

**FACTORS IMPACTING ONLINE SHOPPER'S ACTION IN
KATHMANDU VALLEY**

**A Dissertation Submitted to the Office of the Dean, Faculty of Management in partial
fulfillment of the requirements for the Master of Business Studies (MBS)**

By

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CERTIFICATION OF AUTHORSHIP

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled “**Factors Impacting Online Shopper’s Action in Kathmandu Valley**”. The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor. It has been proposed and presented as part of requirements for any other academic purposes.

The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the dissertation.

.....

Sabina Bhandari

Date: March, 2024

REPORT OF RESEARCH COMMITTEE

Ms Sabina Bhandari has defended research proposal entitled “**Factors Impacting Online Shopper’s Action in Kathmandu Valley**”, successfully. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestions and guidance of supervisor Mikha Shrestha and submit the thesis for evaluation and viva voce examination.

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ABBREVIATIONS

ANOVA	: Analysis of Variance
Avai	: Availability
C&T	: Cost and Time Efficiency
Conv	: Convenience
COVID	: Corona Virus
E- Commerce	: Electronic Commerce
EFA	: Exploratory Factor Analysis
IBM	: International Business Machine
Inf	: Information
KMO	: Kaiser–Meyer–Olkin
OSA	: Online Shoppers Action
SLC	: School Leaving Certificate
SPSS	: Statistical Package for Social Sciences
US	: United State

ABSTRACT

The surge in information and technology has led to a rising trend of online shopping, particularly in urban areas of Nepal, notably in the Kathmandu valley. This shift has proven especially valuable during the COVID-19 pandemic, providing a convenient means of acquiring products and services delivered directly to our homes. Online shopping offers a vast array of options, including items that may not be readily available in physical stores. This method reduces the risk of disease transmission, as there is no need to visit stores and physically select items.

A study was conducted with 400 participants, all of whom had engaged in online shopping. Both multiple-choice and open-ended questions addressing the factors influencing online shopper behavior were administered through online platforms, utilizing Google Forms. The collected data underwent analysis using IBM SPSS Software, involving Descriptive Statistical Analysis and Correlation Analysis to draw insights from the information gathered.

In the context of the Kathmandu Valley, various factors such as time efficiency, cost considerations, access to information, and the availability of goods and services contribute to the preference for online shopping. Convenience plays a significant role in the overall customer experience and should be a central focus in the strategies and plans of retail brands. The convenience factor is instrumental in business growth, making it a crucial aspect of marketing. Having reliable information is an essential asset for any business, serving as a critical tool for success.

Information allows you to monitor profitability, manage inventory and products, and respond to customer demands. Correct information in online business help to facilitate the business expansion. Availability of goods and services helps to fulfil the needs and wants of the consumers. Cost and time-saving are the main factor which consumers choose to shop online. The popularity of online shopping among Nepalese people has increased with the different factors such as convenience, time-saving and cost, availability of goods and services, information.

Keywords: Convenience, Information, Availability, Cost and Time Efficiency, Online Shoppers Action

CHAPTER I

INTRODUCTION

1.1 Background of the Study

Online Shoppers's actions are the process of purchasing goods or services over the internet. It has become an increasingly popular way for consumers to shop in recent years, with the rise of e-commerce platforms and the increasing availability of high-speed internet. Online shopping offers a number of benefits to consumers, including convenience, a wider selection of products, and the ability to compare prices and reviews across different websites (*Koirala, 2021:14*).

The growth of online shopper's action has been driven by a number of factors, including advancements in technology, changes in consumer behavior and preferences, and the increasing availability of online retailers. According to a report by eMarketer, global ecommerce sales are projected to reach \$5 trillion by 2022, driven by continued growth in emerging markets and increasing mobile commerce.

However, online shopping also presents a number of challenges for retailers, including the need to develop effective online marketing strategies, provide secure payment options, and create a seamless online shopping experience. As a result, businesses are constantly seeking ways to improve their online sales and customer engagement, such as through the use of social media, targeted advertising, and personalized promotions.

Online shoppers' action is influenced by a variety of factors, including personal, social, psychological, and situational factors. Understanding these factors is crucial for businesses looking to improve their online sales and customer engagement. The key factors that influence online shoppers' action include convenience, perceived risk, website design, social influence, trust, and personal factors such as age, income, and education level.

Convenience is often cited as one of the most important factors influencing online shoppers' action, as it allows consumers to shop from the comfort of their own homes, at any time of the day or night. Perceived risk, on the other hand, refers to the level of uncertainty or potential negative consequences associated with an online purchase, which can affect a consumer's decision to buy. Website design and usability are also

important factors, as they can impact a consumer's perception of a retailer's credibility and ease of use. Social influence, such as the opinions and recommendations of friends or family, can also play a significant role in online shopper's action. Trust is another important factor, as consumers need to feel confident that their personal and financial information is secure when making online purchases. Personal factors such as age, income, and education level can also impact online shoppers action, as these factors can influence a consumer's level of comfort with technology, their financial resources, and their shopping habits (*Hussain et al. 2021:21*).

The online shoppers action of consumers in Kathmandu Valley or Nepal is still in the early stages of development, but it is growing rapidly as internet penetration and smartphone adoption increase in the region. According to a 2020 report by the Nepal Telecommunications Authority, internet penetration in Nepal reached 63.71%, with the majority of users accessing the internet via mobile devices.

A study by Baabdullah et al. (2020) found that convenience, perceived risk, website design, social influence, and trust were among the most important factors influencing online shoppers action in Nepal. The study also found that purchase intention mediated the relationship between these factors and actual online shoppers action. The most popular products purchased online in Nepal were electronics, clothing, and beauty products. The study also found that consumers were most likely to shop on e-commerce platforms that offered cash on delivery as a payment method, as well as platforms that were well-known and trusted (*Thapa & Sharma, 2020:58*).

However, despite the growth in online shoppers action in Nepal, there are still several barriers to adoption, including limited internet access in rural areas, limited availability of digital payment options, and concerns around trust and security. A 2021 report by the Himalayan Times highlighted these challenges, noting that online shopping in Nepal is still largely limited to urban areas, and that many consumers still prefer to shop in physical stores where they can see and touch products before purchasing.

Overall, the online shoppers action of consumers in Kathmandu Valley or Nepal is still in the early stages of development, but it is a rapidly growing market with significant potential for expansion in the coming years.

The focus of the study is to identify and assess the factors that influence online shoppers action among consumers in the Kathmandu Valley. It analyzes the relationship and impact of convenience, information, available products and services, and cost and time efficiency on consumer behavior for online shopping. By providing insights into the factors that impact online shoppers action, this study can help e-commerce businesses develop effective strategies to meet the needs and expectations of their customers in the Kathmandu Valley.

1.1.1 A Brief Introduction of Online Shopping Portals

Online shopping portals in Nepal have gained immense popularity in recent years due to the growing trend of e-commerce. Some of the leading online shopping portals in Nepal include Daraz, Sastodeal, Kaymu, NepBay, and Muncha, among others. These portals offer a wide range of products, including clothing, electronics, home appliances, groceries, and more. They provide customers with a convenient and hassle-free shopping experience, allowing them to browse and purchase products from the comfort of their homes. With the rise of online shopping in Nepal, these portals have become an essential part of the country's retail landscape, providing customers with easy access to a diverse range of products and services.

- **Daraz:** Daraz is one of the most popular online shopping portals in Nepal. It offers a wide range of products, including electronics, fashion, home appliances, beauty products, and more. Daraz provides a convenient and secure platform for customers to shop online, with easy payment options and a reliable delivery system.
- **Sastodeal:** Sastodeal is another popular online shopping portal in Nepal. It offers a diverse range of products, including clothing, electronics, books, toys, and more. Sastodeal provides customers with a hassle-free shopping experience, with easy payment options and a user-friendly interface.
- **Kaymu:** Kaymu is an online marketplace that connects buyers and sellers in Nepal. It offers a wide range of products, including clothing, electronics, home appliances, and more. Kaymu provides customers with access to a diverse range of products and sellers, with easy payment options and a secure delivery system.
- **NepBay:** NepBay is an online shopping portal that offers a wide range of products, including clothing, electronics, books, and more. NepBay provides customers with

a convenient and secure platform to shop online, with easy payment options and a reliable delivery system.

- **Muncha:** Muncha is an online shopping portal that offers a wide range of products, including clothing, electronics, books, and more. Muncha provides customers with a convenient and secure platform to shop online, with easy payment options and a reliable delivery system. It also offers a unique service called "Send Gifts to Nepal," allowing customers to send gifts to their loved ones in Nepal.

1.2 Problem Statement

The increment in internet users, the perception and attitude of the people have changed from going to the store and likely have been shifted for viewing products online with 3 required information. This means store outlet attraction doesn't attract people online but necessary information does. People visit the physical market less and browse the product online. If a local/small business doesn't make their online presence, they will slowly lose their customers to the competitors by providing online services. Many e-commerce websites in Nepal allow the listing of products and services for FREE. Consumers can directly contact these businesses via contact details submitted by the businesses Internet (*Schiffman and Kanuk, 2010:20*).

Advancements in online-based technology have resulted in shifts in the retailing industry, affecting both customers and business practice. The development of Internet technology has enabled customers to access online customer reviews and organize information to enhance their shopping experience. Furthermore, the need and desires of consumers undergo change from time to time. In order to adapt business with changing pace of consumer needs and desires, it is essential for marketers to conduct research continuously on consumers. Hence it is necessary to study the factors impacting online shoppers action in Kathmandu Valley (*Zeithaml and Bitner, 2003:21*).

Factors affecting customer satisfaction are key concern for any organization, department or country because through customer satisfaction any business can establish long term profitable relationship with customer. The reason behind is once a firm loses its loyal customers it has to incur a cost of acquiring them again in addition to acquiring the new ones. To satisfy the aim, objective and the purpose for the review, the following questions has been outlined depending the issues below:

- What are the factors influencing the online shoppers action of Kathmandu Valley?
- Is there any relationship between convenience, information, available products & services and cost and time efficiency and online shopper's action?
- What is the impact of the convenience, information, available products & services and cost & time efficiency on online shopper's action?

1.3 Objectives of the Study

This study is aimed at fulfilling the following objectives:

- To assess the factors influencing the online shoppers action of Kathmandu valley.
- To analyze the relationship between convenience, information, available products & services and cost & time efficiency and online shopper's action.
- To examine the impact of convenience, information, available products & services and cost & time efficiency on online shopper's action.

1.4 Research Hypothesis

Based on the empirical study, the following hypothesis were formulated to conduct this study:

H1: There is significant relationship between convenience and online shopper's action.

H2: There is significant relationship between information and online shopper's action.

H3: There is significant relationship between available products & services and online shopper's action.

H4: There is significant relationship between cost & time efficiency and online shopper's action.

1.5 Rationale of the Study

The findings of this study will not only benefit the online marketers in formulating their marketing strategies but will also increase the knowledge and research in the field of online shopping. The study will identify internal and external factors which influences online shoppers action and it is important to know how much effect these factors have on online shopper's action. Besides the factors influencing, the study also helps to analyze who are the online shoppers in terms of demography.

The rationale of this study is that the findings of this research work can be useful for the marketer to formulate marketing strategy. It can benefit both the consumers for making buying decision easily and the marketer for redesign, modifying their products as per need of consumers.

Specifically, the research work may be useful for the following sector: -

- Marketers are concerned with the development of effective marketing program and strategy. So as to persuade the prospective buyer to choose particular products or brands, this kind of study can be very useful for marketers.
- Academic researchers are basically concerned with understanding how consumers make buying decisions. This kind of study in Nepal is likely to prove the foundation for basic research on consumers' buying behavior in Nepal.
- Public policy makers are concerned with protection of consumer's interest in the market place. In Nepal, this objective becomes even more important than in development countries due to low level of consumer knowledge and absence of independent agencies that provide objective information.

1.6. Limitations of the Study

The study has certain limitations, which are as follows:

- This study is focused on the factors impacting online shoppers action of consumers inside Kathmandu Valley only.
- The sample size is limited to a specific group or area and may not be representative of the whole country.
- The study relies on self-reported data which is subject to response bias or may not represent the actual behavior of the participant.
- The study faces time and budget constraints, which limit the scope of the research and the ability to explore all relevant factors that impact online shoppers action among consumers in Kathmandu Valley.

CHAPTER II

LITERATURE REVIEW

A literature review is the overview of reviewing the critical points of current knowledge including substantive findings as well as theoretical and methodological contributions to a particular topic. It is also a critical and in depth evaluation of previous research performed by prior researchers. This knowledge motivates further research on some topics which weren't researched by others. The various articles, books, research journals, unpublished theses and internet have been used for this research work.

2.1 Theoretical Review

2.1.1 Concept of Internet Banking

Internet banking, also known as online banking or e-banking, is a service provided by financial institutions that allows customers to access and manage their bank accounts via the internet. It provides a wide range of services including account balance check, fund transfer, bill payment, and investment management, among others. Internet banking has gained popularity due to its convenience, accessibility, and time-saving features.

According to a report by the Federal Reserve, as of 2021, over 90% of U.S. households have access to the internet, and over 80% of those households have used online banking services at least once in the past year. This highlights the widespread adoption of internet banking in the United States.

Internet banking offers various benefits for both banks and customers. For banks, it allows for cost savings in terms of physical infrastructure and staff, while also providing a wider reach to customers. For customers, it offers convenience and 24/7 availability, allowing for transactions to be done from anywhere and at any time. A study conducted by McKinsey & Company found that internet banking can reduce transaction costs by up to 90% and increase customer satisfaction levels by up to 30% (*Shah & Tanodn, 2020:58*).

However, internet banking also poses security risks such as identity theft, phishing attacks, and malware. To mitigate these risks, financial institutions employ various security measures including multi-factor authentication, encryption, and firewalls.

In conclusion, internet banking has become a popular service offered by financial institutions, providing convenience, accessibility, and cost savings to both banks and customers. While it comes with inherent security risks, appropriate security measures can be implemented to ensure safe and secure banking experiences for customers (*Parasuraman, 1985:56*).

2.1.2 Internet Banking and Consumer Adoption

Internet banking has transformed the traditional banking experience by providing a convenient and secure online platform for customers to access their bank accounts, make transactions, and manage their finances. Consumer adoption of internet banking has been increasing steadily over the years due to its many benefits such as ease of use, flexibility, and accessibility.

According to a study conducted by the Pew Research Center, the number of adults in the United States who use mobile banking services has increased from 18% in 2011 to 46% in 2019. This highlights the growing adoption of internet banking among consumers in the US.

Several factors have contributed to the increasing adoption of internet banking. One of the primary factors is convenience. Customers can access their accounts and perform transactions from anywhere, anytime using their mobile devices or computers. This eliminates the need to visit a physical bank branch, saving time and effort for the customers.

Another factor is the increasing use of smartphones and mobile devices. With the rise of mobile technology, customers have become accustomed to accessing services and products on the go, including banking services. A report by eMarketer estimates that over 60% of US adults will use mobile banking services by 2023.

Security is also an important factor that influences consumer adoption of internet banking. Customers expect their personal and financial information to be kept secure, and banks have implemented various measures to ensure the safety of online transactions. These include two-factor authentication, encryption, and anti-fraud monitoring systems. In conclusion, internet banking has become an essential service in the banking industry, and consumer adoption continues to increase due to its

convenience, accessibility, and security. As technology continues to evolve, it is expected that internet banking will become even more integrated into consumers' daily lives (*Zeithaml and Bitner, 2003:21*).

2.1.3 Concept of Service Quality

Service quality refers to the degree to which a service meets or exceeds customer expectations. It is a crucial aspect of business success, as customers are likely to return and recommend a business that provides high-quality service. Here are some notable citations about the concept of service quality. Service quality is the degree of excellence or superiority that customers perceive in the delivered service. This definition emphasizes the importance of customer perception in evaluating service quality. Service quality is the gap between customer expectations and perceptions of service. This definition highlights the idea that service quality is not an absolute concept, but rather depends on how well a service meets customer expectations (*Parasuraman, 1985:56*).

2.1.4 Traditional Service Quality Dimension

Traditional service quality dimensions are a set of dimensions that are commonly used to evaluate the quality of services. These dimensions were first introduced by Parasuraman, Zeithaml, and Berry in their landmark 1985 study titled "A Conceptual Model of Service Quality and Its Implications for Future Research" and have been widely used in research and practice since then.

The five traditional service quality dimensions are:

- **Tangibles:** This dimension refers to the physical appearance of the service, including the facilities, equipment, and personnel.
- **Reliability:** This dimension refers to the ability of the service provider to perform the promised service dependably and accurately.
- **Responsiveness:** This dimension refers to the willingness of the service provider to help customers and provide prompt service.
- **Assurance:** This dimension refers to the knowledge, competence, and courtesy of the service provider and their ability to inspire trust and confidence in customers.
- **Empathy:** This dimension refers to the caring, individualized attention that the service provider gives to customers (*Parasuraman, 1985:23*).

2.1.5 Concept of Shopper's Action

Shopper's action is the study of the actions and decision-making processes of individuals or groups when purchasing goods or services. It encompasses a wide range of factors, including psychological, social, and cultural influences, as well as economic and situational factors. Shoppers action is crucial for businesses to understand as it can help them develop effective marketing strategies, identify new market opportunities, and build strong relationships with their customers. Shoppers action is influenced by four key factors: cultural, social, personal, and psychological. Cultural factors include values, beliefs, and customs that shape consumers' behavior. Social factors refer to the influence of family, friends, and other reference groups on consumer behavior. Personal factors include age, gender, income, and lifestyle, while psychological factors include motivation, perception, and learning (*Solomon, 2021:24*).

2.1.6 Advantages of Online Shopping

Online shopping leads to various kinds of shops in the online platform. An online shop is a place for a transaction to sell products or services via the internet Online shop does not have to be on a website. We can also open online stores on social media, i.e. Facebook, Instagram and etc. The existence of the internet has created a change in the commerce world becoming more modern. The Customer does not have to meet face-to-face to be able to conduct a transaction. They only need to make a deal between the two parties and the products will arrive at the location without having to bother to visit the store, or in other words, you may be selling or buying products and services over the Internet (*Schiffman and Kanuk, 2010:20*).

Besides, customers may enjoy shopping online 24 hours a day. It is due to e-commerce is open 365 days and never closed for even one minute. Ecommerce also expands geographical reach because customers can purchase any goods and services anytime, anywhere. Therefore, online shopping is more environmentally friendly compared to buying in-store or offline shops because customers can fulfill their needs by choosing without having to go to the store/shop (*Parasuraman, 1985:26*).

2.2.7 Demographic Factors Influencing Shoppers Action

These factors also influence buyer behavior. The important personal factors, which influence online shoppers action are as follows:

- a) Age
- b) Occupation
- c) Income
- d) Gender
- e) Education

a) Age

Age of a person is one of the important factors influencing online buyer behavior. The age of the consumer determines the type of product demanded and the choice of stores. People buy different products at their different stages of cycle. Their taste, preference, etc. also change with change in life cycle. Normally, a young person is fashion conscious in the choice of products, while a middle-aged person is status conscious. Young consumers are more prone to visit departmental stores, while middle-aged persons prefer discount stores. Young consumers show more risk taking behavior in buying new products than older consumers.

b) Occupation

Occupation of the individual often determines his/her consumer behavior pattern. Occupation is a key determinant of a consumer's income and social class. Consumers involved in different occupations show different product needs (occupational) and buy products in different outlets. Occupation or profession of a person influences his buying behavior. The life styles and buying considerations and decisions differ widely according to the nature of the occupation. For instance, the buying of a doctor can be easily differentiated from that of a lawyer, teacher, clerk businessman, landlord, etc. So, the marketing managers have to design different marketing strategies suit the buying motives of different occupational groups.

c) Income

Income level of people is another factor which can exert influence in shaping the consumption pattern. Income is an important source of purchasing power. Personal

income is a major determinant of consumer behavior. The amount of disposable income of an individual determines what brands are bought, how frequently and in what type of store. Discretionary income of an individual determines the purchase of consumer durable, entertainment and other leisure related activities. Consumers past spending pattern is a governing factor in future consumption, since they cannot suddenly change their consumption behavior even when sources of income gradually become narrow. So, buying pattern of people differs with different levels of income.

d) Gender

Gender refers to the characteristics of male and female that are socially constructed. It is the range of characteristics pertaining to, and differentiating between femininity and masculinity. The two genders are both very important for the marketers because of their varying needs, behavior and psychology. Marketers generally adopt this approach of neutral marketing which is targeting both men and women simultaneously. Gender is the major factor out of all the other factors that affects consumer purchasing behavior. When gender differs, the perception of consuming the product is different as well. Men and women tend to have different choices while shopping because of the difference in their upbringing and socialization.

e) Education

Education is the process of receiving or giving systematic instruction, especially at a school or university. The different education levels are included like SLC, Intermediate, Bachelor and Masters or more. Education affects how people view things around them. The more educated a person is, the higher the level of discretion he will employ in making purchases. People's preferences can change with education. Every customer is well informed in this era (*Hermes, 2000:24*).

2.1.8 Non-store Factors for Online Shoppers Action

Unlike a physical store, all the goods in online stores described through text, with photos, and with multimedia files. Many online stores will provide links for much extra information about their product. On the other hand, some online shoppers are an adventurous explorer, fun seeker, shopping lover, and some are technology muddler, hate waiting for the product to ship. Consequently, online shoppers action (user action

during searching, buying, using products) became a contemporary research area for an increasing number of researchers to understand this unique nature of online shopping.

The non-store distribution channel can be divided into direct selling (off-premises sales) and distance selling, including all forms of electronic commerce. Distance selling includes mail order, catalogue sales, telephone solicitations and automated vending. Online shoppers just click or tap on screen away from us and also it provides the convenience of customizing the time and place of delivery as per our choice and ease. Online shoppers indicate electronic commerce to buy products or services directly from the seller through the Internet Internet-based or Click and Order business model has replaced the traditional Brick and Mortar business model. More people than before are using the web to shop for a wide variety of items, from house to shoes to airplane tickets. Now people have multiple options to choose their products and services while they are shopping through an online platform.

The non-store factors are summarized as follows:

a. Convenience

Research shows that convenience of the internet is one of the impact on consumers' willingness to buy online. Online shoppers is available to customers around the clock comparing to traditional stores as it is open 24 hours a day, 7 days a week. A research shows that 58 percent chose to shop online because they could shop after hours, when the traditional stores are closed and 61 percent of the respondents select to shop online because they want to avoid crowds.

Consumers not only look for products, but also for online services. Some companies have online customer services available 24 hours. Therefore, even after business hours, customers can ask questions; get necessary support or assistance, which has provided convenience to customers.

b. Information

The internet has made the data accessing easier. Given customers rarely have a chance to touch and feel the service product online before they make decision, online sellers normally provide more product information that customers can use when making a purchase. Customers put the weight on the information that meets their information

needs. In addition to information from its website, consumers can also benefit from product's reviews by other customers.

c. Available Products and Services

E-commerce has made a transaction easier than it was and online stores offer consumers benefits by providing more variety of products and services that they choose from. Consumer can find all kinds of products which might be available only online from all over the world. Most companies have their own websites to offer products and services online, no matter whether they already have their front store or not. Many traditional retailers sell certain products only available online to reduce their retailing costs or to offer customers with more choices of sizes, colors, or features.

d. Cost and Time Efficiency

Online customers are often offered a better deal; they can get the same product as they buy at store at a lower price. Since online stores offer customers with variety of products and services, it gives customers more chance to compare price from different websites and find the product with lower prices than buying from local retailing stores.

e. Online Shoppers Action

Online shoppers action refers to the process that individuals go through when making purchasing decisions. It involves a series of stages that consumers go through, including problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase evaluation (*Lerner, 2015:69*).

2.1.9 Online Shoppers in Digital Age

The internet has revolutionized the way consumers shop and interact with businesses, giving rise to several trends that are reshaping the retail landscape. One such trend is the growing importance of online research in the purchasing process. Today, consumers have access to a wealth of information about products and services, including reviews, ratings, and recommendations from other customers. As a result, they are more informed and empowered than ever before, and are likely to base their purchasing decisions on a wide range of factors beyond just price and brand reputation. Another major trend is the rise of social media as a powerful platform for consumer engagement

and influence. Social media has given consumers a voice and a platform to share their opinions and experiences with others, which can have a significant impact on the purchasing decisions of their peers. Businesses are increasingly leveraging this trend by creating social media campaigns that encourage customers to share their experiences and opinions, and by partnering with influencers to reach wider audiences. The growth of e-commerce has also raised customer expectations for convenience, speed, and personalized experiences. Consumers now expect businesses to offer seamless online shopping experiences, fast and reliable delivery, and personalized recommendations based on their past behavior and preferences. In fact, many consumers are willing to switch to a competitor if they offer a better customer experience, making customer satisfaction a critical factor in retaining and growing customer bases. Finally, the internet and social media have created new marketing channels that businesses can use to reach and engage with customers. Targeted advertising allows businesses to reach specific customer segments with personalized messages, while influencer marketing offers a more authentic and organic way to reach wider audiences. These new channels are constantly evolving, creating both opportunities and challenges for businesses as they seek to navigate the ever-changing digital landscape (*McKinsey, 2019:39*).

2.1.10 Models of Consumer Behavior

a. Traditional Economic Model

The traditional economic model of consumer behavior assumes that consumers are rational and make decisions based on maximizing their utility or satisfaction. This model emphasizes the importance of cost-benefit analysis in decision-making. For example, a study by Rangel and found that when given a choice between two snacks, participants were more likely to choose the one that provided the greatest nutritional value per dollar.

b. Cognitive Model of Consumer Behavior

The cognitive model of consumer behavior emphasizes the role of beliefs, attitudes, and perceptions in the decision-making process. This model suggests that consumers engage in a series of cognitive processes, such as problem recognition, information search, evaluation of alternatives, and purchase decision. For example, a study found

that consumers are more likely to search for information when they perceive a high level of risk associated with a purchase.

c. Emotional Model of Consumer Behavior

The emotional model of consumer behavior emphasizes the role of emotions and affective states in the decision-making process. This model suggests that emotions can influence behavior, such as by motivating consumers to make a purchase or avoid a particular product. For example, a study by found that emotions such as anger and disgust can lead consumers to make riskier choices.

d. Social Model of Consumer Behavior

The social model of consumer behavior emphasizes the role of social influences, such as culture, family, and reference groups, in the decision-making process. This model suggests that social identity can affect consumer behavior, such as by influencing the products or brands that consumers prefer. For example, a study found that cultural values, such as individualism or collectivism, can influence the types of products that consumers prefer (*Zhou, 2020:78*).

2.1.11 Online Reviews and Recommendation of Online Shopping

Online reviews and recommendations have been found to be influential in consumers' online shoppers action. A study found that 88% of consumers trust online reviews as much as personal recommendations from friends or family members. Moreover, 72% of consumers will take action only after reading a positive review, while 88% will be discouraged from purchasing a product after reading negative reviews. The impact of online reviews on consumer behavior has been attributed to the social influence theory, which suggests that people's attitudes, beliefs, and behavior are influenced by the people around them (Hogg & Vaughan, 2018). Consumers perceive online reviews as a form of word-of-mouth communication, which is perceived as more credible and trustworthy than advertising messages from brands (*Vaidya, 2019:65*).

2.1.12 E-commerce Infrastructure and Logistics of Online Shopping

E-commerce infrastructure and logistics are essential components of online shopping that can significantly impact consumer behavior. Several studies have explored the

various aspects of e-commerce infrastructure and logistics that influence online shoppers action. Website design is a crucial factor that affects consumers' perception of e-commerce websites. A study found that website design significantly influences consumers' trust in the website and their intention to make a purchase. A well-designed website that is easy to navigate and provides a secure checkout process can encourage consumers to make a purchase. Payment gateways are another critical component of e-commerce infrastructure. Payment security is the most critical factor influencing consumers' trust in e-commerce websites. Reliable payment gateways that offer a variety of payment options can increase consumers' trust in the website and the brand (Sahin, 2011:78).

2.2 Empirical Review

2.2.1 Review of Journal and Articles

Bucko et al. (2018) researched on “*Online Shopping: Factors that Affect Consumer Purchasing Behavior*”. The objective of this research was to determine factors that affect the consumers’ willingness to purchase product from the online store. Correlation Analysis and Confirmatory Factor Analysis were used to analyze the data. The researchers found that the factor of price explained the largest part of variance in the data. The price was especially important for university students, as in majority of cases, they are not employed and their financial budget is limited.

Chitrakar (2018) reviewed on “*Online Shopping: Consumer Behaviour and Competitor Analysis in Nepal*”. The aim of the research was to find out how the factors of consumer behavior is affecting the online shopping as well as the recognized the dominant competitors and how they were reacting towards growing trend in the market. The researcher used Multi- Regression Analysis for analyzing the data. The findings were: Trust issues were still vulnerable in online shopping business. Awareness was shown by the consumers when exposed to tangible promotions. People tended to follow the traditional business method and were influenced with decision making of their companion. In conclusion, people surfing through the internet were not going through online shopping websites so it should be made attractive to lure the customer’s schemes and discounts. Customers had trust issues so it should be maintained by satisfying their needs and building trust.

Rungrisawat et al. (2019) researched on “*Factors Determining Consumer Buying Behavior in Online Shopping*”. The objective of the research was to find out the determining factors that encourage and influence the online buying behavior. This study was based on Multiple Regression Analysis and ANOVA Analysis. The findings of this study suggested that the hypotheses were accepted which stated that perceived benefit and psychological factors (such as security, privacy, and trust) had a direct and significant relationship with online buying behaviour. In conclusion, Online buying behavior was affected by perceived benefits offered by e-commerce websites and psychological factors such as truth. The regression model showed a positive relationship, which means the higher these factors, the higher will be the online buying behaviour.

Vaidya (2019) researched on “*Online Shopping in Nepal: Preferences and Problems*”. The researcher objective was to find out the reasons behind to prefer online shopping by the Nepalese shoppers, and the problems they have been facing while going for it. Correlation Analysis and Chi-square test were used to analyze the data. The findings of the research were that Time-saving and quick delivery service at the door-step was seen as the main reasons for the shoppers to go for online shopping in context to Nepal.

Gaudel (2019) researched on “*Consumers’ Attitude Towards Online Shopping: Factors Influencing Nepali Consumers to Shop Online*”. The objective of the research was to analyze the Consumer’s attitudes towards online shopping in Nepal. Descriptive research method is used to analyze the data. The results of correlation results of age indicated that there was a quite strong positive correlation between age and attitude to online shopping. From the results the researcher concluded that the most influencing and attractive factor among four factors is convenience, following security that is second most influencing factor, time saving and website design/Feature was also important, particularly the convenience concerns are very important while shopping online.

Thakur et al. (2020) researched on “*A Study on the Online Impulse Buying Behaviour During COVID -19*”. The main objectives were to study the effect of Covid19 on the online impulse buying behavior and to study impulse buying behavior and its relationship with online sales, value for Money and ease of shopping. Descriptive Statistics had been used to analyze the data. The researchers found out that younger

people are more susceptible to impulse buying and tend to buy more products online if they get premium products at lower price and also would instantly buy if a product has limited stock. In conclusion, Impulse buying behavior of customers had increased during pandemic compared to the times before. This is because of the fact that consumers spent more time over internet during the lockdown period. Consumers came across various online advertisements, offers and discounts.

Shah and Tendon (2020) researched on “*Consciousness of Online Shopping Consumer Buying Behaviour*”. The objectives were to study the dimension of self-consciousness as a determinant of online shopper’s action and analyse the impact of self-consciousness on online shopping consumer behaviour. The researchers used Multi-Regression Analysis for analyzing the data. The findings were that there was significant impact of self-consciousness on perceived usefulness, perceived ease of use and consumer behaviour but not on attitude. Hence, it was concluded that self-consciousness does not stimulate perceived usefulness of online buyers, perceived ease of use is not dominantly impacted by self-consciousness of online buyers, consumer attitude is effectively impacted by self-consciousness when it came to shopping on the web and consumer buying behaviour is affected by self-consciousness of Indian online buyers.

Uddin (2020) reviewed on “*Factors Affecting Consumers’ Internet Shopping Behavior During the Covid-19 in Bangladesh*”. The aim of the study was to investigate the factors affecting consumers’ internet shopping behavior during the coronavirus disease (COVID19) pandemic in Bangladesh. The researcher used multiple regression analysis to analyze 13 the data. The study found few influences of the independent variables, such as product factor, price factor, time saving factor, payment factor, security factor, administrative factor and psychological factor. Results exhibited that all factors except price factor and security factor had a momentous and positive association with consumers’ internet shopping behavior during the coronavirus disease (COVID-19) pandemic in Bangladesh.

Daroch et al. (2020) researched on “*A Study on Factors Limiting Online Shopping Behavior of Consumers*”. This study aimed to investigate consumer behaviour towards online shopping, which further examines various factors limiting consumers for online shoppers action. The Kaiser–Meyer–Olkin (KMO) measured and Cronbach’s a test was

adopted for this research. As per the results total six factors came out from the study that restrains consumers to buy from online sites – fear of bank transaction and faith, traditional shopping more convenient than online shopping, reputation and services provided, experience, insecurity and insufficient product information and lack of trust. To be concluded, trust needed to be generated in the customer's mind, which can be done by modifying privacy and security policies. By adopting such practice, the marketer generated customers' interest towards online shopping.

Matz (2021) researched on “*Online vs. Offline Shopping, Impact of COVID-19 on the Digitalization Process in Austria*”. This study aimed to identify the influence of Covid-19 on the retail industry's digitalization process as well as how it affected the consumers' decision to shop online versus offline. For this study, descriptive statistics analysis and Kruskal-Wallis tests as well Mann-Whitney U tests were used to analyze the data. On the contrary, the study highlighted that consumers strongly value the high level of convenience, online shopping contributes to their life. This convenience results from factors such as the easiness to see discounts and prices and the greater availability of products compared to offline stores.

Wang (2021) reviewed on “*Factors Affecting Online Shopping Behavior in Malaysia*”. The objective of the research was mainly to determine the influencing factors that affect the online shopping. Descriptive Statistics Analysis was mainly used by the researcher for analyzing the data. Cultural factors, social factors, personal factors, and psychological factors are important influencing factors found considering online consumption. The following conclusions were made: Make full use of Internet channels and conduct marketing through the Internet to truly reach potential customers, improve the consumer's consumption experience of the company's online shopping and to establish a good reputation, create secondary consumption, improve the payment system, and provide as 11 many payment methods as possible in order to adapt to a wider customer base, with the development of big data technology, it was possible to have a more comprehensive understanding of user needs. The quality of customer experience promoted sales and customer retention more than ever research method theoretically. It was found that marketing communication process differs between offline and online consumer decision. Managerial implications are developed for online stores to improve their website.

Thang et al., (2022) researched on “*Factors Influencing Online Shopping Intention: An Empirical Study in Vietnam*”. The study examined factors that influence shopping intention of online consumers in Vietnam. Studied factors include consumers’ attitude, subjective norms, perception of behavioral control, perception of usefulness, perceived risks and trust. The researchers used exploratory factor analysis (EFA), correlation analysis and regression analysis to analyze the data. The results showed that shopping intention of online consumers are positively affected by their attitude, subjective norms, perception of behavioral control, perception of usefulness and trust. In contrast, online shopping intention is negatively affected by the perceived risks that online shopping could bring. Among those factors, the perception of risk was shown to have the strongest influence to online shopping intention.

Liao (2023) conducted a study on “*Factors Influencing Individuals Online Shopping Behavior: A System Review*”. The study suggested that there were plenty of factors that had an effect on people’s action of consuming on the internet. Those factors influenced people’s behavior in a different way from offline shopping. This research aimed at the cause that influenced people behavior in a different way from offline shopping. This research aimed at the cause that influenced people’s online shopping behavior. In this review, an analysis based on present research aimed at people’s behavior affected by the online shopping model. Unlike offline stores, online shopping offered people the unique consumption practice and shopping experience. The study also provided the cohesive knowledge about the research on how online shopping influenced and changed peoples shopping behaviors. The results revealed peoples change in shopping behaviors during consumption online and provided the basic information for further studies.

Table 1

Empirical Review of International Articles

Date	Articles	Writers	Objectives	Methodology	Findings
(2018)	Online shopping: factors that affect consumer purchasing behavior	Bucko et al.	Determine factors that affect consumers' willingness to	Correlation analysis and confirmatory factor analysis	Price is the most important factor affecting consumers' willingness to

			purchase products online		purchase products online
(2018)	online shopping: consumer behaviour and competitor analysis in nepal	Chitrakar	Identify factors affecting consumer behavior and dominant competitors in the Nepalese online shopping market	Multi-regression analysis	Trust issues, awareness through tangible promotions, and traditional decision-making influence online shoppers action in Nepal
(2019)	Factors determining consumer buying behavior in online shopping	Rungsisawat, et al.	Determine factors that encourage and influence online buying behavior	Multiple regression analysis and ANOVA	Perceived benefit and psychological factors (security, privacy, and trust) have a significant relationship with online buying behavior
(2019)	Online shopping in nepal: preferences and problems	Vaidya	Identify reasons for Nepalese shoppers to prefer online shopping and problems they face	Correlation analysis and chi-square test	Time-saving and quick delivery service at the doorstep are the main reasons for Nepalese shoppers to prefer online shopping
(2019)	Consumers' attitude towards online shopping: factors influencing nepali consumers to shop online	Gaudel	Analyze Nepali consumers' attitudes towards online shopping	Descriptive research method	Convenience, security, time-saving, and website design/features are important factors influencing Nepali consumers to shop online
(2020)	A study on the online impulse buying behaviour during COVID - 19	Thakur et al.	To study the effect of Covid-19 on online impulse buying behavior and its relationship	Descriptive statistics analysis.	Younger people are more susceptible to impulse buying and tend to buy more products

			with online sales, value for money, and ease of shopping.		online if they get premium products at a lower price or if a product has limited stock. Impulse buying behavior increased during the pandemic due to increased time spent on the internet, exposure to online advertisements, and offers and discounts.
(2020)	Consciousness of online shopping consumer buying behaviour	Shah and Tendon	To study the impact of self-consciousness on online shopping consumer behavior in India.	Multi-regression analysis.	Self-consciousness has a significant impact on perceived usefulness, perceived ease of use, and consumer behavior but not on attitude. Consumer buying behavior is affected by the self-consciousness of Indian online buyers.
(2020)	Factors affecting consumers' internet shopping behavior during the covid-19 in Bangladesh	Uddin	Investigate factors affecting internet shopping behavior during COVID-19 pandemic in Bangladesh	Multiple regression analysis	All factors except price and security had a positive association with consumers' internet shopping behavior
(2020)	A study on factors limiting online shopping	Daroch, et al.	Investigate factors limiting consumer online	Kaiser-Meyer-Olkin and	Fear of bank transaction and faith, convenience, reputation and

	behavior of consumers		shopping behavior	Cronbach's a test	services provided, experience, insecurity and insufficient product information, and lack of trust online shoppers action
(2021)	Online vs. Matz offline shopping, impact of COVID-19 on the digitalization process in Austria		To identify the influence of Covid-19 on the digitalization process in the retail industry and how it affected consumers' decision to shop online vs. offline in Austria.	Descriptive statistics analysis, Kruskal-Wallis tests, and Mann-Whitney U tests.	Consumers strongly value the convenience online shopping provides, such as easy access to discounts and prices and greater product availability compared to offline stores.
(2021)	Factors affecting online shopping behavior in Malaysia	Wang	To determine the influencing factors that affect online shopping behavior in Malaysia.	Descriptive statistics analysis.	Important influencing factors include cultural, social, personal, and psychological factors. Online stores should make full use of internet channels, improve the consumer's consumption experience, establish a good reputation, provide multiple payment methods, and utilize big data technology to understand user needs.
(2022)	Factors influencing	Thang et al.	To examine factors that	Exploratory factor	Shopping intention of

online shopping intention: An empirical study in Vietnam	influence shopping intention of online consumers in Vietnam.	analysis, correlation analysis, and regression analysis.	online consumers is positively affected by attitude, subjective norms, perception of behavioral control, perception of usefulness, and trust. Perceived risks negatively affect online shopping intention, with the perception of risk having the strongest influence.
(2023) Factors influencing individual's online shopping behavior: A system review	Liao,	To examine the factors influencing the individuals online shopping behavior	Synthetic literature research using 15 articles Online shopping is the most essential part of people lives. There are plenty of factors that affect the people action of consuming on internet.

2.2.2 Review of Thesis

Kundu (2015) has carried out a research on “*Factors Influencing the Online Shopping Behavior of Consumers in India*”. The study found that consumer trust, perceived usefulness, and perceived ease of use were significant factors influencing online shoppers action. The results were consistent with previous research that had shown that trust and ease of use were important drivers of online shopper’s action across different countries. The study provided useful insights into the factors online shoppers action in India, which helped e-commerce companies to develop effective marketing strategies to target Indian consumers.

Bhatarai (2018) researched on the topic entitled “*The Factors Influencing Online Shopping Behavior Among Consumers in Kathmandu Valley*”. The study used a survey

questionnaire to collect data from 250 respondents. The variables included in the study were perceived benefits of online shopping, perceived risks of online shopping, trust, attitude towards online shopping, subjective norm, and demographic variables. The findings of the study revealed that perceived benefits, trust, and subjective norm had a positive and significant impact on online shopper's action, while perceived risks had a negative and significant impact on online shopper's action. Attitude towards online shopping was also found to have a positive and significant impact on online shoppers action. The study provided valuable insights into the factors impacting online shoppers action in Kathmandu valley.

Doriyat (2018) conducted the study on "*Understanding Online Shopping Behavior in Context of Social Media*" and examined how social media platforms such as Facebook, Twitter, and Instagram are used by retailers to influence consumers and drive sales. The article explained that social media had become an increasingly important tool for retailers to reach and engage with their target audiences. Social media platforms provided retailers with the ability to create content, interact with customers, and promote products in a more personalized and engaging way than traditional advertising methods. For example, retailers used social media to showcase products through visual content, offer promotions and discounts, and encourage customer reviews and feedback. The article also discussed how social media had changed the way consumers shop online. Consumers were increasingly using social media platforms to discover and research products before making a purchase. They followed retailers on social media to stay up-to-date on new products or promotions, or use social media platforms to read reviews and see how other consumers have interacted with a product. In addition, the article examined the role of social media influencers in shaping consumers' online shoppers action. Influencers were individuals with a large following on social media who have the ability to influence consumer behavior through product endorsements and recommendations. Retailers partnered with influencers to promote their products to a wider audience and leverage the influencers' credibility and trustworthiness with their followers.

Hamzah (2019) researched on "*The Role Online Shopping Behavior on the Local Product of Saudi-Arabia*". The study examined how the design factors, such as website layout, color schemes, and font choices can influence consumers' perceptions of a

retailer and their likelihood to make a purchase. The article explained that website design plays a crucial role in creating a positive user experience and can significantly impact a consumer's decision to purchase a product. For example, a website with a cluttered and confusing layout could have deterred potential customers, while a website with a clean and simple design could have enhance the shopping experience and increase the likelihood of a purchase. The article also discussed the importance of color schemes in website design. Colors could have evoked different emotions and can influence consumers' perceptions of a retailer and its products. For example, warm colors such as red and orange can create a sense of urgency and excitement, while cool colors such as blue and green can create a sense of calmness and trust. In addition, the article examined the impact of font choices on consumers' perceptions of a retailer. Font choices could convey different tones and personalities, and retailers must carefully choose fonts that align with their brand identity and target audience.

Johnson (2020) has carried out a research on “*Factors Affecting the Online Purchase Intentions: A Study of Generation Z in the United State*”. The study explored the factors of the purchase intentions of Generation Z consumers in the United States. The study used a quantitative survey method and data were collected from 340 respondents using convenience sampling. The results of the study showed that online easiness has a significant positive impact on consumer purchase intentions among Generation Z consumers in the United States.

Shrestha (2020) researched on “*Factors Influencing Online Shopping Behavior of Consumers in Kathmandu Valley*” and aimed to identify the factors that influence online shoppers action among consumers in Kathmandu Valley, Nepal. The research used a quantitative survey method, and data were collected from 400 respondents using convenience sampling. The study analyzed the data using descriptive statistics, correlation analysis, and regression analysis. The study found that perceived usefulness, perceived ease of use, perceived risk, and social influence significantly influence online shoppers action among consumers in Kathmandu Valley. Specifically, perceived usefulness and perceived ease of use were found to have a positive impact on online shoppers action, while perceived risk had a negative impact. The study also found that social influence had a significant impact on online shoppers action, indicating that the opinions and recommendations of others play a role in consumer decision-making.

Kim (2021) conducted a study on “*An Examination of the Relationship between Online Method of Buying and Consumer Buying Intention*”. The study used a quantitative survey method, and data were collected from 550 respondents using convenience sampling. The results of the study showed that online way of selling product had a significant positive impact on consumer buying intention.

Gajurel (2022) has conducted a research on “*The Factors Affecting the Online Shopping Behavior of Consumers in Various Countries, Including Vietnam, Pakistan, Malaysia, India, and Nepal*”. Factors such as website design, product information, trust, convenience, perceived value, and perceived usefulness have been identified as significant influencers of online shopper’s action. The studies have found that consumer trust and perceived ease of use are consistent factors impacting online shoppers action across different countries. Other factors such as cultural and socio-economic factors may also play a role in influencing online shoppers action. Overall, these empirical studies provide valuable insights into the complex nature of online shoppers action, which can help e-commerce companies to develop effective marketing strategies to target consumers in different countries.

Sah (2023) has conducted a study on “*Factors Affecting Online Shopping Behaviour of Boutique Products in Kathmandu Valley*”. The study aimed to learn more about how people shopped for boutique products online and identified the major influential factors. The research used descriptive and casual research design for the study. The data was obtained from 325 respondents through convenience sampling. The study showed that trust, firm reputation, and ease of use were significant at 5 percent level of significance. However, there was insignificant relationship between price and online shopping behavior. Firm reputation and ease of use were the major influential factors of online shopping of boutique products. The study helped the boutique business to develop their strategies as per the need of the consumer.

2.3 Research Gap

While online shopping has gained popularity worldwide, there is a lack of comprehensive research specifically focused on understanding the Factors Impacting Online Shopper’s Action in Kathmandu Valley, Nepal. Despite the increasing adoption of online shoppers in this region, there is limited empirical evidence on the key drivers,

motivations, and barriers that shape online shoppers in the online shopping context. The existing literature on online shopper's action predominantly stems from studies conducted in Western countries, and there is a dearth of research that takes into account the unique cultural, economic, and social factors specific to Kathmandu Valley.

Therefore, there is a need for research that specifically investigates the factors influencing online shoppers action within the context of Kathmandu Valley. Understanding the specific factors that drive consumers to engage in online shopping, such as convenience, product variety, cost, and time efficiency, can provide valuable insights for businesses, marketers, and policymakers to develop effective strategies and tailor their offerings to the preferences and needs of shoppers in Kathmandu Valley. Additionally, exploring the barriers and challenges faced by shoppers in adopting online shopping can help identify areas for improvement and intervention to enhance the online shoppers experience in this specific region.

CHAPTER III

RESEARCH METHODOLOGY

This chapter presents all the necessary steps to be followed throughout this research work in order to achieve and accomplish the objective of the study. Research methodology discussed in this chapter helps to guide the research study providing different issues and aspects. It systematically solves the various sequential steps to adopt by a researcher in studying problem with the objectives in view.

This chapter presents a description of the research design and methodology used in the study. Also, it provides an overview of the research study, a description of the instrument used for data gathering, targeted population, sampling procedure, sources of data used and methods of data analysis, presentation and interpretation.

3.1 Research Design

Descriptive and causal comparative research design has been used in this study. Research design is the conceptual structure within which research is performed. It serves as a framework for the study, guiding the collection and analysis of the data, the research instruments to be utilized, and the sampling plan to be. It is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data.

The quantitative method of research has been used in this research in order to collect realistic, updated and practical empirical data. The research design undertaken is descriptive in nature and specifically created questionnaire was sent to the target group of people to collect the pertinent information. Descriptive, experimental, correlational, causal-comparative and experimental are the major types of research design (Sileyew, 2019). This study was relied on descriptive research design. It is theory based research design which emphasis on addressing how, what, when, and where of research queries rather than why of the research subject (da Silva, 2017). There are different views regarding research design but overall it contains whole reports contents. It is the overall plan of proposed study to specify the appropriate research method and procedure for obtaining specific finding valid objectively accurate and economically as possible. The overall research work is conducted through collection of primary data. Similarly,

primary data is collected through questionnaire filled up by the people of Kathmandu valley who does the shopping through the online medium.

3.2 Population and Sample

This study was based on primary source of data. Structured set of 7 point Likert scale questionnaire were used to extract the information from the people involved in the online shopping. Convenience sampling method was used for the study as it was appropriate for this study because this technique is one of the best to reach the target respondents. The sampling technique generally assumes a homogeneous population that means the member of population has similar characteristics. Due to the resource, time and financial constraint, this method was appropriate way to reach the respondents. The target population for this study was the entire people of the Kathmandu valley who are involved in the online shopping. The study covers people of different age group, qualification level. In this total of 400 samples are taken for the study.

3.3 Nature and Sources of Data

This research is basically based on primary sources of data collected through the opinion survey carried out to the different age group of the consumers of Kathmandu Valley.

Primary Data

Primary data source mainly includes questionnaire in order to collect information from the respondent who are the online shoppers in Kathmandu valley. The primary data were collected by self-administered methods of collection. First part is concerned with the respondent's demographic features like Age, Occupation, Income, Gender and Education. The second part is divided in to the basis of the study carried forward such as Convenience, Information, Available Products and Services, Cost and Efficiency and Online Shoppers Action.

Parts have different questions to know about the online shopper's action of the shopper's living in the Kathmandu valley. Response on each question is collected

through the different Likert scale. The total sample size taken for the study was 400 respondents.

3.4 Instrumentation of Data Collection

Structured questionnaires were self-administered to the different respondents of the Kathmandu valley. The entire questionnaires were distributed to the respondents who are engaged in the online shopping. When physical distribution of questionnaire took longer time, the questions were also developed in online using Google forms and then the link was circulated. The purpose of the study was properly defined to every respondent on the questionnaire page so that the respondents would understand why this research was being done. This also avoided any suspicious, biases and motivated them to provide their independent opinions on the question asked.

Moreover, to have valid and reliable data, questions were formulated considering the easiness and understandability and avoiding any vague and double meaning words so that the respondents could easily answer the given question without any confusion and help minimize any error.

3.5 Methods of Analysis

To achieve the objectives of the study, various financial, statistical and accounting tools have been used this study. The analysis of data will be made according to the pattern of data available. Data analysis task was done through use of descriptive statistics like frequencies, percentage, mean standard deviation and coefficient of variation. Apart, pictorial presentation of data is also kept through charts and graphs. Data collected from the respondent will be coded first and entered in the Statistical Package for Social Sciences (SPSS), computer software for data analysis purpose. Also MS- Excel will be used to present the finding in form of tables, charts and figures. The various calculated results obtained through financial, accounting and statistic tools are tabulated under different headings. Then they are compared with each other to interpret the results.

3.6 Statistical Tools

Statistical tools are mathematical formulas, models and techniques that are used in statistical analysis of raw research data. The statistical tools employed in this study tries

to analyze the online shoppers action of the people living in Kathmandu valley using the panel data.

3.6.1 Correlation Analysis

This design will adopt to identify the direction and magnitude of linear relationship between different pairs of variables. It shows how two variables move together and also shows the degree of association between them. The relationship will explain by using bi-variant Pearson correlation coefficient. It measures correlation coefficient between two variables X and y is usually denoted by 'r' and can be obtained as:

$$r = \frac{n\sum XY - \sum X \sum Y}{\sqrt{n\sum X^2 - (\sum X)^2} \sqrt{n\sum Y^2 - (\sum Y)^2}}$$

Where,

n = number of observation in series X and Y

$\sum X$ = sum of observation in series X

$\sum Y$ = sum of observation in series Y

$\sum X^2$ = sum of squared observation in series X

$\sum Y^2$ = sum of squared observation n series y

$\sum XY$ = sum of the product of observations in series X and Y

The value of correlation coefficient ranges from -1 to +1.

r = 0 means variables are correlated lies between -1 and +1

r = -1 means perfect negative correlation between the variables

r = +1 means positive correlation between the variables

3.6.2 Descriptive Statistics

Descriptive statistics helps to understand and describe the features of specific data set by giving short summaries about the sample and measure of the data. The most recognized types of descriptive statics are mean, median, mode. Standard deviation which are used at almost all level of math and statistic. Among all descriptive statistics this study used mean and standard deviation.

Mean

The mean is the measure of central tendency. It gives the idea about the average statistics from the sample observations.

$$\text{Mean } (\bar{X}) = \frac{\sum X}{N}$$

Where,

X = Value of Work Environment, Job Stress, Career Growth, Compensation and Employee Turnover

N = Total number of sample observation

Standard Deviation

The standard deviation is a measure of the amount of variation or dispersion of a set of value.

$$\text{Standard Deviation}(\delta) = \sqrt{\frac{\sum(X - \bar{X})^2}{n - 1}}$$

Where,

X= Value of Convenience, Information, Availability, Time and Cost and Online Shopping Behavior

\bar{X} = Mean value of variables

n = Total number of sample observation

Coefficient of Variation: Coefficient of variation (CV) is a statistical measure of the relative dispersion of data points in a data series around the mean.

$$\text{Coefficient of Variation(CV)} = \frac{\sigma}{\bar{X}} \times 100\%$$

Where,

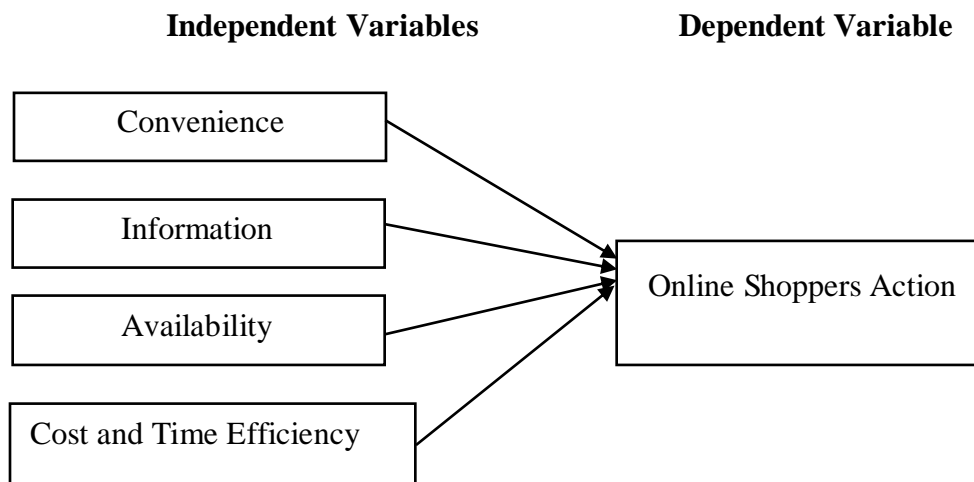
σ = Standard deviation

\bar{X} = Mean value

3.7 Research Framework and Definition of Variables

Conceptual frameworks aid the researcher to precisely discover the variables of the study and explains the relationship exist among them. It provides the foundation for establishing its creditability.

Figure 1 Research Framework



(Source: Wang, 2021; Vaidya, 2019)

Independent Variables

i. Convenience

Convenience refers to the ease and comfort of online shoppers, allowing shoppers to shop at their own convenience without any time or location constraints. According to a study by Wolfinbarger and Gilly (2001), convenience is a key factor that influences online shoppers action. The convenience of online shopping enables shoppers to save time and effort compared to traditional brick-and-mortar shopping methods.

ii. Information

Information availability is a crucial factor for online shopper's action. Online platforms provide shoppers with detailed product descriptions, specifications, customer reviews, and ratings, allowing them to make informed purchase decisions. A study by Ha and Stoel (2009) found that information availability positively influences shoppers perceived value and purchase intention in online shopping.

iii. Availability

Availability refers to the accessibility and availability of products or services online. It includes factors such as the range of products offered, stock availability, and delivery options. Research by Al-Maghrabi, Dennis, and Halliday (2011) highlighted the importance of availability as a determinant of online shopper's action. Consumers are more likely to engage in online shopping when they perceive that the desired products or services are readily available.

iv. Cost and Time Efficiency

Cost and Time Efficiency considerations significantly impact online shoppers action. Online shopping provides convenience in terms of time savings as shoppers can quickly browse and purchase products without physically visiting stores. Additionally, online retailers often offer competitive prices, discounts, and cost-saving benefits such as free shipping. A study by Jarvenpaa and Todd (1997) found that time and cost savings are influential factors in shopper's decision to shop online.

Dependent Variable

- **Online Shoppers Action**

Online shoppers action refers to consumers' actions and decisions when engaging in online shopping activities. It includes various aspects such as product browsing, purchase decisions, cart abandonment, and post-purchase behavior. Online shoppers action is influenced by several factors, including convenience, information availability, availability of desired products, and considerations related to time and cost.

CHAPTER IV

RESULTS AND DISCUSSION

This chapter provides systematic presentation and analysis of primary data. Different statistical and regression model described in chapter three have been used for the study purpose. The first section deals with the presentation and analysis of the primary data and presents the results of questionnaire. The third section of this chapter deals with concluding remarks associated on the basis of findings from primary data analysis.

4.1 Results

The data collected from aforementioned sources has been restructured, extracted and documented in the systematic manner by using tables in order to reach to the reasonable conclusions. The questionnaire was distributed to respondent in market and collected data, arranged, refined and presented in suitable format. The data was analyzed through the various tools of statistics such as percentage mean, standard deviation and correlation.

4.1.1 Demographic Analysis of the Respondents

We first analyze and interpret the survey data and response taken from the market place from the real consumer. From 400 respondents involved in online shopping, the entire questionnaire was used for analysis. The following tables show the profile of the respondent's profile by gender, age, education, personal income, occupation of respondents while purchasing by online shoppers.

Table 2

Age of the Respondents

Age Group	Frequency	Percentage	Cumulative Percentage
Below 20	72	18	18
20-40	294	73.5	91.5
40-60	30	7.5	99
Above 60	4	1	100
Total	400	100	

(Source: Survey, 2023)

Table 2 shows that 72 respondents belong to the age group below 20. The higher respondents belong under the age group of 20-40. 30 respondents belong to the age group 40-60. Only 4 respondents belong to the age group of above 60.

Table 3

Gender of the respondents

Gender	Frequency	Percentage	Cumulative Percentage
Female	180	45	45
Male	220	55	100
Total	400	100	

(Source: Survey, 2023)

Table 3 shows that 180 respondents are females whereas 220 respondents are males respectively.

Table 4

Education of the Respondents

Education	Frequency	Percentage	Cumulative Percentage
SLC	54	13.5	13.5
Intermediate	62	15.5	29
Bachelor	120	30	59
Master or above	158	41	100
Total	400	100	

(Source: Survey, 2023)

Table 4 shows the different education level of the respondents. 54 respondents come under SLC group. 62 respondents lie in Intermediate group. 120 respondents come under the Bachelor group. Lastly, 158 respondents are from the Master or above.

Table 5

Monthly Income of the Respondents

Monthly Income	Frequency	Percentage	Cumulative Percentage
Less than 10000	106	26.5	26.5
10000-20000	206	51.5	78
20000-30000	34	8.5	86.5
More than 30000	52	13.5	100
Total	400	100	

(Source: Survey, 2023)

Table 5 shows that 106 respondents earn less than 10000 per month. 205 respondents earn the income between 10000-20000 per month. 34 respondents earn the income between 20000-30000 per month. Lastly, 52 respondents earn more than 30000 per month.

Table 6

Occupation of the Respondents

Occupation	Frequency	Percentage	Cumulative Percentage
Business	48	12.5	12.5
Government Employee	14	3.5	16
Private Employee	220	55	71
Student	116	29	100
Total	400	100	

(Source: Survey, 2023)

Table 6 shows the different occupation of the respondents. 48 respondents own their business. 14 respondents work in government office. 220 respondents work as a private employee. Lastly, 116 respondents are students.

4.1.2 Descriptive Statistics

Descriptive statistics provide summaries about the sample and about the observations that have made. Descriptive statistics is done representing mean and standard deviation

of individual scale item and overall variable too. It shows the summarization of the data.

The responses under both dependent and independent variables of the data sample were preliminarily analyzed. This preliminary analysis included search for missing data, estimation of outliers and estimation of mean, median and standard deviation. Descriptive statistics has been made to understand the facts regarding the variables.

Table 7

Descriptive Analysis of Convenience

Codes	Statements	Mean	Std. Deviation
C1	It is a great advantage to be able to shop at any time of the day.	2.44	1.4221
C2	Online shopping is as secure as traditional shopping.	2.64	1.028
C3	Online shopping is risky.	3.32	1.222
C4	Based on my past experience, I believe that the transaction through the online store is safe and reliable.	2.53	1.040
	Overall Average	2.74	0.72

Table 7 shows actual responses range from 1 to 5 scale; (1) indicates strongly agree, (2) indicates agree, (3) indicates neutral, (4) indicates disagree and (5) indicates strongly disagree. The mean response of respondents on online shopping ranges from 2.44 to 3.32. Among them, the most significant observations of the respondents were found on "Online shopping is risky." with the highest mean value of 3.32 where the least mean 2.44 was observed on "It is a great advantage to be able to shop at any time of the day."

Table 8

Descriptive Analysis of Information

Code	Statements	Mean	Std. Deviation
I5	The information provided on online store are clear.	2.64	1.105
I6	The information provided on online store are accurate.	2.68	1.113
I7	In the online store, I find the information to be logically presented.	2.63	1.147
I8	I find the information on the shopping site to be well-organized.	2.48	1.154
Overall Average		2.62	0.95

Table 8 shows actual responses range from 1 to 5 scale; (1) indicates strongly agree, (2) indicates agree, (3) indicates neutral, (4) indicates disagree and (5) indicates strongly disagree. The mean response of respondents on online shopping ranges from 2.48 to 2.68. Among them, the most significant observations of the respondents were found on "The information provided on online store are accurate." with the highest mean value of 2.68 where the least mean 2.48 was observed on "I find the information on the shopping site to be well-organized."

Table 9

Descriptive Analysis of Availability

Codes	Statements	Mean	Std. Deviation
A9	The customer service representative is available to talk with me.	2.58	1.096
A10	My problem is resolved efficiently.	2.64	1.146
A11	Both local and international products are available to shop online.	2.44	1.319
Overall Average		2.56	0.95

Table 9 shows actual responses range from 1 to 5 scale; (1) indicates strongly agree, (2) indicates agree, (3) indicates neutral, (4) indicates disagree and (5) indicates strongly disagree. The mean response of respondents on online shopping ranges from

2.44 to 2.64. Among them, the most significant observations of the respondents were found on "My problem is resolved efficiently." with the highest mean value of 2.64 where the least mean 2.44 was observed on "Both local and international products are available to shop online."

Table 10

Descriptive Analysis of Time and Cost

Codes	Statements	Mean	Std. Deviation
TC12	The delivery of the product and services are on time.	2.47	1.149
TC13	Shopping on Internet is cheaper than going to the store.	3.14	1.155
TC14	The delivery fees are high.	2.97	1.180
TC15	We have an advantage to shop international products with discounts.	2.78	1.358
Overall Average		2.85	0.75

Table 10 shows actual responses range from 1 to 5 scale; (1) indicates strongly agree, (2) indicates agree, (3) indicates neutral, (4) indicates disagree and (5) indicates strongly disagree. The mean response of respondents on online shopping ranges from 2.47 to 3.14. Among them, the most significant observations of the respondents were found on "Shopping on Internet is cheaper than going to the store." with the highest mean value of 3.14 where the least mean 2.47 was observed on "The delivery of the product and services are on time."

Table 11

Descriptive Statistics of Online Shoppers Action

Codes	Statements	Mean	Std. Deviation
OS16	I have a positive attitude towards online shopping.	2.51	0.772
OS17	Online Shopping is more popular nowadays so, I prefer online shopping.	2.35	0.857
OS18	Promotions on home page would provide me with a good deal in my online shopping.	2.56	0.795
OS19	Online Shopping would provide me with a timely response to my request.	2.47	0.881
OS20	Online Shopping helps me get which product I want.	2.86	1.025
	Overall Average	2.55	0.86

Table 11 shows actual responses range from 1 to 5 scale; (1) indicates strongly agree, (2) indicates agree, (3) indicates neutral (4) indicates disagree and (5) indicates strongly disagree. The mean response of respondents on Online shoppers action ranges from 2.35 to 2.86. Among them, “Online Shopping is more popular nowadays so, I prefer online shopping.” with the highest mean value of 2.35 where the highest mean 2.86 observation was on “Online Shopping helps me get which product I want.

Table 12

Descriptive Analysis of Study of Variables

Codes	Variables	Mean	Std. Deviation
C	Convenience (Independent)	2.74	0.72
I	Information (Independent)	2.62	0.95
A	Availability (Independent)	2.56	0.95
TC	Time and Cost (Independent)	2.85	0.75
OS	Online Shoppers Action (Dependent)	2.55	0.86

Table 12 shows that all the independent variables; convenience, information, availability, time and cost have mean value above 2.5. It indicates that the factors of online shopping are agreed by all respondents. Among them availability mostly agreed by all respondents with the mean value 2.56. In addition, convenience was also agreed by majority of respondents with the mean value 2.74. Similarly, dependent variable; online shopping has mean value 2.55 indicates online shopping behavior influence the consumer to shop online.

Correlation Analysis

Correlation analysis is a kind of inferential statistical analysis that is used to measure existence of significant association between variables (Coopers and Schindler, 2003). Correlation coefficient is used to describe and quantify the relationship between two variables.

Table 13

Correlation Matrix

	Online Shoppers	Information	Availability	Time and Cost	Convenience
Online Shoppers	1				
Information	.638**	1			
Availability	.659**	.780**	1		
Time and Cost	.557**	.488**	.621**	1	
Convenience	.621**	.788**	.488**	.557**	1

** . Correlation is significant at the 0.01 level (2-tailed).

Table 13 demonstrates the Pearson's correlation coefficients between the studied variables. The table shows that there was moderate correlation between information and online shoppers action as their correlation was ($r = 0.638$) which is more than ($r > 0.3$). Correlation between availability was found to be moderate as their correlation was ($r = 0.659$). Time and Cost was found to have moderate correlation as their correlation was ($r = 0.557$). Correlation between convenience was found to be strong as their correlation was ($r = 0.621$). Similarly, there was moderate correlation between

information and availability that is the correlation was ($r = 0.780$). There exists moderate correlation between after information and time and cost were ($r = 0.488$) respectively.

In the similar way, availability, and time and cost was found to have strong correlation as their correlation was ($r = 0.621$). In addition, there exist moderate correlation between convenience and time and cost as their correlation were ($r = 0.557$) respectively.

Regression Analysis

Regression analysis is a method used to examine the relationship between a dependent variable and one or more independent variables. It is a powerful tool that allows for the examination of multiple variables and the creation of predictive models. While correlation analysis can determine if there is a relationship between two variables, it cannot provide information about the nature or strength of that relationship. Regression analysis is useful in this case, as it can provide more detailed information about the association between the variables, such as the strength and direction of the relationship, and how changes in the independent variable impact the dependent variable. It also allows for the prediction of the dependent variable based on the independent variable.

Regression analysis is employed to estimate outcomes and comprehend the correlation between variables. Relapse examination was used in this review to assess the speculation. The autonomous factors that decide the result's changeability are recorded in this part, alongside the extent of the reliant variable's fluctuation that is made sense of by the free factors and the factors that are huge (in connection to different factors) in making sense of the reliant variable's changeability. To decide the connection between the dependent variable (Online Shoppers) and autonomous variables (Information, Availability, Time and Cost and Convenience), direct relapse investigation was done as a result of its convenience, simplicity of understanding, logical acknowledgment, and general accessibility, straight relapse is more suitable.

Table 14

Model Summary of Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.472 ^a	.223	.215	.71080

Table 14 presents a summary of the correlation coefficient (R) and coefficient of determination (R²) between the dependent and independent variables. The correlation coefficient between the dependent variable and all independent variables is 0.472, which indicates a positive correlation between the dependent and independent variables as a whole.

The coefficient of determination, or R², is also known as the coefficient of assurance. It is a measurement that estimates how closely the data follows the regression line. The R² value represents the proportion of the variation in the dependent variable that can be explained by the independent variable(s) in the model. A value of R² should be between 0 and 100 percent, with a higher value indicating a better fit of the model to the data. In this case, the R² of 0.223 indicates that the institutional variable accounts for 22.3% of the variation of online shoppers.

Table 15

ANOVA Table of Dependent and Independent Variable

		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	55.563	4	13.891	27.494	.000 ^b
	Residual	193.506	399	.505		
	Total	249.069	387			

a. Dependent Variable: Online Shoppers

b. Predictors: (Constant), Information, Availability, Time and Cost and Convenience

According to ANOVA table 15, there is a lot of evidence to conclude that the model is effective and, therefore, significant at $F = 27.494$, $p = 0.000$, as the significance level of 0.000 is lower than that of 0.05. Thus, the online shoppers and its factor affecting variables have a significant linear relationship.

Table 16

Coefficient Table of Dependent and Independent Variable

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	1.572	.208		7.545	.000
Information	.023	.053	.027	.427	.670
Availability	.260	.061	.274	4.296	.000
Time and Cost	.195	.068	.156	2.887	.004
Convenience	.110	.051	.123	2.166	.031

Table 16 displays the results of the regression analysis for the relationship between the independent and dependent variables. By looking at the coefficient value and the p-value, it can be determined that the slope is positive. A significant association between the independent and dependent variables is indicated when the p-value is less than 0.05. In this case, the p-value of the independent variable information is greater than 0.05, which suggests that there is no significant impact of information on online shoppers. On the other hand, the p-value of availability, time and cost and convenience is less than 0.05, indicating that there is a significant impact of availability, time and cost and convenience on online shoppers.

4.1.3 Major Finding of the Study

- The age level of the respondents is as shown out of total 73.5percent fall in to the age group of 20-40, 18 percent fall under 20 age group, 7.5percent from 40-60 age group and remaining one percent from above 60 age group.
- Out of total respondents, male respondents are 55 percent and female respondents are 45 percent.

- Out of total respondents, 30% have completed Bachelors, 15.5% have completed Intermediate, 39.5% have completed masters and remaining 13.5% have completed SLC.
- Out of total respondents, 51.5% earn 10000-20000 per month, 8.5% earn 20000-30000 per month, 26.5% earn less than 10000 and remaining 13% earn more than 30000.
- Out of total respondents, 12.5% own a business, 3.5% work as a government employee, 55% are private employee and 29% are students.
- Regarding on the descriptive analysis of online shopper's action, five general questions were asked to all respondents those who buy the product through online shoppers. Among the total respondents surveyed, "Online Shopping is more popular nowadays so, I prefer online shopping." with the highest mean value of 2.35 where the highest mean 2.86 observation was on "Online Shopping helps me get which product I want.
- Regarding on the descriptive analysis of convenience, four general questions were asked to all respondents i.e. online shoppers. Among them, the most significant observations of the respondents were found on " Online shopping is risky." with the highest mean value of 3.32 where the least mean 2.44 was observed on "It is a great advantage to be able to shop at any time of the day."
- Regarding on the descriptive analysis of information, four general questions were asked to all shoppers those who buy the product through online. Among them, the most significant observations of the respondents were found on "The information provided on online store are accurate." with the highest mean value of 2.68 where the least mean 2.48 was observed on "I find the information on the shopping site to be well-organized."
- Regarding on the descriptive analysis of availability, three general questions were asked to all shoppers those who buy the product through online. Among them, the most significant observations of the respondents were found on "My problem is resolved efficiently." with the highest mean value of 2.64 where the least mean 2.44 was observed on "Both local and international products are available to shop online."
- Regarding on the descriptive analysis of time and cost, four general questions were asked to all shoppers those who buy the product through online. Among

them, the most significant observations of the respondents were found on "Shopping on Internet is cheaper than going to the store." with the highest mean value of 3.14 where the least mean 2.47 was observed on "The delivery of the product and services are on time."

- Descriptive analysis of independent and dependent variables shows that each construct of variables was important. All the variables have mean value above 2.5, which indicates that all shoppers have positive attitudes towards online shopping. Among independent variables, time and cost had highest mean value 2.85 and availability had lowest mean value 2.5. It indicates that convenience, availability, information, time and cost are crucial factors towards online shopper's action.
- Regarding the correlation between different variables, there was strong correlation between online shopper's action and availability as their correlation was 0.659 which is more than 0.60. There exists strong correlation between online shopper's action and information, moderate correlation between online shopper's action and time and cost, strong correlation between online shopper's action and convenience as their correlation was 0.638, 0.557 and 0.621 respectively.

4.2 Discussion

To meet the objectives of the research, researcher distributed questionnaire to the consumers of Kathmandu Valley on the topic, 'Factors Influencing Online Buying Behaviour of Consumers in Kathmandu Valley' through online platform. Data were interpreted by using SPSS software. Data findings are discussed below:

The primary objective of the current study was to find out influencing factors of online buying behaviour of consumers inside Kathmandu valley. Descriptive analysis of independent and dependent variables shows that each construct of variables was important. All the variables have mean value above 2.5, which indicates that all shoppers have positive attitudes towards online shopping. Among independent variables, time and cost had highest mean value 2.85 and availability had lowest mean value 2.5. It indicates that convenience, availability, information, time and cost are crucial factors towards online shopper's action.

It is found that there was strong correlation between online shoppers and information, and convenience which is more than 0.60. There exists strong correlation between online shoppers and availability and time and cost, moderate correlation between online shoppers and time and cost. Future researchers can study a different set of population or look at the different set of variables. Future researchers can do experimental research.

The study aims to investigate the factors that influencing online buying behavior of consumers in Kathmandu valley. The study also aims to identify the significant impact of information, availability, time and cost and convenience on online shoppers. The study examines the information, availability, time and cost and convenience within the context of shoppers doing the online shopping in the Kathmandu valley.

There is no significant impact of information of the consumers doing shopping online in Kathmandu valley but the empirical evidence of this study found that perceived online attachment had significant impact on online shoppers which contradicts with the study conducted by Daroch et al. (2020) and Qazzafi (2020).

The results of this study confirm by showing a strong influence of an availability on the online shoppers. It suggests that in order to maintain the relationship with other users one continue to have the online shopping. The current result of the study supports the findings Wang (2021) and Thang et al. (2022).

Time and cost has a notable effect on how shoppers do online shopping. The research findings also indicate that time and cost plays a significant role in online shopping. The results align with previous studies conducted by Sinha and Kim (2012), Shakya (2014) and Shrestha (2018), which all suggest that individuals with a stronger inclination towards time and cost tend to be more willing to share their knowledge online.

There is a significant impact of convenience of consumers in the online buying. The empirical evidence of this study also found that convenience has a strong influence or significant impact on online shoppers. The current results of the study support the findings of Osman et al. (2015) and Shah and Tendon (2020).

CHAPTER V

SUMMARY AND CONCLUSION

This chapter presents the summary of the entire study and highlights the major findings of the study. Furthermore, the major conclusions are discussed in separate section of this chapter which is followed by some implications and the recommendations regarding the factors influencing online shoppers action. This chapter emphasizes at the dialogue and the interpretation of the research outcomes. Except all that this chapter provides an interpretation of information that generated from the essential findings and comes at certain conclusion. Finally, the chapter ends with the scope of the future research in the same field.

5.1. Summary

Different domestic and international companies have facilitated online shopping in Kathmandu valley. Their names include Daraz, Muncha, Pathao, Sastodeal, Foodmandu, Flipkart, Braz Beauty etc. These companies provide products like clothes, cosmetics, electronic items, groceries, books and apparels also services related to beauty parlour, salon at home, person pick up and so on pushing digital development. Ride-sharing applications such as Tootle and Pathao; payment platforms such as eSewa, IMEpay, and Khalti; or websites such as Daraz and Muncha have already shown the potential of e-commerce as an alternative tool to drive local business.

The payments can be shipping or when the products are delivered through cash or online payment like esewa, IME Pay, online banking transfer through user bank accounts as per the desired view of users. Many users are attracted to online shopping and using online services. Many online portals and shopping portals are launched. The competition is rapidly increasing day-by-day due to an increasing number of online stores in Nepal, which will ultimately benefit the future of e-commerce in Nepal. Similarly, the Nepalese entrepreneurs have also enhanced another aspect of online shopping by increasing the trend of using social media as a shopping platform.

The major objectives were to find out the factors impacting the online shoppers action of consumers and to analyse the factors such as age, gender, education, income level

and profession. To achieve the objectives of this study descriptive, explanatory design has been used.

Primary data (qualitative and quantitative) were collected through questionnaire which were sent to respondents using social media platform specially Facebook messenger and Viber. Follow up messages and phone calls were made after two/three weeks to stress the significance of their responses.

Total population for the research was the persons who have shopped online. For the study total 500 questionnaires were sent directly and indirectly (forwarded through friends and relatives) and only 400 responses were collected. Respondents were provided with 5 point Likert scale questionnaire (ranging, 1 to 5) to provide their responses or perception on the topic whereas actual responses range from 1 to 5 scale; (1) indicates strongly agree, (2) indicates agree, (3) indicates neutral (4) indicates disagree and (5) indicates strongly disagree.

Analysis of data is the most important and critical phase for study. Different tools were used to analyze the data by the researcher to draw meaningful conclusion. In this study IBM SPSS Statistics V28 (Statistical Package), Microsoft Excel and Microsoft word were used to analyze the data. With the help of these tools, few statistical techniques such as mean, standard deviation, correlation were calculated.

5.2. Conclusion

The findings of the study show that male of Kathmandu valley, age between 20-40, students who were having bachelor degree and income level of 10000-20000 are keen to shop online.

After the completion of the study, it is found out that convenience, information, availability, time and cost are the factors that influence online shoppers action of consumers inside Kathmandu Valley. Among independent variables, time and cost and availability are the major option which shoppers goes for online shopping in accordance to the respondents taken for the research.

It is found that there was strong correlation between online shoppers action and availability. Consistent product availability is the essence that makes your business

successful since it provides the structure and attracts the target market by providing the product to fulfill the needs. The product availability, after sales service, warranty, guarantee of the product or service must be mentioned clearly so that the online businesses get good reviews. Not only that this service helps them get good recommendations.

There exists strong correlation between online shoppers action and information. Wrong information may lead to false behaviour and comments which may lead to loss in business. The scarcity and lack of knowledge of the product and of the information related to the online sellers could be disastrous. The Information about the seller and its products and brands is very important in order to be able to attract and retain consumers.

There exists moderate correlation between online shopper's action and time and cost. Cost and Time-saving is the another option that shoppers goes for online shopping. Consumers like to shop online because all they want is to save the time to select, analyze and pay that they have to do in the store.

There exists strong correlation between online shoppers action and convenience respectively. Hence, convenience is the next essential of customer experience that saves customer time and effort. Shopping online offers the convenience of purchasing items where and where it suits, via payment method of our choice while having the item delivered.

Hence, considered safer, cost and time saving, information and availability, shoppers are turning to online shopping to buy products like foods, clothing items, electronic items. In the light of the current research findings and conclusions, the study recommends that companies need to have a better understanding of online shoppers action on the Internet in Nepal. They may conduct in-depth market research, focusing on how Nepalese view online buying behavior, and how they can be encouraged to make a better and more effective use of this new buying technology. Availability in business matches the present and future needs of the business Consumers should be made well aware of the right quality, quantity, cost, use of available goods and services. Appropriate information of products and services in online websites and applications help the customer for the right use of products and services. It is necessary for the

business to keep updated information. Consumers shop online as they want to save the time and cost of selecting the product and going from the stores. Regarding the cost of the product, it should be moderate to the buyer.

5.3. Implications

The implications of the study on "Factors Impacting Online Shoppers Action in Kathmandu Valley" can provide valuable insights for various stakeholders, including businesses, policymakers, and researchers. Here are some key implications:

- **E-Commerce Businesses and Retailers:** The study can help e-commerce businesses and retailers operating in Kathmandu Valley understand the factors that drive online shoppers action. By identifying the most influential factors, businesses can tailor their marketing strategies, website design, and customer service to meet the preferences and needs of consumers. For instance, if convenience and ease of use are major drivers, businesses may invest in user-friendly websites and mobile apps.
- **Product and Service Offerings:** Insights gained from the study can aid businesses in determining which products and services are more likely to be purchased online. By understanding consumer preferences, companies can optimize their inventory, focus on popular products, and diversify their offerings to attract more online shoppers.
- **Marketing and Advertising Strategies:** The study can inform businesses about the most effective marketing channels and messages to target online shoppers in Kathmandu Valley. This could include using social media, email campaigns, influencers, or search engine optimization to reach and engage the target audience effectively.
- **Payment and Delivery Methods:** Understanding the preferred payment methods and delivery options can help businesses streamline their processes and offer more suitable options to consumers. If a significant portion of consumers prefer cash-on-delivery over digital payment, for instance, businesses may need to accommodate this preference to encourage more online purchases.
- **Policy and Regulations:** The findings of the study can be valuable for policymakers in Nepal. It can help them better understand the dynamics of e-commerce within the Kathmandu Valley and make informed decisions about regulations, consumer

protection laws, and infrastructure development to support the growth of the digital economy.

- **Consumer Education:** The study can highlight areas where consumers may lack awareness or understanding of online shopping practices. Businesses and authorities can work together to provide educational resources and initiatives that address concerns about online security, privacy, and reliable sources.
- **Digital Device and Accessibility:** If certain factors influencing online shoppers action are related to internet access or technology availability, the study can draw attention to the digital divide within Kathmandu Valley. Policymakers can use this information to implement initiatives that bridge the gap and improve internet infrastructure and accessibility for all residents.
- **Future Research:** The study can also open up new avenues for further research. Researchers can delve deeper into specific factors, conduct longitudinal studies to track changes over time, or explore differences in online shopper's action across different demographic groups within the Kathmandu Valley.

In conclusion, the implications of this study can offer valuable guidance to businesses, policymakers, and researchers seeking to understand and optimize online shoppers action within Kathmandu Valley. By taking these insights into account, stakeholders can make informed decisions that foster a thriving e-commerce ecosystem in the region.

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APPENDICES

ANNEX I QUESTIONNAIRE

Dear respondents,

I am Sabina Bhandari. Currently I am pursuing Master of Business Studies (MBS) in Shanker Dev Campus; Tribhuvan University with marketing as a major.. This questionnaire is a part of my thesis and based on a title “Factors Impacting Online Shoppers Action in Kathmandu Valley”. The survey is carried out only for academic purpose. The information given will be confidential and used in this study only.

Thank you in advance for your cooperation.

E - Mail: _____

Name: _____

1. Age:

- Below 20
- 20-40
- 40-60
- Above 60

2. Gender:

- Female
- Male

3. Education:

- SLC
- Intermediate
- Bachelor
- Master level or above

4. Income:

- Less than 10000
- 10000-20000
- 20000-30000
- More than 30000

5. Occupation of the respondents:

- Business
- Government Employee
- Private Employee
- Student

The following Statements are measured in a Likert scale of 1 to 5. Please give a rating on your online shopping experience.

C1: It is a great advantage to be able to shop at any time of the day.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

C2: Online shopping is as secure as traditional shopping.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

C3: Online shopping is risky.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

C4: Based on my past experience, I believe that the transaction through the online store is safe and reliable.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

I5: The information provided on online store are clear.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

I6: The information provided on online store are accurate.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

I7: In the online store, I find the information to be logically presented.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

I8: I find the information on the shopping site to be well-organized.

1. Strongly Agree
2. Agree

3. Neutral
4. Disagree
5. Strongly Disagree

A9: The customer service representative is available to talk with me.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

A10: My problem is resolved efficiently.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

A11: Both local and international products are available to shop online.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

TC12: The delivery of the product and services are on time.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

TC13: Shopping on Internet is cheaper than going to the store.

1. Strongly Agree
2. Agree

3. Neutral
4. Disagree
5. Strongly Disagree

TC14: The delivery fees are high.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

TC15: We have an advantage to shop international products with discounts.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

OS16: I have a positive attitude towards online shopping.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

OS17: Online Shopping is more popular nowadays so, I prefer online shopping.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

OS18: Promotions on home page would provide me with a good deal in my online shopping.

1. Strongly Agree
2. Agree

3. Neutral
4. Disagree
5. Strongly Disagree

OS19: Online Shopping would provide me with a timely response to my request.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

OS20: Online Shopping helps me get which product I want.

1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

THANK YOU !

ANNEX – II

Age of the Respondents

Age Group	Frequency	Percentage	Cumulative Percentage
Below 20	72	18	18
20-40	294	73.5	91.5
40-60	30	7.5	99
Above 60	4	1	100
Total	400	100	

Gender of the Respondents

Gender	Frequency	Percentage	Cumulative Percentage
Female	180	45	45
Male	220	55	100
Total	400	100	

Education of the Respondents

Education	Frequency	Percentage	Cumulative Percentage
SLC	54	13.5	13.5
Intermediate	62	15.5	29
Bachelor	120	30	59
Master or above	158	41	100
Total	400	100	

Monthly Income of the respondents

Monthly Income	Frequency	Percentage	Cumulative Percentage
Less than 10000	106	26.5	26.5
10000-20000	206	51.5	78
20000-30000	34	8.5	86.5
More than 30000	52	13.5	100
Total	400	100	

Occupation of the respondents

Occupation	Frequency	Percentage	Cumulative Percentage
Business	48	12.5	12.5
Government Employee	14	3.5	16
Private Employee	220	55	71
Student	116	29	100

ANNEX III

Descriptive Analysis of Convenience

Codes	Statements	Mean	Std. Deviation
C1	It is a great advantage to be able to shop at any time of the day.	2.44	1.4221
C2	Online shopping is as secure as traditional shopping.	2.64	1.028
C3	Online shopping is risky.	3.32	1.222
C4	Based on my past experience, I believe that the transaction through the online store is safe and reliable.	2.53	1.040
	Overall Average	2.74	0.72

Descriptive Analysis of Information

Codes	Statements	Mean	Std. Deviation
I5	The information provided on online store are clear.	2.64	1.105
I6	The information provided on online store are accurate.	2.68	1.113
I7	In the online store, I find the information to be logically presented.	2.63	1.147
I8	I find the information on the shopping site to be well-organized.	2.48	1.154
	Overall Average	2.62	0.95

Descriptive Analysis of Availability

Codes	Statements	Mean	Std. Deviation
A9	The customer service representative is available to talk with me.	2.58	1.096
A10	My problem is resolved efficiently.	2.64	1.146
A11	Both local and international products are available to shop online.	2.44	1.319
	Overall Average	2.56	0.95

Descriptive Analysis of Time and Cost

Codes	Statements	Mean	Std. Deviation
TC12	The delivery of the product and services are on time.	2.47	1.149
TC13	Shopping on Internet is cheaper than going to the store.	3.14	1.155
TC14	The delivery fees are high.	2.97	1.180
TC15	We have an advantage to shop international products with discounts.	2.78	1.358
	Overall Average	2.85	0.75

Descriptive Statistics of Online Shoppers Action

Codes	Statements	Mean	Std. Deviation
OS16	I have a positive attitude towards online shopping.	2.51	0.772
OS17	Online Shopping is more popular nowadays so, I prefer online shopping.	2.35	0.857

OS18	Promotions on home page would provide me with a good deal in my online shopping.	2.56	0.795
OS19	Online Shopping would provide me with a timely response to my request.	2.47	0.881
OS20	Online Shopping helps me get which product I want.	2.86	1.025
Overall Average		2.55	0.86

Descriptive Analysis of Study of Variables

Codes	Variables	Mean	Std. Deviation
C	Convenience (Independent)	2.74	0.72
I	Information (Independent)	2.62	0.95
A	Availability (Independent)	2.56	0.95
TC	Time and Cost (Independent)	2.85	0.75
OS	Online Shoppers Action (Dependent)	2.55	0.86

ANNEX IV

Correlation Matrix

	Online Shoppers	Information	Availability	Time and Cost	Convenience
Online Shoppers	1				
Information	.638**	1			
Availability	.659**	.780**	1		
Time and Cost	.557**	.488**	.621**	1	
Convenience	.621**	.788**	.488**	.557**	1

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