

ISSN: 2631-2395

Devkota Journal of
INTERDISCIPLINARY STUDIES

Vol. : 5 | December, 2023



Published By

Research Management Cell (RMC)

MAHAKAVI DEVKOTA CAMPUS

Sunwal, Nawalparasi, Nepal





MAHAKAVI DEVKOTA CAMPUS

Accredited By University Grants Commission, Nepal (2074)

Sunwal, Nawalparasi, Nepal

Tel: +977-78-570049, 9857046049

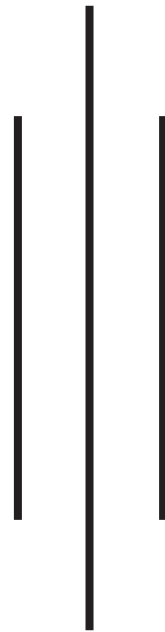
E-mail: mdcampus60@gmail.com, info@mdc.edu.np

URL: www.mdc.edu.np

ISSN: 2631-2395

Devkota Journal of
INTERDISCIPLINARY STUDIES

Vol. : 5 | December, 2023



Published By
Research Management Cell (RMC)
MAHAKAVI DEVKOTA CAMPUS

Sunwal, Nawalparasi, Nepal

Devkota Journal of Interdisciplinary Studies

Published by : Mahakavi Devkota Campus
Sunwal, Nawalparasi

© : Research Management Cell (RMC)

Published © : December, 2023

Price : Nrs. 500
US\$ 10 (Outside Nepal)

ISSN : 2631-2395

Printed by : Perfect Print Link
Butwal Sukkhanagar, 071-538438

Chief Patron

Krishna Prasad Lamichhane
Chairman (CMC), MDC

Patron

Narayan Prasad Dhakal
Campus Chief (MDC)

Editorial Board

Narayan Prasad Dhakal
Campus Chief, MDC
Bikash Rana
Teaching Asst./Research Management Cell, Co-ordinator
Babin Sharma Sapkota
Lecturer/B.Ed. & Hum. Depart. Head
Padam Pandey
Teaching Asst./MBS, Co-ordinator
Chiranjivi Bashyal
Teaching Asst./Internal Exam Cell, Coordinator, MDC
Hari Prasad Bashyal
Lecturer/Enrollment Support Cell, Co-ordinator
Bhimlal Dhakal
Lecturer/BBS Depart. Head

Published By

Research Management Cell (RMC)
MAHAKAVI DEVKOTA CAMPUS
Sunwal, Nawalparasi

Editorial's Note

With a commitment to encourage faculty members and students for research activities and to publish original and innovative scholarly research articles from research scholars, Research Management Committee has been publishing *Devkota Journal of Interdisciplinary Studies* – a platform for conceptual and empirical papers in the field of management, social sciences and humanities. Through this attempt, RMC observes the development of research based academic environment at the campus and surroundings.

As a further step in this odyssey, RMC has brought forth its fourth volume of the journal. The journal consists of issues from health, literature, linguistics, management and social sciences. With these issues, it has not only tried to negotiate with the contemporary scenario, but also seeks to ask how we are to re-orientate these issues. This journal, we hope, will become a source for all those perspective readers who are interested in upgrading their knowledge in different fields, and for all those creative writers in pursuing their further study.

Research Management Cell owes its existence to all those helping hands that are involved directly and indirectly in publishing this journal. RMC would also like to express its gratitude to the scholars who provided us with their creative and analytical articles. Besides, it welcomes submissions from across various range of scholarship.

Peer Reviewed Journal

Table of Contents

A Study on Customer Responses to Mobile Banking in Nepalese Development Banks Dadhiram Poudyal, Lecturer/IQAC Assistant, Mahakavi Devkota Campus, TU	1
Determinants Influencing Banking Practices among Municipal Residents Bikash Rana, Teaching Asst./Research Management Cell, Co-ordinator, Mahakavi Devkota Campus, TU	11
Analyzing the Role of Employee Recognition in Job Retention within Nepal's Banking Sphere Manisha Pokhrel, Teaching Assistant, TU	20
Consumer Behavior Analysis: Factors that Influence Online Buying Decisions Luxmi Sharma, Teaching Assistant, KU	28
Consumer Perspectives on Natural Food Purchase: Identifying Determinant Factors Bishal Rana, Lecturer, Butwal Kalika Campus, TU	37
Factors Influencing the Purchase of Two-Wheelers in Butwal Sub-Metropolitan City: A Consumer Perspective Mary Thapa, Teaching Assistant, KU	47
Unveiling the Key Influencers in Smartphone Purchase Decisions Nabin Kumar Rana, Teaching Assistant, TU	55
Job Satisfaction and Workplace Harassment: An Investigation in the Nepalese Development Banking Sector Nisha Neupane, Teaching Assistant, PU	67
Factors affecting Consumer's Preference of Fast-Food Product in Butwal Sub-Metropolitan City Ranjana Pun, Teaching Assistant, TU	78
Factors Influencing Customer Satisfaction in Butwal Sub-Metropolitan City Gyms Ganesh Gurung, Teaching Assistant, KU	86
Assessment of Sound Pollution in Butwal Sub- Metropolitan City, Rupandehi, Nepal Babin Sharma Sapkota, Lecturer/B.Ed. & Hum. Depart. Head, Mahakavi Devkota Campus, TU	94

A Study on Customer Responses to Mobile Banking in Nepalese Development Banks

Dadhiram Poudyal

Abstract

The purpose of this research is to determine how different factors, such as responsiveness, speed, security, and user-friendliness, influence customers' opinions of mobile banking services offered by Nepali development banks. Combining causal-comparative and descriptive methods, this study investigates how various factors affect customers' satisfaction levels. A total of 540 people representing 17 different development banks filled out the questionnaires on their own time. When the data was processed, 385 responses were found to be reliable. The results demonstrate a robust and positive connection between these factors and customers' overall satisfaction. The research highlighted that the security dimension did not significantly affect customer satisfaction. This study will be very helpful for the leadership of Nepalese development banks that are looking to enhance the efficiency of their mobile banking services.

Keywords: Safety, Accessible, Interaction, Client Contentment, Time-efficient

I. Introduction

Mobile banking services have ushered in a new era in the banking industry by providing customers with unprecedented convenience, speed, and accessibility. With the global proliferation of mobile banking, it is imperative for development banks in Nepal to ascertain the factors that contribute to customer satisfaction in this dynamic industry. The significance of customer satisfaction cannot be overstated, as it fosters customer loyalty and trust, thereby increasing banks' profitability (Shakya, 2016). As a result, it is critical for banks operating in Nepal to possess a comprehensive understanding of the minute factors that influence customer satisfaction with regard to mobile banking services. Numerous nations' researchers have endeavoured to identify the primary determinants of mobile banking client satisfaction. The factors that have been given attention include reliability, perceived benefit, trustworthiness, quality of service, user-friendliness, security measures, and security measures (Paudel et al., 2020). To fully comprehend the distinctive dynamics at play in the region, however, a closer examination of the Nepalese commercial banking sector is necessary. Commercial banks in Nepal have made significant efforts to exhibit and advertise mobile banking services to their clientele. The proliferation of smartphones and internet connectivity has facilitated the accessibility of banking services via mobile channels for customers. Nonetheless, the Nepalese market has a number of issues and distinctive

characteristics that may have an impact on customer satisfaction. A significant barrier that exists is the digital divide, denoting the disparity in access to and proficiency with digital technology among individuals (Parajuli et al., 2020). A significant portion of the Nepalese populace faces challenges in obtaining smartphones and connecting to the internet, and they lack proficiency in utilizing technology effectively. The aforementioned circumstance may impede the widespread adoption and recognition of mobile banking services, thereby diminishing customer satisfaction (Shakya, 2016). There is also considerable debate and investigation in Nepal regarding the public's perception of banking communication. Nepalese banks have implemented information technology as a means of communication, and they continuously strive to enhance it in order to provide customers with the most current details regarding an extensive array of products and services. Despite the considerable body of research dedicated to communication and banking, Nepal has yet to undergo a comprehensive examination that encompasses all pertinent aspects. Nepal exhibits considerable unexplored research capacity with regard to discerning customer sentiments regarding banking communication. All stakeholders, according to Kharel et al. (2019), must have access to vital information and means to communicate and participate. Banks that adopt a proactive approach in disseminating information pertaining to a diverse array of financial products, services, and news have the potential to enhance customer satisfaction with their communication offerings. To accomplish this, the research investigates the sentiments of customers regarding banking communication with development banks in Nepal. Ensuring the safety and usability of mobile banking applications is of utmost significance for all users. In order to ensure security, financial institutions must assume accountability for unauthorized individuals inadvertently accessing mobile banking platforms. By providing the aforementioned advantages, they can potentially increase their customer base, revenue, market dominance, and transaction volume. The objective of this research endeavor is to address the existing knowledge gaps by examining the determinants that influence customer satisfaction with regard to mobile banking services provided by development banks in Nepal. It attempts to explain the relationship between customer satisfaction and factors such as safety, communication, ease of use, and time savings. Banks have the potential to devise astute strategies that bolster customer satisfaction and promote the adoption of mobile banking services by integrating and emphasizing communication, time management, security, and usability. This research will contribute to the existing literature on mobile banking. Furthermore, this data will furnish Nepalese development banks with valuable insights that can be leveraged to enhance their mobile banking offerings and increase customer satisfaction.

II. Literature Review and Hypothesis

The notion of customer satisfaction holds significant importance in the realms of marketing and consumer studies. It claims that positive experiences with a good or service make people happier in general, which encourages recurring business and loyalty. The difference in how a customer feels about a product or service's performance compared to their expectations determines how satisfied the customer is. When one performs better than anticipated, satisfaction levels increase (Oliver, 1980). Small variations in a product or service's quality don't bother customers too much

(Zeithaml et al., 1996). Based on how they affected customer satisfaction, Kano (1984) further divided product attributes into three groups: basic, performance, and delight.

Customer Satisfaction

In the ever-changing world of mobile banking, much research has been conducted on various aspects of customer satisfaction. Gumelar et al. (2020) conducted a novel study that examines how mobile banking features affect customer happiness. It depicts a web of connections in which mobile banking services are intricately linked to increasing customer trust and, as a result, customer satisfaction. Trust is critical because it connects how well mobile banking apps work to how satisfied customers are with them. As a result, this demonstrates how critical it is to establish trust before providing good mobile banking experiences. Majumdar and Pujari (2021) investigated mobile banking in the United Arab Emirates and launched an exploratory mission to identify the various patterns that comprise mobile banking application engagement. This study used sophisticated categorical analysis to provide a complete picture of trends in consumer behaviour and engagement, adding to what was already known. People working in the UAE banking industry can learn a lot from this method of categorising customers based on how they interact with services and products. They can create better marketing campaigns, improve technology, and provide better customer service by drawing on real-life examples. Metlo et al. (2021) looked at the big effects of mobile banking on customer satisfaction in the banking sector in a novel way by beginning their study from the outside. Their in-depth analysis revealed that the customer's mood, how much they believe they are worth, how easy it is to use, and how reliable the service is all have a significant impact on their level of satisfaction. The results above demonstrate how important these factors are in shaping how customers perceive and are satisfied with mobile banking interfaces. Rajaobelina et al. (2021) investigated how brand loyalty, the quality of mobile banking services, and the beginning of positive word-of-mouth (WOM) stories are all linked in a related article. Researchers discovered a strong correlation between brand loyalty and key features of excellent mobile service. These include value-added features, strict security and privacy policies, and interactive features that promote positive word-of-mouth. It's fascinating to see how the concept of usability evolved over time to include this type of interaction. This demonstrates the importance of brand attachment in spreading positive word of mouth, as service quality has a significant impact on customer praise and opinions.

Convenience

When considering mobile banking, convenience can be described as the extent to which the services effectively fulfil the requirements of the user, considering factors such as user-friendliness and operational efficiency (Kabir, 2013). In Tanzania's banking sector, Ngaida (2020) conducted an exhaustive analysis of the impact of electronic banking on client satisfaction, with a particular emphasis on the Kenya Commercial Bank (KCB). The research outcomes suggest that the implementation of online banking services has substantially boosted customer satisfaction. The primary factor contributing to this phenomenon is the heightened accessibility and user-friendliness offered by these digital platforms. Based on the findings of the study, KCB has

effectively tackled obstacles such as inadequate network coverage and limited public knowledge regarding electronic banking services. Furthermore, the bank has fulfilled customer demands through the implementation of state-of-the-art electronic banking solutions.

H1: Convenience has a big influence on how satisfied customers are with mobile banking.

Communication

Despite their progress, Nepalese commercial banks remain highly concerned about the quality of their customer communications (Gautam & Dhital, 2004). According to Shrestha (2018), maintaining clients' information current and attending closely to their needs can increase their satisfaction and loyalty to the bank. In spite of this, the majority of people continue to concur that bank employees' communication skills need to be greatly improved. Gautam and Dhital (2004) added to this narrative that ensuring mutual understanding between banks and customers has a significant impact on the efficiency of banks. During the same time frame, Sapkota et al. (2018) examined the function of ICT in the banking industry in Nepal and enumerated the benefits and drawbacks of ICT integration. Similarly, Gaire (2018) found that the quality of communication has a significant impact on customer satisfaction and recommended that banks continually assess and modify their customer-facing communication strategies.

H2: Communication has a significant impact on customer satisfaction with mobile banking.

Time Saving

A direct correlation exists, according to Zhang and Kim (2020), between the functionality of mobile banking services and customer satisfaction. Importantly, adding time-saving features has been recognised as a powerful way to improve user experiences, boost loyalty, and support the growing popularity of mobile banking interfaces. These studies make a strong case for how important quick and efficient features are for making mobile banking more enjoyable for customers. They talk about how appealing it is to be able to make transactions quickly, see your account balances easily, and have your financial information close at hand. Additional studies support the notion that customers of mobile banking are happier when certain time-saving features are available (Parajuli et al., 2020).

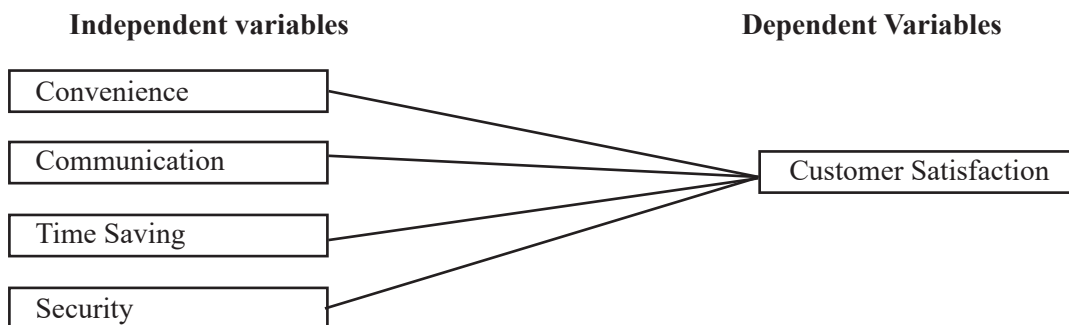
H3: Time savings have a significant impact on customer satisfaction with mobile banking.

Security

Mobile banking requires the implementation of stringent security measures to protect sensitive client data and transactions. Dey et al. (2018) assert that the implementation of multi-tiered authentication systems, encryption technologies, and more robust communication protocols is of utmost importance in safeguarding user data against the risk of breaches and unauthorized access. The level of customer satisfaction and propensity to utilize mobile banking again are significantly impacted by how they perceive the security of the service. An empirical study conducted by Cho and Lee (2017) established a positive and direct correlation between customers' satisfaction levels and their perceptions of the safety of a product. This demonstrates the criticality of establishing users' confidence and trust.

H4: Security has a significant impact on customer satisfaction with mobile banking.

Conceptual Framework



III. Research Methods

To determine what makes customers happy when using mobile banking services at Nepalese development banks, this study combined descriptive and causal-comparative methods. Cho and Lee (2017) provided the study's structured questionnaire to collect comprehensive data regarding the level of satisfaction among individuals in the region with regards to mobile banking services. Statistical techniques such as regression and correlation analysis were employed to demonstrate the interrelationships among the various variables. Models comprising no more than seven constructs had to have a minimum sample size of 150, per the recommendations made by Hair et al. (2014). An academic investigation was able to obtain a sample size of 385 responses from mobile banking users of various development banks in Nepal. Using a five-point Likert scale, where 1 represented "strongly disagree" and 5 represented "strongly agree," survey respondents submitted their answers using Google Forms. Data analysis and interpretation were facilitated through the utilization of SPSS and Microsoft Excel software. Subsequently, comprehensive elucidations were provided. The study's reliability is demonstrated by Cronbach's alpha values of 0.715, 0.805, 0.755, 0.825, and 0.7750, which correspond to measures of customer satisfaction, convenience, communication, and time savings, respectively. This finding demonstrates the validity and reliability of the study.

IV. Results and Discussion

The various statistical tests that were performed to test hypotheses and demonstrate the significance of customer engagement are included in this section of the study. First, a brief background on each participant is provided. The Pearson correlation analysis results are then displayed to illustrate the relationships between the various variables. The study's findings demonstrated that when correlations are positive, variables have direct relationships with one another, and when they are negative, they have inverse relationships. Looking at the respondents' demographics, the data reveals that 35% of the respondents were women and 65% of the respondents were men. The largest age group in the sample consisted of 35% of individuals who were between the ages of 15 and 25. With 25%, those in the 25–35 age range came in second. The remaining individuals were divided into two groups: those 45 and older (15%) and those 35 to 45 years old (25%). Thirty percent of respondents had only completed high school, while forty percent had earned

a bachelor's degree or more. Individuals with a master's degree or above (15%) and those with intermediate qualifications (15%) made up the other groups.

Table 1

Analysis of Correlations

	C.S.	CON	COM	T.S.	SEC
CS	1	0.755**	0.450	0.645**	0.650**
CON		1	0.645**	0.615	0.610**
COM			1	0.620**	0.640**
T.S.				1	0.750**
SEC					1

Note: Customer satisfaction, convenience, communication, and security are represented by the acronyms C.S., CON, COM, T.S., and SEC, in that order.

** The significance level for the correlation is 0.01 (2-tailed).

Table 1 presents the interrelationships among various variables and customer satisfaction. Notably, quality and convenience have a strong positive correlation (0.755), indicating simultaneous improvement in both of these aspects. Security (0.650), which exhibits a clear correlation with customer satisfaction, follows the same pattern. It also becomes more significant as satisfaction levels rise, as evidenced by a moderate correlation (0.645) with time-saving. Conversely, communication has a weaker link (0.450), meaning that customer satisfaction is less affected by it. Essentially, the correlations indicate that the most important factor influencing customer satisfaction is ease of use. Safety and time savings come next, and communication comes last.

Table 2

The result of regression

Model	Beta	t-value	p-value	VIF
(Constant)	0.505	2.650	0.025	
CON	0.750	4.850	0.000	1.850
COM	0.420	3.802	0.000	1.590
TS	0.450	3.165	0.000	2.530
SEC	0.490	0.345	0.705	1.250
R- Square	0.852			
F	17.125			
Sig(F)	0.000			

Note: Customer satisfaction, convenience, communication, and security are represented by the acronyms C.S., CON, COM, T.S., and SEC, in that order.

Based on the results of the regression, the following regression has been made:

$$CS = 0.505 + 0.750 \text{ CON} + 0.420 \text{ COM} - 0.450 \text{ TS} + 0.490 \text{ SEC}$$

The study reveals a noteworthy correlation between customer satisfaction and several variables, the majority of which pertain to maintaining the status quo. The beta coefficients indicate the potential impact on customer satisfaction when a single independent factor experiences a one-unit change while all other factors remain constant. It is worth mentioning that Parajuli et al. (2020) equate a 0.750 increase in customer satisfaction to a one-unit increase in convenience. This study corroborates the conclusions drawn in other research regarding the significance of communication, usability, and time savings in fostering customer satisfaction within the banking sector of Nepal. Gumelar et al. (2020) found that a substantial correlation exists between security and customer satisfaction with Islamic mobile banking. Nevertheless, the influence of security on banks operating in Nepal appears to be relatively negligible. In the interim, this research paper provides further support for the assertion made by Zhang and Kim (2020) that customer satisfaction is substantially enhanced by financial service attributes such as usability. Based on the obtained R-square value of 0.852 and p-values below 0.05, it can be inferred that these variables have a substantial impact on customer satisfaction, accounting for approximately 85.2% of the observed variations. The overall significance of the data is illustrated by the model's F-value of 17.125 and p-value of 0.000.

V. Conclusion

The present research investigated the viewpoints of clients concerning the communication tactics utilized by development banks operating in Nepal. While security showed little correlation with satisfaction with mobile banking services, the analysis focused special attention on the significance of four different variables. The study demonstrates the important role that convenience, effective time management, and clear communication play in fostering higher levels of customer satisfaction. Furthermore, the findings demonstrate that elements like timely features, effective communication, and ease of use have a statistically significant and positive influence on customer satisfaction levels. In essence, the perception of a service as time- and user-efficient, coupled with the presence of effective communication channels, significantly influences the level of customer satisfaction that is achieved. The results of the analysis, however, indicated that security concerns have little effect on customer satisfaction. This implies that, within the confines of this particular study, customer satisfaction levels are largely unaffected by perceived security measures. One could argue that, in this specific context, there is little to no impact of security perception on customer satisfaction levels.

To sum up, the examination of regression and correlation data provides insight into the main variables affecting customer satisfaction. Customers who receive convenient communication channels from services are generally inclined to view them favorably. It is clear that one of the main factors influencing satisfaction is convenience. Prioritizing the establishment of transparent communication channels, timely provision of accurate information, and prompt resolution of client concerns is imperative for businesses. This study suggests that security does not seem to have a

direct and significant impact on customer satisfaction, which is in contrast to its significance. As such, companies ought to take a more nuanced approach, maintaining strict security procedures while simultaneously enhancing other important factors that influence customer satisfaction. It is recommended that companies prioritize the enhancement of convenience features, time-saving attributes, and communication methods going forward to maintain a competitive edge and improve customer satisfaction. The study sheds light on important factors that affect how mobile banking features are developed in development banks. Subsequent studies could investigate components beyond the well-known elements of safety, ease of use, and communication effectiveness. This phenomenon opens up the possibility of looking into moderating variables that might alter these factors and affect the mobile banking services offered by commercial banks. Furthermore, a more thorough understanding of the global banking scene might be obtained by performing a comparative analysis that looks at the similarities and differences between domestic and international banking.

Reference

- Cho, J., & Lee, J. (2017). Mobile Banking Security and Customer Satisfaction: The Mediating Role of Perceived Security. *International Journal of Mobile Communications*, 15(4), 360 – 380.
- Dey, S., Chakraborty, A., Chatterjee, S., Datta, S., & De, D. (2018). Enhancing Mobile Banking Security using Multi-Factor Authentication. In Proceedings of the 11th *International Conference on Security of Information and Networks*, 18(1), 115 – 122.
- Gaire, AKS (2018). Effectiveness of Internet banking system and client's satisfaction: Evidence from Surkhet. *Nepal Journal of Multidisciplinary Research*, 1(1), 10 – 21.
- Gautam, T. & Dhital M. S. (2004). Customer satisfaction in Nepalese commercial banks. *Journal of Management and Development Review*, 1(2), 1–18.
- Gumelar, A., Nasution, M. I., Oesman, I. F., Ramadini, F., & Irfan, M. (2020, March). Technology mobile banking on customer Satisfaction. In *Journal of Physics*, 1477(7), 720 – 740.
- Hair Jr, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European business review*.
- Kabir, M. R. (2013). Factors influencing the usage of mobile banking: Incident from a developing country. *World Review of Business Research*, 3(3), 96 – 114.
- Kano, N. (1984) Attractive quality and must-be quality, Hinshitsu Quality. *The Journal of Japanese Society for Quality Control*, 14(2), 39 – 48.
- Kharel, S, S Magar, N Chaurasiya, S Maharjan and CP Rijal (2019). Transparency and accountability in the Nepalese corporate sector: A critical assessment. *Quest Journal of Management and Social Sciences*, 1(1), 1 – 25.
- Majumdar, S., & Pujari, V. (2021). Exploring the usage of mobile banking apps in the UAE: a categorical regression analysis. *Journal of Financial Services Marketing*, 4(2), 1 – 13.
- Metlo, M. Y., Hussain, N., Saqib, G., Phulpoto, K., &Abro, S. (2021). Impact of mobile banking on customer satisfaction. *International Journal of Management (IJM)*, 12(1), 75 – 90.
- Ngaida, A. (2020). An Analysis of the Impacts of Electronic Banking on Customer Satisfaction in the Tanzanian Banking Industry: A Case of Kenya Commercial Bank (Doctoral dissertation, Mzumbe University).
- Oliver, R. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of Marketing Research*, 17(2), 460 – 469.
- Parajuli, S., Paudel, U. R., & Devkota, N. (2020). Banking communications: A perceptual study of customer relations. *South Asian Journal of Social Studies and Economics*, 8(3), 23 – 34.
- Paudel, U. R., Parajuli, S., Devkota, N., & Mahapatra, S. K. (2020). What Determines Customers' Perception of Banking Communication? An Empirical Evidence from Commercial Banks of Nepal. *Global Economy Journal*, 20(4), 1 – 21.

- Rajaobelina, L., Tep, S. P., Arcand, M., & Ricard, L. (2021). The relationship of brand attachment and mobile banking service quality with positive word-of-mouth. *Journal of Product & Brand Management*, 7(2), 25 – 50.
- Sapkota, N, N Paudel, DK Subedi, R Bhattarai and R Shrestha (2018). Role of information communication technology (ICT) in the Nepalese banking industry. *American Scientific Research Journal for Engineering, Technology, and Sciences*, 42(1), 75 – 88.
- Shakya, A. (2016). Impact of online banking on customer satisfaction and firm performance in Nepalese Commercial banks. *Nepalese Journal of Management*, 3(1), 32 – 44.
- Shrestha, P (2018). Service quality and customer satisfaction: Evidence of Nepalese banks. *NCC Journal*, 3(1), 121 – 133.
- Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996). The behavioral consequences of service quality. *Journal of Marketing*, 60(2), 31 – 46.
- Zhang, L., & Kim, H. (2020). The influence of financial service characteristics on use intention through customer satisfaction with mobile fintech. *Journal of System and Management Sciences*, 10(2), 82 – 100.

Determinants Influencing Banking Practices among Municipal Residents

Bikash Rana

Abstract

Sustaining financial stability and managing family finances require the application of sound banking practices. Finding the important variables that affect city dwellers' banking preferences is the main goal of this study. The research was conducted in the Rupandehi District of Nepal, specifically located in the Lumbini Zone within the Western Development Region, specifically within the Tilotama Municipality. A diverse range of individuals, encompassing various age groups, genders, occupations, and educational backgrounds, actively participated in the study by diligently completing comprehensive questionnaire. Using a mix of descriptive and causal research frameworks, the study found that factors like convenience, and security have a positive influence on banking behaviors. Conversely, no meaningful relationship was found between the urban population's banking practices and awareness, availability and motivational factors. The similarity of bank services and the greater levels of financial awareness and literacy that are common in cities may be the cause of this lack of correlation. Therefore, the results of this study may be helpful to banking institutions in creating and putting into practice plans to boost banking participation.

Keywords: Financial Practices, Accessibility, Inspiration, User-friendliness, and Reliability

I. Introduction

Individuals cultivate distinct banking behaviors, establish personal routines, and implement particular practices when conducting banking operations and managing their finances. These tendencies, identified by Skinner (1938), can be beneficial or detrimental, and they vary greatly between people due to differences in lifestyles, financial goals, and personal preferences. Establishing sound banking practices is critical for ensuring the financial stability of households. These practices include regularly monitoring account balances, establishing budgets, and employing prudent methods of saving and paying bills. In addition to preventing the payment of unnecessary fees, these practices contribute to the development of a positive credit rating, safeguard against fraudulent activities, and establish a strong foundation for retirement strategizing. Conversely, detrimental banking practices such as excessive expenditure, neglecting to monitor expenditures, and failing to safeguard personal and financial data may lead to the imposition of overdraft fees and escalated interest obligations. The banking habit theory contains, upon closer inspection, a psychological model that explains how habits develop and endure as behavioural patterns. These habits have been defined by Wood and Runger (2016) and Marien et al. (2019) as automatic,

repetitive actions triggered by environmental stimuli. They are often executed without deliberate intention or cognizance. A number of indicators can be utilised to assess an individual's banking behaviour. These include the frequency of in-person banking visits, diligent account maintenance, selection of account type, utilization of ATM services, and involvement in credit or loan applications. A variety of factors contribute to financial exclusion, including irregular banking hours, inadequate identification documents, low levels of education, ignorance, and unfamiliarity with banking products and services. In order to improve individuals' banking practices and persuade them to utilize formal financial channels as opposed to succumbing to the dubious financial industry, it is necessary to conduct an exhaustive examination of the numerous obstacles that households encounter. Six key factors were identified by Gerard and Cunningham (1997) as influencing individuals to switch banks: inconvenient circumstances, inconsistent service quality, concerns regarding pricing, unanticipated complications, under-discussed matters, and the alluring strategies employed by competing banks. In a similar vein, Awan and Bukhari (2011) identified three principal catalysts that prompt customers to switch banks in New Zealand: service failures (including errors, inflexibility, unethical conduct, and fee denials); price-related complaints (including charges, interest rates, and fees); and service rejections (including loan denials and absence of advisory services).

II. Literature Review

Understanding the level of awareness among urban populations regarding the use of banking services is equally important because it has a substantial influence on banking behaviour. An individual's familiarity with a range of banking procedures, such as deposited funds, fund transfers, ATM operation, mobile banking, and different loan categories, among others, is used to gauge this level of knowledge. According to a study by Sudin and Azmi (2008), the main factors influencing the bank selections of Malaysian Muslim bank customers were technological advancements, quick transactions, efficient service provision, and positive bank reputation. In a parallel study carried out in Pakistan, Awan and Bukhari (2011) emphasized the crucial significance of service quality and product attributes in influencing bank selections. Ahmad and Bashir (2014) carried out supplementary investigation to ascertain the degree of customer education regarding the products provided by Islamic banks, with the aim of forecasting their customer service utilization. The research employed an array of methodologies, such as focus groups, interviews, and case studies, to examine diverse aspects of the selected variables. A random sampling technique was employed to gather data from a sample of 200 individuals who participated in the study through human interaction. The findings of the study indicate a general lack of comprehensive comprehension among individuals regarding Islamic banking products and terminologies. The aforementioned discovery revealed a noteworthy association between the degree of customer awareness and their propensity to employ banking services. The banking habits of urban residents are influenced by a multitude of factors. These elements include, but are not restricted to, ease of financial transaction processing, protection of their families, availability of 24/7 services, and financial security. Safakli (2007) asserts that a number of important incentives play a role in bank selection. The bank's reputation, useful neighborhood amenities like parking spaces, budgetary considerations,

and public opinion are some of these motivators. Safakli (2007) highlights the significance of these elements in influencing the choices made by customers. Satyadevi and Resmi (2018) claim that because internet banking is more affordable, faster, more convenient, and accessible from a distance, urbanites are increasingly choosing it. The emergence of online banking has enabled urban populations to adopt more efficient banking practices. Nguyen (2020) discovered a strong correlation between the ease of operation of a service and customer confidence in using it for independence and convenience. Because they are more accessible and user-friendly than traditional counter services, digital banking channels are preferred. Concurrently, Maragaoda (2020) emphasised the close relationship that exists between the propensity to use online banking and elements like cutting-edge technology, financial benefits, usability, and convenience. On the other hand, social determinants are still relatively insignificant. The research findings indicate that consumers' assessments of digital banking are primarily shaped by factors related to usability and financial benefits. The aforementioned aspects encompass accessibility, adaptability, efficiency, and dependability. Banking organizations need verified proof of the effectiveness of digital technology before they can start public awareness campaigns and advertise new goods and services. Kaura et al. (2014) conducted a comprehensive analysis of the competitive landscape in the banking industry to provide empirical evidence supporting this claim. The results of their study validated the notion that the degree of convenience offered by a service consistently influences customer satisfaction across various service sectors. According to Thakor (2020), who agrees with this point of view, FinTech and cutting-edge technologies greatly enhance customer comfort in the banking sector. Ahmad and Bashir (2014) looked at the security aspects of banking transactions and examined the relationship between financial security and the satisfaction that comes from meeting higher-level needs like emergency funds and home ownership. Their findings showed that when financial security is increased through tools like bank accounts and credit facilities, interaction with financial institutions is improved. Conversely, people who are insecure about their finances are more likely to use community organizations as a coping strategy and to look for guidance and emotional support during difficult times, which weakens their personal social networks. In order to ensure security, Ahmad and Sabri (2014) emphasized how important it is to implement robust contingency plans in online banking services. A more recent study by Allcot (2022) found that the pandemic exacerbated the rise in online banking services, which in turn raised the importance of cybersecurity in the banking sector. This study employs a descriptive and causal research design to examine the factors that influence the banking behaviours of individuals residing in the Tilotama Municipality, located in the Rupandehi District of the Lumbini Zone within the Western Development Region of Nepal. The data for this investigation is gathered through survey responses obtained from urban residents. The findings show that accessibility, convenience, and security are important variables influencing banking practices. In addition to adding to the body of knowledge already available on banking behaviours, the goal of this research is to help bank executives and policymakers devise strategies to encourage the public to participate in banking activities and to use a variety of banking goods and services.

III. Research Methods

A study was conducted on the banking practises of the residents residing in Tilottama Municipality, located in the Rupandehi District of the Lumbini Zone within the Western Development Region of Nepal. The study used both descriptive and causal research designs. People with bank accounts in the area were investigated. They came from a range of backgrounds, such as investors, families, students, and employees. A variety of methods were used to gather information. Structured questionnaires with sections for demographic information, yes/no questions, multiple choice questions, and Likert scale responses were utilized. To make sure that everyone could participate, two different methods were used to send out the questionnaires. People who could read and write and understand what was being said were first told they could fill out the questionnaires themselves. However, for people who couldn't write, the investigator personally helped them fill out the form through one-on-one conversations. In the beginning, about 384 questionnaires were sent out, and 284 people filled them out, giving the survey a response rate of about 73.95%. But only 250 of the responses were thought to be good enough to be analysed. Figure 1 shows the theoretical framework that this study is based on.

Conceptual framework

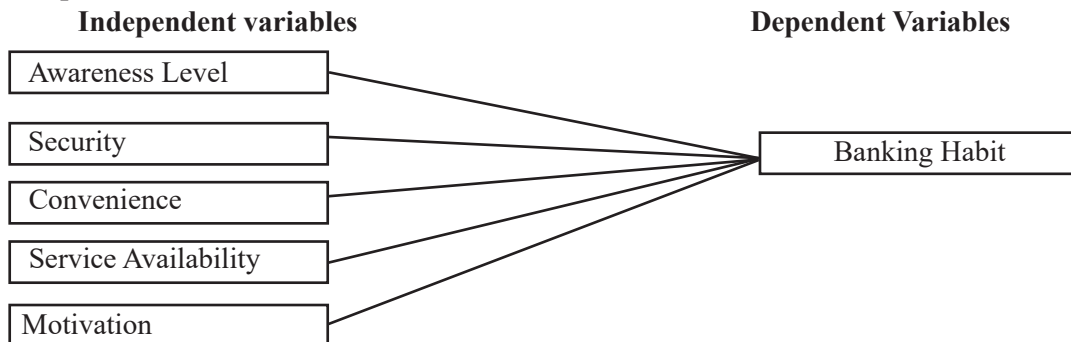


Figure 1 illustrates the conceptual framework

The economic model governing banking habits can be expressed through various factors, including but not limited to awareness, motivation, availability, convenience, and security. The econometric form in which it can be expressed is as follows:

The equation for determining banking habit can be represented as follows: $\text{Banking Habit} = \beta_0 + \beta_1 \text{Awareness} + \beta_2 \text{Motivation} + \beta_3 \text{Availability} + \beta_4 \text{Convenience} + \beta_5 \text{Security} +$

IV. Results

After looking at the information from 250 participants, it was found that 32% were under 30 years old and 52% were between 30 and 50 years old. This age group is more likely to use banking facilities and services than the older age group (16%), which is made up of people over 50. There were the following percentages of people who worked in the following jobs: Twenty percent were students, twelve percent worked in agriculture, forty percent were business owners, and

the last twenty eight percent were salaried workers. An analysis of the respondents' educational backgrounds revealed that 28% had less than a high school diploma, 32% were college graduates, and a slightly higher percentage, 40%, had a master's degree or an equivalent qualification. The information shown gives a full picture of how people of different ages, job types, and levels of education feel about banking products and services. Younger and middle-aged people, in particular, have a stronger tendency in this direction.

Table 1:

Profiles of respondents

Respondent profile	Frequency	Percentage
<i>Gender</i>		
Male	150	60
Female	100	40
<i>Age</i>		
Below 30	80	32
30 – 50	130	52
Above 50	40	16
<i>Occupation</i>		
Student	50	20
Farmer	30	12
Businessman	100	40
Employee	70	28
<i>Qualification</i>		
Below plus two	70	28
Bachelor	80	32
Master and above	100	40

Data Reliability

Reliability tests, which are typically assessed using the Cronbach alpha coefficient, were used to determine the reliability of a particular construct (George and Mallery, 2003). According to the definition provided by these researchers, alpha values fall into one of the following categories: excellent (values equal to or greater than 0.9), good (values exceeding 0.8), acceptable (values above 0.7), questionable (values exceeding 0.6), and unsatisfactory (values below 0.5). Based on the information presented in Table 2, the investigation demonstrated varying degrees of dependability on multiple scales. In particular, the awareness scale with four items showed a satisfactory α coefficient of 0.720. Furthermore, the five-item convenience and availability scales showed respectable α values of 0.700 and 0.733, respectively. Additionally, as shown in Table 2, the five-

item security and motivation factors both showed acceptable reliability, with Cronbach's alpha values of 0.715 and 0.800, respectively.

Table 2:

Reliability statistics

Variables	No. of items	Cronbach's α
Awareness	5	0.720
Motivation	4	0.800
Availability	6	0.733
Convenience	4	0.700
Security	5	0.715

Descriptive and Relationship Analysis

As can be seen in Table 3, the overall mean score is higher than 3.00. It lays out the correlation coefficient-measured linear connection between the variables. In addition, the connections between the variables in the study, such as the factors that influence banking habits, are revealed in Table 3.

Table 3:

Correlation coefficients and descriptive statistics for the study variables

Variables	Mean	SD	1	2	3	4	5
1. Awareness	3.85	.65	1				
2. Motivation	3.6	.63	.08	1			
3. Availability	3.30	.70	00	-.13*	1		
4. Convenience	3.40	.70	00	-.14*	.68**	1	
5. Security	3.70	.82	0.02	-0.06	.50**	.68**	1
6. Habits	3.60	.60	-0.02	-.15*	.65**	.50**	.70**

* Signifies statistical significance at the 5% level;

** Signifies statistical significance at the 1% level

The data indicates a weak negative correlation ($r = -.02$, $P > .05$) between the level of awareness and banking practices. The correlation between motivation and banking habits is found to be statistically significant, with a negative relationship ($r = -.15$, $P < .05$). Conversely, when considering a significance level of 1%, significant positive correlations were observed between banking habits and factors such as availability ($r = .65$, $P < 0.01$), convenience ($r = .50$, $P < 0.01$), and security ($r = .70$, $P < 0.01$). Moreover, the findings do not provide any evidence of the presence of multi-collinearity, suggesting a dearth of significant correlations among the variables that impact banking behavior.

Analysis of Regression

Table 4 displays the outcomes of the regression analysis, which effectively identified the significant variables that impact banking practices. The model exhibits a high level of stability and a strong fit, as evidenced by an adjusted R square value of 0.585 and a F statistic of 85.37 ($p < 0.00$). The influence of factors such as awareness and motivation on the banking preferences of urban residents is found to be relatively insignificant. In contrast, certain factors such as accessibility, safety, and ease of use have demonstrated considerable influence as motivators, exerting a positive and noteworthy effect on individuals' banking behaviors.

Table 4

Effect of study variables on banking habit

	<i>B</i>	<i>SE</i>	<i>t</i>	<i>P</i>
Intercept	1.250	0.505	2.475	0.000***
Awareness	-0.015	0.07	-0.214	0.320
Motivation	-0.039	0.045	-0.866	0.145
Availability	0.067	0.060	1.971	0.070*
Convenience	0.214	0.054	2.516	0.025**
Security	0.546	0.050	10.920	0.000***
Adjusted R ²				0.555
F- Statistic				83.25***
F -Statistic (Sig)				0.000

* Signifies statistical significance at a 5% level of significance;

** Signifies significance at a 5% level of significance;

*** Signifies significance at a 1% level of significance

V. Discussion

This research endeavors to identify and assess significant determinants that impact banking behaviours. The organization is situated in the Rupandehi District of the Lumbini Zone, Tilottama Municipality, Western Development Region, Nepal. A significant proportion of the participants acknowledged the notable impact that various facets of banking services, such as convenience, and security had on their banking activities. However, it appeared that levels of awareness, motivation and availability had a diminished effect. Notably, multicollinearity was not identified as a problem. Consistent with prior investigations conducted by Thakor (2020), Allcot (2022), Ahmad and Sabri (2014), Maragaoda (2020), Kaura et al. (2014), and others, the findings of this study indicate that security, and convenience are significant factors that impact banking behaviours, particularly among urban dwellers who possess knowledge of financial products and services. This research can assist financial institutions in enhancing their urban services due to its primary

emphasis on the banking behaviours exhibited by the urban population. Nevertheless, the results fail to apply universally to remote and rural regions, indicating the necessity for further investigations that could incorporate more contemporary variables such as advancements in fintech and digital banking. In order to validate the results of this one-time survey, it is recommended to perform a panel study.

VI. Conclusion

This study conducted a comprehensive examination of the banking behaviours exhibited by urban residents, employing various criteria including awareness, motivation, convenience, availability, and safety. The data unequivocally demonstrated that factors such as convenience, and security played a pivotal role in shaping individuals' banking behaviours. The aforementioned factors exhibited a significantly diminished influence on awareness, availability and motivational aspects. This scenario may arise due to the heightened financial literacy and accustomedness of urban dwellers to the diverse array of banking services available. This study contributes substantially to the existing literature on the banking preferences of urban populations in less developed nations, with a specific emphasis on Nepal. Furthermore, this phenomenon facilitates the formulation of intricate regulations by policymakers and financial institutions, which have the potential to enhance banks' participation in the economy and stimulate economic growth.

References

- Ahmad, A., & Bashir, R. (2014). An investigation of customers' awareness level and customer service utilization decision in Islamic banking. *Pakistan Economic and Social Review*, 10(3), 59-74.
- Ahmad, S. Y., & Sabri, M. F. (2014). Understanding financial security from consumer's perspective: A review of the literature. *International Journal of Humanities and Social Science*, 18(4), 110-117.
- Allcot, D. (2022). Banking and security intelligence round-up. Security Intelligence. <https://securityintelligence.com/articles/2022-banking-finance-security-intelligence-roundup/>
- Awan, H., & Bukhari, K. (2011). Customer's criteria for selecting an Islamic bank: Evidence from Pakistan. *Journal of Islamic Marketing*, 4(2), 14-27.
- George, D., & Mallery, P. (2003). SPSS for Windows step by step: A simple guide and reference. 11.0 update (4th ed.). Boston, MA: Allyn & Bacon.
- Gerrard, P. & Cunningham, J. B. (1997). Islamic Banking: A Study in Singapore. *International Journal of Bank Marketing*, 15(6), 204-216.
- Kaura, V., Sharma, S., & Chalasani, D. P. (2014). Impact of service quality, service convenience, and perceived price fairness on customer satisfaction in Indian retail banking sector. *Management and Labour Studies*, 32(4), 127-139.
- Maragaoda, W. S. K. (2019). Customers' motivation to embrace digital banking in Sri Lanka: a case study of Sampath Bank PLC. Unitec Insitute of Technolgoy, Aucklan, New Zealand.
- Marien H., Custers R., Aarts H. (2018). Understanding the formation of human habits: An analysis of mechanisms of habitual behavior. In Verplanken B. (Ed.), *The psychology of habit: Theory, mechanisms, change, and contexts* (pp. 51–69). Cham, Switzerland: Springer.
- Nguyen, O. T. (2020). Factors affecting the intention to use digital banking in Vietnam. *Journal of Asian Finance, Economics and Business*, 55(3), 303-310.
- Safakli, O. V. (2007). Research on the basic motivational factors in consumer bank selection: Evidence from Northern Cyprus. *Banks and Bank Systems*, 35(2), 93-100.
- Satyadevi, R., & Resmi, B. (2018). A study of the level of awareness of E-banking in Palakkad District. *International Journal of Creative Research Thoughts*, 40(2), 688-693.
- Skinner, B. F. (1938). *The Behavior of Organizations*. New York: Appleton-Century-Crofts.
- Sudin, H. W., & Azmi, W. (2008). Determinants of Islamic and conventional deposits int Malaysian banking system. *Managerial Finance*, 72(3), 618-643.
- Thakor, A.V. (2020). Fintech and digital banking. *Journal of Financial Intermediation*, 41(2), 775-798.
- Wood W., & Runger D. (2016). Psychology of habit. *Annual Review of Psychology*, 67(1), 289–314.

Analyzing the Role of Employee Recognition in Job Retention within Nepal's Banking Sphere

Manisha Pokhrel

Abstract

This study aimed to investigate the association between intrinsic and extrinsic recognitions and employees' likelihood of remaining employed within their organization. The research design employed was descriptive and correlational in nature. A comprehensive analysis was conducted on a survey comprising 385 participants, wherein respondents were systematically classified based on variables such as gender, age group, educational attainment, and occupational status. This approach yielded valuable and profound findings. The study revealed that although the significance of training and development opportunities was relatively low, a majority of employees considered financial compensation as the primary determinant influencing their retention within the banking institution. Furthermore, a notable association was observed between the inclination to remain employed and receiving acknowledgment, whether it be in the form of external rewards or internal satisfaction. Respondents explicitly identified incentives and appealing compensation packages as determinants that would augment their inclination to remain in their present roles. Hence, it falls upon the human resources department to assess and ensure the adequacy of the rewards bestowed upon employees in order to meet their satisfaction. This study underscores the importance of managers possessing a comprehensive understanding of the significant impact that offering promotions and competitive pay scales can have on employee retention. The study concludes by suggesting a redesign of the banks' acknowledgment programmes and emphasizing the importance of giving equal weight to both types of recognition in order to enhance employee retention.

Keywords: Admiration, Job Turnover, Institutional Framework, Financial Entities

I. Introduction

In the modern era, it's imperative for business leaders to comprehend the diverse elements that fuel employee motivation. While financial incentives undeniably hold a significant allure, personnel equally value acknowledgment and respect for their contributions at the professional sphere. It is undeniable that the act of appreciating employees caters to a core human necessity, fostering elevated levels of motivation and instilling a profound sense of accomplishment in them for their diligence and hard work (Whillans, 2019). On another note, the propensity for employees to contemplate transitioning to different firms amplifies when presented with lucrative propositions

encompassing superior salaries, bonuses, and job roles compared to their existing employer. This dynamic presents a complex challenge for HR professionals tasked with conceptualizing reward systems that are not only economically viable but also hold universal appeal amongst the workforce, while simultaneously outshining offerings from rival firms. Consequently, it becomes incumbent upon the administrative echelon to thoroughly scrutinize the intrinsic and extrinsic merits associated with employee accolades, to foster a spirited and dedicated workforce.

In the fiercely competitive business landscape, retaining adept professionals becomes a pivotal concern for organizations, as employee turnover entails not merely a loss of skill and expertise but also incurs additional costs linked with the recruitment and training of newcomers. Thus, to realize organizational objectives, it becomes a prerequisite for the managerial cadre to fathom the anticipations of their staff to keep them animated in their roles. While the importance of employee recognition has been underscored in literature concerning diverse facets like corporate wellness, social dynamics, comprehensive rewards, and total quality management, it ironically remains an underexplored domain in academic research. This backdrop then navigates us to the pivotal inquiry steering this investigation: How does employee recognition correlate with their willingness to remain in their current organization?

II. Literature Review

Recognition is fundamentally perceived as a vital human requirement. Globally, a myriad of employers employs strategies such as loyalty accolades to celebrate employees who have devoted several years to the company, primarily with the goal of enhancing performance and promoting excellence, albeit the primary intention is often perceived as a morally right action (Saunderson, 2016). Delving into the correlation between incentives and the tendency to leave the organization, Cotton and Tuttle (1986) described it as an individual's gauge of the likelihood to either retain or sever ties with their current employer. Here, this study explores some critical pieces of research on the topic. Broadly, the phenomenon of employees parting ways with an organization can incur substantial costs for the latter. A variety of triggers can instigate this departure, ranging from hostile conduct, a mismatch between work and personal life, misalignment with the company's objectives, inability to meet set expectations, a scarcity of guidance and regular feedback, limited empowerment in decision-making processes, inadequate skillset, organizational unrest, career inertia, restricted opportunities for progression, to a deficit in receiving commendations, as delineated by Smith (2009), categorizing these as the dozen dominant factors encouraging job exits. Notably, when employees perceive their efforts as valued through acknowledgment for their commendable deeds, it serves as a catalyst, encouraging them to aspire to elevated levels of performance.

In today's dynamic, the managerial role entails cultivating an atmosphere that inherently encourages individuals to excel, consequently contributing positively towards the company's growth trajectory. From a broader perspective, the prime asset and distinctive factor for any entity

lies in its workforce. Numerous supervisors are endeavoring to decipher the complex aspects of inciting motivation among employees at the workplace to amplify job contentment, thus focusing significantly on both fiscal and other forms of rewards for employees (Georgakopoulos, 2010). Furthermore, organizations are gradually acknowledging that enhancing employee satisfaction necessitates a harmonious interchange between what the employees offer to the company and what they receive in return. The absence of potent reward strategies can lead to a prevalent discontent among the workforce (Pratheepkanth, 2011).

Retention, in this context, encapsulates an employee's resolve to continue in their present role, devoid of any considerations of vacating the position. A propensity towards exiting the job can have detrimental implications on the organization's objectives, manifesting in a dip in innovation, compromised quality of customer interactions, and fostering a negative psychological ambiance among the staff who persist with the company (Ayinde & Adegoroye, 2012).

Conceptual Framework

This study concentrates on identifying the numerous elements that influence employee acknowledgment in a work environment, in addition to the role of external and internal incentives and their potential effects on the satisfaction and retention intentions of employees. The initial ideation of the research variables is depicted in the conceptual structure presented in Figure 1.

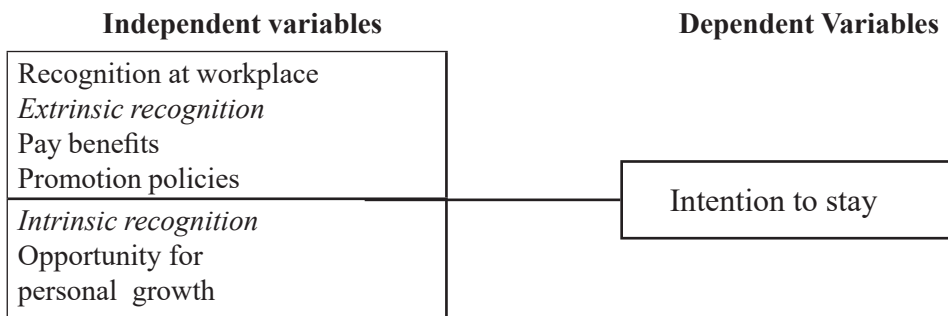


Figure 1: Conceptual framework

This investigation fundamentally centers on evaluating the influence of workplace employee recognition systems on an individual's willingness to remain in the organization. Consequently, the intention to stay serves as the dependent variable in this analysis, with the acknowledgment system representing the independent variable. This independent variable encompasses both intrinsic and extrinsic factors. The extrinsic facet is delineated into two dimensions: remuneration benefits and progression protocols, while the intrinsic facet similarly bifurcates into personal development opportunities and acknowledgment aspects.

III. Research Methodology

The present study investigated multiple factors that impact employee recognition within the workplace, including the influence of both intrinsic and extrinsic rewards on employees' commitment to organizational retention. The focus of this investigation was on individuals

employed in the development banking industry. The study incorporated a sample size of 385 participants who were affiliated with various financial institutions, including Shine Resunga Development Bank Ltd, Jyoti Bikas Bank Ltd, Kamana Sewa Bikas Bank Ltd, Muktinath Bikas Bank Ltd, and Garima Bikas Bank Ltd. The data collection procedure entailed the creation and distribution of questionnaires to the designated participants, utilizing a research design that integrated descriptive and causal-comparative methodologies. Subsequently, the gathered responses were assessed utilizing an extensive array of statistical methodologies. After gathering the participants' responses, a comprehensive examination was carried out utilizing descriptive and inferential statistical methods. The analytical framework utilized a range of techniques, such as cross-tabulation, frequency distribution, and mean calculations, alongside the use of tables and charts, to present a comprehensive depiction of the data. To find the mean, the sum of all the scores was added up and then divided by the total number of scores.

IV. Results and Analysis

Demographic indicators were utilized to pinpoint the participants' standings within the organization. In this section, the demographic data regarding the respondents, along with their self-reported hierarchical positions, are delineated.

Table 1

Gender distribution

Gender	Frequency	Percent (%)
Male	180	46.75
Female	205	53.25
Total	385	100

Table 1 illustrates the gender-wise breakdown of the respondents. In percentage terms, the respondent pool constituted 46.75% males and 53.25% females. Furthermore, in terms of actual count, of the 400 respondents, 190 identified as male while 210 were female.

Table 2

Age distribution

Table 2 delineates the respondents' distribution according to different age brackets. The entire pool was segregated as follows: 31.19% were in the 20-30 years category, 48.05% were grouped in the 30-40 years category, and the remaining 20.77% were in the 40 years and above category. Moreover, breaking down by headcount, 120 individuals were between 20-30 years, 185 were aged between 30-40 years, and the final 80 participants were aged 40 or over.

Table 3

Frequency distribution based on the highest level of education

Education Level	Frequency	Percent
10+2	65	16.88
Bachelors	200	51.95
Masters and above	120	31.16
Total	385	100

Table 3 displays the classification of respondents predicated on the pinnacle of their educational attainment, segmented into three distinct categories. In percentage terms, the divisions were as follows: 16.88% had reached the intermediate level, a majority of 51.95% had a bachelor's degree, and 31.16% had completed a master's degree or higher. When viewed in terms of exact numbers, the division comprised 65 individuals with an intermediate educational background, 200 with a bachelor's level education, and 120 had achieved a master's degree or a higher level of education.

Table 4

Frequency distribution based on job position

Position Held	Frequency	Percent
Assistant level	100	25.97
Senior Assistant	240	62.33
Manager level	45	11.68
Total	385	100

Table 4 illustrates the segmentation of respondents according to their job roles, encompassing three tiers: assistant level, officer level, and managerial level. In a percentage breakdown, 25.97% were at the assistant level, the majority, 62.33%, were holding officer level positions, and a smaller segment of 11.68% were at the managerial level. In a more detailed frequency analysis, this corresponded to 100 individuals working at the assistant level, a substantial 240 individuals at the Senior Assistant level, and a final group of 45 individuals occupying managerial level roles.

Table 5

Analysis of intrinsic recognition

Intrinsic Recognition	Mean	S. D
In my organization, innovation and creativity are highly valued.	2.8124	1.356
My manager evaluates me impartially.	2.7564	1.310
When I excel at my job, I receive proper recognition and rewards.	2.5120	1.200
Average score	2.6936	1.28

Table 5 delineates the feedback concerning the respondents' satisfaction levels with the intrinsic rewards presented by their respective organizations. The data reflects a neutral stance when it comes to the encouragement of innovation and creativity by their organizations, however, they expressed a general agreement concerning other forms of intrinsic rewards extended by the entity. The data pinpointed a maximum average value of 2.8124, paired with a standard deviation of 1.356. Further analysis reveals that the consensus score for gratification derived from intrinsic rewards stands at 2.6936, indicating a prevailing agreement regarding the level of satisfaction.

Table 6

Analysis of extrinsic recognition

Extrinsic Recognition	Mean	S. D
I am happy with my pay scale.	2.80	1.140
I am content with the insurance benefits offered by the organization.	2.30	1.120
I am content with the promotion.	2.88	1.001
Average score	2.66	1.087

Table 6 illustrates the participants' feedback concerning their satisfaction with the recognition system implemented by their employer. The aggregate score settled at 2.66, portraying a median level of satisfaction towards the extrinsic rewards offered at present. However, this score gravitates closer to 3, marking a neutral stance, implying that there exists a desire among respondents for an enhanced extrinsic reward system from their organization, fostering a higher degree of satisfaction.

Table 7

Analysis of intention to stay

Intrinsic Recognition	Mean	S. D
I have no intentions of departing from the organization.	1.82	0.46
It's unlikely that I will be seeking a new job next year.	1.50	0.50
I perceive a bright future and substantial growth with this company.	1.60	0.49
Average Score	1.646	0.4733

Table 7 demonstrates that the mean score for each declaration concerning the intention to stay is under 3, with the peak value being 1.82. This suggests a consensus among participants, indicating a reduced likelihood of them exiting the organization. Collectively, the general mean score, which is below 1.646, corroborates the respondents' alignment with the intent to retain their positions within the company.

Relationship of Employee Recognition on Intention to Stay

Table 8 illustrates the Pearson Correlation used to analyze the relationship between the acknowledgment of employees and their willingness to remain in the company. The correlation analysis aids in understanding the link between employee recognition and their intention to stay within the organization.

Table 8

Pearson correlation analysis among the variables under study

Variables	Extrinsic	Intrinsic	Intention to stay
Extrinsic	1		
Intrinsic	.296**	1	
Intention to stay	0.186**	0.285**	1

** . Correlation is significant at the 0.05 level (2-tailed).

Based on the information shown in Table 8, there is a 0.285 positive correlation between the likelihood of keeping a job with the same company and intrinsic recognition. The statistical significance of the relationship between extrinsic recognition and the intention to remain is indicated by the p-value, which is less than 0.05. There is 95% confidence that this link is supported. Similarly, there is a positive correlation ($r = 0.186$) between extrinsic recognition and the intention to stay employed, suggesting a relationship between the two variables. The results show that there is a statistically significant relationship between wanting to stay employed by the same company and getting recognition from others. A significant relationship is present, as indicated by a p-value of less than 0.05 with a 95% level of confidence in this finding.

V. Discussion and Conclusion

Numerous researches exist pinpointing varied determinants causing a shift in employees' allegiance; however, this inquiry exclusively sheds light on the impact of the recognition framework within companies. Demonstrated by the data, a potent connection exists between how employees are acknowledged and their propensity to remain in the company, thus accentuating the significance of fostering both extrinsic and intrinsic recognition strategies to elevate the commitment levels of the workforce, a sentiment echoed by Whillans (2019). Despite the insights provided, a deeper exploration is warranted to dissect the repercussions of the prevalent recognition norms in the sphere of Nepalese banking entities.

In this dynamic milieu, the onus is markedly on the Human Resources division to adeptly discern the pulse of employee contentment, an endeavor that transcends mere monetary gratification. It's pivotal for the administrative echelons to assimilate the evolving preferences of employees, who now harbor an inclination for not only competitive remuneration but also a profound affinity with the organizational ethos. The banking sector, characterized by relentless competition, sees frequent enticements from firms attempting to poach personnel from adversaries with promises of lush financial rewards and advantages. Nonetheless, the retention of devoted employees highlights the necessity for a nuanced approach, wherein the emphasis is not solely on pecuniary growth but also on fostering a resonant intrinsic organizational rapport.

In conclusion, the findings champion a discernible need for a rejuvenation in the acknowledgment paradigms implemented by banks, necessitating a balanced approach that caters to both materialistic and inherent employee aspirations. A lack of initiative in this regard might spearhead a flux of employees migrating to establishments with seemingly superior compensatory structures. In contrast, a well-rounded and resonant recognition setup can dampen the enthusiasm for exits, nurturing a workforce that embodies dedication and continuity.

Reference

- Ayinde, A., & Adegoroye, A. (2012). Employees' perceptions of career progression and turnover intention among bank workers in Ife central and local government area, Osun state. *Research Journal in Organizational Psychology and Educational Studies, 1*(6), 353-360.
- Cotton, J. L., & Tuttle, J. M. (1986). Employee turnover: A meta-analysis and review with implications for research. *Academy of Management Review, 11*(1), 55-70.
- Georgakopoulos, A.; Hawkins, Steven T. Campus - Wide Information Systems; Bradford 30, 3), (2013): 194-200. Retrieve from DOI: 10.1108/10650741311330375.
- Pratheepkanth, P. (2011). Reward system and its impact on employee motivation in commercial bank of Sri Lanka Plc, In Jaffna District. *Global Journal of Management and Business Research, 11*(4).
- Saunderson, R. (2016). Employee recognition: Perspectives from the field. *American Psychological Association, 9*(52), 452-470. Available from <https://doi.org/10.1080/01930826.2020.1773716>
- Smith, J. L. (2009). 12 Reasons employees leave organizations. Retrieved from <https://www.peoriamagazines.com/ibi/2009/dec/12-reasons-employees-leave-organizations>
- Whillans, A. (2019). Why employee recognition is so important? Retrieved from <https://petaurumsolutions.co.uk/blog/why-are-employee-rewards-and-recognition-so-important>.

Consumer Behavior Analysis: Factors that Influence Online Buying Decisions

Luxmi Sharma

Abstract

Online shopping's rise in popularity in Nepal is due to its multiple advantages like 24/7 availability, ease of use, and extensive product options. However, this comes with certain risks including financial loss and security concerns. This study, drawing from contemporary literature and data from 385 respondents from varied backgrounds, aims to identify these risks and psychological factors that affect buying decisions. Key findings indicate a notable influence of financial risks, while delivery and trust issues have a moderate impact, suggesting that e-retailers should focus on addressing these aspects to bolster online sales.

Keywords: Apprehended uncertainties, Shipment vulnerability, Buyer tendencies, Internet acquisition, Confidence and protection

I. Introduction

In the modern marketing landscape, grasping the nuances of consumer purchasing habits is vital for any enterprise's endurance, given its direct correlation with consumer choices. Studies on consumer behavior center on the series of judgments people make when dedicating their resources, such as time, finances, and effort, to acquire goods. This document reviews various scholarly pieces that delve into the web-based purchasing tendencies across diverse sectors. The emergence of the internet has dramatically altered the customary shopping habits, liberating buyers from the confines of store operational hours and physical boundaries. This transformation enables individuals to engage in active buying operations at any time from any location, offering round-the-clock access to a broad array of products and pertinent data. The escalating preference for online shopping is attributed to its advantageous features like affordability, user-friendliness, time efficiency, and the availability of a plethora of goods and brands, coupled with swift delivery services. The constraints of time and locale, which once characterized conventional shopping, are obsolete in the realm of online purchases. The term 'online consumer purchasing behavior' delineates the methodology of procuring goods and services via the internet. This procedure mirrors several stages inherent in the conventional buying behavior. Generally, an online purchase encompasses five phases: recognizing the necessity for a specific item or service, seeking pertinent details on the web, appraising products based on various alternatives, executing a transaction, and the subsequent phase of post-acquisition

contentment. The main goal of this research is to pinpoint the critical online elements that sway consumer tendencies in online shopping, particularly within the bounds of Tilottama Municipality. More precisely, it seeks to investigate the extent to which psychological aspects, encompassing financial risk, product risk, non-delivery risk, website layout, trust, and security, exert a notable influence on the buying behaviors of consumers on online platforms.

II. Literature Review

In the contemporary market landscape, dissecting the nuances of online buying behavior is vital in forging successful business strategies. As the internet continues to alter conventional shopping paradigms, consumers enjoy the liberty to purchase goods and services at any time and from any place, unbounded by the limitations of time and physical location. These transformations, spurred by the burgeoning e-commerce sector, necessitate an in-depth analysis of consumer behaviors in the online space. The following gives a succinct empirical review of various studies that have addressed this topic over the years. Chawla, Khan, and Pandey (2016) embarked on a journey to understand the influencers at different stages of the online buying process, emphasizing the role demographics play in shaping purchasing intentions and the adoption process. However, they fell short in offering a detailed analysis on the trajectory first-time online purchasers are likely to follow, and whether their engagement with online platforms would increase or wane, particularly regarding products also available offline. A comprehensive review of literary works from 1999 onwards was undertaken by (Singhal and Shekhawat, 2015). This study offered a refreshed perspective on both online and offline consumer behavior, revealing that while consumers readily seek product information online, a significant portion prefer making the actual purchase offline. Shahzad (2015) steered his research towards understanding the online factors, such as financial risk and product performance risk that dictate consumer behavior during online shopping. The research delineated that factors like trust & security wield a more significant influence on consumer behavior compared to financial and delivery risks. Mittal (2013) turned the spotlight onto the ramifications of e-commerce on consumer behavior, underscoring that the trust consumers place in the internet and the perceived risks significantly dictate their purchasing decisions. The study leaned on questionnaire responses to gather quantitative data and build upon existing literature to map the evolution of online shopping. Sultan and Uddin (2011) scrutinized the attitudes harbored by consumers towards online shopping, noting that several factors including website design, convenience, and pricing, were pivotal in influencing consumer decisions. However, they also highlighted a reluctance among older individuals and those with higher educational qualifications to embrace online shopping, largely due to security concerns. Hadjiphanis and Christou (2006) explored e-commerce's role in shaping consumer behavior, with a focus on the consumer information search process and the perceived value, ultimately aiming to carve out strategies that could incentivize consumers to opt for online purchases. Constantinides (2004) dissected the primary components that craft an enriching online experience, focusing on

website functionality and the psychological factors that foster trust and credibility between the consumer and online vendors. Finally, Lee and Swaminathan (2000) engaged in a theoretical exploration based on a framework proposed by Bagozzi, finding that consumers motivated chiefly by convenience were inclined towards making online purchases. In conclusion, these scholarly pursuits offer invaluable insights into the complexities governing online buying behavior and the varying attitudes consumers harbor towards online shopping. They collectively underscore the pivotal roles played by website infrastructure, perceived trust, and potential risks in shaping online consumer engagements.

Conceptual Framework

In this research, the theoretical framework delineates the correlation between various independent elements such as perceived risk, psychological elements, and website design, and their cumulative influence on the dependent variable - the online buying behavior. This connection has been cultivated grounded on the insights gathered from the meticulous analysis of existing literature.

Independent Variable

Dependent Variable

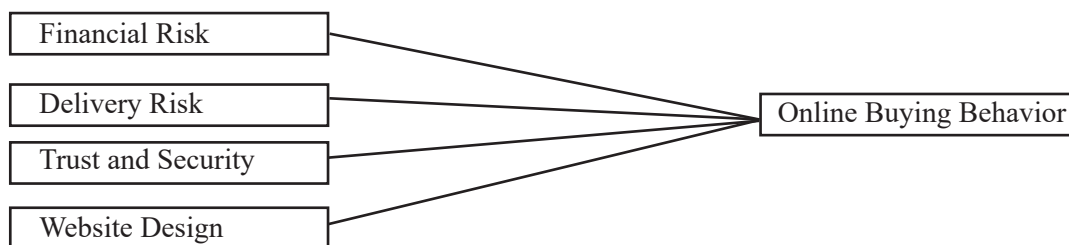


Figure 1: Conceptual Framework

III. Research Methodology

In this investigation, this study has implemented a deductive approach characterized by a quantitative research design, proceeding logically from general assertions to a definitive conclusion. The primary data collection was facilitated through a thoughtfully constructed questionnaire, a method deemed fitting and effective owing to its utilization in past similar studies. The central objective of this study was to scrutinize the external elements online that dictate the consumer behavior towards online shopping in the vicinity of Tilottama Municipality. In an attempt to assess the ramifications of these elements on online purchasing patterns of consumers, around 385 questionnaires were circulated via an online medium (Google Form) to a diverse group comprising of 80 students, 185 women in service roles, and 120 men from varied professions, initiating the outreach within a familiar community circle. The creation of the questionnaire was steered with the intent to explore the dynamics that influence consumer behavior throughout the online purchasing process. It was crafted to accumulate insights from participants about their engagements with online shopping,

their predispositions towards it, and the external dynamics influencing their buying resolutions. A significant emphasis was placed on formulating questions that were straightforward, succinct, and comprehensible to the participants, facilitating the acquisition of precise and dependable data. Essentially, the questionnaire sought to delineate the online dynamics that alter consumer buying tendencies in the backdrop of Tilottama Municipality. In the assessment phase of the study, a 1-5 point Likert scale served as the cornerstone for data analysis. This scale presented a spectrum of five responses, oscillating from “Strongly Disagree” to “Strongly Agree”, encompassing a neutral stance at its median. This method, frequently employed in survey questionnaires, proved advantageous for the quantitative research domain, facilitating effortless data scrutiny and statistical computations. The numerical attribution to responses on the Likert scale empowered the researchers to quantify and evaluate the attitudes and perspectives of participants in relation to the assorted online dynamics examined in this study. Fundamentally, the adoption of the Likert scale in this study emerged as a proficient mechanism to analyze empirical data pertaining to online dynamics and their consequential effects on consumer behavior during online acquisitions.

IV. Results and Discussion

Beginning with financial risk, a recognized type of perceived risk, the initial three questions focused on potential financial issues encountered during online transactions. One such question highlighted the apprehensions surrounding the resolution of conflicts during online shopping instances, particularly during product exchanges. As delineated in Figure 2, the data reveals that a small fraction, 6.2%, vehemently oppose the statement, and an additional 13.8% also disagree, signifying a portion of the sample face no hindrances in resolving disputes with e-retailers. Conversely, a notable majority, amounting to 52.3%, concur with the sentiment, and another 6.2% express a strong agreement, indicating a prevalent concern about potential difficulties in dispute resolution during online shopping. A remaining 21.5% of individuals showcased indecisiveness. Referencing data from Table 2, the cumulative mean score for this aspect stands at 3.38, denoting a significant section of the participants anticipate challenges in settling disputes in the digital shopping realm.

Table 1

Analysis of Online Factors

Statements	Strongly disagree (1)	Disagree (2)	Uncertain (3)	Agree (4)	Strongly Agree (5)	Weighted Average mean
Financial risk						
1. Is there a potential for complications when resolving issues with online purchases, such as during product exchanges?	74	70	75	77	89	3.40
2. Are the delivery charges quite steep?	70	73	78	90	74	3.20
3. Is it easier to compare the prices of different products when shopping online?	88	75	79	70	73	4.01
Product Risk						
4. Is there a risk of not getting the exact item I ordered when buying products online?	69	74	77	91	74	3.70
5. Is it likely to encounter malfunctioning products while shopping online?	69	75	76	92	73	3.60
6. It seems challenging to assess the quality of products when shopping online.	72	76	77	93	67	4.40
Delivery Risk						
7. There is a possibility of not receiving the product ordered online.	73	77	75	100	60	3.10
8. I refrain from online shopping due to the scarcity of dependable and properly equipped shippers.	75	75	80	90	65	3.30
Trust & Security						
9. Shopping online gives a feeling of safety and security.	73	78	76	98	62	3.00
10. It seems plausible that the details of a credit/debit card might be compromised and misused when engaging in online shopping.	75	73	82	87	68	3.23
11. There remains a risk that personal details entrusted to a website may find their way into the hands of third parties.	73	75	89	80	68	3.60

12. Online shopping remains a risky venture, largely due to lax cyber regulations that fail to properly penalize frauds and hackers.	73	80	74	96	64	4
Website Design						
13. I am inclined to buy from online stores that offer a visually pleasing and well-structured layout.	75	5	89	150	70	3.74
14. I restrict my online shopping to stores with a user-friendly navigation setup.	68	84	77	87	69	3.82
15. I limit my online shopping to sites where the content is easily comprehensible, and the information is relevant.	70	86	78	86	69	4.00
16. I choose to make purchases from online stores exclusively when their ordering and transaction process is smooth and free of errors.	73	83	82	82	65	4.20

As illustrated in Table 2 below, it's evident that aspects like Website Design and Product Risk have a prominent effect on the buying behaviors of online customers. Further insights from Table 3 reveal the relative impact of each factor, ranking them by their average scores. The Website Design takes the lead with the highest comparative average score of 3.94, demonstrating a strong agreement among respondents that a site's aesthetic appeal and user-friendly navigation substantially influence their purchasing decisions. It emphasizes that online shopping platforms need to ensure not only an intuitive user interface but also a seamless and error-free transaction process to attract buyers.

Following closely is the Product Risk aspect, securing the second position with a comparative average of 3.90, indicating that consumers' buying tendencies are also significantly swayed by potential risks associated with product quality and the reliability of online deliveries. It denotes a prevalent fear among consumers regarding the receipt of defective products or potential non-delivery issues when purchasing online. The subsequent rankings are occupied by financial risk and trust & security factors respectively, pointing towards their notable yet lesser influence in comparison to the aforementioned factors. Notably, Delivery Risk is positioned at the fifth rank, implying a lesser degree of concurrence among respondents concerning the statements pertaining to this factor.

Table 2

Comparative Analysis of Online Factors

Variables	Financial Risk	Product Risk	Delivery Risk	Trust & security	Website Design
Variable 1	3.40	3.70	3.10	3.00	3.74
Variable 2	3.20	3.60	3.30	3.23	3.82
Variable 3	4.00	4.40	0.00	3.60	4.00
Variable 4	0.00	0.00	0.00	4.00	4.20
ComparativeAverage	3.53	3.90	3.20	3.46	3.94
Rank	3	2	5	4	1

Delivery Fees

The survey responses reveal mixed opinions about the perception of delivery fees associated with online purchases. Specifically, a combined total of 42.57% of participants (23.37% agree and 19.20% strongly agree) feel that the delivery charges are steep, while a contrary 18.96% deem the fees to be reasonable. Interestingly, a significant portion, 20.25%, of the respondents remain ambivalent on this matter, which is reflected in the mean score of 3.20 for this particular aspect. Moving to the facility of price comparison in online shopping, a substantial majority (65%) concur that digital platforms enable an easier process of comparing product prices, assisting them in making cost-effective choices. This viewpoint is strongly held by 23% of the survey participants. However, a small fraction of respondents either disagree (4%) or are uncertain (8%) about the ease of price comparison online. This trend of agreement is supported by a high average score of 4.01, showcasing a general consensus towards the benefits of online price comparison.

Delivery Risk

The query regarding potential delivery problems in online shopping, specifically the fear of not receiving the ordered item, garnered varied responses, as depicted in Figure 2.20. A considerable portion of participants, amounting to 45% (35% agree and 10% strongly agree), expressed anxiety over the possibility of not receiving their purchases. Contrarily, 35% of those surveyed (30% disagree and 5% strongly disagree) demonstrated confidence in the delivery process, indicating they have no concerns regarding non-receipt of items. Meanwhile, a noteworthy 20% remain undecided on this matter. This distribution of opinions results in a mean value of 3.10 for this parameter, highlighting the existing uncertainty in delivery reliability of online purchases.

Website Design Factor

The propensity for consumers to patronize aesthetically pleasing and well-arranged online stores is evaluated in this statement, the results of which are visualized in Figure 10. This data illustrates

a notable preference, with 62% of respondents agreeing and an additional 15% strongly agreeing, indicating a significant inclination towards shopping from visually attractive online platforms. In contrast, a minor segment of 5% opposes this notion, while a sizable 18% remain ambivalent. The collective responses culminate in an average score of 3.74, signifying a prominent and affirmative consensus towards this preference. Thus, it can be deduced that online purchasers have a marked preference for engaging with online retail platforms that exhibit both visual appeal and well-structured layouts, as evidenced by the robust positive response encapsulated by the score of 3.74.

V. Conclusion

The ease of access, perpetual availability, and vast array of products have propelled an increasing number of individuals towards online shopping. This research article delves into the external virtual factors that sway individuals' purchasing tendencies online, spotlighting four principal facets: financial risk, delivery risk, trust & security, and the structure of the website. Here we delineate the insights acquired pertaining to the quartet of elements steering the purchasing choices of online consumers: At the forefront, the website's aesthetic and functionality significantly dictate online shopping behaviors, securing the highest score of 3.94 in the weighted average mean calculations. It's imperative for online retailers to craft user-friendly interfaces that convey essential details succinctly. Following closely is the product performance risk, with a notable comparative weighted mean of 3.90, signaling that consumers are acutely aware of potential dissatisfaction arising from subpar products, which could spawn a negative perception of e-shopping. Subsequently, financial risk emerged as a considerable concern with a mean value of 3.53, underlining consumers' apprehension about the feasibility of addressing grievances online and the perceived ease of price comparisons during virtual shopping. Moreover, the trust and security aspect holds a pivotal role in shaping online buying behaviors, registering a comparative mean score of 3.46. It advocates for the necessity of fostering a secure and trustworthy online shopping environment, safeguarding users' confidential data effectively. Lastly, the delivery risk factor, with a mean of 3.20, exerts a moderate influence on consumer decisions, with a majority accentuating the importance of timely product deliveries.

References

- Chawla, M., Khan, M.N., & Pandey, A. (2016). Online Buying Behavior: A Brief Review and Update. *Journal of Management & Research*, 9(4), 974-497.
- Constantinides, E. (2004). Influencing the online consumer's behavior: The Web experience. *Internet Research*, 14(2), 111-126
- Hadjiphanis, L., & Christou, L. (2006). The Role of E-commerce on Consumer Behavior. *Journal of Business Administration Online*, 5(1), 1-8.
- Lee, C.M. and Swaminathan, B. (2000) Price Momentum and Trading Volume. *Journal of Finance*, 55(2), 2017-2069. <https://doi.org/10.1111/0022-1082.00280>
- Li, N., & Zhang, P. (2002). Consumer online shopping attitude and behavior: An assessment of research. Information system proceedings of English Americas Conference.
- Mittal, I. (2013). Consumer Purchase Decisions and Socio-Personal Aspects. *Business Researcher*, 1(2), 84-92.
- Shahzad, U. (2015) The Need for Renewable Energy Sources. *International Journal of Information Technology and Electrical Engineering*, 4(1), 16-19.
- Singhal, S., & Shekhawat, S. (2015). An Empirical Study of Customer Satisfaction in Online Shopping Experience of Tourism Products in India. *International Journal of Scientific Engineering and Research*, 3(6), 61 – 64.
- Sultan, M. U., & Uddin, M. (2011). Consumers' Attitude towards Online Shopping: Factors influencing Gotland consumers to shop online. *Mediterranean Journal of Social Sciences*, 6(1), 456-462.

Consumer Perspectives on Chemical-Free Food Purchase: Identifying Determinant Factors

Bishal Rana

Abstract

In response to heightened consumer concern regarding long-term health and a trend towards health-beneficial purchases, this study seeks to scrutinize the influential factors dictating Chemical-free food purchase intentions in Butwal, Sub-Metropolitan City. The primary objective of this research is to examine the impact of health consciousness, knowledge, and trust on an individual's inclination to buy Chemical-free food. Using a randomly distributed self-administered questionnaire, data from 200 respondents were analyzed. The analysis, conducted through Pearson Correlation and Multiple Regression, aimed to discern the relationships and impacts of the various factors on the inclination to purchase organic products. This study found that knowledge was the most important factor that significantly increased people's intentions to buy organic foods. This was in contrast to trust and health consciousness, which had no discernible effect on people's buying habits. Given these findings, the paper suggests that enhanced government and policy interventions are necessary to foster organic farming and stimulate consumer awareness, thereby facilitating an increase in Chemical-free food purchases.

Keywords: Organic Nutrition, Confidence, Health Mindfulness, Expertise, Purchasing Intention

I. Introduction

The increasing popularity of organic foods can be attributed to their desirable taste, health advantages, and social significance, which align with the growing environmental awareness (Dimitri, C., Lohr L., 2007). The international demand for this arises from health concerns and the adverse impacts of certain agricultural chemicals. Organizations globally are transitioning their operations to manufacture organic goods, aiming to capitalize on this prevailing phenomenon and attain a competitive edge (Dudar, 2019). Despite the limited retail presence of these businesses in urban areas such as Kathmandu, their market share is growing due to the implementation of innovative marketing strategies (Aryal, P. K., Chaudhary, P., Pandit, S., & Sharma, G., 2009). Consumers are increasingly opting for organic products due to their heightened awareness of the adverse consequences associated with intensively produced goods (Popa, M., Mitelut, A., Popa, E., Stan, A., & Popa, V., 2018). The current shift towards increased awareness and rapid information sharing is playing a significant role in driving a surge in international demand, particularly in developing nations that possess ample natural resources. Urban consumers have a particular inclination towards organic products that offer a guarantee of high quality (Bhatta, Doppler, & KC, 2009). Irrespective of the developmental phase, organic farming is experiencing

growth in developing countries, despite its well-established presence in Western nations (Rehber, E., & Turhan, S., 2002). Companies are proactively disseminating information to the general public regarding the advantages associated with organic ingredients, with the aim of leveraging this trend and cultivating a brand image that aligns with environmentally conscious practices, which is increasingly gaining popularity on a global scale. Furthermore, the surge in demand for organic products not only attracts scholarly interest but also implies potential variations in consumer purchasing behaviour between developing nations, such as Butwal, Sub-Metropolitan City, Nepal, and developed nations. This study aims to address the existing research gap by examining the drivers of organic product purchases in Butwal, Sub-Metropolitan City, Nepal from a novel perspective. Specifically, the study will focus on trust, health consciousness, and knowledge, which have not been thoroughly explored in this particular context. In the current era characterized by rapid and convenient access to information, consumers have exhibited an increased discernment in their purchasing decisions, prioritizing the long-term health implications associated with the consumption of food products. In light of the recent surge in consumer demand for organic products, it is imperative to analyze the key determinants that shape these purchasing decisions. This study intends to address the following queries:

- a. Which elements shape the inclination towards buying Chemical-free food in Butwal, Sub-Metropolitan City?
- b. Which specific aspect plays a pivotal role in guiding the Chemical-free food purchase decisions in Butwal, Sub-Metropolitan City?

The primary aim of this investigation is to discern the motivations behind purchasing organic food. The study sets forth the following objectives:

- a. To investigate the elements influencing the buying decisions of Chemical-free food in Butwal, Sub-Metropolitan City.
- b. To delve into the specific factors that play a crucial role in shaping the buying tendencies towards Chemical-free food in Butwal, Sub-Metropolitan City.

In the forthcoming period, this investigation is poised to serve as a significant contributor in a few key aspects. Firstly, it aspires to furnish a deep-seated understanding of the crucial factors that dictate the propensity of consumers to opt for organic food, thereby painting a comprehensive picture of current market dynamics. Secondly, it stands as a valuable resource for emerging entrepreneurs with smaller setups, offering them a foresight into potential business avenues and helping them align their strategies effectively. Lastly, by setting a robust foundational groundwork, it paves the way for future scholarly endeavors seeking to dissect and analyze the evolving tendencies in Chemical-free food purchasing within the Butwal, Sub-Metropolitan City demographic, potentially spearheading a wave of insightful researches in this sector.

II. Literature Review

Trust

Trust, defined as the psychological readiness to accept potential vulnerabilities based on optimistic anticipations of others' actions, holds a central position in analyzing consumer behavior (Rousseau, M. T., Stikin, S. B., Burt, S. B., & Camerer, C., 1998). This element is critically instrumental

in scrutinizing the actual buying patterns of customers, yet its application in the Chemical-free food sector remains challenging (Akroush, M. N., & Al-Debei, M. M., 2015). When it comes to local produce and organic items, trust significantly influences tangible purchasing attitudes and behaviors, even though relying solely on product labeling and certification may not be sufficient (Lee, T.H., Fu, C. J., & Chen, Y.Y., 2019; Fernqvist, F., & Ekelund, L., 2014). Moreover, the presence of skepticism and questions about the authenticity of products marketed as organic can markedly deter purchasing actions (Nuttavuthisit, K., Thøgersen, J., 2017).

H1: There is no statistically significant link between trust and purchase intent.

Health Consciousness

Individuals gravitating towards secure and wholesome nutrition are notably inclined towards organic and green consumables, considering it a health investment (Alphonse, R., Alfnes, F., 2012). Lairon, D. (2011) denotes the remarkable ability of organic farming to generate products rich in beneficial phytonutrients and lower in adverse residues. Such a realization has spurred a trend where consumers view organic consumables as a healthcare investment. This preference for harmless food options, which extends benefits to society and the environment, reflects a deeper commitment to health preservation. Numerous studies accentuate this change, showcasing a significant drift from customary food choices to a health-centric diet (Denver, S., & Christensen, T., 2015).

H2: There is no statistically significant link between health consciousness and purchase intent.

Knowledge about the Chemical-free food

Consumer familiarity with specific products in certain contexts is referred to as product knowledge, which significantly sways their purchasing decisions (Brucks, M., 1985; Burton, S., Howlett, E., & Tangari, A., 2009). Knowing about Chemical-free food is very important for changing the market for these goods. Consequently, it's vital for producers or sellers to escalate awareness and disseminate information to cultivate a proclivity towards organic offerings (Demirtas, B., 2019). This knowledge essentially facilitates the consumer's buying conduct, given that a lack of awareness regarding the health and environmental boons of organic foods could potentially deter purchases, especially considering the time and effort involved. Furthermore, limited accessibility in various market areas impedes the recognition of the inherent attributes of organic products.

H3: There is no statistically significant link between knowledge and purchase intent.

Conceptual Framework

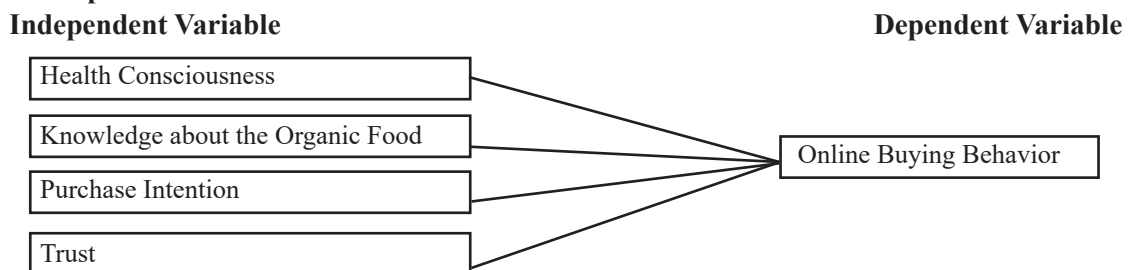


Figure 1: Conceptual Framework

III. Research Methodology

A questionnaire was developed to assess the four key aspects of trust, health consciousness, knowledge, and purchasing intent towards organic foods. This instrument comprised 14 questions based on the Likert scale, along with 6 inquiries pertaining to demographic details. Utilizing an online platform, data was garnered through a randomized sampling method, encompassing 385 distributed questionnaires, from which 200 responses were accrued. The study, grounded in a quantitative framework and relying solely on primary data, focused on the consumer base in Butwal Sub-Metropolitan City indulging in Chemical-free food consumption. The research findings were derived through the integration of descriptive and inferential statistical techniques.

IV. Results and Discussion

An analysis of the information gleaned from the survey replies is presented in this chapter. The current study is divided into one section that contains a thorough examination of the demographic traits of the respondents. The Statistical Package for the Social Sciences (SPSS) was used to perform this analysis, which also includes a descriptive analysis. The study also investigates the relationship between the independent and dependent variables. Additionally, this study uses multiple regression analysis to investigate the effects of various variables, culminating in a thorough discussion of the findings. The expected results of this analytical procedure should be consistent with the goals specified in this study.

Demographic Analysis

In this segment, the analysis and interpretation of data accumulated from survey responses are articulated. Comprised in a unified section, it includes an analysis of the respondents' demographic characteristics, coupled with a detailed analysis executed through the Statistical Package for the Social Sciences (SPSS). Furthermore, it scrutinizes the interrelations between dependent and independent factors, while also evaluating the implications of various elements via multiple regression analysis. This segment culminates with a discussion on the acquired results. The analysis seeks to generate insights that align with the primary objectives stipulated for this research endeavor.

Table 1

Demographic Characteristics of Respondents

Demography	Characteristics	Frequency	Percent
Age	15-29 years	60	30
	30-44 years	100	50
	45 and above	40	20
Gender	Male	150	75
	Female	50	25
Marital Status	Married	80	40
	Unmarried	120	60
Education Status	Plus 12	30	15

	Bachelors	70	35
	Masters and above	100	50
Occupation	Employed	80	40
	Unemployed	30	15
	Self-employed	60	30
	Student	30	15
Income	Less than 14,999	40	20
	15,000 to 29,999	35	17.5
	30,000 to 44,999	40	20
	45,000 to 59,999	35	17.5
	60,000 and above	50	25
Total		200	100.0

In the survey involving 200 individuals, 75% were males and the rest, 25%, were females. A majority (50%) belonged to the 30-44 age bracket, followed by 30% in the 15-29 range, and the remaining 20% were aged 45 and above. Marital status indicated that 40% were married and 60% were single. Education-wise, the highest proportion (50%) had a master's degree or higher, 35% were bachelor's degree holders, and a minor segment (15%) had education up to the Plus 2 level. Regarding earnings, 25% were earning Rs. 60,000 or more, with 40% being in employment. The study's reliability was confirmed with Cronbach's Alpha values for trust (0.772), health awareness (0.856), and knowledge (0.785), and purchase intention (0.890), all surpassing the 0.70 benchmark. The average scores on a five-point Likert scale highlighted the participants' purchase intentions influenced by knowledge (2.805), health awareness (3.350), and trust (3.750).

Correlation Analysis: Pearson Correlation results of the Variables

In Table 2, the connections between three key determinants - trust, health mindfulness, and awareness - and the inclination to acquire organic products are outlined. Noteworthy is the preeminent influence of knowledge, boasting a correlation coefficient of .550, succeeded by health consciousness at .370. Trust, however, stands as the least influential factor, with a correlation score of .360.

Table 2

Pearson Correlation Results of Variables

Variables		Purchase Intention
Trust	Pearson Correlation	.360**
	Sig. (2-tailed)	0.000
	N	200
Health consciousness	Pearson Correlation	.370**
	Sig. (2-tailed)	0.000
	N	200

Knowledge	Pearson Correlation	.550**
	Sig. (2-tailed)	0.000
	N	200
Purchase Intention	Pearson Correlation	1
	Sig. (2-tailed)	
	N	200
**. Correlation is significant at the 0.01 level (2-tailed).		

Multiple Regression Analysis

The Multiple Linear Regression analysis results are shown in Table 3. They show how trust, health consciousness, and knowledge affect the desire to buy organic food. There is a strong correlation between knowledge and the intention to buy, as shown by the coefficient of 0.490, which is statistically significant at a 99% confidence level. This finding shows that a single increase in knowledge has the potential to make people 49% more likely to buy something. The variables for trust and health consciousness, on the other hand, had coefficients of 0.079 and 0.038, respectively. With an increase of 7.9% and 3.8% per unit, these coefficients show a relatively smaller effect on the intention to buy. It is important to keep in mind, though, that these effects were not statistically significant at the 99% level of confidence. It was also found that the R-squared coefficient is 0.491, which means that the independent variables can explain 49.1% of the variation in the dependent variable. Each construct has a variance inflation factor (VIF) below 5, which also proves that there is no multicollinearity.

Table 3

Coefficient of Multiple Linear Regression of Variables

Model B	Unstandardized Coefficients	Standardized Coefficients Std. Error Beta		T	Sig.	VIF
(Constant)	1.048	0.220		4.76	0.00	
Trust	0.079	0.068	0.112	1.16	0.255	2.15
Health Consciousness	0.038	0.088	0.042	0.43	0.599	2.25
Knowledge	0.490	0.079	0.473	6.20	0.000	1.20
Dependent Variable: Purchase Intention						
Adjusted R Square: 0.409						

Hence, considering the aforementioned outcome, it is possible to formulate the subsequent regression equation.

The equation can be represented as $Y = b_0 + b_1X_1 + b_2X_2 + \dots + b_nX_n$. Similarly, the equation $PI = 1.048 + 0.079T + 0.038HC + 0.490K$ can be used to calculate the value of PI.

Where,

PI denotes purchase intent

T represents trust.
Health Consciousness (HC) and
Knowledge (K)

Summary of Hypothesis

Hypothesis	P-value	Remarks
H1: There is no statistically significant link between trust and purchase intent.	.255	Failure to Reject
H2: There is no statistically significant link between health consciousness and purchase intent.	.599	Failure to Reject
H3: There is no statistically significant link between knowledge and purchase intent.	.000	Rejected

V. Discussion

The research uncovers the pivotal factors influencing the propensity of Butwal Sub-Metropolitan City consumers to opt for organic products, pinpointing knowledge as the principal factor steering the inclination to purchase organic food. According to the study, a unit augmentation in knowledge escalates the likelihood of purchasing organic products by 51.4%. However, trust and health consciousness were not identified as significant influencers in shaping the buying intention for Chemical-free food in this region. This rise in purchasing inclination with enhanced knowledge mirrors the results from studies conducted by Wang, X., Pacho, F., Liu, J., & Kajungiro, R. (2019), Van Loo, E., My, N., Pieniak, Z., & Verbeke, W. (2013), and Kashif, U., Hong, C., Naseem, S., Khan, W. A., & Akram, M. W. (2020), and is evident in Butwal, Sub-Metropolitan City as well. Contrary to the observations in this locality, research from Carfora, V., Cavallo, C., Caso, D., Del, G. T., Devitiis, B., Viscecchia, R., Nardone, G., & Cicia, G. (2019) and Pham, T., Nguyen, N., Phan, H., & Nguyen, N. (2018) illustrate a notable influence of trust and health consciousness on Chemical-free food purchasing intentions respectively.

VI. Conclusion and Implications

In this era, buyers are showing heightened awareness during purchases, especially regarding health aspects for themselves and their family in the long run. Enhanced internet connectivity has honed their selection criteria and precision. The research highlights that in Butwal, Sub-Metropolitan City, consumers' acquaintance with Chemical-free food stands as a central factor dictating their willingness to buy such products. However, elements like trust and awareness about health benefits didn't exhibit a noteworthy influence on Chemical-free food buying tendencies in the area. Hence, it is prudent for vendors to kickstart initiatives to amplify awareness about the health-related merits of Chemical-free food intake and its importance. Furthermore, it's advisable to undertake varied marketing maneuvers to validate the quality standards of these food items, possibly showcasing quality certification, to build trust among prospective customers. This investigation holds significant repercussions for marketing professionals, policymakers, and community enterprises in devising initiatives to enhance Chemical-free food popularity. Utilizing

diverse channels to highlight sustainable dietary habits and address food-related concerns can be a stepping stone. Organizing awareness programs and educational events, primarily targeting the youth, can shift perceptions towards organic consumption, underscoring beneficial farming approaches, nutritional insights, and environmental gains. Local sustainability collectives could foster discussions on the perks of organic consumption. Moreover, governmental interventions are crucial in fortifying norms and protocols on product certification and branding to alleviate consumer perplexity about organic labels.

In addition, this study, centered on Butwal, Sub-Metropolitan City, proposes avenues for expansive research. Future endeavors could scrutinize other major Nepalese cities with a notable organic consumption trend, adding depth to the existing body of literature. Exploring different areas with unique consumer preferences can unearth fresh perspectives. Thus, a study comparing several key Nepalese cities could be an engaging research venture. Moreover, future inquiries can delve into elements like cultural influences, pricing dynamics, and lifestyle trends, utilizing statistical software like SPSS, AMOS, and Smart PLS for a rounded analysis.

Reference

- Akroush, M. N., & Al-Debei, M. M. (2015). An integrated model of factors affecting consumer attitudes towards online shopping. *Business Process Management Journal*, 21(6), 1353-1376.
- Alphonse, R., & Alfnes, F. (2012). Consumer willingness to pay for food safety in Tanzania: An incentive-aligned conjoint analysis. *International Journal of Consumer*, 36(1), 394-400.
- Aryal, P. K., Chaudhary, P., Pandit, S., & Sharma, G. (2009). Consumers' willingness to pay for organic products: A case from Kathmandu valley. *The Journal of Agriculture and Environment*, 10(1), 50-60.
- Bhatta, D. G., Doppler, W., & KC, K. (2009). Potentials of organic agriculture in Nepal. *The Journal of Agriculture and Environment*, 10(2), 60 -78.
- Brucks, M. (1985). The effects of product class knowledge on information search behavior. *Journal of Consumer Research*, 12(1), 1-16.
- Burton, S., Howlett, E., & Tangari, A. (2009). Food for thought: How Will the nutrition labeling of quick service restaurant menu items influence consumers' product evaluations, purchase intentions, and choices? *Journal of Retailing*, 85(2), 258-273.
- Carfora, V., Cavallo, C., Caso, D., Del, G. T., Devitiis, B., Viscecchia, R., Nardone, G., & Cicia, G. (2019). Explaining consumer purchase behavior for organic milk: Including trust and green self-identity within the theory of planned behavior. *Food Quality and Preference*, 76(3), 10-17.
- Denver, S., & Christensen, T. (2015). Organic food and health concerns: A dietary approach using observed data. *NJAS - Wageningen Journal of Life Sciences*, 12(3), 74-75.
- Demirtas, B. (2019). Assessment of the impacts of the consumers' awareness of organic food on consumption behavior. *Food Science and Technology*, 39(4), 881-888.
- Dimitri, C., & Lohr, L. (2007). The US consumer perspective on organic foods. In: Canavari M., Olson K.D. (eds) *Organic Food*. Springer, New York.
- Dudar, V. (2019). Competitive advantages of organic products feature from the marketing perspective. *Herald of Ternopil National Economic University*, 5(2) 131-140.
- Fernqvist, F., & Ekelund, L. (2014). Credence and the effect on consumer liking of food: a review. *Food Quality and Preference*, 32(1), 340-353.
- Kashif, U., Hong, C., Naseem, S., Khan, W. A., & Akram, M. W. (2020). Consumer preferences toward organic food and the moderating role of knowledge: a case of Pakistan and Malaysia. *Ciência Rural*, 50(5), 80-95.
- Lairon, D. (2011). Nutritional quality and safety of organic food. A review. *Médecine & Nutrition*, 47(1), 19-31.
- Lee, T.H., Fu, C. J., & Chen, Y.Y. (2019). Trust factors for organic foods: consumer buying behavior. *Journal of Strategic Marketing*, 122(3), 414-431.
- Nuttavuthisit, K., & Thøgersen, J. (2017). The Importance of Consumer Trust for the Emergence of a Market for Green Products: The Case of Organic Food. *J Bus Ethics*, 140(2), 323-337.

- Pham, T., Nguyen, N., Phan, H., & Nguyen, N. (2018). Evaluating the purchase behaviour of organic food by young consumers in an emerging market economy. *Journal of Strategic Marketing*, 27(3), 1-17.
- Popa, M., Mitelut, A., Popa, E., Stan, A., & Popa, V. (2018). Organic foods contribute to nutritional quality and value. *Trends in Food Science & Technology*, 84(3), 50-65.
- Rehber, E., & Turhan, S. (2002). Prospects and challenges for developing countries in trade and production of organic food and fibres: The case of Turkey. *British Food Journal*, 104(2), 371-390.
- Rousseau, M. T., Stikin, S. B., Burt, S. B., & Camerer, C. (1998). Not So Different After All: Across-Discipline View of Trust. *Academy of Management Review*, 23(3), 393-404.
- Van Loo, E., My, N., Pieniak, Z., & Verbeke, W. (2013). Consumer attitudes, knowledge, and consumption of organic yogurt. *Journal of Dairy Science*, 96(2), 1-12.
- Wang, X., Pacho, F., Liu, J., & Kajungiro, R. (2019). Factors Influencing organic food Purchase Intention in Tanzania and Kenya and the Moderating Role of Knowledge. *Sustainability*, 11(3), 209-223.

Factors Influencing the Purchase of Two-Wheelers in Butwal Sub-Metropolitan City: A Consumer Perspective

Mary Thapa

Abstract

The current research examined the determinants that impact the purchasing decisions of two-wheeler consumers in the Butwal region. The primary goal was to identify the critical independent variables that significantly influence the dependent variable of buying intentions, such as product knowledge, perceived quality, perceived value, and perceived risk. Using multiple regression and correlation analysis, the study found that purchasing intentions are significantly influenced by perceived value and quality. This established a substantial and significant correlation. Conversely, no statistically significant correlation was found between variables including product knowledge and diminished perceived risk and the purchasing decisions of consumers. To gain a competitive advantage in the market, companies operating in the Butwal two-wheeler sector should place a high priority on improving the perceptions of quality and value held by potential customers.

Keywords: Buying Propensity, Product Awareness, Acknowledged Quality, Potential Risk, Assessed Worth

I. Introduction

Consumer buying intentions considerably dictate their actual purchasing choices. Direct inquiries about prospective buying plans indicate a notable accuracy in forecasting the demand for exclusive consumer goods, as observed by (Armstrong, 1971). These surveys typically gauge the prevailing attitudes, viewpoints, and behaviors, a practice widely recognized in consumer research (Fitzsimons, 1996). It's imperative for manufacturers to effectively convey product specifics to prospective customers in order to gauge "intention to purchase," a point emphasized by (Hosein, 2002). Marketing professionals frequently utilize purchase intentions as a metric for forecasting market share or sales (Hosein, 2002). This prediction hinges on analyzing several decisive factors, a method embraced both in corporate and academic spheres as an alternative to actual buying choices. Thapa (2011) highlighted that substantial investments are directed towards consumer research to unearth pivotal factors influencing consumer buying intentions, as mass media continually shapes the consumer mindset through emotional appeal and highlighting needs and desires. In Nepal, two-wheelers have not been a staple for a long period, yet their

appeal is steadily escalating. These vehicles have become synonymous with convenience and time-efficiency, offering an easy way to bypass traffic congestion and adhere to time schedules. The rise of services like “Tootle”, Patho, In drive mirroring the concept of ‘Uber’ but utilizing two-wheelers, exemplifies this trend, fulfilling both transportation and income-generating roles. Nepal’s automotive sector predominantly comprises two-wheelers, a preference fueled by inadequate transportation infrastructure and the surge in population density on the roads. According to data from TEPC (2022), the financial years 2014/15, 2015/16, 2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22 and 2022/23 saw a consistent rise in vehicle imports, illustrating a thriving Nepalese automotive market. This growth has been particularly noticeable in the two-wheeler segment, fulfilling the escalating demands in both urban and rural settings across Nepal. The youth demonstrate a marked preference for motorbikes over cars, captivated by their technological advancements, speed, durability, design aesthetics, and fuel efficiency. This demographic regards bikes as an optimal mode of transport, facilitating effortless mobility (Rehman, 2013). The Nepalese market currently hosts an array of two-wheeler brands, encompassing both newcomers and established entities. Despite a smaller variety compared to neighboring India, the industry is witnessing exponential growth, especially among the youth. A few prominent brands gracing the market include Honda, Hero, Bajaj, and several others, illustrating a vibrant and expanding two-wheeler industry in Nepal.

II. Literature Review

Smith et al. (2018) conducted a survey on consumer preferences when purchasing two-wheelers. Their study found that fuel efficiency and brand reputation were the top factors influencing the purchase decisions among urban consumers. Another study by Lee & Kim (2020) noted a growing preference for electric two-wheelers due to increasing environmental awareness. Research by Gupta & Das (2019) explored how the pricing of two-wheelers is a significant determinant in the purchasing decision, especially in developing countries where consumers are highly price-sensitive. Meanwhile, Chen et al. (2017) analyzed how macroeconomic factors, including fluctuations in oil prices, impacted the sales of two-wheelers. Williams & Clark (2021) studied the influence of technological innovations on two-wheeler purchases. Their findings suggest that advancements such as enhanced safety features and connectivity options have been decisive factors for consumers. Furthermore, Brown et al. (2020) reported a growing preference for electric and hybrid models owing to their environmental benefits. Studies have illustrated the role of government policies and regulations in influencing two-wheeler purchases. According to Martinez and Lee (2019), governmental incentives and subsidies significantly boosted the sales of electric two-wheelers. On the other hand, Norris et al. (2020) discussed how stricter emission norms are reshaping the two-wheeler industry, pushing manufacturers to innovate and consumers to adapt. Socio-cultural factors have been found to significantly influence the purchasing decisions of two-wheelers. A study by Anderson and Kumar (2018) highlighted that urbanization trends

and changing lifestyle patterns have a considerable impact on two-wheeler sales. Additionally, Thompson et al. (2021) noted that the perception of two-wheelers as a symbol of freedom and m Infrastructure developments and urban planning also dictate the trends in two-wheeler purchases. Studies by Wang and Chen (2020) discussed how the development of dedicated lanes for two-wheelers and better road infrastructures have facilitated an increase in two-wheeler sales. Furthermore, a study by Lee and Park (2019) emphasized the role of urban planning in shaping the preference for two-wheelers, especially in congested urban spaces. Ability, especially among the youth, substantially influences buying decisions.

Conceptual Framework

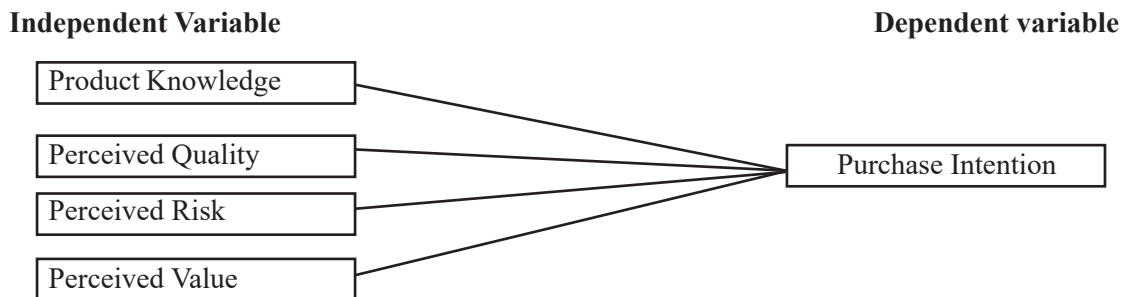


Figure 1: Conceptual Framework

III. Research Methodology

In this inquiry, a blend of descriptive and causal-comparative methodologies is employed to investigate the determinants influencing the propensity to acquire two-wheelers in Butwal, Sub-Metropolitan City. Luck & Rubin (2001) underscore that descriptive studies, grounded in robust quantitative analysis, adeptly delineate pertinent variable characteristics without necessarily establishing correlations. Furthermore, this approach, as emphasized by Malhotra (2008), adeptly delineates the traits of the focal group and facilitates precise forecasts regarding the interconnection between marketing elements. In this context, the strategy is leveraged to dissect and delineate the features that influence the purchasing choices of two-wheeler customers, while the causal-comparative layout probes the interdependencies between the identified variables. The latter design assists in pinpointing the causal links between independent and dependent entities.

The focus group of this research is the two-wheeler users residing in Butwal, Sub-Metropolitan City, with data collection being restricted to this demographic. Despite the study's constrained scope, making it infeasible to engage all potential respondents, a non-probability sampling mechanism is adopted. Data are amassed via Google Docs and physical questionnaires distributed through social platforms, with the sample magnitude being guided by the research's underlying queries and goals, as noted by Saunders (2011). Given the unknown total populace, the researcher employs Cochran's formula (1997) to determine the baseline sample size requisite for this survey,

thereby maintaining a precise and directed approach towards uncovering the nuanced dynamics influencing two-wheeler purchase intentions in the region. Initially, ascertain the requisite sample volume when dealing with an undefined demographic.

$$S = \{z^2 * M (1-P)\} / M^2$$

Where,

Sample size for an unknown population denoted as S

Z = Z-Score (1.96 ascertained with a 95% level of confidence)

P = Proportion of the population (0.5, assuming 50%)

M = 0.5 Margin of Error

$$\text{Now, } S = \frac{1.96^2 \times 0.5 \times (1 - 0.5)}{0.05^2}$$

As a result, the study requires at least 385 samples. Out of the 540 questionnaires distributed, both online and on paper, 300 responses were deemed adequate for analysis.

The objective of this research is to examine the factors that influence individuals' purchasing intentions. The established model of this study examines how a single dependent variable is impacted by multiple independent variables. Four primary categories comprise the variables examined in the study, which influence consumers' purchasing decisions regarding two-wheelers: perceived risk, evaluated value, perceived quality, and product comprehension. The contingent variable is the decision to engage in a purchase. Regression models are employed to analyse the determinants that impact the purchasing decisions of two-wheeler purchasers. As follows is the regression model for this study:

Model delineates the assessment of factors shaping the buying decisions of two-wheeler consumers.

$$PI = \beta_0 + \beta_1 PK_{it} + \beta_2 PQ_{it} + \beta_3 PV_{it} + \beta_4 PR_{it} + e_{it} \dots \dots (I)$$

Where,

PI stands for Purchase Intention

PQ = Perceived Quality

PK = Product Knowledge

PQ = Perceived Quality

PV = Perceived Value

PR = Perceived Risk

β_0 = The dependent variable's intercept

e = error term, and the beta coefficients of the explanatory variables to be estimated are 1, 2, 3, and 4.

Hypothesis

H1: A substantial connection exists between product awareness and buying inclinations.

H2: A notable association is present between perceived quality and the intentions to buy.

H3: A significant correlation is evident between perceived risk and intentions to purchase.

H4: A prominent link exists between perceived value and purchase aspirations.

IV. Results

This segment outlines the details concerning the buying intentions of consumers, highlighting the various elements influencing the two-wheeler buyers' decisions. The following tables provide a detailed analysis of the correlations between the dependent variable, purchase intention, and the independent variables, which include product knowledge, perceived quality, perceived value, and perceived risk.

Table 1

Purchase Intention Correlation with Independent Variables

Correlation	PI	PK	PQ	PR	PV
Product Knowledge (PK)	1				
Purchase Intention (PI)	.450**	1			
Perceived Quality (PQ)	.530**	.534**	1		
Perceived Risk (PR)	.410**	.421**	.544**	1	
Value Perceived (PV)	.500**	.454**	.528**	.606**	1

**At the 2-tailed 0.01 significance level, the correlation is significant

* The correlation is significant at the two-tailed 0.05 level.

The results of a Pearson correlation analysis are displayed in the aforementioned table, which examines the relationship between the dependent variable of purchase intention and the independent variables of perceived quality, risk, value, and product knowledge. The data indicates a noteworthy positive correlation between product knowledge and purchase intent. There is an observed positive correlation of 45.0% between a 1% increase in knowledge and a subsequent increase in purchase intention. There exists a comparable positive correlation between perceived quality and the intention to make a purchase, wherein a 1% increase in perceived quality results in a 53.0% increase in the intention to make a purchase. Moreover, there exists a positive correlation between a 1% decrease in perceived risk and a substantial 41.0% increase in the intention to make a purchase. A positive correlation exists between the perception of value and the intention to make a purchase. For instance, a marginal increase of 1% in the perceived value of a product or service results in a substantial 50.0% enhancement in the intention to make a purchase.

Table 2

Summary of the Model

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.601a	.421	.410	0.5115

The utilised model is illustrated in the table, where the adjusted R Square value is reported as 0.410. These findings indicate that the independent variables, namely perceived value, product

knowledge, perceived quality, and perceived risk, account for 41.0% of the variance observed in the dependent variable, purchase intention.

Table 3

ANOVA Test

ANOVA					
Model	Sum of Squares	DF	Mean Square	F	Sig.
Regression	60.456	4	15.114	37.6907	.000
Residual	118.445	295	.401		
Total	178.901	300			

Intention to Purchase: Dependent Variable

- a. Constant Predictors: Perceived Value, Perceived Quality, Perceived Risk, and Product Knowledge

The statistical validity of the model used in the research is indicated by the p-value of 0.000 for significance, which is based on the data presented in the above table. Furthermore, the study finds that Product Knowledge, Perceived Quality, Perceived Value, and Perceived Risk serve as predictors, with Purchase Intention serving as the dependent variable.

Table 4

Coefficient Table

Coefficients					
Model	Unstandardized	Coefficients	Standardized	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.320	.160		8.25	.000
Product Knowledge	.016	.028	.030	.571	.550
Perceived Quality	.345	.075	.325	4.6	.000
Perceived Risk	.049	.038	.069	1.289	.165
Perceived Value	.310	.052	.285	5.961	.000

Dependent Variable: Purchase Intention

The aforementioned table presents the standard error, beta coefficient, t value, and significance value associated with each independent variable, namely Product Knowledge, Perceived Quality, Perceived Risk, and Perceived Value, in relation to the dependent variable, Purchase Intention. The data presented in this study demonstrates that there is no statistically significant relationship between product knowledge, perceived risk, and purchase intention. These findings suggest that there is insufficient evidence to support the notion that increasing product awareness and reducing perceived risk will lead to an increase in purchase intention. On the other hand, there exists a significant correlation between perceived quality and value and the intention

to make a purchase. This correlation supports the notion that improvements in perceived quality and value lead to an increase in purchase intention.

V. Conclusion

This study examined the purchasing intentions of two-wheeler consumers in Butwal Sub-Metropolitan City. A representative sample of 300 individuals was used to represent the diverse population of Butwal. The study, focusing on in Butwal Sub-Metropolitan City, may not fully represent the entire nation's two-wheeler market tendencies. The primary emphasis of the study was on demographic variables, specifically gender, age, educational attainment, and monthly income. In addition, the study heavily depended on quantitative analysis, employing statistical techniques such as ANOVA, regression, and correlation analyses. The data inferred a positive correlation between the independent and dependent variables, pinpointing a considerable influence of perceived quality and value on the buying intentions in the local market. However, factors like product knowledge and reduced perceived risk didn't hold a notable link to purchase intentions. In summary, a considerable proportion of male participants, primarily aged 15-29, earning between Rs.10,000 and Rs.49,999 per month, and pursuing Bachelor's degrees, were notably impacted in their selection of a two-wheeler for daily commuting by their perception of quality and value.

VI. Implication

In order to increase sales for two-wheeler brands in Butwal Sub-Metropolitan City, it is essential to improve the perception of quality and value among customers. Their marketing strategies should predominantly emphasize building and promoting the perceived quality and value of their products, particularly targeting male customers aged 15-29, pursuing bachelor's degrees and earning a monthly income between 10,000 and 49,999.

References

- Anderson, D., & Kumar, R. (2018). Urbanization and Changing Two-Wheeler Buying Patterns: A Socio-Cultural Analysis. *Journal of Urban Studies*, 10(3), 205 – 220.
- Armstrong, J. a. (1971). Brief versus Comprehensive Descriptions in Measuring Intention to Purchase. *Journal of Marketing Research*, 8(1), 114 – 117.
- Brown, K., Miller, J., & Davis, S. (2020). The Green Revolution: Preferences for Eco-Friendly Two-Wheelers. *Environmental Psychology*, 8(3), 210 – 225.
- Chen, L., Wang, X., & Zhang, Y. (2017). Macroeconomic Influences on Two-Wheeler Sales: A Global Perspective. *Transportation Research*, 13(2), 190 – 205.
- Cochran, W. G. (1997). Sampling Technique (3rd ed.) New York: John Wiley & Sons.
- Fitzsimons, G. J. (1996). The Effect of Measuring Intent on Brand-Level Purchase Behavior. *Journal of Consumer Research*, 1(2), 1 – 11.
- Gupta, R., & Das, S. (2019). Price Sensitivity and Two-Wheeler Purchases in Developing Countries. *Emerging Markets Journal*, 9(1), 30 – 45.
- Hosein. (2002). Hosein Measuring the Purchase Intention of Visitors to the Auto Show. *Journal of Management and Marketing Research*, 1(2), 1 – 17.
- Lee, S., & Kim, H. (2020). The Rise of Electric Two-Wheelers: A Study on Consumer Preferences. *Environmental Economics*, 11(3), 253 – 267.
- Lee, S., & Park, J. (2019). Urban Planning and Its Influence on Two-Wheeler Preferences: A Case Study on Metropolitan Cities. *Journal of Urban Mobility*, 5(2), 155 – 170.
- Luck, A., & Rubin, K. (2001). Customer loyalty: toward an integrated conceptual framework. *Journal of the Academy of Marketing Science*, 22(1), 99 – 113.
- Malhotra, J. (2008). A model of multi brand loyalty. *Journal of Advertising Research*, 11(1), 25 – 31.
- Malhotra, M. (2008). Consumer's acceptability estimation of cold preserved Malaysian freshwater patin. *Journal of Applied Science*, 1(2), 985 – 988.
- Martinez, F., & Lee, Y. (2019). Governmental Incentives and the Rise of Electric Two-Wheelers: A Policy Perspective. *Journal of Urban Transportation Policy*, 7(2), 80 – 94.
- Norris, P., Jackson, R., & Kim, J. (2020). Emission Norms and Their Influence on Two-Wheeler Purchases: A Global Study. *Environmental Policy Review*, 12(1), 45 – 61.
- Rehman, A. (2013). Household store brand proneness: A framework. *Journal of Retailing*, 1(2), 159 – 185.
- Saunders, M. N. (2011). Research methods for business students. India: Pearson Education.
- Smith, J., Johnson, K., & Anderson, H. (2018). Consumer Preferences in Two-Wheeler Purchases: An Urban Perspective. *Journal of Urban Mobility*, 4(2), 120 – 135.
- Thapa, A. (2011). A study of shampoo brands, national monthly refereed. *Consumer switching behaviour*, 1(9), 98 – 106.
- Thompson, R., Garcia, L., & Fernandez, M. (2021). Two-Wheelers as a Symbol of Freedom: A Socio-Cultural Study on Youth Buying Preferences. *Youth Culture and Mobility Journal*, 6(2), 100 – 116.
- Wang, L., & Chen, Y. (2020). Infrastructure Developments and Two-Wheeler Sales: An Empirical Study. *Urban Planning and Transportation Journal*, 14(1), 30 – 44.
- Williams, A., & Clark, T. (2021). Technological Innovations and the Two-Wheeler Industry: A Comprehensive Analysis. *Journal of Automotive Research*, 15(4), 345 – 360.

Unveiling the Key Influencers in Smartphone Purchase Decisions

Nabin Kumar Rana

Abstract

In this study, the objective was to delve deep into the determinants that sway consumer's smartphone purchasing choices in Butwal, Sub-Metropolitan City. Analyzing the role of societal influences, intrinsic product characteristics, and the perceived brand reputation, the study delineates the fundamental considerations guiding consumers in the selection of smartphones. In the rapidly expanding smartphone market of Butwal, Sub-Metropolitan City, understanding the consumer's criteria for smartphone selection and the most prominent influencer in their decisions is of utmost importance. The research relied heavily on primary data, garnered from 385 smartphone users within Butwal, Sub-Metropolitan City, through a meticulously crafted questionnaire, leveraging a convenience sampling strategy. To pinpoint the critical factors affecting customer's smartphone buying tendencies, a combination of descriptive analysis, correlation analysis, and multiple regression analysis were employed, thus facilitating a robust process of inference. In this investigative journey, the nuances of product features, societal influences, and brand perception stood as independent variables, critically analyzed for their bearing on smartphone purchasing decisions. Correlation studies manifested a strong linkage between the dependent variable - the consumer's buying decision, and all the outlined independent variables. Furthermore, the regression analysis highlighted the profound influence of brand perception, product attributes, and societal factors on the consumer buying trajectory. This study not only paves the way for insightful managerial and academic discourse but also stands as a beacon for scholars seeking theoretical directions in this domain. Moreover, the findings encapsulated in this study could forge a path for the creation of adept marketing stratagems in the realm of smartphones.

Keywords: Brand Reputation, Buying Choice, Product Specifications, Digital Handset, Social Variables

I. Introduction

Navigating the complex labyrinth of consumer decision-making has become a progressively intricate endeavor in the modern marketplace. As articulated by Gogoi (2013), the propensity to purchase is nuanced, sculpted not only by internal elements such as personal beliefs and attitudes but also external inducements that punctuate the shopping journey. Elements like pricing strategies and the perceived value and quality of a product stand as potent determinants in steering

the likelihood of a purchase. Embarking upon a comprehensive analysis within the backdrop of Butwal, Sub-Metropolitan City Smartphone market, this study pledges to bring fresh insights into the convoluted of consumer buying decisions. Anchoring the analysis is the famed Lim et al. (1975) model, which meticulously dissects the consumer's journey into five pivotal steps: identifying a problem, gathering information, evaluating alternatives, culminating in the buying decision, and reflecting post-purchase – a pathway that sometimes mirrors the phenomena of impulsive buying. Echoing the sentiments of Kotler (2003) and Dodds (1991), the research acknowledges the profound impact of personal attitudes and unexpected events on purchasing intentions. Moreover, the six-pronged pathway to purchasing conceptualized by Kotler & Armstrong (2010), which covers stages from awareness to acquisition, further underscores the criticality of understanding purchase intentions in the grand scheme of consumer behavior. Zeithaml (1988) offers a nuanced approach to quantifying purchase likelihood, introducing terms that quantify varying degrees of purchase intentions. Set to pioneer a new dimension in consumer behavior analysis, this research is primed to introduce a novel model attuned to the unique characteristics of the Butwal, Sub-Metropolitan Cities market, scrutinizing the interplay between brand image, societal influences, and product characteristics in shaping Smartphone purchase decisions. Recognizing the intrinsic complexity embedded in consumer behavior, which often manifests as a puzzle for individuals and organizations alike, this study stands as a beacon in the ongoing quest to unravel the mysteries of consumer choices, especially pertaining to Smartphone acquisitions in Butwal, Sub-Metropolitan City. By synthesizing these scholarly insights, the study not only hopes to illuminate the theoretical canvas of consumer behavior but also furnish marketing professionals with the tools to craft astute and culturally resonant strategies in Butwal, Sub-Metropolitan City's Smartphone sector, echoing the emphasis on behavioral consistency highlighted by Warsaw & Davis (1985) and the significance of purchase intention noted by Kotler & Armstrong (2010).

II. Literature Review

Brand Image

In recent research endeavors, significant attention has been given to unraveling the intricate ties between brand image and consumer purchase decisions in the Smartphone sector. Nguyen et al. (2020) embarked on a significant study in Hochiminh City, unearthing the profound influences of brand imagery, personal lifestyles, and personalities on buying decisions concerning Smartphones. Parallely, Yusuf (2021) undertook an analysis in South Tangerang City, confirming the potent role of brand imagery and product innovation in steering Smartphone purchase decisions. Dolich (1969) articulated that brand image is a cardinal factor that not only fosters positive brand attitudes and increased product involvement but also directly amplifies purchase intentions within the Smartphone domain. Reinforcing this notion, Biel (1992) highlighted the propensity of individuals to gravitate towards products endowed with a robust brand image, hence fostering a favorable cycle of consumer buying behavior and bolstering brand equity. Diving deeper into the concept of brand image, it emerges as a mental depiction an individual harbors regarding a product, encompassing all associations and beliefs linked with the brand in question (Aaker,

1991; Kotler, 1988). Despite its non-material nature, a brand's image, as noted by Kotler (2003) manages to wield a significant influence, facilitating strong connections between consumers and the brand (Keller, 2003), and significantly swaying purchasing decisions (Dolich, 1969). Johnson and Puto (1987) further underscored the monumental impact of brand image on crafting brand equity, thereby shaping consumer buying patterns.

In the continuous quest to decode the complex relationship between brand image and purchase intentions, numerous studies have exhibited a consistent narrative. Rizwan et al. (2012) pinpointed a robust correlation between these two facets, a sentiment echoed by Shah et al. (2012) and substantiated by Tariq et al. (2013), all highlighting the significant linkage between brand image and the likelihood of making a purchase. Furthermore, studies by Wu (2007) and Srinivasan & Till (2002) have accentuated the pivotal role of every facet of brand image in enhancing purchase intentions, establishing it as a vital asset that helps associate quality and specific knowledge constructs with the brand. Additional corroborations come from Lay et al. (2013) and Wollenberg & Thuong (2014), who affirmed the paramount significance of brand image in dictating consumer behaviors concerning mobile phones.

H1: Brand image has a significant favorable influence on consumer purchase decisions in Smartphone buying.

Product Features

In recent investigations into the determinants guiding Smartphone acquisition and repeat purchase decisions, Fauzi and Ali (2021) identified a substantial positive influence of pricing and product quality on these choices. Recognizing that factors such as screen dimension, display quality, ease of transportation, and robust user interfaces significantly captivate the youth demographic, the necessity of integrated features like Bluetooth and stable internet connectivity in mobile phones cannot be overlooked. This accentuates the critical role of features, which encompass both hardware and software attributes in fulfilling consumer desires through functionality and utilization, as delineated by Lay-Yee et al. (2013). The physical aspects, including the form, mass, and external aesthetics, encapsulate the hardware of a Smartphone. Concurrently, the software encompasses various facets including operational platforms and memory capacities which fuel the device's functionalities. Sujata et al. (2016) in their research underscored the profound influence of attributes like hardware specs and technological advancements on the purchasing decisions of young academic cohorts, considering diverse parameters such as image technology and economic factors. In parallel, Guleria and Parmar (2015) sought to unravel the elements that mold consumer preferences in the usage of Smartphones. Their findings underscored a dominant influence of processing velocity and user-friendliness, followed by technological necessities and app features. Similarly, Uddin et al. (2014) explored the multifaceted aspects that steer customer choices in mobile phone acquisitions, highlighting the significance of physical attributes alongside functionalities like camera quality and Bluetooth connectivity. Their analysis delineated five critical factors including cost-effectiveness, compatibility, security measures, societal impacts, and user advancements, which notably dictate Smartphone purchase intentions.

Further echoing this sentiment, Mokhlis and Yadi (2012) spotlighted the pivotal role of Smartphone features in directing consumer choices, emphasizing the weightage given to attributes like aesthetics and functional capabilities during the purchasing process. Delving into the academic community's purchasing tendencies, Rahim et al. (2016) investigated the interrelations between brand perception, social impacts, and product concessions in influencing Smartphone acquisition intentions among Malaysian students. Meanwhile, Ayodele et al. (2016) illustrated the heightened inclination of young individuals in Nigeria's Anambra State towards aesthetic appeal and functionality in Smartphone selection, a notion corroborated by Russell (2012) who quantified a higher preference for software (33%) over hardware (17.6%) attributes in Smartphone purchases. H2: Product features significantly impact consumer purchase decisions in Smartphone buying.

Social Factors

Santosa (2021) investigated the role of cultural, social, and personal elements in influencing buying decisions, identifying a notable impact of cultural aspects, but not personal and social elements, on purchase choices. Meanwhile, Wong (2019) discerned a vital connection between brand awareness and buying intentions in Hong Kong's Smartphone market, alongside the role of social influences, albeit price wasn't a critical determinant. Drawing on advice and viewpoints from reference groups, inclusive of family and friends, consumers shape their brand preferences, a concept emphasized by Kotler & Armstrong (2010). This social influence is rooted in the diverse perspectives brought forth by these groups, including individuals with expertise in certain domains. Studies highlight the profound impact of family on the choice of high-end products (Farzana, 2012), with 35.6% of a Malaysian sample indicating community trends as a key factor in Smartphone purchases (Osman, 2012). Further research demonstrates a direct link between social influences and Smartphone usage amongst students, with celebrities holding a higher sway compared to parents (De Run et al., 2010; Ding et al., 2011; Suki & Suki, 2013). The digital era, marked by platforms like Facebook and Twitter, facilitates the exchange of user reviews and feedback on Smartphones, significantly influencing consumer decisions (Anam, 2014; Ibrahim et al., 2014; Lim et al., 2012). Adding to this narrative, Armstrong & Kotler (2007) underscore the potential of social factors to mold consumer behavior, with individuals often seeking testimonials from acquaintances before settling on a Smartphone choice. Echoing the findings of a study by Osman (2012), a notable percentage of respondents favored community trends in their buying decisions. These preferences are often shaped through consultations with close circles including friends and family, as stated by Perreau (2014).

Kotler & Armstrong (2010) note that consumers frequently align their choices with the preferences of their reference groups, which comprise family and peers. These groups play a pivotal role in forming an individual's beliefs and identity, a theory supported by Hair et al. (2007). Moreover, distinct brands resonate differently with various reference groups, as pointed out by Chaipornmetta (2010) and Sakkichaisakul (2012), thereby influencing consumer attitudes and behaviors in the dynamic market landscape.

H3: Social factors significantly impact consumer purchase decisions in Smartphone buying.

In this investigation, the independent variables identified are brand image, product characteristics, and social factors, while the dependent variable is the influence these elements wield on customer buying choices. To orchestrate the study in a structured manner, a conceptual framework has been formulated, grounded in the analysis of the existing literature pertaining to purchasing decisions.

III. Research Methods

The research methodology delineates the utilized research design type, detailing the population and sample alongside the sampling method and data origins, encompassing data acquisition protocols and analytical tools to unearth the correlation between purchasing choices and their influences. This analysis adopts a deductive stance grounded in an objectivist ontological structure complemented by a positivist epistemology, utilizing both descriptive and causal research designs.

Within the confines of Butwal, Sub-Metropolitan City, the study scrutinizes the determinants influencing Smartphone purchase selections, encapsulating brand perception, product attributes, and societal influences. The research focuses on the resident Butwal, Sub-Metropolitan City populace as its sample frame, with the precise sample size being determined through a proficient sampling technique. Primary sources served as the data repository for this investigation, procuring pertinent data on retention factors through a structured questionnaire format. The questionnaire employed a six-point Likert scale to obtain core data, ranging from strong disagreement to strong agreement, represented numerically from 1 to 6. A total of 385 individuals participated in the study.

To delineate the stances of various factors, descriptive statistics were employed, supplemented by correlation analysis to delve into the relationships between the influencing elements and purchasing decisions. Regression analysis further facilitated the examination of the extent to which these factors influence consumer buying choices. The structured questionnaires catered to gathering insights on brand image, product characteristics, societal influences, and buying decisions.

Conceptual Framework

Independent Variable

Dependent Variable

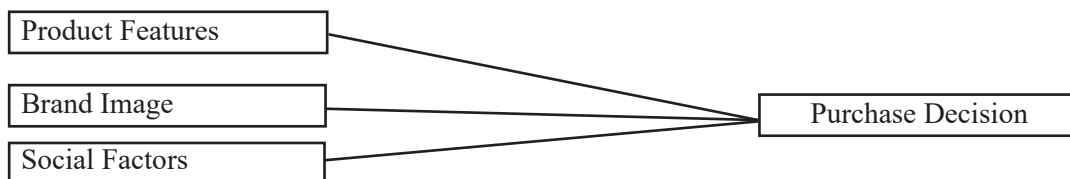


Figure: Conceptual Framework

Data Reliability

To gauge the stability of the study, a Cronbach's alpha analysis was undertaken, aligning with the guideline proposed by Hair et al. (2006) which stipulates that a Cronbach's alpha value exceeding 0.7 denotes satisfactory reliability. As delineated in Table 1, the outcomes of this particular analysis affirm that the alpha values for all evaluated components surpass the 0.7 threshold. Consequently, this validates the reliability and accuracy of the 16 incorporated items in assessing reliability.

Table 1

Reliability Statistics

Latent variables	Cronbach's alpha	No. of Items
Brand Image	0.785	4
Product Features	0.765	4
Social factors	0.788	4
Purchase decision	0.858	4

IV. Results

In this portion, the gathered data is illustrated and scrutinized. Various analytical methods such as descriptive statistics, correlation analysis, and regression analysis were implemented. Table 2 elucidates the attributes and the interconnection between the dependent and independent variables.

Table 2

Descriptive Statistics and Correlation Insights

Variables	Mean	SD	BI	PF	SF	PD
BI	4.28	.65	1			
PF	3.88	.78	.410**	1		
SF	4.65	.72	.489**	.325**	1	
PD	3.80.	.88	.565**	.515**	.565**	1
** . Correlation is significant at the 0.01 level (2tailed)						
* . Correlation is significant at the 0.05 level (2-tailed)						

In this research, the behavioral intention scale functioned as a metric to rate various factors, indicating strong agreement with a score of 1, neutrality with a score of 3, and strong disagreement with a score of 5. According to the descriptive statistics delineated in Table 2, several elements influence consumer choices when purchasing smartphones in Butwal, Sub-Metropolitan City. The analytical outcomes illustrated mean scores exceeding the neutral benchmark of 3 for variables like customer purchasing choices (3.80), brand perception (4.28), product characteristics (3.88), and societal influences (4.65), implying a predominant tendency towards agreement or strong agreement with the factors impacting smartphone purchases. The dataset showcased uniform and minute standard deviations varying between 0.65 and 0.88, suggesting the data's substantial relevance for prospective analyses. Consequently, it can be inferred that the Butwal, Sub-

Metropolitan Cities clientele acknowledges the significant influence of societal aspects, product characteristics, and brand imagery on their smartphone purchasing decisions. Further, Table 2 encapsulates the correlation matrix, indicating a positive correlation between brand imagery and consumer buying choices for smartphones ($r=0.565$, $p<0.05$), between product attributes and buying decisions ($r=0.515$, $p<0.05$), and between societal factors and purchase resolutions ($r=0.565$, $p<0.05$). The cohesive and minor standard deviations, ranging from 0.65 to 0.88, underline the significant role of data variability in achieving the research goals. Thus, it stands confirmed that societal aspects, product characteristics, and brand imagery hold substantial sway over the smartphone purchasing decisions of consumers in the Butwal, Sub-Metropolitan City market.

Table 3

Multiple Regression Analysis

	β	Std. Error	t	Sig.
Constants	1.64	.250	6.56	.001
BI	.220	.135	1.63	.000
PF	.250	.079	3.164	.002
SF	.280	.078	3.589	.000
R2 = 0.554 F (3,390) = 92.151, p < 0.05				

In this investigation, R^2 is utilized as a barometer, gauging the proportion of variability in Smartphone acquisition decisions that can be attributed to the independent factors: brand image, product attributes, and societal influences. Remarkably, these factors are responsible for a significant 55.4% share of the fluctuations observed in the decisions concerning Smartphone purchases, leaving a gap of 44.6% to be illuminated by other potential influences. The data set snugly aligns with the predictive model, as evidenced by a substantial F-statistic value ($F(3, 381) = 85.141$) and a p-value below 0.05.

Delving into Table 3, a multifaceted regression analysis unfolds the considerable sway held by brand image on the Smartphone buying inclinations of the Butwal, Sub-Metropolitan City populace, underscored by a β_1 value of 0.220 and a p-value below 0.05, thereby giving credence to the first hypothesis (H1). In a similar vein, product attributes emerge as potent influencers on the Smartphone purchasing preferences in Butwal, Sub-Metropolitan City, marked by a β_2 coefficient of 0.250 and a p-value less than 0.05, consequently upholding the second hypothesis (H2). Moreover, at a 5% significance threshold, societal factors ($\beta_3 = 0.280$, $p < 0.05$) notably shape the Smartphone buying decisions in Butwal, Sub-Metropolitan City, leading to an affirmative nod to the third hypothesis (H3), as corroborated by the results of this study.

V. Discussion

The investigation casts a spotlight on the nuanced dynamics between societal influences, brand recognition, and product specifications in steering Butwal, Sub-Metropolitan City consumers' preferences, particularly in the realm of smartphone acquisitions. It underscores the cardinal role that a brand's stature holds in shaping the purchasing preferences, a viewpoint corroborated by earlier studies by Dolich (1969) and Rizwana et al. (2012), thereby validating the first hypothesis (H1) concerning the consumers' inclination to weigh the brand's reputation heavily during their smartphone selection process. Furthermore, it has been discerned that the attributes of a product hold significant sway in determining consumer choices in Butwal, Sub-Metropolitan City's smartphone market, a standpoint that aligns with the second hypothesis (H2). This notion finds backing in the scholarly contributions of Guleria (2015) and Sujata et al. (2016), who underscored the pivotal role product characteristics play in modulating consumer tendencies.

In addition, the influence of social factors emerges as a potent force driving the smartphone purchasing choices, echoing the insights gained from the works of Farzana (2012) and Ding et al. (2011). These studies underlined the pronounced influence exerted by reference circles, encompassing friends and family, in guiding smartphone acquisitions, thereby offering a solid foundation to uphold the third hypothesis (H3).

VI. Conclusion

In light of the correlation analysis findings, a notable link emerges between buying choices and core variables including brand perception, the attributes of the product, and societal influences. The subsequent regression analysis further delineates how brand identity, intrinsic product features, and external social dynamics considerably shape the cellphone buying tendencies in Butwal, Sub-Metropolitan City. Hence, it stands affirmed that in the Butwal, Sub-Metropolitan City marketplace, choices pertaining to smartphone acquisitions are critically steered by the interplay of the perceived brand prestige, the functionalities of the product, and the guidance from close-knit community groups - thereby substantiating the widely accepted theory regarding the pivotal role these facets hold in guiding consumer purchase trajectories.

VII. Implications

This research is significant both in academic discussions and practical managerial applications, offering potential avenues of fresh theoretical exploration regarding the determinants affecting smartphone buying decisions. It distinctly highlights that the decision to purchase a smartphone is heavily swayed by the brand's image, the features it offers, and the prevailing societal influences. These revelations are not just academically enriching but can serve as a powerful tool for marketing professionals to sculpt effective strategies, giving them an edge in a fiercely competitive market. Consequently, the insights gained can aid in the meticulous crafting of marketing mix strategies, potentially spearheading an increase in sales figures in the cutthroat environment of the smartphone industry. By shedding light on the factors influencing consumer choices, the study can facilitate businesses in honing their approaches to align with consumer preferences. It suggests an imperative for companies to foster innovation and adapt varied marketing tactics to broaden their sales horizon, considering the diverse and expanding brand preferences of consumers.

Moreover, by emphasizing the need to focus on societal factors, product characteristics, and brand image, it encourages companies to refine strategies to enhance consumer engagement and purchase propensity. The findings serve as a robust foundation for future research, aiming to delve deeper into understanding consumer purchasing patterns and fostering strategies that can elevate sales by understanding the nuances impacting consumer buying behavior, thereby serving as a springboard for more extensive future research in this realm.

Reference

- Aaker, D. A. (1991). *Managing brand equity capitalized on the value of a brand image*. New York: Free Press.
- Anam, C. (2014). *The impact of social influence, compatibility, and price on purchase intention of Android smartphones*. Unpublished thesis. Department Management, Faculty Economics and the Business Muhammadiyah University of Sukarta.
- Ayodele, A. A. (2016). *Factors influencing Smartphone purchase behavior among young adults in Nigeria*. *International Journal of Recent Scientific Research*, 7(9), 13248-13254.
- Biel, A. (1992). *How brand image drives brand equity*. *Journal of Advertising Research*, 32(6), 6-12
- Chaipornmetta, P. (2010). *The evaluation of IKEA's market opportunity in Thailand based on consumer behavior in the purchase of home furnishing products*. Published thesis, Umea University.
- De Run, E. C., Butt, M., & Nee, C. Y. (2010). *The influence of role models on young adults' purchase*. *Journal of Kemanusiaan*, 8(1), 70-81.
- Ding, Y. H., Zhang, P., Zhuo, Q., Ren, H. M., Yang, Z. M., & Jiang, Y. (2011). *A green approach to the synthesis of reduced graphene oxide Nano sheets under UV irradiation*. *Nanotechnology*, 22(21), 215-230.
- Dodds, W. B. (1991). *In search of value: How price and store image information influence buyer's product perceptions*. *The Journal of Services Marketing*, 5(3), 27-36.
- Dolich, I. J. (1969). *Congruence relationships between self-images and product brands*. *Journal of Marketing Research*, 6(1), 80-4.
- Farzana, W. (2012). *Consumers' psychological factors associated with brand equity of high involvement product: Case of laptop*. *World Journal of Social Sciences*, 2(5), 90-101.
- Fauzi, D. H. F., & Ali, H. (2021). *Determination of purchase and repurchase decisions: Product quality and price analysis (Case study on Samsung smartphone consumers in the city of Jakarta)*. *Dinasti International Journal of Digital Business Management*, 2(5), 794-810. <https://doi.org/10.31933/dijdbm.v2i5.965>
- Gogoi, B. (2013). *Study of antecedents of purchase intention and its effect on brand loyalty of private label brand of apparel*. *International Journal of Sales and Marketing*, 3(2), 73-86.
- Guleria, D., & Parmar, Y. S. (2015). *A study of consumer preference for Smartphones: A case of Solan town of Himachal Pradesh*. *International Journal of Management Research & Review*, 5(3), 1-20.
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2006). *Multivariate data analysis (6th ed.)*. New Jersey: Prentice Hall, Pearson Education, Inc.
- Ibrahim, I. I., Subari, K. A., Kassim, K. M., & Mohamood, S. K. B. (2014). *Antecedent stirring purchase intention of Smartphones among adolescents in Perlis*. *International Journal of Academic Research in Business and Social Sciences*, 3(1), 84-97.
- Johnson, M. D., & Puto, C. P. (1987). *A review of consumer judgment and choice*.
- Keller, K. L. (2003). *Building customer-based brand equity*. *Marketing management*, 10(2), 14-19.

- Kotler, P. (1988). *Marketing management: Analysis, planning, and control*. Prentice-Hall, Englewood Cliffs, NJ.
- Kotler, P. (2003). *Marketing management* (11th ed.). New Jersey: Prentice Hall.
- Kotler, P., & Armstrong, G. (2007). *Principles of marketing* (12th ed.). Boston: Pearson Education.
- Kotler, P., & Armstrong, G. (2010). *Principles of marketing*, New Jersey: Pearson Prentice Hall.
- Lay-Yee, K. L., Kok-Siew, H., & Yin-Fah, B. C. (2013). Factors affecting smartphone purchase decisions among the Malaysian generation Y. *International Journal of Asian Social Science*, 3(12), 2426-2440.
- Lim, C. T., Chew, J. Q., Lee, J. H., Loke, W. W., & Wong, T. K. (2012). Exploring the factors affecting purchase intention of Smartphones: A study of young adults in University Tunku Abdul Rahman, Perak campus, Malaysia (Doctoral dissertation, UTAR).
- Mokhlis, S., & Yaakop, A. Y. (2012). Consumer choice criteria in mobile phone selection: An investigation of Malaysian university students. *International Review of Social Sciences and Humanities*, 2(2), 203-212.
- Osman, M. (2012). A study of the trend of Smartphones and their usage behavior in Malaysia. *International Journal on New Computer Architectures and Their Application*, 2(1), 274-285
- Perreau, F. (2014). The consumer buying decision process. <http://theconsumerfactor.com/en/5-stages-consumer-buyingdecisionprocess>.
- Rahim, A., Safin, S. Z., Kheng L. K., Abas, N., & Ali, S. M. (2016). Factors influencing purchasing intention of Smartphones among university students. *Procedia Economics and Finance*, 37(2), 245-253.
- Rizwan, M., Khan, H., Saeed, A., Muzaffar, A., Arshad, U., & Hussain, M. (2012). Antecedents of purchase intention a study from Pakistan. *Journal of Business and Management*, 23(4), 58-66.
- Russell, J. (2012). Android dominates Southeast Asia's Smartphone market: Report Available from [http://thenextweb.com/asia/2012/09/04/android-southeast-Asia Ericsson-report/](http://thenextweb.com/asia/2012/09/04/android-southeast-Asia-Ericsson-report/)
- Sakpichaisakul, T. (2012). Consumer behavior in purchasing home furnishing products in Thailand. Published Thesis, Waseda University.
- Santosa, R. (2021). The influence of cultural factors, social factors, and personal factors against customer purchase decisions in using wedding services organizer in Surabaya. *International Journal of Review Management, Business, and Entrepreneurship*, 1(2), 77-90. <https://doi.org/10.37715/rmbe.v1i2.2415>
- Shah, S. S. H., Jabran, A., Jaffari, A. R., Waris, S., Ejaz, W., Fatima, M., & Sherazi, S. K. (2012). The impact of brands on consumer purchase intention. *Asian Journal of Business Management*, 4(2), 105-110.
- Srinivasan, S. S., & Till, B. D. (2002). Evaluation of search, experience and credence attributes:

- Role of brand image and product trial. *Journal of Product & Brand Management*, 11(7), 417- 31.
- Sujata, J., Yatin, J., Abhijit, C., Noopur, S., & Ruchi, D. (2016). Factors affecting Smartphone purchase among Indian youth: A descriptive analysis. *Indian Journal of Science and Technology*, 9(15), 1-10.
- Suki, N.M., & Suki, N.M. (2013). Dependency on Smartphone: An analysis of structural equation modeling. *Journal Technology*, 62(1), 49-55.
- Tariq, M. I., Nawaz, M. R., Nawaz, M. M., & Butt, H. A. (2013). Customer perception about branding and purchase intention: A study of FMCG in an emerging market. *Journal of Basic and Applied Scientific Research*, 3(2), 340-347.
- Uddin, M., Lopa, N., & Oheduzzaman, M. (2014). Factors affecting customers buying decisions of mobile phone: A study on Khulna city, Bangladesh. *International Journal of Managing Value and Supply Chains*, 5(2), 21-28.
- Warshaw, P. R., & Davis, F. D. (1985). Disentangling behavioral intention and behavioral expectation. *Journal of Experimental Social Psychology*, 21(3), 213-228.
- Wollenberg, A., & Thuong, T. T. (2014). Consumer behavior in the Smartphone market in Vietnam. *International Journal of Innovation, Management, and Technology*, 5(6), 412-416.
- Wong, A. T. T. (2019). A study of purchase intention on smartphones of post-90s in Hong Kong. *Asian Social Science*, 15(6), 78-87. <https://doi.org/10.5539/ass.v15n6p78>
- Wu, T. L. (2007). The impact of perceived quality and brand loyalty on purchase intention of product extension: An empirical study of dual brand handset customization of mobile firms. Unpublished master thesis, National Cheng Kung University, Taiwan.
- Yusuf, A. (2021). The influence of product innovation and brand image on customer purchase decision on Oppo smartphone products in South Tangerang City. *International Research and Critics Institute – Journal*, 2(1), 472-481.
- Zeithaml, V. (1988). Consumer perceptions of price, quality, and value: A means-end model and synthesis of evidence. *Journal of Marketing*, 52(2), 2-22.

Job Satisfaction and Workplace Harassment: An Investigation in the Nepalese Development Banking Sector

Nisha Neupane

Abstract

In today's context, workplace harassment has become a widespread issue, and its repercussions extend to an employee's personal life, family, and career. The principal objective of this research endeavor was to examine the occurrence of workplace harassment and the resultant consequences for job satisfaction in the banking sector of Nepal. The findings unequivocally demonstrate that various forms of harassment including verbal, physical, and psychological have a substantial and statistically significant effect on the job satisfaction of employees. Furthermore, this study establishes that these forms of harassment-verbal, physical, and mental – are positively and significantly correlated with one another. Sadly, it is evident that these types of harassment disproportionately affect assistant and junior-level officers, leading to a notable reduction in job satisfaction within their workplace.

Keywords: Job Contentment, Oral abuse, Physical Mistreatment, Psychological Torment, Banking Industry

I. Introduction

In the global landscape, the menace of workplace harassment looms large, a phenomenon particularly noticeable in Nepal, where it operates largely unchecked due to an absence of formal legislations targeting this issue. While the repercussions of such activities are severe and far-reaching, existing research, especially within Nepal, barely scratches the surface of this pervasive problem (Moran, 2014). This kind of harassment manifests through consistent offensive behaviors, both intentional and otherwise, perceived by the victims as purposeful attempts to inflict harm or evict them from their professional settings, necessitating urgent attention and interventions. Regardless of their scale and domain, organizations worldwide are grappling with this socio-professional issue, the ramifications of which are extensively chronicled in academic literature. On a personal level, victims might find themselves grappling with a host of psychological ailments ranging from suicidal thoughts to depression, anxiety, and a decline in self-esteem, eventually leading to diminished performance at work. Organizations, on the flip side, witness a detrimental effect on facets like employee allegiance, job gratification, and an increase in absenteeism and attrition rates, which are worrisome indicators of a deteriorating work environment (Ikyanyon &

Aondover, 2013; Long, Tan, & Ismail, 2016). Existing studies, employing terminology such as “mobbing” synonymously with “harassment”, characterize it through various ill-treatment forms including unreasonable task deadlines to personal derogatory remarks and gossip-spreading (Einarsen, 2005).

II. Review of Literature

According to the American Psychological Association (2005), a typical harasser can be described as an individual who consistently engages in aggressive behaviours with the intention of causing distress or harm. These actions often occur in environments where there is a noticeable power imbalance. In the midst of varying interpretations, this study aligns with a widely accepted definition of job satisfaction, considering it a positive emotional response born from one’s job appraisal or associated experiences, serving as the nucleus for numerous theoretical discussions surrounding individual attitudes and work behaviours. This area not only provides a fertile ground for academic discourse but has actionable implications to augment individual well-being and organizational productivity (Judge & Klinger, 2016). Embracing a dualistic view, this study interprets job satisfaction as an entity influenced by both intrinsic and extrinsic facets, where job performance is intricately linked to myriad factors within an organizational setting (Metz & Sokmen, 2016). Despite its prevalence, workplace harassment frequently goes unreported, a consequence of societal negligence and the looming fear victims harbour regarding potential backlash post-disclosure (Moran, 2014; Chance, 2017). Crafting regulations to curb this issue seems arduous, given the secluded nature of these incidents, often eluding the eyes of supervisors and colleagues. This issue, arguably more pervasive than others addressed by existing legislations, fosters a hostile work environment, hampering employee productivity substantially (Chance, 2017; Hogan, 2017; Merkin & Shah, 2014). While a majority of existing studies are Euro-centric, this research endeavors to fill a significant gap, offering a fresh perspective from a distinct cultural backdrop, thus broadening the scope of the discourse in this domain.

The focus of this investigation is to dissect varying experiences of harassment in workplaces and understand their ramifications on the job satisfaction of employees. The research delineates specific objectives: identifying assorted types of workplace harassment, examining the rate and intensity of these occurrences, and probing the interrelation between harassment incidents and levels of job satisfaction among employees. Centered on the principles of organizational and leadership theories, this investigation posits that harassment in professional settings encompasses more than just aggressive actions. It involves behaviors that can ravage an individual’s mental and physical health, their professional competency, and financial stability, cultivating a toxic and detrimental atmosphere (Heathfield, 2016). It’s vital to note that this pervasive issue not only disrupts morale but has wider implications for organizational productivity. However, this phenomenon often goes unnoticed or is even accepted by the management staff. Embarking on a quantitative pathway, this study aims to demonstrate that victims of harassment face a deterioration of morale, thereby affecting their job satisfaction adversely. Furthermore, the research seeks to explore any potential

positive angles of harassing behaviours, soliciting anonymous input from employees across various commercial banks to create a rounded perspective on the issue. In addition, the research casts a spotlight on the dynamics of harassment behaviours at work, with the intention to sensitize both current and future generations to the severity of these problems and propose preventive strategies. The data gathered aims to capture instances of employee ill-treatment and its influence on their job contentment levels. Despite the lack of explicit legal prohibitions against general harassment behaviour, the onus remains on employers to safeguard the physical and mental health of their personnel. Expounding on the concept of job satisfaction, there exists a multitude of perspectives and definitions from different scholars. According to Kaliski (2007), job satisfaction embodies an employee's sense of accomplishment and success in their role, directly influencing both their productivity and personal welfare. It implies a scenario where an employee is happy and enthusiastic about their work, resulting in a fulfilling professional life. Yet, as noted by Brikend (2011), it's essential to consider that factors fostering job satisfaction can concurrently engender job dissatisfaction. This duality is reflected in Herzberg's Two-Factor Theory (1964), which posits that employees are influenced by factors that either promote satisfaction (motivators) or cause dissatisfaction (hygiene factors). Dharejo et al. (2017) provide additional information regarding the perspectives that McGregor's Theories X and Y present. Pessimistic in nature, Theory X posits that employees have a tendency to evade responsibilities and demand excessive oversight, leading to diminished levels of job satisfaction. Conversely, Theory Y illustrates a more positive approach where employees are passionate about their work, exhibit responsibility and creativity, ultimately fostering a higher degree of job satisfaction.

III. Research Methodology

This study, grounded in quantitative research, is focused on acquiring concrete, numerical outcomes from a specifically chosen segment, with an emphasis on examining the correlation between incidents of harassment at the workplace and the levels of job satisfaction. This study employs a rigorous methodology to examine the relationship between workplace harassment and job satisfaction, utilizing a combination of qualitative and quantitative frameworks. The initiative behind this research format is to unveil the underlying associations between workplace mistreatment and employee satisfaction levels. It embodies a structural blueprint that guides the collection, handling, and interpretation of data, steering towards conclusive findings. The research, rooted in both descriptive and causal explorations, delves into the analysis of primary data to unravel the complex interrelationships between the variables involved. To do this, a range of statistical techniques were used on the selected data, such as regression and correlation analyses, Cronbach's alpha, frequency analytics, mean calculations, standard deviation evaluations, and validity and reliability assessments. This, in turn, allowed for a meticulous dissection of the causal factors and their subsequent implications, paving the way for predictions based on the causal variables delineated in the study. The study relied on primary data collected via a questionnaire survey that included a range of closed-ended questions and Likert scale evaluations. To kick

start this process, a preliminary evaluation involving a survey questionnaire was orchestrated amongst a pool of prospective respondents, a move aimed at validating the efficacy and relevance of the questions, as well as estimating the prospective duration for survey completion. Following the fruitful culmination of this pilot phase, the primary study was launched, focusing on the designated respondents. In the context of Nepal, there exists a network of 17 development banks, from which a selection of 17 has been earmarked to serve as foundational subjects for this current research. Based on the information curated from the Human Resource Departments across these 17 banking entities, it has been discerned that a total of more than 2,500 individuals, positioned at the assistant and junior officer echelons, find themselves more susceptible to experiencing workplace harassment. This collective group thus forms the nucleus population for this study. To ascertain a representative sample size from this established population pool, the study turns to the application of the Yamane (1967) formula, allowing for a 5% error margin and a 95% confidence threshold. This mathematical method for determining the precise sample size is described below:

$$n = N/1 + N (e)^2 = N/1 + 2500 * (0.05)^2 = 400$$

Where,

n = Sample size

N = Population size

e = Margin of error

Therefore, the number of data samples collected for the study is 400, using random sampling for data collection.

Research Model

In alignment with the research goals, a model leveraging regression analysis has been formulated. In this setup, the dependent entity, which is “job satisfaction”, is influenced by various independent factors such as verbal harassment, physical harassment, and mental harassment.

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Therefore, Model 1 is:

$$JS = a + \beta_1 VH + \beta_2 PH + \beta_3 MH + e$$

Where,

JS = Job satisfaction

a = Constant

VH = Verbal harassment

PH = Physical harassment

MH = Mental harassment

e = error

Research Hypothesis

H1: There is a significant relationship between verbal harassment and employee's Job satisfaction.

H2: There is a significant relationship between physical harassment and employee's job satisfaction.

H3: There is a significant relationship between mental harassment and employee's job satisfaction.

H4: There is a significant relationship between frequency of harassment and employee's job satisfaction.

H5: There is a significant relationship between intensity of harassment and employee's job satisfaction.

Conceptual Framework

Independent Variable

Dependent Variable

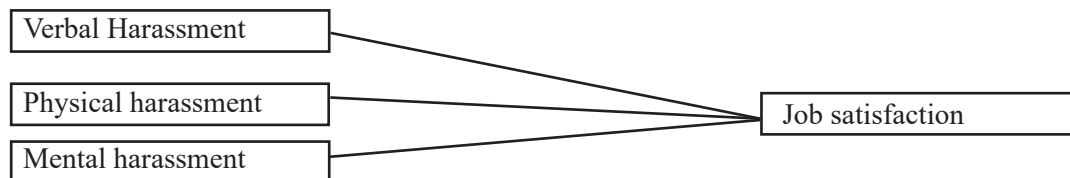


Figure 1: Conceptual Framework

IV. Results and Discussion

Demographic Profile of the Respondents

Among the 400 responses collected during the research, the table below summarizes the demographic data of the respondents.

Table 1

Respondents' Profile

	No. of Respondents	Percent (%)
Age		
Below 25	120	30.0
26 - 34	190	47.5
35 - 42	70	17.5
Above 43	20	5
Gender		
Male	190	47.5
Female	210	52.5

	No. of Respondents	Percent (%)
Birthplace		
Butwal Sub-Metropolitan City	250	62.5
Out of Butwal Sub-Metropolitan City	100	25.0
India and foreign countries	50	12.5
Organizational level		
Assistant level	300	75
Junior Officer/Officer level	100	25
Education		
High School	25	6.25
Bachelors	185	46.25
Masters	185	46.25
MPhil & above	2	.5
Other	3	.75
Total	400	100
Source: Survey, 2023		

Descriptive Analysis

In this segment, the evaluative breakdown of the information accrued from the survey participants is elucidated through the questionnaires utilized during the investigation stage. This evaluative process sheds light on the data by employing statistical methodologies and calculations, including mean and standard deviation, along with the pinpointing of upper and lower values. Within this evaluative frame, the dependent entity, namely Job Satisfaction present amidst the incumbent workforce within diverse commercial banking establishments in Nepal, is scrutinized through three distinct angles – verbal, physical, and mental harassment. The metrics from these three dimensions assist in dissecting the data concerning the frequencies and accumulation pertinent to the research queries and variables. To facilitate this, queries structured on a ‘Five-Point Likert Scale’ were presented to the respondents, where the scale ranges from 1 (Strongly Disagree) to 5 (Strongly Agree), with intermediary values denoting varying levels of agreement or neutrality.

Table 2

Descriptive Statistics of Verbal Harassment

	Mean	Std. Deviation
Whispers and Speculations	3.49	1.22
Derogatory Remarks	2.70	1.40
Excessive Yelling and Irritation	3.20	1.34
Mocked and Aggravated	2.88	1.35
Inappropriate and Discomforting Advances	2.39	1.36
Derogatory and Harmful	3.36	1.26

Table 2 delineates the descriptive statistics pertaining to verbal harassment. It can be observed that the incidents involving gossip and rumors, unnecessary shouting, and anger are reported more frequently, with respective mean values of 3.49, 3.20, and 3.36. On the other hand, demeaning remarks, instances of teasing and irritation, and inappropriate flirtations have lower mean values, noted as 2.70, 2.88, and 2.39, respectively. This data indicates that participants primarily encounter verbal harassment in the form of offensive and hurtful gossip, rumors, and expressions of anger, with a notable mean value of 3.36 for offensive and hurtful incidents.

Table 3

Descriptive Statistics of Physical Harassment

	Mean	Std. Deviation
Accusatory Gestures and Obstruction	2.12	1.21
Physical Intrusiveness or Invading Personal Space	1.98	1.20
Bodily Harm or Intimidation	1.80	1.10
Inappropriate Gazes	2.59	1.50
Inappropriate Physical Contact	2.30	1.30
Physical Discomfort and Harm	2.49	1.40

The data illustrated in Table 3 reveals the facets of physical harassment experienced by the respondents. It is noted that behaviors such as unwarranted staring and actions causing physical discomfort and harm are somewhat common, with mean values of 2.59 and 2.49, implying that respondents occasionally encounter such actions in the workplace, primarily from higher-ups, peers, or visitors. These episodes tend to be both physically distressing and injurious. Conversely, actions denoted by finger-pointing, obstructing one's path, invasive proximity, explicit threats or physical abuse, and inappropriate touching are less prevalent, as reflected by their sub-2.5 mean values (2.12, 1.98, 1.80, and 2.30 respectively), signifying a lesser extent of these forms of physical harassment within the respondent group's experiences.

Table 4

Descriptive Statistics of Mental Harassment

	Mean	Std. Deviation
Subtle Indications or Cues	2.70	1.47
Neglected or Handled Harshly	2.56	1.40
Subjected to High Stress	3.70	1.20
Held Responsible	2.90	1.35
Excessive Micromanagement	3.45	1.40
Denial of Entitlements	3.20	1.49
Psychological Distress and Harm	3.60	1.40

The findings depicted in Table 4 delve into the nature and frequency of mental harassment witnessed by the participants. A prominent feature is the heightened pressure they experience, as captured by a mean value of 3.70, indicating a trend where respondents are frequently urged to complete tasks at an unrealistic pace. Additionally, respondents periodically grapple with subtle coercive suggestions to resign, a rough or indifferent attitude from peers or superiors, being held accountable for missteps, excessive oversight by supervisors or colleagues, and denial of certain privileges such as time-off for illness or breaks, as represented by respective mean scores of 2.70, 2.56, 2.90, 3.45, and 3.20. Moreover, a significant portion of these incidents are characterized by deep psychological distress and agitation, demonstrated by a mean score of 3.60, which underscores the predominance of mentally disruptive and hurtful experiences in their work setting.

Correlation Analysis

In order to ascertain the degree of association between the dependent and independent variables, the Pearson's correlation methodology is utilized. This statistical tool gauges the intensity of the linear linkage between distinct variables. The details of this analytical process are revealed in the subsequent table:

Table 5:

Correlation Analysis between Job Satisfaction and Verbal Harassment, Physical Harassment and Mental Harassment

	Verbal Harassment	Physical Harassment	Mental Harassment	Job Satisfaction
Verbal Harassment	1			
Physical Harassment	.580** (.000)	1		
Mental Harassment	.710** (.000)	.584** (.000)	1	
Job Satisfaction	-.315** (.000)	-.210** (.001)	-.380** (.000)	1

According to the results presented in Table 5, it is apparent that there is a marked and negative correlation between the independent variables (verbal, physical, and mental harassment) and the dependent variable, job satisfaction, demonstrated by p-values of 0.000, 0.001, and 0.000 respectively. This data not only substantiates a considerable link between the independent and dependent variables but also between the independent variables themselves. Analyzing the independent entities, it emerges that the relationships between verbal and physical harassment, verbal and mental harassment, as well as physical and mental harassment, are both positive and significant, each displaying a p-value of 0.000. This data suggests a significant negative influence of the harassment scenarios on job satisfaction. Furthermore, it highlights a positive and substantial interrelation amongst the independent variables, indicating that the manifestation of one form of harassment - be it verbal, physical, or mental - potentially fosters the onset of others.

Regression Analysis

To ascertain the association between the independent variables and the dependent variable, regression analysis was employed, as depicted in the ensuing table.

Table 6

Regression Analysis of Job Satisfaction on Verbal, Physical, and Mental Harassment

Model: $JS = a + \beta_1 VH + \beta_2 PH + \beta_3 MH + e$	
Constant	20.15 (.000)
Factors	
Verbal Harassment	-2.180 (.029)
Physical Harassment	2.65 (.029)
Mental Harassment	-5.615 (.000)
F-Test	26.125 (.000)
R-square	.260
Adjusted R-square	.2544

Table 6 offers significant insights regarding the F-Test regression model's appropriateness for the given data. This assertion is supported by the statistically significant F value of 26.125 and the corresponding p-value of 0.000. The outcomes of a regression analysis conducted on the dependent variable, job satisfaction, in relation to the independent variables (verbal, physical, and mental harassment), are displayed in the table below. A noteworthy correlation exists between the dependent and independent variables, as indicated by the p-values of 0.00, 0.029, and 0.00, respectively, for verbal, physical, and mental harassment, all of which fall below the significance level of 0.05.

V. Conclusion

Based on the gathered data, the research affirms that in the context of Nepal, there exists a notable and negative association between the independent variables - namely verbal, physical, and mental harassment - and the dependent variable, which is job satisfaction. This finding aligns with prior research which underscores the adverse repercussions of any harassment type on an individual's health and efficacy. This study takes a step further, delineating the specific relationships between different forms of workplace harassment and the level of job satisfaction among employees in Nepal's development banking sector. Moreover, the study highlights that the physical form of

workplace harassment is relatively infrequent in Nepalese development banks compared to the prevalent and intense occurrences of mental harassment, followed closely by verbal harassment. The data also underscores that both male and female employees at the assistant and junior officer or officer ranks within Nepalese development banks face a sustained decline in job satisfaction, a direct outcome of the harassment incidents they experience in their workplaces.

VI. Recommendations

In light of the conclusions drawn from the research, it is emphatically suggested that comprehensive laws- both at legal and organizational levels - be enacted to curb all forms of workplace harassment and bullying, which markedly impair the physical, mental, and emotional well-being of victims. It is imperative for governing bodies to vigilantly oversee workplace environments to avert instances of harassment. Even though such incidents, both direct and indirect, often go unnoticed by many, they significantly affect the lives of the victims. Hence, it is vital to foster awareness and education among employees regarding the various manifestations of harassment. Equipping both victims and witnesses with the knowledge and courage to confront these issues and promptly notify the authorities is essential. Stern actions by authorities against perpetrators must be a non-negotiable standard. This research, encompassing demographic data such as age, gender, ethnicity, educational background, and organizational hierarchy of personnel in Nepalese development banks, stands as a valuable reference for subsequent studies focusing on this workforce. It not only sheds light on workplace atmospheres and job satisfaction but also broadly addresses different kinds of harassment occurrences and their subsequent impact on employee satisfaction. As a fundamental resource, this study can spearhead future explorations into workplace dynamics, various harassment types, and their relation to job satisfaction. Additionally, the study delineates the application of research tools like primary data collection via surveys incorporating Likert Scales, pilot testing, and statistical analyses like mean, standard deviation, regression, and correlation analysis. Consequently, it serves as a rich methodological reference for studies venturing into themes of workplace harassment and job satisfaction. Moreover, this study is foundational, paving the way for expansive future investigations into the multifaceted relationship between harassment and job satisfaction, which extends into various forms and settings. Recognizing harassment and job satisfaction as complex, wide-ranging topics with numerous influences and outcomes, this research marks a preliminary yet significant stride towards comprehensive future studies in this domain.

Reference

- Chance, Z. (2017). Here's Why We Don't Speak Up Against Harassment. *International Review of Management and Business Research*, 1(2), 150-170.
- Einarsen, S. (2005). The nature, causes and consequences of bullying at work: The Norwegian experience.
- Heathfield, S. M. (2016). What is Harassment? Retrieved November 8, 2017, from www.thebalance.com:<https://www.thebalance.com/what-is-harassment-1917918>.
- Hogan, J. (2017, September 21). That 'Unwelcome' Feeling and Other Signs You May Have a Sexual Harassment Issue at Work. Retrieved 2017, from verilymag.com: <https://verilymag.Com/2017/09/how-to-handle-prevent-sexual-harassment-within-workplace>.
- Ikyanyon, D. N., & Aondover. (2013). Sexual Harassment. *European Journal of Business and Management*, 1(2), 9-21.
- Judge, T. A., & Klinger, R. (2016). Job Satisfaction: Subjective Well-Being at Work. *American Psychological Association*, 1(2), 21-31.
- Long, C. S., Tan, K. O., & Ismail, W. K. (2016). The Relationship between Sexual Harassment and Job Satisfaction in the Context of Retailing Industry in China. *Research Gate*, 1(2), 20-35.
- Merkin, R. S., & Shah, M. K. (2014). The impact of sexual harassment on job satisfaction, turnover intentions, and absenteeism: findings from Pakistan compared to the United States. *NCBI*.
- Mete, E. S., & Sokmen, A. (2016). The Influence on Workplace Bullying on Employee's Job Performance, Job Satisfaction and Turnover Intention in Newly Established Private Hospital. *International Review of Management and Business Research*, 1(2), 15-30.
- Moran, G. (2014). Why Sexual Harassment Is Still an Issue and Why So Many Get Away with It. Retrieved 2017, from www.fastcompany.com: <https://www.fastcompany.com/3032291/why-sexual-harassment-is-still-an-issue-and-why-so-many-get-away-with-it>.

Factors affecting Consumer's Preference of Fast-Food Product in Butwal Sub-Metropolitan City

Ranjana Pun

Abstract

The objective of this study is to examine and assess the determinants that impact the decision-making process of consumers in the Butwal Sub-Metropolitan City with regards to fast food products. The dependent variable in this study is consumer preference, while taste, cost, quality, and service are considered as independent variables. A descriptive and causal research design was employed in this study, with a sample size of 384 participants, primarily comprising students from Butwal Sub-Metropolitan City universities. Primary data is obtained through the utilization of a structured questionnaire. Statistical techniques such as descriptive statistics, Pearson correlation, and regression analysis conducted through the use of SPSS software are commonly employed to ascertain the relationships between the dependent variable, consumer preference, and the independent variables, namely taste, cost, quality, and service. The correlation analysis reveals noteworthy associations among taste, cost, quality, service, and consumer preference. The findings of the regression analysis indicate a statistically significant and positive relationship between consumers preferences for fast food items and factors such as taste, quality, and service. This suggests that consumers prioritize these factors when making decisions regarding fast food options. Conversely, the study suggests that consumer preference is minimally influenced or unaffected by cost, as observed among the participants.

Keywords: Consumer Preferences, Taste, Cost, Quality, Service

I. Introduction

The prevalence of fast food in certain societies can be attributed to the confluence of social and occupational shifts, which have accentuated the inclination towards dining outside the home. According to Stamoulis et al. (2004), there has been an upward trend in the prevalence of working families on a global scale. Consumer preference, as defined by Rapurohit and Vasita (2011), refers to the act of selecting an option from a variety of alternatives that most effectively satisfies a customer's needs or desires. The preference of customers is clearly evident in their purchasing behaviour and product search activities. The analysis of consumer preferences pertaining to fast food items is crucial for understanding the evolving patterns of fast-food consumption and the factors that shape consumers' choices. The consumption of fast food is undergoing notable trans-

formations in the rapidly evolving global landscape. Individuals residing in urban areas exhibit a heightened inclination towards fast food consumption compared to their rural counterparts, primarily attributable to time limitations. The phenomenon of economic growth has resulted in the adoption of an urban lifestyle, which has engendered a heightened level of busyness among individuals and subsequently dissuaded them from engaging in home cooking activities. Consequently, consuming externally prepared food, particularly lighter options, emerges as the more favorable choice. Various factors are considered by individuals when making decisions regarding fast food, as highlighted by Islam and Ullah (2010). Based on contemporary patterns observed in urban areas of developing countries, there has been an increase in the frequency of dining out among individuals, leading to significant growth in the fast-food sector within these regions (Kaynak, Aksoy, & Kucukemiroglu, 1996). The increasing popularity of fast food has been observed both domestically and internationally, driven by the time limitations associated with leading a busy, competitive, and urban lifestyle (Platania & Privitera, 2006). Individuals who possess demanding timetables, such as employed adults and students, often find themselves constrained by limited time availability. Many students who reside outside of their familial homes often find themselves responsible for independently preparing meals, a circumstance that can impede their pursuit of academic objectives. Individuals are aware of the necessity to optimize their time all service, thus resorting to fast food as a means to efficiently manage their time and allocate a portion of it for recreational activities (Kharel, 2015). An emerging trend is evident in the manner in which fast-food establishments and their offerings entice patrons. The rapid expansion of the fast-food industry underscores the necessity to ascertain the factors influencing consumer preference for these dining options and to assess their overall satisfaction with fast food. A few factors that influence the dining preferences of individuals at fast-food restaurants must be emphasized. Nepal is renowned for its diverse selection of fast-food establishments, which are gaining significant traction within the fast-food sector of the country. French fries, Onion rings, Momo, pizza, burgers, chowmein, sausage, rolls, sandwiches and more are among these. Therefore, it is crucial to investigate the factors contributing to the increasing preference for these fast-food products and evaluate the overall satisfaction of customers with respect to this matter.

The following inquiries are thus the focal point of this research:

- Which factors influence the selection of particular fast-food items?
- Is there a correlation between the independent variables (taste, cost, quality, and service) and the dependent variable (consumer preference)?

The particular goals are listed below.

- To investigate the correlation between consumer preference (the dependent variable) and independent variables such as cost, taste, quality, and service.
- To investigate how consumers' preferences for fast food items are influenced by factors such as cost, taste, quality, and service.

Hypotheses

The main goal of the study's research hypotheses is to identify the key element influencing consumers' preferences for fast food items.

H1: Consumer preferences are significantly influenced by the taste of fast food.

H2: Consumer preferences are significantly influenced by the cost of fast food.

H3: There is a statistically significant relationship between quality factors and consumer preferences regarding fast food consumption.

H4: Consumer preferences for fast food consumption are significantly influenced by the service of fast-food restaurants.

II. Literature Review

Based on the findings of Deivanai's (2016) study, customer satisfaction with fast-food establishments is influenced by several key factors, including the provision of satisfactory service, high-quality food offerings, reasonable pricing, pleasant indoor and outdoor environments, efficient staff performance, and a conveniently accessible service. In their study, Phan and Nguyen (2016) examined fast-food establishments in Vietnam and observed that customer satisfaction and loyalty are influenced by several factors. Specifically, they found that when the food quality is high, the pricing is fair, the quality is favourable, and the service is satisfactory, customers tend to experience higher levels of satisfaction and are more likely to engage in repeat patronage. In addition, the researchers formulated practical recommendations aimed at enhancing the performance of Vietnamese fast-food establishments and ensuring customer satisfaction. Naziret et al. (2014) conducted a study with the aim of comprehending the factors that contribute to customer satisfaction in fast-food establishments. It has been determined that various factors, such as the quality of food, level of staff service, quality, affordability, and perceived safety, play a pivotal role in the decision-making process when choosing a fast-food establishment. Based on a study conducted by Malasi (2012), it was found that a significant proportion of individuals express satisfaction with their choice of fast-food establishments and express a desire to revisit them. Furthermore, it has been found that while patrons generally express contentment with the service provided by fast-food establishments, there exist specific aspects that could be enhanced. Based on Monteiro's (2000) study, customer satisfaction with fast-food establishments is primarily influenced by three key factors: the quality of the food, the cleanliness of the environment, and the overall service quality. The significance of incorporating vegetarian options, exploring novel culinary experiences, and acquainting oneself with the local customs was relatively diminished. Comer and Wikle (2014) posits that factors contributing to customer satisfaction in the context of fast-food consumption include affordability, social influence, availability of healthy options, quality of service, taste of food, and convenient geographical proximity.

Based on the findings of Islam and Ullah (2010), consumers exhibit a primary concern for various factors when selecting a fast-food establishment. These factors include the reputation of the

brand, proximity to the consumer, consistency in food taste, cost, food quality, availability of promotional offers, cleanliness and hygienic conditions, sales techniques employed by staff, and the overall aesthetics of the restaurant. Ashraf et al. (2014) posit that a satisfied customer base in the fast-food industry is influenced by six key factors. These factors include the quality of the food, the level of service provided, the range of food options available, the quality of the dining environment, the affordability of the food, and the ease of accessibility. With the exception of the financial aspect, it has been observed that all of these factors have a positive correlation with individuals' level of happiness. In a study conducted by Malviya et al. (2013) it was found that customers in Peshawar, Pakistan, expressed satisfaction when they were provided with exceptional service and when they encountered a reputable brand. Additionally, it was found that various factors have an impact on customer satisfaction, such as advertising, service quality, customer expectations, brand reputation, geographical service, pricing, and the quality of the food provided. In their investigation of Chinese restaurants, Liu and Jang (2009) identified cleanliness, service quality, food taste, and reliability as the primary determinants for ensuring customer satisfaction and fostering customer loyalty. It has also been found that the success of Chinese restaurants is heavily contingent upon these factors.

Conceptual framework

Independent Variable

Dependent Variable

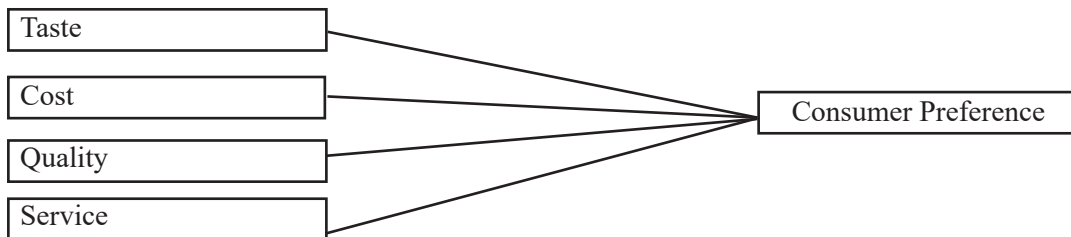


Figure: Conceptual framework

III. Methodology

To elucidate the current state of affairs, a descriptive research design was employed, while a causal research design was utilized to investigate the interplay between cause and effect. This investigation specifically employs a survey instrument that has been designed to gauge the preferences of Butwal Sub-Metropolitan City consumers regarding fast food products.

The study encompasses the entire population of fast-food consumers who reside in the Butwal Sub-Metropolitan City. Each participant demonstrates distinct preferences in terms of cost, quality, taste, and service. In accordance with a convenient non-probability sampling technique, 384 participants were chosen to comprise the survey set. Correlation analysis was employed to investigate the associations between the independent variables (quality, taste, cost, and service) and the dependent variable (consumer preference). Furthermore, regression analysis was employed

to determine the influence of the four independent variables on the dependent variable, which pertained to consumer preference.

IV. Results

Correlation analysis

Pearson's correlation analysis has been conducted in order to ascertain the level of correlation between multiple variables and the degree to which these variables are correlated with each other.

Pearson	Preference	Taste	Cost	Quality	Service
Preference	1				
Taste	0.550**	1			
Cost	0.400**	0.010**	1		
Quality	0.523**	0.080**	0.620**	1	
Service	0.466**	0.010**	0.523**	0.710**	1

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

The table presents the Pearson's correlation coefficient results, which indicate the relationship between consumer preference and the independent variables examined in the study. The study revealed a significant positive correlation between taste and customer satisfaction ($r = 0.550$, $p < 0.05$). Additionally, a strong positive correlation was observed between quality and customer satisfaction ($r = 0.523$, $p < 0.05$). Furthermore, a moderate positive correlation was found between service and customer satisfaction ($r = 0.466$, $p < 0.05$). Lastly, a weak positive correlation was identified between fast food cost and customer satisfaction ($r = 0.400$, $p < 0.05$). The degree of correlation exhibits variability. The variable "cost" exhibits the lowest correlation ($r = 0.400$) with consumer preference among the variables considered, whereas the variable "taste" demonstrates the highest correlation ($r = 0.550$). Based on the obtained p-value being less than the conventional threshold of 0.05, the findings indicate that each of the independent variables exhibits a statistically significant and positive association with the dependent variable, with a significance level of 1 percent.

Regression analysis

Table 3:

Results of Multiple Regression on Independent and Dependent Variables

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	T	
(Constant)	1.789	0.257		6.96	0.00
Taste	0.225	0.100	0.18	2.25	0.00
Cost	0.325	0.675	0.05	0.48	0.75
Quality	0.255	0.078	0.340	3.27	0.00
Service	0.250	0.126	0.230	1.98	0.04

Dependent Variable: Consumer Preference

The table above displays the coefficients, where a higher beta coefficient signifies a more pronounced impact on consumer preference. The findings of the study indicate that taste plays a substantial role in shaping consumer preferences, as evidenced by the beta coefficient of 0.225. This implies that there is a linear relationship between a consumer's preference and taste, with a coefficient of 0.225 indicating that for every unit change in taste, the consumer's preference changes by the same magnitude. The beta coefficient of 0.255 suggests a statistically significant relationship between quality and consumer preference. This implies that a one-unit increase in quality is associated with a 0.255-unit increase in consumer preference. The beta coefficient value of 0.250 suggests that the variable of service exerts a statistically significant influence on consumer preference. Specifically, a one-unit increase in service is associated with a 0.250-unit increase in consumer preference for fast food items. However, the cost exhibits a marginal beta coefficient of 0.325, indicating that it does not have a noticeable impact on consumer preference. This finding indicates that a marginal change in consumer preference of 0.325 units is correlated with a unitary change in cost.

The model's summary table shows that the R-value is 0.520, the R-squared value is 0.680, and the adjusted R-squared value is 0.6766. According to the adjusted R² value, the four independent variables (cost, taste, quality, and service) account for 68% of the variance in consumer preference, while the remaining 32% is attributable to other factors that are relevant to the selection of fast food. Statistical significance for the regression model is found in the ANOVA table ($F = 12.00$, $p = .000$, $df = 379$). This result indicates that the four distinct factors of fast-food brand preference (taste, cost, quality, and service) are all highly effective predictors.

In summary, the findings of the study indicate that the preferences of consumers for fast food items are significantly influenced by factors such as service, quality, and taste, while cost appears to have minimal impact.

V. Conclusion

The principal objective of this study is to identify the foremost determinants that impact consumers' inclinations towards fast food products. The primary objective of this study was to assess the correlation and impact of four variables - taste, cost, quality, and service on the preferences of fast-food consumers in the Butwal Sub-Metropolitan City. By employing methods such as frequency distribution, descriptive analysis, correlation analysis, and regression analysis, the SPSS 20 software was utilised to analyse the data collected from 384 respondents via a structured questionnaire. The findings from the analysis of primary data indicate that consumer preferences regarding fast food are primarily influenced by taste, Cost, quality, service, and taste subsequently rank in importance. When individuals consume fast food, they exhibit heightened sensitivities to taste components. The results of the Pearson correlation analysis indicate that consumer preferences regarding fast food purchases are highly correlated with taste. Strong correlations are also observed between quality and service with customer preferences, while the least correlation is observed with the cost of fast food. In regards to their fast-food consumption, participants seem

to prioritize taste, quality, and service over cost. A multiple regression analysis was employed to ascertain the impact of the four independent variables - taste, cost, quality, and service – on consumers' preferences for fast food items. Taste is the most influential of these factors that significantly affect consumer preferences; quality and service follow suit. However, the available research indicates that cost does not significantly influence consumer preferences. In conclusion, this study discover that consumer opinions and preferences are significantly influenced by the taste of fast-food products, the quality and comfort of the dining area, and the convenience of the service. Conversely, customer preferences appear to be less influenced by the cost of fast food.

References

- Ashraf, M., Akhtar, S., & Noor, S. (2014). Consumer behavior in fast food marketing in Bangladesh: a case study. *Developing Country Studies*, 4(9), 34-46.
- Comer, J. C., & Wikle, T. A. (2008). Worldwide Diffusion of the Cellular Telephone. *The Professional Geographer*, 60(2), 252-269.
- Deivanai, D. (2016). Factors influencing to Preference of Fast-Food Restaurants. *Journal of Business and Management*, 18(6), 20-25.
- Islam, N. & Ullaha, S. (2010). Factors affecting consumers' preferences on fast food items in Bangladesh. *Journal of Applied Business Research*, 26(4), 131-146
- Kaynak, E., Aksoy, S., & Kucukemiroglu, O. (1996). Consumer Preferences for Fast Food Outlets in a Developing Country. *Journal of Euro marketing*, 5(4), 10 - 30
- Kharel, U. (2015). Why fast food? *The Himalayan*. <https://thehimalayantimes.com/opinion/why-fast-food>.
- Liu, Y., & Jang, S. (2009). Perceptions of Chinese restaurants in the U.S.: What affects customer satisfaction and behavioral intentions. *International Journal of Hospitality Management*, 28(2), 338-348.
- Malasi, J. M. (2012). Influence of Product Attributes on Mobile Phone preference among university students: A Case of Undergraduate students. *International Journal of Academic Research in Economics and Management Sciences*, 1(6), 10-16.
- Malviya, S., Saluja, M. S., & Thakur, A. S. (2013). A Study on the Factors Influencing Consumer's Purchase Decision towards Smartphones in Indore. *International Journal of Advance Research in Computer Science and Management Studies*, 1(6), 14-21.
- Monteiro, P. A. (2000). Factors that Influence the decision of Patrons to Dine at Selected Indian Restaurants in the Twin Cities.
- Nazir, I., Nasir, A., Ahmed, M. A., Zafar, H., & Zahid, Z. (2014). Impact of Different Determinants on Customer's Satisfaction Level (A case of Fast-Food Restaurant). *International Journal of Business and Management Invention*, 3(9), 32-40.
- Phan, T. A., & Nguyen, T. H. (2016). An Analysis of Factors Impact on Customer Satisfaction in Vietnam Restaurants: Case of Fast-Food Restaurants. *International Journal of Business and Management Review*, 4(6), 1-17.
- Rapurohit, R. S., & Vasita, D. M. (2011). Consumer Preferences and satisfaction towards various mobile phone service providers. *Gurukul Business review*, 7(2), 1-11.
- Stamoulis, Kostas G., Pingali, Prabhu and Shetty, Prakash (2004). Emerging Challenges for Food and Nutrition Policy in Developing Countries. *International Journal of Business and Management Review*, 1(2), 154-167

Factors Influencing Customer Satisfaction in Butwal Sub-Metropolitan City Gyms

Ganesh Gurung

Abstract

This research examined the variables that influence individuals' satisfaction levels at fitness facilities, encompassing factors such as cost, proximity, advertising efficacy, and equipment quality. The objective was to assist gym owners in improving their services and ensuring the satisfaction of their clientele. The study revealed that while the presence of high-quality gym equipment is deemed crucial, its impact on customer satisfaction was found to be negligible. Conversely, factors such as location, advertising, and affordability were identified as significant determinants of customer satisfaction. The proposition posits that in order to enhance customer satisfaction, proprietors of fitness establishments should prioritize the facilitation of convenient access, the establishment of reasonable pricing, and the implementation of effective promotional strategies. In a highly competitive market, identifying and effectively resolving these concerns can lead to increased customer satisfaction and overall business prosperity for the health center.

Keywords: Advertisement, Quality of Equipment, Location, Cost and Customer Satisfaction

I. Introduction

The prevalence of health clubs has increased significantly due to the growing recognition among individuals of the significance of maintaining an active lifestyle. Patron satisfaction is critical to the success of these clubs. Clubs endure or fail depends on the quality of service they provide to their patrons. Fitness has historically been an essential component in the preservation of one's health. It is vital to ascertain the opinions of clients regarding the services they have received. A customer's level of satisfaction is impacted by their perception of the quality of the services they receive, as stated by Barbosa et al. (2022). Satisfaction, in turn, affects the customer's level of dedication and loyalty to the brand. Understanding the preferences of different customer segments is of utmost importance for delivering exceptional experiences and ensuring their complete satisfaction. Ensuring customer satisfaction is of utmost importance for the growth and prosperity of any enterprise. The likelihood that patrons will return, advocate for the club, and express favorable opinions about it is positively correlated with customer satisfaction (Do & Vu, 2020; Foroughi et al., 2019).

Therefore, ensuring customer satisfaction ought to be a gym's principal objective. The cost structure of health centers is a substantial determinant of member satisfaction. The cost of products and the way in which consumers perceive their worth are substantial determinants. Ensuring that products are priced reasonably and contain no concealed expenses can contribute to customer satisfaction (Dahal, 2021; Rynca & Ziaecian, 2021). Moreover, the availability and quality of equipment in health clubs significantly influence the mood of their members. Consumers prefer functional and contemporary products. Customers are content when a diverse range of superior products is accessible (Do & Vu, 2020). In addition to their amenities and pricing, health clubs' locations also impact customer satisfaction. Parking facilities, ease of access, and proximity to residential or commercial areas can all contribute to the comfort and satisfaction of a customer. Moreover, by publicizing the club, attracting fresh clientele, and bolstering the brand's reputation, impactful advertisements have the potential to elevate customer satisfaction. Ensuring transparency regarding the club's offerings, noteworthy features, and positive attributes can contribute to customer satisfaction (Do & Vu, 2020).

Owners and operators of health clubs must understand the interrelationships between membership satisfaction and the following factors: costs, club locations, advertising, and equipment quality. Health clubs can enhance the overall customer experience, increase customer retention, and improve their performance in the highly competitive fitness industry by focusing on these minor details and guaranteeing patron satisfaction. Notwithstanding the increasing prevalence of health centers, proprietors persistently encounter substantial obstacles in ensuring customer contentment. It is imperative to comprehend the determinants that impact customer satisfaction in health centers in order to enhance operations and maintain loyal clientele. Hence, ascertaining the pivotal marketing components that guarantee client contentment in health clubs is critical for the development and prosperity of this industry. The present study sought to examine the following research inquiries: This inquiry examines the various factors pertaining to health clubs that influence customer satisfaction within the context of Butwal Sub-Metropolitan City health clubs. What is the impact of health center-related factors on customer satisfaction in health clubs located in the Butwal Sub-Metropolitan City?

Previous research has examined a range of factors that impact customer satisfaction across different industries. However, there is a distinct need to conduct a focused investigation on the factors that influence customer satisfaction specifically within the context of health clubs. The study aimed to achieve the following primary objectives:

- To examine the various factors associated with health clubs that have an impact on customer satisfaction within the health clubs located in the Butwal Sub-Metropolitan City.
- To examine the influence of various factors related to health clubs on customer satisfaction within the context of Butwal Sub-Metropolitan City.

II. Literature Review

The success and sustainability of health clubs are highly dependent on the assurance of customer satisfaction (Ong et al., 2021). Acquiring knowledge regarding customer satisfaction empowers proprietors and managers of health clubs to improve their offerings and cultivate enduring customer allegiance. In the health club industry, this literature review investigates the effect of price, location, advertising, equipment quality, and facility amenities on customer satisfaction. Price expectations impact customer satisfaction in a manner consistent with prior theories, including the Price-Quality-Value model (Lee & Stoel, 2014) and the Expectancy Disconfirmation Theory. Customers are more satisfied when the prices charged are reasonable and consistent with their expectations. Establishing health centers in conveniently situated areas is one way to enhance customer satisfaction through the simplification of processes (Berry et al., 2002; Colwell et al., 2008; Ghimire et al., 2021).

Additionally, the variables of gender and age as they pertain to customer satisfaction were examined in this research. Furthermore, the gym's favorable location will provide customers with convenient access to it (Jain & Jain, 2022). Enterprises must contemplate various factors, including accessibility, competition, maintenance, market research, and the surrounding area, when determining an appropriate location (Anjelika & Sinaga, 2022). Customers exhibit a marked increase in satisfaction when prices are competitive and in line with the quality of the products (Dimiyati & Subagio, 2016). The study provided a definition of affordability as the ability of the customer to afford the usage fee of the service. The evaluation of equipment and advertisements for quality is predominantly influenced by public sentiment and the service quality model. Although clubs of similar nature may attract similar numbers of patrons, they may not deliver identical offerings or uphold the same level of excellence that appeals to different demographic groups (Routier et al., 2020). The apparatus present in health clubs possesses the capacity to attract and gratify members. Adequate equipment maintenance is of utmost importance (Teik, 2015). Numerous facets of an organization-finances, facilities and equipment, programme services, personnel, research, statistics, and operational procedures - require effective planning (Bucher & Krotee, 2002).

This study investigated the most critical elements that contribute to ensuring client satisfaction in health clubs. The quality of equipment, prices, and location all have a substantial effect on customer satisfaction. The proprietors and managers of health centers ought to take into account the aforementioned factors when setting prices, choosing locations, developing advertisements, and maintaining equipment. Health centers can enhance member retention, satisfaction of clients, and overall success by effectively carrying out these responsibilities. Additional investigation is necessary to examine potential correlations and supplementary variables that impact customer satisfaction in the health club sector. The present investigation drew inspiration and knowledge from prior research and concepts, as illustrated in Figure 1. The metric being examined is customer satisfaction, and the marketing mix comprises the variables that influence it.

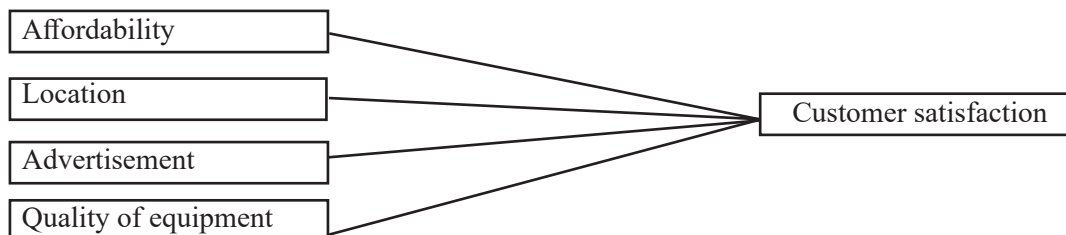
Conceptual framework**Independent Variable****Dependent Variable**

Figure : Conceptual framework

Hypotheses

Hypothesis 1: A significant association exists between the level of affordability and the degree of customer satisfaction.

Hypothesis 2: A significant correlation exists between the geographical location of a business and the level of customer satisfaction.

Hypothesis 3: A statistically significant correlation exists between the promotional activities of the club and the level of customer satisfaction.

Hypothesis 4: A statistically significant association exists between the quality of the club's equipment and the level of customer satisfaction.

III. Methodology

A method called the descriptive-causal comparative was used in this study. Its goal was to find out about people who use gyms in the Butwal Sub-Metropolitan City. A survey was sent to 273 conveniently chosen gym members to get their opinions for this study. The poll was split into two parts. In the first part, information like the participants' age and gender was asked for. The second part looked at customer satisfaction and focused on gym-related factors like cost, location, and the quality of the equipment. To make it easier for people to answer, the questions were set up on a scale from 1 to 5. A 1 means strong agreement, a 2 means agree, a 3 means neutrality, a 4 means disagreement, and a 5 means strong disagreement. Cronbach's Alpha was used to make sure that the questions were reliable and consistent. Because the results were reliable, more research could be done on them. The study looked at data from participants, correlations between variables, and regression analyses of variables that were independent and dependent (Thumboo et al., 2013).

IV. Results

Table 1

Reliability Test

Variables	Cronbach's Alpha	Number of Items
Affordability	.801	5
Location	.856	4
Advertisement	.725	3
Quality of Equipment	.856	4
Customer Satisfaction	.798	4

Table 2:

Profile of Respondents

Group	Frequency	Percent	Group	Frequency	Percent
<i>Gender:</i>			<i>Age:</i>		
Male	300	78.1	Below 20 years	100	26.0
Female	84	21.9	21 to 40 years	200	52.0
			41 above	84	22.0
Total	384	100.0	Total	384	100.0

Table 2 shows information about the gender and age of the people who took part in this study. According to the data, there were more male participants than female participants. In terms of age, most of the participants were between the ages of 21 and 40. The next largest groups were made up of people younger than 20 and older 41 above. When looking at what makes gym-goers happy, it's important to be aware of how things like age and gender can affect people's thoughts and experiences. The study also looked into how satisfied customers were with the gym. The results are shown in Table 3, along with the study's main variables.

Table 3:

Results of Correlation

Factors	Affordability	Location	Advertisement	Quality of Equipment
Customer Satisfaction	.920**	.930**	.856**	.910**

**At the 2-tailed 0.01 significance level, the correlation is significant

The findings derived from the examination of the interrelationships among various variables indicate a direct correlation between customer satisfaction and the following factors: equipment quality, location, cost, and advertising. These factors are crucial and significantly influence the level of satisfaction that patrons derive from their gym visits. Hence, to ensure patron satisfaction and a positive gym experience, health club management should prioritize and strive to enhance the aforementioned factors (according to this study).

Table 4:

Outcomes of Regression

Model	B	Std. Error	Beta	t	Sig.
(Constant)	.160	.065		2.46	.030
Affordability	.310	.060	.300	5.17	.000
Location	.320	.085	.350	3.76	.000
Advertisement	.305	.140	.270	2.18	.000
Quality of Equipment	.200	.180	.15	1.11	.155

Dependent Factor: Predictors of Constant Customer Satisfaction: Cost, Accessibility, Place, Promotion, and Equipment Quality, $P = .000$; $R = .950$; $R^2 = .9025$; Adjusted $R^2 = .9015$

The research findings indicate that customer satisfaction with the health center is notably and positively influenced by price, location, and advertising. However, equipment quality does not have a direct effect on customer satisfaction. According to the findings of this study, health club operators ought to prioritize cost reduction, accessible location maintenance, and effective marketing strategies as means to enhance overall club performance and contentment of customers.

V. Discussion

This study builds on previous ones by identifying critical aspects of health center membership that affect members' happiness. It was looked into how factors like price, location, advertising, and quality of equipment all played into members' overall happiness at health centers. According to Srivastava and Kaul (2014) and Dahal et al. (2022), customers are more satisfied when using a product or service that is easy to access. Dimiyati and Subagio (2016) found that customers were more satisfied when prices were lower. The study also uncovered the importance of cost as a contributing factor. The findings disprove Teik's (2015) claim, showing that health centers' apparatus is what brings in customers and makes their time there more enjoyable. Keeping exercise equipment in good working order is crucial, according to Teik (2015), and customer satisfaction is strongly correlated with location (Jain & Jain, 2022). The findings of this study suggest that health and health centers can improve customer satisfaction, recruit new members, and remain financially stable if they recognize and respond to these issues.

VI. Conclusion

The present study examined the factors that influence customer satisfaction in health clubs located in the Butwal Sub-Metropolitan City. The findings suggest that customer satisfaction is influenced by advertising, location, and price, as these factors demonstrate statistical significance. However, it was observed that the quality of the equipment had minimal impact. The club's convenient location and reduced prices were cited by customers as factors contributing to their heightened satisfaction. Moreover, the implementation of impactful advertising campaigns that highlighted the range of services offered by the club played a substantial role in enhancing customer satisfaction. Surprisingly, a lack of direct correlation was observed between the quality of equipment and the level of customer satisfaction. According to the study, the study found that customer satisfaction in health clubs was influenced by the combined impact of pricing, location, and advertising for approximately 90% of the observed instances. Hence, it is imperative for clubs to give precedence to these factors in order to enhance customer satisfaction.

Reference

- Anjelika, F., & Sinaga, T. M. (2022). Influence of marketing MIX 4P (product, price, place, promotion) on purchase decision at PT. Alfa Scorpii Setia Budi Branch Medan. *Journal Mantik*, 5(4), 2239-2246.
- Barbosa, H. F., Barbosa, J., Sabino, B., & Loureiro, V. (2022). Determinants of service quality influencing customer satisfaction in health centers: A systematic review. *European Journal of Human Movement*, 2(1) 29-49. <https://doi.org/10.21134/eurjhm.2022.49.3>
- Berry, L.L., Seiders, K. and Grewal, D. (2002). Understanding service convenience. *Journal of Marketing*, 66(2), 1-17. <https://doi.org/10.1509/jmkg.66.3.1.18505>
- Bucher, C. A. & Krotee, M. C. (2002). *Management of Physical Education and Sports*. McGraw-Hill.
- Colwell, Scott & Aung, May & Kanetkar, Vinay & Holden, Alison. (2008). Toward a measure of service convenience: Multiple-item scale development and empirical test. *Journal of Services Marketing*, 22(1), 160-169. <https://doi.org/10.1108/08876040810862895>
- Dahal, R. K. (2021). Assessing social and environmental performance. *Academy of Accounting and Financial Studies Journal*, 25(6), 1-9.
- Dahal, R. K., Sharma, B. B., & Shahi, B. J. (2022). Strength of learning and growth metrics in non-financial organizational performance. *PYC Nepal Journal of Management*, 15(1), 44–59. <https://doi.org/10.3126/pycnjm.v15i1.56353>
- Dimiyati, M., & Subagio, N. A. (2016). Impact of service quality, price, and brand on loyalty with the mediation of customer satisfaction on Pos Ekspres in East Java. *Mediterranean Journal of Social Sciences*, 7(4), 74 - 94. <https://doi.org/10.5901/mjss.2016.v7n4p74>
- Do, Q. H., & Vu, T. H. A. (2020). Understanding consumer satisfaction with railway transportation service: An application of 7Ps marketing mix. *Management Science Letters*, 10(6), 1341–1350. <https://doi.org/10.5267/j.msl.2019.11.023>
- Foroughi, B., Iranmanesh, M., Gholipour, H., & Hyun, S. (2019). Examining relationships among process quality, outcome quality, delight, satisfaction and behavioural intentions in fitness centers in Malaysia. *International Journal of Sports Marketing and Sponsorship*, 20(1), 1–17. <https://doi.org/10.1108/ijsms-08-2018-0078>
- Ghimire, B., Rai, B., & Dahal, R. K. (2021). Corporate culture and organizational performance in the banking industry of Nepal. *Management Dynamics*, 24(2), 1–8. <https://doi.org/10.3126/md.v24i2.50031>
- Jain, R., & Jain, S. (2022). Analyzing and exploring the effectiveness of each element of the 7Ps of the marketing mix. *International Journal of All Research Education and Scientific Methods*, 10(1), 243–251.
- Lee, J. E., & Stoel, L. D. (2014, January). The effect of price discount disconfirmation on customers' perceptions. In *International Textile and Apparel Association Annual Conference Proceedings*, 71(1). Iowa State University Digital Press. https://doi.org/10.31274/itaa_proceedings-180814-940.

- Ong, A. K. S., Prasetyo, Y. T., Picazo, K. L., Salvador, K. A., Miraja, B. A., Kurata, Y. B., ... & Young, M. N. (2021). Gym-goers preference analysis of fitness centers during the COVID-19 pandemic: A conjoint analysis approach for business sustainability. *Sustainability*, 13(18), 10481. <https://doi.org/10.3390/su131810481>.
- Routier, G., Vignal, B., & Bodet, G. (2020). Fitness in France: A mature sector looking for growing markets and segments. *The Rise and Size of the Fitness Industry in Europe: Fit for the Future?* 22(1), 199-219. https://doi.org/10.1007/978-3-030-53348-9_9.
- Ryńca, R., & Ziaean, Y. (2021). Applying the goal programming in the management of the 7P marketing mix model at universities-case study. *Plos One*,16(11), 1-25.
- Srivastava, M., & Kaul, D. (2014). Social interaction, convenience and customer satisfaction: The mediating effect of customer experience. *Journal of Retailing and consumer services*, 21(6), 1028-1037. <https://doi.org/10.1016/j.jretconser.2014.04.007>.
- Teik, D. O. L. (2015). Enhancing the experience of needs satisfaction through service engagement: A case of commercial health centers in Malaysia. *Journal of Global Scholars of Marketing Science*, 25(2), 109-121. <https://doi.org/10.1080/21639159.2015.1012808>.
- Thumboo, J., Wu, Y., Tai, E. S., Gandek, B., Lee, J., Ma, S. & Wee, H. L. (2013). Reliability and validity of the English (Singapore) and Chinese (Singapore) versions of the Short-Form 36 version 2 in a multi-ethnic urban Asian population in Singapore. *Quality of Life Research*, 22(1), 2501-2508. <https://doi.org/10.1007/s11136-013-0381-1>.

Assessment of Sound Pollution in Butwal Sub- Metropolitan City, Rupandehi, Nepal

Babin Sharma Sapkota

Abstract

Sound pollution in recent times has been considered as one of the significant problems that impact the quality of life worldwide. This paper analyzes the sound level in different locations in Butwal sub-metropolitan city. The traffic sound level in Butwal was observed at 16 major chowks of Butwal city three times in a day i.e morning, day and evening time, in all the monitoring stations. The sound level was measured in the morning at 7 to 9 am, in the afternoon at 1 to 3 pm and in the evening at 5 to 7 pm. The instrument was operated for 5 minutes at each monitoring station. From the observation, the highest level of sound was observed in Bus Park & Puspatal Park and Basecamp i.e. 83 dB, the second highest was observed in Golpark Bhudkichowk i.e. 82 dB, and the third highest was recorded from finance chock old Buspark Palpa Buspark i.e. 85 dB. Similarly the lower level of noise among the monitoring stations was recorded at Hatbazar area i.e. 76 dB, the sound level of Yogakoti, Chauraha, Hatbazar was observed less than 80 dB and it was observed more than 80 dB at Finamne chowk, Buspark, Puspatal park, Palpa Buspark, Golpark, Kalika chowk, Basecamp, Milonchowk, Bhudkichowk, Old Buspark, Traffic Chowk, Laxminagar chowk and Durga mandir chowk. From the observation it was found that the noise level of most of the places in Butwal sub-metropolitan city was high especially in daytime.

Keywords : Sound Level, Traffic Sound Level db, Intolerable, Sound Meter.

I. Introduction

Urbanization in recent decades in developing economies has given rise to various environmental challenges, with noise pollution standing out prominently. Noise, characterized as unwanted, unpleasant, and annoying sound, has become an unwelcome phenomenon. Sound turns undesirable when it disrupts regular activities or compromises the quality of life. Noise, as a disturbing or harmful auditory element, detrimentally affects hearing, induces stress, disrupts concentration, and diminishes work efficiency. This environmental pollutant is on the rise, propelled by advancements in commercial, industrial, and social activities.

Noise pollution, characterized by unwanted and excessive sound that adversely impacts living beings, is often attributed to technological sources. The world's major cities grapple with escalating sound pollution challenges, driven by factors such as dense populations, high levels of

transportation, congestion, and the proliferation of commercial and industrial activities (Chauhan, 2008). This auditory disturbance is a direct outcome of the rapid pace of urbanization and industrialization. Undeniably, it stands as a significant impediment to the quality of life in urban areas globally (Ozer et al., 2009).

The sound level of Kathmandu City was studied by Gautam in 1999. His study has indicated that the sound level in Kathmandu valley is livable in most of the chowks and urban centers (Gautam 1999). However, the sound level of Butwal, one of the important urban centers in Nepal, has not been measured scientifically till now so far in my knowledge.

The Kathmandu valley, the capital city of Nepal is one of the most populated urban areas and is one of the noisiest cities in the world. The road traffic noise level in Kathmandu was recorded as 75-85 db. in front in Amrit campus, 80-90 db in front of Trichandra campus, 80-90 db. in Bir hospital area 85-100 db., 82-98 db. in Putalisadak area, 80-99 db. in Lazimpat area and 82-100 db. in Jhochhen area (Khadaka 2016).

II. Literature Review

Sound differs from man to man, place to place sound is different in different areas. The major sources of noise are mode of transportation, industrial, constructions, activities, social/religious activities, electric appliances etc. Sound pollution is measured in decibel (dB) units. According to the WHO, continuous exposure to sound pollution with more than 80 dB could cause hearing problems and adversely affect the nervous system. For instance, exposure to noise pollution entails adverse, accumulative and direct effects on humans such as detrimental to hearing disturbance on the cardiovascular system, nervous system and the endocrine system (Munzel et.al, 2018).

In Nanjing, China, the sound level is recorded at 105 dB, surpassing other notable cities such as Rome at 90 dB, New York at 88 dB, Mumbai at 82 dB, Delhi at 80 dB, and Kathmandu at 75 dB (Kaushik and Kaushik, 2006). These decibel measurements provide a glimpse into the diverse auditory landscapes and varying levels of ambient noise in these urban centers. The Kathmandu valley, the capital city of Nepal, is one of the most populated urban areas and is one of the noisiest cities in the world. The road traffic noise level in Kathmandu was recorded as 75-85 dB in Ratna Park, 90-95 dB in Bir hospital area, 85-100 db., 82-98 dB in Putalisadak area , 80-99 db. in Lazimpat area and 82-100 db. in Jhochhen area (Khadaka, 2006). Typically, indoor sound levels are recommended to stay within the range of 45-55 dB for a tranquil living environment. External noise in residential areas should be limited to 75-85 dB to ensure a peaceful surrounding. Medical professionals advise that sound levels in industrial settings should not surpass 90 dB to safeguard the well-being of workers. Any sound level exceeding 100 dB is considered harmful to human health, emphasizing the critical need to control and minimize excessive noise exposure for the overall welfare of individuals (Rishi Singh, March 22, 2006 Kathmandu).

Sound is measured in decibels. There are many sounds in the environment, from resulting leaves (20 to 30 decibels) to a thunderclap (120 decibels) to the wail of a siren (120 to 140 decibels) .

Sounds that reach 85 decibels or higher can harm a person's ears, sound sources that exceed this threshold include familiar things, such as power lawn mowers (90 decibels) , subway trains (90 to 115 decibels) and loud rock concerts (110 to 120 decibels) .

Noise pollution is not just an annoyance; it poses a significant health risk. Elevated noise levels have been linked to cardiovascular issues and an increased incidence of coronary artery disease in humans. Moreover, sound pollution can be a catalyst for mental health problems. Areas characterized by high levels of noise often witness a higher rate of admissions to mental health facilities, underscoring the profound impact that excessive noise can have on individuals' psychological well-being. Addressing and mitigating sound pollution is crucial not only for the sake of environmental quality but also for the overall health and mental wellness of communities (Abey Wickrama, 1969).

There are different negative effects of high level sound to our health and environment. It causes mental stress, frustration, task interference, irritability, sleep interference, communication problems, damage of aircrafts, habit of talking loudly, temporary hearing loss and finally permanent hearing loss etc. Kathmandu is the over populated city in Nepal and the researches have indicated that the sound level in Kathmandu valley is intolerable in most of the chowks and urban centers (Gautam, 1999). Rupandehi, Butwal is the one important urban center in Nepal. The sound level of the city has not been measured scientifically till now so far in my knowledge. Therefore this study will help to find out the problems caused by traffic noise in the city. Sound pollution is regarded as an important agent of health problems and more people are becoming deaf and it is also regarded as the slow agent of death in both developed and developing countries and it is no way harmful than any other types of pollution.

III. Methodology

The researcher, in this article, deals with most of the procedures adopted for the fulfillment of the statement. It includes research design, population and sampling, tools, validation, data collection procedure, data analysis and interpretation of the study.

The methodology used in this study is both qualitative and quantitative in nature. This study is based mainly on quantitative and descriptive design. Therefore, primary and secondary data were collected from various sources. For the help of area and sampling, the researcher chooses Rupandehi district Butwal sub-metropolitan city province-5 of Nepal. It is the main five of one most populated city of Nepal. Among them 16 major areas are involved with my research observations. The study only focuses on how and in what way the sound /noise pollution situation of Butwal city.

1. Research Design: This study has been conducted in descriptive or analytical design
2. Sampling Method: Purposive sampling method has been adopted in this study.
3. Data Collection: Sound level meters were used to collect objective data on noise levels in 16 different locations.

Materials and methods

In order to analyze the level of sound in Butwal sub-metropolitan city. The special focus was given to the traffic noise while generating primary information in this research. Within Butwal city 16 monitoring stations (Chowks) were selected for the measurement of sound level. Then a portable sound meter was operated to measure the level of sound in different places under the standard conditions.

In each station the observation was taken three times in a day i.e. 7 to 9 am, 1 to 3 pm and 5 to 7 pm. The instrument was operated for 5 minutes in each monitoring station. The maximum and minimum reading was taken with the help of a sound level meter in each station in respective time periods.

Finally the data and information have been analyzed and interpreted with the help of tables and graphs.

IV. Result and Discussion

Table 1

The minimum, average and maximum level of Butwal sub-metropolitan city observed during field survey noise level in db

S.N	Area (chowks)	Min	Ave	Max
1	Yogikuti	64	70	79
2	Kalika chowks	62	69	80
3	Chauraha	66	76	79
4	Basecamp	55	67	83
5	Finance chowks	67	72	86
6	Milan chowks	65	73	83
7	Bus park	66	73	83
8	Bhudaki chowks	66	73	82
9	Puspalal Chowks	66	73	83
10	Old Buspark	61	70	85
11	Hatbazar area	61	67	76
12	Traffic Chowks	43	74	81
13	Palpa buspark	63	70	81
14	Laxminagar chowks	57	65	80
15	Golpark	40	66	82
16	Durgamandir area	40	70	82

Source – Field Survey, 2022

The sound level of the different chowks of Butwal city was measured and it was found against the international standard of 45 dB in most of the places. For most people, following environmental sound levels would be satisfactory.

Table 2*Noise Level Standard of Different Areas in Butwal*

S.N	Area	Mini.	Ave.	Maxi.
1	Residential area	40	68	82
2	Hospital area	66	73	82
3	Commercial area	67	74	83

Source-Field Survey, 2022

Table 3*Noise level standard of Nepal (2069)*

S.N.	Area	Noise level dB	
		Day time	Night time
1	Silent zone	50	40
2	Industrial area	75	70
3	Rural residential area	45	55
4	Urban residential area	55	40
5	Business area	65	55
6	Mixed residential area	63	40

Source : Nepal Rajpatra, kartik 13,2069

The noise level in different parts of the city shows the variation in the monitoring stations. A field survey was conducted from March 2 to March 20, 2022 to measure the noise level of different 16 monitoring stations. During the monitoring time, it was found that the peak level of sound was produced by pressure horns, loud speaking old vehicles among the various responses of increasing noise level in Butwal sub-metropolitan city, the number of road vehicles has been steadily increasing.

According to the information given in Nepal book year, 1996 the sound beyond 60dB is harmful, 80 dB impairs hearing capacity and continuous exposure to 100 dB or more for 8 hours causes permanent damage to the hearing faculty. From the above observation of sound level in Butwal city it was found that the average sound level was more than 65 dB in most of the monitoring stations. Butwal city is one of the most important destinations in Nepal. The average noise level of new buspark, Puspapal Park, Bhudki chowk and Milon chowk also 73 dB similarly the highest level of noise was observed in New Bus park Puspapal park, Base camp and Milan Chowk i.e. 83 dB, the second highest level of noise was observed in Golpark, Bhudki Chowk and Durga Temple area and the third highest was recorded from Finance chowk, Palpa buspark area, old buspark and Traffic chowk i.e.81 dB and other monitoring stations it was observed more than 75 dB.

From the observation it is evident that the noise level was observed higher in busy areas. The noise level was observed in lower parts of the city. The practice of controlling noise level was implemented in Butwal City. To some extent the declaration of Horn restricted area is one of the good examples of it.

V. Conclusion

The traffic noise level of Butwal sub-metropolitan city was measured by mobile sound meter. The level of sound was found higher than that of international standard in monitoring stations. The sound levels of monitoring were found higher in day and evening time. The major reason behind the higher level of noise during day and evening time is the number of road vehicles the road traffic has increased in day and evening time. During the study it was produced by pressure horn, loudspeaker, poorly maintained vehicles and the horn that was used by traffic police during the management of traffic systems in the major chowks. In this research work the sound level in most of the monitoring stations was found higher than that above mentioned levels. Therefore during the day and evening time most of the pedestrians including school going children have suffered from the high level of sound in the city.

In this study, it was found that the higher level of noise was observed in most of the monitoring stations. The level of sound was found to be more than 70 dB in all the monitoring stations. Therefore, strong rules and regulation towards the pressure horn and maintaining damaged roads will help to reduce the sound pollution. In this aspect, the public and government should be aware about the increasing level of sound pollution. Otherwise, it enhances the condition of human hearings as well as other adverse impacts.

VI. Recommendations

In this study it can be concluded that the level of sound that was observed in different monitoring stations reveals. That it may cause negative impacts on the health of people and environment so that following recommendations are suggested in order to control the level of sound in Butwal sub-metropolitan city.

- Old vehicles produce a higher level of sound, so they should be removed from the main city area.
- Pressure horns should be banned, and the traffic personnel also should not blow their siren loudly.
- Loudspeakers, pressure horns, cassette players, etc should be banned from the main city area.
- School children and other people who walk through the major roads should use cotton balls into their ears.
- Public awareness should be given to the concerned people.
- The concept of urban forestations should be implemented on each side of the highway and roads.
- The government should formulate the standard traffic noise level.

References

- Amomohanran, O. (2063). Environmental noise pollution in Abuja: The capital city of Nigeria. *IJRRAS*, 14 (2) 470-476
- Aryal R.C. (1996). *Noise Pollution in Nepal*. Kathmandu: Asia publication
- Bhattarai L.N. (2014). The study of noise level status in Siddharthanagar Municipality, Rupandehi, Nepal. *The Himalayan physics* 5(5) 69-74.
- Chauhan, A. (2008). Study of noise pollution level in different places of Haridwar and Dehradun city. *India Environmental Conservation Journal*. 9 (3), 21-25
- Gautam D.R. (1999). Noise Pollution in Kathmandu Metropolis. *Journal of Environment*. 4(5), 65-75.
- Kaushik C.P., & Kaushik, M. (2006). *Perspectives in Environmental Studies*. New Delhi, New Age International (p) ltd.
- Khadka, N. (2006). *Environmental Pollution and Control Measures*. Kathmandu: Buddha Publication.
- Oser, S.H., Rilmas, M., & Yesil, P. (2009). Evaluation of noise pollution caused by vehicles in the city of Tokata Jerky, *Scientific, Research and Essay*. 4 (11), 1205-1211.
- Singh, R. (March 12, 2006). The study of noise level in Kathmandu. *Nepal. Kantipur Daily News*. 21(72), 6.
- Trivedi, P.R., & Gurdud, R. (1992) *Noise Pollution*. New Delhi: Akashdeep publication house.
- Wickrama, A. I brook on F.A, Galtoni F.E.G and Herridge C.F (1969) mental hospital admissions and aircraft noise. *Lancet 2*