

MASTER'S THESIS

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Factors influencing online purchase intention: a context on young Nepalese consumers

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Abstract

This paper aims to study the factors which are influencing young consumers intention to shop online. The paper studies the young consumers purchase intention in developing countries. Theory of planned Behaviour (TPB) has been used as theoretical framework to study this research. The three independent variables attitudes, subjective norms and perceived behavioural control has been studies on young consumers. The study has been done on 139 respondents from Pokhara city in Nepal with questionnaires with five-point Likert scale SPSS v.27 has been used to analyse the data collected. Factor analysis, counting of correlation coefficients and regression modelling has been used. The study finds that the intention of young consumers is positively influenced by their attitudes, subjective norms, and perceived behavioural control. It has been found that PBC and subjective norms has high correlation with intention to use online shopping compared attitude which has low correlation towards intention.

Key terms: theory of planned behavior, online shopping intention, Nepalese online shopping intention, attitude towards online shopping, young consumers, and online shopping.

Table of contents

| | |
|---|------------|
| Acknowledgement | i |
| Abstract | ii |
| Table of contents | iii |
| List of figure | iv |
| List of table | v |
| List of abbreviations | v |
| Chapter 1 | 1 |
| 1.1 Introduction and background | 1 |
| 1.2 Problem Statement | 2 |
| 1.3 Research objective | 3 |
| 1.4 Limitations of the study | 3 |
| 1.5 Structure of the thesis | 3 |
| | |
| Chapter 2 Literature review | 5 |
| 2.1 Online shopping and history of online shopping in Nepal | 5 |
| 2.2 Young consumers | 6 |
| 2.3 Consumers online purchase intention | 6 |
| 2.4 Factors influencing online purchase intention | 7 |
| 2.5 Consumer Characteristics | 10 |
| 2.5.1 Psychological variables | 10 |
| | |
| Chapter 3. Theoretical framework | 14 |
| 3.1 Introduction to the Theory of Planned Behaviour (TPB) | 14 |
| 3.2 Attitude towards online shopping | 16 |
| 3.3 Subjective norms with regard to online shopping | 17 |
| | |
| 3.4 Perceived behavioural control and intention on online purchase | 18 |
| | |
| 3.5 Research Model | 19 |
| | |
| Chapter 4. Research Methodology | 21 |
| 4.1 Research Philosophy | 21 |

| | |
|--|-----------|
| 4.2 Research Approach | 21 |
| 4.3 Research Strategy | 22 |
| 4.4 Research Design | 22 |
| 4.5 Sample design | 23 |
| 4.6 Data collection and construct measurement | 23 |
| 4.7 Construct Measurement | 24 |
| 4.7.1 Attitude towards online shopping | 24 |
| 4.7.2 Subjective norm | 25 |
| 4.7.3 Perceived behavioural control | 25 |
| 4.7.4 Intention | 26 |
| 4.8 Data analysis | 27 |
| 4.9 Demographics Characteristics of Respondents | 28 |
| | |
| Chapter 5: Data Analysis | 29 |
| 5.1 Factor Analysis | 29 |
| 5.2 Correlation analysis | 31 |
| 5.3 Hypotheses testing | 32 |
| | |
| Chapter 6 Conclusion, implications, and recommendations | 35 |
| 6.1 Conclusions | 35 |
| 6.2 Implications | 36 |
| 6.3 Limitations and recommendations | 37 |
| | |
| References | 38 |
| Appendix 1 History of online shopping | 42 |
| Appendix 2 factor analysis | 43 |
| Appendix 3 Simple linear regression | 46 |
| Google form questionnaire | 49 |
| | |
| LISTS OF FIGURES | |
| Figure 1 : Factors influincing online purchase intention(Chang, Cheung et al. 2005) | 8 |
| Figure 2 : factors to influence online purchase intention(Akar and Nasir 2015) | 9 |
| Figure 3: Theory of Planned behaviour | 15 |
| Figure 4: Research Model | 19 |

| | |
|--|-----------|
| Figure 5. Modified research model | 34 |
|--|-----------|

List of Tables

| | |
|--|-----------|
| Table1 - Infiltration of Web-based business in Nepal | 3 |
| Table 2: List of Hypothesis | 20 |
| Table 3: Demographics of respondents | 28 |
| Table 4: Factor analysis – Rotated Component Matrix | 30 |
| Table 5: Correlation analysis | 31 |
| Table 6: Effect of independent variables on intention | 32 |

List of abbreviations

| |
|--|
| Theory of planned Behaviour(TPB) |
| Technology Acceptance Model(TAM) |
| Business-to-business (B2B) |
| Business to consumer (B2C) |
| Government to business (G2B) |
| Consumer to consumer(C2C) |
| Consumer to business (C2B) |
| Perceived Behavioural Control (PBC) |
| Norsk Senter for Forskningsdata (NSD) |

Chapter 1

1.1 Introduction and Background

With the advancements in innovation, changes in lifestyles, and developments, the shopping medium has gotten more agreeable and open. The web utilization turned into a mechanism for systems administration and an exchange vehicle for purchasers in the worldwide market. The term internet shopping can be characterized as an interaction where the customers buy an item through computerized media. “Shoppers pick various items from the online web stores and choose to buy with the solace of remaining in their homes or workplaces”(Jusoh, Ling, & Science, 2012)

The development of innovation and the online market stage have empowered purchasers and brokers to communicate with one another progressively. The mortar-to-mortar shop pattern has now moved to new virtual stores with a broad scope of potential choices of the ideal items to browse. Purchasers have been profited by the new arising pattern as far as decision and time effectiveness. Web-based shopping has opened another way to globalized online business. The method of procurement and promoting has arrived at an entirely different exhibit of clients. It has a critical part in satisfying the needs of different client sections.

The use of internet for shopping has opened large advantages for consumers to choose amongst different products and services and compare different/various products and services easily. The development of the web 2.0 has introduced a new platform for the marketers to instantly get feedback and communicate with a large group of consumers. The purchase pattern of consumers through internet has changed massively in current era of internet. The increasing importance and popularity of online shopping can't be neglected. Online shopping is not restricted to geographical boundaries and time as well as technical limits of space where the e retailers can arrange large number of their products and services for consumers. Online shopping is becoming more common among consumers, which is making the topic of the study more interesting and relevant for researchers and marketers.

1.2 Problem Statement

Through various influences and easy access of the latest technology, Nepal is paving its way to ecommerce success. Online shopping is taking the market with the fast and inexpensive internet technology provided by local providers. Furthermore, user friendly payments modes, interactive shopping applications has supported the expansional growth in ecommerce in Nepal. Growth in Information Technology sectors and more involvement of young human resources in IT sector has triggered and created more expansion and opportunities of growth of ecommerce in Nepal(Vaidya, 2019). As it was already mentioned, online trade and shopping is a developing segment especially with the growing number of individuals getting internet access in Nepal. Now, with the hectic workloads in busy life schedules, increased traffic on the roads of Nepal, lack of time to wonder around shops, young consumers are shifting towards online shopping which indicates that the share of online shopping will still increase dramatically in Nepal. The changing life style of Nepalese consumers in urban areas, increased access to internet and its low cost have increased the potential of internet shopping in Nepal (Vaidya, 2019). The empirical findings of this study revealed that 57.3% online shoppers are busy working-class people who are young consumers from the age group of 20-30 years.

With the start of the pandemic, Nepalese online shopping scenario has changed dramatically and the share of it has increased tremendously. Consumers, due to lockdown and high risk of infection were not able to visit the stores and were forced to try online shopping option were satisfied with the choice accepted to use the online shopping for their purchases. Various companies like Hamrobazar.com, Foodmandu, Ratna Books, Juas Health Food Store, Metrotarkari.com say that the pandemic has triggered an increase in online shopping sales. With the expanding use and acceptance of online shopping for purchasing the future scenario seems promising for Nepalese entrepreneurs to use the online shop to sell their products and services (Awale, 2021).

The promising bright scenario has encouraged me to investigate the factors that influence the online shopping intentions of young Nepalese consumers. I choose to work on this proposition due to potential growth of online media in Nepal and to better understand situation of consumers intention to shop online and general state of ecommerce in Nepal.

| | Amount of people (in millions) | Percentage of population (%) | Percentage of Internet users(%) |
|----------------|-----------------------------------|---------------------------------|------------------------------------|
| Population | 28.87 | | |
| Internet Users | 10.21 | 35.44 | |
| Online-buyers | 0.89 | 3.08 | 8.72 |

Table1 - Infiltration of Web-based business in Nepal (Information Understanding, 2019)

Main research question

What factors influence young Nepalese consumers intention to purchase online?

1.3 Research objective

The main objective of this study is to understand attitudes, controls and norms that affect intentions of young consumer that affect their intention to purchase online.

1.4 Limitations of the study

Tam could also have been incorporated in this study however due to short period of time only TPB has been studied and limited available resources the study has been narrowed down to Nepalese young consumers residing in Pokhara Valley only.

1.5 Structure of the thesis

This thesis consists of the following chapters:

Introduction

In this chapter the study state the current situation of online shopping in Nepal , the research question of the study and the objectives for the study.

Theoretical Framework

This chapter gives the overview about consumer attitude consumers buying process, the Theory of planned Behaviour (TPB).and the factors that influence online shopping and the theoretical framework model for the research.

Methodology

In this chapter research philosophy, research strategies and research design has been discussed along with data collection methodology the validity of data collected.

Analysis and Discussion

In this section the collected data are analysed using SPSS software and the results are analysed and discussed in accordance with my theoretical framework

Conclusion

In this section the conclusions of the study are summarized, implications for managers are outlined and directions for future research are presented.

2.Literature review

2.1Online shopping and history of online shopping in Nepal

Online shopping can be termed as a form of electronic commerce where consumers can directly buy any goods or services from different sellers or vendors using a web browser or a mobile application. There are several major types of e-commerce such as business-to-business (B2B), business to consumer (B2C), government to business (G2B), consumer to consumer (C2C), and consumer to business (C2B) (Lai, Turban, & negotiation, 2008).In this paper, I focus on B2C type of ecommerce where consumers search, select and purchase the goods and services from online shopping vendors.

“In 2018, an estimated 1.8 billion people worldwide purchased goods online (Statista, 2018). In the same year, global e-retail sales amounted to \$2.8 trillion. If that isn't enough to blow you away, projections show that global e-retail sales are going to grow to up to \$4.8 trillion by 2021”(Mohsin, 2020). Online shopping has increased rapidly within the past few years and is expected to maximize even more in the coming future. With the invention of smartphones, consumers can now shop through their mobile phone. Different online shopping sites have their own mobile applications, where consumers can search the items and services they want and can shop using their smartphones.

Web-based shopping webpages (online business) were introduced in Nepal when Nepalese dwelling abroad started to send endowments to their families, companions, and family members living here. It was during 1998, and it is asserted that the top professional reference site 'thamel.com' was set up. Bit by bit, numerous web-based business organizations came into activity, which included nepbay.com (2007), Foodmandu (2010), Sastodeal (2011), UG Bazar (2012), Daraz (at first began as Kyamu in 2013 and gained by Alibaba Gathering in 2018), and some more (online Khabar, 2019). Today, there are more than 40,000 enlisted business sites in Nepal. In any case, web-based shopping has not been created to the degree to which it should date.

As per the Information understanding (2019), 10.21 million individuals were dynamic clients of the web. The measurements showed that web clients' quantity expanded by 315 thousand from the earlier year (Information Understanding, 2019). Web infiltration in Nepal remained at 35% in January 2019. Hence, if we see the information of 2011, there were just 1.6 million web clients out of 26.5 million, which implies around just 6% of the complete populace were

adjusted to utilize the web. This shows how quickly individuals are occupied with embracing innovation.

2.2 Young consumers

Young consumers are the consumers born between 1980 and 1999 also referred as generation Y (Gurău, 2012). These members are also known as millennials. Young consumers are consumption oriented and advanced in terms of shopping (Lissitsa, Kol, & Services, 2016). Young consumers have fewer financial commitments, they make decisions on based on their peers (McCrindle, 2003). Young consumers are highly educated and focus on technological aspects and make purchase decision based on prior research and information (Rahulan, Troynikov, Watson, Janta, & Senner, 2015). Young consumers are seen as the change makers in the booming business situation by their spending power and financial knowledge, these groups are regarded important for marketers (Bathmanathan, Rajadurai, Sohail, & Research, 2018; Martin & Turley, 2004; Rahulan et al., 2015). That is why this generation online shopping intention should be investigated to have better knowledge and make new strategies to gain market.

2.3 Consumers online purchase intention

To better understand the phenomenon of online shopping, it is essential to comprehend the drivers behind the decision i.e. purchase intention. "According to (I. Ajzen & Fishbein, 1980) consumer behaviour can be expected from its corresponding intentions". According to (Day, 1969) customers tends to omit real preferences due to their limitations, that is why in comparison with intentional measures are more persuasive to draw new consumers. Based on the definition of a consumer online purchase intention, it can be concluded that the planning or effort of a consumer to make a purchase is an important determinant for investigating.

According to (Salisbury, Pearson, Pearson, Miller, and Systems, 2001), consumer online purchase intention can be defined as the establishment that provides the strength of a customer's intention to purchase online. In the study by (Pavlou, 2003), it was confirmed that online purchase intention is more appropriate way of measurement when assessing online consumer behaviour. Online purchase intention is the scenario where the consumer is willing and has an intention to get involved into online transaction (Pavlou, 2003).

2.4 Factors influencing online purchase intention

Online purchase intentions can be affected by a large variety of factors. For instance (Chang, Cheung, Lai, & Management, 2005) have studied a large number of independent variables that affect online shopping intentions and actual purchase by consumers, they found except for few a variables most variables are unique and were studied ia an isolated manner. All the variables were catagorized according to their similarities. The three major catagories are

- 1) perceived characteristics of the web as a sale channel
- 2) characteristics of the customers
- 3) characteristics of the website or products

a detail description is provided in the figure below with their subcatagories as classified by (Chang et al., 2005).

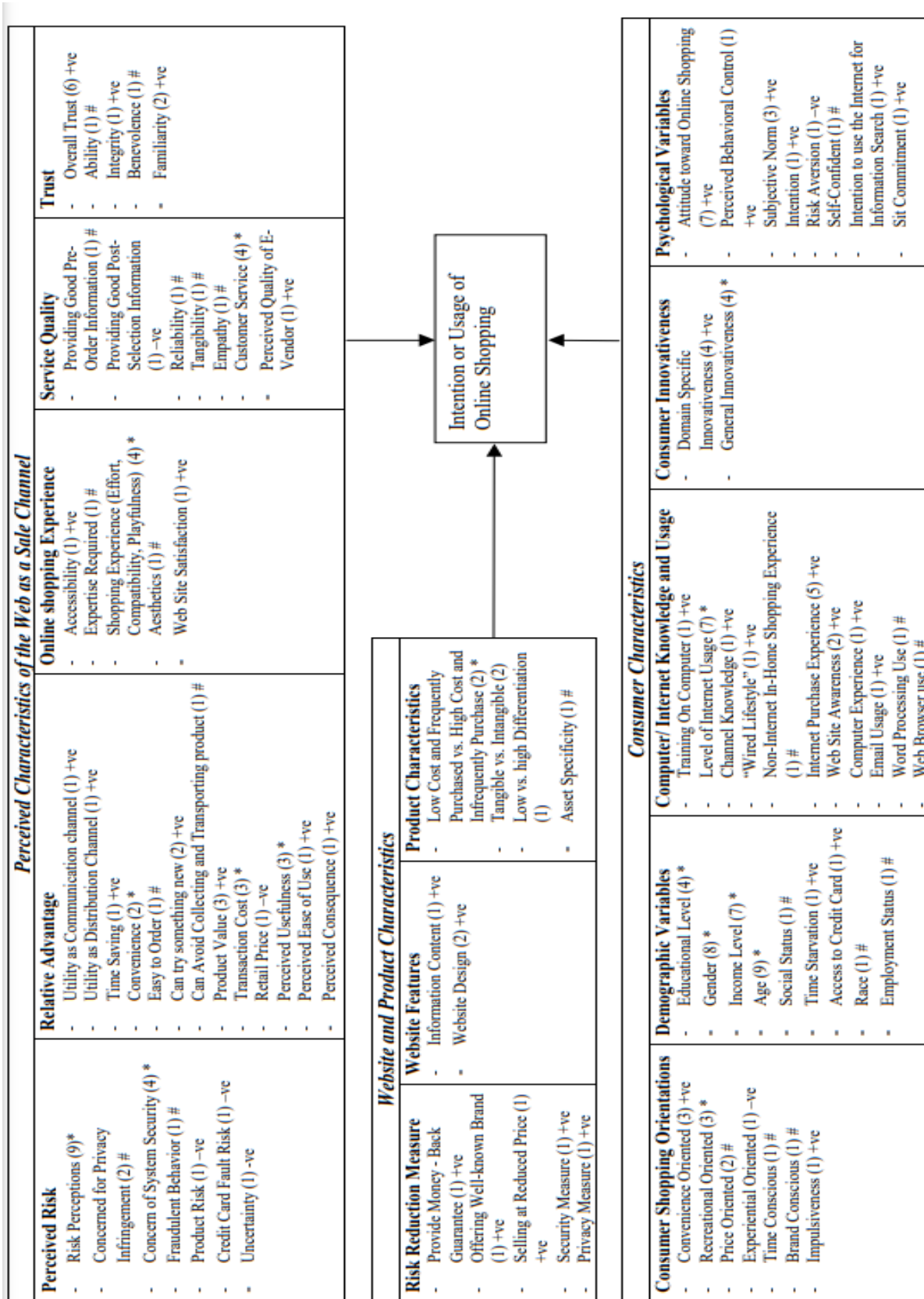


Figure 1 : Factors influencing online purchase intention(Chang et al., 2005, p 545)

From the classification of (Chang et al., 2005), the independent variables can be categorized into 3 main categories which are again sub categorized into further categories as seen on the figure 1. Furthermore, (Akar & Nasir, 2015) developed framework where they have classified all sub-categories and remaining main categories according to similarities of factors. The main categories are (1) consumer characteristics, (2) characteristics of the web as a sales channel, (3) website characteristics (4) merchant characteristics, and (5) social media and (6) product characteristics.

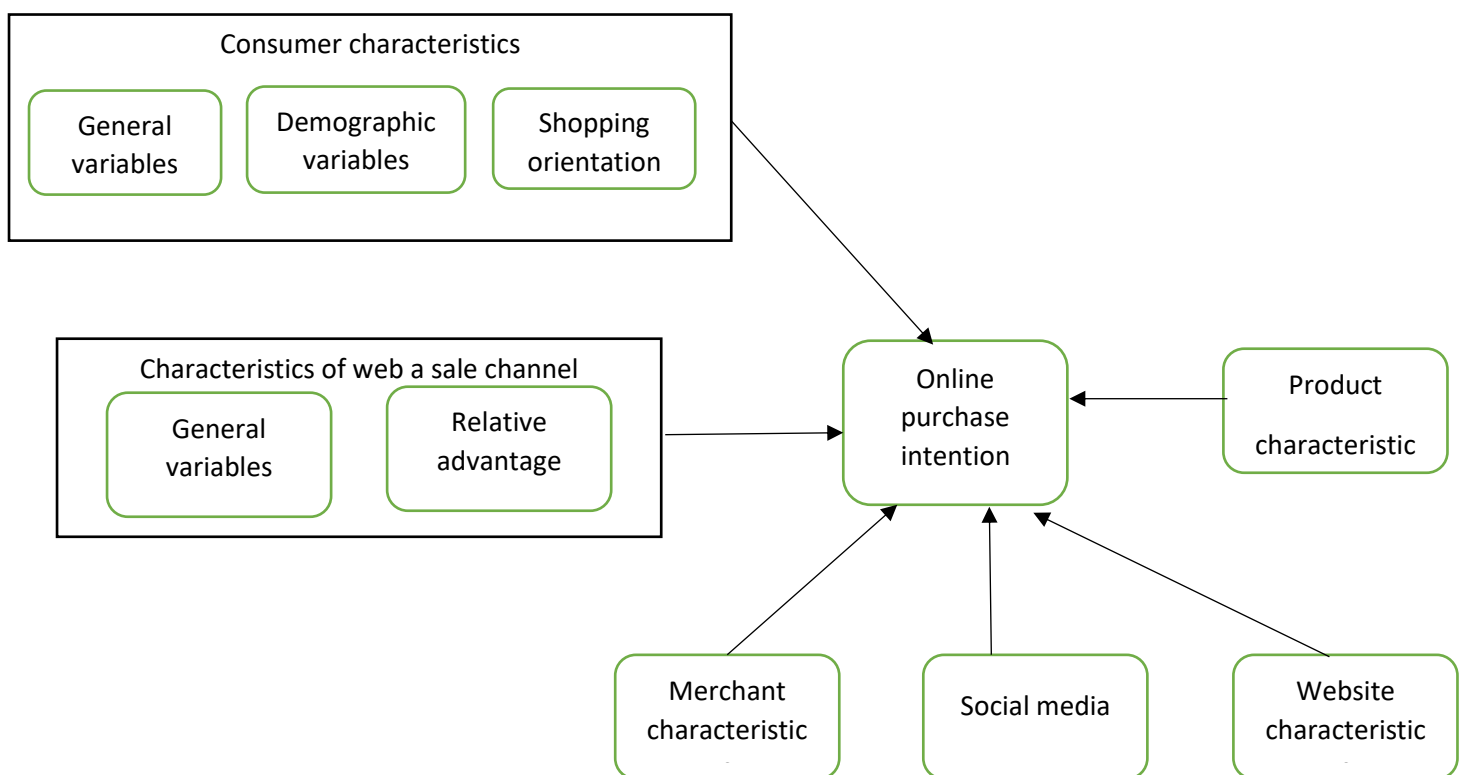


Figure 2 : factors to influence online purchase intention(Akar & Nasir, 2015)

2.5 Consumer Characteristics

One of the antecedents or factors influencing online shopping as proposed by (Chang et al., 2005) is consumer characteristics, which includes the inner behavioural factors of the consumers likely demographics, shopping orientations, internet use knowledge and psychological variables(Chang et al., 2005).

2.5.1 Psychological variables

The psychological variables contain variables from a number of psychosocial theories(Chang et al., 2005). Various psychological variables are determinants to predict the intention and adoption of online shopping and purchasing.

Many researchers in their studies have wrapped up that favourable attitudes towards online shopping has a positive influence on the intention to use online shopping(Ansary & Samir, 2013; Bolar & Shaw, 2015; J. George, 2004; Mohammed, 2014; Redda, 2019; Thamizhvanan & Xavier, 2013). A consumer may have positive or negative attitude towards online shopping which will either tend the consumer to use or not use online shopping. Studies have shown that young consumers tend to have positive attitude towards online shopping. Young consumers have a strong positive relationship between attitude and online purchase intention, if consumers have more favourable attitudes towards online shopping , the more intention to purchase from internet(Xu & Paulins, 2005).

The next important psychological variable is Perceived Behavioural control. It can be defined as individual's perception of ability to perform certain behaviour; from various studies it can be concluded that PBC must be studied to have a prediction of intention of consumers. Studies has shown that PBC has positive significance in relation to intention (Al-Swidi, Behjati, & Shahzad, 2012; Lin & Applications, 2007; Redda, 2019). However,(Hansen, Møller Jensen, & Stubbe Solgaard, 2004) argues that perceived behavioural control has little affect towards purchase intention.

Another psychological variable that has been studied and shown to found positive significance on intention is Subjective norms. Subjective norm is defined as “the perceived social pressure to perform or not to perform the behaviour”(Icek Ajzen, 1991). Consumers or

individuals tend to look at the approval and recommendations from their referent groups to perform a certain behaviour. Consumers look up at their family, friends and persons who they feel are important to them to be involved in online shopping. In other words subjective norms of any consumer will determine the intention of the consumer to shop online (Gong, 2009; Yoh, Damhorst, Sapp, & Laczniak, 2003). In a study by (Zendehdel, Laily Hj, & Osman, 2015) the authors demonstrated that young students were more influenced by the subjective norm to perform online shopping. They tend to look at their friends, groups, and families to either engage in online shopping or not. (Bonera, 2011; Clemes, Gan, & Zhang, 2014; Hansen et al., 2004). On the other hand, (Wang, Chen, Chang, & Yang, 2007) did not found any positive significance between subjective norm and online purchase intention.

(Chang et al., 2005) has pointed out several variables, various factors affecting the intention of consumer. But due to time constraint and limited resources for study ,This paper only includes three sub categories inside the psychological factors of consumer characteristics i.e. attitude towards online shopping, subjective norm and perceived behavioural control which is retrieved from (Chang et al., 2005). The following table introduces previous research that relate to the intentions of online shopping.

| Authors | Theory | Sampling and country | Major findings |
|------------------------------|--------------------|---|--|
| (Hansen et al., 2004) | TRA and TPB | 1222 respondents from Denmark and 1038 respondents from Sweden | The study showed that TRA and TPB are efficient to predict consumer behaviour intentions, however TPB was best fit to predict intentions of consumers with subjective norm inclined to attitude towards online grocery shopping. The study argues that PBC had little affect towards intention whereas subjective norms can play important role in intentions towards online grocery shopping. |

| | | | |
|---|------------------------------------|---|--|
| (Xu & Paulins, 2005) | Theory of Reasoned Action | 129 undergraduate students surveyed in United States. | ANOVA results showed that the students who intended to shop online for apparel products had more positive attitudes than those who did not have the intention. The GLM results showed that internet usage, employment status, and car access had significant influence on students' attitudes toward online shopping for apparel products. |
| (urRehman, urRehman, Ashfaq, & Ansari, 2011) | N/a | 200 college students, 50 housewives and 50 general public were sampled and studied in Pakistan | that attitude of consumers towards online shopping was positive, the respondents felt that online shopping was easy comfortable and convenient than real time shopping but were still hesitant because of risk of payments and possible hacking |
| (Sardar, Murtaza, & Minhas, 2020) | Theory of Planned Behaviour | surveyed in Pakistan, karachi city | Positive impact of attitude, normative and perceived website quality on online purchase intentions, attitude was found to be most influential as well as statistical analysis showed that young consumers have positive attitude towards eshopping which is further strengthened by normative influence. |
| (Al-Swidi et al., 2012) | Theory of planned behaviour | Study conducted on MBA students in university in Malaysia | The study found that subjective norm, attitude towards online shopping and perceived behavioural control have positive significance with online purchase intention. perceived behavioural control was found to have better prediction of online purchase intention. |

| | | | |
|-----------------------------------|----------------|--|--|
| (Redda, 2019) | TPB | Study conducted in South Africa | Online shop trustworthiness, privacy and security determines consumer attitude towards online shopping which furthermore influenced the behaviour to purchase of the consumer. subjective norm and perceived behavioural control are immediate antecedents of actual shopping behaviour of consumers in ecommerce. |
| (Sorce, Widrick, & Perotti, 2005) | TPB,TAM | Study done in US university on university staffs and students | old consumers were less likely to search for gardening tools while young consumers searched for music in internet. The study showed that old consumers were likely to purchase the gardening tools once they searched and found the tools while as young consumers were found to be less involved in purchase of music. The study argues that instead of age both old consumers and young consumers were likely to use online shopping to purchase |
| (Bhatt, 2014) | TPB,TAM | Study done in India general population | Online shopping is still viewed as a complex and uncomfortable due to people mindset and doubts towards online shopping module in countries like India .The variables like cash on delivery, home delivery, personalized interface has helped to bring positive attitudes towards online shopping. |

3. Theoretical Framework

3.1 Introduction to the Theory of Planned Behaviour (TPB)

In order to answer my research question I am using TPB because Theory of Planned Behaviour (TPB) is an extended version of Theory of Reasoned Action (TRA) (Icek Ajzen, 1991). Both theories seem to be widely used to conduct studies on consumer behaviour analysis (Conner & Armitage, 1998). Theory of Reasoned Action developed by (M. Fishbein & Ajzen, 1975) posits that behavioural intention, which are immediate antecedents to behaviour, are a function of salient information or beliefs about the likelihood that performing a particular behaviour will lead to a specific outcome (Madden, Ellen, & Ajzen, 1992).

TRA was limited in dealings with the behaviour over which people have incomplete volitional control (Icek Ajzen, 1991), which means that the TRA may be useful in prediction of quite narrow range of behaviours (Conner & Armitage, 1998) and the usability of the theory was questioned.

Thus, to overcome the limitation of TRA, TPB (Ajzen & Fishbein, 1980) was proposed where Perceived Behavioural Control was introduced. Ajzen (Icek Ajzen, 1991) states that the available resources and opportunities to any individual leads to a behavioural intention. TPB was the most widely used model to study antecedents of the behaviour (Icek Ajzen, 1991, 2020).

Theory of Planned Behaviour (Icek Ajzen, 1991) accounts for conditions where individuals do not have complete control over their behaviour. The TPB states that the actual behaviour is determined by intention and perceived behavioural control. Behavioural intention is determined by three factors: attitude, subjective norms, and perceived behavioural control. In the context of online shopping attitude refers to consumers favourableness or unfavourableness towards online shopping, Subjective norms refer to consumer perceptions towards the use of online shopping through the opinions of the referent group (such as friends, relatives, or colleagues). And lastly, perceived behavioural control (PBC) which describes consumer perceptions towards using online shopping as per the availability of knowledge, resources, and opportunities for using online shopping. The three determinants described briefly are

a) attitude towards the behaviour, performing the behaviour which is determined by the individual's belief about the outcomes of the behaviour through evaluations of the outcomes,

b) individual's subjective norm associated with the behaviour which is determined by individual's normative belief which is social expectations and whether the referent individuals either approve or disapprove of the performing behaviour. (Montaño, Kasprzyk, & practice, 2015), and

c) perceived behavioural control which is described as the individual's perception of the level of difficulty in performing or conducting the required behaviour of interest (Icek Ajzen, 1991). In other words, it is the perception of ease or difficulty to perform a task by which one determines his/her behaviour of intention. According to (Icek Ajzen, 1991), behaviour control has both indirect and direct influence on to the person's behaviour. PBC has direct link to intention and behaviour in contrast to attitudes and subjective norms(fig 3) Thus, with addition of the construct: perceived behavioural control the predictive power of the model has increased(Icek Ajzen, 1991; Conner & Armitage, 1998; Redda, 2019).

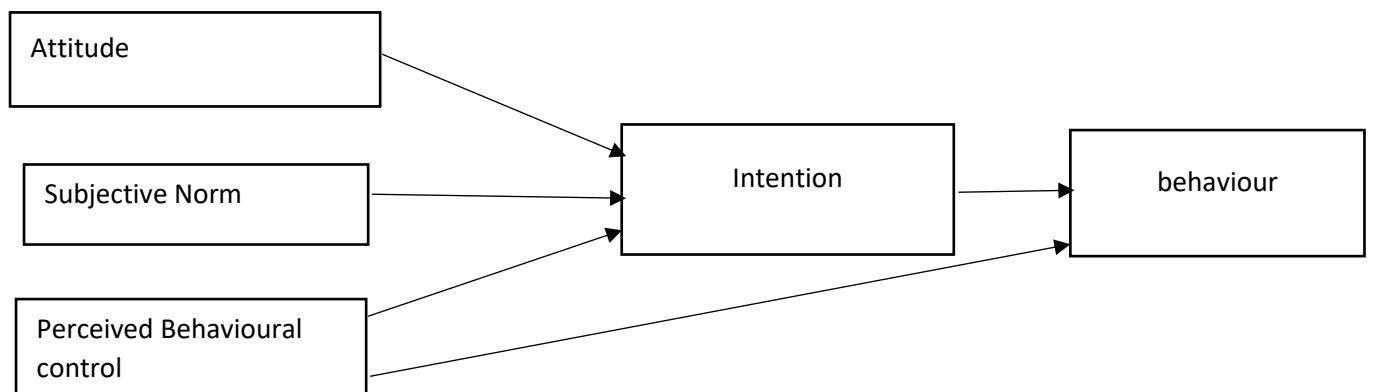


Figure 3: Theory of Planned behaviour (Icek Ajzen, 1991)

According to (Icek Ajzen, 2020)), TPB is accompanied by a set of well-established methodological tools which provide a conceptual framework for empirical testing of determinants of behaviour besides TPB is focused squarely on the determinants of behaviour. Thus, this model has been chosen to predict the intentions of consumers to shop online. TPB provides clearly defined framework considering both volitional and non-volitional factors at the same time ,There is a number of studies of purchase intention which

use TPB as the main theoretical perspective (Chuchinprakarn, 2005; J. F. J. I. r. George, 2004; Redda, 2019; Sinha, 2010). Thus, this paper will use TPB framework for the research.

3.2 Attitude towards online shopping

The term attitude is defined as a latent disposition or tendency to respond with some degree of favourableness or unfavourableness to psychological object (Martin Fishbein & Ajzen, 2009). Attitude can also be defined as a summary evaluation of an object of thought, an attitude object can be anything a person holds in mind, which may be abstract, concrete, related to inanimate things, persons or groups.(Bohner, Wanke, & Michaela, 2002).

Theory of planned behaviour interprets attitude as “ *the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in questions*” (Icek Ajzen, 1991). Thus, attitude is the factor which is determined by the behavioural beliefs of any consumer in connection with any given object or situation and the outcome of the performed behaviour (Icek Ajzen, 1991). So, how the consumers feel about the beneficiary outcomes from the use of online shopping will determine the consumer’s attitude.

According to the definition, attitude is the evaluation of any individual’s response ranging from positive to negative towards an object which forms a behaviour. For example in case of shopping online, purchase is the result of the person's subjective probability that performing of a behaviour of interest will lead to a certain outcome or provide a certain experience (Icek Ajzen, 2020).

Since this paper is aimed to study the attitude of young consumers of Nepal towards shopping online intention I looked at previous researches done with young consumers attitude towards online shopping which shows positive correlation between young consumers attitude and behavioural intention(Sinha, 2010; Xu & Paulins, 2005; Zendeheel et al., 2015). Thus, the formulated hypothesis is

H1: Attitude has a positive significance towards online shopping intention of young Nepalese consumers

3.3 Subjective norms with regard to online shopping

Subjective norm is defined as “*the perceived social pressure to perform or not to perform the behaviour*”(Icek Ajzen, 1991). Subjective norms relate to an individual’s beliefs about whether other important people such as family and friends approve or disapprove one’s behaviour (Redda, 2019). Further, subjective norms act as an immediate antecedent to an individual’s intention to engage in a certain behaviour. Subjective norms are determined by; a) individual’s normative belief (Hausenblas, Carron, Mack, & psychology) and b) individual’s motivation to comply(Icek Ajzen, 1991; McCloskey).

An individual’s subjective norm is determined by his or her normative beliefs(Hansen et al., 2004; Hausenblas et al.), that is will the individual’s important referent group approve or disapprove of the performing behaviour, and whether the individuals allow to let those referent group influence the individual’s behaviour i.e. motivation to comply(McCloskey; Montaña et al., 2015). Important referent group can be friends, family, relative, social group. The individuals, who believe that his or her referent group thinks that the individual must perform a behaviour and is motivated to meet the expectations of the individual’s referent group will hold positive social norm and vice versa.

Jamil & Mat, (2011) found and proposed that subjective norm does not significantly influence purchase behaviour, however they concluded that subjective norm significantly influence purchase intention. If the young consumer gets recommendations from his significant referent groups then consumer will have more intention to purchase online(urRehman et al., 2011). Several other studies have supported that subjective norm has significant influence on online purchase intention(Leeraphong, Mardjo, & Management, 2013; Lim, Osman, Salahuddin, Romle, & Abdullah, 2016).

When looking at a study conducted in Asian countries by(Gong, 2009) it shows that consumers and individuals look at their friends and family for information, similarly young consumers tend to feel pressure from their family members, friends and colleagues and seem to look for their approval to perform online shopping (Gong, 2009; Zendehtel et al., 2015) . thus, the second hypothesis formulated like the following one

H2: Subjective norm have a positive influence towards online shopping intention in young Nepalese consumers.

3.4 Perceived behavioural control and intention on online purchase

Another important construct which gave birth to extended TRA is perceived behavioural control (PBC). Perceived behavioural control is determined by control beliefs concerning the presence or absence of facilitators and barriers to behavioural performance, weighted by their perceived power or the impact of each control factor to facilitate or inhibit the behaviour (Montaño et al., 2015). PBC is a special factor along with intention it can predict behaviour directly. According to (Icek Ajzen, 1991), the degree of control perceived by the individual while exhibiting any certain situation (controllability) is measured by behavioural control and then it is reflected in consumers perception of the level of difficulty in performing the certain behaviour (self-efficiency). Thus, individuals control over their intention and behaviour is a duplex concept of self-efficiency and controllability.

Perceived behavioural control refers to people's perception of how well they believe that they can perform the behaviour i.e. control beliefs. According to (Bleakley & Hennessy, 2012), an individual's behaviour is strongly influenced by the individual's confidence in his or her ability to perform the behaviour which is the perceived behavioural control. TPB also presume perceived behavioural control as an independent determinant of behavioural intention, which is a feature of control beliefs. It refers to an individual's assumption about the availability of resources/opportunities required to perform any action, and this person's assessment of the degree of resource value for the achievement of future performance (Icek Ajzen, 1991). An individual's perception of the ease or trouble of behaviour execution will affect the individual's behavioural intention (Montaño et al., 2015).

The access to the resources and availability of opportunities determines the degree of PBC. Individuals who perceive higher level of control tends have more intention to be engaged in certain behaviour (Icek Ajzen, 1991).

In the context of the online shopping the more a consumer has positive beliefs and feels confident in making purchase from the internet, the more likely the consumer will do so (J. George, 2004) As a result, consumer's intention to shop online is higher when consumer perceives to have more control over the process of online purchase. Therefore, the third hypothesis is formulated as the following ones

H3a: PBC(self-efficiency) has significant relationship with online shopping intention of young Nepalese consumers

H3b: PBC (controllability) has significant relationship with online shopping intention of young Nepalese consumers

3.5 Research Model

This paper is built on the premises of the TPB(Icek Ajzen, 1991) to predict online shopping intention. According to the theory I have identified 4 independent variables (attitude, subjective norm, self-efficiency and controllability) that influence the intention of young consumers in Nepal to shop online.

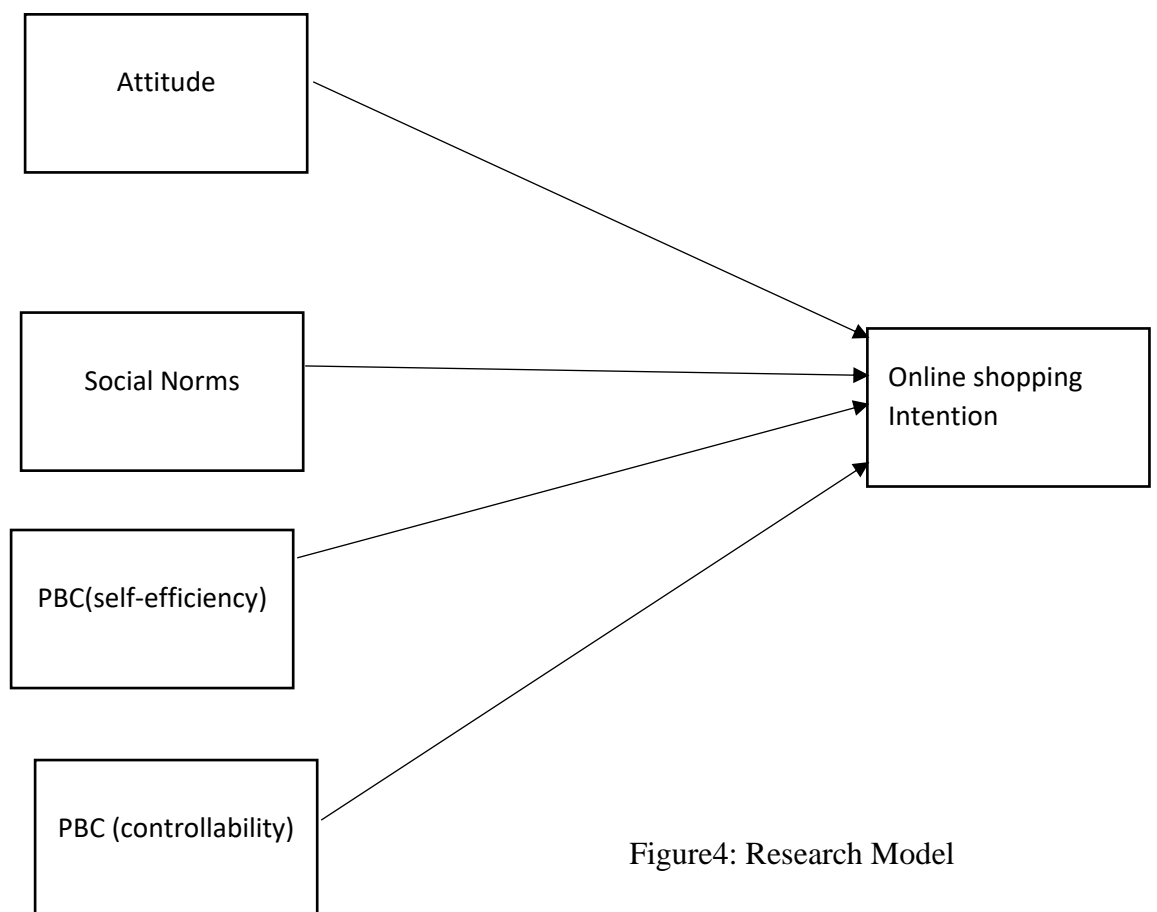


Figure4: Research Model

Many studies supported the positive and direct association between individuals attitude, subjective norms, and perceived behavior control to determine individuals behavioral intentions in the online shopping context(Hansen et al., 2004; Sardar et al., 2020; Shimp & Kavas, 1984) , and the TPB model has been widely used to explain and predict behavioral intentions in a variety of domains(Kautonen, Van Gelderen, & Tornikoski, 2013; Tonglet, Phillips, Read, & recycling, 2004)

The research model (figure 4) represents all the hypothesis in an illustrative form.

Table 2: List of the Hypothesis

| | |
|------------|--|
| H1 | Attitude has a positive significance towards online shopping intention of Nepalese consumers |
| H2 | Subjective norm has a positive influence towards online shopping intention in Nepalese consumers. |
| H3a | PBC (self-efficiency) has significant relationship with online shopping intention of young Nepalese consumers |
| H3b | PBC (controllability) has significant relationship with online shopping intention of young Nepalese consumers |

4. Research Methodology

This section of the paper presents chosen modality and a method for data collection used to and to answer the research question. This chapter introduces research design, justifies choice of data collection and data analysis techniques, and proves the quality of research by demonstrating the construct validity and reliability.

According to (Kothari, 2004) research is an art of a scientific investigation. Clifford Woody has defined research as the one that comprises defining and redefining problems, formulating hypotheses or suggested solutions; collecting, organizing and evaluating data; making deductions and reaching conclusions; and at last carefully testing the conclusions to determine whether they fit the formulating hypothesis(Woody, 1927). So, research is the way to find knowledge through scientific methodologies.

4.1 Research Philosophy

According to (Saunders, Lewis, & Thornbill, 2000) research philosophy is referred as a system of beliefs and assumptions about the development of knowledge. Burrell & Morgan, (2017) states that in every stage in life we tend to make various assumptions. In research philosophy there are mainly two assumptions i.e. Epistemology(assumptions about human knowledge),Ontology(realities that are encountered in research) (Burrell & Morgan, 2017; Saunders et al., 2000). According to Burrell & Morgan, (2017) Ontology refers to the nature of reality on the other hand Epistemology refers to assumptions of the knowledge, figure out the validity of the knowledge and the way to communicate the knowledge to others. Epistemology is further divided into three parts i.e. a) positivism b) Interpretivism, c) Realism.

My paper is based on positivism approach because my study is the data collection by observation of the society.

4.2 Research Approach

According to Saunders, Lewis, & Thornhill, (2009), there are three research approaches for theory development namely deductive, inductive, and abductive approaches. When a research begins with an existing hypothesis created from existing theory and adopts an examination technique to test the hypotheses, at that point it is deductive approach. It is

regularly described as a top to down approach. Similarly, if the study starts by gathering information to investigate and create or assemble hypotheses, at that point it is an inductive approach. It is described by down to top methodology lastly, a research assortment starts to investigate a marvel, distinguish topics and clarify designs, to produce another or change a current hypothesis which can be in this way tested through extra information assortment then it is an abductive approach. I am utilizing deductive approach in my thesis. Since my hypotheses emerge from existing theory (TPB). The theory of arranged conduct (TPB) is my primary theoretical background used to study the young consumers intention towards online shopping in developing countries.

4.3 Research Strategy

According to Creswell, (2002) there are three approaches for research design i.e. qualitative, quantitative and mix method approach. For a research, an appropriate strategy should be selected for best results. For my research I will be using Quantitative Approach which according to (Leavy, 2017) is the strategy which depends on deductive plan pointed toward building proof for explicit speculations and theory . In this approach, relationship between the variables is tested to find the patterns and correlation. Surveys, data collection via observations and use of secondary data are the sources for this strategy .The main source of quantitative data is through surveys, collecting data through observation, and using secondary data sources(Holton, Burnett, & inquiry, 2005). In my research study, I have chosen quantitative approach because it will help me to better answer my research question that is deductive and positivistic by its nature.

4.4 Research Design

According to Easterby-Smith, Thorpe, Jackson, & Lowe, (2008) research design can be defined as the activity to organize a research study, including the collection of data to make sure that the aim of the study is achieved. The framework of a research design includes required data type, timespan of the research conduct, participants in the research, variable to measure hypothesis and method to collect the data and analysis of data to get a result (Gregar, 1994). The research design will help me to evaluate and draw conclusions of my study also test the reliability and validity of my study which will depend on the data collection and analysis of the collected data.

4.5 Sample design

Selection of individual members to make statistical inferences and estimation of hypotheses is a procedure of a sample design. There are two types of sampling methods: probability sampling and non-probability sampling. Before choosing a relevant sampling technique, one understand the characteristics of the characters that are going to be a subject for a research study(Easterby-Smith, Thorpe, & Jackson, 2012). The main purpose of the study is to study the intention of young consumers to shop online. In this paper the sample population are those who intend to shop online and at least who are aware and have knowledge to use the technology. The selection of a population will be random but are given an equal opportunity to be a part of sample with selected parameters. The sample would be young Nepalese who are over 20 years old and not exceeding 37.

4.6 Data collection and construct measurement

Here, the survey is done to a certain group of people via online portals and visitors are invited to respond. Considering the limitation of time and resources, convenience sampling technique under non-probability method is used for the collection of empirical data. This technique is used since we are unaware about the respondents either they are online or could respond to the circulated site containing survey questionnaires. Thus, convenience sampling would be more helpful to approach the respondents, collect data and avoid low response rate. The proposed sampling method asks respondents to fill up the form and answer few questions. This questionnaire also helps to collect big amount of data without high cost of data acquiring. I had sent questionnaire to around 400 individuals but however only 139 respondents took part in the survey. The questionnaire is carefully designed to meet the requirements of the research and would be in a simple and ordinary language to prevent ambiguity. In the process of collection of data, no personal data has been used therefore NSD approval has not been applied. The questionnaire was designed in such a way that no personal data has been asked with the respondents.

4.7 Construct Measurement

To measure consumers' intention, they can express their attitudes and intention towards online shopping through a designed symmetric agree-disagree scale for a series of statements. While talking about the questionnaires, items are borrowed from J. George,(2004),Lin & Applications, (2007). The items were redesigned to have them appropriate in the context of this paper to look at intention to shop online, and some items are similar those used earlier.

Based on the nature of my research study, which is quantitative, the tool used to collect and analyse the data is the 5-point Likert Scale. As I have discussed the tool for the data collection, respondents find this type of survey method exciting and more likely to respond without hesitation. For easy analysis of data, the Likert scale(Easterby-Smith et al., 2012) has the range categorized into five scales: 1 (Strongly disagree), 2 (Disagree), 3 (neutral), 4 (Agree), and 5(Strongly agree). This analysis process makes respondents familiar to respond and helps the study interpret the analysis.(Joshi, Kale, Chandel, Pal, & Technology, 2015).

4.7.1 Attitude towards online shopping

Icek Ajzen, (1991) defined attitude as the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in questions.

According to empirical studies, general appraisal consists of two distinct components: instrumental, which is expressed by bipolar adjectives such as valuable – worthless, harmful – beneficial, and experiential, which is expressed by combinations such as pleasant – unpleasant, enjoyable – unenjoyable. It is recommended that both components be used in conjunction with a good-to-bad scale in order to perform a comprehensive analysis (Icek Ajzen, 2002).

It was constructed and offered four statements to the respondents for evaluation and further analysis of attitudes toward online shopping intention:

- It is beneficial for me to shop online. (strongly disagree to strongly agree)
- It is good for me to shop online. (strongly disagree to strongly agree)
- I find online shopping enjoyable. (strongly disagree to strongly agree)
- Using online shopping would be pleasant. (strongly disagree to strongly agree)

The scale showed Cronbach's alfa (α) of 0.984

4.7.2 Subjective norm

Subjective norm as a perceived social pressure to perform or not to perform the behavior could be measured by multiple items (Icek Ajzen, 1991).

Subjective norm injunctive quality, consistent with the concept of subjective norm (Icek Ajzen, 2002) suggested to use and include questions i.e. whether important referent group perform the behaviour themselves or not, to properly capture the descriptive norms, to eliminate the problem of low variability important others are usually to perceived to approve desirable behaviours and disapprove undesirable behaviours(Icek Ajzen, 2002). Thus, the set of injunctive and descriptive items are used for measurement.

- Most people who are important to me think I should shop online. (strongly disagree to strongly agree)
- Most people who are important to me expect me to shop online. (strongly disagree to strongly agree)
- Most people whose opinion I value would approve of me to shop online. (strongly disagree to strongly agree)
- Most people who are important to me shop online. (strongly disagree to strongly agree)
- Most people whose opinion I value shop online. (strongly disagree to strongly agree)

The scale showed Cronbach's alfa (α) of 0.980

4.7.3 Perceived behavioural control

PBC is a multidimensional construct, which consists of a) self-efficiency and b)controllability are separate but still related items(Icek Ajzen, 2002; D. Trafimow, P. Sheeran, M. Conner, & K. A. J. B. j. o. s. p. Finlay, 2002b). Self-efficiency is the individual's confidence with ease or difficulty about performing a certain behaviour (Trafimow et al., 2002b). Controllability reflects individual's belief over their behaviour to whether perform the task or not(Icek Ajzen, 1991). Self-efficacy and controllability items should be included on the measurement

scale, and care should be taken to ensure that the set of items chosen for the final measure has a high degree of internal consistency.(Icek Ajzen, 2002).

To measure perceived behavioral control related to buying green products it was offered to respondents to estimate such statements with five-point scale:

Self-efficiency

- If I want, I can use online shopping to purchase.
- For me to shop online from online sites sites for would be very easy.
- I am confident that I can shop online.

The scale showed Cronbach's alfa (α) of 0.975

Controllability

- It is mostly up to me to shop online or not to shop online.
- I feel I have complete control over shopping online

The scale showed Cronbach's alfa (α) of 0.932

4.7.4 Intention

According to (Icek Ajzen, 1991) intention can be termed as a reflection of person's willingness to try and level of motivation to perform the behavior. Direct questions like "I intend to" combined with Likert scale response choices as a measurement instrument of intention strength could be used to assess behavioral intention. To analyse the behavioral intention to purchase online of the respondents, they were provided with following statements to rate with five-point Likert scale:

- I intend to purchase from online shop in future.
- I plan to use online shopping to purchase in near future.
- I see myself using online shopping to purchase in near future.

The scale showed Cronbach's alfa (α) of 0.845

4.8 Data analysis

Statistical Package for Social Sciences v.27 has been used as the main instrument in the research for data analysis. This statistical tool enables to carry out the phase of quantitative research for this paper.

Personal profile of respondents has been created using Descriptive statistics.

To check and analyse the reliability of the variables Cronbach's Alfa coefficient (Nunnally, 1978) has been analysed where the coefficient ranges from 0-1 and the value greater than 0.70 is acceptable (Easterby-Smith et al., 2012).

To investigate the interrelationships between the variables, factor analysis was performed. Two rounds of factor analysis were performed, the first for each separate variable to determine the weak variable and the second to construct the component matrix.

Correlation analysis was performed to determine the intensity and nature of the linear relationship between the variables. Pearson correlation coefficient (r) was used in this study. The values range from -1 to 1, with 0.1 to 0.29 indicating a small correlation, 0.3 to 0.49 indicating a medium correlation, and 0.5 to 1 indicating a strong correlation (Easterby-Smith et al., 2012; Pallant, 2011)

To test the hypothesis, multiple regression is used to analyze and investigate the relationship between the dependent variable and the independent variable. The coefficient of determination is one of the closely monitored indicators. Higher r^2 explains the variance of the dependent variable around the mean better (Easterby-Smith et al., 2012). Another important indicator is beta, which explains the dependent variable by measuring the significant contribution between the independent variables, and finally, which measures significance ($\text{sig} = .000$). This indicates that the independent variable makes a "statistically significant unique" prediction of the dependent variable (Pallant, 2011).

4.9 Demographics Characteristics of Respondents

The respondents are young Nepalese consumers residing in Nepal. A total 139 respondents were surveyed through the use of various social media.

| Characteristics | Variable | Frequency=139 | Percentage 100% |
|-----------------|---------------|---------------|-----------------|
| Gender | Female | 75 | 54 |
| | Male | 64 | 46 |
| status | Employed | 67 | 48.2 |
| | Self employed | 32 | 23 |
| | Unemployed | 11 | 7.9 |
| | student | 29 | 20.9 |
| education | High school | 42 | 30.2 |
| | Bachelors | 65 | 46.8 |
| | masters | 32 | 23 |
| age | 20-25 | 13 | 9.4 |
| | 25-30 | 45 | 32.4 |
| | 30-35 | 55 | 39.6 |
| | 35-37 | 26 | 18.7 |

Table 3: Demographics of respondents

Chapter 5: Data Analysis

Data analysis and discussion

In this chapter I will present data analysis process and further discuss the empirical findings of the study. The chapter is divided into four parts. First part is factor analysis, where I will possibly identify “weak” variables and exclude them from further analysis. Second part is about measurement of correlation, which will show how independent variables relate to the dependent one. Third part is about hypotheses testing and, it will show if the hypotheses are supported or rejected. In the last fourth part, all the aforementioned parts will be discussed in a comprehensive manner.

Reliability

The reliability of the scales was assessed through calculating of Cronbach’s Alfa. The Values is 0.914 which is much higher that a minimum level of 0.7. It means that scales are reliable.

5.1 Factor Analysis

First of all, factor analysis was made and built the component matrix for each variable separately (see Appendix 2) which was done based on measurements for each variable. Based on its analysis table has been built and is presented in table 4

For this principal component analysis was made for extraction and rotation method used was Varimax with Kaiser Normalization. The following factor analysis table has been made from the factor reduction analysis.

Table 4: Factor analysis – Rotated Component Matrix

| | components | | | communalities |
|--------------------|------------|---------|---------|---------------|
| | 1 | 2 | 3 | |
| AT1 | | | .981 | .966 |
| AT2 | | | .975 | .941 |
| AT3 | | | .970 | .925 |
| AT4 | | | .961 | .956 |
| SN1 | | .946 | | .958 |
| SN2 | | .942 | | .931 |
| SN3 | | .937 | | .900 |
| SN4 | | .921 | | .873 |
| SN5 | | .911 | | .957 |
| PBS1 | .921 | | | .919 |
| PBS2 | .936 | | | .943 |
| PBS3 | .937 | | | .958 |
| PC1 | .893 | | | .839 |
| PC2 | .956 | | | .965 |
| IN1 | | .882 | | .875 |
| IN2 | .947 | | | .972 |
| IN3 | | | .930 | .869 |
| Eigen value | 8.365 | 4.610 | 2.769 | |
| Variance explained | 49.206% | 27.119% | 16.290% | |

AT- Attitudes, SN-Subjective norms, PBS-Perceived Behavioural Control (self-efficiency), PBC-Perceived Behavioural Control(controllability), IN- Intentions

Both Perceived Behavioural Control (self-efficiency) and Perceived Behavioural Control (controllability) has loading on first component, so the first component is Perceived Behavioural control.

Subjective norm has loading on second component from .911 to .946, so the second component is Subjective norm.

Attitude has loading on third component from .961 to .981 so the third component is attitude.

Intentions seems to be loading on each component.

The analysis shows that the factors have single loading on components which can be further used for analysis.

Further analysis taken are correlation analysis and regression analysis.

5.2 Correlation analysis

Correlation has been calculated for all 139 responses. Pearson correlation coefficient has been used to investigate the relationship between intention and all the independent variables.

Table 5: Correlation analysis

| | IN | AT | SN | PBS | PBC |
|---|--------|---------|--------|--------|-----|
| Intention | 1 | | | | |
| Attitude | .294** | 1 | | | |
| Subjective norm | .731** | -.047** | 1 | | |
| Perceived behavioural control(self-efficiency) | .777** | -.071** | .501** | 1 | |
| Perceived behavioural control(controllability) | .757** | -.074** | .442** | .954** | 1 |
| **Correlation is significant at the 0.01 level (2-tailed) | | | | | |

The correlation between Intention and Perceived behavioural control (self-efficiency) is the highest, the correlation between intention and subjective norm is .731 which is high (greater than 0.5). The correlation between intention perceived behavioural control (controllability) is .757 which is high correlation while the correlation between intention and attitude is .294 which is low.. Correlation between attitude and subjective norm and perceived behavioural control is negative which means that the higher the value of the attitude, lower will be the value of the subjective norm and perceived behavioural control variables.

Between the intention to shop online and PBC (self-efficiency) there is a very large positive correlation which means that higher the value of PBC (self-efficiency), the higher will be the intention to shop online.

5.3 Hypotheses testing

For the study of predictive power of each independent variable and study their significance, simple linear regression has been built for each independent variable separately in combination with intention (see appendix 3). In order to test the hypotheses multiple regression analysis has been used where intention is placed as dependent variable and attitude, subjective norm, perceived behavioural control (self-efficiency) and perceived behavioural control (controllability) has been placed as independent variables. Regression coefficients are presented in the table 6 below

Table 6: Effect of independent variables on intention (*p<0.05; **p<0.01)

| Model | | Intention |
|--|---------|-----------|
| Attitude | β | .359 |
| | t | 13.056 |
| | p | .000** |
| Subjective norm | β | .480 |
| | t | 15.030 |
| | p | .000** |
| Perceived behavioural control(self-efficiency) | β | .192 |
| | t | 2.015 |
| | p | .046* |
| Perceived behavioural control(controllability) | β | .388 |
| | t | 4.215 |
| | p | .000** |
| Adjusted R square | | 0.896 |

This model shows that R square = 0.896 which means 89.6 % of intention variance could be explained by the set of the variables. Now, the next step is to look into the statistical significance value of all the factors.

H1 stated that attitude has a positive relationship with the online shopping intention of young Nepalese consumers. Based on the results ($\beta = .359$, $t=13.056$, $p=.000$) it is concluded that *H1 is supported*. Positive attitudes related to any kind of action will increase the intention of person to perform that behaviour (Icek Ajzen, 1991). Hence it can be said that positive attitude increases the intention of young consumers to shop online.

H2 stated that Subjective norm have a positive influence towards online shopping intention in young Nepalese consumers. Based on the results ($\beta = .480$, $t=15.030$, $p=.000$) it is concluded that the *H2 is supported*. If the young consumer gets recommendations from his significant then the consumer will have more intention to purchase online(urRehman et al., 2011). Hence it can be said that Nepalese young consumers intention to shop has positive significance with the recommendations of their important peers, family and groups.

H3a states that PBC (self-efficiency) has significant relationship with online shopping intention of young Nepalese consumers. Based on the data ($\beta = .192$, $t=2.015$, $p=.046$) it is concluded that the hypothesis has been supported. An individual's assumption about the availability of resources/opportunities required to perform any action and this person's assessment of the degree of resource value for the achievement of future performance(Icek Ajzen, 1991). It can be said that self-efficiency of any individual will increase his or her intention to shop online. An individual's perception of the ease or trouble of behaviour execution will affect the individual's behavioural intention.(Montaño et al., 2015).

H4 states that PBC (controllability) has significant relationship with the online shopping intention of young Nepalese consumers. Based on the results ($\beta = .388$, $t=4.215$, $p=.000$) I concluded that the hypothesis has been supported. Individuals with higher level of control over the behaviour will have higher level of intention to perform the behaviour(Icek Ajzen,

1991). PBC has higher level of significance with intention to shop online (Al-Swidi et al., 2012) has been supported by the result.

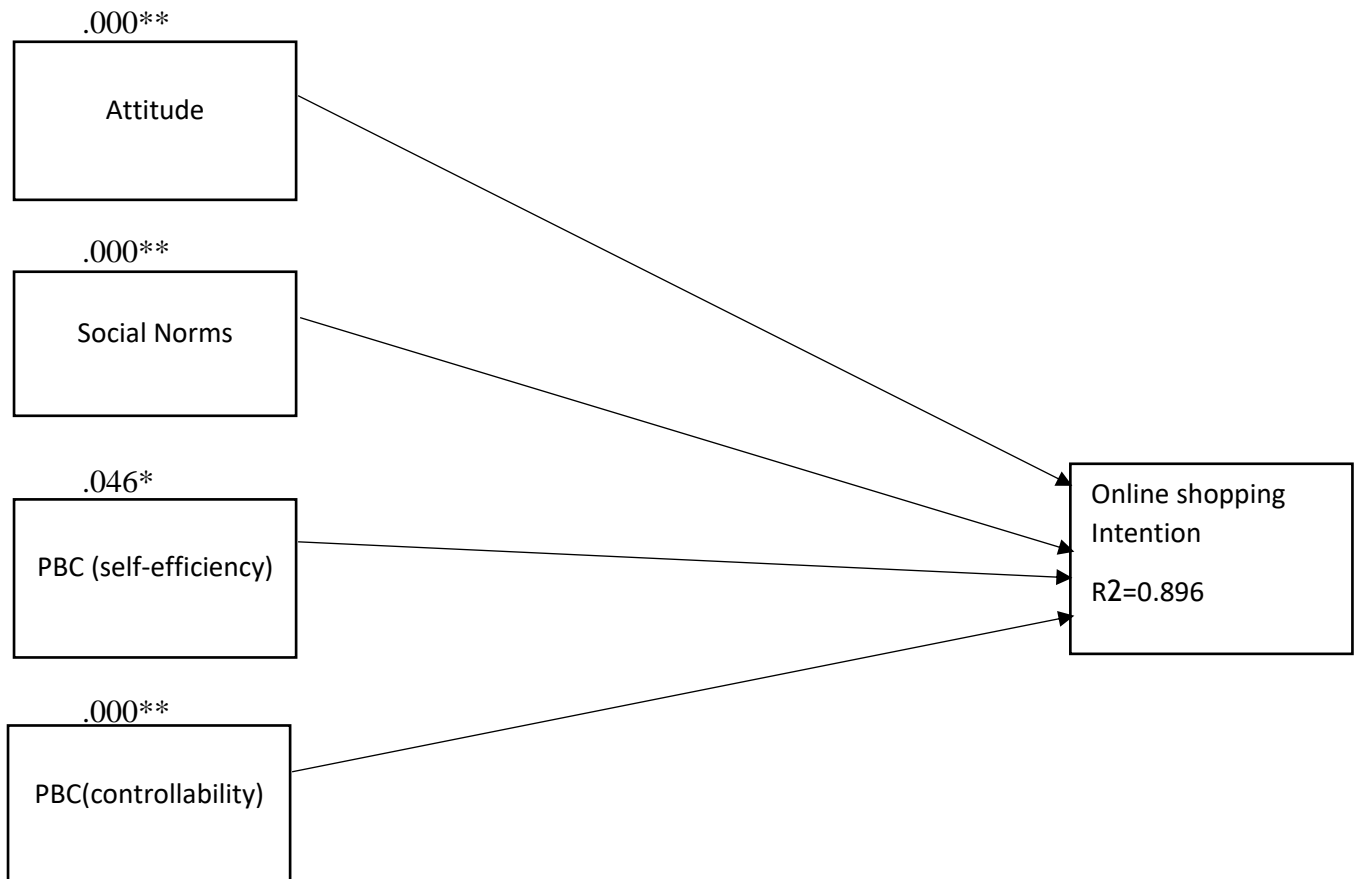


Figure 5. Modified research model (*p<0.05; **p<0.01)

Figure 5 presents the modified research model and summarizes results of regression analysis and provides understanding of the hypotheses acceptance with the support of statistical significance values and values of R square.

Chapter 6: Conclusion, implications, and suggestions for further research

The conclusion to the findings of this research will be made in this chapter. In this chapter, we will look at the implications of the findings. Finally, the chapter will discuss the research's limitations as well as potential future research directions.

6.1 Conclusions

The purpose of this study was to study the antecedents of consumers' intentions to purchase online. The study was built around the research question "What factors influence young Nepalese consumers intention to purchase online?" TPB was used as the theoretical lense. Based on this theory four hypothesises were studied. The study model studies the significance between the independent variables (attitude, subjective norm and perceived behavioural control) and dependent variable (intention). a set of questionnaires was developed and tested among 139 respondents from Pokhara city, Nepal. To analyse and check the efficiency of the questionnaire pre-test was conducted. The study was conducted on young consumers to find the results regarding the young consumers. The questionnaire link for google form was posted in different Facebook groups in Pokhara city. The questions were constructed with five-point Likert scale i.e. Strongly disagree to strongly agree.

The responses were analysed with SPSS, version 27. Three steps were used to analyse the data; factor analysis, correlation analysis and regression modelling to test the hypothesises. From the analytical part of the study the result reived was Attitudes, subjective norm, perceived behavioural control(self-efficiency) and perceived behavioural control(controllability) influenced the intention to purchase online positively and higher the value of influence of the factors will be the higher will be the intention to purchase online.

First, considering the correlation between the independent variables and dependent variable. The empirical evidence strongly supported that PBC (self-efficiency) had more correlation with intention, which states that self-efficiency had the highest influence towards the intention. Perceived behavioural control has better prediction for consumer online purchase intention. the result of this study is similar to the studies by (Al-Swidi et al., 2012) where PBC had been found to be better determinant to predict intention. similarly (Lin & Applications, 2007; Redda, 2019) also says that beliefs about self-efficiency in performing online transaction influences perceived behavioural control which in turn influence the intention of consumer to purchase online.

Similarly, controllability and subjective norms had high correlation. It can be said that young Nepalese consumers are more influenced by their self-efficiency to purchase online. Similarly, the support and influence by peers, friends also tend to have high influence on young Nepalese consumers. Attitude had low correlation among all the independent variables. Still attitude had positive significance and influence towards intention to purchase online. The paper has found that all the studied independent variables has positive significance and influence towards intention to purchase online. The study results are similar to various previous studies which also has supported that attitude, subjective norms and perceived behavioural controls significantly influence the intention of any consumer to purchase online(Bhattacharjee, 2000; J. George, 2004; Mohammed, 2014; Montañó et al., 2015; D. Trafimow, P. Sheeran, M. Conner, & K. A. Finlay, 2002a; Xu & Paulins, 2005).

6.2 Implications

The study of this paper and the findings can be best for marketers and entrepreneurs who are running ecommerce and selling various products and services online to young consumers in developing countries. This study can be beneficial to those who are new and planning to open an online store and run ecommerce. This study could help marketers to understand better online shopping intentions and what influences a young consumer to purchase online.

According to the result of this study PBC has the highest influence to make a young consumer more interested in intention to purchase online. So the marketers and entrepreneurs can keep this in mind and make the user interface of their ecommerce platforms more easy and effective so the young consumers will have more self-efficiency and feeling of controllability towards online shopping which can increase the intention towards online shopping.

Similarly, subjective norms and attitude has positive influence on the young consumers. Marketers and entrepreneurs must create a positive market strategies, reputation and better product database and better user friendly services so that young consumers have positive attitude towards online shopping and will refer their friends families which will increase the intention of all to use online shopping module to buy things in coming future.

6.3 Limitations and recommendations

There are several limitations of the study which can give the opportunities or new way to do further research. Firstly, (Chang et al., 2005) have pointed out different antecedents of intentions to make online purchase and this study has only studied the psychological factors influencing the intention. So further research studies can be done on other factors pointed out by (Chang et al., 2005) that are equally important to be studied for determining the intention of consumers. Similarly, the study has used TPB to predict the intention of young consumers. Future researches can use TAM, which studies the attitudes of consumer whether they accept the technology or not. Since online shopping is relatively new in Nepal future research can be based on TAM to find the attitudes of the consumers to find out the acceptance of online shopping of the consumers. Also, this study was only done on young consumers i.e. between age 18 and 35, so future studies can be done on a large age group and may get different results. Similarly, the respondents were only from a city in Nepal which does not reflect the whole population in Nepal so future studies can be done on a large sample size all over the country. Furthermore, the study was done in for all types of products and services, and does not deal with any specific products and services. I would suggest it as a nice implementation for the managers, that based on these intentions they can study different groups of products and services for different consumer target groups.

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Appendix 1 History of online shopping

“In the 1970s there was a lot of interest in home information systems. Redifon was not in the home information business but the company got a modified television for evaluation which was composed of chip modem, a character generator and an auto dialler capable of holding 4 telephone numbers. Michael Aldrich who was working for Redifon one day was walking with his wife and tired of going to the shopping malls to shop for then suddenly he came up with an idea to connect the modified television they had in redifon with both way communications with the supermarkets and get the super markets deliver the groceries. His idea was that the television could communicate both ways. They had the computers that could communicate and do real time transactions. they had their first market research in 1979 in New Orleans at the Data entry Management Conference. They placed their idea and the visitors were surprised and liked it. the origin of online shopping was through telecom and consumer electronic industries. Now the idea was implemented on it field and every company and business started to design their own ways to further develop it to this day today. For example, Knight-Ridder in the US used it to deliver newspapers, France Telecom used it to substitute printing Telephone Directories system. But it was in 1984 when the real concept of online shopping was started now the consumers had access to the machines in their homes where they could order. The first customer Jane Snowball ordered Tesco from her home tv in 1984 which gave start to the revolutionized way of shopping.”(Akhlaq, Ahmed et al. 2014)

When we look today at the online shopping ways and ecommerce sites its way far more ahead but thanks to the television and Michael Aldrich for giving the idea of teleshopping or online shopping. Today we can see many online platforms in the internet from where we can choose from millions of products to buy. For example, Zolando gives us the opportunity to choose a wide range of apparels and clothes to choose and purchase them. Similarly, Amazon pretty much sells everything available in the market. Similarly, Alibaba an online ecommerce site also sells various products all around the globe. Not only that today we can see no of ecommerce sites rising in the market which tends to provide various range of products and services targeted for the consumers. Some ecommerce sites provide only a targeted product where as some ecommerce sites open a wide range for groceries to clothing to electronics and mechanical equipment. Consumers have benefited in a large context with the rise in increase in ecommerce and online buying.

Appendix 2

Attitude

Component Matrix^a

| | Component 1 |
|-----|----------------|
| AT1 | .982 |
| AT2 | .975 |
| AT3 | .970 |
| AT4 | .979 |

The indicators load on one component

Subjective norm

Component Matrix^a

| | Component 1 |
|-----|----------------|
| SN1 | .978 |
| SN2 | .969 |
| SN3 | .953 |
| SN4 | .941 |
| SN5 | .973 |

The indicators load on one component

Perceived Behavioural control

(self-efficiency)

Component Matrix^a

Component

1

| | |
|------|------|
| PBS1 | .970 |
| PBS2 | .972 |
| PBS3 | .986 |

All the indicators load on single component strongly

Controllability

Component Matrix^a

Component

1

| | |
|------|------|
| PBC1 | .969 |
| PBC2 | .969 |

All the indicators load on single component strongly.

Intention

**Rotated Component
Matrix^a**

| | Component | |
|-----|-----------|------|
| | 1 | 2 |
| IN1 | .879 | |
| IN2 | .866 | |
| IN3 | | .995 |

indicators load on component 1 and 2 component

Appendix 3 Simple linear regression

Attitude-intention

Intention was assigned as dependent variable, attitudes as independent. Coefficients are presented below:

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.754 | .259 | | 10.620 | .000 |
| | at | .232 | .064 | .294 | 3.601 | .000 |

a. Dependent Variable: intention

Preliminary inspection of attitudes – intention linear regression is supported by the data ($\beta = 0.294$, $t = 3.601$, $p = .000$). The model is statistically significant. R square is equal to 0.086, it means that 8.6% of the variance in intention is explained by the attitudes. The effect of attitudes in explaining customers' intention is 0.294.

Subjective norm- Intention

Intention was assigned as dependent variable and subjective norm as independent variable.

Coefficient is presented below

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.907 | .144 | | 13.224 | .000 |
| | sn | .486 | .039 | .731 | 12.555 | .000 |

a. Dependent Variable: intention

Preliminary inspection of subjective norm – intention linear regression is supported by the data ($\beta = 0.731$, $t=12.555$, $p=.000$). The model is statistically significant. R square is equal to 0.532, it means that 53.2% of the variance in intention is explained by the subjective norm. The effect of subjective norm in explaining customers' intention is 0.731.

Perceived behavioural control(self-efficiency)- intention

Intention was assigned as dependent variable and Perceived behavioural control (self-efficiency) as independent variable. Coefficient is presented below:

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.020 | .118 | | 17.115 | .000 |
| | pbs | .477 | .033 | .777 | 14.443 | .000 |

a. Dependent Variable: intention

Preliminary inspection of Perceived behavioural control (self-efficiency) – intention linear regression is supported by the data ($\beta = 0.777$, $t=14.443$, $p=.000$). The model is statistically significant. R square is equal to 0.601, it means that 60.1 % of the variance in intention is explained by the subjective norm. The effect of Perceived behavioural control (self-efficiency) in explaining customers' intention is 0.777.

Perceived behavioural control (controllability) - intention

Intention was assigned as dependent variable and Perceived behavioural control (controllability) as independent variable. Coefficient is presented below:

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|--|-----------------------------|------------|---------------------------|---|------|
| | | B | Std. Error | Beta | | |

| | | | | | | |
|---|------------|-------|------|------|--------|------|
| 1 | (Constant) | 1.947 | .131 | | 14.864 | .000 |
| | pbcc | .499 | .037 | .757 | 13.546 | .000 |

a. Dependent Variable: intention

Preliminary inspection of Perceived behavioural control (controllability) – intention linear regression is supported by the data ($\beta = 0.757$, $t = 13.546$, $p = .000$). The model is statistically significant. R square is equal to 0.569, it means that 56.9 % of the variance in intention is explained by the subjective norm. The effect of Perceived behavioural control (controllability) in explaining customers' intention is 0.757.

Survey form(thesis)

Hi,

I am a Master students at Nord University. This survey is designed to examine the factors that influence

the shopping intention of young Nepalese consumers.

Please do take part in this brief survey, your time and honest feedback is highly appreciated; this survey takes few minutes.

*Your information will be kept strictly confidential and will be used for research purpose only .

Thank You!

1. 1. Which of the following best describes your present status? * Mark only one option

Mark only one oval.

- employed
- self employed
- unemployed
- student
- other

2. Age *Mark only one oval.

Mark only one oval.

- 20-25
- 25-30
- 30-35
- 35-37

3. Gender *Mark only one oval.

Mark only one oval.

- Female
- Male
- Prefer not to say

4. Education *Mark only one oval.

Mark only one oval.

- High school
- Bachelors
- Masters
- Other: _____

Skip to question 5

In this section .select one of the five numbers next to each statement. 1= Strongly Disagree. 2 = Disagree. 3 = Neutral. 4 = Agree. 5 = Strongly Agree*note: select only one option

5. it is beneficial for me to shop online

Mark only one oval.

- strongly disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

6. it is good for me to shop online

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

7. I find online shopping enjoyable

Mark only one oval.

- strongly disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

8. using online shopping would be pleasant

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

9. most people who are important to me think I should shop online

Mark only one oval.

- strongly disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

10. most people who are important to me expect me to shop online

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

11. Most people whose opinion I value would approve of me to shop online

Mark only one oval.

- strongly disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

12. Most people who are important to me shop online.

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

13. Most people whose opinion I value shop online.

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

14. If I want, I can use online shopping to purchase

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

15. For me to shop online from online sites sites for would be very easy.

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

16. I am confident that I can shop online.

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

17. It is mostly up to me to shop online or not to shop online.

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

18. I feel I have complete control over shopping online

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

19. I intend to use online shopping in future

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

20. I plan to use online shopping in future

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

21. I see myself using online shopping in future

Mark only one oval.

strongly disagree

Disagree

Neutral

Agree

Strongly Agree