

# Consumer Buying Behavior toward Online Shopping: A Case of Daraz in Kathmandu Valley

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## Abstract

This study examines consumer buying behavior toward online shopping of Daraz in Kathmandu Valley. The dependent variable is consumer buying behavior. The independent variables are advertisement, price, return policy, product risk, and trust on online shopping. The study is based on primary data with 142 observations. To achieve the purpose of the study, structured questionnaire is prepared. The correlation coefficients and regression models are estimated to test the significance and importance of different factors influencing consumer buying behavior toward online shopping (Daraz) in Kathmandu valley.

The study shows that advertisement is positively correlated to consumer buying behavior. It means that increase in advertisement in Daraz leads to increase the consumer buying behavior in people. Similarly, there is a positive relationship between price and consumer buying behavior. It means that better the price, lead to positivity in consumer buying behavior. Furthermore, there is a positive relationship between return policy and consumer buying behavior. It indicates that increase in return policy leads to increase the efficiency of consumer buying behavior. In contrast product risk has a positive relationship with consumer buying behavior. It means that less product risk, leads to increase the consumer buying behavior. Similarly, there is a positive relationship between trust on online shopping and consumer buying behavior. It indicates that increase in trust leads to increase the efficiency of consumer buying behavior.

**Keywords:** Consumer buying behavior, advertisement, price, return policy, product risk, trust on online shopping

## 1. Introduction

E-commerce is the term for online shopping (Rahman, 2018). E-commerce is defined as a form of Internet technology that enables the buying and selling of goods through online media and portals, including supply chain management, market creation, ordering, and transfers through the open protocol (Novak *et al.*, 2002.) The portal accepts payments through credit card, debit card, or EFT (Electronic fund transfer) and employs a digital shopping cart or digital shopping basket system (Amin & Kansana, 2016).

E-commerce is the practice of conducting business utilizing the internet and information technologies such as Electronic Data Interchange and customer's choices that are conventional shopping rather than new shopping methods don't recognize e-shopping as an ease (Kaufman-Scarborough, 2002). Furthermore, Bhatti *et al.*, (2023) argued that focusing on perceived risks such as financial, product, and privacy risks can enhance online shopping behavior and this concept has evolved dramatically since its inception, incorporating various technologies and methodologies to facilitate online buying and selling.

E-commerce refers to the trading of goods or services directly to the client via a vendor's website on the Internet (Chen *et al.*, 2003). E-commerce encompasses a broad range of activities including supply chain management, market creation, ordering, and financial transactions conducted via electronic protocols (Novak *et al.*, 2002). Additionally, subjective measures such as willingness to pay a premium for perceived benefits are recommended for future research (Lim *et al.*, 2022). Hussainy *et al.* (2008) note that investments in promotional activities are crucial for building brand recognition.

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Benedict *et al.* (2019) found that attitudes toward online shopping and intentions to shop online are influenced by external factors as well as endogenous aspects like shopping behavior, contextual factors, and features of the product, prior online shopping experiences, and trust in online shopping. According to Davis (1993), consumers' willingness to buy online depends on the direct effect of the features offered during online shopping. These features are functional perceptions, that is, website usability, and consumer emotional perceptions, that is, the joy of shopping. These factors work together to influence attitudes toward online shopping and intentions to shop online. Many marketing activities (e.g., relationship marketing, marketing research, data mining, promotion/communications, supply chain management, sales and purchasing and after sales support) are now technology enabled due to the increasing expansion of online marketing via the Internet (Connor & Galvin, 2001).

Lim *et al.* (2022) found that it would be advisable in future research to adopt a subjective income scale like willingness to purchase at a premium price. Bhatti *et al.* (2023) explored that they can improve online shopping behavior to concentrate on perceived risks (i.e. financial risk, product risk, and privacy risk). Erjavec *et al.* (2022) stated that older adults are largely influenced to adopt online shopping by seeing its direct benefits, whether they possess the necessary resources to perform it, and by following a wider crowd of previous adopters. Fu *et al.* (2020) found that consumers rely on safety perception reviews when buying high contact goods.

Jayawardhena *et al.* (2007) considered the purchasing orientation of potential buyers and assessed its impact on purchase behavior, but found that individual orientation is independent of purchasing decision that every stage of the purchasing decision making cycle may have impact on a potential buyer's decision to buy online or not. Customer's choices that are conventional shopping rather than new shopping methods don't recognize e-shopping as an ease (Kaufman-Scarborough and Lindquist, 2002). Further, Demangeot and Broderick (2007) reported that "information search experiences affect the attitudes towards the site and its brands".

Consumers these days can compare various aspects of products online before making any commitment to purchase anything specific (Dudovskiy, 2012). Palash (2018) found that daraz Bangladesh has to focus more on implementing all the elements to ensure better customer experience. The web has expanded surprisingly since it was first introduced in the early 1980s because of its distinctive qualities of flexibility, interaction, and personalization (Ko *et al.*, 2004). After using email and browsing the web, online shopping is the third most common internet activity. According to Jha (2019), over 627 million people, or over 10% of the world's population, have made at least one online purchase.

Vaidya (2019) explained online shopping in Nepal: preferences and problems. The study is used as a medium for communication and electronic commerce, it is to increase or improve in value, quality and attractiveness of delivering customer benefits and better satisfaction, that is why online shopping is more convenience and day by day increasing its popularity. Consumers can discuss their personal experiences concerning the products, ask questions if required from others and read recommendations from other customers from various other sources (Chaffey, 2011). Online shopping will continue to mark its presence in the market as online stores and franchises will become more advanced (Lian and Lin, 2008).

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and franchises will become more advanced (Lian and Lin, 2008). The current state of affairs shows a shift in the trend of online shopping, whereas previously, consumers typically used online services to buy/reserve airline tickets, hotel rooms, movie tickets, and online books, today, more and more people are going online to buy apparel, cosmetics, accessories, footwear, and other products (Joseph & Joseph, 2017). Reasons for shopping online have been cited for time efficiency, avoidance of crowds, and 24 hour shopping availability (Karayanni, 2003)

Soopramanien and Robertson (2007) stated that e-shopping attitude depends on consumer's view about the activities executed on internet as opposite to traditional shopping environment. The study has revealed that time saving and ease is the core motive that encourages customers for online shopping. Likewise, Chen *et al.* (2010) described that convenience stands for performing shopping through internet that may decrease effort and time of buyers in the process of purchase. Buying interest made with online media is a person's desire to buy a product offered by producers to consumers through online media (Chinomona and Dubihlela, 2014).

Martínez-López *et al.* (2015) stated in Consumers' psychological outcomes linked to the use of an online store's recommendation system that, if a consumer has a shopping goal in his/her head and the e-vendor recommends the same thing too, it might not have a direct effect on that online purchase but it can have impact on the add-on shopping recommended by the e-vendor. A company cannot make dream to be a well-known brand until they invests in their promotional activities, for which consumer market have been dominating through advertisements (Hussainy *et al.*, 2008).

According to Davis (1993), consumers' willingness to buy online depends on the direct effect of the features offered during online shopping. These features are functional perceptions, that is, website usability, and consumer emotional perceptions, that is, the joy of shopping. Advertising proliferate the beliefs that possessions are more important and desirable qualities like beauty, achievement, prominence and happiness can be acquired only by material possessions (Latif & Abideen, 2011). The level of uncertainty surrounding the online purchasing process influences consumers' perceptions regarding the perceived risks (Bhatnagar *et al.*, 2000).

In the context of Nepalese, Devkota *et al.* (2021) found out that a large number of respondents agree there are a lot of challenges in online shopping. Malla (2018) revealed that the existing online shoppers in Kathmandu are price sensitive. Manandhar (2021) adopted the descriptive research design. The method of convenience sampling method was used while selecting the samples. Sah (2021) investigated Factors Affecting Online Shopping Behaviour of Boutique Products in Kathmandu Valley. Shrestha (2023) examined online shopping attitude and purchase intention of Nepalese consumers. Through online shopping customer can buy faster, more alternatives and can order product and services with comparative lowest price (Cuneyt and Gautam, 2004). The need of touching the actual product while shopping is changing dramatically, and people are becoming tech savvy so nowadays, information available about the brand is becoming an important factor in buying decision process among the Nepalese people (Gautam, 2015).

The above discussion shows that empirical evidences vary greatly across the studies on the consumer buying behavior. Though there are above mentioned empirical evidences 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 this study is to examine consumer buying behavior toward online shopping of Daraz in Kathmandu valley. Specifically, it examines the relationship of advertisement, price, return policy, product risk, and trust on online shopping with consumer buying behavior of people in Kathmandu valley.

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 142 respondents through questionnaire. The respondents' views were collected on advertisement, price, return policy, product risk, and trust on online shopping. This study is based on descriptive as well as causal comparative research designs.

### *The model*

The model estimated in this study assumes that consumer buying behavior depends on various factors. The dependent variable selected for the study is consumer buying behavior. Similarly, the selected independent variables are advertisement, price, return policy, product risk, and trust on online shopping. Therefore, the model takes the following form:

$$CBB = \beta_0 + \beta_1 A + \beta_2 P + \beta_3 RP + \beta_4 PR + \beta_5 T + e$$

Where,

CBB= Consumer buying behavior

A= Advertisement

P= Price

RP= Return policy

PR= Product Risk

T= Trust on online shopping

Advertisement was measured using a 5-point Likert scale where 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 advertisements I see for products on Daraz influence my purchasing decisions." "I trust the product more if they are advertised frequently on Daraz." and so on. The reliability of the items was measured by computing the Cronbach's alpha ( $\alpha = 0.74$ ).

Price 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 pricing of products on Daraz is competitive compared to other online platforms.", "Discounts and promotions on Daraz influence my buying

decisions.” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.89$ ).

Return policy 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 return policy of Daraz influences my confidence in making purchases.”, “I am more likely to buy from Daraz if they have a flexible return policy” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.79$ ).

Product risk 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 am concerned about receiving low-quality products when shopping on Daraz.”, “I feel confident of products listed on Daraz and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.77$ ).

Trust on online shopping 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 sellers on Daraz to deliver products as described”, “Positive reviews and ratings influence my trust in online sellers on Daraz and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.74$ ).

Consumer buying behavior 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 prefer to shop online rather than visiting physical stores for most of my purchases”, “I trust online reviews and ratings when making buying decisions on platforms like Daraz.” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.76$ ).

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

### *Advertisement*

Of all marketing weapons, advertising is renowned for its long lasting impact on viewer’s mind, as its exposure is much broader (Katke, 2007). Almost every one grows up in the world which is flooded with the mass media e.g. television, advertising, films, videos, billboards, magazines, movies, music, newspapers, and internet (Latif & Abideen, 2011). Advertising through all mediums influence audiences, but television is one of the strongest medium of advertising and due to its mass reach; it can influence not only the individual’s attitude, behavior, life style, exposure and in the long run, even the culture of the country (Latif and Abideen, 2011). A company cannot make dream to be a well-known brand until they invests in their promotional activities, for which consumer market have been dominating through advertisements (Hussainy *et al.*, 2008). Advertising proliferate the beliefs that possessions are more important and desirable qualities like beauty, achievement, prominence and happiness can be acquired only by material possessions (Latif & Abideen, 2011). These appear when consumer watches an advertisement about the brand and develops likeness for the brand and then eventually willing to purchase it (Goldsmith and Lofferty, 2002). Based on it, this study develops the following hypothesis:

H<sub>1</sub>: There is a positive relationship between advertisement and consumer buying behavior.

#### *Price*

Kotler & Keller (2012) stated that price is the one element of the marketing mix that produces revenue; the other elements produce costs. According to Rigges (2008), pricing is the process of determining and applying prices to goods and services. Al-Salamin *et al.* (2015) stated that the price of well-known brand products affects the purchase process negatively. Similarly, Teng (2009) argued that when a price discount with and without a minimum purchase requirement is applied to a brand in a hold set, the brand moves from the consumers' hold set to the consideration set. According to Boztepe (2012), environmental awareness, green product features, green promotion activities and green price affect green purchasing behaviors of the consumers in positive way. So by this it clearly shows that optimal price has a positive influence in pricing strategies (Krishnan *et al.*, 1999). Based on it, the study develops the following hypothesis:

H<sub>2</sub>: There is a positive relationship between price and consumer buying behavior.

#### *Return policy*

Rogers and Tibben-Lemke (1999) found that a clear and attractive return policy is one of the most important tools to attract customers. Mukhopadhyay and Setaputra (2007) explained the analytical model to examine the effect of E-Tailer's return policy on its profit. Fairness refers to consumers' assessments of whether a seller's policy, price or service is reasonable or justifiable (Adams, 1965). Tyler and Lind (1992) suggested that people care about justice because it allows them to maximize personal gain. Wood (2001) showed that the return policy leniency helps reduce consumer's product search time and increase their pre-purchase expectations of product quality. Bonifield *et al.* (2010) found that the positive relationship between the E-Tailer quality and its return policy leniency only holds for non-consumable products. Interactional Justice focuses on the interpersonal treatment enacted by decision makers including appropriate information provision and adequacy of explanations (Bies and Tripp, 1995). However, consumers have to sacrifice the benefit of physical inspection of the product, which increases the likelihood of dissatisfaction with the purchase and the returns (Mukhopadhyay and Setaputra, 2007). Based on it, the study develops the following hypothesis:

H<sub>3</sub>: There is a positive relationship between return policy and consumer buying behavior.

#### *Product risk*

Cheema & Kaikati (2010) stated that word-of-mouth marketing is a fundamental part of the marketing process as consumers greatly rely on advice of other people when they make potential purchase decisions especially when the level of risk during a purchase is noticeable which in the case of online shopping is very high. Consumer buying decisions are highly affected by the opinions and decisions of others (Gershoff & Johar, 2006). In the online shopping background, the level of perceived risk may be exaggerated due to limited physical access to products and sales personnel (Forsyth & Shi, 2003). According to Park *et al.* (2010), Perceived risk can be identified into two major types. Assessment authority need the capacity to extraordinarily impact those beliefs, behaviors and have the capacity will successfully scope Massenet about people through blogs (Acar & Polonsky, 2007). Slyke (2002) argued that women did not shop online because they could not find product that were

convenient for them. Based on it, this study develops the following hypothesis:

H<sub>4</sub>: There is a positive relationship between product risk and consumer buying behavior.

#### *Trust on online shopping*

According to Palvia (2009), trust is very important for long-term online business relationships and when online shopping sites are able to build consumer trust, this can create consumer satisfaction. Azar *et al.* (2015) found that trust has a positive and significant effect on satisfaction. According to Ling (2010) trust is needed when placing an order online and when the buyer sends his personal data to the seller. Harris and Goode (2010) found that an online store that conducts transactions without meeting face-to-face must be able to maintain trust in order to attract consumer interest. Palvia (2009) stated trust as a belief that one's word or promise can be trusted and that one will fulfill his obligations in an exchange relationship. According to Mayer *et al.* (1995), Trust is the willingness of a person to become sensitive to the actions of others based on the expectation that others will take specific actions towards those who believe in them. Consumer trust can also be built on the integrity of manufacturers and marketers who provide consumers with detailed information about the characteristics of the products they sell (Harris and Goode, 2010). Based on it, this study develops the following hypothesis:

H<sub>5</sub>: There is a positive relationship between trust on online shopping 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 142 observations. The dependent variable is CBB (consumer buying behavior). The independent variables are A (Advertisement), P (Price), RP (Return policy), PR (Product risk), and T (Trust on online shopping).

Variables	Mean	S.D	CBB	A	P	RP	PR	T
<b>CBB</b>	3.820	0.764	1					
<b>A</b>	3.930	0.745	0.153*	1				
<b>P</b>	3.920	0.715	0.005	0.351**	1			
<b>RP</b>	3.860	0.827	0.036	0.269**	0.449**	1		
<b>PR</b>	4.010	0.735	0.074	0.185**	0.290**	0.378**	1	
<b>T</b>	3.940	0.774	0.108	0.167**	0.214**	0.212**	0.400**	1

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

Table 1 shows Kendall's Tau correlation coefficients between the variables. The study shows that advertisement is positively correlated to consumer buying behavior. It means that



increase in advertisement in Daraz leads to increase the consumer buying behavior in people. Similarly, there is a positive relationship between price and consumer buying behavior. It means that better the price, lead to positivity in consumer buying behavior. Furthermore, there is a positive relationship between return policy and consumer buying behavior. It indicates that increase in return policy leads to increase the efficiency of consumer buying behavior. In contrast product risk has a positive relationship with consumer buying behavior. It means that less product risk, leads to increase the consumer buying behavior. Similarly, there is a positive relationship between trust on online shopping and consumer buying behavior. It indicates that increase in trust leads to increase the efficiency of consumer buying behavior.

*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 advertisement, price, return policy, product risk, and trust on online shopping on consumer buying behavior toward online shopping of Daraz in Kathmandu valley.

Table 2

**Estimated regression result of advertisement, price, return policy, product risk, trust on online shopping and consumer buying behavior toward online shopping of Daraz in Kathmandu valley**

The results are based on panel data with 142 observations using linear regression model. The model is  $CBB = \beta_0 + \beta_1 A + \beta_2 P + \beta_3 RP + \beta_4 PR + \beta_5 T + e$  where the dependent variable is CBB (consumer buying behavior). The independent variables are A (Advertisement), P (Price), RP (Return policy), PR (Product risk), and T (Trust on online shopping)

Model	Intercept	Regression coefficients of					Adj. R_bar²	SEE	F-value
		A	P	RP	PR	T			
1	3.029 (8.889)**	0.202 (2.375)*					0.032	0.7522	5.639
2	4.018 (11.169)**		0.050 (0.552)				0.005	0.766	0.304
3	4.057 (13.166)**			0.061 (0.778)			0.003	0.765	0.606
4	3.697 (10.304)**				0.031 (0.355)		0.006	0.766	0.126
5	3.489 (10.452)**					0.085 (1.017)	0.001	0.764	1.035
6	3.448 (8.742)**	0.302 (3.015)**	0.207 (2.048)*				0.053	0.743	4.981
7	3.524 (8.635)**	0.305 (3.134)**	0.162 (1.365)*	0.070 (0.740)			0.050	0.745	3.492
8	3.392 (7.329)*	0.302 (3.089)**	0.166 (1.394)*	0.088 (0.887)	0.057 (0.608)		0.046	0.746	2.701
9	3.237 (6.580)**	0.299 (3.055)**	0.173 (1.453)	0.086 (0.868)	0.022 (0.218)	0.022 (0.218)	0.450	0.747	2.331

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 shows that the the beta coefficient for advertisement is positive with consumer buying behavior. It indicates that advertisement has a positive impact on consumer buying behavior. This finding is similar to the findings of Latif & Abideen (2011). Likewise, the beta coefficients for price are positive with consumer buying behavior. It indicates that



price has a positive influence on the consumer buying behavior. This finding is consistent with the findings of Al-Salamin *et al.* (2015). In addition, the beta coefficient for return policy is positive with consumer buying behavior. It implies that return policy has a positive impact on consumer buying behavior. This finding is consistent with the findings of Bonifield *et al.* (2010). Similarly, the beta coefficients for product risk are positive with consumer buying behavior. It indicates that product risk has a positive influence on the consumer buying behavior. This finding is consistent with the findings of Cheema & Kaikati (2010). In addition, the beta coefficients for trust on online shopping are positive with consumer buying behavior. It indicates that trust on online shopping has a positive impact on the consumer buying behavior. This finding is consistent with the findings of Palvia (2009).

#### 4. Summary and conclusion

Daraz Nepal has access to a wide range of market conditions, sales expansion, and repeat customers. Daraz Nepal also has more than 30,000 dealers and 500 brands that serve more than 5 million customers around the area. It attempts to give its consumers a better buying experience and has shown to be quite effective in the sector of online shopping. Daraz Nepal now offers more than 250,000 goods over more than 200 product categories, and the number is still growing. It includes a wide range of consumer goods, including items for the home, body, fashion, sports, workplace, and even groceries.

This study attempts to examine consumer buying behavior toward online shopping of Daraz in Kathmandu valley. The study is based on primary data of 142 respondents.

The study showed that of advertisement, price, return policy, product risk, and trust on online shopping have positive relationship between consumer buying behaviors of Daraz in Kathmandu valley. The study also concludes that trust on online shopping followed by return policy and advertisement are the most influencing factors that enhance consumer buying behavior toward Daraz in Kathmandu valley.

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