
E-COMMERCE PRACTICES AND COVID-19: ISSUES AND CHALLENGES IN NEPAL

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ABSTRACT

Due to outbreak of COVID-19, there has been devastating impact on several sectors. This paper shows the results of the study which is conducted to determine the issues and challenges of e-commerce practices and the impact of COVID-19 in Nepal. The study is based on the popular e-commerce platforms of Nepal like Daraz and Sasto deal only. The relationships of mobility restrictions, limited dollar payments, customer preferences and e-commerce practices during COVID-19 pandemic have been investigated. The research analysis is based on quantitative and descriptive. The primary data are collected from the research participants. The people were convinced to provide their responses for the survey and the 300 samples were collected and analysis was done based on those samples. The analysis was done in SPSS and the data reliability analysis, description analysis and correlation analysis are performed.

Keywords: COVID-19 pandemic, e-commerce, challenges of e-commerce

1. INTRODUCTION

Electronic commerce, or e-commerce, is a contemporary means of business that runs via internet for fulfilling consumer, supplier, and corporate needs for rapid and cost-effective delivery of goods and services. Because of the popularity and expansion of the World Wide Web, customers and corporations have been interested in this online business. As a result, business strategy and operations have changed over time, with many companies now focusing on ecommerce as a primary basis for revenue. (Shakya, Chatterjee, & Thakur, 2021).

E-commerce in Nepal was established based on targeted Nepalese customers working or staying abroad to send gifts to their families or relatives in Nepal. Late in 1990s, people began to switch from physical to virtual retailers. One of the co-founders of thamel.com, Bal Krishna Joshi, asserts that his firm is Nepal's first e-commerce venture (Budhathoki, 2020).

Nepal these days has gradually adopted the ecommerce business and there are several ecommerce platforms in Nepal. Most popular ecommerce platforms in Nepal are Sasto Deal, Gyapu, Hamrobazar, Daraz, etc. Among all the most leading and largest one is Daraz that has been operating previously as Kyamu and now acquired by Alibaba group and known as Daraz. Sasto deals is another competitive platform in similar business. They started their business journey from December 2011, it is currently one of Nepal's major ecommerce firms, with numerous consumers and several national and international partners and suppliers in the business. (sastodeal.com, 2021).

Electronic transactions are becoming more common in today's world in sectors such as online buying, restaurant ordering, ticket booking, taxi reservation, hotel room reservation, and so on. In developing nations like Nepal, the ecommerce movement is slowly catching on. However, COVID 19 pandemic's several phases' consequences, ecommerce has taken off in Nepal as well. Due to the long-term

lockdown, tangible purchases of everyday necessities are not possible. As a result, consumers began to understand the ease and feasibility of acquiring products and services over the internet. People are becoming more aware of the benefits of ecommerce and its reach; thus, it is becoming more commonplace.

People around the world has learned many things due to COVID-19 pandemic and most importantly had understood the value of ecommerce and digitalization in everyday lives. Despite certain drawbacks, the COVID epidemic has made individuals more aware of and interested in ecommerce. Most notably, throughout this period, there is a significant increase in the use of ecommerce to meet people's everyday demands. Several Nepalese banks also have managed their services for electronic payment for practice of ecommerce as well as the various mobile wallets payment systems in Nepal, such as kalti, imepay, esewa, etc., has also been providing the services in the practice of ecommerce in Nepal by means of electronic payments.

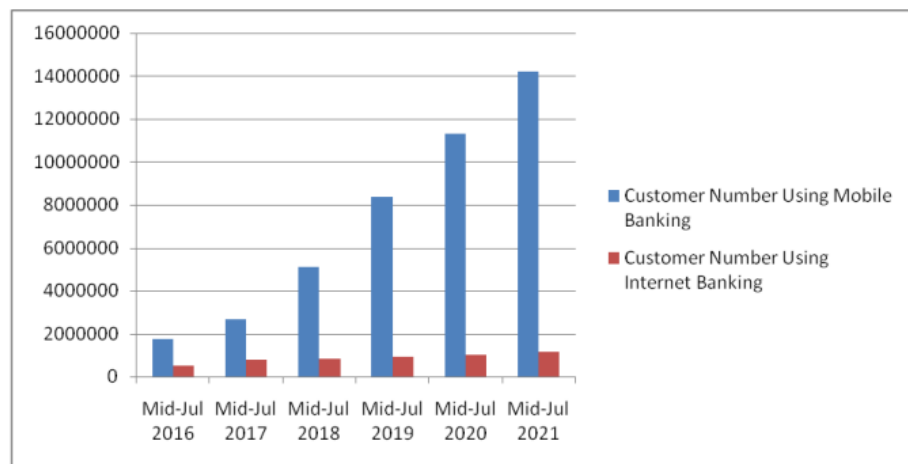


Figure1: Graphical representation of Mobile and internet banking customer (Nepal Rastra Bank, 2022)

According to Nepal Rastra Bank (NRB) Payment Systems Oversight Report FY 2020/21, mobile banking users grew by 25.5 percent in 2020/21, to 1,41,94,839. Similarly, the internet banking customers grew through 12.5 percent to 11,60,321. This signifies that the customers in Nepal are increasing which is positive sign for ecommerce practices in Nepal. Most of the customers are possibly engaged in ecommerce practice due to usage of those services and it has seen significant growth in those type of customers in banking sectors which also signifies that there is positive growth in ecommerce practice in Nepal.

Most of the governmental and private online activity is centered and practiced in capital of Nepal, Kathmandu and other main cities of Nepal, including some rural regions with relatively low internet connectivity, but there is significant enhancement due to mobile data connection for internet access. Even while there is still a little amount of business done online, the industries are growing. Most of the businesses use the internet working with the international partners. Digital/online business activity are boosted due to COVID-19 pandemic and is anticipated to continue further. In Nepal online business ecommerce is still in growing phase but is significantly expanding. Online transactions such as transferring via credit or debit cards, mobile/internet banking and transactions through digital wallets are practiced well in major cities and are significantly increasing (Official Website of the International Trade Administration, 2021).

COVID-19 pandemic's impact on Nepal based ecommerce

- One of the COVID-19 protocol like mobility limitations led first-time users to start practice of ecommerce and is growing in ecommerce practice for purchasing products and services.
- Ecommerce practices are significantly improving as a result of COVID-19's long-term influence.
- Ecommerce practices are being reinforced more than they were prior to the crisis.
- The business-to-consumer (B2C) activity is rapidly expanding because the consumers are significantly shifting towards this practice to fulfil their needs for living.
- Due to COVID-19, established ecommerce businesses are experiencing a surge in traffic.
- Because of severe mobility restrictions across borders, supply chains are interrupted.
- Masks, sanitizers, and other antiseptic goods account for the majority of orders.

Nepal based ecommerce businesses and practices: problems and challenges at the time of Corona virus pandemic:

- Consumers in some parts of Nepal are unable to participate in ecommerce due to weak internet connections, mobile network connections, and even power outages.
- Some people in Nepal are hesitant to engage in ecommerce because they lack sufficient training and are inexperienced with online platforms.
- Despite the fact that the Nepal Rastra Bank has implemented new international payment flexibility as part of its quarterly review of the Monetary Policy 2020-2021, interested people in Nepal are still unable to engage in international online marketplaces due to Nepal's limited online payment limitations.
- There is indeed a chance that online transactions will result in more ethical breaches than physical transactions, and some online shopping practices have been found to be in violation of consumer rights. This is the most significant problem for customers contemplating online purchases, particularly during the Corona virus epidemic.

The overall discussions from NRB Payment Systems Oversight Report FY 2020/21 and the information from web contents, it is observed that people in Nepal are increasing in e-transactions which consequently plays major role in practice of ecommerce in Nepal. And in context to COVID-19 pandemic, it is one of the contributing factors to be studied and discussed. Thus, author in this research paper author has look into the impact of COVID-19 on ecommerce practices and its issues and challenges to start the next step for the study.

1.1. Problem Statement

There are many studies based on the influence of COVID-19 on ecommerce that have been undertaken in several nations. Many authors, academics, and article writers interpreted COVID-19 post-effects based on regional/national aspects of various nations; therefore, those studies include variances depending on the countries that continue to use ecommerce before and after the coronavirus epidemic. Addressing the consequences on ecommerce in poor nations like Nepal, where ecommerce is still in its early stages, is insufficient.

Due to exceptional demand, Big Basket, an internet shopping retailer in India, had to cease operations; similar other encountered a similar issue and was forced to restrict consumer admittance to just prevailing customers., i.e., willfully ignoring new ones for certain duration; also, another popular ecommerce business, Due to exceptional demand, Amazon momentarily began preferring greater orders above lesser orders. (Kunchaparthi, 2021).

During COVID-19, the ecommerce industry is boosted all over the world. Apart from the constraints and restrictions imposed by COVID-19, it has been the safest approach for customers to fulfill their purchasing needs from their homes throughout this coronavirus pandemic (OECD, 2020).

Extended product delivery times, difficulties due to mobility limits, social distance, and lockdown are all issues that firms face when it comes to e-commerce. The shipment process has been hampered as a result of COVID-19 pandemic (Bhatti, et al., 2020).

Since these effects and existence of COVID-19 is undetermined, many private brick-and-mortar businesses have been driven to migrate online, and COVID-19's long-term impact on consumer buying preferences as well as the private business sectors has been considerable. (Ungerer, Portugal, Molinuevo, & Rovo, 2020).

Sometimes quality products as marketed are not supplied, for reasons like inaccurate, damaged, or faulty products at the delivery, an inadequate storage facility resulting in unsettled delivery of the product or not even shipment in anyway, and apprehension in making purchases due to untrustworthy digital payments (Vaidya, 2019).

In a moment of great vulnerability, it's difficult to forecast the extent of changes that this emergency will bring. What this means is that the accessibility of ecommerce environments, as well as the extent to which reforms aimed at improving the e-commerce sector are implemented, will have a considerable impact on the effect's long-term trajectory (UNCTAD, 2020).

Since dollar payments are limited in Nepal, often these ecommerce businesses in Nepal lack mobile apps, forcing consumers to depend on personal computers for online shopping, potential risks to electronic payments, as well as poor after-sales reliability and customer care, items delivery from international supplier is hassle process as well as problematic (Malla, 2018).

In relation to the Pahilo.com ecommerce platform in Nepal, marketing limits, limited resources, limited exposure to the overseas market, shipments, and unexpected delivery times are all aspects to consider (Singh, 2017).

1.2. Research Objectives

The Objectives of this research report are as follows:

General objective

The general objective of this research is to determine the impact on E-commerce practices due to COVID-19 in Nepal.

Specific objective

The specific objectives of this research paper are listed as below:

- i. To identify the relationship amongst mobility restrictions and enhanced ecommerce practices during COVID-19 pandemic in Nepal.
- ii. To identify the effects of limited dollar payments and its impact on ecommerce practices in Nepal.
- iii. To identify customer preferences in order to force private sector businesses in Nepal to go online.
- iv. To propose the concept of framework for regulating the ecommerce activities in Nepal.

1.3. Research Questions

The following are the questions that this research is trying to answer:

1. Is there any significant relationship between mobility restrictions and enhanced ecommerce practices during COVID-19?
2. Is there any significant relationship among limited dollar payments and ecommerce practice in Nepal?
3. Is there any significant relationship between Consumer preferences and forcing the private sector business to online?

4. Is there any conceptual framework for regulating the ecommerce activities in the context of Nepal?

1.4. Scope of the Research

The focus of the research is limited to studying and determining the effects of COVID-19 on Nepal-based ecommerce enterprises such as Daraz and Sasto Deals. These days many online marketplace businesses have started through online platform but this research primarily focuses on these two businesses. This research seeks to examine the various factors that are barriers in Nepalese ecommerce with consumer perspective. There are several types of ecommerce practices at moment but this research is based on the study of B2C (Business to consumer) type of ecommerce practice only.

1.5. Significance of the Research

This research will assist to investigate the primary concerns and obstacles in ecommerce practices due to COVID-19, which will aid in determining appropriate strategies to be made to retain and improve Nepalese ecommerce firms. The below are some of the research's advantages:

- i. It might be useful to identify the problems and obstacles in current ecommerce methods.
- ii. It might be useful for governments to establish the state of current ecommerce business regulations in Nepal and to introduce improved norms for the benefit of the nation's economy.
- iii. It would assist to establish ideas for current ecommerce systems in Nepal as well as to enhance various areas that contribute substantially in supporting ecommerce firms for future new establishments.
- iv. It might be useful for future academics to review and analyze the concerns and obstacles encountered during the epidemic, as well as to offer future work.

2. LITERATURE REVIEW

The majority of e-commerce research in the literature focuses on large corporations and their consumers. The study of e-commerce for local development has been fairly restricted. However, from a business online standpoint, e-commerce is defined as the use of technology to facilitate commercial transactions by acquiring and promoting items and information in a digitized method. This research focuses on business-to-consumer e-commerce, which is the purchasing and selling of goods and services over an ecommerce platform. The convenience of purchasing from anywhere and at any time is the primary benefit of e-commerce over real marketplace transactions.

Nepal is on the verge of e-commerce success, due to the impact and introduction of cutting-edge technology from both neighboring nations and overseas. E-commerce appears to be in good form in Nepal. Shopping online and using online services attract to a large number of people. There are a lot of new online services and ecommerce portals coming up. Due to the growing number of e-commerce websites in Nepal, competition is expanding day by day, which will improve the future of e-commerce in Nepal.

Nepal's e-commerce industry is still in its development. It has just lately begun to grow. Despite the reality that governments were reticent to acknowledge e-commerce as a business, some of the FinTech businesses that provide digital payment and gateway services like online transactions has played a vital role in encouraging traditional buyers to migrate online. The Covid-19 scenario has accelerated the process of Nepali consumers' buying preferences and behaviors (Puri, 2020).

Gyapu started in Nepal during the Covid-19 pandemic as one of the new ecommerce businesses. It has been able to serve significant number of consumers in a short duration. Unlike Daraz, which has a headquarters outside of Nepal, Gyapu intends to grow its operations throughout Central Asia from its

headquarters in Nepal. Making a recorded business strategy to expand outside borders, on the other hand, is a lot convenient than actually carrying it out in accordance with cross-border procedures and rules (Puri, 2020).

The Nepalese e-commerce business has a high level of online buying awareness. New marketplace entrepreneurs, on the other hand, should be aware that the Nepali e-commerce sector is far from saturated. Prior to actually exploring cross-border prospects, emerging companies should go beyond Kathmandu and involve significantly minor vendors in a real worth logistics system. More certainty and authenticity in terms of satisfaction are needed (Puri, 2020).

The second wave of the COVID-19 pandemic wreaked havoc mostly on global economy in 2021. Industries were realigning their strategy and seeking to recover across the board. Despite the dread and gloom, the e-commerce business experienced tremendous growth throughout the pandemic's 1st and 2nd phases.

With the extensive use of virtual meetings, social distance, and face masks, as well as a massive immunization drive against Covid-19, the year 2021 will be recognized as a watershed point for the ecommerce platform and its customers.

Following the first shutdown on March 24, 2020, the number of Nepali e-commerce users continued to grow. People began buying online in greater numbers since they were obliged to stay at home during the second lockdown, which began on April 29, 2021 and lasted four months.

Despite the fact that the marketplaces reopened after stay-at-home orders were phased out in September, e-vendors were able to keep their clients and their company did not suffer. According to ecommerce businesses, people have gained more confident in the services supplied by e-retailers. When compared to previous year, marketplace demand for online was strong during the 2nd shutdown because consumers became much more confident in the services delivered through online (Otaru & Enegesel, 2021).

As per M.D of Daraz Nepal, Lino Ahlering, requests for ecommerce services peaked during shutdown as more people came to believe ecommerce services. Multiple factors, such as the increasing use of social commercial transactions, quick and on-time delivery, and the increasing adoption of electronic transaction paired therewith higher internet access, are all contributing to the growth.

As per Nepal Rastra Bank, between mid-October and mid-November 2021, internet transactions totalled Rs. 4.93 trillion, up from Rs. 2 hundred billion in the same period last season. The transaction volume grew to 48.66 million during the course of the study, up from 34 million the prior year. Digital literacy, digital divide, and trust, according to digital payment entrepreneurs, are the industry's biggest challenges. People still believe in cash transactions, so it's all about behavioral change when it comes to trust.

3. RESEARCH METHODOLOGY

Research Design

This research was quantitative in nature and used a descriptive research design with a basic purposive sampling strategy. To analyze and interpret the data obtained from the research domain, a descriptive approach was utilized. The major goal of the study was to figure out how the factors like various variables are interrelated.

A rational and systematic plan for conducting a research study is referred to as research design. The nature and quality of the research challenge under consideration are strongly influenced by the study design. Correlational design, according to Pervez and Kjell (2005), develops correlations between variables and describes the direction and size of the relations.

Research Strategy

It is a crucial part of developing plan of action that guides the researcher's thinking activities. It enables a researcher to do research in a methodical and timely fashion. Its primary role is to connect the study's key components, such as the research issue, areas of focus, design of the study, and methodology of the study. (Walia & Chetty, 2020).

Quantitative Research Strategy

This strategy is used as one of the strategies for the research as the study is done to collect data by employing various questionnaires based on the objective of the research to people as well as collected various data from secondary sources such as various journal articles and web contents similar to fact and figures of the research topic.

Descriptive Research Strategy

This is commonly used by researchers to describe a certain scenario. This entails analyzing and explaining the patterns of individual behavior, a community, or any other group. One feature that sets it apart from other research methods is that participants are examined in a totally unaltered context (Walia & Chetty, 2020).

This strategy is also used as a part of the research strategy as the study is based on the case study of daraz and sasto deal, ecommerce platforms and the impact of COVID-19 on those platforms in Nepal.

Data Collection

The data are the most significant and valuable entity in the research to identify the facts and figure based on the research.

Primary Data

Primary data are the first-hand data collected by the researchers directly from the people without any other sources. The primary data are collected to examine the objectives of the research and validate the purpose of research. This data later can be published publicly with the consent of researcher for assisting further researchers that may find it useful for their future research.

Here the researcher has collected the primary data via Google Forms by engaging several participants to contribute their responses for the research questionnaires. Different Demographic variables has been collected as a primary data for evaluating the relationships with other variables in the research..

Secondary Data

Secondary data are the available data that has been already published by some researchers. This data can be used by other researchers with consent of the author for the research purpose.

In this research, the author has collected some secondary data from various secondary sources as e-materials such as journal articles and other sources such as web portals that are related to research and can be interpreted for analysis of the research objective. For instance, Literature review matrix, problem statement and many other sections include secondary data from secondary sources to interpret the research essentially based on the facts.

4. DATA ANALYSIS

The data collected through the questionnaire is represented in the following results. The different test is conducted to analyze the data. The main purpose of this chapter is to conduct the required test to interpret the variables and determine the significance and relationships among the variables.

The survey respondents' backgrounds, as well as their use of local and international e-commerce websites for buying, are among the data collected for this study. The consumer value dimensions are followed by variables influencing these respondents' shopping behavior, the influence of ecommerce on these respondents, and factors impacting these respondents' shopping behavior. In addition, the findings part of this theory discusses opportunities for improvement for current ecommerce platforms.

The raw data are arranged and edited if required for any ambiguities and are made ready for transferring into SPSS. After importing the data in SPSS data are coded and made ready for different test as per the requirement of research to analyze the significance and relationships of variables according to research objectives.

4.1 Overview of Questionnaire Responses

Demographic information

-11, 63% of respondents were Male, 36.7% were female and 0.3% were others. The male participants are comparatively higher than the remaining two types of respondents and others type are comparatively low than the rest two types of gender in the participants for the survey.

- 31-40 age group of people are comparatively highest respondents of the survey whereas 51 or older age group is comparatively lowest respondent. As a matter of fact, these age group are less active in survey. Similarly, it is noticeable that 21-30 age group are second highest respondents comparatively in the survey.

- 30.3 % of respondents are actively online more than 5 hours per day whereas comparatively very less respondents are actively online less than 1 hour per day. These shows that there is huge influence of internet to majority group of people in everyday life.

-59.3% had purchased more than 5 times throughout the previous year via Daraz and Sasto Deal whereas 15.3% of respondents seems that they hadn't purchased any throughout previous year which signifies that the lack of those platform services in certain region of Nepal. And overall result shows that majority of the respondents had purchased throughout previous year via Daraz and Sasto Deal with variations in frequency of the purchase.

-111 respondents out of 300

Is there any significant relationship between mobility restrictions and enhanced ecommerce practices during COVID-19?

-49.3% of respondents agree and 40% strongly agree that mobility restrictions led to enhancement of ecommerce practices in Nepal whereas comparatively very less disagree and strongly disagree it. This signifies that people has been practicing the purchase via ecommerce platform during COVID-19 which seems significantly higher during pandemic. And 9.7% of respondents' response was neutral.

-48.3% of respondents agree and 27.7% of respondents strongly agree that there was no option except ecommerce platforms for fulfilling day to day needs during pandemic in Nepal whereas 13.3% of respondents disagree and comparatively very few strongly disagree it. And 9.3% of respondents' response were neutral.

-57.3% of respondents agree and 29.7% of respondents strongly agree that ecommerce platforms like daraz and sasto deal are boon to human beings in Nepal during pandemic which signifies that majority of respondents are using the ecommerce platforms during pandemic times and comparatively very few respondents disagree and strongly disagree it. 11.7% respondent response was neutral.

- 73% of respondents strongly agree and 20% of respondents agree that it is safe and secure to choose ecommerce practice over physical visits during pandemic times signifies that majority of respondents prefer using the ecommerce platforms for purchasing during pandemic times and comparatively very few respondents disagree and strongly disagree it.

-50.7% of respondents i.e., 152 respondents out of 300 rated 5 out of 10 in rating scale that it is extremely likely that the mobility restrictions during covid-19 as a major cause for enhancement of ecommerce practice in Nepal whereas 0.3% of respondent i.e., 1 out of 300 rated 1 out of 10 rating scale that is not at all likely.

Is there any significant relationship among limited dollar payments and ecommerce practice in Nepal?

-38.7% of respondents strongly agree and 46% of respondents agree that the limitations of Nepal Rastra Bank Policy in the dollar card and its payment system of Nepal is not sufficient as well as not satisfactory to purchase products from foreign ecommerce websites like Amazon, Flipkart, Alibaba etc. and comparatively very few respondents disagree and strongly disagree it. 14.7% respondent response was neutral.

-7.3% of respondents strongly agree and 46.7% of respondents agree that the limit of only \$500 balance annually of dollar card payment system in Nepal should be increased to some more extent in order to overcome the scarcity or problems during pandemic by using the foreign ecommerce platforms and comparatively very few respondents disagree and strongly disagree it. 44% respondent response was neutral.

-21.3% of respondents agree and majority of responses i.e., 69.3% of responses were neutral regarding to the availability of dollar payment system in Nepal during pandemic time has eased in fulfilling the basic needs of life through ecommerce practices and comparatively very few respondents strongly disagree it whereas almost equal responses were strongly agree and disagree to it.

-13% of respondents strongly agree and 55.3% of respondents agree that the dollar card is easily available in any banks of Nepal and is effective during COVID-19 for buying foreign brand products as of your choice within Nepal and comparatively very few respondents disagree and strongly disagree it. 25.7% respondent response was neutral.

Is there any significant relationship between Consumer preferences and forcing the private sector business to online?

-60.3% of respondents strongly agree and 29.7% of respondents agree that it is preferable to buy items or subscribe services through ecommerce than the Brick and Mortar Retails and comparatively very few respondents strongly disagree and disagree it and few of the respondents' response were neutral.

-24.3% of respondents strongly agree and 66.7% of respondents agree that many private sectors had to shut down or were enforced to shift their business to online during COVID-19 in Nepal and comparatively very few respondents strongly disagree and disagree it and few of the respondents' response i.e., 7.7% of respondents' response were neutral.

-66.7% of respondents strongly agree and 22.3% of respondents agree that customer did not prefer to walk even to their nearest store for any buying purposes during pandemic which led to shut down the maximum private sector businesses in Nepal and comparatively very few respondents strongly disagree and disagree it and few of the respondents' response i.e., Few of respondents' response were neutral.

-64.7% of respondents strongly agree and 25.7% of respondents agree that there is risk of operating or extending the private sector business physically during the pandemic times and comparatively very few respondents strongly disagree and disagree it and few of the respondents' response were neutral.

Is there any conceptual framework for regulating the ecommerce activities in the context of Nepal?

-47.7% of respondents agree and very few of respondents strongly agree that there are private and governmental bodies to regulate the ecommerce activities in Nepal to monitor, maintain and implement quality standards in ecommerce practice and comparatively very few respondents strongly disagree and disagree it and 46% of the respondents' response were neutral.

-71.3% of respondents agree and 3.7% of the respondents strongly agree that Ecommerce platforms like Daraz and Sasto Deal in Nepal is offering quality products and services to their consumers and comparatively very few respondents strongly disagree and disagree it and 19.7% of the respondents' response were neutral.

-40.7% of respondents disagree and 17% of the respondents strongly disagree that it is a risk and insecure to make payments online for ecommerce practice so it's better to avoid ecommerce platforms for buying and comparatively very few respondents i.e., 2.3% of respondents strongly agree and 5.7% of respondents agree it and 34.3% of the respondents' response were neutral.

4.2 Results Analysis

Reliability Analysis

Reliability Analysis is conducted to check the reliability and validity of data by statistical approach. As mentioned in chapter 4, Cronbach Alpha α value is used to test reliability. And if the alpha value is greater than 0.5, i.e., $\alpha > 0.5$ then data is reliable and valid. The Cronbach Alpha α value according to the measuring variables of this research is equal to 0.737 ($\alpha=0.737$) which is greater than 0.5 that indicates the data of this research are reliable and valid. After the reliability test, it is confirmed that the data are reliable and valid without any errors. So, the author proceeded for next analysis.

Descriptive Analysis

As mentioned in earlier in this chapter, the descriptive analysis is conducted to arrange, interpret, and summarize the variables characteristics. The author has performed descriptive analysis to interpret and has summarized the research variables as shown in figure below.

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Please select your Gender	300	1	2	1.37	.483	.556	.141	-1.702	.281
Please state your Age	300	1	5	2.61	1.242	.356	.141	-.858	.281
Please state your current location	300	1	4	3.01	.245	-1.996	.141	37.172	.281
Please state Frequency of purchase in Daraz and Sasto Deal throughout the previous year.	300	1	6	4.00	2.162	-.406	.141	-1.616	.281
Please state the Frequency of Daraz and Sasto Deal website visits	300	1	4	2.82	.756	-.056	.141	-.556	.281
Please Rate yourself as an internet user	300	1	5	3.72	1.206	-.891	.141	.042	.281
mbr	300	1.67	3.83	2.3900	.44644	.627	.141	.654	.281
dpl	300	1.33	5.00	2.7406	.33639	.253	.141	7.278	.281
cp	300	1.50	3.67	2.1489	.49210	.762	.141	-.057	.281
pf	300	1.17	4.33	2.7939	.32057	.553	.141	4.974	.281
Valid N (listwise)	300								

Table 1 Descriptive Analysis

Note:

- mbr is average of first independent variables that stands for mobility restrictions.
- dpl is average of second independent variables that stands for dollar payment limitations.
- cp is average of third independent variable that stands for customer preferences.
- pf is average of fourth independent variable that stands for propose framework.

As seen in above figure, Valid N (listwise) is equal to 300 as the sample size N of the research is 300 it denotes that there are no any missing variables in the analysis.

Minimum and Maximum indicates the minimum and maximum value coded for the variables.

For instance, in gender variable Male are coded with 1 and female are coded with 2.

Mean is used to measure the central tendency of dataset which is usually named as the average. Either smaller or larger values have an immense impact on the mean. For instance, in gender variable the mean is close to minimum value. Similarly, we can observe mean sensitive to different variables based on minimum and maximum values.

Standard Deviation (S.D) determines how widely a group of observations is disseminated. The higher the S.D, greater dispersed the data is. For instance, S.D is greater than 1 for maximum statistics which are greater than 5 in above descriptive analysis report.

The distance and degree of asymmetries are measured using skewness. Skewness is zero for symmetric distribution like normal distribution, but a distribution that is skewed to the left, such as when the mean is smaller than that of the median, has skewness of negative which indicates negative skewness whereas distribution towards the right is when mean is greater than that of the median which indicates positive skewness.

Kurtosis indicates heavy and light tailed data so in above report negative values indicates flat and positive one indicates peaked.

Correlations Analysis

As mentioned earlier in this chapter, the correlation matrix shows the correlation coefficient for every combination of variables. Every variable correlates with itself at r =+1. Significance levels smaller than 0.5 are statistically significant whereas greater than 0.5 are strongly significant.

		mbr	dpl	cp	pf
mbr	Pearson Correlation	1	.484**	.775**	.466**
	Sig. (2-tailed)		.000	.000	.000
	N	300	300	300	300
dpl	Pearson Correlation	.484**	1	.282**	.092
	Sig. (2-tailed)	.000		.000	.113
	N	300	300	300	300
cp	Pearson Correlation	.775**	.282**	1	.451**
	Sig. (2-tailed)	.000	.000		.000
	N	300	300	300	300
pf	Pearson Correlation	.466**	.092	.451**	1
	Sig. (2-tailed)	.000	.113	.000	
	N	300	300	300	300

** . Correlation is significant at the 0.01 level (2-tailed).

Table 2 Correlation Analysis

Note:

- mbr is average of first independent variables that stands for mobility restrictions.
- dpl is average of second independent variables that stands for dollar payment limitations.
- cp is average of third independent variable that stands for customer preferences.
- pf is average of fourth independent variable that stands for propose framework.

The explanation of above analysis is as follows:

Mobility restriction (mbr) and limited dollar payment(dpl) are statistically positive significant as the value is less than 0.5 i.e., 0.484 which indicates that these variables have statistically positive significant relationships between them.

Mobility restriction (mbr) and Customer Preferences (cp) are statistically positive and highly significant as the value is greater than 0.5 i.e., 0.775 which indicates that these variables have statistically strong positive significant relationships between them.

Dollar payment limitation (dpl) and Customer Preferences (cp) are statistically and positively significant as the value is less than 0.5 i.e., 0.282 which indicates that these variables have statistically positive significant relationships between them.

Dollar payment limitation (dpl) and Propose Framework (pf) are statistically and slightly positively significant as the value is less than 0.5 i.e., 0.092 which indicates that these variables have slightly positive significant relationships between them.

Customer Preferences (cp) and Propose Framework (pf) are statistically positive significant as the value is less than 0.5 i.e., 0.451 which indicates that these variables have statistically positive significant relationships between them.

5. CONCLUSIONS AND RECOMMENDATIONS

This part of the research consists of the findings that were obtained from the research, the conclusions that were drawn, the future works, the limitations of the work and future recommendations on the work that can further be approached in order to carry out another research following the trails of this research paper.

5.1. Research Findings

Based on the primary data, overall analysis was retrieved in which almost every research questionnaire was positive in accordance to objective questions that signifies the relationships of variables are positive and the convergence of the aim and objectives of research has come to positively significant analysis.

Based on several literature reviews' findings, the author tried to compare his findings to some similar objectives and it is noticeably seen that the mobility restrictions/lockdown scenario during COVID-19 as well as customer preference of choosing online for buying has come to most significant relationships that has enhanced the ecommerce practices even in Nepal too during which consequently enforced most of the private sector businesses in Nepal to go online during COVID-19 pandemic.

The statistical analysis also shows the similar findings with that of Google form overall analysis findings and this has developed concrete conclusion to derive for this study.

RQ1: Is there any significant relationship between mobility restrictions and enhanced ecommerce practices during COVID-19?

The data analysis report shows that buying ratio of majority of respondents i.e., 49.3% of respondents agree and 40% strongly agree that mobility restrictions led to enhancement of ecommerce practices in Nepal. This signifies that people has been practicing the purchase via ecommerce platform during COVID-19 which seems significantly higher during pandemic. 48.3% of respondents agree and 27.7% of respondents strongly agree that there was no option except ecommerce platforms for fulfilling day to day needs during pandemic in Nepal due to mobility restrictions in Nepal during COVID-19 pandemic. 57.3% of respondents agree and 29.7% of respondents strongly agree that ecommerce platforms like daraz and sasto deal are boon to human beings in Nepal during pandemic which signifies that majority of respondents are using the ecommerce platforms during pandemic times due to mobility restrictions. 30.7% of respondents strongly agree and 55.3% of respondents agree that pandemic led the engagement towards ecommerce platforms like daraz and sasto deal in Nepal during pandemic which signifies that majority of respondents are using the ecommerce platforms during pandemic times.

So, observing the positive responses of all questions response based on research question 1, majority of the responses indicate the positive significant relationships among the limited mobility and ecommerce enhancements in Nepal during COVID-19 pandemic.

RQ2: Is there any significant relationship among limited dollar payments and ecommerce practice in Nepal?

The data analysis report shows that buying ratio of majority of respondents i.e., 38.7% of respondents strongly agree and 46% of respondents agree that the limitations of Nepal Rastra Bank Policy in the dollar card and its payment system of Nepal is not sufficient as well as not satisfactory to purchase products from foreign ecommerce platforms. 7.3% of respondents strongly agree and 46.7% of respondents agree that the limit of only \$500 balance annually of dollar card payment system in Nepal should be increased to some more extent. 13% of respondents strongly agree and 55.3% of respondents agree that the dollar card is easily available in any banks of Nepal and is effective during COVID-19 for buying foreign brand products as of their choice within Nepal.

Also, as seen in correlation test analysis, dollar payment limitation is statistically and positively significant as the value is less than 0.5 i.e., 0.282 which indicates that these variables have statistically positive significant relationships between them.

So, observing the positive responses based on research question 2, majority of the responses indicate the positive significant relationships among the limited dollar payment and ecommerce practices in Nepal during COVID-19 pandemic.

RQ3: Is there any significant relationship between Consumer preferences and forcing the private sector business to online?

The data analysis report shows that frequency of majority of respondents i.e., 60.3% of respondents strongly agree and 29.7% of respondents agree that it is preferable to buy items or subscribe services through ecommerce than the Brick and Mortar Retailers. 24.3% of respondents strongly agree and 66.7% of respondents agree that many private sectors had to shut down or were enforced to shift their business to online during COVID-19 in Nepal. 17.7% of respondents strongly agree and 61.3% of respondents agree that Ecommerce is only the ultimate option but not a choice for shopping during pandemics. 64.7% of respondents strongly agree and 25.7% of respondents agree that there is risk of operating or extending the private sector business physically during the pandemic times.

Also, as seen in correlation test analysis, Customer Preferences and mobility restrictions are statistically positive and highly significant as the value is greater than 0.5 i.e., 0.775 which indicates that these variables have statistically strong positive significant relationships between them. Dollar payment limitation and Customer Preferences are statistically and positively significant as the value is less than 0.5 i.e., 0.282 which indicates that these variables have statistically positive significant relationships between them. Dollar payment limitation and Propose Framework are statistically and slightly positively significant as the value is less than 0.5 i.e., 0.092 which indicates that these variables have slightly positive significant relationships between them.

Customer Preferences (cp) and Propose Framework (pf) are statistically positive significant as the value is less than 0.5 i.e., 0.451 which indicates that these variables have statistically positive significant relationships between them.

So, observing the positive responses based on research question 3, majority of the responses indicate the positive significant relationships among the limited dollar payment and ecommerce practices in Nepal.

RQ 4: Is there any conceptual framework for regulating the ecommerce activities in the context of Nepal?

The data analysis report shows that frequency of majority of respondents i.e., 47.7% of respondents agree and very few of respondents strongly agree that there are private and governmental bodies to regulate the ecommerce activities in Nepal to monitor, maintain and implement quality standards in ecommerce practice. These indicates that majority of people believe that there is conceptual framework for regulating the activities of ecommerce in Nepal.

So, observing the positive responses based on research question 3, majority of the responses indicate the positive significant to propose conceptual framework for regulating the activities of ecommerce practices in Nepal.

5.2. Conclusion

After observing the results and findings of the research the conclusion can be defined into different factors based on the research objectives as,

- The limitation in movement was no doubt the main reason to enhance ecommerce practice in Nepal though the majority of people in Nepal are not so familiar with the practice of ecommerce. So, by this it is clear that most people in major city of Nepal is familiar with the ecommerce practices and even the people out of major cities have started understanding and gaining trust of it by practicing it and are aware with its pros and cons due to practices in pandemic times.
- Restrictions in dollar payments for foreign purchase seems to be new subject to majority of consumers in Nepal but still due to advancement and modern trends, the people in Nepal are quite familiar with this service. However, still majority of people lacks the use of it and experience of buying from foreign ecommerce platforms. Based on the results and findings the author concludes that limited dollar payment is positively significant and is not that major issue for ecommerce practice till the research date but can impact even more positively in ecommerce practices in future.
- Customer preferences for ecommerce practices can be discussed in various factors but this research is specifically centered on the pandemic scenario so as per results and findings the author concluded that the consumer preferences of choosing ecommerce over physical store visit in person is highly positive significant which clears that people were aware about perceived health risk during pandemic and due to pandemic protocol it was even problematic so the people had started finding the alternatives. Ecommerce was the best option to get rid of those problems and thus the people adapted and continued to practice during the severe circumstances of pandemic times. The ecommerce business like Daraz was contributing a lot to serve the consumers need besides some issues and challenges.

5.3. Future Works

The majority of the writers reached a fairly similar result on ecommerce practice and trends during COVID-19, however because some articles were focused during the first phase of the pandemic, some further changes in ecommerce practice can be incorporated in future studies. More respondents of various age groups, as well as a nationwide survey, might be conducted to obtain more new results. The

new regulations and involvements, as well as the expansion of more ecommerce platforms, can be used to compare the status and identify trends with several experiences.

Mobility restrictions: As discussed earlier in this section, mobility restrictions are highly positive significant to ecommerce practice in Nepal. So further research can be based on the comparative study of this research and derive the conclusions about what are the changes or deviations after removing the mobility restrictions on ecommerce practices in Nepal.

Dollar payment limitations: In future Nepal Rastra Bank may upgrade the limit of dollar payment system in their future monetary policy act. So, the further research can be conducted on how and what difference or changes seen after upgrading the limits. Some questions may be seemed to be answered such as,

- Do the Nepalese consumer increase in familiarity with Dollar card and its payment system in Nepal?
- Is this foreign payment system being really helpful after upgrading the payment limits to engage in foreign ecommerce platforms?
- What are the enhancement ratio and difference among the findings of this research and the further study?

Customer Preferences: Further researchers can conduct the post COVID study and can compare the results and findings to draw the conclusions about differences by the impact of customer on ecommerce after pandemic. Some questions may be seemed to be answered such as,

- Do the Nepalese consumer increase even more after pandemic in Nepal?
- What are the customer preferences ratio after post COVID-19 pandemic?
- What are the enhancement ratio and difference among the findings of this research and the further study?

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