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# Demographic Factors Affecting University-Level Student's Online Shopping Behavior in Pokhara Valley

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## Abstract

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*Today people are doing business online which has made human life much easier. Online shopping is becoming an integral part of the economy and country and worldwide increasingly. The purpose of this study is to find out demographic factors affecting university-level students' online shopping behavior in Pokhara Valley. The study utilized quantitative research design, collecting data from*

*388 valid samples through a structured questionnaire. The data analysis involved descriptive and inferential analysis, including frequency analysis, mean difference test and chi square*

*test. Regarding online shopping behavior, a significant portion of respondents engage in online purchasing, primarily influenced by advertisements. However, online shoppers face problems such as poor product quality, product description discrepancies, and slow delivery services. Furthermore, education status emerged as significant determinants, while gender, marital status, ethnicity, family income and faculty showed no significant associations. The findings underscore the importance of addressing consumer concerns and tailoring strategies to diverse segments to enhance the online shopping experience.*

**Keywords:** *Demographic factors, online shopping behavior, Pokhara valley, university-level students.*

## **Introduction**

Internet is changing the way customers shop for goods and services and has rapidly evolved into global event. It also provides consumers with more information and choices to compare product and price, more choice, convenience, easier to find anything online. Online shopping is a form of electronic commerce that enables consumers to purchase goods or services directly from retailers via the Internet using a web browser (Aldhmour & Sarayrah, 2016). Online shopping provides shoppers with the most convenient method purchase just about everything on their wish list without having to rush to physical stores. In fact, the use of this method prevents additional costs, such as transportation charge (including fuel, tolls, and parking) and provide convenience by not having to queue when paying or go through a throng of crowds. With just a click of a mouse button, the customer's desired item will be sent to his/her doorstep with only a minimum charge or some with even free shipping. Occasionally, there are some online retailers who offer free shipping of products and also cash-on-delivery facility (Kumar, 2016).

A highly demanding lifestyle is compelling consumers to adopt online shopping as an alternative to traditional retailing worldwide. In order to save time and money, people are motivated to purchase products and services online. Companies are investing intensely on technology to make the best use of internet as the shopping channel. There is hardly any product, service or commodity which is not being sold through internet. Online shopping is unanimously accepted and recognized as a cost effective, profitable and accessible medium to shop. Therefore, it becomes essential for online retailers to study online consumerism and how it is taking shape in today's era of rapid globalization.

Online shopping, characterized by its convenience, variety, and accessibility, has become

a dominant trend worldwide. In developing countries like Nepal, the rise of e-commerce platforms and increasing internet penetration have brought about significant shifts in consumer behavior, particularly among the younger, tech-savvy population. Various factors influence the online shopping intentions of the buyers. The literature on online shopping behavior highlights various factors across diverse contexts. Awal et al. (2023) found that positive online shopping experiences significantly impacted customer satisfaction, trust, and purchase intentions during the COVID-19 pandemic in Bangladesh. Similarly, Odoom (2022) in Ghana identified ad personalization as a key determinant of online purchase intention, mediated by perceived relevance and intrusiveness. Ali et al. (2022) emphasized the role of brand trust, service quality, price, and perceived usefulness in shaping smartphone purchase intentions online.

Majali et al. (2022) in Jordan revealed that digital review credibility, influenced by argument quality and peripheral cues, strongly affected consumer buying decisions. Aloqool and Alsmairat (2022) underscored the impact of social commerce and trust in social networks on purchase intentions. Kumar and Maidullah (2022) highlighted the significance of effective managerial responses to negative reviews in fostering purchase intentions in China, while Tran and Nguyen (2022) demonstrated the role of security, reputation, and trust in shaping online purchase attitudes in Vietnam.

Studies such as Ho Nguyen et al. (2022) explored the mediating effects of attitudes towards advertising, with factors like entertainment and personalization influencing purchase intentions. Yin and Qiu (2021) emphasized AI's role in enhancing hedonic and utilitarian values, thereby driving purchase intentions. Silva et al. (2019) highlighted trust and security as critical in online shopping behavior, and Hong et al. (2019) identified privacy and delivery risks as key deterrents for Malaysian consumers.

Research grounded in theoretical models, such as Ha et al. (2019) using TAM and TPB in Vietnam, validated the influence of perceived usefulness, trust, and subjective norms on purchase intentions. Additional studies, including Ramayah et al. (2018) and Jordan et al. (2018), further explored the impact of functional and emotional values, and the role of perceived risk and identity theft concerns, respectively, on online purchase behavior. Together, these studies provide comprehensive insights into the multifaceted dynamics of online shopping across varying cultural and economic settings.

On the similar way some other studies have discussed on the role of demographic factors on online shopping. Dominici et. al. (2021) found the role of socio-demographic variables such as age, gender, household size, education and income in online food purchase in Italy. On

their research marital status wasn't found significant but on another study by Tabinda, Omkar & Ahmad (2022) in India found that unmarried online shoppers have different shopping behavior compared to married ones. They also considered the role of age and education in online shopping behavior.

Contrasting to these studies, Saad and Mohaimen (2023) found that age isn't significant socio-demographic factor that influence in use of online food delivery apps in India but gender, monthly income and occupation plays influencing role. Furthermore, another studies from Turkey done by Akman and Rehan (2010) found that income is most important variable for e-commerce attitude rather than gender. Mehrotra et. al (2019) also concluded the same result from study in Bahrain that gender has less role than other variables such as education level, salary, income, ability to use internet etc. Similarly, the study of Mohan and Bhatt (2019) also aligns the result that demographic variables such as education and income per month has influence towards online shopping behavior but they found that other variables such as age, occupation, gender, marital status, location etc. hasn't significant association with the shopping behavior.

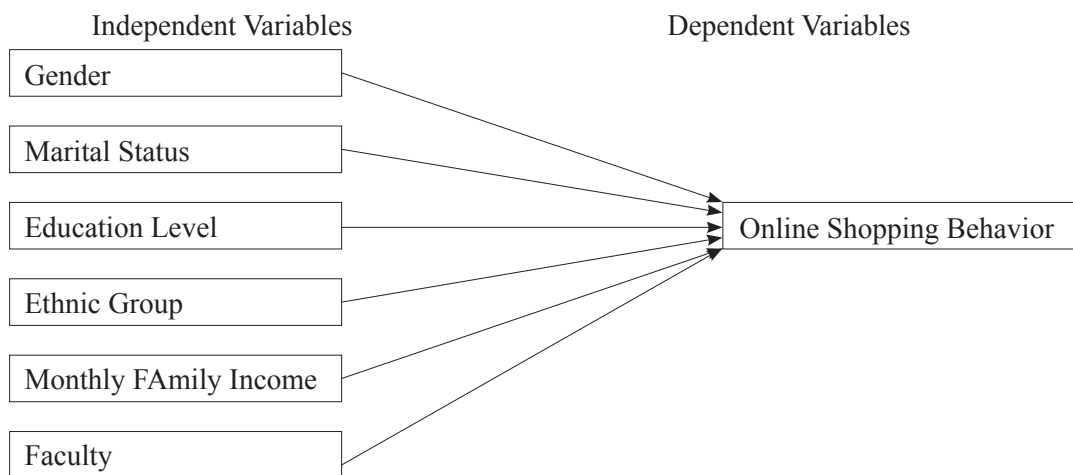
Based on various studies, most research on online shopping behavior has focused on behavioral factors. Some studies have examined socio-demographic factors, while others have considered both types of variables. However, in the case of Nepal, no study on socio-demographic factors has been conducted to date. To fill this gap, a study focusing on the impact of socio-demographic factors on online shopping behavior is essential.

University-level students, as active participants in digital environments, represent a unique demographic whose online shopping behaviors are influenced by a blend of socio-demographic, psychological, and economic factors. University students, often being early adopters of technology, are a crucial group for understanding how socio-demographic factors such as gender, education, income, marital status, and ethnicity shape purchasing decisions in the digital marketplace. Numerous studies have explored online shopping behavior globally but contextualizing these findings to Nepal's unique socio-economic and cultural dynamics is vital. In the context, this study seeks to analyse the association between various socio-demographic factors and online shopping behavior of university-level students in Pokhara Valley. The findings of this study will contribute to a deeper understanding of consumer behavior in the context of a developing country and provide actionable insights for businesses looking to expand their reach in similar markets.

## MATERIALS AND METHODS

The study is quantitative in nature and follows a descriptive research design. All students from different universities in Pokhara Valley were considered population units for this study. In this study, the desired sample size was 385 participants, determined at a 5 percent margin of error, considering an unknown large population size. This study was primary in nature. For data collection, the researchers physically met the potential respondents and requested them to fill up the printed questionnaire. The researcher distributed a total of 450 printed questionnaires to potential respondents and received 406 complete responses. Eighteen questionnaires were found incomplete or improperly filled out. As a result, the final dataset for analysis consisted of 388 valid samples. The data was collected from April 2023 to May 2023. The required data was collected through a structured questionnaire consisting of socio-demographic information and different Likert scale statements were used to measure the independent and dependent variables. The research used both descriptive and inferential analysis including frequency analysis, mean difference test and chi square test to fulfill the objectives of this study. The following conceptual framework is being examined for this study based on a survey of the literature.

**Figure 1**



In this study, various socio-demographic variables were considered as independent variables, while perception toward online shopping behavior was treated as the dependent variable. The study examined the association between gender, marital status, education, ethnic group, income, and faculty with online shopping behavior. However, study area and age were not considered as independent variables, as a single study area was chosen, and the respondents belonged to a similar age group.

## RESULTS AND DISCUSSION

### Socio-Demographic Profile

The gender, marital status, ethnic group, education status, faculty, and monthly income of the family of the respondents is presented in Table 1

**Table 1**

#### *Socio-Demographic Profile*

Variables	Categories	Frequency	Percentage
Gender	Male	137	35.31
	Female	251	64.69
Marital status	Married	36	9.28
	Unmarried	352	90.70
Ethnic group	Brahmin	214	55.15
	Chhetri	64	16.49
	Janajati	68	17.53
	Others	42	10.82
Education status	Bachelors	352	90.72
	Masters and above	36	9.28
Faculty	Management	154	39.7
	Humanities	48	12.4
	Health and allied sciences	56	14.4
	Science and technology	43	11.1
	Others	87	22.2
Monthly income of family	Up to Rs. 25,000	60	15.5
	Rs. 25,000 to Rs. 50,000	146	37.6
	Rs. 50,000 to Rs. 75,000	85	21.9
	Above Rs. 75,000	97	25.0

Table 1 reveals that majority of participants were female (64.69 %) and unmarried (90.70 %), with Brahmins (55.15 %) representing the largest ethnic group, followed by Janajati (17.53 %), Chhetri (16.49 %), and others (10.82 %). Education levels were predominantly bachelor's degree holders (90.72 %), while master's degree and above constituted 9.28 percent. Faculty representation revealed a strong presence in management studies (39.7 %), with smaller groups from humanities (12.4 %), health and allied sciences (14.4 %), science and technology (11.1 %), and other disciplines (22.2 %) including forestry, law, sports management etc. Family income distribution showed a concentration in the Rs. 25,000 to Rs. 50,000 range (37.6 %), followed by higher income brackets above Rs. 75,000 (25.0 %) and Rs. 50,000 to Rs. 75,000

(21.9 %), with the lowest income group (up to Rs. 25,000) comprising 15.5 percent. This demographic profile underscores the diverse yet economically moderate background of the respondents, offering a robust foundation for the study’s analysis.

### Basic Information Related to Online Shopping

This section includes the information related to online purchase, source of online purchase information, items purchased online, device used for online purchases, payment mode, and problems faced with online purchases by the respondents.

**Table 2**

*Purchase Online*

Purchase online	Frequency	Percentage
Yes	278	71.6
No	110	28.4
Total	388	100.0

According to Table 2, out of the 388 individuals surveyed, 278 of them (71.6 percent) responded that they purchase online, while 110 (28.4 percent) responded that they do not purchase online. This suggests that a significant portion of the sample population engages in online purchasing.

**Table 3**

*Information about Online Purchase*

Source	Frequency	Percentage
Through Advertisement	203	73.0
Through family members	20	7.2
Through friends	61	21.9
Other sources	21	7.6
Total	278	100.0

Table 3 represents the sources from which individuals in a sample population learned about a certain product or service. According to this table, out of the 278 individuals surveyed, the majority, 203 (73.0 percent), learned about the product or service through advertisement. A smaller portion, 61 (21.9 percent), learned about it through friends, while 20 (7.2 percent) learned about it through family members. Additionally, 21 (7.6 percent) individuals reported learning about the product or service through other sources.

**Table 4***Items Purchased Online*

Items	Frequency	Percentage
Food/Beverage	81	29.1
Clothing/Accessory/Shoes	239	86.0
Toys and games	12	4.3
Book/DVD/CD	26	9.4
Computer/Electronics Appliances	63	22.7
Air ticket, Movie ticket	115	41.4
Furniture and Housewares	22	7.9
Others	18	6.5
Total	278	100.0

Table 4 presents the different categories of products that were purchased by the individuals online. It is categorized into eight categories - food/beverage, clothing/accessory/shoes, toys and games, book/DVD/CD, computer/electronics appliances, air ticket, movie ticket, furniture and housewares, and others. According to this table, the most purchased product category among the surveyed individuals was Clothing/Accessory/Shoes, with 239 (86.0 percent) individuals reported purchasing products in this category. This was followed by Air ticket, Movie ticket, which was reported by 115 (41.4 percent) individuals, and Computer/Electronics Appliances, which was reported by 63 (22.7 percent) individuals. The least commonly purchased product categories were Toys and games (4.3 percent) and Furniture and Housewares (7.9 percent).

**Table 5***Device Used for Online Purchase*

Device	Frequency	Percentage
Computer/Laptop	68	24.5
Tablets	6	2.2
Mobile	259	93.2
Total	278	100.0

Table 5 provides information about the devices used by the respondents to make online purchases where the respondents could select more than one device. The table shows that out of 278 respondents, the majority (259) used a mobile device to make online purchases, which represents 93.2 percent of the sample. Only 68 respondents (24.5 percent) used a computer or laptop, while only 6 (2.2 percent) used a tablet.



**Table 6**

*Mode of Payments*

Payment Methods	Frequency	Percentage
Debit and Credit Cards	15	5.4
Bank transfers	123	44.2
Cash on delivery	149	53.6
Wallet (e.g., e-Sewa, Khali, IME pay, etc.)	171	61.5
Total	278	100.0

Table 6 shows the different payment methods used by the respondents for online shopping where the respondents could select multiple options. Out of the 278 respondents, 53.6 percent preferred to pay using cash on delivery, while 44.2 percent preferred bank transfers. Wallets such as e-Sewa, Khali, IME pay, etc. were used by 61.5 percent of the respondents, while debit and credit cards were used by only 5.4 percent.

**Table 7**

*Problems Experienced While Shopping Online*

Problems	Frequency	Percentage
Poor product quality	132	47.5
Products differ from the description	99	35.6
Payment problem	29	10.4
Slow delivery services	103	37.1
Poor after-sales services	22	7.9
Poor customer services	41	14.7
Others	8	2.9
Total	278	100.0

Table 7 shows the problems faced by respondents during online shopping where the respondents were allowed to choose multiple options. Out of a total of 278 respondents who do online shopping, 47.5 percent of the respondents faced poor product quality, while 35.6 percent of the respondents' faced issues where the product differed from the description. 37.1 percent of the respondents faced slow delivery services, and 14.7 percent of the respondents faced poor customer services. 10.4 percent of the respondents faced payment problems, and 7.9 percent of the respondents' faced poor after-sales services. Additionally, 2.9 percent of the respondents faced other problems which include brand problems, product different than in photo, product being out of stock, scammed, size problem etc.

**Table 8***Difference in Opinion by Gender*

Variables	Gender	N	Mean	Sig.
Security and privacy	Male	137	2.749	.000*
	Female	251	3.100	
Effort expectancy	Male	137	3.575	.315
	Female	251	3.661	
Price expectancy	Male	137	3.676	.018*
	Female	251	3.858	
Social influence	Male	137	3.073	.009*
	Female	251	3.272	
Facilitating condition	Male	137	3.470	.166
	Female	251	3.587	
Online purchase intention	Male	137	3.239	.030*
	Female	251	3.442	

Table 8 displays the results of a study that analyzed the differences in mean scores between male and female participants for various variables related to online purchasing. Based on the table, there is a statistically significant difference between males and females in their mean scores for security and privacy (Sig. = 0.000), price expectancy (Sig. = 0.018), and social influence (Sig. = 0.009) at 5 percent level of significance. This means that males and females have different perceptions of these variables in relation to online purchase intention. Similarly, there is a statistically significant difference between males and females in their mean scores for online purchase intention (Sig. = 0.030). This suggests that there may be a difference in the likelihood of males and females to make online purchases. Specifically, female participants reported higher mean scores than male participants for security and privacy, price expectancy, social influence, and online purchase intention.

On the other hand, there is no statistically significant difference between males and females in their mean scores for effort expectancy (Sig. = 0.315) and facilitating condition (Sig. = 0.166). The p-value of more than 5 percent level of significance justifies it. This means that males and females have similar perceptions of these variables in relation to online purchase intention.

**Table 9**

*Difference in Opinion by Marital Status*

Variables	Marital status	N	Mean	Sig.
Security and privacy	Married	36	3.156	.149
	Unmarried	351	2.962	
Effort expectancy	Married	36	3.722	.486
	Unmarried	351	3.625	
Price expectancy	Married	36	3.844	.668
	Unmarried	351	3.790	
Social influence	Married	36	3.250	.677
	Unmarried	351	3.197	
Facilitating condition	Married	36	3.606	.635
	Unmarried	351	3.540	
Online purchase intention	Married	36	3.389	.890
	Unmarried	351	3.368	

Table 9 shows the mean values of various factors related to online purchasing for two groups of individuals based on their marital status: married and unmarried. The table reveals that the p-values of all factors are more than 0.05. Thus, there is no significant difference in the mean scores of various factors related to online purchasing between married and unmarried individuals at the 5 percent level of significance.

**Table 10**

*Difference in Opinion by Education Status*

Variables	Education status	N	Mean	Sig.
Security and privacy	Bachelors	352	2.972	.741
	Masters and above	36	3.017	
Effort expectancy	Bachelors	352	3.613	.181
	Masters and above	36	3.800	
Price expectancy	Bachelors	352	3.782	.334
	Masters and above	36	3.906	
Social influence	Bachelors	352	3.188	.237
	Masters and above	36	3.338	
Facilitating condition	Bachelors	352	3.511	.008*
	Masters and above	36	3.878	
Online purchase intention	Bachelors	352	3.357	.355
	Masters and above	36	3.500	

Table 10 shows the mean scores for various factors related to online purchase intention based on the education status of the participants. It compares the means for two groups: participants who have completed a bachelor’s degree and participants who have completed a

master's degree or higher. For the factor of facilitating condition, the mean score for participants with a bachelor's degree is 3.511, and for participants with a master's degree or higher, it is 3.878. The difference in means is statistically significant at 5 percent level of significance ( $p = 0.008$ ). However, the education status of the participants has no significant effect on the facilitating condition on the other factors ( $p > 0.05$ ).

For security and privacy, the mean score for participants with a bachelor's degree is 2.972, and for participants with a master's degree or higher, it is 3.017. The difference in means is not statistically significant ( $p = 0.741$ ). For effort expectancy, the mean score for participants with a bachelor's degree is 3.613, and for participants with a master's degree or higher, it is 3.800. The difference in means is not statistically significant ( $p = 0.181$ ). Similarly, for price expectancy, the mean score for participants with a bachelor's degree is 3.782, and for participants with a master's degree or higher, it is 3.906. The difference in means is not statistically significant ( $p = 0.334$ ). For social influence, the mean score for participants with a bachelor's degree is 3.188, and for participants with a master's degree or higher, it is 3.338. The difference in means is not statistically significant ( $p = 0.237$ ). Likewise, for online purchase intention, the mean score for participants with a bachelor's degree is 3.357, and for participants with a master's degree or higher, it is 3.500. The difference in means is not statistically significant ( $p = 0.355$ ).

**Table 11**

*One Way ANOVA by Ethnic Group*

Variables	Variation	Sum of Squares	df	Mean Square	F	Sig.
Security and privacy	Between Groups	3.70	3	1.232	2.103	.099
	Within Groups	224.97	384	.586		
	Total	228.66	387			
Effort expectancy	Between Groups	0.99	3	.331	0.517	.671
	Within Groups	245.89	384	.640		
	Total	246.88	387			
Price expectancy	Between Groups	1.43	3	.476	0.898	.442
	Within Groups	203.36	384	.530		
	Total	204.79	387			
Social influence	Between Groups	1.80	3	.598	1.144	.331
	Within Groups	200.83	384	.523		
	Total	202.63	387			
Facilitating condition	Between Groups	1.64	3	.547	0.872	.456
	Within Groups	240.64	384	.627		
	Total	242.28	387			

Online purchase intention	Between Groups	2.39	3	.796	1.025	.381
	Within Groups	298.04	384	.776		
	Total	300.43	387			

Table 11 shows the results of a one-way ANOVA (analysis of variance) conducted to compare the means of different variables among different ethnic groups. The variables tested are security and privacy, effort expectancy, price expectancy, social influence, facilitating condition, and online purchase intention. The table reveals that all the variables have p-values greater than 0.05, indicating that there is no significant difference in opinion between the ethnic groups for these variables.

**Table 12**

*One Way ANOVA by Faculty*

Variables	Variation	Sum of Squares	df	Mean Square	F	Sig.
Security and privacy	Between Groups	7.16	5	1.431	2.469	.032*
	Within Groups	221.50	382	.580		
	Total	228.66	387			
Effort expectancy	Between Groups	5.36	5	1.071	1.694	.135
	Within Groups	241.52	382	.632		
	Total	246.88	387			
Price expectancy	Between Groups	1.89	5	.378	0.712	.615
	Within Groups	202.89	382	.531		
	Total	204.79	387			
Social influence	Between Groups	0.84	5	.167	0.317	.903
	Within Groups	201.79	382	.528		
	Total	202.63	387			
Facilitating condition	Between Groups	3.21	5	.641	1.024	.403
	Within Groups	239.08	382	.626		
	Total	242.28	387			
Online purchase intention	Between Groups	2.41	5	.482	0.618	.686
	Within Groups	298.02	382	.780		
	Total	300.43	387			

Table 12 shows the results of a one-way ANOVA (analysis of variance) conducted to compare the means of different variables among respondents of various faculty. The table reveals that there is significant difference in opinion regarding security and privacy among the respondents of different faculty as p-value is less than 0.05 ( $p = 0.032$ ). However, for all other variables, the p-values are greater than 0.05, indicating that there is no significant difference in opinion between the respondents of different faculty for these variables.

**Table 13***One Way ANOVA by Monthly Income*

Variables	Variation	Sum of Squares	df	Mean Square	F	Sig.
Security and privacy	Between Groups	3.94	3	1.312	2.242	.083
	Within Groups	224.72	384	.585		
	Total	228.66	387			
Effort expectancy	Between Groups	9.56	3	3.187	5.157	.002*
	Within Groups	237.32	384	.618		
	Total	246.88	387			
Price expectancy	Between Groups	8.29	3	2.764	5.401	.001*
	Within Groups	196.49	384	.512		
	Total	204.79	387			
Social influence	Between Groups	3.39	3	1.130	2.179	.090
	Within Groups	199.24	384	.519		
	Total	202.63	387			
Facilitating condition	Between Groups	7.01	3	2.336	3.813	.010*
	Within Groups	235.27	384	.613		
	Total	242.28	387			
Online purchase intention	Between Groups	5.86	3	1.955	2.549	.056
	Within Groups	294.56	384	.767		
	Total	300.43	387			

Table 13 shows the results of a one-way ANOVA (analysis of variance) performed on different variables (security and privacy, effort expectancy, price expectancy, social influence, facilitating condition, and online purchase intention) based on the monthly income of participants. In this table, there are significant differences in mean score of effort expectancy across different income groups ( $p < 0.05$ ). Similarly, there are significant differences in mean score across income groups for price expectancy and facilitating condition ( $p < 0.05$ ). But for other variables such as security and privacy, social influence, and online purchase intention, there is no significant difference in mean score ( $p > 0.05$ ).

#### **Association between demographic variables and online purchase**

This section shows the relationship between demographic variables and online purchase behavior. It includes the cross tabulation between the demographic variables and online purchase behavior as well as Chi-square test.

**Table 14**

*Cross Tabulation Between Gender and Online Purchase*

			Purchase online		Total
			Yes	No	
Gender of respondents	Male	Freq.	91	46	137
		Percent	66.4	33.6	100.0
	Female	Freq.	187	64	251
		Percent	74.5	25.5	100.0
	Total	Freq.	278	110	388
		Percent	71.6	28.4	100.0

*Chi-square value = 2.848, Sig. = 0.0915*

Table 14 shows the association between gender of respondents and their online purchase behavior. Out of the total 388 respondents, 137 were male and 251 were female. Among the male respondents, 66.4 percent purchased online, and 33.6 percent did not purchase online. Among the female respondents, 74.5 percent purchased online, and 25.5 percent did not purchase online. The chi-square value of 2.848 with a p-value of 0.0915 indicates that there is no significant association between gender and online purchase behavior at a 5 percent level of significance. This means that gender is not a significant predictor of whether or not someone makes online purchases.

**Table 15**

*Cross Tabulation Between Marital Status and Online Purchase*

			Purchase online		Total
			Yes	No	
Marital status	Married	Freq.	26	10	36
		Percent	72.2	27.8	100.0
	Unmarried	Freq.	252	100	351
		Percent	71.8	28.2	100.0
	Total	Freq.	278	110	388
		Percent	71.6	28.4	100.0

*Chi-square value = 2.537, Sig. = 0.281*

Table 15 shows the association between marital status and online purchase among the respondents. Out of the total 388 respondents, 36 were married and 351 were unmarried. Among the married respondents, 72.2 percent purchased online, and 27.8 percent did not purchase online. Among the unmarried respondents, 71.8 percent purchased online, and 28.2 percent did not purchase online. The chi-square value is 2.537 and the p-value is 0.281, which

indicates that there is no significant association between marital status and online purchase at the 5 percent level of significance. Therefore, there is no association between marital status and online purchase among the respondents.

**Table 16**

*Cross Tabulation Between Education Status and Online Purchase*

			Purchase online		Total
			Yes	No	
Education status	Bachelors	Freq.	247	105	352
		Percent	70.2	29.8	100.0
	Masters and above	Freq.	31	5	36
		Percent	86.1	13.9	100.0
Total		Freq.	278	110	388
		Percent	71.6	28.4	100.0

*Chi-square value = 4.086, Sig. = 0.043\**

Table 16 shows the association between education status and online purchase. Out of the total sample of 388 respondents, 352 have a bachelor’s degree, and 70.2 percent of them purchase online, while 29.8 percent do not purchase online. Similarly, 36 respondents have a master’s degree or above, out of which 86.1 percent purchase online, and 13.9 percent do not purchase online. The chi-square value is 4.086, and the p-value is 0.043, which is less than the significance level of 0.05, indicating that there is a statistically significant association between education status and online purchase. Specifically, the data suggests that those with a master’s degree or above are more likely to purchase online than those with only a bachelor’s degree.

**Table 17**

*Cross Tabulation Between Ethnic Group and Online Purchase*

			Purchase online		Total
			Yes	No	
Ethnic group	Brahmin	Freq.	152	62	214
		Percent	71.0	29.0	100.0
	Chhetri	Freq.	44	20	64
		Percent	68.8	31.3	100.0
	Janajati	Freq.	53	15	68
		Percent	77.9	22.1	100.0
	Others	Freq.	29	13	42
		Percent	69.0	31.0	100.0
Total		Freq.	278	110	388
		Percent	71.6	28.4	100.0

*Chi-square value = 1.771, Sig. = 0.621*



Table 17 shows the association between ethnic groups and online purchase. The frequencies and percentages are given for each ethnic group and for those who purchase online and those who do not. The chi-square value is 1.771 with a p-value of 0.621. At a 5 percent level of significance, since the p-value (0.621) is greater than 0.05, we do not have enough evidence to reject the null hypothesis of no association between ethnic groups and online purchase. Thus, we can conclude that there is no significant relationship between ethnic group and online purchase among the respondents.

**Table 18**

*Cross Tabulation Between Monthly Income and Online Purchase*

			PURCHASE ONLINE		TOTAL
			YES	NO	
MONTHLY INCOME	UP TO RS. 25,000	FREQ.	39	21	60
		PERCENT	65	35	100.0
	RS. 25,000 TO RS. 50,000	FREQ.	101	45	146
		PERCENT	69.2	30.8	100.0
	RS. 50,000 TO RS. 75,000	FREQ.	64	21	85
		PERCENT	75.3	24.7	100.0
	ABOVE RS. 75,000	FREQ.	74	23	97
		PERCENT	76.3	23.7	100.0
	TOTAL	FREQ.	278	110	388
		PERCENT	71.6	28.4	100.0

*Chi-square value = 3.293, Sig. = 0.349*

Table 18 shows that there is no statistically significant association between monthly income and online purchase. Out of the total sample of 388 respondents, 60 are from income level up to Rs. 25,000 out of which 65 purchase online. Similarly, 146 respondents earn Rs. 25,000 to Rs. 50,000 out of which 69.2 percent purchase online, and 30.8 percent do not purchase online. On the same way, 85 of the respondent represent income level of Rs. 50,000 to Rs. 75,000 out of which 75.3 percent buy online. Similarly, out of 97 respondents having monthly income more than Rs. 75,000, 76.3 percent purchase online. The chi-square value is 3.293, and the p-value is 0.349, which is greater than the significance level of 0.05, indicating monthly income isn't statistically associated with online purchase. This provide the fact that monthly income hasn't impact on increasing online purchase.

**Table 19***Cross Tabulation Between Faculty of Students and Online Purchase*

			Purchase online		Total
			Yes	No	
Faculty of student	Management	Freq.	108	46	154
		Percent	70.1	29.9	100.0
	Humanities	Freq.	37	11	48
		Percent	77.1	22.9	100.0
	Education	Freq.	1	0	1
		Percent	100.0	0.0	100.0
	Health and allied sciences	Freq.	42	14	56
		Percent	75.0	25.0	100.0
	Science and technology	Freq.	34	9	43
		Percent	79.1	20.9	100.0
	Others	Freq.	56	30	86
		Percent	65.1	34.9	100.0
Total		Freq.	278	110	388
		Percent	71.6	28.4	100.0

*Chi-square value = 4.551, Sig. = 0.473*

Table 19 presents the association between the faculty of the student and their online purchase behavior. The table shows the frequency and percentage of students who purchase online and those who do not in each faculty. The chi-square test shows a chi-square value of 4.551 with a p-value of 0.473, which suggests that there is no significant association between the faculty of the students and their online purchase behaviors at a 5 percent level of significance. This means that there is not enough evidence to suggest that the faculty of the students has an impact on whether they purchase online or not.

## CONCLUSION

This study provides valuable insights into purchase behavior and the socio-demographic factors influencing online purchasing behavior among university level students. This study concluded that online purchasing is gaining popularity among university students. However, a significant proportion of online buyers reported facing problems, including poor product quality, discrepancies between product descriptions and actual products, and slow delivery services. Similarly, this study also established the variation in perceptions of security, privacy, price expectancy, and social influence between males and females but these differences did

not translate into significant associations with overall purchasing behavior as gender has no significant association with online purchase behavior. Furthermore, the study also established significant differences in effort expectancy, price expectancy, and facilitating conditions across different income groups, highlighting the importance of financial capability and convenience in shaping online shopping decisions. Finally, this study concludes that education status plays a crucial role in shaping online purchasing behavior among university students. Higher education levels may be linked to greater digital literacy, financial independence, and trust in online transactions, making students pursuing advanced degrees more likely to shop online. Furthermore, other demographic variables show no significant association with the online purchasing behavior in Pokhara, Nepal. These findings can provide a foundation for online businesses to tailor strategies aimed at diverse consumer segments.

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