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# Online Shopping Behavior of Students in Kathmandu

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## Abstract
*Online shopping is a form of electronic commerce which allows consumers to directly purchase products or services from seller over the internet using web browser. The main objective of this study is to investigate the factors affecting online shopping behaviors of students in Kathmandu. The research adopted the descriptive research design. The method of convenience sampling method was used while selecting the samples. There was total 50 students were selected for this study from different college of Kathmandu. Statistical software was used to analyze the data. The study found that 'security' was perceived to be highest and most influential factor of online shopping behavior whereas 'price' was perceived as second most important influential factor, and 'convenience' was perceived to be least important factor influencing the online shopping behavior of the students in Kathmandu. The future researcher can study the shopping behaviour of general public having with a larger sample size.*

**Keywords:** Behaviour, Online, Kathmandu, Shopping, Students

## 1. Introduction
Online shopping is a form of electronic commerce which allows consumers to directly purchase products or services from seller over the internet using web browser. Online shopping behavior is defined as a shopping activity performed by a consumer via computer-based interface, where the consumer's computer is connected to and can interact with, a retailer's digital storefront (Haubl & Trifts, 2000). Today, Internet is not only a networking

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media, but also a global means of transaction for consumers. Shops on internet have become an alternative for consumers since it is more comfortable than conventional shopping which usually attributed with anxious, crowded, traffic jam, limited time, parking space and etc. Online shopping is a fast-growing phenomenon. Growing number of consumers shop online to purchase goods and services, gather product information or even browse for enjoyment. Online shopping environments are therefore playing an increasing role in the overall relationship between marketers and their consumers (Koo, Kim, & Lee, 2008).

Due to exponentially rising business opportunities, there are a number of services being offered on the internet. Online shopping has emerged as one of the most prominent services available through internet. It has enormous advantages for the consumers as well as business houses. Through online shopping, business houses have been able to reach out to more customers at less cost. They have been able to reach out to consumers living in remote areas. In fact, these are acting as stepping-stones to concept of global village. Moreover, the inventory management overheads also decrease significantly through online shopping (Dahiya, 2012).

Globally, students' buying behavior has been changing drastically since purchasing online has been generally accepted and popular (Foucault & Scheufele, 2002). Students are looking for a more convenient way for shopping. Online purchase will save the students time and money. The younger generation is best-educated generation so far, and most culturally diverse generation, creating and overall open-minded attitude. Majority of the students belong to the younger generation. These individuals often share the same type of values since they are raised in the same era and share historical moments and certain happenings that they can relate to together. Online shopping providers have the challenge of advertising their websites among the youth consumers since awareness of online presence and retailing activities does not usually translated into actual sales. Though marketers undertake marketing strategies for their online platforms through mainstream media and other available channel of marketing and at the end of marketing season such websites are well known to the target customer, the most such awareness does is to attract these young people to visit the sites offering these online shopping services (Chin, Chang, Cheng, & Fang, 2009).

In Nepalese context, there is no doubt that in the 21$^{st}$ century Nepal has entered a new phase of globalization. The growth of internet usage in Nepal has changed the behavior of merchant carrying out business activities, products and services being offered and it has extended geographical boundaries in bringing buyers and sellers together. Online shopping has been adopted and practiced by many Nepalese for the past few years. Observing the Nepalese scenario, with the expansion of educational services students have become common consumers of market segments for E-commerce sites. With the growing use of tablets, palmtops, PCs, laptops and cell phones to gain access to the internet and use it frequently for many purposes, the Nepalese e-commerce industry has been growing at a greater speed. Some evidence suggests that shopping motives of students as entertainment seeking or utilitarian in nature. The utilitarian shopping behavior has been defined as task related and

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rational (Batra & Ahtola, 1991) and focuses on the accomplishment of a particular consumption need (Babin, Darden, & Griffin, 1994).

There are number of researches was conducted to find out the factors affecting online shopping behavior of consumers though there are still anonymous factors need to be further studied concerning online shopping behavior of students. There are very less researches on the particular area in context of Nepal. The main objective of this study is to investigate the factors affecting online shopping behaviors of students in Kathmandu.

## 2. Theoretical Review

In explaining the factors affecting online shopping behavior of students, the theoretical concepts that support this research on online shopping behavior are explained below. The approaches of Theory of reasoned action, Theory of planned behavior, and Technology acceptance model are the theories which explain the factors that affect online shopping behavior.

### 2.1 Theory of reasoned action (TRA)

The theory of reasoned action is a model developed by Fishbein and Ajzen. It is based on the assumption that individuals are rational and make systematic use of information available to them (Fishbein & Ajzen, 1975).

According to the theory of reasoned action, behavioral intention (BI) of and individual is a measure of one's intention to perform a specified behavior. BI is determined by two factors: 1) Attitude towards the behavior (ATB), which is a function of beliefs that performing the behavior possesses certain attributes and the evaluation of those beliefs. 2) Subjective norm (SN), which is the perception of social groups i.e., what specific individuals or groups think that a person should or should not perform (Bellau, Summer, Xu & Pinel 2007). "An individual's subjective norm (SN) is determined by a multiplicative function of his or her normative beliefs, i.e., perceived expectations of specific referent individuals or groups, and his or her motivation to comply with these expectations" (Fishbein and Ajzen, 1975,).

Apart from the above-mentioned factors, Ajzen and Fishbein mentioned that some external variables might also have influence on behavioral intention, for instance, demographics, traditional attributes towards targets and personality traits. Some researchers have proposed additional external variables, which could be included in the model for predicting the behavior. Those variables are: past behavior, past experience or involvement (Belleau, Summers, Xu, & Pinel, 2007).

According to Fishbein and Ajzen, "a behavioral intention measure will predict the performance of any voluntary act, unless intent changes prior to performance or unless the intention measure does not correspond to the behavioral criterion in terms of action, target, context, time frame and/or specificity" (Sheppard, Hartwick, & Warshaw, 1988).

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TRA model predicts consumers' intention and behavior very well. The behavior that is comparatively straightforward i.e., under volitional control can be predicted adequately by the theory of reasoned action (Armitage & Conner, 2001). As it is understood that an intention to buy a product is volitional and few constraints are associated with it, so the theory of reasoned action can lead to valid prediction of purchase intention.

However, there is a constraint associated with the TRA model regarding the distinction between a goal intention and a behavioral intention, which has also been acknowledged by Fishbein and Ajzen. The limitation is that they established their model to cope with behaviors, for example, taking weight loss pill, applying for a loan or purchasing a new car; but not with outcomes that result from behaviors, for example, losing 10 pounds, getting a loan or owning a brand-new car. Moreover, only those behaviors are dealt by this model that is under and individual's volitional control. The conditions of this model cannot be fulfilled, whenever the performance of some action needs resources, knowledge, skills or environment hurdles need to be overcome (Sheppard, Hartwick, & Warshaw, 1988).

### 2.2 Technology acceptance model (TAM)

Technology acceptance model (TAM) was developed by Fred D. Davis in 1986 A.D. (Davis, Bagozzi, & Warshaw, 1989). Technology acceptance model (TAM) is an adaptation of theory of reasoned action (TRA), developed to specifically deal with modeling user acceptance of information systems. As compared to TRA, technology acceptance model is significantly less general. The model was developed to particularly explain the computer usage behavior. But since, TAM includes findings collected from over a decade of information system (IS) research, so it is particularly well suited for modeling computer acceptance. TAM is a psychological theory that seeks to explain people's action by identifying the causal connection between various components: beliefs, attitudes intention and behaviors.

The technology acceptance model (TAM) defines the casual relationship between perceived usefulness, ease of use, system design features, attitude towards using and actual usage behavior. In general, an informative representation of mechanism by which design choices influence user acceptance is provided by TAM. Hence, technology acceptance model is useful in applied contexts for forecasting and evaluating user acceptance of information technology (Davis, 1993).According to technology acceptance model (TAM), perceived usefulness (PU) and perceived ease of use (PEOU) are two key beliefs that are mainly relevant for computer acceptance behavior. Theory of reasoned action (TRA) is used by TAM as a theoretical basis to specify casual association between these two key beliefs i.e., PU and PEOU.

Perceived usefulness (PU) is defined as the degree to which a potential user thinks that using a particular system would increase his/her job performance. The term usefulness is derived from the word 'useful', which means the advantage of using IS. Whereas, perceived ease of use (PEOU) is defined as the degree to which a potential user thinks that using a particular

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system would be free of effort. The word 'ease' means, freedom from difficulty, hardship or effort. In short ease of use means 'user-friendliness' of IS (Davis, 1989).

### 2.3 Theory of planned behavior (TPB)

TPB is developed originally based on the theory of reasoned action (TRA) which explains almost any human behavior. In predicting and explaining human behavior across various application contexts, it has been proven successful. According to TRA, a person's behavioral intention guides his actual behavior of performing some certain action and where subjective norm and attitude towards the behavior determine the behavioral intention (Liao, Chen, & Yen, 2007). Behavioral intention is a measure of the strength of one's willingness to try while performing certain behaviors. As in the original model of TRA, there are some limitations when dealing with behavior for which there is incomplete volitional control of people. Therefore, TPB is proposed to eliminate these limitations; and in fact, TPB differs from TRA because of the addition of perceived behavioral control, which potentially effects behavioral intention.

The theory of planned behavior proposes three independent determinants of intention which are attitude towards the behavior, subjective norm and perceived behavioral control (Ajzen, 1991).

Attitude as defined by Fishbein and Ajzen (1975) is "the degree of one's favorable or unfavorable evaluation of the behavior in question." The attitudes are developed reasonably from one's beliefs about object of the attitude. Subjective norms refer to "the perceived social pressure to perform or not to perform the behavior" (Ajzen, 1991). It can be said that it is related to the normative beliefs about other people's expectations on either to perform or not to perform the behavior.

Perceived behavioral control refers to people's perception of ease or difficulty in performing the behavior of interest and is assumed to reflect past experiences as well as the predicted difficulties and barriers. The construct of the perceived behavioral control in the TPB is added to cope with the situations in which people may lack the complete volitional control over the behavior of interest. Perceived behavioral control is directly connected to the beliefs of the control factors that can facilitate or hinder the performance of the behavior (Ajzen, 2002). Control factors can be referred to as the internal or external constraints where internal constraints are related to self-efficacy and external constraints to the environment.

Generally speaking, the more favorableness and un-favorableness of the attitude, subjective norm and the higher perceived control can be directly proportional to the strength of one's intention to perform the behavior under consideration (Ajzen, 1991).

## 3. Materials & Methods

The research adopted the descriptive research design. The method of convenience sampling method was used while selecting the samples. Researcher had visited the different college

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and selected those students who were involved online shopping. The study had selected the 50 students from the different colleges. This study is based on only primary data. The primary sources of data have been used to explore the perception on online shopping of students in Kathmandu. The statistical tools used in this study to analyze the data findings of this study.

# 4. Findings and Discussion

## 4.1. Respondents' profile

The table 1 shows the respondents profile from those participated in the questionnaire survey on the strata of educational level, sex and age. Questionnaire were developed and distributed to 50 sample respondents to get their opinions with respect to major factors influencing online shopping behavior of students in Kathmandu. All responses received from the distributed questionnaires were valid.

**Table 1: Respondents' profile**

*This table presents the profile of the respondents on the basis of the educational level, sex and age of the students shopping online. The panel A represents the profile of the respondents on the basis of educational level of the students. Panel B in the table represents respondents' profile on the basis of sex: male and female. Similarly, profile of the respondents on the basis of age is presented in Panel C.*

| **Panel A: Educational level of the respondents** | | | |
|---|---|---|---|
| **Educational level** | **Frequency** | **Percent** | **Cumulative percent** |
| Intermediate | 4 | 8 | 8 |
| Under graduate | 30 | 60 | 68 |
| Graduate | 12 | 24 | 92 |
| Post graduate | 4 | 8 | 100 |
| **Total** | **50** | **100** | |

| **Panel B: Sex of the respondents** | | | |
|---|---|---|---|
| **Sex** | **Frequency** | **Percent** | **Cumulative percent** |
| Male | 21 | 42 | 42 |
| Female | 29 | 58 | 100 |
| **Total** | **50** | **100** | |

| **Panel C: Age of the respondents** | | | |
|---|---|---|---|
| **Age** | **Frequency** | **Percent** | **Cumulative percent** |
| Below 20 | 2 | 4 | 4 |
| 20-30 | 45 | 90 | 94 |
| 30-40 | 1 | 2 | 96 |
| Above 40 | 2 | 4 | 100 |
| **Total** | **50** | **100** | |

*Source: Questionnaire Survey (2021)*

As evident from the above table, the majority, 60 percent of the respondents had educational level of under graduate degree. Similarly, 24 percent of the respondents were found to have

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an educational level of graduate degree. Among all of the respondents, 8 percent were found to have an academic qualification of Post graduate and 8 percent of the respondents had an educational qualification of intermediate level. The highest percent of participants in terms of sex were female representing 58 percent of the respondents, whereas 42 percent of the respondents were represented by male. There was a participation of 90 percent of the students having their age between 20 and 30, representing the highest participation, followed by the participants having the age below 20 representing 4 percent. The participants having age above 40 were 4 percent whereas there were only 2 percent of the respondents belonging to the age group of 30-40.

### 4.2. Opinion on online shopping behavior among students in Kathmandu

**Table 2: Opinion on online shopping behavior among students in Kathmandu**

*This table presents opinion of the respondents of the students shopping online towards online shopping behavior and factors influencing online shopping behavior: price, convenience, and security with the help of the yes/no questions in the questionnaire.*

| Questions | No | % |
|---|---|---|
| Does the price influence the online shopping behavior? | | |
| Yes | 46 | 92 |
| No | 1 | 2 |
| Maybe | **3** | **6** |
| **Total** | **50** | **100** |
| | | |
| Do you think the convenience affects the online shopping behavior? | | |
| Yes | 38 | 76 |
| No | 3 | 6 |
| Maybe | 9 | 18 |
| **Total** | **50** | **100** |
| | | |
| Do you agree security influence the online shopping behavior? | | |
| Yes | 33 | 66 |
| No | 9 | 18 |
| Maybe | 8 | 16 |
| **Total** | **50** | **100** |

*Source: Questionnaire Survey (2021)*

The table 2 shows the opinion on online shopping behavior among students in Kathmandu from those participated in the questionnaire. The table presents the opinion of the respondents of the students in Kathmandu towards online shopping behavior and factors influencing online shopping behavior: price, convenience, and security with the help of yes/no questions in the questionnaire.

As exhibited in the table 2, 92 percent of the respondents believe that price influence the online shopping behavior but 2 percent of respondents does not believe so and 6 percent of the respondents are not aware about the influence of price on online shopping behavior.

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Likewise, 76 percent of respondents agree that convenience influence the online shopping behavior, but 6 percent does not agree and 18 percent are unaware about the influence of convenience on online shopping behavior. In case of security as well, 66 percent of respondents responded "yes" stating that online shopping behavior is influenced by security, whereas 18 percent of participants believes that online shopping behavior is not influenced by the security and 16 percent of the participants are not aware about the influence of security in online shopping behavior.

### 2.4 Opinion on priority for most important factor influencing online shopping behavior

#### 2.4.1 Survey on price

In order to collect the perceived importance of factors influencing online shopping behavior of students in Kathmandu, 5- point likert scale has been used, where 5 being the strongly agree and 1 being the strongly disagree.

**Table 3: Survey on price**

*This table shows the perceived importance of respondents regarding to price on online shopping behavior, 5-point likert scale has been used, where 5 being strongly agree and 1 being strongly disagree. In our study, price is defined as the quantity of payment or compensation given by one party to another in return for goods and services.*

| Statements | Rank with number of responses | | | | | Total responses | Weighted value | Weighted mean |
|---|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | | | |
| Product price is important to me when I shop online | 2 | 0 | 11 | 27 | 10 | 50 | 193 | 3.86 |
| Online shopping gives facility of easy price comparison | 1 | 5 | 9 | 20 | 15 | 50 | 193 | 3.86 |
| Free delivery scheme motivates me to shop online | 2 | 5 | 13 | 19 | 11 | 50 | 182 | 3.64 |
| **Grand weighted mean** | | | | | | | | **3.79** |

*Source: Questionnaire Survey (2021)*

The above table 3 reveals that majority of the respondents agreed with the statement that products price is important to them when they shop online with the weighted mean value of 3.86. Similarly, the respondents also agreed with that online shopping gives facility of easy price comparison by giving the mean weighted value of 3.86. Similarly, most of the respondents agreed that free delivery scheme motivates them to shop online with the mean weight of 3.64. The grand weighted mean for the statements related to the price is found to be 3.79 which is second highest among other independent variables and can be concluded that respondents consider price as the first important factor influencing online shopping behavior of students in Kathmandu, which also supports the result obtained from ranking question.

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### 2.4.2 Survey on convenience

**Table 4: Survey on convenience**

*This table represents the perceived importance of respondents regarding to convenience on online shopping behavior, 5- point likert scale has been used, where 5 being strongly agree and 1 being strongly disagree. In our study, Convenience factor refers to the state of being able to do something easily with little effort and no hindrances.*

| Statements | Rank with number of responses | | | | | Total responses | Weighted value | Weighted mean |
|---|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | | | |
| Detail product information is available while shopping online | 2 | 3 | 19 | 16 | 10 | 50 | 179 | 3.58 |
| I shop online as I don't have to leave home and can save myself from the market crowd as well as chaos of traffic | 1 | 7 | 9 | 21 | 12 | 50 | 186 | 3.72 |
| Convenient product return policy attracts me towards online shopping | 1 | 1 | 7 | 34 | 7 | 50 | 195 | 3.9 |
| **Grand weighted mean** | | | | | | | | **3.73** |

*Source: Questionnaire Survey (2021)*

The tabulated responses of the respondents in table 4 exhibits that the majority of the respondents with the weighted mean score of 3.9 strongly agreed that convenient product return policy attracts me towards online shopping. The respondents also agreed that they shop online as they do not have to leave home and can save themselves from the market crowd as well as chaos of traffic by giving weighted mean of 3.72. Similarly, the statement of detail product information is available while shopping online was agreed by giving the weighted mean of 3.58. The grand weighted mean for the statements related to convenience is found to be 3.73, which is the least grand weighted mean among independent variables.

### 2.4.3 Survey on security

**Table 5: Survey on security**

*This table represents the perceived importance of respondents regarding to security on online shopping behavior, 5- point likert scale has been used, where 5 being strongly agree and 1 being strongly disagree. In our study, **S**ecurity refers to the degree of resistance to, or protection from, harm.*

| Statements | Rank with number of responses | | | | | Total Responses | Weighted value | Weighted Mean |
|---|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | | | |
| I would like to shop online from a trust worthy websites | 2 | 0 | 0 | 25 | 23 | 50 | 217 | 4.34 |
| I feel safe and secure if I am able to track product online | 1 | 4 | 6 | 27 | 12 | 50 | 195 | 3.9 |
| I checkout website security before I order any product | 2 | 4 | 6 | 24 | 14 | 50 | 194 | 3.88 |
| **Grand weighted mean** | | | | | | | | **4.04** |

*Source: Questionnaire Survey (2021)*

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The tabulated responses of the respondent in the table 5 exhibits that the respondents strongly agreed with the statement that they would like to shop from a trust worthy website, by giving the weighted mean of 4.34. Respondents also agreed that they feel safe and secure if they are able to track product online by giving the mean weighted value of 3.9. Similarly, most of the respondents agreed that they check website security before they order any product with the mean weighted value of 3.88. The grand weighted for the statements related to the security is found to be 4.04 which is the highest among other independent variables and can be concluded that respondents consider security as the first important factor influencing online shopping behavior of students in Kathmandu.

### 2.8 Survey on online shopping behavior

**Table 6: Survey on online shopping behavior**

*This table represents the perceived importance of respondents regarding to security on online shopping behavior on online shopping behavior.5- point likert scale has been used, where 5 being strongly agree and 1 being strongly disagree. In our study, Online shopping behavior is a kind of individual's overall perception and evaluation for products or services during online shopping which could result in good or bad way.*

| Statements | Rank with number of responses | | | | | Total responses | Weighted value | Weighted Mean |
|---|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | | | |
| Online shopping is more advantageous compared to traditional purchasing | 3 | 7 | 19 | 14 | 7 | 50 | 165 | 3.3 |
| I consider my past shopping experience while shopping online | 1 | 4 | 11 | 24 | 10 | 50 | 188 | 3.76 |
| Online shopping is a best way to purchase several quickly | 1 | 5 | 10 | 24 | 10 | 50 | 187 | 3.74 |
| **Grand weighted mean** | | | | | | | | **3.6** |

*Source: Questionnaire Survey (2021)*

The tabulated responses of the respondents in the table 6 exhibits that most of the respondents agreed with the statement that they consider their past shopping experience while shopping online with the mean weighted value of 3.76. As evident from the table, most of the respondents agreed that online shopping is a best way to purchase several products quickly by giving the mean weighted value of 3.74. Likewise, the respondents also agreed that online shopping is much more advantageous compared to traditional purchasing showing mean score of 3.3. The grand weighted mean score of the dependent variable, online shopping behavior is found to be 3.6.

## Conclusion & Recommendation

It is found from the Likert scale that 'security' was perceived to be highest and most influential factor of online shopping behavior whereas 'price' was perceived as second most important influential factor of online shopping behavior and 'convenience' was perceived to be least important factor influencing the online shopping behavior of the students in Kathmandu. this study was small, as the sizes of the respondents were small. The future

researcher can study the shopping behaviour of general public having with a larger sample size.

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