. To investigate these hypotheses 120 questionnaires dispersed among local people. Respondents to the questionnaire were consumers of online stores in Kathmandu which randomly selected. Finally, regression analysis was used on data in order to test hypothesizes of study. This study can be considered as applied research from purpose perspective and descriptive-survey with regard to the nature and method (type of correlation). The study identified that financial risks and



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non-delivery risk negatively affected attitude toward online shopping. Results also indicated that domain specific innovativeness and subjective norms positively affect online shopping behavior. Furthermore, attitude toward online shopping positively affected online shopping behavior of consumers.

Keywords: Behavior, Consumers, Factors, Online, Shopping

Introduction

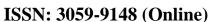
Unique socioeconomic considerations and cultural dynamics impact the landscape of internet purchasing behavior in Nepal. Online shopping is becoming more and more popular due to its accessibility and ease as internet usage rises, particularly among younger people and in urban areas (Ependi, Mujanah, & Budiarti, 2024). customer behavior is significantly influenced by a number of factors, including the availability of trustworthy online payment systems, customer confidence in e-commerce platforms, and the allure of attractive pricing and promotions_(Lamichhane & Neupane, 2023)_(Manandhar & Kafle, 2023). Notwithstanding these prospects, obstacles such organizational problems, perceived hazards in online transactions, and disparities in digital literacy across various demographic groups continue to be relevant. As a result, researching these elements in the context of Nepal offers valuable information about how to improve e-commerce adoption across the country, cultivate consumer trust, and optimize online shopping experiences (Parajuli, 2024).

A complex interplay of consumer behavior dynamics, technology infrastructure, and socioeconomic considerations impacts the adoption of e-commerce in Nepal. Due to the ease of perusing and making purchases from any location, e-commerce platforms have become more accessible to consumers as a result of growing internet penetration and rapid urbanization. Nonetheless, issues including discrepancies in digital literacy, security worries during online transactions, and delivery-related logistical limitations continue to exist, especially when considering urban-rural inequalities (Ghimire, 2024; Neupane, 2018; Neupane, Pant, & Bhattarai, 2023). Since many customers prefer cash on delivery due to its perceived security, trust is still a crucial factor. Along with peer recommendations and social networks, price competitiveness and promotional offers are important factors in influencing customer decisions. Comprehending these variables is imperative for enterprises and policymakers to proficiently leverage the possibilities of electronic commerce, cultivate customer confidence, and tackle hindrances to wider integration in Nepal's dynamic virtual marketplace.

A study conducted in Nepal on the issue of online purchasing behavior has identified a number of important factors that affect customer acceptance and engagement with e-commerce platforms. One of the main obstacles to the nationwide adoption of online purchasing services is the difference in internet availability and digital literacy between urban and rural communities



Vol. 1, No. 6, Special Issue-I 2024 Pages: 52-70



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(Rimal, et al., 2024; Khadka, et al., 2024; Wagle, Neupane, Nyaupane, & Timalsena, 2024). Many customers choose cash on delivery as a safer payment alternative since trust and security issues are still major obstacles to internet transactions (Prajapati, 2024). Furthermore, logistical obstacles including unstable delivery services and limited infrastructure make it difficult for ecommerce companies to run smoothly, especially outside of large cities (Shrestha, Mahat, Neupane, & Karki, 2025; Shrestha, Karki, Mahat, & Neupane, 2024). In order to effectively design strategies to boost digital literacy, build consumer trust, and improve logistical efficiencies—all of which are necessary to foster inclusivity and sustainable growth in Nepal's expanding e-commerce landscape—it is imperative that these local problems be understood.

There are various reasons why this research is important. First, it provides information about the main forces behind and obstacles to online buying in Nepal, enabling companies to modify their approaches in order to better suit the demands and preferences of their customers. E-commerce platforms can improve their offers and increase customer satisfaction by taking into account elements including convenience, trust, cost, and social influence (Manandhar & Kafle, 2023). Second, by concentrating on the particular setting of Nepal, this study closes a gap in the body of literature by offering localized insights that are frequently disregarded in international studies (Parajuli, 2024). These results can help policymakers create focused interventions that enhance digital infrastructure, foster customer confidence, and expedite logistical procedures—all of which will contribute to the growth of e-commerce in a sustainable manner. Finally, the study adds to the larger conversation on digital commerce by emphasizing how critical it is to address regional issues in order to advance digital inclusion and Nepal's economic growth.

This study's main goal is to examine the variables influencing Nepali consumers' internet buying habits. This entails determining the main motivators and obstacles, including affordability, price competition, security and trust, user experience, and societal influence. Furthermore, the study attempts to evaluate the influence of socioeconomic factors on the adoption of online shopping, such as income levels and the gap between urban and rural areas. Additionally, it assesses logistical and infrastructural difficulties, customer security and trust concerns, and the impact of social media and peer recommendations on consumer perceptions.

Methodology

Research Design

The purpose of the study is to ascertain how consumer behavior changes towards online shopping. In order to gather information on respondents' perceptions towards online shopping, a quantitative technique was applied in the research (Mahat, Neupane, & Shrestha, 2024). To characterize the fundamental characteristics of the data in this inquiry, research uses a descriptive and analytical research design. The study's chosen research design is a descriptive one in order to learn about the respondent profile, present and describe the data collection, and define the features of the



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ACCESS

respondents. Because it works with the correlations that already exist between unmanipulated variables, descriptive methodology is a widely acknowledged approach for application. The study has addressed a wide variety of factual issues regarding changing behavior of consumers toward online shopping.

Population and Sample

This study's target audience includes both men and women from various regions and nations. The study included participants of all ages. The study's sample size is 128 respondents. The sample design for the study has been appropriately and carefully developed in order to obtain the necessary information from the subject. For the study, convenience sampling was used.

Instrumentation of Data

The closed-ended structured questionnaire was used to gather the study's data. The questionnaire includes a 5-point Likert scale. The respondent will be asked to mark the appropriate response on a scale from 1 (strongly disagree) to 5 (strongly agree), indicating how much these criteria have an impact on their investment choices. As a result, the questionnaire was created to gauge the respondent's viewpoint in order to determine if they had a favorable or negative reaction.

Data Analysis

In this study, descriptive statistics was used. We used descriptive statistics like frequency distribution, mean, and standard deviation to show factors affecting online shopping behavior of consumers. The Statistical Product and Service Solutions (SPSS) program was used to analyze the data.

Results and Analysis

The quantitative data presented in this chapter was obtained using questionnaires. This section of the study presents the data analysis, interpretation, and discussion of the results from the field data. The statistical package for social science (SPSS) program was used to analyze the data. The study generated frequencies for the respondent's demographic profile as well as descriptive statistics of the applicable variables.

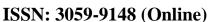
Demographic Analysis of the Data

Table 1 Demographic information { gender }

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Male	32	25.0	25.0	25.0
Female	95	74.2	74.2	99.2
Valid				
Other	1	.8	.8	100.0
Total	128	100.0	100.0	



Vol. 1, No. 6, Special Issue-I 2024 Pages: 52-70



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According to the data, there were significantly more female respondents (74.2%) than male respondents (25.0%). The percentage of responders who fall under the category "Other" is extremely low—just.8%. Consequently, the inference that can be made from this data is that the majority of respondents to the survey or study are female, while men make up a sizable but lesser fraction of the sample, and those who identify as "Other" are incredibly uncommon.

Table 2 Demographic information { age }

Age	Frequency	Percent	Valid Percent	Cumulative Percent
Below 21	18	14.1	14.1	14.1
21 - 29	97	75.8	75.8	89.8
30 - 39	11	8.6	8.6	98.4
40 - 49	2	1.6	1.6	100.0
Total	128	100.0	100.0	

According to the data, respondents who are between the ages of 21 and 29 make up the largest age group (75.8%) of the entire sample. Individuals under the age of 21 comprise 14.1% of the population, followed by those between the ages of 30-39 (8.6%), and 40-49 (1.6%), who make up the smallest group. As a result, the sample appears to be biased toward younger persons as the majority of respondents are relatively young, with a sizable number in their twenties.

Table 3 Demographic information { marital status }

Marital Status	Frequency	Percent	Valid Percent	Cumulative Percent
Single or Never Married	87	68.0	68.0	68.0
Married	40	31.3	31.3	99.2
Widowed	1	.8	.8	100.0
Total	128	100.0	100.0	

68.0% of the sample as a whole are respondents who are unmarried or have never been married. Married respondents make up 31.3% of the sample, while widowed respondents make up the smallest percentage (.8%). According to this distribution, a sizable fraction of the sample appears to be single, whereas the number of married people is less but still noteworthy.

Table 4 I shop online as I can shop in privacy of home



Vol. 1, No. 6, Special Issue-I 2024 Pages: 52-70



ISSN: 3059-9148 (Online)

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I shop online as I can shop	Frequency	Percent	Valid Percent	Cumulative
in				Percent
privacy of home				
Strongly disagree	10	7.8	7.8	7.8
Disagree	24	18.8	18.8	26.6
Neutral	48	37.5	37.5	64.1
agree	38	29.7	29.7	93.8
Strongly agree	8	6.3	6.3	100.0
Total	128	100.0	100.0	

The data indicates that the primary reason for shopping online for many respondents is not strongly influenced by the privacy of home. While 37.5% of respondents are neutral, a combined 36% either agree or strongly agree that privacy is a significant factor for their online shopping. Conversely, 26.6% of respondents either disagree or strongly disagree with the notion. This distribution suggests that while privacy is an important consideration for a notable portion of the respondents, it is not a decisive factor for the majority, with a significant number remaining indifferent.

Table 5 I shop online as I can save myself from chaos of traffic

I shop online as I can save myself from chaos of traffic	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	4	3.1	3.1	3.1
Disagree	20	15.6	15.6	18.8
Neutral	53	41.4	41.4	60.2
Agree	41	32.0	32.0	92.2
Strongly agree	10	7.8	7.8	100.0
Total	128	100.0	100.0	

Different opinions about using internet shopping to escape road congestion are evident in the comments. Online shopping is a popular way for respondents to avoid the traffic jams; 32.0 percent of respondents agree with this statement, and 7.8% strongly agree with it. Furthermore, a sizable portion (41.4%) are neutral, indicating a high level of ambivalence or indifference toward this cause. The assertion is disagreed with by a lesser but significant percentage (15.6%) or strongly disagreed (3.1%). These results show that a wide variety of respondents gave traffic avoidance a lot of thought as a reason to shop online, with a noteworthy neutral position showing differing



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opinions on this facet of the convenience of online shopping.

Table 6 I shop online as I can get detailed product information online

I shop online as I can get detailed product information online	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	23	18.0	18.0	18.0
Neutral	45	35.2	35.2	53.1
Agree	51	39.8	39.8	93.0
Strongly agree	9	7.0	7.0	100.0
Total	128	100.0	100.0	

The results show that most people have a favorable opinion of being able to obtain comprehensive product information online. Most respondents (39.8%) or strongly agree (7.0%) that they buy online because it allows them to access comprehensive product information are the ones who shop online. Furthermore, a sizable majority of respondents—35.2%—are neutral, suggesting that they neither strongly agree nor disagree with this statement. 18.0% of respondents, a smaller but significant portion, disagree that they look online for in-depth product information before making a purchase. These results indicate that while a minority of respondents disagree, a sizable majority of respondents cite the availability of thorough product details as a driving force behind their online shopping behavior.

Table 7 I shop online as I get broader selection of products online

I shop online as I get broader selection of products online	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	2	1.6	1.6	1.6
Disagree	16	12.5	12.5	14.1
Neutral	47	36.7	36.7	50.8
Agree	50	39.1	39.1	89.8
Strongly agree	13	10.2	10.2	100.0
Total	128	100.0	100.0	

The replies show differing opinions on how much the variety of products offers influences consumers' decisions to shop online. Due to the wider range of products accessible, a sizable



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majority of respondents (39.1%) or strongly agree (10.2%) that they purchase online. Moreover, a sizeable majority of respondents—36.7%—are neutral, meaning they neither strongly agree nor disagree with this statement. A lesser but significant portion of respondents strongly dislikes (1.6%) or disagrees (12.5%) with the notion of buying online for a wider range of products. These results demonstrate that most participants were aware of the wide variety of goods available on ecommerce sites, yet a significant proportion of participants were less enthusiastic about this feature of the ease of e-commerce.

Table 8 Online shopping gives facility of easy price comparison (hence, price advantage)

Online shopping facility of easy comparison	gives Frequency price	Percent	Valid Percent	Cumulative Percent
(hence, price advanta Strongly disagree	ge) 6	4.7	4.7	4.7
Disagree	25	19.5	19.5	24.2
Neutral	43	33.6	33.6	57.8
Agree	44	34.4	34.4	92.2
Strongly agree	10	7.8	7.8	100.0
Total	128	100.0	100.0	

Table 8 data clearly shows that a sizable majority of respondents are aware of the convenience of comparing prices and potential savings that come with shopping online. Together, 34.4% agree and 7.8% strongly agree that purchasing online makes it easier to compare prices, for a total of 42.2% who are aware of this advantage. Significantly (33.6%) of respondents are indifferent to the topic, meaning that a notable fraction of respondents are neither in agreement nor disagreement. On the other hand, just 24.2% of respondents strongly disagree (4.7%) or disagree (19.5%) that online purchasing offers a price benefit due to simple price comparison. Overall, even while most respondents agree that online price comparison tools are beneficial, a sizeable portion of them are unsure or have misgivings about this element of online shopping.

Table 9 I shop online as I get user/expert reviews on the product

I shop online as I get	Frequency	Percent	Valid Percent	Cumulative
user/expert reviews on the				Percent
product				
Strongly disagree	8	6.3	6.3	6.3



Vol. 1, No. 6, Special Issue-I 2024 Pages: 52-70



ISSN: 3059-9148 (Online)

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Disagree	14	10.9	10.9	17.2
Neutral	42	32.8	32.8	50.0
Agree	55	43.0	43.0	93.0
Strongly agree	9	7.0	7.0	100.0
Total	128	100.0	100.0	

The results show that people's opinions on the availability of expert and user reviews impacting online purchasing decisions are generally positive. The majority of respondents (43.0%) or strongly agree (7.0%) that the reason they purchase online is the availability of expert and user reviews of the products they are interested in. Furthermore, a sizable portion of respondents (32.8%) are neutral, indicating that they neither strongly agree nor disagree with this statement. A smaller but significant portion of respondents strongly opposes (6.3%) or disagrees (10.9%) that user and expert reviews influence their online purchase decisions. These results demonstrate that most respondents agreed that reviews are helpful when making judgments about what to buy while buying online, while a small percentage expressed doubt or indifference about this benefit of the ease of online shopping.

Table 10 I shop online as I can take as much time as I want to decide

I shop online as I can take as much time as I want to decide	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	3	2.3	2.3	2.3
Disagree	17	13.3	13.3	15.6
Neutral	28	21.9	21.9	37.5
Agree	53	41.4	41.4	78.9
Strongly agree	27	21.1	21.1	100.0
Total	128	100.0	100.0	

The majority of respondents (62.5%) strongly agree or agree that they shop online because it gives them the flexibility to make their decisions whenever they want.

Table 11 I feel that my credit card details may be compromised and misused if i shop online



Vol. 1, No. 6, Special Issue-I 2024 Pages: 52-70



ISSN: 3059-9148 (Online)

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I feel that my credit-card details may be compromised and misused if I shop online	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	9	7.0	7.0	7.0
Disagree	27	21.1	21.1	28.1
Neutral	39	30.5	30.5	58.6
Agree	38	29.7	29.7	88.3
strongly agree	15	11.7	11.7	100.0
Total	128	100.0	100.0	

According to the findings, a sizable percentage of respondents—41.4% in total—agree or strongly agree that they worry about their credit card information being stolen and used fraudulently if they shop online.

Table 12 I might not get what i ordered through online shopping

I might not get what I ordered through online shopping	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	4	3.1	3.1	3.1
Disagree	19	14.8	14.8	18.0
Neutral	47	36.7	36.7	54.7
Agree	41	32.0	32.0	86.7
Strongly agree	17	13.3	13.3	100.0
Total	128	100.0	100.0	

The findings indicate that 45.3% of respondents, a sizable portion, agree or strongly agree that they might not receive what they requested when they shop online.

The conclusion is that a significant majority, 57.8%, agree or strongly agree that it is hard to judge the quality of a product over the internet.



Vol. 1, No. 6, Special Issue-I 2024 Pages: 52-70



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Table 13 It is hard to judge the quality of product over internet

It is hard to judge the quality of product over internet	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	4	3.1	3.1	3.1
Disagree	12	9.4	9.4	12.5
Neutral	38	29.7	29.7	42.2
Strongly agree	48	37.5	37.5	79.7
Strongly agree	26	20.3	20.3	100.0
Total	128	100.0	100.0	

The conclusion is that a significant majority, 57.8%, agree or strongly agree that it is hard to judge the quality of a product over the internet.

Table 14 finding right product online is difficult Finding right product online is difficult

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	2	1.6	1.6	1.6
Disagree	18	14.1	14.1	15.6
Neutral	31	24.2	24.2	39.8
Agree	50	39.1	39.1	78.9
Strongly agree	27	21.1	21.1	100.0
Total	128	100.0		100.0

Finding the proper product online can be challenging, according to the research, which shows that a sizable majority of respondents—60.2%—agree or strongly agree with this statement. Furthermore, only a small minority of respondents—15.6%—strongly disagree or disagree, with 24.2% of respondents being neutral on the matter, indicating that most consumers find it difficult to select the proper goods when buying online.

Table 15 I cannot get examine the product when i shop online

I cannot get to examine the product when I shop online	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	5	3.9	3.9	3.9
Disagree	15	11.7	11.7	15.6
Neutral	33	25.8	25.8	41.4



Vol. 1, No. 6, Special Issue-I 2024 Pages: 52-70



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Agree	50	39.1	39.1	80.5
Strongly agree	25	19.5	19.5	100.0
Total	128	100.0	100.0	

When it comes to internet buying, a significant majority of respondents—58.6%—agree or strongly agree that they are unable to personally inspect the merchandise. This suggests that a considerable number of customers are concerned about not being able to evaluate the qualities or fit of the goods before making a purchase. Additionally, 25.8% of respondents had no opinion, which may indicate that they have different levels of familiarity or anxiety about internet purchasing. The fact that just 15.6% of respondents strongly disagree or disagree suggests that a sizable fraction of respondents are aware of this online buying restriction.

Table 16 It is not easy to cancel orders when shop online

It is not easy to cancel orders when shop online	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	5	3.9	3.9	3.9
Agree	29	22.7	22.7	26.6
Neutral	29	22.7	22.7	49.2
Agree	48	37.5	37.5	86.7
Strongly agree	17	13.3	13.3	100.0
Total	128	100.0	100.0	

According to the data, the majority of respondents the data reveals that a significant portion of respondents find it challenging to cancel orders when shopping online, with 50.8% agreeing or strongly agreeing with this statement. A smaller group, 26.6%, disagree or strongly disagree, indicating they do not share this concern. Additionally, 22.7% of respondents are neutral on the matter. This suggests that while order cancellation is a notable issue for many, a considerable number do not find it problematic or are indifferent.

Table 17 I do not purchase online if there is no money back guarantee

I do not purchase online if there is no money back guarantee	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	5	3.9	3.9	3.9



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Disagree	22	17.2	17.2	21.1
Neutral	30	23.4	23.4	44.5
Agree	47	36.7	36.7	81.3
Strongly agree	24	18.8	18.8	100.0
Total	128	100.0	100.0	

If there is no money-back guarantee, a sizable majority of respondents (55.5%) agree or strongly agree that they will not make an online purchase. This suggests that the majority of customers consider the availability of a money-back guarantee to be crucial when making purchases online. In the meantime, 23.4% of respondents are neutral and 21.1% of respondents disagree with the statement. This implies that while a money-back guarantee is valuable to most people, it is not vital or meaningful to a significant minority of people.

Table 18 I do not like being charged for shipping when i shop online

I do not like being charged for shipping when I shop online	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	7	5.5	5.5	5.5
Disagree	23	18.0	18.0	23.4
Neutral	38	29.7	29.7	53.1
Agree	41	32.0	32.0	85.2
Strongly agree	19	14.8	14.8	100.0
Total	128	100.0	100.0	

The majority of respondents, 46.8%, strongly agreed or agreed that they disliked having to pay delivery when they made an online purchase. This implies that for over half of the customers, free shipping is a crucial factor. While a sizable amount (29.5%) disagree or strongly disagree, a noteworthy portion (29.7%) has no opinion. This suggests that although many consumers are sensitive to delivery costs, a sizable portion are not as concerned.



Vol. 1, No. 6, Special Issue-I 2024 Pages: 52-70



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Table 19 when I make a purchase my friend's opinion is important to me

When I make a purchase my friend's opinion is important to me	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	14	10.9	10.9	10.9
Disagree	31	24.2	24.2	35.2
Neutral	28	21.9	21.9	57.0
Agree	46	35.9	35.9	93.0
Strongly agree	9	7.0	7.0	100.0
Total	128	100.0	100.0	

When making a purchase, the majority of respondents (42.9%) agree or strongly agree that getting advice from friends is crucial. But a sizable percentage (24.2%) disagree, and 21.9% are indifferent. This suggests that although a large percentage of consumers regard the advice of their friends to be valuable when making decisions about purchases, a sizable portion do not.

Table 20 My friend approach me for consultation if they have to try something

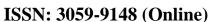
My friend approach me for consultation if they have to try something new	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	13	10.2	10.2	10.2
Disagree	24	18.8	18.8	28.9
Neutral	34	26.6	26.6	55.5
Agree	51	39.8	39.8	95.3
Strongly agree	6	4.7	4.7	100.0
Total	128	100.0	100.0	

When making a purchase, the majority of respondents (42.9%) agree or strongly agree that they value their friends' opinions. This implies that for a large number of consumers, social influence is important. But a sizable portion (24.2%) disagree, and 21.9% are neutral, suggesting that although friends' opinions are important to a sizable portion of the population, there is a sizable portion for whom they are not as important.

Table 21 I use the internet mostly for



Vol. 1, No. 6, Special Issue-I 2024 Pages: 52-70





I use the Internet mostly for	Frequency	Percent	Valid Percent	Cumulative Percent
Browsing	9	7.0	7.0	7.0
E-mails	12	9.4	9.4	16.4
Work	23	18.0	18.0	34.4
Social networking	33	25.8	25.8	60.2
Entertainment	38	29.7	29.7	89.8
Buying	9	7.0	7.0	96.9
Product search	4	3.1	3.1	100.0
Total	128	100.0	100.0	

According to the data, respondents most frequently use the Internet for leisure (29.7%), followed by social networking (25.8%). Only 18.0% of users use it primarily for work, compared to 9.4% for emails, 7.0% for browsing, 7.0% for buying, and 3.1% for product search. This implies that while social networking and enjoyment are the main activities, communication and work-related activities are equally important for a sizable percentage of users.

Table 22 If you have been, then for how long you have been using internet for shopping

If you have been, then for how long you have been using Internet for shopping	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 6 Months	9	7.0	7.0	7.0
6- 12 Months	17	13.3	13.3	20.3
1- 3 Years	42	32.8	32.8	53.1
3 -5 Years	29	22.7	22.7	75.8
More than 5 Years	20	15.6	15.6	91.4
Do not use at all	11	8.6	8.6	100.0
Total	128	100.0	100.0	

The majority of respondents (71.1%) said they had been shopping online for at least a year, with the largest group (32.8%) saying they had been doing so for one to three years. 8.6% of respondents



Vol. 1, No. 6, Special Issue-I 2024 Pages: 52-70



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don't use the Internet for shopping at all, while a smaller percentage (20.3%) have been doing so for less than a year. This suggests that a considerable portion of the respondents have a great deal of expertise with internet purchasing.

Table 23 What do you prefer buying from internet

What do you prefer buying from Internet	Frequency	Percent	Valid Percent	Cumulative Percent
Electronic goods	11	8.6	8.6	8.6
Cinema Tickets/Online movies/shows	24	18.8	18.8	27.3
Financial services and Banking	37	28.9	28.9	56.3
clothes or Accessories	50	39.1	39.1	95.3
Do not buy online	6	4.7	4.7	100.0
Total	128	100.0	100.0	

Online purchases of clothing and accessories are preferred by the majority of respondents (39.1%), followed by banking and financial services (28.9%). Electronic items (8.6%) and movie tickets/online shows (18.8%) are two more popular categories. Just 4.7% of respondents never shop online.

Table 24 Do you have an internal connection at home

Do you have an Internet connection at home	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	119	93.0	93.0	93.0
No	9	7.0	7.0	100.0
Total	128	100.0	100.0	

According to the data, 93.0% of respondents said they have an Internet connection at home, making it almost universal among them. The assessed group's high degree of connectedness indicates that they have extensive access to online resources and services, which makes it possible for them to engage in activities like social networking, online shopping, and remote employment. Merely 7.0% of the population does not have access to the Internet at home, which may restrict their engagement in these virtual activities.



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Table 25 How do you pay for online shopping

How do you pay for online shopping	Frequency	Percent	Valid Percent	Cumulative Percent
Credit Card	10	7.8	7.8	7.8
Debit Card	20	15.6	15.6	23.4
Cheques	22	17.2	17.2	40.6
Cash on delivery	71	55.5	55.5	96.1
Never bought online	5	3.9	3.9	100.0
Total	128	100.0	100.0	

Cash on delivery is the preferred method of payment for online purchasing by the majority of respondents (55.5%). This indicates a strong propensity to pay for items as soon as they are delivered, which may be an indication of distrust or security issues with online transactions. A lower percentage of respondents (7.8%) use credit cards, compared to other payment methods including debit cards (15.6%) and checks (17.2%).

Table 26 online shopping makes my shopping easy

Online shopping makes	Frequenc	Percent	Valid Percent	Cumulative
my shopping easy	y			Percent
X 7	104	01.2	01.2	01.2
Yes	104	81.3	81.3	81.3
No	24	18.8	18.8	100.0
TEN 4 N	100	4000	4000	
Total	128	100.0	100.0	

The majority of participants (81.3%) concur that purchasing online facilitates their experience. This high degree of agreement suggests that most respondents to the study believe internet shopping to be a quick and easy way to make purchases. The fact that 18.8% of people do not think internet buying is simple, however, indicates that there may still be certain issues or preferences that online shopping may not be able to fully satisfy for certain people.

Conclusion

The study identifies the primary drivers and barriers of Nepalese consumers' online purchasing behaviors. It highlights that there are still significant challenges to be solved, even though convenience and a wider range of products are fueling the expansion of online shopping. Financial and delivery-related worries deter customers, therefore stronger security measures and reliable



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logistics are needed. The report also highlights the importance of social factors and innovative solutions in enhancing the online shopping experience. The results highlight the need for targeted activities to build consumer trust, improve digital literacy, and remove real-world barriers in order to foster a more inviting e-commerce environment in Nepal.

Recommendations

E-commerce sites should make significant investments in strong security measures to safeguard customer information and allay concerns about financial theft. To guarantee prompt and correct order fulfillment, especially in rural areas, it is imperative to establish a dependable and effective distribution network. Having clear return guidelines, money-back guarantees, and attentive customer support can greatly increase online shoppers' confidence. Initiatives to close the digital gap and promote greater participation can involve educating customers about the advantages and safe practices of online shopping. Peer referral systems and social media can be used to efficiently boost consumer involvement and influence purchase decisions. In order to draw in and keep consumers, e-commerce platforms should concentrate on offering enticing pricing tactics, such as discounts and promotions. Personalized recommendations and virtual try-ons are examples of cutting-edge technology that can improve the shopping experience and draw in tech-savvy customers. Several key recommendations are necessary to improve the online purchasing experience and promote greater adoption in Nepal. Primarily, e-commerce platforms need to make investments in strong security measures in order to safeguard customer data and foster confidence in online payment methods. This entails setting up safe payment gateways and instructing customers on responsible internet behavior. Second, as inefficiencies are more noticeable in rural regions, it is imperative to improve delivery and logistical services. Order fulfillment will be precise and timely if dependable delivery networks are established. Thirdly, by bridging the divide between urban and rural consumers, educational programs that promote digital literacy can increase accessibility to online purchasing. In addition, peer recommendations and social influence—two important motivators for online shoppers—can be leveraged by using social media for marketing and consumer engagement. Having reasonable prices, frequent sales, and eyecatching promos will all aid in drawing in and keeping clients. Last but not least, addressing concerns over product quality, including thorough and accurate product descriptions, together with top-notch photos and user reviews, will assist customers in making more educated purchasing selections. E-commerce platforms in Nepal may promote growth and consumer confidence in the industry by concentrating on these areas and developing a more safe, effective, and user-friendly online buying environment.

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Vol. 1, No. 6, Special Issue-I 2024 Pages: 52-70



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