

Customer Satisfaction on e-Commerce: A Study Focus in Kathmandu

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Abstract. Online shopping is the process whereby consumers directly buy goods, services etc. from a seller interactively in real-time without an intermediary service over the internet. Online shopping is the process of buying goods and services from merchants who sell on the internet. It was a cross sectional descriptive study done in Kathmandu valley among the population who have done at least once online shopping in any online store. The major objective was to study about factors associated with customer satisfaction towards online shopping inside Kathmandu valley along with to find out level of satisfaction. In age group the majority of the respondents were from age group 18–24, in gender male was of 69% of total respondent, for level of education bachelor level respondent were at majority. Hindu (53.5%) were major and respondent from nuclear family were more (56%). The factors like education level, occupation, monthly income, religion and type of family were found statistically significant with online shopping with p value <0.05 . Among the total respondents 63% were highly satisfied from online shopping while 37% had low satisfaction level. Online store should consider the products preferred by different age groups and genders. Online store should focus more on supplying quality products as well as fast delivery services and easy return policy which will help to increase level of satisfaction among the users.

Keywords: Online shopping, e-Commerce, Customer satisfaction, Mode of payment, Kathmandu.

1 Introduction

1.1 Background

Online shopping is the process whereby consumers directly buy goods, services etc. from a seller interactively in real-time without an intermediary service over the internet. Online shopping is the process of buying goods and services from merchants who sell on the internet [1, 4]. Nowadays, online shopping is a fast-growing phenomenon. Growing numbers of consumers shop online to purchase goods and services, gather product information or even browse for enjoyment. Online shopping environments are therefore playing an increasing role in the overall relationship between marketers and their consumers [2]. That is, consumer-purchases are mainly based on the cyberspace appearance such as pictures, images, quality information, and video clips of the product, not on the actual experience [3, 6].

Consumers can buy a large variety of items from online stores, and just about anything can be purchased from companies that provide their products online. Books, clothing, household appliances, toys, hardware and software are just some of the hundreds of products consumers can buy from an online store.

Online shopping offers the customer a wide range of products and services wherein he is able to compare the price quoted by different suppliers and choose the best deal from it. Internet marketing is conceptually different from other marketing channels and internet promotes a one to one communication between the seller and the end user with round the clock customer service.

Many people choose to shop online because of the convenience. For example, when a person shops at a brick-and-mortar store, he/she has to drive to the store, find a parking place, and walk throughout the store until he/she locates the products he/she needs. After finding the items he/she wants to purchase, he/she may often need to stand in long lines at the cash register.

In contrast, online shopping helps consumers avoid these disadvantages. A person only has to log onto the Internet, visit the store's website, and choose the items she desires. The items are held in a virtual shopping cart until he/she is ready to make his/her purchase. The shopper can remain in his/her pajamas as he/she does his/her shopping, and the process can be conducted in the wee hours of the morning or late into the night. Online stores almost never close.

Despite the convenience, not everyone chooses to purchase items and services online. Some people like the idea of physically going to a store and experiencing the shopping process. They like to touch the merchandise, try on clothing, and be around other people. Online shopping doesn't permit shoppers to touch products or have any social interaction, and it also doesn't allow them to take the merchandise home the same day they buy it.

Other people may worry about shopping online because they fear their credit card information will be compromised. Since it's necessary to provide credit card information when purchasing products online, it is possible for individuals to become victims of identity theft. Using secure servers can help, but it's no guarantee that credit information will remain private.

Another reason some consumers avoid shopping online is the fact that they worry that the products they purchase are not accurately portrayed in the website's picture or that they will be of lesser quality. It's also impossible to try on apparel bought over the Internet, so a consumer has to rely on body measurements in order to make sure the clothing will fit properly. If the clothing arrives in the mail and it's too small, it must be mailed back, which is a potential inconvenience that some shoppers may not wish to face.

The major difference between traditional and online selling is the extent of interaction between the consumer and the seller. There is much more electronic interactivity with the consumer in the form of emails and FAQs. Through FAQs, the consumer's questions on shipment, payment, product, policies and other customer concerns can be addressed effectively.

Customer satisfaction is a marketing term that measures how products or services supplied by a company meet or surpass a customer's expectation. Customer satisfaction is important because it provides marketers and business owners with a metric that they can use to manage and improve their businesses. Getting high levels of customer satisfaction is very important to a business because satisfied customers are most likely to be loyal and to make repeat orders and to use wide range of services offered by a business. Customer satisfaction is measured by that a customer's estimated experience of the extent to which a provider's services fulfill his or her expectations. A number of benefits are associated with customer satisfaction; satisfied customers are lesser price sensitive, buy additional

products, are less influenced by competitors and stay loyal longer [5, 7].

E- Commerce in Nepal

Many companies have started the trend of e-Commerce in Nepal decade ago, but the challenges are still the same. The actual sales have not been able to start due to lack of knowledge, awareness and online payment systems. Now having dozens of virtual Nepali stores in the web, they still have the same problem of payment and a belief of people, they still have a level of trust to build among the visitors.

Factors That Encourage Online Shopping

Education: Major challenge is education since e-Commerce is based on a use of computer, laptop, smart phone over internet for business purpose. Education awareness to this is most. Anyone who can use computer, smart phone and internet well can be involved in.

Reliability: Not only about shopping, but also paying or buying any service or goods over the internet is not reliable. Customers still think it's a fake business. Many studies had revealed that satisfaction on e-commerce is low due to low quality services. Even the providers are not able to make the users understand that e-commerce are reliable and safe.

Delivery and return: If you happen to purchase any products online, it's very hard to get delivered where you want or in time when you want. You may be asked to collect it on the street, home delivery system is compromised. When you are not satisfied with the received goods or products it has lengthy process to return.

1.2 Objectives of Study

Primary Objective

- To study factors associated with customer satisfaction towards online shopping inside Kathmandu valley.

Secondary Objectives

- To analyze the different payment systems preferred by the customers.
- To identify the expectations of online customers.
- To assess the level of satisfaction of customer in online shopping in Nepal.
- To analyze how these factors, interact to influence customer purchase decisions.

2 Review of the Literature and Theoretical Framework

2.1 Literature Review

The study done by Michelle A. Morganosky et.al in 2000 among 243 US customer who buy their groceries online found that majority of online users were younger than 55 years of age, female, and reported annual incomes of \$70,000 or more. Over 70 percent reported convenience and saving time as their primary reasons for buying groceries online but 15 percent cited physical or constraint issues that made it difficult for them to shop at grocery stores [8, 9].

The study done by P. Jayasubramanian, D. Sivasakthi, Ananthi Priya K. in Coimbatore city found that student was the major user of online shopping with graduate level education. About 62% respondents use online shopping to purchases mobile and 56% of the respondents said online shopping save time. In Likert Scale 52% of the respondents agree with the easy to choose and make comparison with other products in online shopping [1].

The study done by Kanupriya , Dr. Rita, Anupreetkaur showed that 32% of the shopping had been done by the regular shopper who think convenience is the main driving force while 23% of the shopping had been done for whom price was the main orientation for shopping online. Other motivating forces, which had led to online shopping, were saves time (26%), product availability and superior selection (12%), and product comparison (7%). Also it shows that the highest category of goods purchased by the respondents (22%) is tickets. Whereas the lowest category of goods purchased online are toys and software by 1% of the respondents [10].

The study done by Sharon Rudansky-Kloppers, in South Africa showed the majority of respondents (70.2%) fall in the 30–64-year age group, while 19.8 percent fall in the 18–29 age category and only 9.9 percent are older than 65. Where the gender of the respondents is concerned, 41.4 percent were male, while the majority (58.6%) were female. Regarding education, 79.2 percent of the respondents have post-school qualifications, with 54.9% of the respondents having completed at least a degree [11, 12].

The study done by Pervaiz Ali, Sudha Sankaran, in Norway showed that 65% of Norwegians are satisfied with the internet method of shopping, 43% people are loyal to the websites where they do their purchases frequently, 30% of the Norwegians make use of customer service facility in case of inconvenience, 23% of Norwegians provide feedback regarding their purchases on seller websites. The study revealed that while a good percentage of Norwegians are satisfied with online shopping only less than half of them stay loyal to their online sellers. However, on the long run, these customers will be loyal and can be retained only when online businesses constantly satisfy them by

providing detailed product information on websites, superior customer service, quality and timely delivery of goods and importantly effective website designs [13, 16].

“Service quality, service convenience, price and fairness, customer loyalty, and the mediating role of customer satisfaction” was a study conducted by (Kaura, Durga Prasad et al. 2015) in Rajasthan, India. The aim of this study was to examine the impact of service quality, perceived price and fairness, and service convenience on customer loyalty by considering the mediating role of customer satisfaction variable in Indian retail banking sector. The study revealed the influence of service quality, perceived price and fairness, and service convenience on customer loyalty. Moreover, the mediating role of customer satisfaction was shown between its antecedents and loyalty of customer [17].

A study done in China found that there were relationships between the perceived usability, perceived security, perceived privacy, perceived after-sales service, perceived marketing mix, perceived reputation and consumers’ attitude to adopting online shopping in China. However, only marketing mix and reputation were found to significantly influence consumers’ attitude to adopt online shopping. The findings help us in understanding consumers’ online purchase behavior [14].

The study entitled “The Impact of Service Quality on Customer Satisfaction, Customer Loyalty and Brand Image: Evidence from Hotel Industry of Pakistan” done by Hamad Saleem and Naintara Sarfraz Raja in different cities of Pakistan found the positive and significant link between service quality and satisfaction of customer as well as service quality and customer loyalty. Besides, it was found a significant impact of customer satisfaction on customer loyalty. Also, customer satisfaction and brand image had the positive relationship as well as customer loyalty and brand image [18].

A study done by Karim of Bangladesh discovered that respondents use internet to purchase products through online because they believe it is convenience to them and the term convenient includes elements such as time saving, information availability, opening time, ease of use, websites navigation, less shopping stress, less expensive and shopping fun. In contrast, along with respondents’ mindsets, online payment security, personal privacy and trust, unclear warranties and returns policies and lack of personal customer service are the foremost barriers of online shopping. Furthermore, the result of hypotheses established that even though online shopping is convenient to all consumers, online payment system and privacy or security anxieties have significant impact on online shopping [15].

The study published in India (2014) state that convenience during the online shopping, wider alternatives for selection and low price significantly influence online customer satisfaction in Indian context [16].

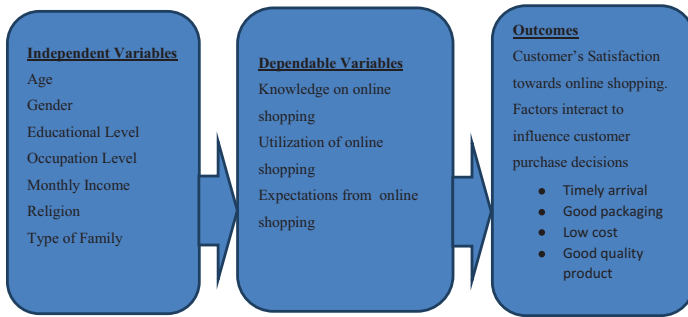


Figure 1. Conceptual framework for customer's satisfaction.

2.2 Theoretical Framework

Customer's satisfaction is important to achieve better online service business. Many studies have highlighted customer satisfaction plays vital role to retain customers for online shopping.

Figure 1 shows the proposed framework to serve as foundation of this study with independent variables as age, gender, educational level, occupational level, monthly income, religion, type of family. The dependent variables like knowledge on online shopping, utilization of online shopping, expectation from online shopping are related on the variable characteristics of independent variable. This framework also shows that outcomes as customer's satisfactions is dependent of the factors affecting customer purchase decisions like timely arrival of the ordered products, good packaging of the products while receiving, low cost of purchase and delivery fare and quality of the product.

3 Research Methodology

3.1 Research Design

The study was a quantitative, descriptive, cross-sectional study done inside Kathmandu Valley, Nepal. Structured interview schedule was used for collecting the information from individuals of aged 18–55 years with at least one-time experience of online shopping.

3.2 Study Area

Kathmandu is the capital city of the Federal Democratic Republic of Nepal. It is the largest metropolis in Nepal, with a population of 1.5 million in the city proper, and 3 million in its urban agglomeration across the Kathmandu Valley, which includes the towns of Lalitpur, Kirtipur, Madhyapur Thimi, Bhaktapur making the total population to roughly 5 million people and the municipalities across Kathmandu valley. Kathmandu is also the largest metropolis in the Himalayan hill region. Kathmandu Valley is located in central part of the country which lies in Bagmati

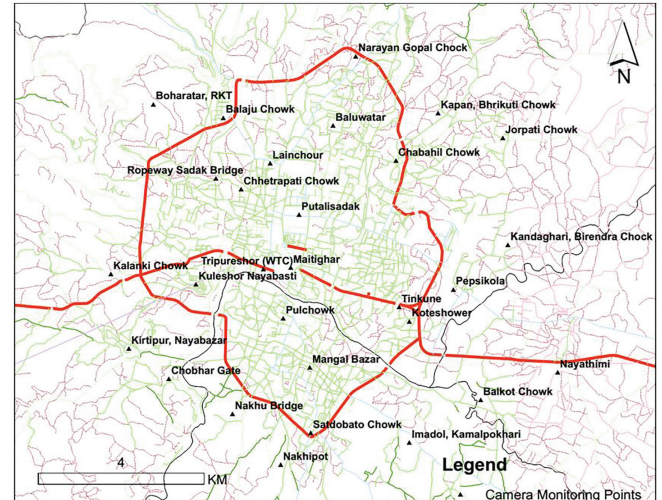


Figure 2. Map of Kathmandu valley (Source: Estimating Vehicular Emission in Kathmandu Valley, Nepal, 2014).

zone. From geographical point of view, Kathmandu is at 27.7172° N, 85.3240° E.

There are many registered online shopping businesses which are providing variety of products and services to its customers.

3.3 Study Population

Respondent age above 18 years who have at least once online shopping experience.

3.4 Study Duration

The study was carried out for 6 months from January to June, 2018, data collection duration was of 2 months.

3.5 Sampling Technique

Non-probability sampling technique was used for the study, Kathmandu valley as well as respondents for the study was selected purposively because majority of online services are available in within the valley. The respondents who had at least one time experience of online shopping were selected.

3.6 Sample Size

The research sample size was calculated as

$$n = \frac{Z_{1-\frac{\alpha}{2}}^2 P(1-P)}{d^2}$$

$$n = \frac{1.96^2 * 0.89(0.11)}{0.05^2}$$

Therefore, $150.44 + 10\%$ (non response rate) = 165.48
(Rounded to 200 Respondent)

Where,

- n = Sample size
- Z = Confidence interval at 95% which is 1.96
- P = Expected level of perception is 0.89
- d = Maximum margin of error allowed 5%
- Non response rate 10%

For the purposes of the study, the following assumptions were made in calculating the sample size:

- The study done in Kathmandu and published in 2016 by Saban Kumar showed that 89% positive attitude on online shopping.
- 95% confidence level (standard value 1.96).

3.7 Data Collection Technique

For the data collection face to face interviews was carried out by involving the use of structure questionnaire. The questionnaire consists of (1) socio demographic characteristic: – age, gender, education, occupation, religion, monthly income. (2) customer's expectations (3) Level of satisfaction and (4) Likert scale. The field testing was conducted for the validation and reliability.

3.8 Data Quality Control

Each item of the questionnaire was filled and validation was done on the spot. Collected data was entered in Microsoft excel on same day and progress was updated to guide. Researcher self-collected and fills the questionnaire. Interview guideline was developed prior the study to maintain consistency. Recording of interview along with note keeping was done. The record was labelled with date of collection and with code given to respondents.

3.9 Data Analysis

Data were entered in Microsoft-excel version 16 and was analysis by using SPSS version 25. For analyzing the data, descriptive and analytic statistics were used. Mean was calculated before it was categorized in to a group. Frequency and proportion was calculated for categorical variable like educational level, occupation, income, gender and religion. To describe the findings frequency tables, mean percentages, charts were used. For bivariate analysis cross tabulation and chi-square were used to compare proportion of the categorical variable.

Five scales of the Likert scale were used to find out the satisfaction level.

- 1 = "strongly agree"
- 2 = "agree"

3 = "neutral"

4 = "disagree"

5 = "strongly disagree"

4 Results and Discussion

4.1 Analysis

This chapter presents analysis and interpretation of the data collected for the study. The total respondents who met the inclusive criteria were approached to participate in this study. This chapters includes an overview of the socio-demographic characteristics, knowledge on online shopping, utilization of online shopping, expectation from online shopping and level of customer's satisfaction.

Mixed method was used for the study. The structured questionnaire was administrated to 200 respondents who had at least one-time online shopping experience inside Kathmandu Valley using face to face interview. The response rate was 100% of the sample size.

4.1.1 Socio-Demographic Characteristics of Respondents

The respondents were from the age group 18–55 years. The majority of respondents was from age group 18–24 yrs. (40%) followed by 25–34 yrs. (35%), 35–44 yrs. (16%) and age group from 45–54 and 55 and above shared same percentage (4.5%). The majority of respondents were male (69%) followed by female (31%) (Table 1). The level of education of respondents varies from illiterate to graduate and above. The highest proportion of the respondents had bachelor level of education (39.5%), (34.5%) had Intermediate level of education, (14%) had secondary education, (6.5%) had under secondary level of education and only (5.5%) had master level or higher education (Table 1).

The result showed that, most of the respondents were working in Private sector (35.5%) followed by (30%) Students, then (14%) were at Government Service, (8.5%) were Freelancers, (6.5%) were working in NGOs, while the least proportion of respondents had their own Business (5.5%) (Table 2). The monthly income of the respondents varied from less than NPR 10,000 to more than NPR 50,001. Most of the participant's annual income was less than NPR 10000 (31.5%) followed by NPR 30,001 to NPR 40,000 (26.5%) then NPR 20,001 to NPR 30,000 (14.5%) and the least proportion of the respondents had monthly income NPR 40,001 to NPR 50,000 (6.5%) (Table 2). The Hindu (53.5%) was major religion of respondents, followed by Buddhist (23%) Muslim (16%) and Christian (7.5%) (Table 2).

About (56%) of the respondents are in nuclear families and (44%) of the respondents were in joint family type (Table 3).

Table 1. Socio-demographic characteristics.

Socio-Demography Characteristics (n = 200)	Frequency	Percent
Age(in year)		
18–24	80	40
25–34	70	35
35–44	32	16
45–54	9	4.5
55 and Above	9	4.5
Gender		
Male	138	69
Female	62	31
Education Status		
Under Secondary	13	6.5
Secondary	28	14
Intermediate	69	34.5
Bachelor	79	39.5
Master	11	5.5

Table 2. Socio-demography characteristics.

Socio-Demography Characteristics (n = 200)	Frequency	Percent
Occupation		
Student	60	30
Govt Organization	28	14
N.G.O.	13	6.5
Private Organization	71	35.5
Freelancer	17	8.5
Self Employed	11	5.5
Monthly Income		
up to 10000	63	31.5
10001–20000	24	12
20001–30000	29	14.5
30001–40000	53	26.5
40001–50000	13	6.5
50001_or_high	18	9
Religion		
Hindu	107	53.5
Buddhist	46	23
Muslim	32	16
Christian	15	7.5

Table 3. Socio-demography characteristics.

Socio-Demography Characteristics (n = 200)	Frequency	Percent
Family Type		
Nuclear	112	56
Joint	88	44

4.1.2 Univariate analysis

Majority of the respondents (57.5%) among the total respondents preferred Daraz online store to purchase products. Followed by Hamrobazzar online store platform which had been chosen by (43%) of online shopping customer whereas the least preferred online shopping store was Gajabko and had been chosen by only 7.5% of the respondents (Figure 3).

The majority of respondents (35.3%) said the reason to shop online was that it was very convenience and time saving because all buying process were done on the internet did not have to physically present. Around 27.4% of the total respondents said that there were variety of products of different brands, online store is one place where diverse range of product could be found. 24.7% of respondents go for online shopping because of the best offer that might be festival's offer and discounts. Some around 23.7% of respondents do online shopping because of the low price than that of traditional physical store. 16.8% of the respondents said rare and antique product be bought from the online store. 12.1% of the respondents said they had chosen online shopping because it was helpful for old and differently abled people who can do shopping just sitting in their home (Table 4).

The study revealed that among 200 respondents 38% them use internet daily for 2–3 hours. Followed by 32.5%

**Figure 3.** Preferred online store.**Table 4.** Reasons to shop online.

Item Name	Frequency	Percent
Very convenience and time saving	67	35.3%
Low price	45	23.7%
Product variety	52	27.4%
Can buy the rare products here	32	16.8%
Best offer	47	24.7%
Information availability	16	8.4%
Helpful for old and differently abled	23	12.1%
Total	282	148.4%

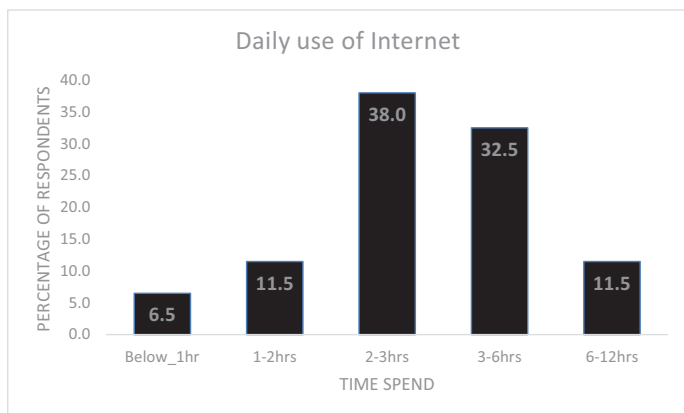


Figure 4. Using of Internet.

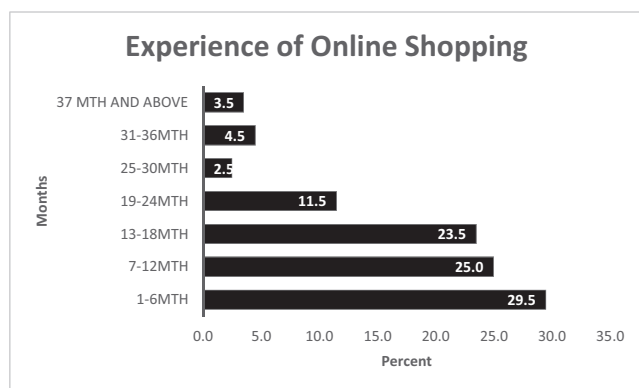


Figure 5. Online shopping experience.

of respondent were using internet daily for 3 hours to 6 hours. It was found that only 6.5% of respondents surf on the internet less than one hour in a day. (Figure 4).

The majority of respondent (29.5%) were found to have just started the online shopping i.e. experience within 6 months. Followed by (25%) of the respondents had been enjoying online shopping from 7 months to 12 months. The study revealed that from 13 months to 18 months 23.5% of the total respondents were shopping online. The study also showed only 2.5% of the respondents were experiencing online shopping from 25 months to 30 months (Figure 5).

The study revealed that majority (46.4%) of respondents purchased Electronic items from online store. Followed by (26%) of respondents had purchased Home appliances through online. 23.2% of the respondents had bought Men's Accessories and Kid's accessories. via online shopping platforms. The study showed that only (14.4%) among total respondents purchased Grocery items from online shopping platforms (Table 5).

The study revealed that majority (53.4%) of respondents were found satisfied with the timely arrival of the product from online store. Followed by (51.7%) of respondents were satisfied by good packaging of the product when product

Table 5. Preferred products.

Item Name	Frequency	Percent
Electronic items	90	46.4%
Home appliances	52	26.8%
Men's Accessories	45	23.2%
Women's Accessories	39	20.1%
Kid's Accessories	45	23.2%
Books	34	17.5%
Grocery items	28	14.4%
Total	333	171.6%

Table 6. Reason for satisfaction from online shopping.

	Frequency	Percent
Timely arrival	62	53.4%
Good Packaging	60	51.7%
Low cost	57	49.1%
Total	179	154.3%

Table 7. Reason for not satisfied from online shopping.

	Frequency	Percent
Product did not arrive at all	16	14.4%
Product arrives late	54	48.6%
Product arrives in damage condition	21	18.9%
Wrong products are sent	28	25.2%
Not quality goods and services	35	31.5%
High Shipping Fare	32	28.8%
Total	186	167.6%

was received and then (49%) of respondents were satisfied by the low cost of the product (Table 6).

The study revealed that majority (48.6%) of respondents was found not satisfied because product arrived late after placing order from online store. Followed by (31.5%) of respondents were not satisfied by not expected quality of goods and services when product was received and then (28.8%) of respondents were not satisfied because of the high shipping fare or the delivery cost for the product (Table 7).

Level of Satisfaction

Among the total respondents 63% of the respondents were highly satisfied. This category was identified from taking median value as a cutoff point to identify the level of satisfaction. four was the median value, the respondent who score more than four are consider as high satisfaction level and less than four as low level of satisfaction (Table 8).

Among the total respondents 75.5% of them want to recommend online shopping to their family as well similar percentage (75.5%) also want to recommend to their friends. among them 24.5% doesn't want to recommend to their friend and family. In the future 75% of the respondents want to continue online shopping.

Table 8. Level of satisfaction.

	Frequency	Percent
Low satisfaction	73	37.0
High satisfaction	127	63.0
Total	200	100.0

4.1.3 Bivariant Analysis

A. Association between socio-demographic factors and recommending online shopping to family member

	Recommend online shopping to family members			chi-square	likely hood	p-value
	No	Yes	Total			
Age						
18–24	26(32.5%)	54(67.5%)	80(100%)	6.43	0.169	
25–34	14(20%)	56(80%)	70(100%)			
35–44	4(12.5%)	28(87.5%)	32(100%)			
45–54	2(22.2%)	7(77.8%)	9(100%)			
55 and Above	3(33.3)	6(66.7)	9			
Total	49(24.5)	151(75.5)	200			
Gender						
Male	34(24.6%)	104(75.4%)	138(100%)	1	0.58	
Female	15(24.2%)	47(75.8%)	62(100%)			
Total	49(24.5%)	151(75.5%)	200(100%)			
Education						
Under Secondary	3(23.1%)	10(79.9%)	13	0.1544	0.004	
Secondary	5(17.9%)	23(82.1%)	28			
Intermediate	28(40.6%)	41(59.4%)	69			
Bachelor	12(15.2%)	67(84.4%)	79			
Master	1(9.1%)	10(90.9%)	11			
Total	49(24.5%)	151(75.5%)	200			
Occupation						
Student	233(8.3)	37(61.7%)	60(100%)	23.52	0.000	
Govt_ Organization	3(10.7)	25(89.3)	28(100%)			
N.G.O.	0	13(100%)	13(100%)			
Private_ Organization	17(23.9%)	54(76.1%)	71(100%)			
Freelancer	6(35.3%)	11(64.7%)	17(100%)			
Self_ Employed	0	11(100%)	11(100%)			
Total	49(24.5%)	151(75.5%)	200(100%)			
Monthly income						
upto 10000	23(36.5%)	40(63.5%)	63	12.08	0.034	
10001–20000	7(29.2%)	17(70.8%)	24			
20001–30000	8(27.6%)	21(72.4%)	29			
30001–40000	6(11.3%)	47(88.7%)	53			
40001–50000	3(23.1%)	10(76.9%)	13			
50001_ or_high	2(11.1%)	16(88.9%)	18			
Total	49(24.5%)	151(75.5%)	200			
Religion						
Hindu	42(39.3%)	65(60.7%)	107	27.98	0.000	
Buddhist	3(6.5%)	43(93.5%)	46			
Muslim	4(12.5%)	28(87.5%)	32			
Christian	0	15(100%)	15			
Total	49(24.5%)	151(75.5%)	200			
Type of family						
Nuclear	39(34.8%)	73(65.2%)	112(100%)	14.66	0.000	
Joint	10(11.4%)	78(88.6%)	88(100%)			
Total	49	151	200			

(a) Association between age and recommendation to family member

The respondents with age 18–24 informed that they want to recommend the online shopping to their relatives. On this analysis there was no relation between age and recommendation to their family with p value more than 0.05.

(b) Association between gender and recommendation to family member

The above table shows the relationship between gender and recommendation of online shopping to family member which shows there was no statistical significant with p-value more than 0.05.

(c) Association between education and recommendation to family member

While calculating the association between the variables the relationship between education level and recommendation to family member with chi square value 0.15 and p value less than 0.05, which was statistically significant.

(d) Association between occupation and recommendation to family member

The relationship was found highly statically significant with p value less that 0.001. in the above table the association between occupation and recommendation to family member was found significant.

(e) Association between monthly income and recommendation of online to family member

The association between monthly income and recommendation to family member was found statistically significant with p value less than 0.05.

(f) Association between religion and recommendation of online to family member

The association between religion and recommendation of online to family member was found significant with chi square value 27.98 and p value <0.001. which shows highly significant.

(g) Association between religion and recommendation of online to family member

Association between religion and recommendation of online to family member was found significant with p value <0.001, which means there is a relationship between religion and recommendation to family member.

B. Cross tabulation between socio-demographic factors and level of satisfaction

Above table shows cross tabulation between different age group and level of satisfaction. Among the total respondents' majority were from 18–24 years age group. Also, it was found higher level of satisfaction and lower level of satisfaction in this age group (Table 9).

Above table shows cross tabulation between gender and level of satisfaction. The majority of total respondent were male (69%) and higher level of satisfaction was found in the same category (Table 10).

Above table shows cross tabulation between level of education and level of satisfaction. The majority of total respondent were from Bachelor (39.5%) level of education. Higher level of satisfaction was found in the respondent from Intermediate study and lower level of satisfaction was found in the respondent from Bachelor level of study (Table 11).

Above table shows cross tabulation between occupation and level of satisfaction. The majority of total respondent

Table 9. Cross tabulation between age group and level of satisfaction.

Age Group	Level of Satisfaction		Total
	Low Satisfaction	High Satisfaction	
18–24	26(35.6%)	54(42.5%)	80(40%)
25–34	25(34.2%)	45(35.4%)	70(35%)
35–44	11(15.1%)	21(16.5%)	32(16%)
45–54	7(9.6%)	2(1.6%)	9(4.5%)
55 and Above	4(5.5%)	5(3.9%)	9(4.5%)
Total	73(100%)	127(100%)	200(100%)

Table 10. Cross tabulation between gender and level of satisfaction.

Gender	Level of Satisfaction		Total
	Low Satisfaction	High Satisfaction	
Male	46(63%)	92(72.4%)	138(69%)
Female	27(37%)	35(27.6%)	62(31%)
Total	73(100%)	127(100%)	200(100%)

Table 11. Cross tabulation between level of education and level of satisfaction.

	Level of Satisfaction		Total
	Low Satisfaction	High Satisfaction	
Under Secondary	6(8.2%)	7(5.5%)	13(6.5%)
Secondary	15(20.5%)	13(10.2%)	28(14%)
Intermediate	17(23.3%)	52(41%)	69(34.5%)
Bachelor	33(45.2%)	46(36.2%)	79(39.5%)
Master	2(2.7%)	9(7.1%)	11(5.5%)
Total	73(100%)	127(100%)	200(100%)

were working in the Private Organization (35.5%) followed by Student (30%). Higher level of satisfaction was found in the respondent who were student. and lower level of satisfaction was found in the respondent who by occupation involved in Private Organization (Table 12).

Above table shows cross tabulation between monthly income and level of satisfaction. The majority of total respondent were those who have monthly income lower than Nrs. 10000 (31.5%) followed by respondents (26.5%) earning in between Nrs. 30001 to Nrs. 40000. Student (30%). Higher level of satisfaction was found in the respondent who earned monthly income upto Nrs. 10000. and lower level of satisfaction was found in the respondent who earned in the range from Nrs. 30001 to Nrs. 40000 as a monthly income (Table 13).

Above table shows cross tabulation between religion and level of satisfaction. It was found that the majority of total respondent were from Hindu (53.5%) followed by respondents (23%) from Buddhist religion. Both higher level of satisfaction and lower level of satisfaction were found in the Hindu religious respondents (Table 14).

Above table shows cross tabulation between type of family and level of satisfaction. The majority of total respondent were from nuclear family type (56%) and remaining 46% respondents were from joint family type. Higher level of satisfaction was found in the respondent who were from nuclear family type and lower level of

Table 12. Cross tabulation between type of occupation and level of satisfaction.

	Level of Satisfaction		Total
	Low Satisfaction	High Satisfaction	
Student	19(26%)	41(32.3%)	60(30%)
Govt Organization	12(16.4%)	16(12.6%)	28(14%)
N.G.O.	4(5.5%)	9(7.1%)	13(6.5%)
Private Organization	32(43.8%)	39(30.7%)	71(35.5%)
Freelancer	4(5.5%)	13(10.2%)	17(8.5%)
Self Employed	2(2.7%)	9(7.1%)	11(5.5%)
Total	73(100%)	127(100%)	200(100%)

Table 13. Cross tabulation between monthly income and level of satisfaction.

	Level of Satisfaction		Total
	Low Satisfaction	High Satisfaction	
upto 10000	20(27.4%)	43(33.9%)	63(31.5%)
10001–20000	10(13.7%)	14(11%)	24(12%)
20001–30000	10(13.7%)	19(15%)	29(14.5%)
30001–40000	24(32.9%)	29(22.8%)	53(26.5%)
40001–50000	5(6.8%)	8(6.3%)	13(6.5%)
50001_or_high	4(5.5%)	14(11%)	18(9%)
Total	73(100%)	127(100%)	200(100%)

Table 14. Cross tabulation between religion and level of satisfaction.

	Level of Satisfaction		Total
	Low Satisfaction	High Satisfaction	
Hindu	37(50.7%)	70(55.1%)	107(53.5%)
Buddhist	20(27.4%)	26(20.5%)	46(23%)
Muslim	11(15.1%)	21(16.5%)	32(16%)
Christian	5(6.8%)	10(7.9%)	15(7.5%)
Total	73(100%)	127(100%)	200(100%)

Table 15. Cross tabulation between family type and level of satisfaction.

	Level of Satisfaction		Total
	Low Satisfaction	High Satisfaction	
Nuclear	37(50.7%)	75(59.1%)	112(56%)
Joint	36(49.3%)	52(40.9%)	88(44%)
Total	73(100%)	127(100%)	200(100%)

satisfaction was found in the respondent who are belongings to joint family type (Table 15).

C. Cross tabulation between socio- demographic factors and Preferred mode of payment

It was found that among the total respondents, the majority of the respondents (90.5%) had preferred to use cash on delivery satisfied and only 9.5% of the total respondents preferred to use credit cards for the mode of payment.

Above table shows cross tabulation between age group and preferable mode of payment. The majority of the respondents who preferred to use cash on delivery for the mode of payment were from 18–24 years age groups (40.35%) followed by age group of 25–34 years (35%) and the minority (3.9%) of respondents who preferred to use cash on delivery for the mode of payment were from the age group of 45–54 years.

The majority of the respondents who preferred to use credit cards for the mode of payment were from 18–24 years and 25–34 years age groups (36.8% for both) and the minority (1%) of respondents who preferred to use credit cards for the mode of payment were from the age group of 55 years and above (Table 16).

Above table shows cross tabulation between gender and preferred mode of payment. It was found that the majority of the respondents who preferred to use cash on delivery for the mode of payment were male (70.2%). The majority of the respondents who preferred to use credit cards for the mode of payment were also male (57.9%) (Table 17).

Above table shows cross tabulation between level of education and preferred mode of payment. It was found that the majority of the respondents who preferred to use cash on delivery for the mode of payment were from bachelor level of education (38.7%). Also, the majority of

Table 16. Cross tabulation between age group and preferred mode of payment.

Age	Preferred Mode of Payment	
	Credit Cards	Cash on Delivery
18–24	7(36.8%)	73(40.35%)
25–34	7(36.8%)	63(35%)
35–44	2(10.5%)	30(16.5%)
45–54	2(10.5%)	7(3.9%)
55 and above	1(5.25%)	8(4.4%)
Total	19(100%)	181(100%)

Table 17. Cross tabulation between gender and preferred mode of payment.

Gender	Preferred Mode of Payment	
	Credit Cards	Cash on Delivery
Male	11(57.9%)	127(70.2%)
Female	8(42.1%)	54(21.8%)
Total	19(100%)	181(100%)

Table 18. Cross tabulation between level of education and preferable mode of payment.

Education	Preferred Mode of Payment	
	Credit Cards	Cash on Delivery
Under secondary	3(15.8%)	10(5.5%)
Secondary	0	28(15.5%)
Intermediate	7(36.8%)	62(34.25%)
Bachelor	9(47.4%)	70(38.7%)
Master	0	11(6.1%)
Total	19(100%)	181(100%)

the respondents who preferred to use credit cards for the mode of payment were from bachelor level of education (47.4%) (Table 18).

Above table shows cross tabulation between occupation and preferable mode of payment. The majority of the respondents who preferred to use cash on delivery for the mode of payment were from private organization (37%) followed by student (28.8%) and the minority (1.1%) of respondents who preferred to use cash on delivery for the mode of payment were from self-employment occupational group.

The majority of the respondents who preferred to use credit cards for the mode of payment were students (31.6%) and the respondents who preferred to use credit cards for the mode of payment, from the government organization, non-government organization and freelancer were found nil (Table 19).

Above table shows cross tabulation between monthly income and preferable mode of payment. The majority of the respondents who preferred to use cash on delivery for the mode of payment were from the respondents (31.5%) who had monthly income less than Nrs. 10000. followed

Table 19. Cross tabulation between occupation and preferable mode of payment.

Occupation	Preferred Mode of Payment	
	Credit Cards	Cash on Delivery
Student	6(31.6%)	54(28.8%)
Govt. Org	0	28(15.5%)
NGO	0	13(17.2%)
Private org	4(21.1%)	67(37%)
Freelancer	0	17(9.4%)
Self-employment	9(47.4%)	2(1.1%)
Total	19(100%)	181(100%)

Table 20. Cross tabulation between monthly income and preferable mode of payment.

Monthly Income (NPR)	Preferred Mode of Payment	
	Credit Cards	Cash on Delivery
upto 10000	6(31.6%)	57(31.5%)
10001–20000	0	24(13.25%)
20001–30000	0	29(16%)
30001–40000	0	53(29.3%)
40001–50000	8(42.1%)	5(2.8%)
50001 and above	5(26.3%)	13(7.2%)
Total	19(100%)	181(100%)

by the respondents (29.3%) who were earning per month from Nrs. 30001. to Nrs. 40000. and the minority of respondents (2.8%) who preferred to use cash on delivery for the mode of payment were earning in between Nrs. 40001. and Nrs. 50000 per month.

The majority of the respondents who preferred to use credit cards for the mode of payment were from the respondents (42.1%) had monthly income in between Nrs. 40001 and Nrs. 50000 followed by the respondents (31.6%) who were earning per month less than Nrs. 10000. The respondents who preferred to use credit cards for the mode of payment earning in the range of 10001–20000, 10001–20000, 10001–20000 were found nil (Table 20).

Above table shows cross tabulation between religion and preferred mode of payment. The majority of the respondents who preferred to use cash on delivery for the mode of payment were from the respondents (51.4%) who were from Hindu religion. followed by the respondents (25.4%) who were from Muslim religion.

The majority of the respondents who preferred to use credit cards for the mode of payment were from the respondents (73.7%) who were from Hindu religion and followed by the respondents (26.3%) who were from Muslim religion (Table 21).

Above table shows cross tabulation between family type and preferred mode of payment. The majority of the respondents who preferred to use cash on delivery for the mode of payment were from the respondents (58.5%) who were from nuclear family.

Table 21. Cross tabulation between religion and preferable mode of payment.

Religion	Preferred Mode of Payment	
	Credit Cards	Cash on Delivery
Hindu	14(73.7%)	93(51.4%)
Buddhist	5(26.3%)	27(15%)
Muslim	0	46(25.4%)
Christian	0	15(8.3%)
Total	19(100%)	181(100%)

Table 22. Cross tabulation between type of family and preferable mode of payment.

Family Type	Preferred Mode of Payment	
	Credit Cards	Cash on Delivery
Nuclear	6(31.6%)	106(58.5%)
Joint	13(68.4%)	75(41.5%)
Total	19(100%)	181(100%)

The majority of the respondents who preferred to use credit cards for the mode of payment were from the respondents (68.4%) who were from joint (Table 22).

D. Association between socio-demographic factors and satisfied by online shopping.

The study revealed that association between age, gender was not associated with satisfaction by online shopping. association between occupation, income, religion, and types of family were found statically significant with chi-square value and p value less than 0.05.

(a) Relationship between occupation and satisfied by online shopping.

There is a relationship between occupation and satisfied by online shopping with p-value <0.001. respondents working in private organization (19.5%) are satisfied by online shopping.

(b) Relationship between monthly income and satisfied by online shopping.

There is a highly statically significant relationship between monthly income and satisfied with online shopping with chi square value 23.51 and p value <0.001. respondents who earned Rs. 30,001 – 40,000 are more satisfied by online shopping.

(c) Relationship between religion and satisfied by online shopping.

The relationship between religion and satisfied with online shopping was found significant with p value 0.002 and chi

Table 23. Association between occupation of respondents and satisfied by online shopping.

Occupation	Satisfied by Online Shopping			Chi-square	p-Value
	No	Yes	Total		
Student	36(18%)	24(12%)	60(30%)	27.13	<0.001
Govt. Organization	9(4.5%)	19(9.5%)	28(14%)		
N.G.O.	0	13(6.5%)	13(6.5%)		
Private Organization	32(16%)	39(19.5%)	71(35.5%)		
Freelancer	6(3%)	11(5.5%)	17(8.5%)		
Self Employed	0	11(5.5%)	11(5.5%)		
Total	83(41.5%)	117(58.5%)	200(100%)		

Table 24. Association between monthly income of respondents and satisfied with online shopping.

Monthly income	Satisfied by Online Shopping			Chi-square	p-Value
	No	Yes	Total		
upto 10000	36(18%)	27(13.5%)	63(24%)	23.51	<0.001
10001-20000	7(3.5%)	17(8.5%)	24(24%)		
20001-30000	18(9%)	11(5.5%)	29(14.5%)		
30001-40000	17(8.5%)	36(18%)	53(26.5%)		
40001-50000	3(1.5%)	10(5%)	13(6.5%)		
50001_or_high	2(1%)	16(8%)	18(9%)		
Total	83(41.5%)	117(58.5%)	200		

Table 25. Association between religion and satisfied with online shopping.

Religion	Satisfied by Online Shopping			Chi-square	p-Value
	No	Yes	Total		
Hindu	54(27%)	53(26.5%)	107(53.5%)	14.64	0.002
Buddhist	19(9.5%)	27(13.5%)	46(23%)		
Muslim	4(2%)	28(14%)	32(16%)		
Christian	6(3%)	9(4.5%)	15(7.5%)		
Total	83(41.5%)	117(58.5%)	200		

Table 26. Association between types of family and respondents satisfied by online shopping.

Types of Family	Satisfied by Online Shopping			Chi-square	p-Value
	No	Yes	Total		
Nuclear	63(31.5%)	49(24.5%)	112(56%)	22.81	<0.001
Joint	20(10%)	68(34%)	88(44%)		
Total	83(41.5%)	117(58.5%)	200		

square 14.64, which shows strong relationship. Among the total respondent who are satisfied with online shopping (58.5%), among them Hindu followed by Muslim were more satisfied.

(d) Relationship between type of family and satisfied by online shopping.

The study shows that relationships between type of family and satisfied by online shopping was found significant difference with p value <0.001, which means there is a

Table 27. Likert scale.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The speed of delivery is important to you	111(55.5%)	79(39.5%)	10(5%)	0	0
I am satisfied with the speed of delivery for online shopping	0	22(11%)	67(33.5%)	89(44.5%)	22(11%)
Price is importance when you shop online	111(55.5%)	79(39.5%)	10(5%)	0	0
I am satisfied with the price among these online shops	12(6%)	0	62(31%)	86(43%)	40(20%)
The service quality of seller is importance	97(48.5%)	74(37%)	29(14.5)	0	0
I am generally satisfied with the services quality among these online shops	0	36(18%)	84(42%)	67(33.5%)	13(6.5%)
Quality of information provided in online shopping must be real	76(38%)	92(46%)	32(16%)	0	0
You think the online shops/platform has hassle free return policy	0	28(14%)	58(29%)	72(36%)	42(21%)
If an online shop deals with your complaints very well you will continue to buy something from it	56(28%)	90(45%)	54(27%)	0	0
Do you prefer online shopping because there are variety of choices	32(16%)	68(34%)	60(30%)	38(19%)	0
You are overall satisfied with your experiences of shopping online	24(12%)	30(15%)	99(49.5%)	40(20%)	7(3.5%)
You prefer online shopping over traditional shopping	28(14%)	32(16%)	98(49%)	42(21%)	0

significant different family types and satisfied by online shopping.

4.1.4 Likert scale analysis

The above table shows the Likert scale sum in different question. every response was categories into five that is "strongly agree" "agree" "neutral" "disagree" "strongly disagree". The study revealed that among the total respondents 44.5% of the participants disagreed with the statement "I am satisfied with the speed of delivery for online shopping". About 55.5% of the respondent strongly agreed with "Price is importance when you shop online". In the statement "I am satisfied with the price among these online shops" 43% of the respondents were disagree. 42% of the respondents gave neutral expression on "I am generally satisfied with the service quality among these online shops. 55.5% strongly agree with the speed of delivery. 48.5% of the respondents agreed that the service quality of seller is important. Majority of the respondents (46%) agreed that quality of information provided in online shopping must be real. About 36% of the respondents disagree on the statement online shop/platform has hassle free return policy. In the statement "if an online shop deals with your complaints very well you will continue to buy something from it" majority agreed. 34% of the respondent agreed on they preferred online shopping because there are variety of choices. 49% of respondents were neutral for choice of traditional shopping over online shopping (Table 23).

4.1.5 Discussion

The objective of this study was to measure factors associated with customer satisfaction toward online shopping inside Kathmandu valley. The study was done among online user above 18 years.

This study revealed that male (69%) respondents were more user than female, the study done in south Africa shows female respondents (58.6%) similarly other study done also shows more female respondents [9, 12]. Majority of the user were younger than forty-four which is similar to the study done by Michelle [9]. Similarly study found that students were the major user of online shopping with monthly income of less than NRs. 10,000, this finding was similar to the study done by P. Jaya subramanian which also found student as a major user. Majority of the online shopping are popular among young population this may be because computer, smart phone and internet which are population among them.

The study revealed that convenience and time saving, best offer, Product variety are the reason to choose online shopping which is similar to the study done in US, India [1, 9, 10, 15]. Nuclear family are more user of online shopping, this may be because online shopping is convenient and time shaving as well as due to home delivery

system. Majority of the respondents spends about two to six hours (70%) daily in internet. Most of the respondents who are using online shopping have less than 18 months of experiences. Electrical items (46.4%) and home appliance (26.8%) are the products of choice among online users.

Timely arrival (53.4%), good packaging (51.7%) and low cost (49.1%) are the major reason from shopping online among the respondents were as major reason for dis-satisfaction are products arrived late (48.6%), wrong product is send, service and products are not good quality (31.5%). Case on delivery was preferred by most of the respondents (90.5%), this may be because online users are not reliable to online payment or the services providers could not build a trust among the user. Majority of the respondents expected that services provider or seller should improve quality of services, the same quality of product as described in the store's site should to delivered, the products should be easily comparable, along with reliable, safe online payment system should to made, returning goods or products are very difficult after purchase which should be user friendly so, that satisfaction as well as loyalty on online shopping among the user will increase.

While calculating level of satisfaction into two categories 63% of the total respondents were satisfied whereas, 37% were found unsatisfied. While calculating association, significant difference was not found between socio-demographic factors and level of satisfaction. Association between socio demographic factors that is occupation, monthly income, religion and family types was found significant. Socio-demographic factors and respondents satisfied by online shopping.

5 Conclusion

The study was done among the customer who had at least one-time online shopping experience from any online shop. Among the 200 respondent's majority were male respondent, Hindu was major religion followed by Buddhist. Most of the respondents stay in nuclear family. Young age group were more with low monthly income less than NRs. 10,000. Majority of respondents were private organization worker followed by students.

Daraz was most prefer online shopper among respondents followed by Hamrobazar. Very convenience and time saving as well as variety of product in online shopping were the major reason for using online shopping. Majority of the respondent spent about 2-3 hrs in internet every day and most of them have started online shopping from six months. Electronic and home application was the most preferred item for online shopping. Products review and comparison of price was the major reason to do online shopping. Cash on delivery was the best choice for mode of payment among the respondents.

In this study I found that majority of the respondents wants to recommend the online shopping to their family and friends.

The study revealed that more than half of the respondents were satisfied with online shopping, timely arrival and good packaging were the major reasons for satisfaction. Among the respondents who were not satisfied with online shopping product arrived late and product of low quality and services were the major reason. Price was the major factor which effects consumer satisfaction mostly during online shopping. The majority of respondents suggested that the same quality of product as described in the store's site should to deliver. While calculating the level of satisfaction majority were satisfied with more than median value. Occupation status, monthly income, religion, type of family was the factors associated with customer satisfaction in online shopping.

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