



PERCEPTION OF GRADUATE STUDENTS OF NEPAL TOWARDS ONLINE SHOPPING

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ABSTRACT: *The growing use of internet in Nepal provides a developing prospect for online shopping. This study focuses the variables or the factors on which graduate students keep in mind while shopping through online. This research deals with the perception of graduate students towards online shopping in Nepalese context. The theoretical model of this research was based on perceived usefulness, perceived ease of use, perceived risk and attitude of graduate students towards online shopping respectively. The theoretical model is also related to the online related lifestyle of graduate students. The study adopted the quantitative research design where data were collected through the distributed questionnaire. 300 samples of data were collected using electronic form (Google form). IBM SPSS (International Business Machine Statistical Package for Social Sciences) statistics 24 was used for the analysis of collected data. Descriptive analysis was conducted to describe and understand the feature specific data set where inferential statistics was employed to establish the relationship among the variables and to test the proposed hypothesis. The findings of the study showed that perception and attitude of graduate students towards online shopping is positive. There was also a significant relationship between perceived usefulness and attitude. There was significant relationship between perceived ease of use and attitude. Likewise there was significant relationship between perceived risk and attitude towards online shopping. Finally, the study provides insight for online related businessman and investors for the further development of online business.*

Keywords: *Students perception, digital world, online shopping*

INTRODUCTION

Background of Study

In the era of digital world internet has transformed the way, people living their lives. Now everything can be done with a click, which makes our life faster, smarter and smoother. The recent launch of fourth generation has brought many citizens to the platform of electronic communication. Online shopping is one of such aspect which enables the consumers for enjoying better shopping experience. There are various reasons of shifting the customers buying patterns towards online retail shops. The facility of comparing the product with competitive products on the basis of price, colour, size and quality is one of the biggest benefits of online shopping. It looks hilarious but

this is also one of the most significant reasons reported by the online shoppers. The other popular names for online shopping are virtual store, e-shop, web-shop, internet shop, web-store and online storefront etc. These days Mobile commerce or m-commerce is also one of the popular means of shopping. The facilities of various coupon and discount scheme are also fascinating the customers in online shopping. It is explored that most of the youth go for online shopping and unearth some of the habits of the youth while buying online like they purchase on monthly basis the most and also the mode of payment is preferred through credit card and spend moderately. He also discovered that Flip kart was ranked highest followed by Amazon by the respondent. 76% respondents felt that it was

safe and secure to do online shopping. 67% respondents felt that there can be chances of being cheated while shopping online (Karve, 2014). The result unveiled that 47% respondents shop online frequently followed by 30% who shop online seldom and 23% respondent had never tried it, which suggests that online shopping is relatively less popular in India. Online shopping is majorly done by post graduate respondents. Male and female respondent had shown similar trend in online shopping behaviour (Khitoliya, 2014).

The frequency of online shopping is relatively less in the country and testified statistically that gender does impact Possession of internet and Frequency of online purchase. Their study revealed that the respondents had perceived online shopping in a positive manner. They projected the growth of online shopping in near future on the basis of their results. (Gopal, 2013).

Changchit and Chuleeporn (2006), examined the perception of customers towards online shopping and the various factors which were perceived in different manners by those who were e-buyers and those who were not in online shopping. M.A Muhtadi (2023), discovered the effect of online shops on consumer shopping satisfaction.

The development of internet has created a paradigm shift of the traditional way people shop. A consumer is no longer bound to opening times for specific locations; he can become active at virtually any time and place and purchase of products or services. The number of internet users is constantly increasing which also signifies that online purchasing is increasing. The previous primary reason for shopping online was price, which has now changed to convenience. The importance of analyzing and identifying factors that influence the consumer when he or she decides to buy on the internet is crucial. Since the internet is a new medium for there have been new demands set by the consumer. That is why it is crucial for the online retailers to know what

influences the online consumer. Internet is changing the way consumers shop and buy goods and services, and has rapidly evolved into a global phenomenon.

Many companies have started using the Internet with the aim of cutting marketing costs, thereby reducing the price of their products and services in order to stay ahead in highly competitive markets. Customers use the Internet not only to buy the product online, but also to compare prices, product features and after sale service facilities they will receive if they purchase the product from a particular store. Many experts are optimistic about the prospect of online business. Online shopping has become the fastest-growing industry and Internet users have reported that online shopping is one of their primary uses of Internet. With the help of online shopping, the consumers can purchase books, airline and events tickets, foods, computers hardware and so on. In the present study an attempt have been made to analyze the perception of the young people towards online shopping.

Objectives of the study

The main objective of this research was to examine the perception and attitude of graduate students towards online shopping. Likewise the specific objectives of this study are as follows:

- i. To examine the relationship between perceived usefulness and attitude towards online shopping.
- ii. To examine the relationship between perceived ease of use and attitude towards online shopping.
- iii. To examine the relationship between perceived risk and attitude towards online shopping.

Research Questions

- i. What is the perception and attitude of graduate students towards online shopping?
- ii. To what extent the perceived usefulness is related to attitude towards online shopping?

- iii. To what extent the perceived ease of use is related to attitude towards online shopping?
- iv. To what extent the perceived risk is related to attitude towards online shopping?

Hypothesis

To address the research objectives, following hypotheses were formulated:

H1: There is significant relationship between perceived usefulness and attitude.

H2: There is significant relationship between perceived ease of use and attitude.

H3: There is significant relationship between perceived risk and attitude towards online shopping.

Research Gap

Perception of graduate students towards online shopping is an emerging topic in this 21st century. Youth particularly students constitute a major part among the consumers of online shopping. University and colleges of Nepal has huge number of students from diversified areas from within and outside the Kathmandu valley. Therefore it is a good platform for studying attitude and behaviour towards online shopping. Very few research have been conducted in this aspect which induce us to conduct a study on this areas and to give an updated findings. In case of theoretical framework the research consists of dependent and independent variables respectively. As dependent variable is related to usefulness, ease of use and risk respectively whereas independent variable is related to the attitude of graduate students towards the online shopping.

RESEARCH METHODS

Research Design

The purpose of this research survey was to examine the perception and attitude of graduate students towards online shopping. The study adopted a quantitative research design. The reason for using this design is because quantitative research determines and reports the way things are. The quantitative research is

frequently referred to as hypothesis testing research. Characteristically, studies begin with the statements of theory from which research hypothesis are derived. Then an experimental design is established in which the variables in question (dependent variable) are measured while controlling for the effects of selected independent variables.

Population, Sample and Sampling Procedures

The population was the graduate level students who practiced online shopping. There are 384 respondents in this research. Respondents were from 21 years to 30 years of the age. Also some are above 30 years of the age. Most of the respondents were aware about the online shopping. Online shopping habit and culture is growing day by day in Nepalese society also. Mostly online shopping is popular the graduate students. So all the respondent are graduate students from the college of Nepal which is also according to title and objective of research. Sample size of 384 was considered to be suitable for estimating true population values at a 95% confidence interval with plus or minus 5% margin of error. Convenience sampling was performed in this research survey to select subset from a population to interpret the population. Convenience sampling involves select sample members who can provide required information and who are more available to participate in the study. Convenience samples enable the researcher to complete a large survey cost effectively and quickly. A total of 384 questionnaire were collected by sending to all using electronic form. All respondents filled the form.

Data Collection Method

Based upon the objective of the study primary data were collected. In this study, primary data were collected. Based on the objective, questionnaire was prepared to collect the primary data. In this study, primary data are collected from 384 respondents who are graduate students and are familiar about online shopping. Quantitative

survey was used as data collection method. Data were collected using electronic form (Google form). Online survey method was chosen due to its benefits in saving time, easy and fast access, also inexpensive method for the research. As paper distributing type survey is very tedious task.

Data Collection Instruments

Based on the theoretical framework and an extensive review of related literature, a total of 22 questions were included in the survey. The questionnaire were divided into three section. The first section consisted of demographic information such as gender, age, graduate student type.

The second section consisted of online shopping related information such as whether students have done online shopping or not and knowledge about online shopping with respect to their syllabus.

The third section consisted of four parts: Perceived usefulness, Perceived ease of use, Perceived risk and attitude towards online shopping. Perceived usefulness part consisted of 5 items. Perceived ease of use also consisted of 5 items. Perceived risk consisted of 4 items and attitude towards online shopping consisted 3 items. Measurement items for all the variables were developed based on conceptual framework and previous literature. Respondents were asked to rate each items on a 5-point Likert scale. All the items are measured using point Likert scale

which comprises of "strongly disagree", "disagree", "neutral", "agree", and "strongly agree".

Data Analysis Tools and Technique

Data Analysis Tools

IBM SPSS Statistics 24 was used for the analysis of collected data. SPSS is a short for Statistical Package for the Social Sciences, and it is used by various kinds of researchers for complex statistical data analysis. The collected response from electronic form were first coded into the SPSS software and then data were analyzed using SPSS software.

Descriptive Analysis

Descriptive analysis was conducted to describe and understand the feature of specific data set. The descriptive analysis was used to calculate the frequency, percentage, mean and standard deviation of specific data set. The frequencies and percentage of demographic information and online shopping related responses of respondents were calculated. Descriptive statistics was used to calculate the mean and standard deviation of variables under the study. Mean and standard deviation of each item under the variables were calculated.

Reliability and Validity

Cronbach's Alpha associated with the interpretations of the value are shown in the table below:

Table:1 Cronbach's Rule of Thumb\

| Cronbach's Alpha | Strength Association |
|------------------|-----------------------|
| 0.80-0.95 | Very good Reliability |
| 0.7-0.8 | Good Reliability |
| 0.6-0.7 | Fair Reliability |
| Less than 0.6 | Poor Reliability |

Cronbach's Alpha was used to assess the internal consistency of the independent and dependent variables. Cronbach's alpha is a measure of

internal consistency, that is, how closely related a set of items are as a group. It is considered to be a measure of scale reliability. A "high" value for

alpha does not imply that the measure is unidimensional. Technically speaking, Cronbach's alpha is not a statistical test - it is a coefficient of reliability (or consistency). Cronbach's alpha is a function of the number of items in a test, the average covariance between pairs of items, and the variance of the total score.

The resulting a coefficient of reliability ranges from 0 to 1 in providing this overall assessment of a measure's reliability. Cronbach's alpha is a statistic commonly quoted to demonstrate that tests and scales that have been constructed or adopted for research.

Table: 2 Reliability Test

| Constructs and variables | Number of items | Cronbach alpha based on standardized items |
|----------------------------------|-----------------|--|
| Perceived Usefulness | 5 | 0.849 |
| Perceived ease of use | 5 | 0.914 |
| Perceived Risk | 4 | 0.830 |
| Attitude towards online shopping | 3 | 0.932 |
| Total | 17 | 0.957 |

Table shows the reliability test. Reliability is the degree to which an assessment tool produces stable and consistent results. It is also known as the ability for a test or research findings to be repeatable. Attitude towards online shopping obtained the highest value of Cronbach's alpha (0.932) followed by perceived usefulness (0.849), perceived ease of use(0.914) and perceived risk (0.830). Since all the variables have consistent and stable measurements as their Cronbach's alpha values are higher than 0.70.

Validity is more a matter of judgment than a fixed mathematical formula of unerring proportions. Although questionnaire were developed on the basis of conceptual framework and literature review, certain changes were made in the questionnaire with the consultation with supervisor and experts. With a thorough review of literature, incorporation of data from appropriate literature, consultation with supervisor and careful wording of the questionnaire documents,

the researcher felt that there was a high degree of certain validity.

ANALYSIS AND RESULTS

The total of 384 responses were collected using electronic form (Google form). The questionnaire were divided into three major section: demographic section, online shopping related information section and descriptive analysis section. The demographic profile of respondents are analyzed in terms of gender, age and graduate student type. The online shopping related information are analyzed using frequency of activity related to online shopping. In descriptive analysis section attitude towards online shopping is analyzed using the relationship of three independent variable with attitude towards online shopping.

Table: 3 Demographic Variables and Frequency parameters

| Demographic Variables | Frequency | % |
|-----------------------|-------------|------|
| Gender | Male | 51,7 |
| | Female | 48.3 |
| Age | 21-30 years | 73 |
| | 30-40 years | 26.3 |

| | | | |
|---------------|-----------------|-----|-------|
| Students Type | Above 40 years | 2 | 0.70 |
| | IT Graduate | 140 | 46.70 |
| | Non-IT Graduate | 160 | 53.30 |

whereas 145 are female. Male and female all took part actively in case of questionnaire response operation. As all males and females are graduate students since this research is focused in case of graduate students.

Demographic information

Table shows the frequency and percentage of gender among survey respondents. Based on the results, 51.7% of the respondents are male whereas 48.3% of the respondents are female. In other words, out of 300 respondents, 155 are male

Frequency of students who have been taught and who have not been taught about online shopping respectively

Table: 4 Frequency of students who have been and who have not been taught about online shopping

| Taught about online shopping | Frequency | Percentage |
|------------------------------|-----------|------------|
| Yes | 140 | 46.7 |
| No | 160 | 53.3 |
| Total | 300 | 100 |

Table shows the frequency and percentage of respondents who have been taught about online shopping and who have not been taught about online shopping. Out of 300 respondents, 140 respondents (46.7%) have been taught about online shopping and 160 respondents (53.3%) have not been taught about online shopping. as education plays a role in how consumers perceive the products, which could be indirectly related to the web experience they have; the less they feel uncertain about product attributes, benefits and

quality. Also the education is impacting the way the consumers perceive a product in the case of online shopping, it is clear that more products than the ones surveyed in this study will be impacted. Education could impact indirectly the product perception by playing a role in the factor of web experience or frequency of online purchase.

Descriptive Analysis

4.3.1 Perceived usefulness

Table: 5 Perceived usefulness analysis

| Perceived usefulness | Mean | Standard deviation |
|--|-------|--------------------|
| I find online shopping service is useful in my life. | 3.68 | 0.969 |
| Online shopping provides many product alternatives. | 3.63 | 1.0303 |
| Online shopping can be done in any places | 2.91 | 1.166 |
| Online shopping enables to fulfill needs factor. | 3.46 | 0.968 |
| Online shopping reduce time for unproductive activities. | 3.706 | 1.182 |

Table shows majority of the respondents agreed that online shopping service is useful in their life, online shopping provides many product alternatives, online shopping enables to fulfill needs factor and online shopping decreases time

for unproductive activities as shown by the mean value of 3.68, 3.63, 3.46, and 3.706 respectively having standard deviation or dispersion of 0.969, 1.0303, 0.968, and 1.182 respectively. Whereas perceived usefulness refers to consumers

perceptions regarding the outcome of the online shopping experience. Applying this definition to the context of online shopping, usefulness refers to the degree to which consumers believe using the Internet as a medium will improve their performance or productivity, thus enhancing the

outcome of their shopping experience. This findings implies that perception of respondents towards usefulness of online shopping is positive and high.

Perceived ease of use

Table: 6 Perceived ease of use analysis

| Perceived ease of use | Mean | Standard deviation |
|--|------|--------------------|
| Easy to access online shopping sites. | 3.63 | 0.942 |
| Online shopping procedure is easy to understand. | 3.61 | 0.948 |
| Easy to compare product among online vendors. | 3.33 | 1.035 |
| Easy to compare product prices. | 3.49 | 1.026 |
| Easy to find desired products. | 3.56 | 0.984 |

Table shows that majority of the respondents agreed upon easy to access online shopping sites, online shopping procedure is easy to understand, easy to compare product prices and easy to find desired product as shown by the mean value of 3.63, 3.61, 3.49, and 3.56 respectively having standard deviation or dispersion of 0.942, 0.948, 1.026 and 0.984 respectively. Mean value of easy to compare product among online vendors is 3.33 and standard deviation 1.035 which indicates the neutral response of respondents. Perceived ease of use is defined as the individual's perception that using the new technology will be free of effort, ease of use refers to consumers' perceptions that shopping on the Internet will involve a minimum of effort. Whereas perceived usefulness refers to

consumers' perceptions regarding the outcome of the online shopping experience, perceived ease of use refers to their perceptions regarding the process leading to the final online shopping outcome. Perceived ease of use is how effective shopping on the Internet is in helping consumers accomplish their tasks. The effect on intention to do shopping through online occurs through perceived usefulness because the easier a technology is to use. This findings implies that perception of respondents towards ease of use is positive and high. So this is all about Perceived ease of use analysis.

Perceived risk

Table: 7 Perceived risk analysis

| Perceived risk | Mean | Standard deviation |
|---|------|--------------------|
| The product is not appropriate as shown in the web. | 3.62 | 0.958 |
| The product is not delivered after payment | 2.89 | 0.9406 |
| The product quality is not appropriate as promised. | 3.64 | 0.952 |
| Online shopping is secured than traditional Shopping. | 3.03 | 1.0209 |

Table shows that majority of the respondents agreed about the condition that product is not appropriate as shown in the web and also the product quality. This is shown by the value of mean which are 3.62 and 3.64 respectively having dispersion or standard deviation of 0.958 and 0.952 respectively. On another conditions that the

product is not delivered after payment and secureness of online shopping than the traditional shopping is neutral from the majority of respondents as shown in the values of mean which are 2.89 and 3.03 respectively having the standard deviation of 0.9406 and 1.0209 respectively. The Perceived risk is related to the trust. One of the

most frequently cited reasons for consumers not shopping on the Internet is the lack of trust which involves a level of risk in the online environment, the role of physical salesperson is replaced by help buttons and search features, thus considering the basis of consumer trust in the shopping experience. Consumers cannot physically check the quality of a product or monitor the safety and security of sending sensitive personal and

financial information while shopping on the Internet. It is hypothesized that lack of trust in the online environment negatively affects purchase intention. This findings implies that online shopping is still risky. Many respondents are dealing with the risk while shopping through online. So perception to the risk is also high.

Attitude towards online shopping

Table: 8 Attitude towards online shopping analysis

| Attitude towards online shopping | Mean | Standard deviation |
|--|------|--------------------|
| Online shopping has positive value. | 3.61 | 0.898 |
| Students are pleased with online shopping. | 3.51 | 0.976 |
| Online shopping is enjoyable. | 3.58 | 0.934 |

Table shows the analysis of attitude towards online shopping of graduate students. This findings implies that majority of the respondents agreed that online shopping has positive value as they have the positive views or thought about the online shopping which is also shown by mean value of 3.61 and 0.898, the standard deviation value. Students are pleased with online shopping as they are happy with the online shopping. They are also satisfied with the online shopping. The mean value that indicate students are pleased with online shopping is 3.51 and standard deviation is

0.976. From the observation it is also observed that online shopping is enjoyable which is also shown by the values of mean as well as standard deviation. The mean value which shows online shopping is enjoyable is 3.58 and standard deviation value which shows that online shopping is enjoyable is 0.934. The mean value and standard deviation value are very essential for this research related to online shopping and the graduate students.

Analysis of overall variables

Table: 9 Descriptive analysis of overall variables

| Constructs and variables | Mean | Standard deviation |
|----------------------------------|------|--------------------|
| Perceived usefulness | 3.48 | 0.84 |
| Perceived ease of use | 3.52 | 0.85 |
| Perceived risk | 3.29 | 0.78 |
| Attitude towards online shopping | 3.56 | 0.87 |

Table shows that attitude towards online shopping has the highest value of mean which is 3.56 followed by perceived usefulness having mean 3.48, perceived ease of use having mean 3.52 and perceived risk having mean 3.29. Likewise attitude towards online shopping also has highest dispersion rate with standard deviation of value 0.87 followed by perceived usefulness having the standard deviation value 0.84, perceived ease of

use having the standard deviation value of 0.85 and perceived risk having the standard deviation value of 0.78. The values which are obtained from previous table are related to the values of tables related to the independent and dependent variables respectively. Analysis of overall variables is also necessary in the research. Analysis of overall variables comes under the descriptive analysis. Descriptive analysis are used

to describe the basic features of the data in a study. They provide simple summaries about the sample and the measures. Together with simple graphics analysis, they form the basis of virtually every quantitative analysis of data or we may measure a large number of people on any measure.

Descriptive analysis enables to present the data in a more meaningful way, which allows simpler interpretation of the data.

Relationship between perceived usefulness and attitude towards online shopping

Table: 10 Correlation between perceived usefulness and attitude towards online shopping

| | Attitude towards online shopping | |
|----------------------|----------------------------------|---------|
| Perceived usefulness | Pearson correlation | 0.843** |
| | Sig. (2-tailed) | 0.000 |
| | N | 300 |

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

Table shows that the correlation between perceived usefulness and attitude towards online shopping is 0.843. This implies that the correlation between perceived usefulness and attitude towards online shopping is positive and moderate

as their significance level are 0 ($p < 0.01$ and $r = 0.843$).

Relationship between perceived ease of use and attitude towards online shopping

Table: 11 Correlation between Perceived ease of use and attitude towards online shopping

| | Attitude towards online shopping | |
|-----------------------|----------------------------------|---------|
| Perceived ease of use | Pearson correlation | 0.827** |
| | Sig. (2-tailed) | 0.000 |
| | N | 300 |

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

Table shows that the correlation between perceived ease of use and attitude towards online shopping 0.827. This implies that the correlation between perceived ease of use and attitude towards online shopping is positive and moderate

as their significance level are 0 ($p < 0.01$ and $r = 0.827$).

Relationship between perceived risk and attitude towards online shopping

Table: 12 Correlation between perceived risk and attitude towards online shopping

| | Attitude towards online shopping | |
|----------------|----------------------------------|---------|
| Perceived risk | Pearson Correlation | 0.684** |
| | Sig. (2-tailed) | 0.000 |
| | N | 300 |

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

Table shows that the correlation between perceived risk and attitude towards online shopping is 0.684. This implies that the correlation between perceived risk and attitude towards online shopping is positive and highly

moderate as their significance level are 0 ($p < 0.01$ and $r = 0.684$).

Correlation analysis is a method of statistical evaluation used to study the strength of a relationship between two types of variables. This particular type of analysis is useful when a

researcher wants to establish if there are possible connections between variables. The statistical relationship between two variables is referred to as their correlation. A correlation could be positive, meaning both variables move in the same direction, or negative, meaning that when

one variable's value increases, the other variables values decrease.

Impact of independent variables on dependent variable

Table: 13 Model Summary

| Model | R | R square | Adjusted R square | Std. Error of estimate |
|-------|--------|----------|-------------------|------------------------|
| 1 | 0.868* | 0.754 | 0.751 | 0.43846 |

Note. *.Predictors: (Constant), Perceived usefulness, Perceived ease of use, Perceived risk

Table shows the analysis for multiple regression test. R value represents the correlation coefficient between dependent variables and independent variables. As squared correlation coefficient in linear least squares multiple regression with an estimated intercept term, R square equals the square of the Pearson correlation coefficient between the observed and modeled (predicted) data values of the dependent variable. Based on the results, the value of correlation coefficient(R) is 0.868. Hence there is a positive correlation between all the independent variables and

dependent variable. Besides that, coefficient of determination (R-square) facilitates the explanation of variance. The adjusted R square of this research is 0.751, which indicates that 75.1% of the variation of dependent variable can be explained by the three independent variables. However it still leaves 24.9% (100%- 75.1%) unexplained in this research. Put differently, there are other variables which are important in explaining dependent variable and have not been included in this research.

Table: 14 ANOVA^a

| Model | Sum of squares | df | Mean square | F | Sig. |
|--------------|----------------|-----|-------------|---------|--------------------|
| 1 Regression | 174.050 | 3 | 58.017 | 301.781 | 0.000 ^b |
| Residual | 56.905 | 296 | 0.192 | | |
| Total | 230.955 | 299 | | | |

Note .a. Dependent variable: Attitude towards online shopping.

A. Predictors: (Constant), perceived usefulness, perceived ease of use, perceived risk Table 4.16 shows the result for Analysis of Variance. Table for ANOVA consists of Regression and Residual respectively. Residuals are the difference between the actual value and the predicted value of the regression model and residual output is the predicted value of the dependent variable by the regression model and the residual for each data point. In case of ANOVA for Regression. Analysis of Variance (ANOVA) consists of calculations that provides information about

levels of variability within a regression model and form a basis for tests of significance. Here, ANOVA is interpreted in SPSS. In case of table Regression model consists of value 174.050 as value of sum of squares, df value is 3, mean square value is 58.017 and F-statistic is valued at 301.781 and is significant at 0.01 level. Likewise in case of residual model the value of sum of squares is 56.905, df is 296 and mean square value is 0.192. So the total value of sum of squares is 230.955 and total value of df is 299. Dependent variable is Attitude towards online shopping and

predictors are; perceived usefulness, perceived ease of use and perceived risk respectively. As the model is significant and the F-statistic is large, it can be concluded that most of the variation is explained and the model is a good descriptor of the relation. The observed significance level is 0, which is less than 0.05. It means that the whole regression equation has statistical meaning.

B. Dependent variable: Attribute Table shows the coefficient of each independent variable. Based on the results, three independent variables significantly related to dependent variable by meeting the requirement of p-value less than 0.05 (p<0.05).

Table: 15 Table for Coefficients^a

| Model | | Unstandardized Coefficients | | t | Sig. |
|-------|-----------------------|-----------------------------|------------|-------|-------|
| | | B | Std. Error | | |
| 1 | (Constant) | 0.212 | 0.118 | 1.794 | 0.074 |
| | Perceived Usefulness | 0.483 | 0.063 | 7.707 | 0.000 |
| | Perceived ease of use | 0.356 | 0.062 | 5.731 | 0.000 |
| | Perceived Risk | 0.128 | 0.047 | 2.711 | 0.007 |

Null hypothesis (H₀) for all three independent variables is rejected and alternative hypothesis (H₁, H₂, H₃) are accepted at p<0.05 also at p<0.01.

Linear Equation

$$Y = a + B_1X_1 + B_2X_2 + B_3X_3 + e$$

The regression equation for dependent variable i.e, Attitude towards online shopping is: Attitude towards online shopping = 0.212 + 0.483 (Perceived usefulness) + 0.356 (Perceived ease of use) + 0.128 (Perceived risk) + 0.118

Where:

Y = Attitude towards online shopping

- Regression constant

B = Slope of the regression surface (The B represents the regression coefficient associated with each X_i)

X₁ = Perceived usefulness

X₂ = Perceived ease of use

X₃ = Perceived risk

e= Standard Error Estimate

The regression coefficient of each independent variable is derived from the Beta value (under unstandardized coefficients). The regression coefficient for all the independent variables is positive. Henceforth, there is a positive relationship between each independent variable and dependent variable.

The regression equation above has established that taking all factors in account (Perceived usefulness, Perceived ease of use and Perceived risk) constant at zero, Attitude towards online shopping will be 0.212. The findings presented also shows that taking all independent variables at zero, a unit increase in Perceived usefulness will lead to 0.483 increase in Attitude towards online shopping; a unit increase in Perceived ease of use will lead to 0.356 increase in Attitude towards online shopping and a unit increase in perceived risk will lead to 0.128 increase in Attitude towards online shopping. This infers that, Perceived usefulness is the most influential independent variable because it has the highest beta value which is 0.483. It is the predictor variable which has the highest contribution to the variation in

dependent variable. The next most influential independent variable is Perceived ease of use (B=0.356), followed by Perceived risk (B=0.128). Table shows that three independent variables are significantly related to dependent variable by meeting the requirement of p-value less than 0.05 and 0.01 respectively. So it is also shown that all

the hypothesis H1, H2 and H3 are supported. As from the table it is seen that the value of beta, t and sig. are determined. Perceived usefulness related hypothesis have highest value of beta which is 0.483 and t value 7.70 respectively.

Hypothesis Result

Table: 16 Hypothesis result

| | B | t | Sig. | Result |
|--|----------|----------|-------------|---------------|
| Perceived usefulness → Attitude towards online shopping | 0.483 | 7.70 | 0.000 | H1: Supported |
| Perceived ease of use → Attitude towards online shopping | 0.356 | 5.73 | 0.000 | H2: Supported |
| Perceived risk → Attitude towards online shopping | 0.128 | 2.71 | 0.007 | H3:Supported |

It also has 0.000 sig. Perceived ease of use related hypothesis have second highest value of beta which is 0.356 and t value 5.73 respectively. It also has 0.000 sig. Perceived risk related hypothesis have lowest value of beta which is 0.128 and t value 2.71 respectively. It also has 0.007 sig.

4.7 Major Findings

H1: There is significant relationship between Perceived usefulness and attitude towards online shopping.

Table shows that p-value of perceived usefulness is 0.000 which is less than 0.05, hence H1 is accepted at $p < 0.05$. Also, p-value of perceived usefulness is less than 0.01, hence H1 is accepted at $p < 0.01$.

H2: There is significant relationship between Perceived ease of use and attitude towards online shopping.

Table shows that p-value of perceived ease of use is 0.000 which is less than 0.05, hence H2 is accepted at $p < 0.05$. Also, p-value of perceived ease of use is less than 0.01, hence H2 is accepted at $p < 0.01$.

H3: There is significant relationship between Perceived risk and attitude towards online shopping.

Table shows that p-value of perceived risk is 0.007 which is less than 0.05, hence H3 is accepted at $p < 0.05$. Also, p-value of perceived risk is less than 0.01, hence H3 is accepted at $p < 0.01$.

From the observations and calculations of the data it is found that all the hypothesis H1, H2 and H3 are accepted which means that perception and attitude of graduate students towards online shopping is positive. The graduate students who uses the online shopping for the purpose of fulfilling their need have good attitude, as their good attitude is related to perceived usefulness and perceived ease of use. Graduate students are also aware about the risk involved in the online shopping. But perceived risk also had made positive impact in case of attitude or intention in case of online shopping.

Conclusion and Implications

This research delved into the perceptions and attitudes of graduate students regarding online shopping, revealing predominantly positive

sentiments. The study's conceptual framework drew from an extensive literature review, highlighting three crucial perceptions: perceived usefulness, perceived ease of use, and perceived risk in the context of online shopping.

The findings unveiled that all three independent variables—perceived usefulness, perceived ease of use, and perceived risk—directly influenced the dependent variable, namely, attitude toward online shopping. Notably, perceived usefulness emerged as the most influential factor shaping attitudes, followed by perceived ease of use and perceived risk. Each of these three variables was found to be statistically significant, collectively explaining the variance in attitude toward online shopping. While perceived risk exerted the least influence on attitudes, this may be attributed to graduate students' relatively lower concerns about the risks associated with online shopping. Instead, their perceptions seemed to be primarily anchored in the notions of usefulness and ease of use, indicating a sense of confidence and positivity.

Moreover, the study highlighted the pivotal role of perceived ease of use in shaping attitudes toward online shopping, underscoring its significance. In conclusion, the research unveiled a predominantly positive attitude among graduate students toward online shopping, marked by minimal negativity. It also established significant positive relationships between perceived usefulness, perceived ease of use, perceived risk, and attitudes toward online shopping.

The findings of this study, conducted in the Nepalese context, provide a valuable benchmark for fostering a culture of online shopping among graduate students and the broader population. This can contribute significantly to the growth of e-commerce and the online shopping environment in Nepal. Given that a majority of respondents already engage in online shopping, this insight can be leveraged by businesses seeking to promote their brands and conduct online

commerce. However, it's important to address the concerns related to the inability to physically examine products. Furthermore, the study underscores the importance of promoting internet literacy to facilitate increased online shopping.

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