

The Impact of Covid-19 on Online Clothes Buying Behavior of Consumers in Kathmandu Valley

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Abstract

Online shopping has a bright future in Nepal due to the country's growing internet user base. The study explores how COVID-19 pandemic impacted online clothing purchases in Kathmandu Valley. The study utilized a quantitative methodology with a descriptive-analytic design. To distribute a self-administered questionnaire, data was collected via social media platforms and Google Forms. Snowball sampling technique was used. Using Cochran's sampling technique for an infinite population, a sample size of 385 respondents was obtained. The research framework identified price, convenience, trust & security, and UI/UX design influencing online buying behavior of consumers. Female participants were slightly more in the survey than male. Seventy-seven percent of participants are in the 18–34 age group. Almost half of the respondents said they had shopped for clothing online for 1-3 years. The most popular payment method is cash on delivery (COD). Information about sales and promotions is primarily found on social media. The findings show that consumer online clothing buying behavior is statistically significantly with price, convenience, trust & security, and UI/UX design. However, the study contributes to the growing online retail sector in Nepal by providing valuable insights for both businesses and policymakers.

Keywords: *Consumer Behavior, Price, Trust, Security, Convenience, UI/UX Design*

1. Introduction

Both international trade in general and the global economy in particular have suffered greatly as a result of the coronavirus pandemic. These include, but are not limited to, lost income, travel limitations across borders, shifting consumer demand, and changed market actor behavior. It has been advised that consumers make additional purchases online as a result of the worldwide lockdown, social isolation, and other measures implemented in reaction to the COVID-19 outbreak. Consequently, the corporate environment experienced significant transformations throughout the quarantine duration. The coronavirus crisis ultimately served as a catalyst for the expansion of online trade (Gu et al., 2021, #). Numerous people's motivations and lifestyles have been impacted by the COVID-19 pandemic, which has also altered their purchasing habits. This study aims to evaluate these modifications (Gu et al., 2021). Because of the government limitations, there has been a rise in awareness of internet platforms during the COVID-19 pandemic. According to the research, the COVID-19 epidemic has irreversibly changed the online shopping patterns of about 3,700 people from nine industrialized and emerging economies. The researcher examined the impact of the pandemic on customers' e-commerce and digital solution usage. Included were the Russian Federation, Brazil, China, Germany, Italy, South Africa, and Switzerland. With the pandemic, over half of the respondents claimed to have increased their online shopping frequency and to have been more reliant on the internet for news, health-related information, and digital entertainment (UNCTAD, 2020).

1.1 Problem Statement

While numerous studies have explored online purchasing behavior before and during the COVID-19 pandemic, research specifically investigating its impact on online clothes buying behavior in Kathmandu Valley remains limited. Existing literature often relies on theoretical models for analysis. The purpose of this study is to ascertain whether the frequency of online clothing shopping in the

Kathmandu Valley has changed following the pandemic. Understanding online clothes buying behavior is crucial for businesses to adapt and thrive in the evolving digital retail landscape. Identifying the factors influencing consumer decisions is essential to adapt operations and enhance the user experience. Kathmandu Valley serves as the focal point of this research due to the lack of research on online clothes buying behavior in this region, particularly after the pandemic. While some studies explore general online purchasing behavior within Kathmandu Valley, none have specifically addressed online clothes shopping. The present study addresses this gap by conducting a survey that investigates online clothes buying behavior of consumers in Kathmandu Valley after the pandemic. This research will identify the crucial factors influencing consumer decisions when purchasing clothes online. The findings will be valuable for online businesses, enabling them to prioritize areas for improvement and ultimately enhance user experience and increase sales volume.

1.2 Objective of the Study

The study aimed to determine and examine the variables influencing customers' online buying habits in the Kathmandu Valley. The objective of this study is

- a. To investigate the influence of various pricing factors on online clothes buying decisions.
- b. To examine how perceptions of trust and security influences the online clothes purchasing behavior of consumers.
- c. To examine the influence of convenience on online clothes purchase behavior.
- d. To examine how UI/UX design (website/app design) elements influence online clothes buying decisions.

1.3 Research Questions

In order to align with the research aims and address the difficulties outlined in the problem description, the study has posed the following research questions.

- a. What influence does various price factors have on online clothes purchasing behavior of consumers in the Kathmandu valley?
- b. How do consumers make decisions based on their perceptions of security and trust?
- c. What influence does convenience have on consumers' online clothes purchasing decisions?
- d. What influence does UI/UX (website/app) design have on consumer purchasing decisions?

1.4 Research Hypotheses

The formulated hypothesis of the study are as follows:

- a. **Hypothesis 1(H₁):** Price has a significant impact on online clothes purchasing behavior of consumers in Kathmandu Valley.
- b. **Hypothesis 2(H₁):** Trust and Security has a significant impact on online clothes purchasing behavior of consumers in Kathmandu Valley.
- c. **Hypothesis 3(H₁):** Convenience has a significant impact on online clothes purchasing behavior of consumers in Kathmandu Valley.
- d. **Hypothesis 4(H₁):** UI/UX Design has a significant impact on online clothes purchasing behavior of consumers in Kathmandu Valley.

1.5 Significance of Study

The proposed study contributes to understanding the impact of the COVID-19 pandemic on online clothes buying behavior specifically within Kathmandu Valley. This model will help us understand the key drivers of consumer decisions.

a. Managerial Significance:

This study will help to understand the changing demands and taste of customers after the pandemic. It will help the businesses to identify the areas where improvement can be made in order to stay competitive and maximize their profit.

b. Theoretical Significance:

The study advances theoretical knowledge by expanding our knowledge of consumer behavior in the context of online clothes shopping. The study contributes to the body of knowledge in the fields of consumer psychology and e-commerce by analyzing the long-term effects of price, trust and security, convenience, and UI/UX Design on online shopping behavior.

c. Academic Significance:

From an academic perspective, the study's empirical facts and insights will be highly valuable to academic institutions, since they will add to the existing body of knowledge on consumer behavior and e-commerce. The study's findings will stimulate further research and discussion among academics in the field of marketing and consumer studies.

1.6 Scope of the Study

Consumer Behavior is a very broad concept and subject area. There are different determinants of consumer behavior but the scope of study is confined in knowing the factors that affect online purchasing behavior of consumers. The study focuses on understanding how the pandemic has affected the online clothes buying behavior of consumers residing in Kathmandu valley. For businesses operating in the online clothing market in Kathmandu valley, the study scope is extended to proposing recommendations and strategies to meet the evolving needs and preferences of consumers.

1.7 Term Definition

a. Online Consumer Behavior

The process by which customers select which things to purchase from an online business is referred to as online consumer behavior (Wenzl, 2023). The dependent variable in this study is online shopping behavior, which is an important variable.

b. Price

When it comes to online shopping, price has a big impact on everything from the first search to the last purchase decision. The cost of clothing purchased online has a big impact on customer choices. Customers actively compare prices on various platforms, and promotions, discounts, and free shipping serve as powerful inducements to buy.

c. Convenience

In a traditional store, product searches take a long time. However, when customers shop online, they can quickly and easily search for products. We consider something to be convenient if searching for information online is simple and effortless.

d. Trust and Security

Online shopping by consumers is also influenced by trust and security, which is a major factor. Many internet users avoid online shopping because of credit card fraud, privacy concerns, delivery risk, and other factors.

e. UI/UX Design

The term "user interface" (UI) in digital design describes the interactive features, appearance, whereas "user experience" (UX) refers to the total user experience of the product or website. A positive online clothing shopping experience requires a user-friendly and intuitive website or app design (UI/UX design). Customers appreciate platforms with simple, well-organized user interfaces that make it simple to search for and select products. Finding the right product fast is essential.

2. Literature Review

2.1 Shopping Habits of Consumers during the COVID-19

Ever since the epidemic began, there has been a consistent shift in consumer behavior that is evident. The household's income was restricted by COVID-19 due to specified constraints. Due to low money and worries about safety, consumer behavior has changed dramatically. Customers' purchasing patterns changed significantly before and after the pandemic. According to disaster psychology, different types of disasters can cause diverse psychological changes in people, which might lead to particular shopping behaviors. These purchasing behaviors include obsessive, impulsive, panic, and internet shopping. Social media will be utilized to spread the word about the COVID-19 outbreak's pain, even if it initially only affected people who were physically present (Tao et al., 2022, #). A new habit is said to establish in 66 days on average, however this might vary from 18 to 254 days (Mathers, 2020).

People had to reconsider their purchasing patterns and educate themselves about benefits and services they had never used before as they were no longer able to visit physical companies specifically, some consumers switched to internet buying after learning about the benefits and security of cashless payments, store pickup, and home delivery (Koch et al., 2020, #). People's use of internet shopping has significantly increased, indicating that the pandemic has influenced people's decisions to buy (Mason et al., 2020, 299-321). E-commerce usage in Nepal started to rise on March 24, 2020, the day the country's first lockdown was imposed. During the four months of the second lockdown, which started on April 29, 2021, more and more people started making purchases online while they were confined to their homes. When the stay-at-home orders were withdrawn in September, the markets opened up, but e-retailers managed to hold onto their customers, and their business did not suffer. As e-commerce began to take off, lockdowns and the pandemic drove the direct-to-consumer trend, which prompted some businesses to build their websites (Prasain, 2021, #). The survey discovered a significant increase in the demand for affordably priced substitutes for daily necessities. Customers who were having financial difficulties searched for less expensive options without compromising their essential requirements (Das et al., 2022, 692-715).

2.2 Base Paper One

Shah & Tiwari (2021) in their study indicated that the expansion of online shopping has been made possible by Nepal's growing internet user base. The research conducted quantitative research with a convenient sampling method. This pattern is consistent with other global trends, where consumers' purchasing habits have been dramatically impacted by the accessibility and convenience of online shopping. Shah and Tiwari (2021) in their study indicated that consumer demographics and online shopping behavior are correlated. Their research shows that while making a comparison to students, businesspeople, and other demographic groups, the younger consumers and busy professionals are more likely to embrace online shopping. Respondents with Bachelor degrees or more prefer internet shopping. The study indicates that favorable perceptions of online shopping are largely shaped by

features that save time, ensure security of transactions, and make websites easy to use. Their findings indicate that the potential to save time is the second biggest incentive for online buying, after convenience. Researcher suggests online sellers to draw and hold onto customers by knowing these attitudes and motivations and utilizing features like convenience, security, user-friendly design, time-saving features, and competitive pricing.

2.3 Base Paper Two

The researcher Gunja Kumari Sah(2021) studied that the Internet has actively influenced consumer behaviour. This trend also applies to boutique goods, which offers opportunities and challenges for companies operating in this market. According to the study, price and online shopping behaviour for boutique products has no significant correlation. Instead, other aspects like perceived value, distinctiveness, and brand identity, might have a bigger impact on customer choices when it comes to boutique products. A positive online shopping experience requires a user-friendly website with excellent product images, thorough descriptions, and a seamless checkout process. The study provides insightful information for small businesses that operate online. Convenience sampling was used in the study, which targeted participants who were easily accessible in the Kathmandu Valley. This restricts the findings' applicability to the whole population. It's possible that customers from different areas or those who wouldn't take part in a convenience survey would shop differently online.

2.4 Summary of Previous Studies

According to the DANG et al., (2023), Vietnamese consumers' decisions to make online purchases are significantly influenced by their level of trust in the company. The study looks at the variables influencing Vietnamese online shoppers' decisions about what to buy. Customer trust is positively influenced by perceived size, reputation, and system assurance, among other antecedents. Additionally, the research indicates that among Vietnamese consumers, propensity to trust has no discernible impact on trust. Furthermore, the study reveals other elements influencing buying decisions like consumer perceptions of making purchases and design quality of websites and apps.

According to Raju Bhai Manandhar (2021), security, price and convenience are examples of factors that highly influence the online purchasing behaviour of students in Kathmandu. The results of the study showed that students in Kathmandu ranked "security" as the most important and influential factor influencing their online shopping behaviour (Sarangapani et al., 2023). Students in Kathmandu place a high priority on secure payment gateways and platforms in order to safeguard their financial information. Price is considered as the second most important influential factor. Students frequently look for value for their money and are frugal. The research shows that convenience is also a factor for students in Kathmandu. The ease and time-saving aspects of online shopping appeal to students with busy schedules. However, convenience is considered the least important factor for students in Kathmandu. However, the research needs to have enough sample size to provide more generalizable insights.

According to Hoang Linh DANG (2023), the trend towards shopping was increasing online during the pandemic. The researcher explores factors, particularly focusing on Vietnamese customers. To overcome the perceived risks involved in online transactions, trust in online vendors is crucial. Building trust is facilitated by elements like a well-established brand reputation, favourable customer feedback, and secure websites. The study's findings indicate that customers' attitudes, levels of satisfaction and trust, and the design quality of websites all had a positive impact on their purchase decisions. Furthermore, the perceived size, reputation, and system assurance are factors that influence buyers' trust, but the propensity to trust is not significantly affected by these factors. The 356 respondents in this study were Vietnamese consumers, but the study makes no allowances for potential cross-cultural variations in online shopping habits. Furthermore, new selling channels that could arise as a result of technological advancements might not be included in the model that was employed.

The researcher studied the relationship between trust, electronic word-of-mouth (e-wom), and security when making purchases on Shopee, one of Indonesia's top e-commerce platforms (Ranti et al., 2023). The study examines how security features and favorable online reviews affect users' decisions to make purchases via the Shopee application. To comprehend the relationships between variables, the research uses a quantitative approach with SEM-PLS analysis. A survey that targeted Shopee users in Makassar, Indonesia was used to gather data. The research validates that Shopee purchase decisions are heavily influenced by security and e-wom. A safe platform with good reviews also helps to build trust, which in turn encourages users to make larger purchases. Trust is a key mediating factor (Ranti et al., 2023).

2.5 Research Gap

Most of the previous studies have been conducted in developed countries and limited studies are found in the context of Nepal. Due to the pandemic, the consumer behavior can be different while doing online shopping due to different factors. Previous studies had been done that compared online shopping behavior but they focus on only certain segments in Kathmandu which are conducted during the pandemic. The previous research lacks knowing how the demographics influence the online shopping behavior. The gap that can be addressed is knowing how user experience affects the consumer behavior on online platforms. On the platform of previous literature reviewed, presented study has investigated after pandemic changes in the consumer behavior while doing online shopping of clothes.

3. Research Framework

Reviews of relevant empirical research have demonstrated that a wide range of factors impact consumers' online shopping decisions. Price, convenience, security and trust, and UI/UX design are found to be the most common factors. According to studies by Raju Bhai Manandhar (2021), Sachin Shakya (2018), DANG et al. (2023), Dr. Balbir Singh (2018), SARAH et al. (2023), Shah et al. (2021), and Gunja Kumari Sah (2021), consumers in the Kathmandu Valley's online clothing purchasing behavior is statistically significantly influenced by factors like price, convenience, trust and security, and UI/UX design. In light of the literature review's concluding remarks, a study framework comprising significant independent variables and a dependent variable is therefore developed. Price, convenience, trust and security, and UI/UX design are examples of independent variables that depend on how online customers behave.

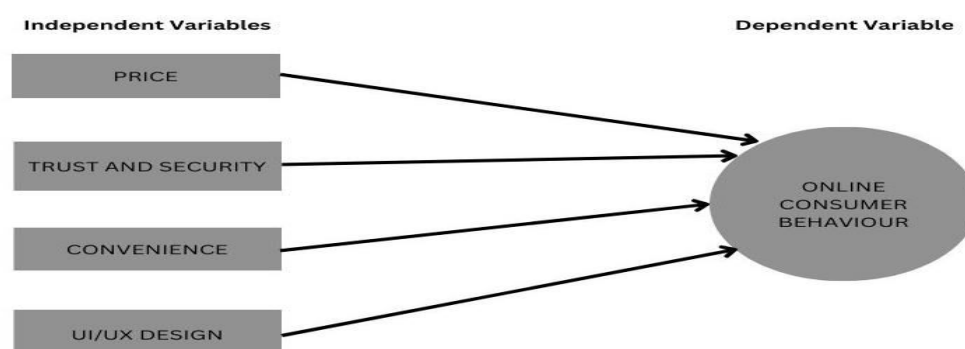


Figure 1: Conceptual Framework

3.2 Research Philosophy

Using statistical tools to analyze quantitative data and find patterns and relationships, positivism philosophy was applied in this study.

3.3 Research Approach

This research uses a descriptive-analytic approach to know the factors influencing the consumer buying behavior of clothes in Kathmandu Valley. The quantitative method was used in this study as it implies a focus on collecting and analyzing numerical data to understand trends and relationships between variables.

3.4 Sampling Technique

Since we are studying the consumer behavior of people in Kathmandu Valley, our population is infinite. For computing an ideal sample size for a desired level of precision, Cochran's Sample Size Formula is used for studying the infinite population. The sample size (n) is calculated according to the formula: $n = z^2 * p * (1 - p) / e^2$ (Kr, 2016)

Therefore, the sample size would be:

$$z = 1.96, p = 0.5, e = 0.05$$

$$n = 1.96^2 * 0.5 * (1 - 0.5) / 0.05^2$$

$$n = 0.9604 / 0.0025 = 384.16$$

$$n \approx 385$$

The sample size is equal to 385 (Kr, 2016). i.e. consumer behaviour

3.5 Area of Study

The study's target group consists of online consumers from Nepal who live in the Kathmandu Valley. Finding and analyzing the variables influencing customers' online shopping behavior in the Kathmandu Valley is the primary goal of this research.

3.6 Research Choices

A survey or case study are excellent methods for planning a research project. However, a survey or case study may be used in the technique. A survey is a method of asking people questions in order to examine their opinions and behavior. This research involved the distribution of questionnaires to consumers.

3.7 Time Horizon

Cross-sectional studies are conducted when time or resources are scarce. Because the data is only gathered once, over a short period of time, and then carefully evaluated and interpreted, cross-sectional studies are able to capture a moment in time in a continuous scenario (Samuel et al, 2009).

3.8 Types of Data

In this research, the primary method of data collection used is a questionnaire. The questionnaire likely includes closed-ended questions and Likert scale questions to gather quantitative data on consumer behavior towards online shopping. The secondary data required for the study was found in published literature found in books, journals, magazines, newspapers, and webpages.

3.9 Sources of Data Collection

Facebook, WhatsApp, Messenger, and other social media platforms were among the channels used to distribute the study's questionnaires, in addition to Google Forms. Because they could access the survey through the online platform, online shoppers would find it convenient to participate. This survey was designed to analyze the variables influencing behaviors of customers' online.

3.10 Instrumentation/Questionnaire

Questionnaire is used as the main data collection tool. Questionnaires are used to collect quantitative and qualitative information. In order to collect quantitative information on consumer attitudes and motivations regarding online shopping, this questionnaire probably consists of both closed-ended and Likert scale questions.

3.11 Ethical Consideration

As an ethical consideration, the information of the respondents has been kept in a manner of strict confidentiality. Analysis of the data has been made from actual data and based on the response provided by consumers doing online shopping.

4. Data Analysis and Interpretation

4.1 Respondents Feedback

A survey approach was used to swiftly gather 385 data samples. Since filling out a questionnaire takes less time and is simpler for responses, all of the questions were closed-ended. The survey was created using Google Docs and disseminated via the internet.

Table 1: Respondent's Feedback

Questionnaires	Number of Respondents
Questionnaires Distributed	1155
Data collected	406
Error	15
Complete data for use	391

4.2 Reliability Test

A reliability test was conducted following the collection of survey responses to ensure that the survey items were correlated and consistent. The following table shows Cronbach's Alpha for each set of survey items in a questionnaire to determine how reliable it is.

Table 2: Reliability Test

Variables of Study	No. of items	Cronbach's Alpha
All variables	44	0.973
Online Consumer Behaviour (DV)	10	0.897
Price (IV)	10	0.900
Trust and Security (IV)	9	0.902
Convenience (IV)	8	0.853
UI/UX Design (IV)	7	0.915

Source: Survey

The variables in above table of Reliability Analysis, exhibit high levels of internal consistency and reliability, as indicated by their alpha values that are closer to 1.0. According to the reliability analysis, the research is free of random mistakes.

4.3 Descriptive Analysis

4.3.1 Frequency Distribution

a. Gender

Below is a tabular and graphical representation of the gender frequency data:

Table 3: Frequency Distribution of Gender

Gender	Frequency	Percent
Male	142	36.3
Female	248	63.4
Prefer not to say	1	.3
Total	391	100.0

Sources: Survey

Out of the total 391 respondents, 142 (36.3%) were men and 248 (63.4%) were women. Of the remaining 1, 0.3% chose not to respond. This suggests that a larger percentage of women than men participated in the survey. This indicates that female respondents made a greater contribution to the final results than did male respondents

b. Age

Table 4: Frequency Table of Age

Age Group	Frequency	Percent
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Under 18	44	11.3
18-24	142	36.3
25-34	161	41.2
35-44	28	7.2
45-54	14	3.6
55 and above	2	.5
Total	391	100.0

Sources: Survey

Above table represents the 11.3 percent respondents who were Under 18. The age group 18 and 24 has the highest percentage 36.3% in the population. The age group “25-35” and “35-44” also represents the significant portion of the population at 41.2 percent and 7.2 percent. The fewest percentages are in the age groups “45-54” which is 3.6 percent. The age group of 55 and above were only 0.5% who do online shopping.

c. How frequently do you shop for clothes online?

Table 5: Frequency Table of Frequency of Shopping

Frequency of shopping	Frequency	Percent
Very frequently	37	9.5
Frequently	115	29.4
Occasionally	153	39.1
Rarely	86	22.0
Total	391	100.0

Sources: Survey

The Table above represents the frequency of respondents who shop online clothes. It was seen that 9.5 % of the respondents shop very frequently. The 29.4 percent of respondents shop clothes frequently whereas the 39.1 percent of the respondents shop clothes occasionally. 22 percent of the respondents shop for clothes rarely.

d. Marital Status

Table 6: Frequency Table of Marital Status

Marital Status	Frequency	Percent
Single	227	58.1
Married	153	39.1
Divorced	11	2.8

Total	391	100.0
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Sources: Survey

The respondents' marital status is displayed in the above table. It was seen that the largest portion of the respondents at 58.1 percent were single. 39.1 percent of the respondents are married. The smallest percentage of the participants at 2.8 percent is divorced.

e. Occupation

Table 7: Frequency Table of Occupation

Occupation	Frequency	Percent
Student/ Not working	113	28.9
Student/ Part-time working	53	13.6
Full-time working	116	29.7
Self-Employed	74	18.9
Retired	1	0.3
Unemployed	21	5.4
Housewife	11	2.8%
Pranic Healer	2	0.5%
Total	391	100%

Sources: Survey

Above Table represents the various occupations of the respondents. The largest percentage of respondents were working full time, 29.7 percent. 28.9 percent of the students were not working at all. Thirteen percent of students were working part-time employment. 5.4% of respondents were unemployed, while 0.3 percent of respondents were retired. Housewives accounted for 2.8% of the respondents. Pranic healers made up 0.5 percent of the respondents.

f. Household Income (Monthly)

Table 8: Frequency Table of Household Income (Monthly)

Household Income (Monthly)	Frequency	Percent
No Income	98	25.1
Under NPR 25,000	44	11.3
NPR 25000- NPR 50000	97	24.8

NPR 50000-NPR 100000	92	23.5
NPR 100001-NPR 200000	34	8.7
NPR 200001-NPR 500000	23	5.9
Over NPR 500000	3	0.8
Total	391	100%

Sources: Survey

Above Table represents the monthly household income of the respondents. The largest percentage of household's 24.8 percent reported having a monthly income between NPR 25,000 AND NPR 50,000. Following that 23.5 percent of the households reported having a monthly income between NPR 50000 AND NPR 100000. The largest percentage of the households i.e. 25.1 percent have no income. Fewer households whose income is between NPR 100001 AND NPR 200000 are 8.7 percent. The household income of 5.9 percent of respondents is between NPR 200001 and NPR 500000. The smallest percentage of household's 0.8 percent reported having a monthly income exceeding NPR 500000.

g. What level of familiarity do you have with online shopping?

Table 9: Frequency Table of Level of Familiarity

Level of Familiarity	Frequency	Percent
Beginner/novice	79	20.2
intermediate,	18	47.1
Experienced,	97	24.8
Expert	31	7.9
Total	391	100.0

Sources: Survey

Above table represents the level of familiarity of participants with online shopping. 20.2 percent of the respondents consider themselves beginners or novices in online shopping. 47.1% of the respondents consider themselves intermediate online shoppers. 24.8 percent of the respondents consider themselves as intermediate. 7.9 percent of the respondents consider themselves as experts in doing online shopping.

h. What is your typical method of getting online to shop?

Table 10: Frequency Table of Typical Method to Shop

Typical method to Shop	Frequency	Percent
House Wi-Fi connected	297	76.0
Mobile-data	84	21.5
Public-Wi-Fi	9	2.3
Both Wi-Fi and data	1	0.3
Total	391	100.0

Sources: Survey

Above table represents the typical method of respondents for shopping online. The most popular way to shop online is house WIFI connected that is 76 percent. 21.5 percent of the respondents use mobile-data to shop online. Public Wi-Fi is the least popular way to shop online which is 2.3 percent. And 0.3 percent of the respondents use both Wi-Fi and data.

i. Do you prefer shopping from local or international online clothing retailers?

Table 11: Frequency Table of Preference of Shopping

Preference of shopping	Frequency	Percent
Local	186	47.6
International	71	18.2
No Preference	134	34.3
Total	391	100.0

Sources: Survey

Above table represents the preferences of shopping of respondents. It was seen that nearly half (47.6) percent of respondents prefer to shop from local online clothing retailers. A smaller segment (18.2) percent of respondents prefer to shop from international clothing retailers. There is a significant minority i.e. (34.3) percent of respondents have no preferences between local and international online clothing retailers.

j. How do you usually purchase clothes online?

Table 12: Frequency Table of Purchase Medium

Purchase Medium	Frequency	Percent
Directly from brand websites	63	16.1
Through online marketplaces (e.g., Daraz, Sastodeal)	91	23.3

Using mobile shopping apps (e.g., Daraz app, Hamro Bazar app)	86	22.0
Through social media platforms (e.g., Facebook, Instagram)	145	37.1
Through fashion-specific platforms or websites (Mero shopping, NepBay)	4	1.0
None of Them	1	0.3
Myntra	1	0.3
Total	391	100.0

Sources: Survey

The above table illustrates how most individuals in Kathmandu buy clothing online. With 37.1% of all online clothing purchases made, social media networks are the most popular method. Approximately one-quarter (23.3%) of participants usually buy clothing online from websites such as Daraz or Sastodeal. Of the respondents, 22.0 percent utilize mobile shopping apps to make online clothing purchases. Just 16.1% of respondents said they exclusively purchase clothing via company websites. At just 1.0%, fashion-specific platforms or websites are the least popular online clothing retailers. Just 0.3% of respondents claimed they buy from none of them. and 0.3% said they shop at Myntra, an online fashion store.

k. Normally, how do you learn about sales and promotions on online clothing stores?

Table 13: Frequency Awareness of Sales and Promotion

Awareness of Sales and Promotion	Frequency	Percent
Email newsletters	9	2.3
Social media	267	68.3
Online advertisements	102	26.1
Word of mouth	11	2.8
Other (please specify)	2	0.5
Total	391	100

Sources: Survey

Above table represents how customers find out about discounts and special offers from online clothes retailers. According to 2.3% of participants, email newsletters are how they find out about sales and promotions. According to 68.3% of participants, social media is how they find out about sales and promotions. According to 26.1% of respondents, online advertisements are how they find out about bargains and promotions. According to 2.8% of respondents, word of mouth is how they find out about specials and promotions. Among those surveyed, 0.5% claimed to find out about deals and promotions in different methods. Finally, the survey's findings indicate that 68.3% of respondents say social media is the best source of information regarding specials and promotions at online clothes retailers. Email and web ads (26.1%) come second.

I. When purchasing clothes online, which payment method do you mostly use?

Table 14: Frequency Table of Mode of Payment

Mode of Payment	Frequency	Percent
Credit card/ Debit card	22	5.6
Mobile Banking	150	38.4
Cash on delivery	177	45.3
Digital wallet (Khalti / eSewa)	42	10.7
Total	391	100

Sources: Survey

The most common payment option is Cash on Delivery (COD) which is 45.3 percent. The reason can be because it lets customers pay for their product at the time of delivery, which can be comforting for those who are hesitant to give their credit card information online or are new to online shopping. Because so many individuals in Nepal own mobile phones and feel at ease utilizing them for banking activities, mobile banking is another popular choice. Although they are less common, a sizable portion of people still utilise digital wallets and credit/debit cards.

m. How long have you been doing your regular online clothing shopping?

Table 15: Frequency Table of Regularity with Online Shopping

Regularity with Online Shopping	Frequency	Percent
Less than a year	89	22.8
1 to 3 years	194	49.6
4 to 6 years	83	21.2
7 to 9 years	21	5.4
10 years or more	4	1
Total	391	100

Sources: Survey

Above table represents how long people have been shopping for clothes online. People who have been shopping for garments online for one to three years give this response the most frequently (49.6%). The next most common answers are less than a year (22.8%) and 4-6 years (21.2%). The percentage of respondents who said they had been shopping for clothing online for 7-9 years (5.4%) or 10 years or more (1.0%) was lower. In summary, the survey's results show that the majority of participants (72.8%) had been doing their clothing shopping online for fewer than four years. This suggests that for many consumers, the habit of buying clothing online is very new.

n. Have you ever had trouble making an online payment while purchasing clothing?

Table 16: Frequency Table of Payment Problem

Payment Problem	Frequency	Percent
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Yes	143	36.6	<i>Sources: Survey Above table</i>
No	172	44	
Maybe	75	19.2	
Total	391	100	

shows how many people have had issues while making online payments. According to the poll results, 36.6% of participants reported having difficulty completing an online payment when buying clothes. There could be several causes for this, including fraud, website technical difficulties, or problems with their payment processor. It's also important to note that 19.2% of respondents expressed uncertainty or thought they might be having problems.

o. Have you ever experienced any security issues like (Data breach, unauthorized access) while shopping for clothes online in the past?

Table 17: Experience of Security Issues

Experiences of Security issues	Frequency	Percent
Yes	78	19.9
No	250	63.9
Maybe	63	16.1
Total	391	100

Above table represents the results of a survey about how many people have experience in security issues while shopping online for clothes. The results show that 20.2 percent of respondents have experienced security issues like data breaches or unauthorised access while shopping for clothes online. It's also worth noting that over 16% were unsure or said they maybe had trouble, which suggests this may be a somewhat common occurrence. This could be a concern for people who shop online frequently. 63.9 percent of respondents said that they have not experienced any security issues.

4.4 Descriptive Statistics of Study Variables

a. Price

The survey shows that price is a major influence on consumer behaviour. The result reveals that the highest mean value of 3.58(If an alternative online clothing platform were to offer lower prices, I would likely to switch) while the lowest is 3.06(The price of clothing I find online are reasonable). People tend to agree that online clothes prices are competitive and reasonable but also are motivated by lower prices and sales.

Table 18: Descriptive Statistics of Price

Variable	Statements	Mean	Std. Dev.
Price1	Online clothing prices are competitive compared to those of physical stores	3.19	1.052
Price2	The prices of clothing that I find online are reasonable	3.06	1.094

Price3	If an alternative online clothing platform were to offer lower prices, I would be likely to switch	3.58	1.081
Price4	The affordability of online clothes strongly influences my purchasing decisions	3.4	1.141
Price5	I often shop around for clothes online and compare prices before making a purchase	3.5	1.215
Price6	Sales and discounts greatly affect my decision to purchase clothing online	3.52	1.221
Price7	The quality of the clothing I buy online justifies the price I pay	3.09	1.087
Price8	I am happy with the value i get when I buy clothes online	3.16	1.103
Price9	Free Delivery Schemes motivates me to shop online	3.36	1.168
Price10	Price of clothes is important to me when i shop online	3.54	1.195
Valid n (listwise)		3.339	

b. Trust and Security

The results reveal that the highest mean value is 3.91(I would like to shop clothes online from trustworthy online retailers) while the lowest is 2.93(Online retailers of clothes disclose their pricing strategies adequately).The respondents suggest a neutral feeling on how well online retailers explain their pricing as the mean score is closer to 3.

Table 19: Descriptive Statistics of Trust and Security

Variable s	Statements	Mean	Std. Dev.
Truesec1	Online retailers of clothes disclose their pricing strategies adequately	2.93	1.05
Truesec2	The transparency of pricing structures on online clothing platforms matters to me	3.48	1.107
Truesec3	The perceived quality of clothing products strongly influences my decision to make an online purchase	3.49	1.181
Truesec4	The dependability of payment system strongly influences my decision to make an online clothing purchase	3.36	1.028
Truesec5	I feel safe and secure while shopping online	3.24	1.035
Truesec6	I would like to shop clothes online from trustworthy online retailers	3.91	1.265
Truesec7	I feel that my credit/debit cards details may be compromised and misused if I shop online	3.14	1.06

Truesec8	Shopping online is risky due to lack of strict cyber laws in place to punish frauds and hackers	3.48	1.191
Truesec9	If I can track my purchase, it makes me feel safe and comfortable	3.67	1.155
Valid n (listwise)		3.	371

c. Convenience

Table provides the descriptive statistics of the convenience variable. The table shows that there are 8 items measuring the convenience variable. The results revealed that the lowest mean is 3.07(Clear and simple return policies are available) which indicates neutral feeling on how clear return policies are. The highest mean value is 3.47(I get on time delivery while shopping online) which indicates positive experience with delivery times.

Table 20: Descriptive Statistics of Convenience

Variable	Statement	Mean	Std Dev
Conven1	I get on time delivery while shopping online	3.47	1.026
Conven2	I can buy the products 24 hours a day while shopping online	3.16	1.126
Conven3	It is easy to choose and make comparison with other products online	3.42	1.078
Conven4	Clear and simple return policies are available	3.07	1.155
Conven5	Many payment options are available while shopping online	3.41	1.031
Conven6	It is not easy to cancel the order while I shop online	3.16	1.181
Conven7	I might not get what i ordered while shopping online	3.27	1.051
Conven8	Some online stores do not provide Cash on Delivery option	3.41	1.119
Valid n (listwise)		3.2580	

d. UI/UX Design

Above table shows descriptive statistics of UI/UX Design with online shopping platforms. The highest mean value of 3.64 indicates that high-quality product information is very important to online shoppers. However, there is a neutral feeling on how user-friendly the platforms are. The lowest mean value is 3.13 which suggests room for improvement in website/app design and usability.

Table 21: Descriptive Statistics of UI/UX Design

Variable	UI/UX Design	Mean	Std. Dev
UIUX_Design			
1	The app/website is user-friendly and intuitive	3.13	1.045

UIUX_Design 2	The user interface of online platform helps me in searching the products easily	3.43	1.091
UIUX_Design 3	I like to buy from website that offer security, convenience of use and order fulfilment	3.6	1.172
UIUX_Design 4	The user interface of the online platform help me searching and selecting the right product	3.46	1.147
UIUX_Design 5	I prefer to buy from website that provides me with quality of information	3.64	1.163
UIUX_Design 6	The website/app offers a quick and easy ordering process	3.43	1.081
UIUX_Design 7	The familiarity with the online platform before making a actual purchase reduces the risk of shopping online	3.47	1.109
Valid n (list wise)		3.4534	

Source: Survey

Online Consumer Behavior

The table shows the descriptive statistics of online consumer behavior in Kathmandu Valley. The highest mean value 3.56 indicates that price is the most important factor influencing purchase behavior of consumers. The lowest mean value 3.2 indicates that people lean slightly towards agreeing that online shopping offers more benefits than traditional stores.

Table 22:: Descriptive Statistics of Online Consumer Behavior

Variable	Statement	Mean	Std. Dev.
ConsBeh1	Online shopping has more benefits than traditional retailer	3.2	1.033
ConsBeh2	When i shop online, I take into account my prior shopping experiences	3.39	1.087
ConsBeh3	The ease of returning products is what draws me to online shopping	3.14	1.112
ConsBeh4	I consider the prices of clothes when making an online purchase	3.56	1.128
ConsBeh5	The UI/UX design of an online shopping platform influences my decision to buy clothes	3.18	1.038
ConsBeh6	I trust the security measures of online shopping significantly influences my decision to buy clothes	3.33	1.046
ConsBeh7	The convenience of online shopping significantly influences my decision to buy clothes	3.36	1.033
ConsBeh8	I buy clothes online because it saves time	3.4	1.081

ConsBeh9	Detail information of the product is available while shopping online	3.19	1.119
ConsBeh10	I purchase clothes online because i do not need to go to shop	3.31	1.028
		3.291	
Valid N (list wise)		9	

4.5 Test of Normality

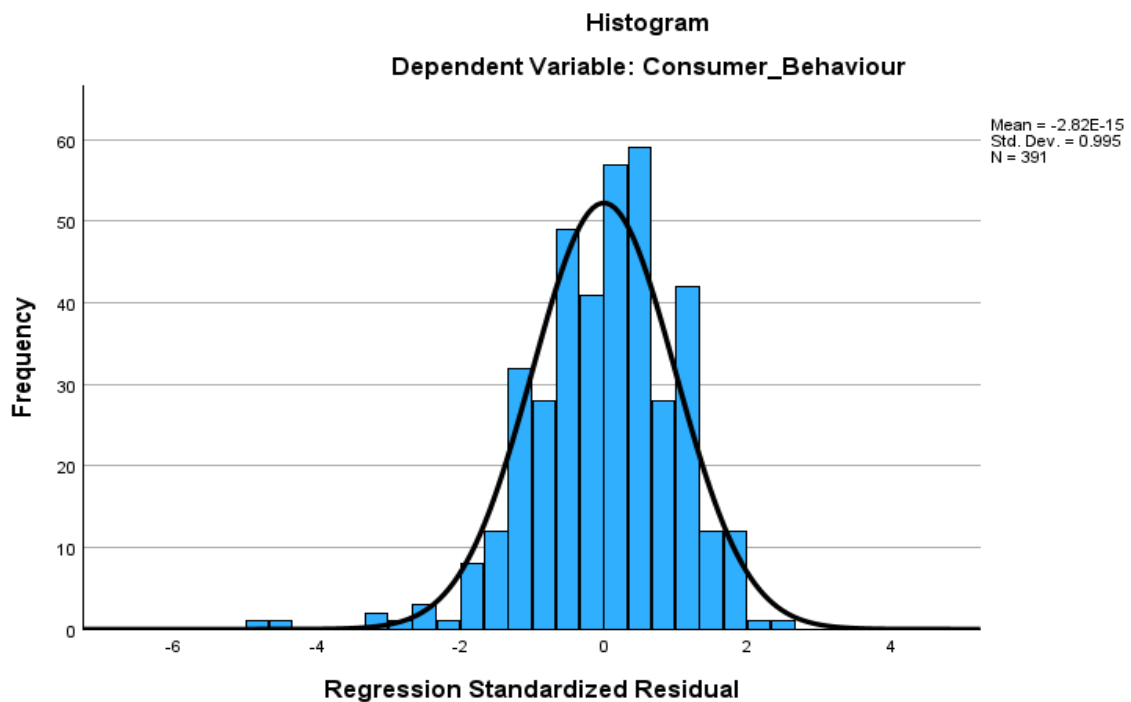


Figure 2: Test of Normality

The data tend to be symmetrically distributed about the mean, as can be seen in the preceding image. It denotes a rough mirror image between the left and right half of the histogram. For the same concept, the linear line residual graphic provided an explanation.

4.6 Multiple Regression Analysis

4.6.1 Regression Analysis

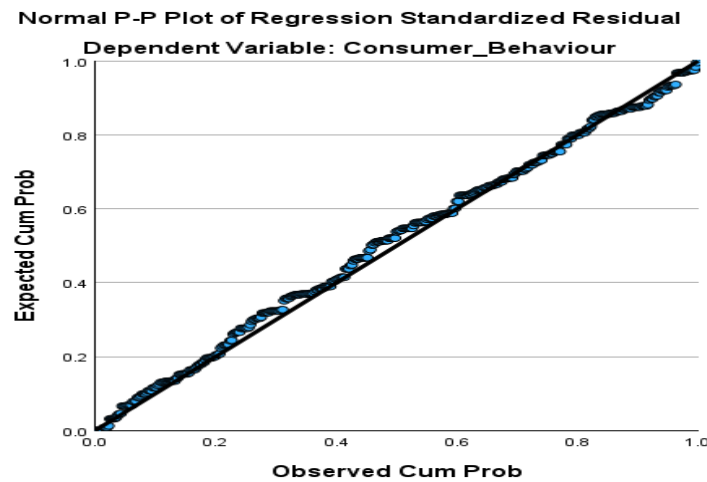


Figure 3: Regression Analysis

4.6.2 Model Summary

Table 23: Model Summary

MODEL SUMMARY				
MODEL	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.865a	0.748	0.745	0.39112
A. PREDICTORS: (CONSTANT), UIUX_DESIGN, PRICE, CONVENIENCE, TRUST AND SECURITY				
B. DEPENDENT VARIABLE: CONSUMER_BEHAVIOR				

Source: SPSS

4.6.3 ANOVA

Table 24: ANOVA

MODEL	SUM OF SQUARES	DF	MEAN SQUARE	F	SIG
REGRESSION	175.188	4	43.797	286.3	.001b
RESIDUAL	59.048	38	0.153		
		6			
TOTAL	234.236	39			
		0			
A. DEPENDENT VARIABLE: CONSUMER BEHAVIOR					
B. PREDICTORS: (CONSTANT), UIUX_DESIGN, PRICE, CONVENIENCE, TRUST AND SECURITY					

Source: SPSS

4.6.4 Coefficient Table

Table 25: Coefficient Table

COEFFICIENTS						
MODE		Unstandardized		Standardized	t	Sig.
L		Coefficients		Coefficients		
		B	Std.	Beta		
			Error			
1	(Constant)	0.396	0.09		4.419	<.001
	Price	0.107	0.053	0.114	2.019	0.044
	Trust and Security	0.231	0.052	0.25	4.411	<.001
	Convenience	0.283	0.051	0.281	5.508	<.001
	UIUX_Design	0.243	0.046	0.284	5.24	<.001
A DEPENDENT VARIABLE: CONSUMER_BEHAVIOR						

Source: SPSS

$Consumer\ Behavior = 0.396 + 0.107(price) + 0.231(trust\ and\ security) + 0.283(convenience) + 0.243(UI/UX\ design).$

Summary of Findings

Regression analysis ultimately showed that for each unit rise in the independent variables, the dependent variables will positively increase by a specific amount. Consumer behavior is significantly influenced by price (mean scores for statements relating to price are approximately 3.4). The desire to shop from trustworthy retailers is indicated by a mean score of 3.91, indicating the importance of trust and security. Convenience is important, and on-time delivery is well-received (mean score of 3.47). High-quality product information is crucial, and UI/UX design plays a part (mean score of 3.64).

6. Discussion of Findings

It was found that convenience has an optimistic impact on consumer behavior. Trust and Security and UI/UX design have statistically significant relationships with consumer behavior according to the p values which are all less than 0.05. The finding indicated that consumers are more likely to engage in online shopping when they find the process convenient to shop online, trust the platform's security and also have a positive experience interacting with the user interface and user experience (UI/UX) design. To encourage online buying behavior of consumers, a secure platform and trust needs to be maintained. According to Raju Bhai Manandhar, the most important and determining factor in consumers' decisions to shop online was thought to be security. According to Binod Shah and Uday

Kishore Tiwari, among four factors that influence online shopping behavior, convenience is the most compelling and influential. Time savings is the second most significant factor. Security and the features and layout of websites also have an impact on users' attitudes toward online purchasing. Additionally, Gunja Kumari Shah's research from 2021 showed that there wasn't much of a correlation between price and internet shopping behavior.

7. Implications of the Study

The study can provide useful insights into the growth and trends of online clothes shopping in Kathmandu Valley. The information provided can help policymakers to develop regulations and policies which will support the growth of the digital retail sector and also protect consumer rights. The data collected from the study will help policymakers to make decisions in the digital retail space. Decisions like promoting e-commerce infrastructure or creating tax regulations for online businesses can be made. Overall, this research can be useful for improving the online retail ecosystem. Businesses can use this research to create a more attractive and user-friendly online shopping experience while policymakers can use the data to make informed decisions that both businesses and consumers will benefit.

8. Conclusion

This study can be a useful tool for companies trying to comprehend and adjust to changing consumer patterns in Nepal's online retail market. Businesses can improve their competitiveness and aid in the expansion of the online retail industry by matching their marketing tactics and product offerings with consumer preferences. Policymakers can use the research to implement measures that support innovation and sustainable growth in the digital economy, which will ultimately benefit both companies and customers.

9. Recommendation

Recommendation for Online business:

- a. Online businesses should give priority to implementing strong security measures in order to safeguard customer data and transactions, as security plays a significant role in shaping consumer behavior.
- b. Businesses should concentrate on improving the usability and design of their online platforms since convenience and user experience have a big impact on consumer behavior. The application should be user friendly and easy to use. Easy checkout process should be given.
- c. Companies should design their marketing strategies to highlight features that are easy to use, convenient, and trustworthy. Easy return policies and sizing issues need to be catered.
- d. Businesses should work on fostering consumer confidence and provide precise product information. Online retailers should ensure that product descriptions feature sizing charts, material details, and excellent photos are in the platform.

Recommendation for Policymakers:

- a. Policymakers should work on building a regulatory framework that will assist Nepal's e-commerce industry. To support fair competition, consumer protection, and data privacy, regulations should be clear and enforceable.
- b. The policymakers should take measures for consumer rights protection to guard against unfair treatment, deceitful tactics, and fraud in online transactions.

Recommendation for Future Researchers:

- a. The future researcher can conduct a longitudinal study to monitor changes in online shopping behavior over time. This will enable a thorough understanding of patterns and trends following the pandemic.

- b. The researcher can further use a qualitative research technique to learn more about consumer perceptions, motives, and online clothing purchasing decision-making processes. Examples of these techniques include focus groups, interviews, and ethnographic studies.
- c. Other variables like brand loyalty, reputation and other variables can be studied to get a clear understanding of consumer behavior.

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