

A Retentive Consumer-Buying Behavior towards Online Purchase Decision-Making Process in Kathmandu Valley

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Abstract

This study examines the effect of a retentive consumer-buying behavior towards online purchase decision-making process in Kathmandu valley. Consumer buying behavior is the dependent variable. The selected independent variables are trust, quality, post purchase experience, consumer satisfaction, and lower price. The primary sources of data is used to assess the opinions of respondents regarding trust, quality, post purchase experience, consumer satisfaction, and lower price. The study is based on the primary data of 100 respondents. To achieve the purpose of the study, structured questionnaire is prepared. The correlation and multiple regression models are estimated to test the significance and importance of a retentive consumer-buying behavior towards online purchase decision-making process in Kathmandu valley.

The study showed a positive impact of trust on consumer buying behavior. It indicates that trust leads to increase in consumer buying behavior. Similarly, the study showed a positive impact of quality on consumer buying behavior. It indicates that quality leads to increase in consumer buying behavior. Likewise, the study showed a positive impact of post purchase experience on consumer buying behavior. It indicates that post purchase experience leads to increase in consumer buying behavior. Further, the study also showed a positive impact of consumer satisfaction on consumer buying behavior. It indicates that post purchase experience leads to increase in consumer buying behavior. In addition, the study showed a positive impact of consumer satisfaction on consumer buying behavior. It indicates that consumer satisfaction leads to increase in consumer buying behavior. Moreover, the study showed a positive impact of lower price on consumer buying behavior. It indicates that lower price leads to increase in consumer buying behavior.

Keywords: Trust, quality, post purchase experience, consumer satisfaction, lower price, consumer buying behavior

1. Introduction

Consumer buying behavior is the area of interest for all the companies. The study found that the consumer-buying behavior by identifying their needs that leads to huge long term benefits to the business (Singh *et al.*, 2014). The behavior of consumers towards the food items like pastry and bread are important for day to day life, as they have always remained as a part of the culture (Nagyova *et al.*, 2014). Consumer behavior describes how consumers make purchase decisions and how they use and dispose of the purchased goods and services (Lamb *et al.*, 2012). Similarly, Consumer behavior defined as the behavior consumer display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs (Schiffman & Kanuk, 2014). In today's competitive business scenario, understanding consumer behaviors will be the key to business success. Marketers understand factors influencing on consumer- buying behavior and create marketing stimuli to influence the consumer by their product (Karunakaran, 2013). However, Consumer behavior describes the study of individuals and the tasks that exist to satisfy their identified requirements. In other words, when an individual identifies that he has a requirement the psychological process initiates the decision process of the customer. Through this process the individual sets out to predict ways to fulfill the requirements he has recognized (John & Santhi, 2019).

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Häubl and Trifts (2000) examined consumer decision making in online shopping environments. The study concluded that interactive decision aids designed to assist consumers in the initial screening of available products. Similarly, Javadi *et al.* (2012) examined an analysis of factors affecting on lower price of consumers. The study concluded that financial risks and non-delivery risk negatively affected attitude toward online shopping. Likewise, Lee (2013) accessed the impacts of social media on consumer behavior: decision making process. The study revealed the current situation concerning consumers' post purchase behavior. Similarly, Cha *et al.* (2023) investigated that a study on selection attributes of luxury goods in online stores of MZ generation. The study concluded that brand affect strongly influences consumers' intention to make a purchase. According to Tripathi *et al.* (2024), the student's attitudes towards internet purchasing and its impact on their academic achievement, money management, and general lifestyle. The study concluded that online shopping offers the flexibility to purchase whenever and wherever they want, without being limited by the hours or location of physical stores. Similarly, Han (2020) investigated that the factors effecting online social decisions in online consumer behavior. The study concluded that social decisions have a positive impact on purchasing decisions about product. Likewise, Kim and Rao (2008) examined a trust-based consumer decision-making model in electronic commerce. The results concluded that Internet consumers' trust and perceived risk have strong impacts on their purchasing decisions. Similarly, Wei *et al.* (2023) examined the personal characteristics affect consumers' purchase desire in live-streaming e-commerce. The study concluded that the product knowledge of the streamers has a significant impact on consumers' purchase decision.

Krishnakumare and Niranjana (2014) stated that health consciousness plays an important role for consumers behavior in organic food products segment, as people chooses the organic product in place of non-organic because of no use of pesticide while farming organic foods and trust also plays as important role in consumer-buying behavior because if people don't trust they won't buy. Similarly, Jadhav (2019) stated that consumers buy products as perishable food or food for immediate consumption. The study concluded that tastes of consumers are complicated issues that signify the consumers favor on certain things. Likewise, As long as the things fall within the boundary of preferences of a consumer the boundary itself explains about the taste of a consumer (Arsel and Bean, 2012). According to Patwardhan and Ramaprasad (2005), rational integrative model of online consumer decision making. The result concluded that the mental and motor steps of online purchase decision-making may be explained using hierarchical models. Likewise, Fu *et al.* (2020) examined that intelligent decision-making of lower price is based on internet of things. The study concluded that consumers rely on safety perception reviews when buying high contact goods. Similarly, Krishnegowda *et al.* (2023) examined the effectiveness of online advertisement on the behavior of stripling in purchasing the lifestyle products. The study revealed the impacts of online advertisements on product purchases among college students in both rural and urban settings.

Padel and Midmore (2005) stated that objective quality is that consumer will use their experience and knowledge to evaluate overall product benefits, function, durability, technology, and reliability when consumer purchase a product. Likewise, Brand knowledge through advertisement helps in influencing brand salience in an away that the quantity and sparkle of the memories about the brand thought to be in buying situation that creates emotional response towards ads (Holden and Lutz, 1992). Similarly, Singh *et al.* (2014)

observed that understanding the consumer-buying behavior through studying and identifying their needs leads to huge long term benefits to the business. Likewise, Singh (2015) stated that educated customer's behavior toward the schemes of the tea brands. The study showed that education has a poor impact on consumer satisfaction with the attractive schemes like free gifts, coupon but good quality of tea has a positive relation towards consumer behavior. According to Jesintha (2017), the regional product has low penetration rate in comparison to personal care products. Price revealed to be most influencing factor influencing for purchase behavior while awareness is least influential factor for purchasing. Similarly, Rohatagi (2017) stated that consumer behavior is influenced by various factors such as availability, price, perceived quality, awareness packaging and all these factors have a positive relation between consumer behaviors.

In the context of Nepal, Sapkota and Phuyal (2016) stated that there have been tremendous changes in people's values and quality of goods plays an important role in consumer-buying behavior. The study showed that the buying behavior of consumer depend on the price, knowledge, attitudes of the consumer. Likewise, Thagunna and khalal (2013) stated that price, brand awareness and accurate information positively influence the buying behavior of consumers to a certain extent. The study revealed the various factors such as price, quality and service has an impact in purchasing behavior of the women as women tend to purchase the good of high quality with affordable prices and the services the shop owners are providing. Similarly, Gupta *et al.* (2009) stated that security and location have positive relationship with choice of hostel in Kathmandu Valley. According to Budhathoki and Pandey (2021), gender, marital status, education, income, and segment based on intake of animal-based foods were the background factors that significantly affect consumer behavior and income also has a direct influence on purchasing behavior. The study revealed that income, quality, taste, health-consciousness, environmental concern have direct effect on consumer behavior. According to Ghimire *et al.* (2020), nutrition is considered as the main factor for the buying behavior of consumer towards milk whereas taste, satisfaction, quality, availability and price are considered as the secondary factor for the change in consumer-buying behavior.

Rajbhandari & Intravisit (2017) examined impact of atmospheric attributes upon buying intention of customers in bhatbhateni Supermarket. The study concluded that changing the overall dimension of the business can have a better impact on consumer. Likewise, Khalal (2020) examined dimensions of Nepalese products and its impact on customers Satisfaction. The study revealed that the price of products has highest mean values whereas location is least important than other dimensions. Similarly, Sharma (2016) examined consumer purchase behavior on organic food. The study found that un-affordability of organic food is one of the major constraints/barriers of this study. Likewise, Shrestha (2020) examined consumer purchase intention towards organic foods. The study concluded that marketers have to make their organic food easily available in the markets with a view of health and environmental consciousness to generate trust. Similarly, Dabadi & Gurung (2020) examined consumer's motivation to purchase frozen food in Kathmandu. The study found that there is no significant relationship between age and gender on motivation factor and purchase intention.

The above discussion shows that the empirical evidence varies greatly across the studies on the retentive consumer behavior assessment model of the online purchase decision-making process. Though there are above mentioned empirical evidence in the context of other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. Therefore, in order to support one view or the other, this study has been conducted.

The major objective of the study is to examine a retentive consumer-buying behavior towards online purchase decision-making process in Kathmandu valley. Specifically, it examines the relationship of trust, quality, post purchase experience, consumer satisfaction and lower price with consumer buying behavior.

The remainder of this study is organized as follows: section two describes the sample, data, and methodology. Section three presents the empirical results and final section draws the conclusion.

2. Methodological aspects

The study is based on the primary data. The data were gathered from 100 respondents through questionnaire. The respondents' views were collected on trust, quality, post purchase experience, consumer satisfaction, lower price and consumer buying behavior. This study is based on descriptive as well as causal comparative research designs.

The model

The model used in this study assumes that consumer buying behavior depends upon online purchase decision making process. The dependent variable selected for the study is consumer buying behavior. Similarly, the selected independent variables are trust, quality, post purchase experience, consumer satisfaction and lower price. Therefore, the model takes the following form:

$$CBS = \beta_0 + \beta_1 Q + \beta_2 T + \beta_3 PPE + \beta_4 S + \beta_5 LP + e$$

Where,

CBS = Consumer-buying behavior

Q = Quality

T = Trust

PPE = Post-purchase experience

S = Satisfaction

LP = Lower price

Quality was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "The products/services I purchase online consistently meet my expectations for quality", "I am satisfied with the durability of products I have purchased online" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.821$).

Trust was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I trust the reliability of the online platforms I frequently purchase from", "The online platforms I use have a good reputation for fulfilling their promises", and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.829$).

Post-purchase experience were measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “The delivery process for my online purchases is usually smooth and hassle-free”, “I am satisfied with the level of customer service provided by online retailers after making a purchase” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.816$).

Consumer satisfaction was measured using likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “I am satisfied with my online shopping experiences”, “I feel that my expectations are consistently met when making purchases online”, and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.830$).

Lower price was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “The prices of products/services offered online are reasonable considering their quality”, “I believe that I get good value for my money when making purchases online”, and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.832$).

The following section describes the independent variables used in this study along with the hypothesis formulation.

Quality

Quality is the degree to which a set of inherent characteristics of an object fulfills requirements (International Organization for Standardization, 2015). Similarly, Deming (1986) defined quality as a predictable degree of uniformity and dependability at low cost and suited to the market. Quality is measured across eight dimensions: performance, features, reliability, conformance, durability, serviceability, aesthetics, and perceived quality (Garvin, 1987). Likewise, Feigenbaum (1992) defined quality as the total composite product and service characteristics of marketing, engineering, manufacturing, and maintenance through which the product in use will meet the expectations of the customer. Quality is the degree of discrepancy between consumers’ normative expectations for the service and their perceptions of the service performance (Parasuraman *et al.*, 1985). Similarly, Taguchi (2015) defined quality as the loss a product causes to society after being shipped, other than any losses caused by its intrinsic functions. Based on it, the study develops following hypothesis:

H₁: There is a positive relationship between quality and consumer-buying behavior.

Trust

Trust is the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party (Mayer *et al.*, 1995). Similarly, Rousseau *et al.* (1998) defined trust as a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behavior of another. Trust is one party’s willingness to be vulnerable to another party based on the belief that the latter party is competent, open, concerned, and reliable (Mishra, 1996). Likewise, trust is a set of socially learned and socially confirmed expectations that people have of each other, of the organizations and institutions in which they live, and of the natural

and moral social orders that set the fundamental understandings for their lives (Barber, 1983). Trust is the expectation that arises within a community of regular, honest, and cooperative behavior, based on commonly shared norms (Fukuyama, 1995). Similarly, Dirks and Ferrin (2001) defined trust as a psychological state involving confident positive expectations about another's motives with respect to oneself in situations entailing risk. Based on it, the study develops following hypothesis:

H₂: There is a positive relationship between trust and consumer-buying behavior.

Post-purchase experience

Oliver (1997) defined Post-purchase experience as the consumer's assessment of the product or service after it has been purchased and used, reflecting their consumer satisfaction or dissatisfaction. Post-purchase experience encompasses the behaviors and feelings of customers after they have made a purchase, including satisfaction, cognitive dissonance, and loyalty (Kotler and Keller, 2012). Similarly, Anderson and Sullivan (1993) defined post-purchase experience as the customer's subsequent evaluation of the purchased product, which influences their level of consumer satisfaction and future purchasing behavior. Post-purchase experience is the overall evaluation of the product or service after purchase, which influences future purchase intentions and word-of-mouth (Yi, 1990). Likewise, Gilly and Gelb (1982) defined post-purchase experience includes all customer activities and experiences following a purchase, such as product use, customer service interactions, and after-sales support. Post-purchase experience refers to the consumer's reflections and evaluations after the purchase, which can lead to consumer satisfaction or consumer dissatisfaction and subsequent behaviors such as complaining or repurchasing (Richins, 1983). Based on it, the study develops following hypothesis:

H₃: There is a positive relationship between post-purchase experience and consumer buying behavior.

Consumer satisfaction

Consumer satisfaction refers to the extent to which a product or service meets the customer's expectations and needs (Oliver, 1980). Similarly, Westbrook & Oliver (1991) defined consumer satisfaction as the consumer's fulfillment response. It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under- or over-fulfillment. Consumer satisfaction is a post-consumption evaluation that reflects a consumer's subjective comparison of product performance in relation to expectations (Oliver, 1997). Likewise, Anderson & Sullivan (1993) defined consumer satisfaction as the consumer's perception that a product or service provides a pleasurable level of consumption-related fulfillment. Consumer satisfaction is the consumer's overall reaction to a product or service after it has been consumed, based on a comparison with his or her expectations (Kotler & Keller, 2012). Similarly Parasuraman *et al.* (1994) defined consumer satisfaction as the consumer's positive feelings resulting from the evaluation of a product's perceived performance in relation to expectations. Consumer satisfaction refers to the consumer's response to the evaluation of a product or service, reflecting their perceived discrepancy between prior expectations and actual performance (Zeithaml *et al.*, 1993). Based on it, the study develops following hypothesis:

H₄: There is a positive relationship between consumer satisfaction and consumer buying

behavior.

Lower price

Price is the important financial amount of money that has to be paid to acquire a given product. According to Khongtong *et al* (2014), price has positive relationship with consumer-buying behavior indicates that most people are willing to pay the price as per the quality. Similarly, Koutroulou and Tsourgiannis (2011) defined a significance association between the adoption of buying behavior and price to choose local product. Likewise, Batt and Liu (2012) found that price and consumer-buying behavior have positive relationship between them. Similarly, Vyaset *al.* (2016) revealed that branded products must be available at the local retail shop at lower price, which indicates consumer re attracted towards products having better quality with reasonable price. Andaleeb and Conway (2006) found that customer buying behavior and price have positive relationship which indicated that lower the price higher the buying demand. Based on it, the study develops following hypothesis:

H₅: There is a positive relationship between lower price and consumer-buying behavior.

3. Results and discussion

Correlation analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with mean and standard deviation has been computed and the results are presented in Table 1.

Table 1

Kendall's Tau correlation coefficients matrix

(This table presents Kendall's Tau coefficients between dependent and independent variables. The correlation coefficients are based on 100 observations. The dependent variable is CBB consumer buying behavior. The independent variables are Q (Quality), T (Trust), PPE (Post purchase experience), CS (Consumer satisfaction), LP (Lower price).

variables	Mean	S.D.	CBB	T	Q	PPE	CS	LP
CBB	2.042	0.812	1					
T	2.136	0.799	0.463**	1				
Q	2.202	0.825	0.454**	0.553**	1			
PPE	2.300	0.815	0.560**	0.491**	0.594**	1		
CS	2.258	0.741	0.530**	0.487**	0.520**	0.636**	1	
LP	2.122	0.689	0.522**	0.455**	0.463**	0.581**	0.590**	1

Note: The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent levels respectively.

Table 1 shows the Kendall's correlation coefficients of dependent and independent variables. The study indicates that trust is positively correlated to the consumer buying behavior indicating that trust increase consumer buying behavior. Likewise, quality is positively correlated to the consumer buying behavior. This implies that improvement in quality leads to the increase in consumer buying behavior of the product. Similarly, post purchase experience is positively correlated to the consumer buying behavior. It indicates that better the post purchase experience better will be the customer understanding about the product. However, consumer satisfaction is also positively related to the consumer buying behavior that leads to the increment of sales of product. Moreover, lower price is positively correlated to the consumer buying behavior that indicates that betterment in price leads to the betterment in sales.

Regression analysis

Having indicated the Kendall’s Tau correlation coefficients, the regression analysis has been carried out and the results are presented in Table 2. More specifically, it shows the regression results of trust, quality, post purchase experience, consumer behavior and lower price on consumer buying behavior.

Table 2

Estimated regression results of trust, quality, post purchase experience, consumer behavior and lower price on consumer buying behavior

The results are based on 100 observations using linear regression model. The model is $CBB = \beta_0 + \beta_1 Q + \beta_2 T + \beta_3 PPE + \beta_4 S + \beta_5 LP + e$ where the dependent variable is CBB (Consumer buying behavior). The independent variables are Q (Quality), T (Trust), PPE (Post purchase experience), CS (Consumer satisfaction) and LP (Lower price).

Model	Intercept	Regression coefficients of					Adj. R_bar ²	SEE	F-value
		T	Q	PPE	CS	LP			
1	0.850 (4.349)**	0.558 (6.508)**					0.295	0.682	42.3480
2	0.895 (4.517)		0.521 (6.180)**				0.280	0.692	38.187
3	0.393 (2.311)*			0.717 (10.628)**			0.513	0.566	105.436
4	0.480 (2.357)*				0.692 (8.059)**		0.392	0.633	64.942
5	0.425 (2.097)*					0.762 (8.396)**	0.412	0.622	70.501
6	0.645 (3.144)**	0.358 (3.173)**	0.287 (2.626)				0.335	0.662	25.894
7	0.271 (1.494)	0.239 (2.477)*	-0.142 (-1.257)	0.684 (6.503)			0.533	0.554	38.709
8	0.199 (1.050)	0.219 (2.253)*	-0.166 (-1.457)	0.599 (4.809)	0.161 (1.262)		0.536	0.553	28.608
9	0.107 (0.543)	0.221 (2.294)	-0.158 (-1.396)	0.502 (3.633)**	0.088 (0.655)	0.216 (1.588)	0.543	0.548	24.571

Notes:

- i. Figures in parenthesis are t-values.
- ii. The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent level respectively.
- iii. Consumer buying behavior is dependent variable.

Table 2 show that the beta coefficients for trust are positive with the consumer buying behavior. It indicates that trust have positive impact on the consumer buying behavior. The finding is consistent with the findings of (Mishra, 1996). Likewise, the beta coefficients for quality are positive with consumer buying behavior. It indicates that quality have positive impact on consumer buying behavior. The finding is consistent with the findings of (Garvin, 1987). In addition, the beta coefficients for post purchase experience are positive with consumer buying behavior. It indicates that post purchase experience has positive on consumer buying behavior. The finding is consistent with the findings of (Richins, 1983). Further, the beta coefficients consumer satisfaction is positively related with consumer buying behavior. It indicates that consumer satisfaction has positive impact on consumer buying behavior. The finding is consistent with the findings of (Oliver, 1997). Moreover, the beta coefficient for lower price is are positive with the consumer buying behavior. It indicates that price have positive impact on consumer buying behavior. The finding is consistent with the findings of Khongtonget al (2014).

4. Summary and conclusion

Retentive consumer-buying behavior in the context of online purchase decision-making within Kathmandu Valley refers to the tendency of consumers to consistently engage

in repeat purchases through digital platforms. This behavior is characterized by a sustained loyalty towards specific online retailers or brands, influenced by factors such as product satisfaction, perceived value, trustworthiness, and convenience of the online shopping experience.

This study attempts to examine the effect of a retentive consumer-buying behavior towards online purchase decision-making process in Kathmandu valley. The study is based on primary data of 100 respondents.

The major conclusion of the study is that higher the quality, trust, post purchase experience, consumer satisfaction, lower price, higher would be the consumer buying behavior regarding use online purchase decision-making process in Kathmandu valley. The study also concludes that post purchase experience is the most significant factor followed by lower price, consumer satisfaction, quality and trust that explain a retentive consumer behavior assessment model of the online purchase decision-making process on consumer buying behavior in Kathmandu valley.

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