

Contribution to Nonparametric Inference in Regression and Other Linear Models in FMCG Market in Nepal

Ramesh Prasad Tharu *

Research Scholar, Glocal School of Science, Glocal University, Saharanpur, U.P.

Dr. Rajendra Kumar Tripathi **

Research Guide, Glocal School of Science, Glocal University, Saharanpur, U.P.

*Email: rameshpt02@gmail.com

ABSTRACT

Though the trend for online shopping is increasing still the practice of online shopping in Nepal is at a primitive stage. The study aims to identify Nepalese consumers' perception of online shopping, challenges, and managerial solution towards online shopping in Kathmandu, Nepal. Descriptive research design was used to describe the customers' perception of buying online goods. The study was targeted towards those people living in Kathmandu valley who are mainly active on their mobile phones and have bought any goods or services from online platforms. Using purposive sampling, a total of 403 respondents were interviewed with the help of a structured questionnaire using the Kobo Collect Toolbox. This study finds that 66.0% of people believe that there are different challenges while shopping online. A maximum number of respondents (i.e. 41.6%) feel products not matching as shown on the website is the most common faced challenge while doing online shopping. Similarly, choose poor quality products as they could not figure out the difference in online application sites (32.12%), timely delivery of the products (10.95%), hidden costs (8.75%), and long procedures (6.57%) are other challenges that the respondents' responded. 86.05% of the respondents feel the problems related to online shopping through mobile applications can be managed. Respondents (43.56%) believe that most of the problems related to online shopping through mobile applications can be solved by selling high-quality products that satisfy the customers' needs by looking online market, selling high-quality goods and services, the safe payment system through a mobile application, strict rules and regulations on online shopping, online shopping environment, managing delivery time, and receiving damaged products at the end of the day can promote online shopping among the customers. Sellers' positive attitude and behavior can help online shopping market promotion in the market in Nepal.

INTRODUCTION

Since the introduction of the web in the early 1980s, it has unexpectedly grown due to its unique traits of flexibility, interactivity, and personalization. Internet is a very beneficial device for communication, entertainment, education, and electronic trade (Ko et al., 2004; Devkota et al., 2021). There is no doubt that internet is changing the way consumers keep and purchase items and services. According to Lim et al. (2010); Singh & Rana (2018) the web has changed the way enterprise is carried out for it now allows shops to offer limitless vary of merchandise and offerings to all shoppers from around the world at any point in time. They also went on to add that it can be considered as the most full-size direct advertising and marketing channel for the world marketplace (Haur et al., 2017). There is no doubt that digital commerce is shaking the root of commercial enterprise conventions in the cutting-edge century (Joyce, 2002; Levitt, 1993).

The development of the World Wide Web created a new income channel for retailers, and heaps of companies have tried to take advantage of this new method for accomplishing clients (Brown et al., 2004; Yadav et al., 2020). As an end result of this trend, almost each firm that has launched online business or plans to do so is keen to recognize how to get in contact with extra online consumers as plenty as feasible (Wang, et al., 2006). However, it must be noted that seeing that online transactions have to be performed via computer networks, an online purchaser must be in the first place inclined and capable to operate a pc (Wang et al., 2006). The apparent gain of online buying has resulted in increasing wide variety of web customers for this purpose (Joshi, 2021). According to Jha (2014), this developing variety shows the developing experience of remedy with the use of the internet for shopping.

Roughly 10 percentage of the world's population (more than 627 million people) have shopped online at least once (Jha, 2014; ; Joshi, 2021). The present day state of affairs indicates a trade in the trend of online shopping where in the past, consumers normally used to have online services to purchase/reserve air-line tickets, resort rooms, movie tickets, and online books, but currently, extra and more people are going online to buy apparels, cosmetics, accessories, footwear, and other products (Joseph & Joseph, 2017). From consumers' perspective, the net has provided privilege to the people in gaining access to data and they credit the pull for online content as an end result from the probability given to determine when, where, what, and how a lot of business content material they desire to view. The net also allows customers to access an unlimited vary of merchandise and offerings from agencies around the world, and it has decreased the time and effort buyers spend on purchasing (Ko et al., 2004; Lim et al., 2010; Patel, 2018).

Although, developed international locations have embraced e-commerce at a brisk pace, growing countries like Nepal are slowly on their way to shape up the e-commerce trend and in case of Nepal, there is a big impact on and arrival of new applied sciences from two neighboring countries, India and China. Online purchasing is protecting the Nepalese market at a brisk pace and is nicely facilitated with the start of new technologies, digital stores and interactive apps (Malla, 2018). The records of the Nepalese ecommerce dates back to 1999, at first, used, especially, by means of Nepalese people residing in the U.S to ship items to their pals and households residing in Nepal. However, the process was quite expensive. This technology used to be one of the darkish age for Nepalese e-commerce, where global e-commerce groups had been reconstructing after the essential net bubble burst that took place in 1999/2000 (Malla, 2018). We can say that e-commerce industry is still in its infancy stage in Nepal. At present, main e-commerce ventures have been imparting their services to few cities solely such as Pokhara and Kathmandu. The need of touching the actual product whilst buying is changing dramatically, and human beings are becoming tech savvy, so nowadays, data handy about the brand is turning into a vital element in buying choice procedure amongst the Nepalese people (Gautam, 2015). Less than 30% of Nepalese people used the internet in 2010 but till October 2017 nearly 63% of the whole population is now linked to the internet. So, we can definitely see that the range of net users is in an outstanding growth (Neupane, 2018). Also, it was found by Niroula & Gyanwali (2020) that online shopping has positive relation with customer satisfaction in Kathmandu valley, Nepal. Vaidya (2019) states that because of the growing number of online stores in Nepal, competition is increasing on a daily basis, which will ultimately benefit the future of e-commerce in Nepal. He further states that in Nepal, the main reasons for shoppers to prefer online shopping were time savings, offers, an easy ordering system, and information available on the online shopping portal.

As the trend for online shopping is increasing the use of mobile application in Nepal is still at primitive stage. In this respect, however, there are nominal researches contributing to the understanding of Nepalese Consumers' Perception on Online Shopping Challenges. The major gap found in this study is finding out

what type of shopping do consumers prefer, is its online shopping or traditional shopping and why? What type of products do they prefer buying online or through traditional means and why? What type of problems they are facing while shopping online and how can it be solved? So, it is the research gap. . The purpose of this study is to find the online shopping experience and factors driving the buyers towards online shopping in Kathmandu, Nepal, through which, situation of the online purchasing reputation amongst the younger patron will be derived, which will help the present on-line businesses to recognize their strengths and weaknesses. This study is the first study in this sector in Nepalese context. The study is further organized as: Second section includes methodology followed by results in third section and fourth section finally concludes the study.

METHODS

Study Area and Study Population

Nepal has 77 districts among which 3 districts include Kathmandu valley (Kathmandu, Bhaktapur and Lalitpur) situated in Bagmati Province (Bhandari et al., 2021). These 3 districts are taken as study area for this study. Kathmandu Valley lies at 1,300 meters above sea level and is located between latitudes $27^{\circ}32'13''$ and $27^{\circ}49'10''$ north and longitudes $85^{\circ}11'31''$ and $85^{\circ}31'38''$ east. Three districts: Kathmandu, Lalitpur, and Bhaktapur cover up 899 square kilometers in area, likewise the valley as a whole is 665 square kilometers in area. The valley encircles the entire area of Bhaktapur, 85% of Kathmandu and 50% of Lalitpur district (Mohanty, 2011; Devkota et al., 2021).

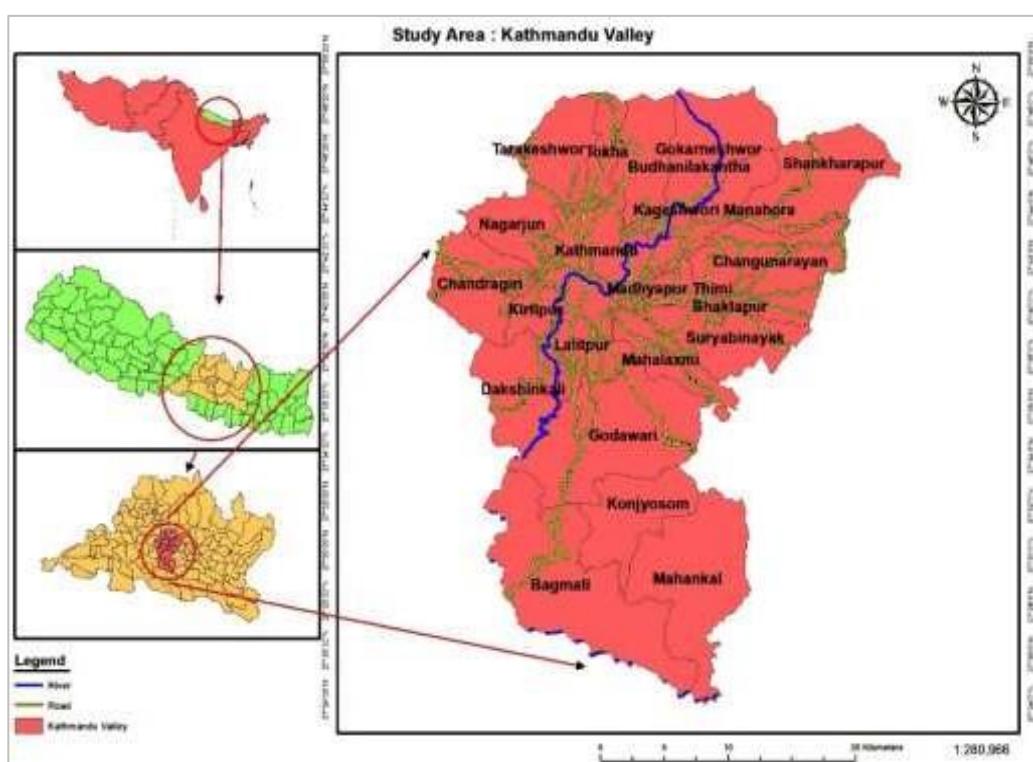


Figure 1: Study Area

As of May 2019, there had been 31 personal ISPs in Nepal, with about 200,000 subscribers, and almost 16.67 million web customers nationwide. Online endeavor is concentrated in Kathmandu and half-dozen other cities, with highly little web penetration in rural areas, even though this is slowly changing with most users having access to the internet by cellular phones. Almost 60 percent of Nepal have access to internet, with over 95 percent getting access to it through cellular telephones (Export.gov, 2019).

Sample Size Determination

The study was targeted towards people living in Kathmandu valley who are mainly active on their mobile phones and have bought any goods or services from online platforms. A non-probability sampling was used for the survey. Under the non-probability sampling purposive sampling was applied to select the customers as it involves handpicking subjects based on specific characteristics following Bhandari et al. (2021). The sampling unit in the study was the online goods purchasing customers. The sample size was calculated by using Cochran's formula.

Research Instruments

In this study, structured questionnaire was used. After the sample size was determined through Cochran's formula (Cochran & Wiley, 2004; Adhikari et al., 2021), 403 respondents were selected for data collection. It took four months to collect the data. Due to the global pandemic that also affected a large part of Kathmandu valley, it was difficult to reach every location so the data were collected through face-to-face interaction with some respondents and with the help of telephone calls and interaction through social media with others. Respondents were sent kobo tool box questionnaire through the internet to obtain the information.

Data Analysis Techniques

The data and information collected from the respondents are presented, interpreted and analyzed. The questionnaires are prepared in the purposive manner where the respondents fill up all those questionnaires by themselves. The data analysis generally contains two parts Descriptive Statistics and Awareness Level. Descriptive statistics is used to describe the main features of the collected data quantitatively and to investigate the consumers' perception towards the use of mobile applications for online shopping. The awareness level is used to measure the awareness level of consumers' use of mobile applications for online shopping. The awareness level, in turn, is measured through awareness index. That is, awareness is measured through online shopping dimensions where three dimensions (affective, cognitive, behavioral) are measured followed by awareness level of male and female regarding online shopping and lastly awareness level of consumers among different age group are also measured.

RESULTS AND DISCUSSION

This section presents the result derived from various techniques including socio-economic status of the respondents, respondents' knowledge related to online shopping, their awareness level, constraints they faced during shopping and managerial solutions for promoting effective online shopping.

Socio-demographic characters entails sex, age, education level of the respondents. For this study, majority of the respondents were from Kathmandu which covers 37.74% of the respondents because it covers larger scale of the valley followed by Lalitpur (33.25%) and Bhaktapur (29.03%). Similarly, participation of male on giving information on online shopping was found to be more than female and for every four respondents one is female, which depicts 33.50% of the respondents are female and 66.50% respondents are male. A study done by Rodgers & Harris (2003); Yadav et al. (2020) also found that although the number of internet users is equally divided among the genders, more men than women engage in online shopping and make online purchases. Likewise, large numbers of online shopping users were found to be in between the age of 25-45. In a similar survey conducted by Huang (2012) in Taiwan, the largest age group in relation to number of internet and online shopping users was 26-35 age group (64.8 percent), followed by the users in the age of 36-45 (18.8 percent). Hence online shopping users are in the age group between 25-35 years of age. Also, the study of Shah and Iwari (2021) found majority of online shoppers are below age of 35 years.

The research also indicated that the education level of male in this study is more than female. Majority (56.57%) of the respondents have bachelor degree, which included both male and female. Similarly, the study found that income played a large part in using online shopping as 79.65% of the respondents are job holders out of which 64.80% are online shopping users. A research done by Hernández et al. (2011) considers that user income has an effect on the first contact with the internet and e-commerce as people with high incomes perceive less risk in the adoption of online shopping and new technologies that it comes with. Hence income plays a large part of using online shopping.

Table 1: Socio-Demographic Characteristics

Title	Number	Percentage
<i>Study Area</i>		
Kathmandu	152	37.72
Lalitpur	134	33.25
Bhaktapur	117	29.03
<i>Gender</i>		
Male	268	66.50
Female	135	33.50
<i>Age</i>		
16 – 25	74	18.36
26 – 35	137	34.00
36 – 45	123	30.52
46 – 55	61	15.14
Above 55	8	1.99
<i>Education Level</i>		
Illiterate	2	0.51
Up to Higher Secondary	40	10.10
Bachelor's Degree	224	56.57
Master's Degree	123	31.06
Above Master's Degree	7	1.77
<i>Income Level (at NRs. - Nepalese currency)</i>		
Less than 20000	106	26.30
20001 – 30000	151	37.47
30001 – 40000	102	25.31
40001 – 50000	42	10.42
Above 50000	2	0.50

Knowledge Regarding Online Shopping

Knowledge level regarding online shopping explains about online shopping users, what products they buy from the online applications, which application they buy from, how much they spend on online shopping and how they pay for the products.

Use of Online Shopping

Use of online shopping reveals the users and non-users of mobile applications for online shopping in Kathmandu valley. The result reveals that 99.50% of respondents are aware about online shopping out of which 34.74% of the respondents prefer traditional shopping method than online shopping, whereas 65.26% prefer to buy the goods online and get them delivered. It explains that a greater number of

respondents are in favor of using mobile applications for online shopping as it saves time and effort which is in line with Muthukumaran (2017).

Regularity of Online Shopping

Regularity of online shopping explains about how popular mobile applications are for online shopping among people living in Kathmandu valley. Figure 2 explains that 67.18% of the people only use mobile applications for shopping online when they need something followed by 15.27% who shop once in between two to four months. This figure shows that online shopping is slowly blooming in Kathmandu valley and people are slowly accepting the online shopping methods.

Online Shopping Products

Online shopping products explain about the type of products and services customers buy from mobile applications. Figure 2 shows that majority of female respondents use mobile applications for online shopping to buy clothes and accessories. Similarly, next most bought products from online mobile applications are home appliances and the number of male buyers is more than female buyers.

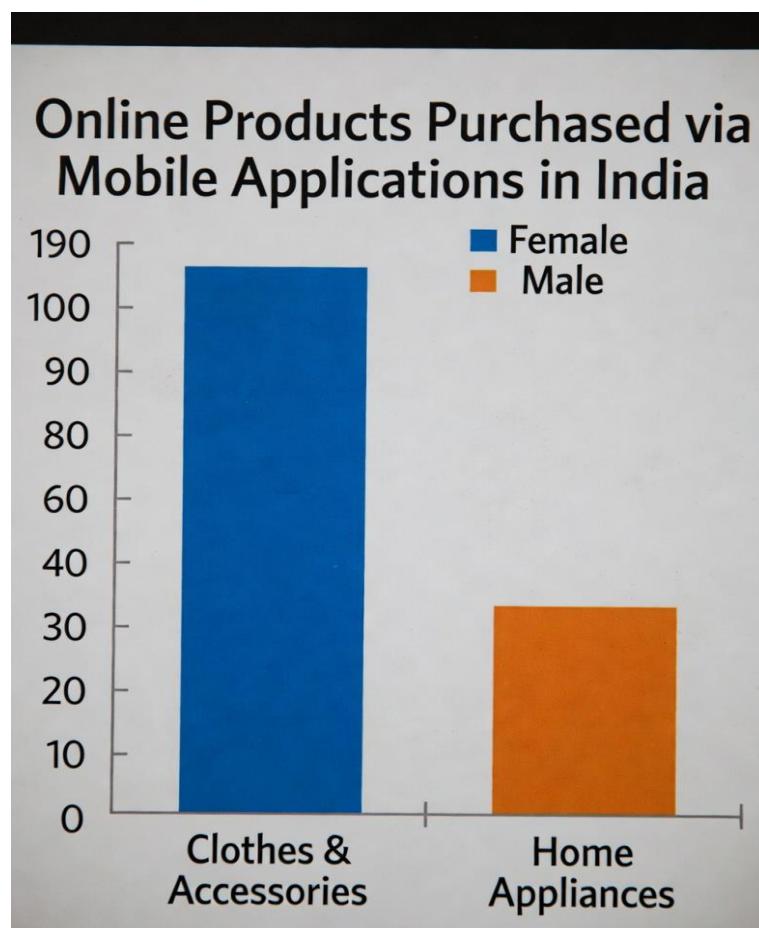


Figure 2: Online Products

The least amount of product customers buy from online mobile applications is food and beverages where male preference is slightly higher. This explains that buying things online with the help of mobile applications has become a common practice among people in Kathmandu valley and there are a large variety of products that you can buy through mobile applications.

Online Shopping Applications

Online shopping applications examine the most used online shopping mobile application because choosing the right online shop can either make or break your online shopping experience and future shopping possibilities. Figure 3 explains that Facebook (28.92%) and Daraz Nepal (25.04%) are two most preferred online shopping mediums followed by Hamrobazaar (21.58%) to buy products in Kathmandu valley. This explains that although there are numerous online shopping mobile applications but Facebook which is a social media platform leads the way in buying products from online.

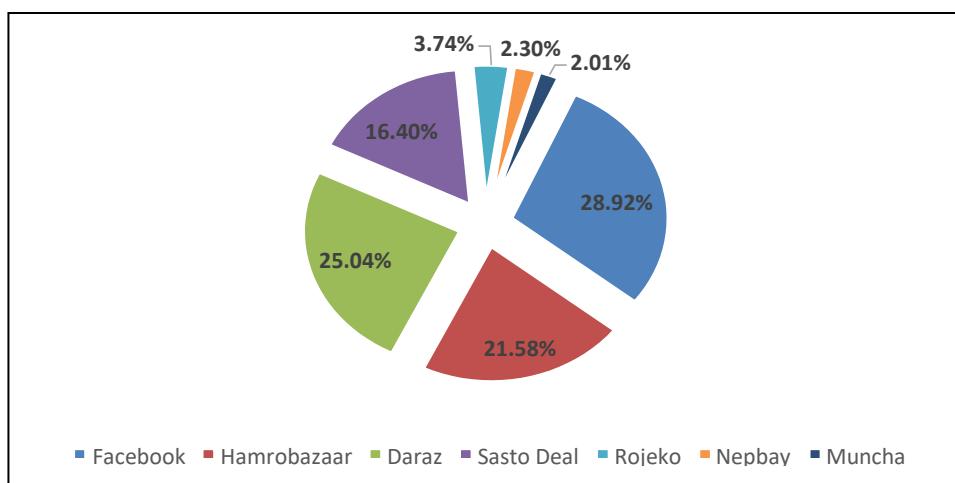


Figure 3: Online Shopping Applications

Preferred Payment Method

Preferred payment method explains about the most used online payment method in Kathmandu valley as payment is one of the key aspects of shopping online for goods and services. 54.75% of people's preferred online payment is cash payment on delivery followed by 30.02% preferring payment through online payment application gateways such as eSewa, Khalti and rest of the 15.23% prefer paying through debit or credit cards. The majority of respondents choosing cash on delivery shows that there is still fear of using online payment methods while purchasing online goods and services.

Spending on Online Shopping

This section explains about how much money customers are willing to spend in online shopping as price is one of the key factors that determines whether to obtain or sacrifice a product you see online. It was revealed that 66.03% of people spend up to Rs. 5,000. Similarly, 16.41% spend between Rs.5,000-Rs.10,000. Likewise, around 10.69% of people spend less than Rs.1000 and only 6.87% spend more than Rs.10,000 while shopping online. This explains that customers prefer to spend a particular amount of money when it comes to online shopping.

Reason for Not Shopping Online

This section explains about why people don't prefer online shopping through mobile applications because although online shopping provides customers with the ability to purchase any goods or services from a particular place, not all customers like shopping from their home. It was found that 34.74% of respondents said they don't shop online; 25.21% of people don't shop online because they have the need to physically see and feel the products before buying them. Similarly, 21.82% of people feel they would be unaware about the quality of the product while shopping online. Likewise, the least mentioned reason for not

shopping online was difficulty in using application user interface/websites user interface. This explains that there is still a large group of people who don't prefer online shopping.

Awareness Index

Awareness Index measures efficiency of a given commercial unit or company in generating advertising awareness (Brown, 1986). Awareness index measures the awareness level of respondents within three dimensions (affective, cognitive, and behavioral). The three dimensions are further compared with different age groups to find out the difference in awareness regarding online shopping.

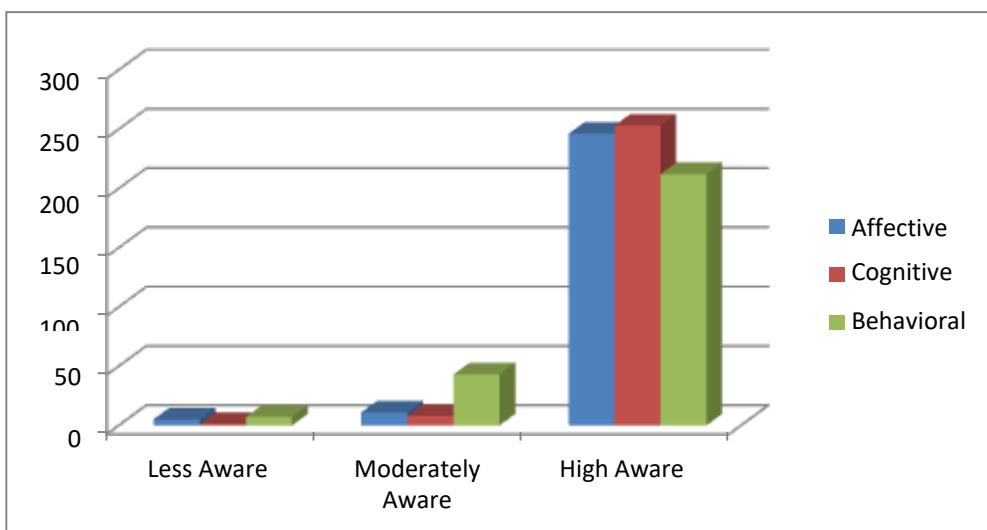


Figure 4: Overall Awareness

The awareness level of the respondents was measured within three dimensions. The study shows most of the respondents are highly aware about online shopping through mobile application. 90.46% of the average respondents fall on highly aware section, 7.89% of average respondents fall on moderately aware section and 1.65% of average respondents fall on less aware section. A similar study done by KC & Timalsina (2016) shows that majority of respondents were found to be aware (86%) about online shopping and Very few (7%) were unknown about it and same number of respondents were unknown about it but found interested towards it. In this regard, Joseph & Joseph (2017) found some users were aware about online shopping.

Online Shopping Challenges

Online shopping let human beings to buy things from the ease of their homes because there is no extra traveling, not having to deal with impolite individuals and no more standing in lengthy lines (McCloskey, 2006). Despite all the efforts of online companies to enhance themselves, there are still few issues that customers have to face while buying online through mobile applications (Koirala et al., 2021). Challenges related to online shopping explored people's perception of challenges that exists in online shopping through mobile application. This study finds that 66.0% of people believe that there are different challenges while shopping online. Likewise, 16.13% of people do not believe there are any challenges during shopping online through mobile application and surprisingly, 17.87% of them have no idea if there are any challenges related to online shopping. Also, Devkota et al. (2021) urged that 95.02% of people still believe that adaption of new technology is still a matter of challenge in Nepalese context.

Common Constrains in Online Shopping

Challenges associated with online shopping through mobile application had several constrains. However, maximum number of respondents feel products not matching as shown on website is the most common

faced challenge while online shopping. Muthukumaran (2017) on his study also had similar findings. Likewise, respondents feel misuse of credit card as the least worrying problem while shopping online. The results show that there are many constraints in online shopping and in order to change the people's perceptions towards use of mobile applications for online shopping these constraints have to be removed indefinitely.

In order to understand the consumer's perception, it was important to understand people's view towards complications related to online shopping through mobile application. The study hence revealed that 39.21% of the respondents do not feel any challenges linked with online shopping while 60.79% of the respondents feel that there are different factors that complicate the progression of online shopping through mobile application. Hence, this shows that large number of respondents feel there are still huge problems related to online shopping in Nepal. People with access to the internet in Nepal may have at least once tried to buy goods online with the help of mobile apps but sadly, because of many issues with the online shopping, many were left disappointed. According to the survey, 41.61% of respondents reported that one of the main challenges they faced was the product not matching as shown on website when it was delivered to them. Similarly, 32.12% of them expressed their disappointment by saying they choose poor quality products as they could not figure out the difference in online application sites. Likewise, 10.95% of respondents said timely delivery of the products were a problem, 8.76% of respondents said hidden costs were a problem and 6.57% of the respondents expressed their disappointment towards hassle and long procedures to refund or return the products.

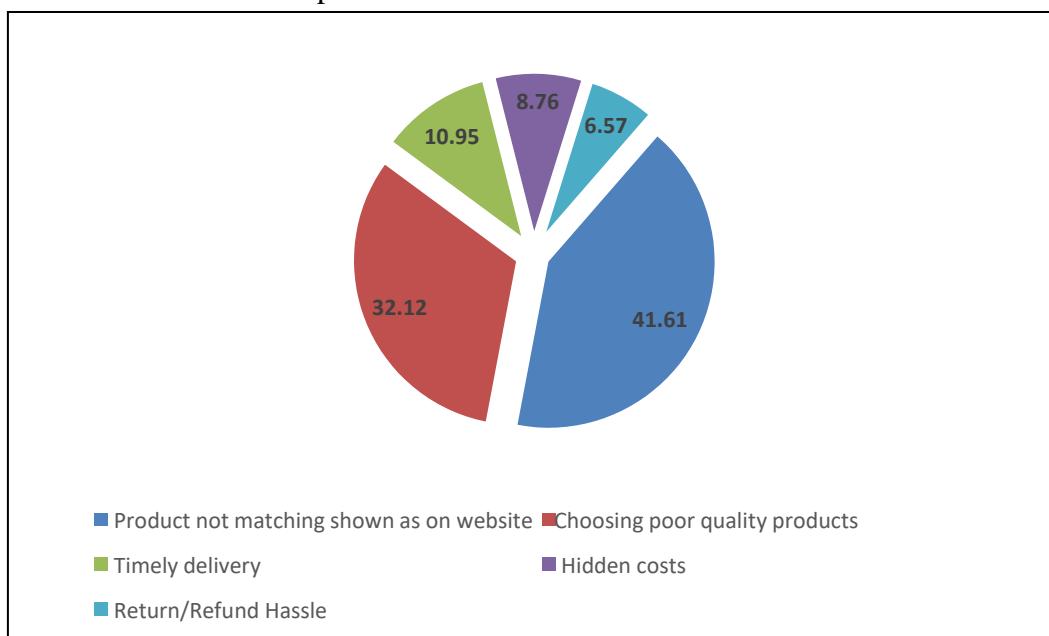


Figure 5: Complications Faced by Customers in Nepal

Managerial Solution to Online Shopping Problems

Purchasing goods from the comfort of your own living room certainly is more convenient than actually driving to a store, while offering a virtually unlimited array of choices and the ability to compare prices (Shah & Tiwari, 2021). Many of the problems seem to arise because of the retail and online divisions of major stores (Kuriachan, 2014). Study shows that 86.05% of the respondents feel the problems related to online shopping through mobile application can be managed which shows that people are hopeful about online shopping. Respondents (43.56%) believe that most of the problems related to online shopping through mobile application can be solved by selling high quality products that satisfy the customers need. But 13.95% of the respondents who said online shopping problems cannot be managed feel that poor

quality products being sold at high price and scamming consumers through fake applications and websites which goes unpunished as there is no one to look after what the consumers are going through makes it very difficult for anything to be managed. Finding out the problem gives one the opportunity to make things right. Hence, it is important to understand why some of the problems are not being solved. The finding depicts that 36.36% of respondents believe one of the reasons for not being able to manage online shopping problem was online application sites selling poor quality products at high price. As there is no particular governing body looking at this, the online market is deemed as a scam market. Similarly, 29.55% of respondents said no strict rules and regulations regarding online shopping is one of the reasons for the challenges faced by customers. Likewise, 25% of respondents believe the online shopping environment is not up to the level of other countries and lastly 9.09% of respondents said long delivery time and receiving damaged products at the end of the day makes online shopping unbearable in Kathmandu valley. The 35.94% of the respondents believe overall shopping experience through mobile application can be improved by providing good online shopping experiences to customers by selling high quality goods and services. Similarly, 23.44% of respondents said introducing good and safe payment system for online shopping through mobile application can increase the overall experience of online shopping. Likewise, 18.75% of them said strict rules and regulations to protect online shoppers can be helpful. Similarly, 12.50% of respondents believe the government should help in introducing and investing in international companies which brings high quality products into the Nepalese market. 9.38% of respondents said the change in the market structure and new innovative ideas may help online shopping applications bloom in the Nepalese market. The 11.03% of the respondent feel government is responsible for the problems that customers face while shopping online. Similarly, 15.21% of the respondents feel the customers themselves are responsible for what they buy while online shopping. Whereas 73.76% of the users feel sellers are responsible for the problems that arise while shopping online. Hence, this shows that people feel sellers are more responsible for the problems related to online shopping in Nepal.

CONCLUSION AND RECOMMENDATION

Large number of respondents said products not matching as shown on website is the most commonly faced challenge while online shopping through mobile applications followed by choosing poor quality products, hidden costs and timely delivery of the products and services which show that there are many constraints in online shopping. From the descriptive analysis it can be concluded that consumer's perception differs according to various reasons for adoption and non-adoption of online shopping. The majority of the respondents are from Kathmandu where male respondents are more in number than female between the age of 25-45 years of age. The study found that there are a greater number of online shopping through mobile applications users than non-users which shows online shopping is in the rise in Kathmandu valley. Previous online shopping experience, consumer's lifestyle, positive attitude of consumers determines a huge part of consumer's perception towards purchasing online.

The research also found out that a large number of respondents agree there are a lot of challenges in online shopping. Maximum number of respondents feel products not matching as shown on website is the most commonly faced challenge while online shopping followed by choosing poor quality products, hidden costs and timely delivery of the products and services. Likewise, managerial solution intends to find out people's perceptions towards who is responsible and how online shopping problems can be eliminated from the market in Kathmandu valley. 86.05% of the respondents feel the problems related to online shopping through mobile application can be managed.

Respondents believe that most of the problems related to online shopping through mobile applications can be solved by selling high quality products that satisfy the customers need and problems related to

online shopping can be managed which shows that people are hopeful about online shopping. But those respondents who said onlineshopping problems cannot be managed feel that poor quality products being sold at high price and scamming consumers which goes unpunished has resulted in them not preferring online shopping. For the betterment of onlineshopping, it is recommended to sell quality products at reasonable price, improve online payment methods and make it as gateway to offer latest fashion and technology. In this context, government should review online shopping policies, and user-friendly website/application interface.

REFERENCES

1. Adhikari, D.B., Shakya, B., Devkota, N., Karki, D., Bhandari, U., Parajuli, S. & Paudel, U.R. (2021). Financialhurdles in small business enterprises in Kathmandu Valley. *Modern Economy*, 12(6), 1105-1118.
2. Bhandari, U., Yadav, S., Devkota, N., Paudel, U.R., Rajbhandari, S. & Karki, D (2021). Private and public bank consumers' preference in Kathmandu Valley: Evidence from customers' satisfaction index. *International Research Journal of Science, Technology, Education and Management*, 1(1), 67-78.
3. Brown, G. (1986). Modelling advertising awareness. *Journal of the Royal Statistical Society. Series D (The Statistician)*, 35(2), 289-299.
4. Browne, G.J., Durrett, J.R. & Wetherbe, J.C. (2004). Consumer reactions toward clicks and bricks: investigatingbuying behaviour on-line and at stores. *Behaviour & Information Technology*, 23(4), 237-245.
5. Cochran, W.G. & Wiley, J. (2004). *Sampling Techniques third edition*.
6. Devkota, N., Adhikari, B., Paudel, U.R., Adhikari, D., Parajuli, S. & Adhikari, K. (2021). Status of Nepalese education institution on technical adaption in COVID-19 pandemic: An index based analysis. *South AsianJournal of Social Studies and Economics*, 7-19.
7. Devkota, N., Budhathoki, A., Paudel, U.R., Adhikari, D.B., Bhandari, U. & Parajuli, S. (2021). Online trading effectiveness in Nepal share market: Investors awareness, challenges and managerial solution. *Asian Journal of Economics, Business and Accounting*, 90-98.
8. Devkota, N., Shakya, B., Parajuli, S. & Poudel, U. (2021). Using Plastic Money (Cards) in Kathmandu Valley:Users' Knowledge, Current Use, Challenges and Way-forward. *International Journal of Business, Management and Economics*, 2(2), 102-117.
9. Export.gov. (2019). *Nepal - eCommerce*. 1-5. Retrieved from <https://www.export.gov/article?id=Nepal-eCommerce>
10. Gautam, A. (2015, January). Riding the e-commerce wave. *The Kathmandu Post*, pp. 1-11. Retrieved from <http://kathmandupost.ekantipur.com.np/news/2015-01-02/riding-the-e-commerce-wave.html>
11. Haur, F.C., Khatibi, A. & Azam, S.F. (2017). Antecedents of consumers'perception towards online advertising in malaysia: The structure equation modeling approach. *European Journal of Management and Marketing Studies*, 2(3), 15.
12. Hernández-Muñoz, J.M., Vercher, J.B., Muñoz, L., Galache, J.A., Presser, M. Gómez, L.A.H. & Pettersson, J. (2011, May). Smart cities at the forefront of the future internet. In *Future internet assembly* (pp. 447-462).
13. Huang, E. (2012). Online experiences and virtual goods purchase intention. *Internet Research*.
14. Jha, R. (2014). Consumer's perception on online shopping. Retrieved from https://www.slideshare.net/radhejha/marketing-online-shopping-consumers-perception-on-online-shopping?from_action=save
15. Joseph, V. & Joseph, J. (2017). A study on consumer's perception towards online shopping among collegestudents. *Splint International Journal of Professionals*, 4(7), 47-51.
16. Joshi, P. (2021). Study of consumer perception towards online shopping of FMCG. *International Journal ofManagement IT and Engineering*, 11(2), 72-77.
17. Joyce, R. (2002). Digitization, the internet, and electronic commerce. *Futures*, 26(3,4), 92.

18. KC, S.K. & Timalsina, A.K. (2016). Consumer Attitudes Towards Online Grocery Shopping in Kathmandu Valley.

19. In *Proceedings of IOE Graduate Conference* (pp. 133-138).

20. Ko, H., Jung, J., Kim, J. & Shim, S.W. (2004). Cross-cultural differences in perceived risk of online shopping.

21. *Journal of Interactive Advertising*, 4(2), 20–29.

22. Koirala, J., Acharya, S. & Rijal, N. (2021). Is COVID-19 Reshaping Consumer Buying Behavior? Understanding the Problems and Issues of Online Purchase in Nepal. *Understanding the Problems and Issues of Online Purchase in Nepal* (June 1, 2021).

23. Kuriachan, J.K. (2014). Online shopping problems and solutions. *New Media and Mass Communication*, 23(1). Levitt, T. (1993). The globalization of markets. *The McKinsey Quarterly*, 1(249), 1–21.

24. Lim, Y.M., Yap, C.S. & Lau, T.C. (2010). Online search and buying behaviour : Malaysia experience. *Canadian Social Science*, 6(4), 154–166.

25. Malla, S. (2018). Online shopping behaviour among young consumers in Kathmandu , Nepal, 1. McCloskey, D.W. (2006). The importance of ease of use, usefulness, and trust to online consumers: An

26. examination of the technology acceptance model with older customers. *Journal of Organizational and EndUser Computing (JOEUC)*, 18(3), 47-65.

27. Mohanty, A. (2011). State of environment in Kathmandu valley, Nepal: A special review. *Journal of the Institute of Engineering*, 8(1–2), 126–137.

28. Muthukumaran, A. (2017). Internet users' perception towards online shopping. *International Journal of Research in Finance and Marketing*, 7(11), 11-21.

29. Neupane, N. (2018, January). Nepal added over 250 internet users per hour. *The Kathmandu Post*, pp. 1–7.

30. Retrieved from <https://kathmandupost.com/money/2018/01/20/nepal-added-over-250-internet-users-per-hour>

31. Niroula, B. & Gyanwali, A. (2020). Customer satisfaction towards online shopping in Kathmandu Valley. *PatanPragya*, 7(1), 135-145.

32. Patel, J. (2018). Study of consumer perception on online shopping. *Online Journal of Multidisciplinary Subjects*, 12(3), 434-438.

33. Rodgers, S. & Harris, M.A. (2003). Gender and e-commerce: An exploratory study. *Journal of advertising research*, 43(3), 322-329.

34. Shah, B. & Tiwari, U.K. (2021). Consumers' Attitude towards Online Shopping in Janakpurdham. *Journal of Management*, 4(1), 31-50.

35. Singh, S. & Rana, R. (2018). Effect of Demographic Factors on Consumers' Perception of Online Shopping. *Global Journal of Management and Business Research*, 18(6), 26-30.

36. Vaidya, R. (2019). Online Shopping in Nepal: Preferences and Problems. *Journal of Nepalese Business Studies*, 12(1), 71-86

37. Wang, S., Wang, S. & Wang, M. (2006). Shopping online or not? cognition and personality matters. *Journal of Theoretical and Applied Electronic Commerce Research*, 1(3), 68–80.

38. Yadav, M., Goel, M. & Sharma, B. (2020). Consumer perception towards online shopping during lockdown. *International Journal of Management*, 11(07), 1578-1584.