

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

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ABSTRACT- The goal of this study is to find out how Nepalese consumers think about online shopping, the obstacles they face, and how managers in Kathmandu, Nepal, deal with online shopping. The descriptive research design was used to describe how customers felt about purchasing goods online. The people who live in the Kathmandu valley and have ever purchased anything from an online platform and are primarily active on their mobile phones were the focus of the study. Using the KOBO Collect Toolbox and a structured questionnaire, a total of 403 respondents were interviewed using purposive sampling. According to the findings of this study, 66.0% of respondents believe that online shopping presents a variety of difficulties. The most common obstacle encountered while shopping online, according to the majority of respondents (41.6%), is products that do not match what is displayed on the website. In a similar vein, respondents identified a number of obstacles, including the inability to distinguish between online application sites (32.12%), timely product delivery (10.95%), hidden costs (8.75%), and lengthy procedures (6.57%). According to 86.05 percent of respondents, mobile application-based online shopping issues can be addressed. Selling high-quality goods and services, the safe payment system through a mobile application, strict rules and regulations on online shopping, the online shopping environment, managing delivery time, and receiving damaged products at the end of the day can promote online shopping among customers, according to respondents (43.56 percent). Selling high-quality products that satisfy the needs of customers can solve most of the problems related to online shopping through mobile applications. The promotion of the Nepali market for online shopping may benefit from sellers' upbeat attitudes and actions.

KEYWORDS- Nepal, Market, Population, Data Analysis.

I. INTRODUCTION

Due to its distinctive characteristics of adaptability, interactivity, and personalization, the web has experienced unanticipated expansion since its inception in the early 1980s. The Internet is a very useful tool for entertainment, education, communication, and electronic commerce (Ko et al., 2004; Devkota and other, 2021). The way consumers keep and purchase goods and

services is without a doubt being altered by the internet. Lim et al. claim that (2010); According to Singh & Rana (2018), the internet has changed the way businesses operate because it now enables retailers to provide an infinite variety of goods and services to any and all customers at any given time from anywhere in the world. They went on to say that it could be regarded as the most comprehensive direct marketing channel for the global market (Haur et al., 2017). Digital commerce is, without a shadow of a doubt, shaking the foundation of modern-day business practices (Joyce, 2002; [1,2,3,4] (Levitt, 1993). The development of the World Wide Web opened up a new revenue stream for retailers, and numerous businesses have attempted to capitalize on this new method of interacting with customers (Browne et al., 2004; Yadav and co., 2020). Because of this trend, almost every company that has started an online business or plans to do so wants to know how to connect with more online customers as much as possible (Wang, et al., 2006). However, it should be noted that because online transactions require the use of computer networks, a buyer must first be inclined to and able to operate a computer (Wang et al., 2006). The apparent popularity of online shopping has led to an increase in the number of people who shop online for this purpose (Joshi, 2021). This developing variety, according to Jha (2014), demonstrates the growing experience of treatment with the use of the internet for shopping[5,6,7].

More than 627 million people, or roughly 10% of the world's population, have made at least one online purchase (Jha, 2014; Joshi, 2021). According to Joseph & Joseph (2017), the current state of affairs indicates a shift in the trend toward online shopping. In the past, consumers typically used online services to purchase or reserve airline tickets, hotel rooms, movie tickets, and online books. However, today, an increasing number of people use online services to purchase apparel, cosmetics, accessories, footwear, and other products. From the perspective of consumers, the internet has granted people privilege in accessing data, and they attribute the draw for online content to the ability to choose when, where, what, and how much business content they wish to view. Customers can also access an unlimited variety of products and services from companies all over the world via the internet, which has reduced the amount of time and effort required to make a purchase (Ko et al., 2004; Lim and other, 2010; Patel, 2018)[8,9].

Even though developed nations have adopted e-commerce at a rapid rate, developing nations like Nepal are taking their time to shape the trend. In the case of Nepal, new technologies from India and China, which are neighbors, have had a significant impact. According to Malla (2018), the history of Nepalese ecommerce dates back to 1999, when it was initially used primarily by Nepalese people living in the United States to ship goods to their friends and families residing in Nepal. Today, online shopping is expanding rapidly in the Nepalese market and is greatly facilitated by the introduction of new technologies, digital stores, and interactive apps. The procedure, on the other hand, was quite costly. This innovation used to be one of the darkish age for Nepalese online business, where worldwide online business bunches had been remaking after the fundamental net air pocket burst that occurred in 1999/2000 (Malla, 2018). We can say that web based business industry is still in its outset stage in Nepal. At the moment, the majority of major e-commerce businesses are only serving a few cities, like Kathmandu and Pokhara. The need to actually touch a product is changing dramatically, and people are becoming more tech-savvy. As a result, having information readily available about a brand is becoming an increasingly important factor in the purchasing process for Nepalese (Gautam, 2015). In 2010, less than 30% of Nepalese people used the internet, but as of October 2017, 63% of the population was connected. Therefore, it is evident that the number of internet users is expanding rapidly (Neupane, 2018). In addition, Niroula & Gyanwali (2020) discovered that customer satisfaction in Nepal's Kathmandu valley is positively correlated with online shopping. Vaidya (2019) states that in light of the developing number of online stores in Nepal, contest is expanding consistently, which will at last help the fate of web based business in Nepal. He goes on to say that, in Nepal, online shopping was preferred by shoppers because of the time savings, offers, simple ordering process, and information on the online shopping

portal[10,11].

Nepal's mobile application usage is still in its infancy despite the growing popularity of online shopping. In this regard, however, only a few studies have contributed to our comprehension of the challenges faced by Nepalese shoppers when shopping online. The primary gap in this study is the inability to determine whether consumers prefer online or traditional shopping, and why. Why do they prefer to purchase products online or in the traditional manner? What issues do they encounter when shopping online, and how can they be resolved? Therefore, it is the research void. . This study aims to determine the online shopping experience and the factors that encourage customers in Kathmandu, Nepal, to shop online. By doing so, the situation of the online shopping reputation among younger customers will be derived, allowing current online businesses to identify their strengths and weaknesses. This is the first Nepalese-specific study in this field. Further organization of the study follows: The methodology is presented in the second section, followed by the results in the third section, and the study is concluded in the fourth section. [12,13].

II. METHODS

A. Study Area and Study Population

Kathmandu Valley (Kathmandu, Bhaktapur, and Lalitpur) is one of three districts in the 77 districts of Nepal (Bhandari et al., 2021). This study will focus on these three districts. The Kathmandu Valley is between 27°32'13" and 27°49'10" north and 85°11'31" and 85°31'38" east, at a height of 1,300 meters above sea level. Three regions: The valley as a whole is 665 square kilometers in size, and Kathmandu, Lalitpur, and Bhaktapur cover an area of 899 square kilometers. According to Mohanty (2011), the valley encompasses all of Bhaktapur, 85% of Kathmandu, and 50% of the Lalitpur district. Devkota and other, 2021).

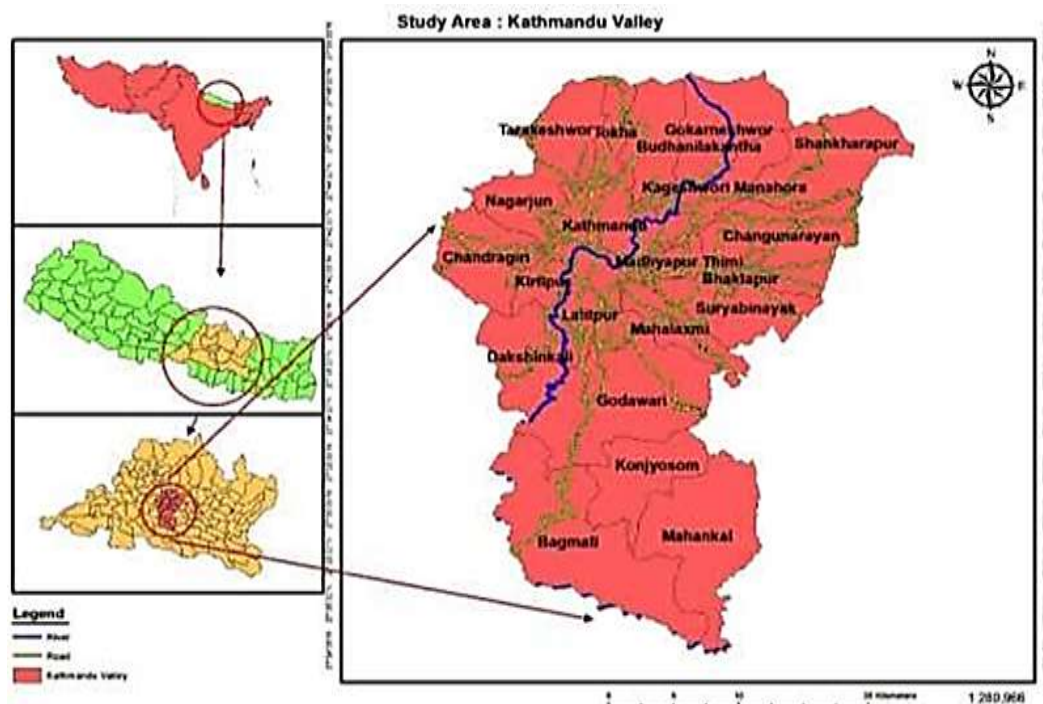


Figure 1: Study area

There were 31 individual ISPs operating in Nepal as of May 2019, each with approximately 200,000 subscribers and nearly 16.67 million internet users across the country. Online activity is concentrated in Kathmandu and a half-dozen other cities. Rural areas, despite the fact that this is slowly changing and the majority of users have access to the internet via cellular phones, have very little web penetration. According to Export.gov, nearly 60% of Nepalese have access to the internet, with over 95% using cellular phones to do so. 2019)[14].

B. Sample Size Determination

The participants in the study were primarily mobile phone users who lived in the Kathmandu valley and had previously made online purchases. For the survey, a non-probability sampling was used. Purposive sampling, which, in accordance with Bhandari et al., involves handpicking subjects based on specific characteristics, was used in place of non-probability sampling to select customers. 2021). The online customers who bought goods were the study's sampling unit. The formula developed by Cochran was used to determine the sample size. [15].

C. Research Instruments

A structured questionnaire was used in this study. Cochran's formula was used to determine the sample size (Cochran & Wiley, 2004; Adhikari and other, 2021), 403 people were chosen to participate in the data collection. The data collection process took four months. Because of the global pandemic that also affected a significant portion of the Kathmandu Valley, it was difficult to reach every location. As a result, the data were collected through face-to-face interactions with some respondents, telephone calls, and social media interactions with others. Respondents were sent kobo tool stash survey through the web to get the data.

D. 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[16,17].

III. RESULTS AND DISCUSSION

The results of various techniques, such as the respondents' socioeconomic status, their knowledge of online shopping, their level of awareness, the constraints they encountered while shopping, and managerial strategies for promoting effective online shopping, are presented in this section.

The respondents' sex, age, and level of education are all included in the socio-demographic characteristics. Kathmandu, which covers a larger portion of the valley and accounted for 37.74 percent of the respondents in this study, was followed by Lalitpur (33.25 percent) and Bhaktapur (29.03 percent). In a similar vein, it was discovered that men participated more than women in providing information about online shopping. One out of every four respondents was female, indicating that 33.50% of respondents were female and 66.50% were male. Rodgers and Harris's study in 2003; Yadav and co. In addition, despite the fact that the number of people who use the internet is evenly split between men and women, more men than women shop online and make purchases online. Additionally, a significant number of people who shop online are between the ages of 25 and 45. According to a similar survey that Huang (2012) carried out in Taiwan, the 26-35 age group had the highest proportion of internet and online shopping users (64.8%), followed by those aged 36-45 (18.8%). As a result, people who shop online are between the ages of 25 and 35. Additionally, the majority of online shoppers, according to Shah and Iwari's study (2021), are under the age of 35.

The examination likewise showed that the training level of male in this study is more than female. The majority of respondents, both male and female, have a bachelor's degree (56.57 percent). In a similar vein, the study discovered that income played a significant role in online shopping use, as 64.80% of respondents (79.65%) are employed. A study carried out by Hernández et al. 2011) suggests that a person's first encounter with the internet and e-commerce is influenced by their income because people with higher incomes perceive less risk in adopting new technologies and online shopping. Therefore, online shopping has a significant impact on one's income. [18].

Table 1: Socio-demographic characteristics

Title	Number	Percentage
Study Area		
Kathmandu	152	37.72
Lalitpur	134	33.25
Bhaktapur	117	29.03
Gender		
Male	268	66.50
Female	135	33.50
Age		
16 – 25	74	18.36

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26 – 35	137	34.00
36 – 45	123	30.52
46 – 55	61	15.14
Above 55	8	1.99
Education Level		
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
Income Level (at NRs.- Nepalese currency)		
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

A. Knowledge Regarding Online Shopping

The level of knowledge about online shopping reveals information about online shoppers, including which apps they use, what products they buy, how much they spend, and how they pay for those products[19].

B. Use of Online Shopping

The use of mobile applications for online shopping reveals both users and non-users in the Kathmandu valley. 99.5 percent of respondents are aware of online shopping, with 34.74 percent preferring traditional shopping over online shopping and 65.26 percent preferring to buy goods online and have them delivered. According to Muthukumar, it explains that a greater number of respondents favor using mobile applications for online shopping because it saves time and effort. (2017)[23].

C. Regularity of Online Shopping

The prevalence of online shopping demonstrates the widespread use of mobile applications for online shopping among Kathmandu Valley residents. Figure 2 shows that 67.18% of people only use mobile apps to shop online when they need something, while 15.27% shop once every two to four months. This figure demonstrates that people in the Kathmandu Valley are gradually embracing online shopping and that online shopping is slowly spreading. [20].

D. Online Shopping Products

Products for online shopping provide information about the kinds of goods and services that mobile app users purchase. According to Figure 2, the majority of female respondents use mobile applications for online clothing and accessory shopping. Essentially, next most purchased items from online portable applications are home apparatuses and the quantity of male purchasers is more than female purchasers [24].

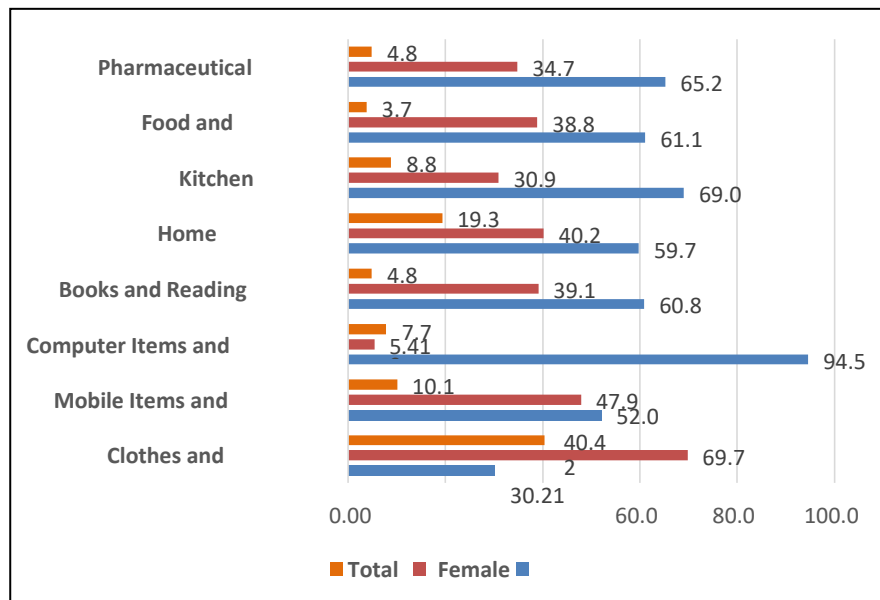


Figure 2: Online products

Minimal measure of item clients purchase from online versatile applications is food and refreshments where male inclination is somewhat higher. This explains why using mobile applications to buy things online has

become common in the Kathmandu Valley, and there is a wide range of products you can buy using mobile applications. [21].

E. Online Shopping Applications

Because choosing the right online store can either make or break your online shopping experience and future shopping opportunities, online shopping applications look at the most popular mobile apps for online shopping. According to Figure 3, the two most popular online

shopping platforms in the Kathmandu Valley are Hamrobazaar (21.58 percent) and Daraz Nepal (25.04 percent). This explains why Facebook, a social media platform, leads the way when it comes to online product purchases, despite the numerous mobile apps for online shopping.

a) Preferred Payment Method

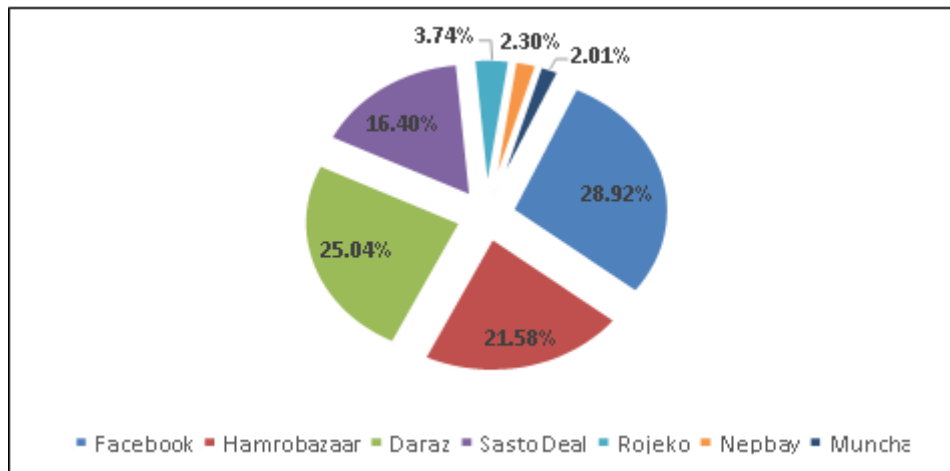


Figure 3: Online shopping applications

Since payment is one of the most important aspects of shopping online for goods and services, preferred payment method explains the most common online payment method in the Kathmandu valley. Cash-on-delivery is the preferred online payment method for 54.75 percent of people, followed by online payment application gateways like eSewa and Khalti for 30.02 percent, and debit or credit cards for the remaining 15.23 percent. The fact that the majority of respondents chose cash on delivery demonstrates that there is still a fear of making online purchases of goods and services. [22,23].

b) Spending on Online Shopping

Since price is one of the most important factors in deciding whether to purchase or give up a product that you see online, this section explains how much customers are willing to spend when shopping online. It was found that 66.03 percent of individuals spend up to Rs. 5,000. Similar expenditures range from Rs5,000 to Rs10,000 for 16.41%. Similarly, when shopping online, only 6.87 percent of people spend more than Rs. 10,000, while 10.69 percent of people spend less than Rs. 1000. When it comes to online shopping, this explains why customers prefer to spend a certain amount.

c) Reason for Not Shopping Online

Although online shopping allows customers to purchase any goods or services from a specific location, not all customers prefer shopping from their homes, which is why this section explains why people do not prefer mobile applications for online shopping. It was discovered that 34.74 percent of respondents do not shop online; 25.21 percent of people don't shop online because they want to see and feel the products in person before making a purchase. Similarly, 21.82 percent of people

believe they would be unaware of the product's quality when shopping online. Moreover, the least referenced justification for not shopping on the web was trouble in utilizing application UI/sites UI. This explains why a large number of people still don't like shopping online[24].

According to Brown (1986), the Awareness Index measures a business or commercial unit's effectiveness in generating advertising awareness. The respondents' awareness levels are measured by the awareness index across three dimensions—affective, cognitive, and behavioral awareness. The three dimensions are further compared with age groups to determine the disparity in online shopping awareness. [24].

d) Awareness Index

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The awareness level of the respondents was measured within three dimensions. The majority of respondents, according to the study, are well-versed in mobile application-based online shopping. The average response rate is 90.46%, the average response rate is 7.89%, the average response rate is moderately aware, and the average response rate is 1.65%. A similar study by KC & Timalsina (2016) found that the majority of respondents (86 percent) were aware of online shopping, very few (7 percent) were unaware of it, and the same number were unaware of it but found interested in it. In

this regard, some users were aware of online shopping, according to Joseph & Joseph (2017)[26].

Challenges of Online Shopping Online shopping allows people to buy things from the comfort of their own homes because they don't have to travel, deal with rude people, or wait in long lines (McCloskey, 2006). There are still a few issues that customers encounter when making online purchases through mobile applications, despite the efforts

of online businesses to improve themselves (Koirala et al., 2021). People's perceptions of the difficulties associated with using a mobile application for online shopping were the focus of challenges related to online shopping. According to the findings of this study, 66.0% of respondents believe that online shopping presents a variety of difficulties. Similarly, a surprising 17.87% of respondents do not know if online shopping poses any

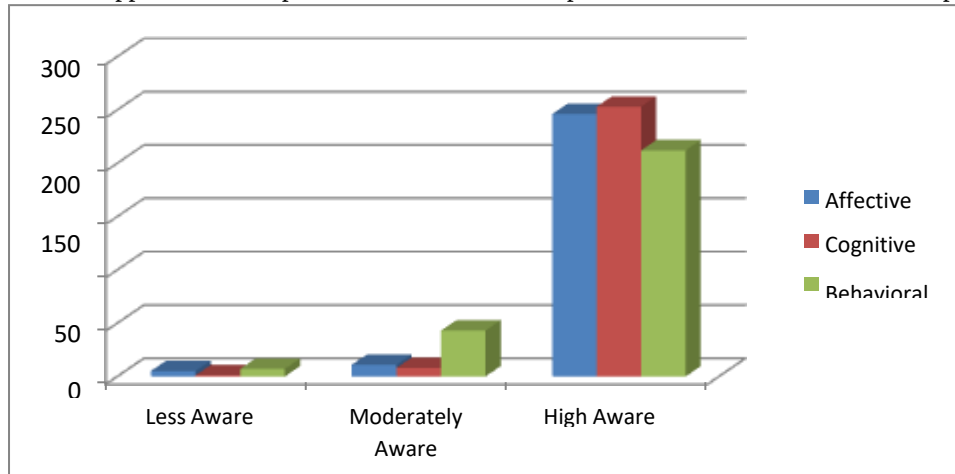


Figure 4: Overall awareness

challenges, and 16.13% do not believe that using a mobile application to shop online poses any challenges. Furthermore, Devkota et al. (2021) urged that 95.02 percent of people still think it is difficult for Nepalese people to adapt to new technology[27,28].

e) Common Constrains in Online Shopping

Using a mobile application to shop online presented a number of challenges. However, the majority of respondents believe that the most common obstacle encountered while shopping online is products that do not match what is displayed on the website. Muthukumaran (2017) on his concentrate additionally had comparable discoveries. Similarly, respondents perceive credit card fraud as the least troubling issue when conducting online shopping. The findings indicate that there are numerous restrictions associated with online shopping, and in order to alter people's perceptions of the use of mobile applications for online shopping, these restrictions must be permanently removed.

It was essential to comprehend people's perceptions of the difficulties associated with mobile-based online shopping in order to comprehend consumer perceptions. As a result, the study found that 60.79% of respondents believe

that a variety of factors impede the progress of mobile-based online shopping, while 39.21% of respondents do not perceive any difficulties associated with it. As a result, this demonstrates that a significant number of respondents believe that there are still significant issues with online shopping in Nepal. People in Nepal who have access to the internet may have tried to buy things online using mobile apps at least once, but many were disappointed due to numerous issues with online shopping. As per the study, 41.61% of respondents announced that one of the primary difficulties they confronted was the item not matching as displayed on site when it was conveyed to them. In a similar vein, 32.12% of them expressed disappointment by stating that they chose low-quality products because they were unable to distinguish between online application websites. In a similar vein, a total of 10.95% of respondents reported that the timely delivery of the products was a problem, 8.76% reported that hidden costs were a problem, and 6.57% reported that they were dissatisfied with the lengthy and arduous procedures required to refund or return the products.

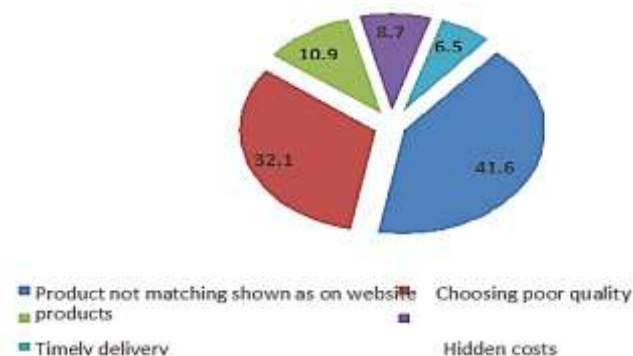


Figure 5: Complications faced by customers in Nepal

F. Managerial Solution to Online Shopping Problems

In addition to providing a virtually limitless selection of options and the ability to compare prices, shopping online is more convenient than going to a store (Shah & Tiwari, 2021). According to Kuriachan (2014), the retail and online divisions of major retailers appear to be the source of many of the issues. According to the study, 86.05% of respondents believe that they can manage the issues associated with mobile application-based online shopping, indicating optimism regarding this option. The majority of respondents (43.56%) believe that selling high-quality goods that meet the needs of customers can solve most of the issues associated with mobile application-based online shopping. However, 13.95 percent of respondents who stated that problems with online shopping cannot be managed believe that low-quality goods sold at high prices and people defrauding customers through fake apps and websites go unpunished because there is no one to care for what the customers are going through make it very difficult to control anything. One has the opportunity to rectify the situation by identifying the issue. As a result, it's critical to comprehend why some issues remain unsolved. According to the findings, 36.36 percent of respondents believe that online application sites selling low-quality goods at high prices were one factor in their inability to manage the problem of online shopping. The online market is considered a scam market due to the lack of a specific governing body. In a similar vein, 29.55 percent of respondents cited one of the challenges customers face as the absence of stringent guidelines for online shopping. Also, 25% of respondents think that online shopping isn't as good as it is in other countries. Finally, 9.09% of respondents said that online shopping is hard to do in the Kathmandu valley because of long delivery times and getting damaged products at the end of the day [21,32,33]. 35.94% of respondents believe that providing customers with good online shopping experiences by selling high-quality goods and services can improve the overall shopping experience through mobile applications. In a similar vein, 23.44 percent of respondents stated that introducing a mobile application-based, secure payment system for online shopping can enhance the overall shopping experience. In a similar vein, 18.75 percent of them stated that strict rules and regulations to safeguard online shoppers can be beneficial. In a similar vein, 12.50% of respondents are of the opinion that the government ought to assist in introducing and investing in international businesses that bring products of a high quality to the Nepalese market. 9.38 percent of respondents believed that the introduction of novel concepts and a shift in the structure of the market could encourage the growth of online shopping applications in Nepal. 11.03% of respondents believe that the government is to blame for issues customers encounter when shopping online. In a similar vein, 15.21 percent of those polled believed that online shoppers were personally accountable for their purchases. whereas 73.76% of customers believe that sellers are to blame for issues that arise when shopping online. As a result, this demonstrates that sellers are perceived as being more responsible for online shopping issues in Nepal. [29,30].

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IV. CONCLUSION AND RECOMMENDATION

Many of the people who responded said that when shopping online with mobile apps, the most common problem is that the products don't match what's on the website. Other problems include choosing low-quality products, paying extra for them, and getting your goods and services when you need them. According to the descriptive analysis, consumers' perceptions differ depending on the various reasons they choose to shop online or not. The majority of respondents hail from Kathmandu, where male respondents between the ages of 25 and 45 outnumber female respondents. The study found that more people in the Kathmandu Valley are shopping online through mobile apps than they are not, indicating an increase in online shopping. A significant portion of a consumer's perception of online shopping is influenced by their lifestyle, positive attitude, and previous online shopping experiences.

Additionally, the study revealed that the majority of respondents concur that online shopping presents numerous difficulties. The most common obstacle encountered when shopping online, according to the majority of respondents, is that products do not match what is displayed on the website. Other obstacles include choosing products of poor quality, paying for hidden fees, and receiving goods and services on time. In a similar vein, the goal of managerial solution is to ascertain people's perceptions of those accountable and the means by which online shopping issues can be eliminated from the Kathmandu valley market. According to 86.05 percent of respondents, mobile application-based online shopping issues can be addressed.

People are optimistic about online shopping because they believe that selling high-quality products that meet the needs of customers and resolving most of the issues associated with mobile app-based online shopping can be accomplished. However, respondents who stated that problems with online shopping cannot be controlled believe that low-quality goods sold at high prices and consumers being conned without being caught have led them to avoid online shopping. It is recommended that high-quality products be sold at reasonable prices, that online payment methods be improved, and that the site serve as a gateway for the latest fashion and technology be offered for the benefit of online shopping. In this unique situation, government ought to survey web based shopping arrangements, and easy to use site/application interface.

CONFLICTS OF INTEREST

The authors declare that they have no conflicts of interest.

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