

# Challenges and Opportunities in E-Commerce Development in Nepal

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## Abstract

This research paper investigates the challenges and opportunities associated with the development of e-commerce in Nepal. The purpose of the study is to provide a comprehensive analysis of the factors that influence e-commerce growth, focusing on both obstacles and potential avenues for expansion. The study employs a secondary data methodology, drawing from existing literature, industry reports, and relevant case studies to present a nuanced view of the e-commerce landscape in Nepal. Key findings reveal that while e-commerce in Nepal faces significant challenges such as inadequate infrastructure, regulatory hurdles, and limited digital literacy, there are substantial opportunities fuelled by increasing internet and smartphone penetration, a growing middle class, and supportive government policies. The practical implications of this study are relevant for policymakers, business leaders, and investors, offering strategic insights into overcoming the identified challenges and capitalizing on growth opportunities. The originality and value of this paper lie in its focused examination of Nepal's e-commerce sector, providing a foundation for future research and policy formulation aimed at fostering a robust digital economy.

*Keywords:* e-commerce, Nepal, digital transformation, challenges, opportunities, digital economy

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## Introduction

E-commerce in Nepal has experienced steady evolution over the past decade, propelled by rising internet penetration, smartphone adoption, and technological advancements (Dahal, 2018; International Telecommunication Union, 2021). Digital platforms have revolutionized business operations, enhancing consumer access to diverse products and services while fostering convenience (Bhattarai, 2019; Daraz Nepal, 2021). Despite this progress, Nepal's e-commerce sector lags behind global standards, constrained by geographical challenges, inadequate infrastructure, limited digital literacy, and logistical hurdles (Pant, 2020; World Bank, 2020). Government initiatives like the Digital Nepal Framework (2020) and Nepal's E-commerce Policy (Ministry of Communication and Information Technology, 2020) signal potential for growth, positioning e-commerce as a catalyst for economic diversification, financial inclusion, and digital equity in a developing economy (Central Bureau of Statistics, 2021; Nepal Rastra Bank, 2021).



Nepal's e-commerce landscape presents untapped opportunities amid persistent barriers, necessitating targeted research to guide stakeholders. Existing studies highlight structural impediments such as poor logistics, regulatory gaps, and consumer hesitancy (Poudel, 2019; Karki, 2019), yet few offer comprehensive roadmaps for overcoming them (Shakya, 2018; Yadav & Adhikari, 2021). This study addresses these voids by synthesizing insights from local and regional contexts, including platform reports (SastoDeal, 2021) and policy analyses (Ministry of Finance, 2021). Amid the global digital shift (United Nations Conference on Trade and Development, 2021; Alibaba Group, 2020), understanding these dynamics is critical for policymakers, businesses, and investors to harness e-commerce for inclusive growth, SME development, and competitiveness against South Asian peers (Ghimire & Shrestha, 2020; Shrestha, 2019).

### Research Objective

The primary objective of this study is to assess the current state of e-commerce in Nepal by identifying key challenges—such as infrastructure deficits, regulatory constraints, and behavioral factors—and opportunities for growth through technology, innovation, and policy interventions, thereby providing actionable recommendations to enhance sectoral adoption and sustainability.

### Literature Review

E-commerce encompasses the buying and selling of goods and services via digital platforms, fundamentally relying on digitalization and connectivity to enhance global reach and efficiency (Bhattarai, 2019). Several theories underpin its adoption and impact. The Technology Acceptance Model (TAM) posits that perceived ease of use and usefulness drive technology adoption, explaining variations in e-commerce uptake across Nepal's demographics (Dahal, 2018; Karki, 2019).

Network Economy theory highlights network effects, where platform value grows exponentially with users, relevant to Nepal's emerging platforms like Daraz and SastoDeal (Daraz Nepal, 2021;

SastoDeal, 2021). Disruptive Innovation theory (Christensen, 1997) illustrates how e-commerce targets underserved markets—such as rural Nepal—before challenging traditional retail (Shakya, 2018; World Bank, 2020). Transaction Cost Theory emphasizes reduced intermediaries, automation, and transparency, addressing Nepal's logistical inefficiencies (Pant, 2020). Finally, Diffusion of Innovations theory underscores early adopters' role in accelerating spread, informing strategies for Nepal's tech-savvy youth (Shrestha, 2019; International Telecommunication Union, 2021).

### Empirical Studies

Global research demonstrates e-commerce's contributions to GDP, job creation, and consumer behavior shifts, driven by mobile proliferation (Alibaba Group, 2020; United Nations Conference on Trade and Development, 2021). In South Asia, infrastructure deficits and regulatory hurdles impede growth, with urban-rural divides evident in India and Bangladesh—mirroring Nepal's context (Shakya, 2018).

Nepal-specific studies reveal a nascent sector constrained by low digital literacy, poor logistics, and payment gaps, yet poised for expansion via rising internet access (Bhattarai, 2019; Central Bureau of Statistics, 2021; Nepal Rastra Bank, 2021). Government policies, including the Digital Nepal Framework and E-commerce Policy, emerge as growth enablers (Digital Nepal Framework, 2020; Ministry of Communication and Information Technology, 2020; Poudel, 2019). Platform reports and analyses highlight digital payments' role in inclusion (Ghimire & Shrestha, 2020; Ministry of Finance, 2021), while marketing and cross-border studies point to SME opportunities (Shrestha, 2019; Yadav & Adhikari, 2021).

Recent scholarship by Celestin and Mishra (2025a, 2025b, 2025c, 2025d) and collaborators illuminates technology's transformative role in financial accountability and transparency, with direct relevance to forensic accounting and fraud prevention. Celestin and Mishra (2025a)

demonstrate how data analytics revolutionizes forensic investigations through advanced fraud detection techniques, enhancing accuracy and efficiency in identifying irregularities. Their analysis of IFRS vs. GAAP differences (Celestin & Mishra, 2025b) reveals implications for financial reporting, cross-border investments, and multinational decision-making, underscoring standardization needs amid global competition.

Further, Celestin and Mishra (2025c) explore digital transformation in financial disclosures, showing how emerging technologies boost corporate transparency and investor trust. Celestin, Mishra, and Mishra (2025d) advocate blockchain's potential to eliminate fraud in audits via distributed ledger technology, while Celestin et al. (2025e) examine real-time reporting adaptations to meet demands for instantaneous insights. Collectively, these works, alongside advanced forensic techniques for preventing fraud and misstatements (Celestin & Mishra, n.d.), highlight technology's promise in safeguarding financial integrity under global pressures.

## Research Gaps

Despite advancing scholarship, critical gaps persist in Nepal's context. Longitudinal studies tracking e-commerce evolution amid policy and technological shifts are absent (Poudel, 2019). The rural-urban divide lacks deep exploration of specific barriers for consumers and businesses (Pant, 2020; World Bank, 2020). SME-focused research on leveraging e-commerce for efficiency and market expansion remains limited (Yadav & Adhikari, 2021). Cross-border potential, given Nepal's position between India and China, is underexplored (Shakya, 2018). Addressing these will yield actionable insights for inclusive digital growth.

## Methodology

This study adopts a secondary data methodology, relying on existing literature, government reports, industry analyses, and case studies to gather relevant information. Secondary

data provides a broad perspective on the trends and patterns in Nepal's e-commerce sector, allowing for a comprehensive analysis of the challenges and opportunities. The data collected is critically analysed to identify gaps in the current e-commerce landscape and suggest practical solutions for overcoming these barriers, thereby contributing to the sector's strategic development.

## Results and Discussion

### Current State of E-Commerce in Nepal

#### Overview of the Industry

E-commerce in Nepal has seen significant growth over the past few years, transforming how businesses and consumers interact. The industry is characterized by a mix of local start-ups and international platforms, offering a variety of products and services ranging from electronics and fashion to groceries and household items. The convenience of online shopping, coupled with the increasing penetration of smartphones and internet services, has contributed to the sector's rapid expansion. However, e-commerce in Nepal is still in its nascent stages, with a substantial portion of the population yet to adopt online shopping as a primary mode of purchasing. The industry's growth has been somewhat hampered by infrastructural challenges, such as unreliable logistics and limited payment options, which affect both businesses and consumers. Despite these challenges, the e-commerce sector is poised for further growth, driven by rising consumer demand, increasing digital literacy, and supportive government policies aimed at promoting digital commerce.

#### Key Players and Market Size

The e-commerce landscape in Nepal is dominated by a few key players who have established themselves as leaders in the market. Local companies such as Daraz Nepal, SastoDeal, and HamroBazar have gained significant traction, offering a range of products and services that cater to the needs of the Nepalese market. Daraz, in particular, has emerged as a market leader, leveraging its extensive logistics network and

marketing strategies to capture a large share of the market. Additionally, global giants like Amazon and Alibaba have shown interest in the Nepalese market, although their presence remains limited compared to local players.

The market size of Nepal's e-commerce sector has been growing steadily, with estimates suggesting a multi-billion-dollar industry in the making. The increasing number of internet users, combined with the growing middle class, has led to a surge in online shopping. While exact figures are difficult to ascertain due to the informal nature of many transactions, industry experts predict that e-commerce will continue to grow at a double-digit rate in the coming years, driven by both urban and rural demand.

### ***Technology and Internet Penetration***

Technology and internet penetration play a crucial role in the development of e-commerce in Nepal. Over the past decade, the country has witnessed a significant increase in internet users, largely due to the proliferation of mobile phones and the expansion of internet services by telecom providers. According to recent statistics, the internet penetration rate in Nepal has surpassed 50%, with a significant portion of users accessing the internet through mobile devices. This growth in internet usage has created a conducive environment for the growth of e-commerce, as more consumers have access to online platforms.

The availability of affordable smartphones has further accelerated this trend, enabling a broader segment of the population to engage in online shopping. However, challenges remain, particularly in rural areas where internet connectivity is less reliable and digital literacy levels are lower. To address these issues, the government and private sector have been working on improving digital infrastructure and providing training programs to enhance digital skills. These efforts are expected to further boost e-commerce adoption, making it an integral part of Nepal's digital economy.

## **Challenges in E-Commerce Development**

### ***Infrastructure and Logistics***

One of the most significant challenges facing the development of e-commerce in Nepal is inadequate infrastructure and logistics. The country's mountainous terrain and underdeveloped transportation network make it difficult to establish efficient supply chains, particularly in rural areas. Many e-commerce businesses struggle with last-mile delivery, which is crucial for timely and cost-effective service. The lack of a robust logistics framework leads to delays and increased costs, affecting both businesses and consumers.

Moreover, the absence of advanced warehousing facilities and distribution centers further complicates the situation. Many e-commerce companies operate without adequate storage capabilities, leading to inventory management issues. The reliance on traditional courier services, which may not be equipped to handle the volume and speed required by e-commerce, exacerbates the problem. Addressing these infrastructure challenges is essential for the growth of e-commerce in Nepal, as improved logistics can enhance customer satisfaction and business efficiency.

### ***Regulatory and Legal Issues***

The regulatory and legal landscape in Nepal presents another significant challenge for e-commerce development. The country lacks a comprehensive legal framework specifically tailored for digital commerce, leading to ambiguity and uncertainty for businesses. Issues such as data protection, consumer rights, and electronic contracts are not adequately addressed, leaving both businesses and consumers vulnerable to risks.

Additionally, the taxation system for e-commerce is not clearly defined, creating confusion around the obligations of online businesses. This lack of clarity can deter new entrants and limit the growth of existing players. The regulatory environment also impacts cross-border e-commerce, as complex customs procedures and inconsistent enforcement of trade

policies create barriers for businesses looking to expand internationally.

To foster a more conducive environment for e-commerce, the government needs to establish clear and supportive regulations that address these challenges. Implementing policies that protect consumers, ensure fair competition, and promote digital transactions can significantly boost confidence in the e-commerce sector.

### **Payment and Financial Barriers**

Payment and financial barriers are among the most critical obstacles to e-commerce growth in Nepal. The country's financial infrastructure is still evolving, with limited access to digital payment systems, especially in rural areas. A significant portion of the population remains unbanked, relying on cash transactions, which poses a challenge for online businesses that depend on digital payments.

Although mobile wallets and digital payment platforms have gained popularity in urban areas, their penetration in rural regions is minimal. The lack of trust in online payment security also deters many consumers from using digital payment methods. Additionally, high transaction fees and the limited interoperability of payment systems further complicate the situation for both consumers and businesses.

To overcome these barriers, it is essential to improve financial inclusion by expanding access to banking services and promoting digital literacy. Encouraging the use of mobile banking and integrating various payment systems can facilitate smoother transactions, making e-commerce more accessible and appealing to a broader audience.

### **Consumer Trust and Awareness**

Consumer trust and awareness are crucial for the success of e-commerce, but these aspects remain underdeveloped in Nepal. Many consumers are wary of online shopping due to concerns about product quality, payment security, and data privacy. Negative experiences with unreliable sellers or delayed deliveries can erode trust, making it challenging for businesses to retain customers.

Furthermore, the lack of awareness about the benefits and convenience of e-commerce limits its adoption. In many rural areas, consumers are not familiar with online shopping and its potential advantages, such as access to a wider range of products and competitive pricing. The cultural preference for in-person interactions and the tactile experience of shopping also contribute to the slow adoption of e-commerce.

Building consumer trust requires businesses to adopt transparent practices, such as clear return policies, secure payment gateways, and reliable customer service. Educating consumers about the safety and convenience of online shopping through targeted marketing campaigns and community outreach can also help increase awareness and acceptance of e-commerce. By addressing these challenges, the e-commerce sector in Nepal can build a more robust and loyal customer base, driving sustainable growth.

### **Opportunities in E-Commerce Development**

#### **Internet and Smartphone Penetration**

The rapid increase in internet and smartphone penetration in Nepal presents a significant opportunity for e-commerce development. Over the past decade, the number of internet users has surged, driven by the expansion of mobile broadband services and the affordability of smartphones. With over half the population now online, there is a growing base of potential customers for e-commerce businesses. This trend is expected to continue as telecom providers expand their networks and offer more competitive data plans. Smartphones have become the primary means of accessing the internet for many Nepalese, providing a convenient platform for online shopping. Mobile apps and optimized websites allow consumers to browse, compare, and purchase products with ease, driving e-commerce adoption. The proliferation of smartphones also enables businesses to leverage digital marketing strategies, such as social media advertising and push notifications, to reach a wider audience.

The growing internet and smartphone penetration not only facilitates greater access to e-commerce but also supports the development of related services, such as digital payments and logistics solutions. By capitalizing on this trend, e-commerce businesses can expand their reach and offer more personalized shopping experiences, ultimately boosting customer engagement and sales.

### **Youth Demographics and Middle Class**

Nepal's youthful demographics and expanding middle class offer a fertile ground for e-commerce growth. With a significant portion of the population under the age of 35, there is a large and tech-savvy demographic that is more inclined to embrace digital technologies. This younger generation is comfortable with online interactions and values the convenience and variety offered by e-commerce platforms.

The rise of the middle class in Nepal, fuelled by economic growth and urbanization, also contributes to the potential for e-commerce development. As disposable incomes increase, more consumers are willing to spend on goods and services online. The middle class is particularly attracted to the competitive pricing, diverse product offerings, and convenience that e-commerce provides.

Moreover, the increasing use of social media among the youth creates opportunities for e-commerce businesses to engage with customers through targeted marketing and influencer partnerships. By tapping into the preferences and behaviours of this demographic, businesses can tailor their offerings and build brand loyalty. The combination of a young, tech-savvy population and a growing middle class creates a dynamic market for e-commerce, with the potential for sustained growth in the coming years.

### **Government Initiatives**

The Nepalese government has recognized the potential of e-commerce as a driver of economic growth and has initiated several measures to support its development. These initiatives aim to improve digital infrastructure, enhance regulatory

frameworks, and promote digital literacy, creating a more conducive environment for e-commerce businesses.

One of the key government initiatives is the Digital Nepal Framework, which outlines a comprehensive plan to transform Nepal into a digital economy. This framework includes strategies to expand internet access, improve digital payment systems, and develop e-governance services. By fostering a digital ecosystem, the government aims to encourage the growth of e-commerce and other digital industries.

Additionally, the government has introduced policies to simplify business registration and tax compliance for e-commerce companies, reducing bureaucratic hurdles and encouraging entrepreneurship. Initiatives to promote financial inclusion, such as expanding access to banking services and mobile wallets, are also critical in facilitating digital transactions and supporting e-commerce adoption.

Public-private partnerships play a crucial role in implementing these initiatives, with collaborations between the government, telecom providers, and tech companies helping to accelerate digital transformation. By continuing to invest in digital infrastructure and supportive policies, the government can help unlock the full potential of e-commerce, driving economic development and job creation in Nepal.

**Cross-border E-commerce Potential** Cross-border e-commerce represents a significant growth opportunity for Nepalese businesses, offering access to international markets and a broader customer base. Nepal's strategic location between two major economies, India and China, provides a unique advantage for cross-border trade. By leveraging e-commerce platforms, local businesses can reach customers beyond national borders, expanding their market reach and increasing revenue.

The global nature of e-commerce allows Nepalese artisans and manufacturers to showcase their products to a global audience. Handicrafts,

textiles, and specialty foods are some of the unique products that have the potential to appeal to international consumers. Platforms such as Etsy and Amazon have made it easier for small businesses to engage in cross-border trade, providing logistics support and access to global payment systems.

To capitalize on this potential, it is essential to address challenges such as customs regulations, shipping costs, and payment processing. Simplifying export procedures and providing training for businesses on international trade practices can enhance their competitiveness in the global market. Partnerships with international logistics providers can also help streamline shipping and reduce costs, making cross-border e-commerce more viable.

By embracing cross-border e-commerce, Nepalese businesses can diversify their revenue streams and gain exposure to new markets. This expansion not only benefits individual businesses but also contributes to the overall growth of the e-commerce sector and the national economy.

## Case Studies

### Success Stories

Several e-commerce companies in Nepal have emerged as success stories, demonstrating the potential for growth and innovation in the sector. One notable example is Daraz Nepal, which has established itself as a leading online marketplace. Initially launched as Kaymu in 2013 and later rebranded after its acquisition by Alibaba Group, Daraz has successfully navigated the challenges of operating in a developing market. By offering a wide range of products, secure payment options, and reliable delivery services, Daraz has gained the trust of Nepalese consumers and achieved significant market penetration.

Another success story is SastoDeal, a homegrown e-commerce platform that has become a household name in Nepal. SastoDeal's focus on providing quality products at competitive prices, along with its commitment to customer service, has helped it build a loyal customer base. The company's strategic partnerships with local and

international brands have further strengthened its market position.

HamroBazar, a popular online classifieds platform, has also played a crucial role in shaping the e-commerce landscape in Nepal. By facilitating peer-to-peer transactions, HamroBazar has provided a platform for individuals and small businesses to buy and sell goods, contributing to the growth of the digital economy.

These success stories highlight the importance of understanding local market dynamics, investing in customer trust, and leveraging technology to enhance the shopping experience. They serve as benchmarks for other e-commerce ventures aspiring to succeed in Nepal's competitive market.

### Lessons from Regional Markets

The experiences of neighbouring countries like India and Bangladesh offer valuable lessons for the growth of e-commerce in Nepal. Both countries have witnessed rapid expansion in their e-commerce sectors, driven by improvements in digital infrastructure, supportive government policies, and rising consumer demand.

In India, the success of platforms like Flipkart and Amazon India demonstrates the importance of building robust logistics networks. These companies have invested heavily in supply chain infrastructure, ensuring efficient delivery even in remote areas. This approach highlights the need for Nepalese e-commerce businesses to focus on strengthening their logistics capabilities to overcome geographical challenges.

Bangladesh provides insights into the role of mobile financial services in promoting e-commerce. Platforms like bKash have revolutionized digital payments, making it easier for consumers to transact online. Nepal can learn from this model by enhancing its digital payment ecosystem, ensuring wider accessibility and building consumer confidence in online transactions.

Both India and Bangladesh have also shown the significance of government support in fostering

e-commerce. Initiatives such as India's Digital India campaign and Bangladesh's e-commerce policy have created a favourable environment for digital businesses. Nepal can adopt similar strategies to encourage innovation, simplify regulations, and provide incentives for e-commerce growth.

By studying these regional markets, Nepalese businesses and policymakers can gain insights into best practices and potential pitfalls, enabling them to develop strategies that foster a thriving e-commerce ecosystem in the country.

## Conclusion

This study has explored the challenges and opportunities in the development of e-commerce in Nepal, highlighting key factors that influence its growth. The findings reveal that while the e-commerce sector is expanding, it faces significant challenges, including inadequate infrastructure and logistics, regulatory & legal uncertainties, limited payment options, and low consumer trust and awareness. These barriers hinder the full potential of e-commerce, particularly in rural areas where access to digital services remains limited.

Conversely, several opportunities can drive the sector's growth. Increasing internet and smartphone penetration, a youthful and tech-savvy population, government initiatives to promote digitalization, and the potential for cross-border e-commerce all present avenues for expanding the e-commerce landscape in Nepal. By addressing the existing challenges and leveraging these opportunities, Nepal can foster a thriving e-commerce ecosystem that contributes to economic growth & digital inclusion.

## Recommendations

To overcome the challenges identified, several strategic recommendations are proposed. First, improving infrastructure and logistics is crucial. Investments in transportation networks, warehousing facilities, and last-mile delivery solutions can enhance efficiency and reduce costs. Public-private partnerships could play a pivotal role in this development.

Second, establishing a clear and supportive regulatory framework is essential. The government should introduce policies that address data protection, consumer rights, and digital contracts, providing a secure environment for e-commerce businesses and consumers. Simplifying tax compliance and promoting cross-border trade can also boost the sector's growth.

Third, enhancing the digital payment ecosystem is necessary. Expanding access to mobile banking, reducing transaction fees, and ensuring the security of online payments can increase consumer confidence and adoption. Finally, increasing consumer trust and awareness through education and marketing campaigns will encourage more people to embrace online shopping.

## Future Outlook

The future of e-commerce in Nepal is promising, given the ongoing advancements in technology and increasing digital literacy. With continuous improvements in infrastructure, regulatory support, and financial inclusion, the sector is poised for significant growth. The integration of emerging technologies such as artificial intelligence & block chain can further enhance the e-commerce experience, providing personalized services & secure transactions.

Additionally, the potential for cross-border e-commerce offers an exciting opportunity for Nepalese businesses to reach international markets, contributing to economic diversification and growth. As the global economy increasingly shifts towards digital, Nepal's e-commerce sector has the potential to become a key driver of the country's economic development, fostering innovation and improving the quality of life for its citizens. By addressing the current challenges and capitalizing on emerging opportunities, Nepal can build a robust and inclusive e-commerce ecosystem that supports long-term sustainable growth.

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