

CHALLENGES FOR ONLINE PURCHASE INTENTION: A QUALITATIVE STUDY OF E-COMMERCE SECTOR OF NEPAL

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ABSTRACT

The e-commerce industry has been growing with the technological advancement and the expansion of Internet facility. People in Nepal are also aware of the facility provided by the e-commerce which eases their way of lifestyle as well as contribute in the digital economy of the country. There are many e-commerce applications operating in Nepal such as daraz, sastodeal, gyapu.com and many more. With the growing e-commerce applications and the growing internet and mobile users, the trend of online shopping seems to increase at a faster pace.

However, there exists many challenges while shopping online that is associated with the purchase intention of the customers. The study covers the challenges affecting the online purchase intention of the customers in Nepal. The challenging factors that has been identified includes security measures, privacy measures and IT law & policy measures. Various theories has been identified to understand the link between the technology usage and its influence upon the purchase intention of the customer such as Unified Theory of Acceptance and Use of Technology (UTAUT) and Value Adoption Model (VAM) model. With the necessary data analysis performed through SPSS, it has been found that all the three variables have a strong positive and significant relationship in relation to the online purchase intention of the customer.

Keywords- online purchase intention, e-commerce, privacy, security, IT law & policies in Nepal

1. Introduction

Online Purchase Intention is the willingness and effort of the individual in order to purchase online (Kamalul Ariffin et al., 2018). It is the will and effort of the customer to purchase with the help of Internet. It predicts the consumer behavior that is influenced by different situational factors. Purchase intention is considered as a pre-stage of consumer's buying behavior which may be influenced by many motivational factors (Peña-García et al., 2020). It is the intention of the customer to meet their needs and expectations through the products that are available online. The loss incurred and the risks perceived by the customer affects negatively in the online purchase intention and perceived value benefit from the online goods and services positively influences the purchase intention (Zhao et al., 2017). The likelihood of risks perceived and the value obtained from the online goods and services determines the online purchase intention.

The physical presence has been converted to the digital world such as ordering foods and services online, making digital payments, online bookings, etc. with the help of the smart devices and internet applications. The e-transactions performed through online applications also comprises of large amount of risks and challenges in terms of data security, privacy, quality and integrity (Kamalul Ariffin et al., 2018). The parties involved in the e-commerce are invisible to each other which adds more difficulty and challenges to perform the online transactions.

The information available in the digital market is innumerable but the time to concentrate, check the validity and quality is insufficient (Marceda Bach et al., 2020). It leads in mental conflict among the online customers when the ordered goods and services mismatch with the expectations. Customers make high expectations of the products that are displayed online with attractive tags, promos and offers. The e-

commerce should attempt to win the trust through the assurance of the quality goods and services with no failure to satisfy their needs and requirements which also contributes in their online purchase intention.

The customer's level of trust is also a significant factor in determining the online purchase intention of the customer (Shettar, 2019). The invisible process involved in e-commerce makes it complex for the customers to perform trust assessments. In attempt to win the customer's level of trust, the e-commerce offers various facilities such as feedback system, review forms, promotions, discount offers, etc. increase their level of comfort and satisfaction.

The higher Internet penetration in Nepal has contributed in the rise of e-commerce transactions in recent years. The wider coverage of the internet services in Nepal has provided access to many online applications. The Internet Service Providers (ISPs) in Nepal are expanding their business to the rural areas which contributes to the digital access to the Internet and its application.

The e-commerce process in the developed nations are integrated with advanced technologies making the applications interactive, dynamic and secured while the developing nations are still exploring the ways to make the applications reliable and ready to use (Malla, 2018). Many Global E-commerce applications such as Amazon, Walmart, eBay etc. are present but due to the foreign exchange rules and regulations in Nepal, it is restricted to perform any foreign online transactions who doesn't hold any dollar account. This is a great limitation for the people who wishes to experience global e-commerce services. E-commerce market in Nepal covers a small geographical area that is limited to major cities like Kathmandu and pokhara (Devkota et al., 2021). The delivery facilities are also specific to the city areas which deprives the e-commerce facility to the people living in the rural areas resulting in decrease of the potential customers.

1.1. Problem statement

With the Internet being cheaper and easily accessible, people are more exposed to the digital world which contributes in performing the online transactions saving the time, cost and effort. People often want to engage in multitasking which can be possible through the use of the mobile applications. They can buy from the online stores without showing any physical presence through the application of e-commerce. However, the online shopping doesn't work as per expectations. There also involves the darker sides of e-commerce and brings dissatisfaction among the consumer. (Vaidya, 2019) has explained that online shopping also brought many problems such as poor quality, defective product, incomplete information, customer support, late refunds and many more.

Similarly, data security and privacy protection is also a major concern of the customers while performing the e-commerce transactions (Al-Jahwari et al., 2018). Use and sharing of personal data and information without any consent can be risky and may lead to cyber-crimes. Sharing of personal information in the form of messages through e-mails, application etc. also violates customers data protection rights (Malla, 2018). This is a sensitive matter as the sharing of personal information can also cause financial losses.

(Mehrotra et al., 2019) has analyzed that poor facilities such as lack of communication, customer support, unsecured payments and poor application build led customers to discourage the use of e-commerce. The customers rely upon the digital payment facility in case of return due to defective or damaged products. Also, the poor e-commerce applications built with poor design and performance can cause technical complexities in using the application. People tend to use the application if is simple and convenient to perform the desired tasks. The insufficient or lack of information regarding the products and services displayed online may cause distress through the high expectations.

It is difficult to forecast the online purchase intention of the individual consumer that varies according to their purchasing behavior. People make reliable purchase through e-commerce applications to obtain the benefits of quality products, fast delivery, service assurance, schemes and promotional offers (Al-Jahwari

et al., 2018). However, It was suggested that customer's online purchase intention was influenced more by their level of trust rather than their concern for privacy and security (Kamalul Ariffin et al., 2018). Online retailers can influence the customer's trust if they assure the quality of services they promise and the security support they offer against the online frauds (Kamalul Ariffin et al., 2018). The services guarantee promised by the seller and the security measures applied to prevent from online frauds can lower the risks perceived by the customers. It also contributes in gaining the customer's trust and loyalty. However, negative past experiences, poor seller performances, etc. can extend the level of perceived risk among the customers. (Devkota et al., 2021) through his research has highlighted the government need to establish a proper legal framework to monitor and improvise the e-commerce activities with proper concern for privacy, security and financial measures to maintain the discipline in e-commerce.

1.2. Objectives of the research

Following are the objectives of this research:

- To discover a significant relation between security measures and customers' online purchase intention.
- To identify if there exists any significant relationship between privacy measures and customers' online purchase intention.
- To discover if there exists significant relationship between efficient IT Laws & polices and customer's online purchase intentions.
- To propose an appropriate conceptual model for efficient and reliable implementation of customer's online purchase intention in Nepal.

1.3. Research questions

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

- a) Is there a significant relation between security measures and customer's online purchase intention?
- b) Is there a significant relationship between privacy measures and customer's online purchase intention?
- c) Is there a significant relationship between efficient IT Laws & policy measures and online purchase intention?
- d) Does an appropriate conceptual model exists for efficient and reliable implementation of customer's online purchase intention in Nepal?

1.4. Scope of the research

The e-commerce sector in Nepal is still in developing phase and only limited number of applications are available for the online transactions. The findings of the research clarifies how the technical challenges shapes the online purchase intention of the customers and also suggests the mitigating factors that helps to establish the efficient and reliable shopping experience in Nepal. The study will illuminate upon the technology adoption considered by the people based on value perceived, usefulness and ease of use in the e-commerce sector of Nepal. It aims to explore the available laws and policies related to the customer's protection rights in the e-commerce sector that may impact upon the customers' online buying intention.

1.5. Significance of the research

The research aims to explore the technical barriers linked with online buying intention of the customer and assists to offer greater comfort and satisfaction to all the stakeholders taking part in online e-transactions. The research will be significant to the following stakeholders:

i) Customer

This research will directly help the individual customer to understand the technical challenges present in e-commerce before making any purchase decisions. The customer's will be aware of the risks involved and prevents from unsecured e-commerce transactions.

ii) Retailers

Retailers will be benefited as they become aware regarding the issues faced by the online customers and therefore improve their services keeping the privacy and security concern of the online customers. The retailers will value the customer's privacy and security contributing to gain the customer's trust in long run.

iii) Government

This research will also be beneficial to the government as it helps the sellers and the e-commerce applications to follow the legal framework concerning about the customer's protection rights.

2. LITERATURE REVIEW**2.1 ONLINE PURCHASE INTENTION**

Online purchase intention has been defined as a plan or willingness of the customer to purchase goods or services through the online platform (Bashir et al., 2018). It may be influenced by various risk factors such as performance, financial, psychological, security, time and privacy (Kamalul Ariffin et al., 2018). The risks perceived by the customer leads to the negative influence in the online purchase intention. The perceived risks also affects the trust and decision making among the customers (Marceda Bach et al., 2020). The research conducted in Malaysia found out that the higher risk was involved in online purchasing compared to the physical shopping that affected in online purchase behavior (Tham et al., 2019). The online purchase doesn't involve hands-on processes as the products are displayed in a digital form which may involve higher risks.

2.2 SECURITY MEASURES

Security can be perceived as the feeling that the critical data and information are safe from being misused by others while performing the e-commerce transactions (Cui et al., 2018). It was found that the higher security perceived by the customer tends to build trust among the online sites. The security measures to be applied on the e-commerce should be related to the payment facility, data security, Disclosure of information, product quality and customer's right (Kamalul Ariffin et al., 2018). Lack of sufficient security measures could hamper the online purchase intention of the customer as it is directly associated with the cyber-crime such as online theft, hacking, frauds, etc.

(Suh & Han, 2003) has discussed upon various security control measures suitable for e-commerce which includes Data secrecy means for maintaining the secrecy of the sensitive data, privacy for protection of the personal information, integrity for maintaining the originality of the data, authentication for the validation of the parties or transactions involved and the non-repudiation for the proof of validity of transactions. The research conducted by (Kamalul Ariffin et al., 2018), found out that there existed significant level of association between the security perceived by the customers and their online purchase intention.

2.3 PRIVACY MEASURES

Privacy risk has been defined as the likelihood of the personal information being misused or exploited for unauthorized use (Bhatti et al., 2019). Customers are asked to submit their personal information while utilizing the e-commerce applications. Customers often fear that their financial information such as debit or credit cards will be misused by the seller (Ariff et al., 2014). The problem arises when the personal information are being misused without any knowledge or the permission of the user. (Martin, 2018) has

pointed out that privacy violation has often been observed selling of the data in order to target ads among the users of the application. Such violations impact the trust factors of the customers to perform the online transactions (Metzger, 2006).

(Malhotra et al., 2004) has suggested a social construct theory through his research which suggests that it is acceptable that the organizations can collect the personal information of its customer as long as the person has the knowledge of its intended use and are under their self-control. The privacy and trust attitudes of the online activities are aligned in a general disposition as (Martin, 2018) shown in figure 2.1. It shows that violation of privacy in any online activity of the individual such as purchase intention, information disclosure has general disposition in both the privacy and trust attitudes. The customer doesn't know if his/her personal information is being used by the organization or the institution which is directly associated with the trust factor. Therefore, we can improve the trust factors among the customers by following a suitable privacy measures to contribute towards the online purchase intention.

2.4 IT LAW & POLICY MEASURES

IT law & Policy plays a vital role in governing the E-commerce since it provides the legal framework for customer protection in terms of resolving the online frauds and maintaining the security (Shettar, 2019). The formulation of such law & policy depends upon the external entity i.e. government to set a legal framework that binds all the parties involved in the e-commerce. The study conducted in India discussed upon the lack of legal support for protecting the consumer's right which was directly associated with the consumer's trust in online shopping (Chawla & Kumar, 2022). These legal support included laws related to electronic transactions, cyber-crime, data privacy and security. (Aishwarya Pandey, 2022) through her research has discussed upon various rights for the consumer protection in terms of standard, quality, pricing, cybercrimes etc.

(Pathak, 2020) through his research has shown political instability as a threat or challenge to the E-commerce sector in Nepal. There has been a long history of weak government in Nepal. Political and legal insufficiency may lead to rise of various risks related to consumer protection rights (Frynas, 2002). It also creates feeling of distrust among the customer due to the insufficient protection from the governmental laws and policy. The government in Nepal through the consumer protection Act, (2018) has discussed upon various provisions to ensure the customer protection which is related to quality, pricing, advertisements, marketing, unfair trade practices (*The Consumer Protection Act, 2075 (2018)*, n.d.). However, there lack a legal provisions specifically related to the e-commerce in Nepal but the bill is under consideration for the legal approval which includes proper roadmap to conduct the e-commerce activity in Nepal (*E-Commerce E-Commerce in Nepal (Legalities)*, n.d.).

3. RESEARCH METHODOLOGY

3.1. Research design

As it relates to putting research ideas into projects, research design is an essential component of any study. The importance of research design in determining research procedures and features including research techniques, research strategy, and sample cannot be overstated.

3.1.1 Data collection

Data collection method involves collecting the data that is necessary to perform various descriptive and inferential analysis. The data collection should be on the basis of the objective, nature and scope of the research. For the data collection, this research has utilized the Google survey as a data collection tool as per the convenience for the research.

3.1.2 Sampling

The research is based on finding the challenges for online purchase intention in Nepal. For the data collection, convenience sampling technique was followed which was easier and faster to estimate the characteristics of the online shopping users in Nepal.

3.1.3 Data validation

The extent to which a survey evaluates the right elements that need to be measured is referred to as research validity. Validity, in simple terms, relates to how successfully an instrument measures what it is supposed to measure.

Only reliability will suffice; measures must be both reliable and valid. For example, if a weight measuring scale is 4 kg off (it subtracts 4 kg from the real weight), it can still be considered dependable since it displays the same weight each time, we measure a certain object. The scale, however, is invalid because it does not show the item's true weight. Research Approach

3.2. Proposed research methodology

3.2.1. Descriptive research

Likert-type plus well before elements will be included in the questionnaire topics that will function as the foundation for the descriptive study approach. Descriptive experiment will help us to select the main important outcomes of the analysis and extrapolate those to a larger group.

3.2.2. Exploratory research

It involves gaining the additional insights from the researches that has been solved. This study uses different literature reviews for better understanding of the research variables and the relationships involved.

4. DATA ANALYSIS

4.1. Data analysis methodology

The Questionnaire prepared which was prepared through the Google Forms was distributed to 500 users (both online and offline users) belonging to different cities i.e. Kathmandu, Hetauda etc. in Nepal on January 2023.

4.2 Overview analysis of questionnaires

The questionnaire were submitted in the form of link (<https://forms.gle/ed2krCgLezvTN1uM7>) through different channels such as g-mails, social networking sites, messages, and texts during the month of January 2023. The questionnaire was available for more than 4 weeks period with no option to fill any survey questions unanswered. And as a result, 334 responses had been collected which didn't require any data cleaning procedures.

4.2.1 Analysis of quantitative data

From the total 334 participants, the descriptive analysis is performed on the basis of age, gender, education, position and Internet usage per day of the respondents as shown in figure 1. The mean value for the age is 2.96, gender is 0.61, education is 3.89, position is 2.26 and Internet usage per day is 3.91. There were total 6 age groups out of which mode value was 3 which means the age group 26-30 were most frequent, mode value of gender was 1 which means Male were most frequent, mode value of education was 4 which means Bachelor level students were more frequent, mode value of position was 2 which means Employee position was more frequent and mode value of Internet Usage per day was 4 which means 3-4 hours of Internet usage was more frequent.

		Age	Gender	Education	Position	InternetUsagePerDay
N	Valid	334	334	334	334	334
	Missing	0	0	0	0	0
Mean		2.96	.61	3.89	2.26	3.91
Median		3.00	1.00	4.00	2.00	4.00
Mode		3	1	4	2	4
Std. Deviation		1.453	.488	.974	1.193	1.125
Range		5	1	6	4	4
Minimum		1	0	1	1	1
Maximum		6	1	7	5	5

Figure 1 Descriptive Analysis

4.2.2 Significance of the questionnaires collected

		Security Measures	Online Purchase Intention	IT Law & Policy Measures	Privacy Measures
Security Measures	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	334			
Online Purchase Intention	Pearson Correlation	.666**	1		
	Sig. (2-tailed)	.000			
	N	334	334		
IT Law & Policy Measures	Pearson Correlation	.552**	.686**	1	
	Sig. (2-tailed)	.000	.000		
	N	334	334	334	
Privacy Measures	Pearson Correlation	.530**	.675**	.898**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	334	334	334	334

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

Correlation Coefficient Value (r)	Direction and Strength of Correlation
-1	Perfectly negative
-0.8	Strongly negative
-0.5	Moderately negative
-0.2	Weakly negative
0	No association
0.2	Weakly positive
0.5	Moderately positive
0.8	Strongly positive
1	Perfectly positive

Figure 2 Correlation and Significance of Data Obtained

As shown above, the data generated from SPSS, Pearson correlation analyzed if there exist the relationship between the dependent and independent variables on the basis of probability i.e. p-value and the strength of association through the r coefficient (Boslaugh, 2012). The figure 2 shows the overall correlation analysis performed where the relationship between the dependent variable i.e. online

purchase intention and the independent variables i.e. security measures, IT law & policy measures and privacy measures are shown with their direction as well as strength.

It is found that the **Security Measures** have a strong positive correlation and significant relationship ($r=.666$, $p<.001$) with the **Online Purchase Intention**. The correlation coefficient i.e. $r=.666$ is greater than the value 0.5, which indicates that there exists strong positive association and the significance level i.e. p-value is less than 0.01 which also indicates that there is a significant association. Thus, this result indicates that the increase in the security measures will also influence on increasing the customer's intention for purchasing online.

Similarly, it is found that the **IT law & policy measures** also contributes strong positive correlation and the relationship is significant ($r=.686$, $p<0.01$) with the **Online Purchase Intention**. The correlation coefficient i.e. $r=0.686$, which indicates that there exists a strong positive association and the significance level i.e. p-value is less than 0.01 which means that there is also a significant relationship between the variables. This implies that greater the IT law & policy measures applied, online purchase intention also tends to increase. Again, Comparing at the same figure, it can be analyzed that the **Privacy Measures** also have a strong positive correlation and significant relationship ($r=.675$, $p<0.01$) with the **Online Purchase Intention**. The correlation coefficient i.e. $r=0.675$, which indicates that there is a strong positive correlation and the significance level i.e. p-value is less than 0.01 which means that there is also a significant relationship between the variables. This means that increase in the privacy measures also cause increase in the Online Purchase Intention.

5. CONCLUSIONS AND RECOMMENDATIONS

5.1 Findings and discussion

There are different perspectives both in terms of risks and also the benefits to influence the online purchase intention among the customers.

Security Measures is one of the important challenges that influences in the online purchase intention among the customers. The online shopping websites, web- applications, shopping systems, etc. can be vulnerable and when submitting personal informations can be critical. It may bring anxiety and dissatisfaction among the customers. According to the results, it was found that there exists positive and significant association between the security measures and online purchase intention of the customer. Similar to our result, the research conducted by (Cui et al., 2018) found out that the perceived security had a positive and significant relationship winning the trust and loyalty among the online purchase intention. Perceived security among the customers created a positive image upon the website application. As a result, higher security perceived by the online customers led to establish e-loyalty in online purchase. Another similar research conducted in Mexico to analyze the shopping experience among the panic and socially responsible buyers found out that website security was the determining factor for winning the trust and certainty among both buyers (Valdez-Juárez et al., 2021). The study also analyzed the pandemic situation where the panic buyers had to shop mostly online due to fear and extreme conditions.

Privacy Measures also plays a vital role in affecting online purchase intention among the customers. By analyzing the data, it was found that privacy measures also played significant and positive relationship with the online purchase intention. Higher the privacy measures applied in e-commerce, higher will be the online purchase intention and vice versa. From the study of product and privacy risk in the context of Pakistan, the hypothesis was proposed as privacy risk was negatively correlated with online shopping behavior (Bhatti et al., 2019b). And, it was accepted which means that higher the privacy related risks, lower will be the online shopping behavior. This implies that applying the privacy measures can help to increase the trust among the customers which ultimately influences in the online purchase intention of the customer and supports our result. The similar finding can be seen where the privacy violation caused

negative impact upon the customer's trust in online website leading to weaken the customer relationship (Martin, 2018).

IT Law & policy measures is another challenge to be considered for online purchase intention. According to the results drawn from this research, it was found positive and significant relationship between the IT law & policy measures and the online purchase intention. One of the key study performed on building the e-commerce trust included following the trust seals, strong codes, protection programs, EV SSL (Extended Validation Secured Socket Layer) certificates and high response (Shettar, 2019). Another research conducted in India has considered upon various measures such as security measures, privacy, warranty/guarantee, customer support, web application information and legislation as a significant and positive factor relationship with the online trust (Chawla & Kumar, 2022). This study matches with the results obtained as the IT law & policy measures related to privacy, security and return facility can have positive and significant relation with online purchase intention of the customers. Another research conducted in Jordan showed that the return policy, Cash on Delivery, Social commerce constructs also showed positive and significant relationship to win the customer trust in highly uncertain society as similar to our result (Al-Adwan et al., 2022).

5.2 Significance of research

Here are few significant findings from the research conducted that are important for the real life scenario and future of E-Commerce services in Nepal.

- The study was possible to analyze the challenges affecting the online purchase intention of the individuals in the e-commerce sector of Nepal.
- This was equipped to identify the ramifications and consequences, and the diversification that could offer to the e-commerce business in general.
- This helps increased understanding and the awareness regarding the operations of E-commerce businesses in Nepal and its consequences on the individual's purchase intention.
- This research provided a doorway into whether the e-commerce business might be altered to have an impact on traditional physical shopping businesses.

5.3 Limitations

This study is not free from limitations and can be worked upon for future research. This research has considered only the dependent and independent factors while there may exist other moderating variables affecting the online purchase intention. The research has only focused on the risk factors such as privacy and security affecting the online purchase intention and ignored the beneficial factors that may influence purchase intention. The size of the sample population considered for the study is limited to generalize the entire population of Nepal.

5.4 Future research

Future research can include the beneficial factors such as perceived usefulness, ease of use, experience, satisfaction etc. to understand the online purchase intention of the customers. The moderating variables such as trust, brand loyalty etc. can be explored further with suitable data analysis methods. Also, the e-commerce sector in Nepal has not fully covered all the geographical locations, so it would be interesting to further study about the online purchase intention of the people based on both rural and city areas separately.

5.5 Conclusion

E-commerce in Nepal is still in a developing stage. Despite the technological advancement and innovation, the e-commerce in Nepal hasn't been able to take-off in a faster pace. There hasn't been active involvement from the government to establish a proper E-commerce framework. The lack of specific laws

and policies to monitor and control the e-commerce sector in Nepal has been the greatest hindrance in its development. Through the research, it was found that People are positive about actively taking part in E-commerce activity in Nepal with its positive sides such as time, cost and effort saving. But, the risks perceived by the customers based on various factors creates greatest obstacle in the smooth online purchase intention of the customers. This research has identified security measures, privacy measures and IT Law and policy measures that could influence the online purchase intention of the customer.

The privacy measures, security measures and IT law & policy measures can be considered as a technical challenges that can affect the online purchase Intention. Through the analysis, it was found that all the independent variables considered in the research had significant and strong positive relationship with the dependent variable. It shows that increase in the privacy measures tend to contribute in the purchase intention of the customers. Similarly, increase in security measures tend to increase in the online purchase intention of the customers and vice versa. The purchase intention of the customer is also positively associated with the IT laws & policy.

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