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Determinants of Customers' Purchase Intention toward Online Shopping in Rupandehi District

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Abstract

Internet access, smartphones, and digital payment options have expanded online shopping. This study examined associations between perceived ease of use, perceived usefulness, perceived trust, and online purchase intention among 226 online shoppers in Rupandehi District, Nepal, using a quantitative cross-sectional survey and PLS-SEM. All three predictors had positive, statistically significant path estimates: perceived ease of use (beta = 0.376, $p < 0.001$), perceived usefulness (beta = 0.361, $p = 0.001$), and perceived trust (beta = 0.213, $p < 0.001$). Perceived ease of use had the largest path coefficient. The model explained 66.4% of the variance in online purchase intention (R-squared = 0.664). The nonprobability sample and cross-sectional design limit causal interpretation and generalizability.

Keywords: Purchase Intention, Perceived Ease of Use, Perceived Usefulness, Perceived Trust, Online Shopping.

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1. INTRODUCTION

In recent decades, online shopping has been one of the most appealing business sectors in the field of business activities. The advent of technologies, smartphones, easy payment options and a huge rise in e-commerce websites has changed the way customers shop. As a result, customers can easily select and compare convenient shopping locations anytime and anywhere (Bezovski, 2016). Moreover, due to the COVID-19 pandemic, which has imposed several restrictions on the free movement of people and their health, they are now forced to buy goods online (Gupta & Mukherjee, 2022). Therefore, El Moussaoui and Benbba (2023) concluded that convenience and trust were key predictors of buyers' intentions to shop online during the COVID-19 pandemic.

However, according to Santo and Marques (2022), trust, information, price, and hedonic motivation were the key factors influencing the tendency to purchase goods remotely. At the same time, Wang et al., (2023) stated that the attitude of consumers to cross-border e-commerce platforms is an important predictor of their behavior. E-commerce is also being observed in Nepal, where citizens' access to the Internet, smartphones, and other online payment methods, social media growth, and changing consumer behaviors are facilitating the development of e-commerce. People are prone to shopping through various websites on the Internet due to its accessibility and availability of the wide range of commodities.

It has been observed that citizens of Nepal opt for online shopping as their primary source of shopping because of the availability of a wide range of commodities. Specifically, Pudasaini (2022) highlighted that the advancement of technology and lifestyle of consumers is a remarkable phenomenon in Nepal's online business system. In turn, Rai & Rai (2022) explored that perceived usefulness and trust positively influenced consumer's online shopping intention. However, Shrestha (2023) claimed that social media has a substantial impact on consumer attitudes and purchase intention. In contrast to the above-mentioned studies, trust, convenience, and perceived usefulness were considered as important factors influencing purchase intention among the students of Nepal

(Shrestha et al.,2023). Besides, Bhandari (2024) emphasized the role of such components as websites' quality, customer feedback, payment security processes, and delivery efficiency in online shopping in Kathmandu Valley. There are several factors that have a negative impact on customers' intentions, which contradict the progressive tendencies of online shopping. There are several risks that people tend to avoid shopping because of the lack of assurance about secure online payment, online fraud, delivery delays, distrust of the entire system and uncertainty about the qualities of goods and services purchased (Daroch et al.,2021).

A customer's intent to buy products or services online is usually considered to be his or her willingness or eagerness to make the purchase again in the future. That is, it is a person's attitude towards the intended action, meaning that different theories can be used to explain the determinants of the intention to shop online. Technology Acceptance Model (TAM), Trust Theory, and others are the leading ones among numerous theories explaining how people can form intentions to shop online.

The main application of TAM is in research that seeks to investigate the degree of acceptance of a particular technology. Davis (1989) identified two important concepts in TAM: perceived ease of use and perceived usefulness. Perceived ease of use is the ease with which an individual can understand or perceive the convenience of using a specific technology and perceived usefulness is the ability of an individual to evaluate the potential value of a specific technology. In turn, Trust theory implies that people are more likely to believe in an individual or an organization based on their attitudes towards trust (Luhmann, 1979).

Rizomyliotis (2026) reported that in the digital marketplaces and online platforms, the greater the trust of the customers, the more positive the intention to purchase online. The trust and service quality, which can be seen before the second purchase, can impact shopping behaviors, Cuong added. According to Lopes et al (2024), convenience enhances the ease of use by users, which leads to their increased reliance on this technology and a better experience of online shopping.

Therefore, the role of perceived efficacy was explored numerous times in studies aiming at determining the factors affecting customers' intention to shop online. Specifically, the relationship between perceived ease of use, perceived usefulness, perceived trust, and online purchase intention provides an explanation for why individuals continue to shop online. For instance, the use of online shopping services in Nepal can be attributed to the higher perceived usefulness, trust and convenience of this shopping method than the traditional shopping method. Moreover, the study among the Nepalese consumers found that perceived usefulness has a significant positive impact on the intention to shop online (Rai & Rai 2022). Furthermore, the study done with the students in Nepal validated the importance of convenience and trust on the intention to shop online (Ranabhat et al.,2023). The results can be extrapolated to the population of many other countries to a certain degree.

Trust and information quality are important factors that boost online purchase intention (Santo & Marques, 2022). The positive effect on consumer online shopping intention towards trust and perceived usefulness during Covid-19 (El Moussaoui & Benbba, 2023) can increase the intention in cross-border e-commerce (Wang et al., 2023). More recently, Upadhyay and Adhikari (2024) revealed the importance of e-service quality and customer perception on the online shopping intention of Nepalese metropolitan cities while Sharma and Pradhan (2025) identified customer satisfaction and trust as the major predictors of online shopping intention in Kathmandu Valley.

Although there is an increasing body of research on online purchase intention, some limitations can be noticed. First, most of the studies have been conducted on general consumers, which does not

include young digital-savvy consumers in Nepal. Postgraduate students are one of the most active online users who might have different perceptions regarding convenience, website quality, security, and time-saving compared to other consumer groups. Secondly, the previous studies applied conventional regression analysis and simple SEM that only revealed the effect of the factors on purchase intention, but did not consider the relative importance, necessity, and performance of the factors (Dewi et al., 2020).

In this study, we use Partial Least Squares Structural Equation Modeling (PLS-SEM) and advanced assessment techniques, including outer loadings, Variance Inflation Factor (VIF), Heterotrait–Monotrait (HTMT) ratio, Fornell–Larcker criterion, bootstrapping, Necessary Condition Analysis (NCA), and Importance–Performance Map Analysis (IPMA). In addition, most of the studies conducted in this area were carried out in developed or big emerging economies, while digital trust, techno-cultural values, and infrastructure can differ in Nepal, which might limit the applicability of the research question, theoretical model, and findings (Santo & Marques 2022). Online security, product authentication, trust, and cash on delivery are still affecting consumer buying behavior in Nepal despite the era of online shopping (Rai & Rai 2022). Hence, this study is aimed to overcome the above-mentioned limitation and to give a detailed analysis of the factors influencing the purchase intention of post-graduate students of Kathmandu University, Nepal.

While online shopping has been gaining more and more popularity, there is a paradox between consumers' interest in shopping platforms and their hesitation to make purchases. While customers love the concept of online shopping, they are not sure that it is convenient because of several security concerns, trust issues, navigation barriers, and the lack of a hassle-free purchasing process (Lee, 2002). Convenience, website usability, and perceived security have a significant impact on the purchase intention of customers (Kasuma et al., 2020; Wu et al., 2020). This is especially relevant to Nepal, where the e-commerce sector is still emerging, and people are not yet used to making digital payments (Pudasaini 2022). At the same time, there is a lack of information about the relative importance of factors affecting the online purchase intention of Nepalese customers. Therefore, this study was conducted to understand the effect of convenience, time-saving, website design and security on the intention to buy online and give some practical suggestions to the e-commerce companies in Nepal.

1.1 Research Question

RQ1: *What are the perceptions of respondents regarding perceived ease of use, perceived usefulness, and perceived trust toward online purchase intention?*

RQ2: *What are the necessary conditions for achieving high online purchase intention toward online shopping in Rupandehi District?*

RQ3: *What are the effects of perceived ease of use, perceived usefulness, and perceived trust on online purchase intention?*

1.2 Research Objectives

RO1: *To assess respondents' perceptions of perceived ease of use, perceived usefulness, and perceived trust in relation to online purchase intention.*

RO2: *To determine the necessary condition for achieving high online purchase intention using Necessary Condition Analysis*

RO3: *To examine the effect of perceived ease of use, perceived usefulness, and perceived trust on online purchase intention.*

2. LITERATURE REVIEW

2.1. Theoretical Review

Technology Acceptance Model (TAM)

This theory was proposed by the concerned author, Fred Davis (Davis, 1989). The Technology Acceptance Model (TAM) is a theoretical model that describes the adoption and use of technology by individuals. It says that the intentional intention is mainly determined by perceived ease of use and perceived usefulness. Regarding online shopping, perceived ease of use reflects the ease with which consumers can interact with a platform, such as searching for products, navigating categories, and completing transactions. In contrast, Perceived Usefulness refers to the extent to which online shopping is seen as useful, especially in terms of saving time and effort.

This theoretical lens gives a strong justification for the relationship between perceived ease of use, perceived usefulness and online purchase intention. The positive assessment of online platforms by consumers that are seen as easy and useful will more likely result in increased purchase intentions. For instance, a consumer from Rupandehi who can easily browse the products and complete a purchase within minutes is more likely to prefer online shopping over traditional retail.

TAM provides a theoretical basis for the perceived ease of use and perceived usefulness hypotheses. These constructs concern consumers' perceptions that an online shopping platform is easy to use and useful.

Theory of Planned Behavior (TPB)

Ajzen's (1991) Theory of Planned Behavior proposes that intention is shaped by attitude, subjective norms, and perceived behavioral control. In this study, perceived trust is treated as a predictor of online purchase intention; explain how this construct is integrated into the proposed theoretical framework rather than presenting trust as a core TPB construct.

The theory is used to explain how trust influences positive attitudes and boosts intentional control, which in turn enhances the relationship between perceived trust and online purchase intention. Consumers' perception of an online platform as trustworthy and secure can lead to a positive attitude towards online shopping and they can perceive themselves to be able to conduct online shopping. For example, a buyer in Rupandehi may not be willing to shop online because of the insecurity of payment but if the platform is well known for security and reliability then the buyer's confidence will increase and they are more likely to buy. Therefore, TPB justifies that perceived trust is a critical psychological driver of online purchase intention.

Unified Theory of Acceptance and Use of Technology (UTAUT)

This theory was proposed by the concerned author Viswanath (Venkatesh et al., 2003). The Unified Theory of Acceptance and Use of Technology extend earlier models, including TAM, by integrating multiple determinants of technology adoption. It identifies two constructs as significant predictors of intention to use the technology, which are performance expectancy and effort expectancy, corresponding to perceived usefulness and perceived ease of use, respectively.

It suggests that performance expectancy and effort expectancy are the main determinants of intentional intention, which are similar to perceived usefulness and perceived ease of use respectively.

Performance expectancy in online shopping reflects how much consumers believe that the use of an online platform will enhance their shopping effectiveness and effort expectancy reflects the ease of using the system. This theory supports the argument that both usefulness and ease of use are central to forming purchase intention. For instance, a customer searching for a certain product like in

Rupandehi has an increased tendency to buy online because he/she can do comparison and see the reviews before purchasing. Therefore, the theory gives a theoretical justification for establishing that both perceived ease of use and perceived usefulness significantly predict the Intention to Purchase an item online in different contexts.

Trust Theory

This theory was proposed by the concerned author Niklas Luhmann (Luhmann, 1979). The theory was developed by Niklas Luhmann (Luhmann, 1979). Trust Theory focuses on the role of trust in the context of social interactions. It states that trust is vital in a situation where there is a high degree of uncertainty and no direct communication between people, as it reduces risks substantially. For instance, trust plays a major role in online buying, as there is no certainty about the seller's intentions or actual presence. Perceived trust, however, is the belief that the platform will provide products as promised and safeguard users' personal and financial information.

This theory is a direct support of the relationship between perceived trust and intention to purchase online. The higher the trust, the lower the perceived uncertainty and the higher the willingness of consumers to perform transactions. For example, when an online platform in Rupandehi provides secure payment gateways, authentic product reviews, and transparent policies, consumers are more likely to trust the platform and proceed with purchases. Therefore, Trust Theory justifies that perceived trust is a key determinant in converting consumer interest into actual purchase intention.

Perceived Risk Theory

This theory was developed by the author of the book in question, Raymond Bauer (Bauer 1960). According to Perceived Risk Theory, the risk that the consumer expects to be involved in transaction is one of the factors affecting the purchase intention. Among the types of risk, the most common are financial loss, loss of privacy, and purchase of the lower quality product than expected online. Trust is closely related to the perceived risk as there is an inverse correlation between trust and the consumer's perception of risk.

This theory is based on the idea that needs satisfaction plays a role in explaining the relationships between perceived usefulness, perceived ease of use, and buying tendency via online platforms. For example, a consumer in Rupandehi might not buy online because of the fear of fraud, but the fear can be mitigated by options such as cash-on-delivery, return guarantees and secure payment systems. Thus, this theory reinforces that perceived trust has an important role in reducing risk and increasing purchase intention.

Uses and Gratification Theory (UGT)

This theory was proposed by the concerned author Elihu Katz et al. (Katz et al., 1973). Uses and Gratification Theory focuses on individuals' active choices of media based on their needs and how these media fulfill their functions and create value to them. It is essential to address perceived usefulness when shopping online since individuals prefer products that meet their comfort, convenience, and adaptability. Perceived ease of use also affects satisfaction by facilitating a pleasurable and positive experience.

Uses and Gratification Theory is applied to argue that individual needs must be met to enhance the level of perceived usefulness of an item, thereby increasing adoption, and perceived ease of use, resulting in positive intentions to shop online.

This theory explains the need fulfillment aspect that strengthens the relationship between PU, PEOU, and the buying intention of an individual with respect to online shopping. For example, a working male or female in Rupandehi may prefer online shopping due to the convenience of purchasing products from anywhere and at any time without going to the retail shop. In this scenario, if the website fulfills the need of an individual in a quick manner, then their willingness to purchase

increases. Therefore, UGT justifies that when online shopping platforms effectively fulfill users' needs, both perceived usefulness and ease of use positively influence purchase intention.

2.2 Empirical Review

2.2.1 Perceived ease of use and online purchase intention

Perceived ease of use has been identified as an important factor influencing online purchase intention by a considerable number of empirical studies. Perceived ease of use is the degree to which consumers believe that it is easy to use an online shopping platform and requires minimal effort to use. Researchers agree that the more user friendly an online platform is, the better the consumer experience and the higher the probability of a purchase. This is in agreement with the previous studies done by Thamizhvanan and Xavier (2013), Kasuma et al. (2020) and Rizwan et al. (2014), who pointed out that the significance of ease of use in influencing online consumer intention.

Practically, when consumers can easily search products, understand information and complete transactions without confusion, they are more likely to continue using the platform. For example, if the website is complicated to use, a customer in Rupandehi may abandon a purchase but will continue if the process is smooth and simple. The results indicate that the perceived ease of use has a positive influence on online purchase intention.

H1: Perceived Ease of Use has a positive and significant effect on online purchase intention.

2.2.2 Perceived Usefulness and Online purchase Intention

Another important determinant of online purchase intention is the perceived usefulness, which refers to the degree to which consumers consider online shopping increases their efficiency and effectiveness. Empirical research indicates that consumers will more likely shop on line if they perceive a clear benefit, for example saving time, having access to a wider range of products and avoiding physical effort. Recent research, including El Moussaoui and Benbba and Cuong (2023), as well as Doan (2020), has examined that the impact of perceived benefits and efficiency on online shopping intention.

Practically, it enables consumers to compare products, read reviews, and make purchases quickly, which can be very helpful for consumers who have busy schedules. For example, a consumer in Rupandehi can complete his shopping jobs within minutes through an online platform instead of spending hours to go to different stores. Such advantages enhance perceived usefulness of online shopping and in turn increase purchase intention

H2: Perceived Usefulness has a positive and significant effect on Online purchase Intention.

2.2.3 Perceived Trust and Online purchase Intention

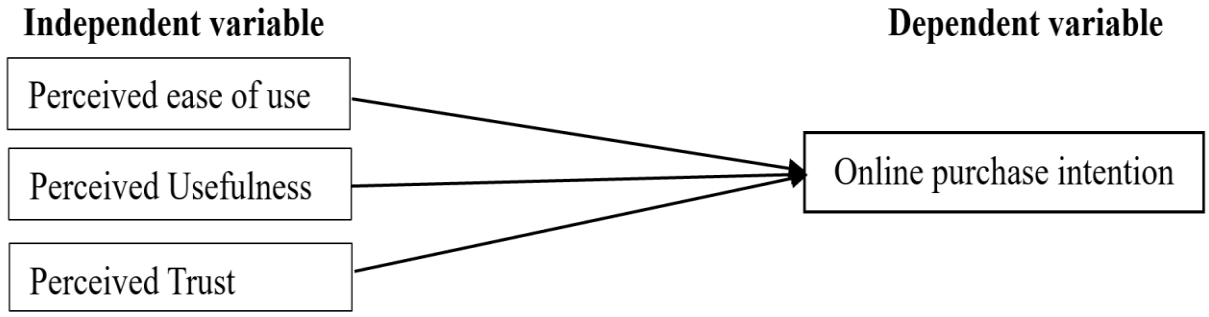
Empirical research has widely investigated the perception of trust as an important factor that impacts online purchase intention. It refers to the confidence of consumers in the online platform in terms of security, reliability and keeping promises. In online settings, where physical interaction is not present, trust is a key ingredient for uncertainty reduction. The impact of trust and security on consumers' willingness to engage in online transactions has been studied by Alsoud and Othman (2018), Al-Maghrabi et al., (2011) and Wu et al., (2020).

Moreover, there is empirical evidence that factors which lower consumer trust could hinder potential customers from adopting the use of ecommerce (Pudasaini, 2022; Shrestha, 2023). Pudasaini and Shrestha both conducted a survey and concluded that the major reason why people are afraid of transacting through electronic platforms is the uncertainty of having their payments secured and the assurance of the authenticity of the products. Similarly, in Rupandehi, people have been reluctant to

use the digital payment system because of the fear of being scammed and losing their personal information.

H3: Perceived Trust has a positive and significant effect on Online purchase Intention.

2.3 Conceptual Framework



Note. Adapted from (Bunsreyleng, 2020)

3. RESEARCH METHODOLOGY

3.1 Research Design

This study used a quantitative, cross-sectional survey to describe respondents' perceptions and examine associations among perceived ease of use, perceived usefulness, perceived trust, and online purchase intention. Because the data were collected at one time without experimental manipulation, the design does not establish causal relationships.

The explanatory component examined the hypothesized associations of perceived ease of use, perceived usefulness, and perceived trust with online purchase intention. The proposed relationships were assessed using PLS-SEM. Given the cross-sectional, observational design, the results should be interpreted as associations rather than causal effects.

The study not only provides the current perceptions of online shoppers but also explores the underlying relationships between the key determinants of online purchase intention by using descriptive and explanatory research designs together.

3.2 Population and Sample

The target population was online shoppers in Rupandehi District. Because the population size was unknown, the study recruited accessible respondents through an online survey using convenience sampling. This nonprobability sample cannot be assumed to be representative of all online shoppers in the district.

Cochran's formula gives a recommended sample of approximately 384 for an unknown population at a 95% confidence level and 5% margin of error. The study analyzed 226 valid responses, fewer than this recommended number. The manuscript also describes four predictors, although the model and results contain three. Please report a defensible sample-size or statistical-power rationale for the actual three-predictor model; do not claim representativeness or adequacy solely from the PLS-SEM method.

$$n_0 = \frac{Z^2 \cdot p \cdot q}{e^2}$$

Where:

- n_0 = required sample size
- Z = z-value at 95% confidence level (1.96)

- p = estimated proportion (0.5)
- q = 1 − p (0.5)
- e = margin of error (0.05)

Cochran's formula indicated a recommended sample size of approximately 384 respondents for an unknown population at a 95% confidence level and 5% margin of error. Due to practical limitations, 226 valid responses were obtained and analyzed. The final sample was considered adequate for the proposed PLS-SEM model, which contained four predictors of the endogenous construct.

3.3 Nature and Sources of Data and instrument for data collection

The study adopted a quantitative research design where questionnaires were used to gather primary data from respondents. The questionnaires were used to get first-hand information regarding the participants' intention and perception towards online purchase. The items used in the questionnaires were adopted from the works of Davis (1989) and Thamizhvanan and Xavier (2013). Davis's (1989) work provided the items required to measure perceived ease of use and perceived usefulness, whereas the items used in measuring perceived trust and intention to purchase online were adopted from Thamizhvanan and Xavier (2013). The items were adjusted to fit the context of the study while retaining their intended meaning. The questionnaires had a seven-point Likert response scale, where participants indicated their degree of agreement with a statement, from 1=Strongly Disagree to 7=Strongly Agree.

3.4 Method for Data Analysis

Data were analyzed in SmartPLS 4.0 using partial least squares structural equation modeling (PLS-SEM). Descriptive statistics summarized respondent characteristics and construct responses. The measurement model was assessed using outer loadings, internal consistency, average variance extracted (AVE), HTMT, the Fornell-Larcker criterion, and variance inflation factors (VIF). Bootstrapping with 10,000 resamples was used to estimate path coefficients and their significance. The structural model was summarized using R-squared. The reported analyses also included model-fit indices, effect sizes, importance-performance map analysis (IPMA), and necessary condition analysis (NCA). The predictor constructs were perceived ease of use, perceived usefulness, and perceived trust.

4. RESULTS AND ANALYSIS

4.1 Respondent's Profile

Table 1 - Demographic statistics of respondents

Gender	**f**	**%**	**Age**	**f**	**%**
Male	122	54.0	Less than or 20 yrs	29	12.8
Female	104	46.0	21-30 yrs	167	73.9
			31-40 yrs	25	11.1
Education	**f**	**%**	41 and above	5	2.2
Intermediate	34	15.0			
Bachelor	103	45.6	**Occupation**	**f**	**%**
Masters	71	31.4	Student	89	39.4
Others	18	8.0	Government Officer	23	10.2
			Business Owners	31	13.7
Income	**f**	**%**	Private Company	56	24.8
Below NPR 30000	114	50.4	Housewife	10	4.4
30000-60000	77	34.1	Freelance	9	4.0
60000-100000	25	11.1	others	8	3.5
100000 and above	10	4.4			

			hours in internet	f	%
buying product online	**f**	**%**	less than 2 hrs	13	5.8
Yes	209	92.5	2-4 hrs	83	36.7
No	17	7.5	4-6 hrs	72	31.9
			6-8 hrs	33	14.6
			more than 8 hrs	25	11.1

Table 1 shows that 54.0% of respondents were male and 46.0% were female. Most were aged 21-30 years (73.9%); 12.8% were younger than 20, 11.1% were aged 31-40, and 2.2% were 41 or older. Half reported income below NPR 30,000 (50.4%), followed by NPR 30,000-60,000 (34.1%), NPR 60,000-100,000 (11.1%), and NPR 100,000 or more (4.4%). Students formed the largest occupational group (39.4%). Table 1 also reports education, occupation, online-purchase experience, and daily internet-use categories. Please clarify the income period and the age-category wording.

4.2 Common Method Bias (CMB)

Table 2 - Randomized method

	VIF
Online purchase intention -> random variable	2.872
Perceived ease of use -> random variable	2.858
Perceived trust -> random variable	1.461
Perceived usefulness -> random variable	2.608

Table 2 reports VIF values of 1.461-2.872 for the study constructs paired with a random variable. These values are below the 3.3 threshold cited by the authors and do not indicate a major common-method-bias concern under that diagnostic. This test alone does not establish that common method bias is absent; interpret it alongside the study's procedural safeguards and other diagnostics.

4.3 Measurement Item Assessment

Table 3 - Measurement of model assessment

Name	Outer loadings	VIF	Mean	Standard deviation
O1	0.893	3.906	5.611	1.269
O2	0.866	3.391	5.407	1.153
O3	0.905	4.357	5.65	1.12
O4	0.916	4.177	5.531	1.22
O5	0.937	4.961	5.624	1.15
O6	0.914	3.08	5.602	1.137
O7	0.925	4.047	5.695	1.175
PE1	0.871	3.66	5.748	1.458
PE2	0.9	4.707	5.58	1.281
PE3	0.905	4.381	5.779	1.295
PE4	0.904	4.641	5.726	1.221
PE5	0.887	4.382	5.708	1.318
PE6	0.917	5.143	5.655	1.232
PE7	0.909	4.991	5.743	1.214
PT1	0.908	3.799	4.664	1.52
PT2	0.906	4.778	4.549	1.414
PT3	0.935	4.979	4.646	1.472

PT4	0.907	3.401	4.765	1.325
PT5	0.935	4.844	4.695	1.337
PT6	0.903	3.517	4.792	1.302
PT7	0.925	4.171	4.77	1.37
PT8	0.927	4.295	4.735	1.43
PT9	0.903	3.364	4.765	1.406
PU1	0.898	4.38	5.54	1.283
PU2	0.879	3.883	5.558	1.101
PU3	0.912	4.753	5.628	1.199
PU4	0.88	3.852	5.655	1.067
PU5	0.879	3.651	5.642	1.237
PU6	0.898	3.981	5.659	1.091
PU7	0.876	3.526	5.704	1.181
PU8	0.751	2.037	5.544	1.337

Table 3 reports outer loadings from 0.751 to 0.937; all listed indicators exceed 0.70. VIF values range from 2.037 to 5.143, and the perceived-ease-of-use indicator PE6 exceeds 5. Please verify this value against the original output and discuss it using the prespecified collinearity threshold. The text refers to CK4 and TAB1, which do not appear among the item labels in Table 3; reconcile the item codes.

4.4: Quality Criteria Assessment

Table 4 - Construct Reliability and Validity/Inner Model Assessment/Convergent Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Perceived ease of use	0.961	0.961	0.967	0.809
Online purchase intention	0.964	0.966	0.971	0.825
Perceived trust	0.976	0.978	0.979	0.840
Perceived usefulness	0.955	0.958	0.962	0.762

Table 4 reports Cronbach's alpha values from 0.955 to 0.976, rho_A values from 0.958 to 0.978, rho_C values from 0.962 to 0.979, and AVE values from 0.762 to 0.840. All AVE values exceed 0.50. However, all rho_C values exceed the cited upper guideline of 0.95, and the internal-consistency estimates are exceptionally high. Please verify the values against the original output and consider possible item redundancy; do not change statistics without checking the source.

Table 5 - Heterotrait-Monotrait (HTMT) ratio of correlations

	Perceived ease of use	online purchase intention	perceived trust	perceived usefulness
Perceived ease of use				
Online purchase intention	0.776			
Perceived trust	0.508	0.569		
Perceived usefulness	0.776	0.761	0.449	

Table 5 reports HTMT values from 0.433 to 0.776, below the commonly cited 0.85 threshold. These values support discriminant validity under that criterion. HTMT is a discriminant-validity assessment, not a multicollinearity test.

Table 6 - Fornell-Larcker

	Perceived ease of use	online purchase intention	perceived trust	perceived usefulness
Perceived ease of use	0.899			
Online purchase intention	0.749	0.908		
Perceived trust	0.493	0.555	0.917	
Perceived usefulness	0.743	0.733	0.433	0.873

In able 6, each construct's square root of AVE on the diagonal exceeds its correlations with the other constructs, consistent with the Fornell-Larcker criterion. This provides evidence of discriminant validity under that criterion; it does not establish overall model robustness or absence of multicollinearity.

4.5 Model Fit indices

Table -7-Model Fit

	Saturated model	**Estimated model**
SRMR	0.039	0.039
d_ULS	0.736	0.736
d_G	0.874	0.874
Chi-square	1062.291	1062.291
NFI	0.886	0.886

Table 7 reports SRMR = 0.039 and NFI = 0.886 for both the saturated and estimated models. SRMR is below the cited 0.08 threshold, whereas NFI is below the manuscript's cited 0.90 threshold. The indices therefore do not uniformly meet the stated criteria. Model-fit indices should not be described as evidence of explanatory or predictive power.

Table 8 - *F-square (Effect size)*

	f-square	Effect size
Perceived ease of use -> online purchase intention	0.174	Medium
perceived trust -> online purchase intention	0.101	Small
perceived usefulness -> online purchase intention	0.171	Medium

Table 8 reports f-squared values of 0.174 for perceived ease of use, 0.171 for perceived usefulness, and 0.101 for perceived trust. Under the conventional 0.02/0.15/0.35 guidelines cited for small, medium, and large effects, the first two are medium and perceived trust is small.

Table 9 - R-square

	R-square	**R-square adjusted**	**Predictive power**
Online purchase intention	0.664	0.660	Moderate

Table 9 reports R-squared = 0.664 and adjusted R-squared = 0.660 for online purchase intention. The model accounts for 66.4% of the variance in this sample, with an adjusted estimate of 66.0%.

R-squared describes explained variance in the sample and, by itself, does not establish out-of-sample predictive performance.

Figure 2: Graphical structure

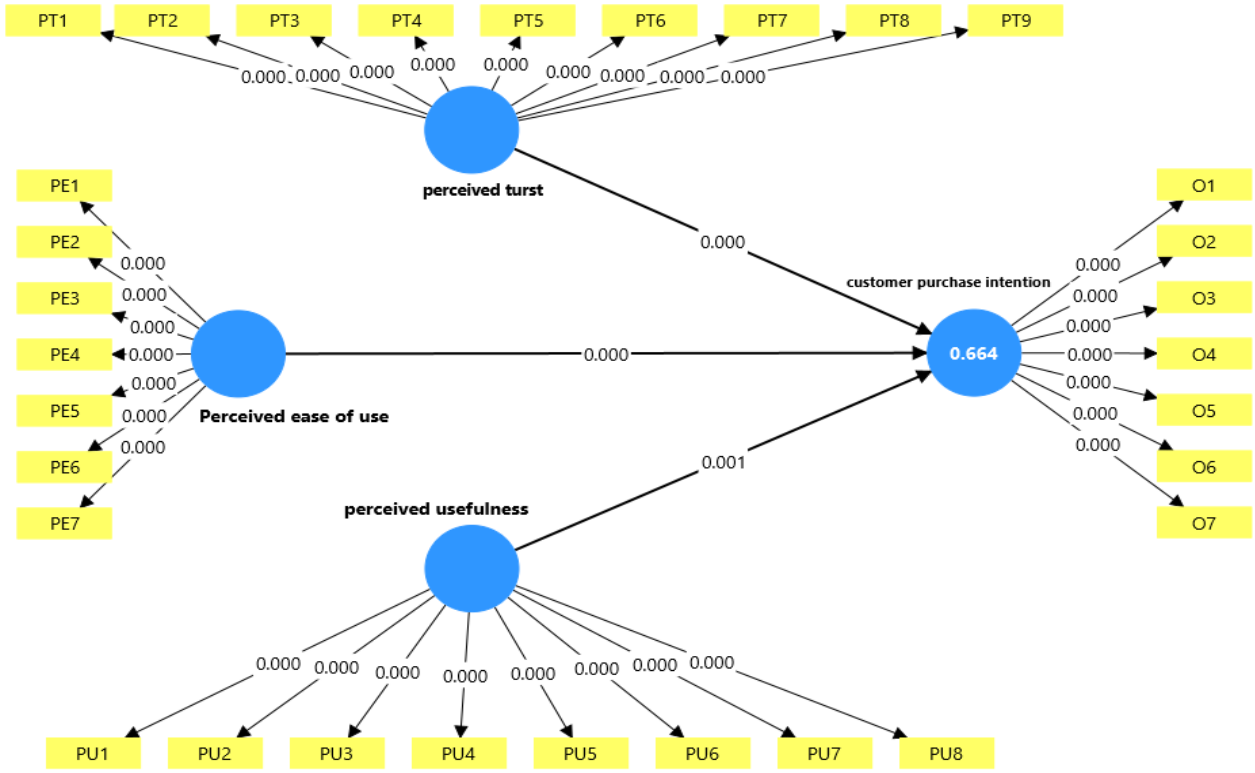


Table 10 - Hypothesis testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Decision
H1: Perceived ease of use -> online purchase intention	0.376	0.367	0.108	3.497	0.000	Supported
H2: Perceived usefulness -> online purchase intention	0.361	0.373	0.109	3.308	0.001	Supported
H3: Perceived trust -> online purchase intention	0.213	0.209	0.052	4.087	0.000	Supported

Table 10 reports positive path estimates for perceived ease of use (beta = 0.376, $p < 0.001$), perceived usefulness (beta = 0.361, $p = 0.001$), and perceived trust (beta = 0.213, $p < 0.001$). All three paths are statistically significant at the 0.05 level, supporting H1-H3. A reported p-value of 0.000 is expressed as $p < 0.001$ rather than as an exact zero.

4.7 Importance performance map analysis (IPMA)

Table 11 - *Information performance map analysis (IMPA)*

	LV performance	Importance
Perceived ease of use	78.409	0.376
Perceived trust	61.796	0.213
Perceived usefulness	76.981	0.361
Mean	72.39533333	0.316666667

Table 11 reports perceived ease of use as the most important construct (importance = 0.376) and the construct with the highest performance score (78.409). Perceived usefulness has importance = 0.361 and performance = 76.981; perceived trust has importance = 0.213 and performance = 61.796. The table reports construct-level importance and performance, but does not show the stated projected change in outcome performance. Remove or verify that projection against the original IPMA output.

Figure 3 - Necessary Condition Analysis (NCA)

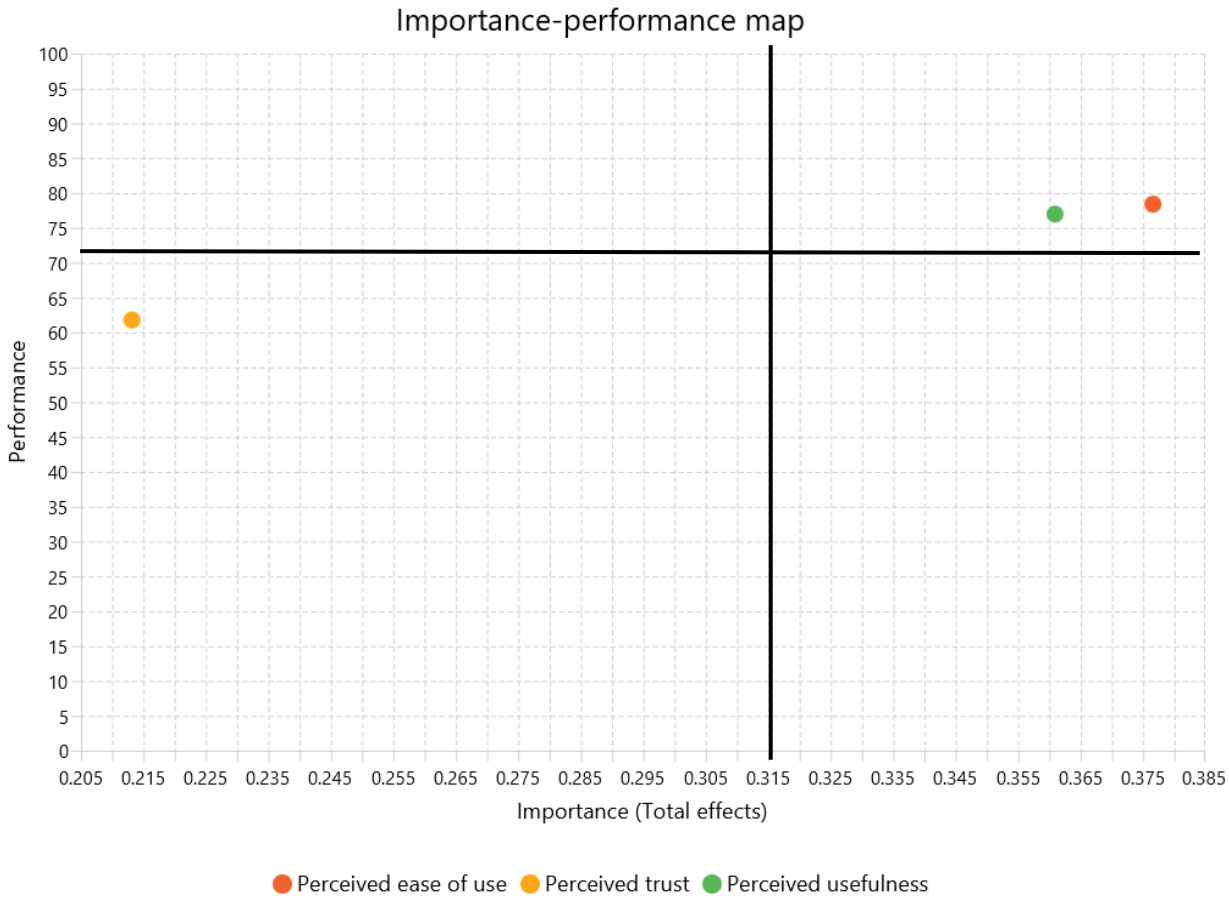


Table 12 - *Bottleneck Percentile*

Online purchase Intention	LV scores - Perceived ease of use	LV scores - Perceived trust	LV scores - Perceived usefulness
0.000%	NN	NN	NN
10.000%	NN	NN	NN
20.000%	0.44%	0.44%	2.21%
30.000%	1.77%	0.44%	2.21%
40.000%	1.77%	0.44%	2.21%
50.000%	1.77%	0.44%	2.21%
60.000%	1.77%	0.44%	2.21%
70.000%	1.77%	0.44%	5.75%
80.000%	1.77%	0.44%	5.75%
90.000%	12.83%	7.08%	5.75%
100.000%	12.83%	9.29%	57.52%

Table 12 reports no bottleneck requirement (NN) for any construct at outcome targets of 0% and 10%. At targets of 20%-60%, the reported levels are 0.44% for perceived ease of use, 0.44% for perceived trust, and 2.21% for perceived usefulness. At 70%-80%, perceived usefulness rises to 5.75%; at 90%, the levels are 12.83%, 7.08%, and 5.75%, respectively; at 100%, they are 12.83%,

9.29%, and 57.52%. Define NN and verify the scale, units, and interpretation of the bottleneck percentages before making substantive claims.

5. DISCUSSION

This study examined associations between perceived ease of use, perceived usefulness, perceived trust, and online purchase intention among respondents in Rupandehi District. The reported path estimates were positive and statistically significant for all three predictors. Because the study used a cross-sectional, nonprobability survey, these findings do not establish causal effects or support generalization to all online shoppers.

Perceived ease of use had the largest path coefficient (beta = 0.376), followed by perceived usefulness (beta = 0.361) and perceived trust (beta = 0.213). These positive associations are consistent with the proposed framework, but the cross-sectional design does not establish that these factors cause changes in purchase intention.

The study also reveals that perceived usefulness has considerably positive effect on purchase intention via online shopping. This indicates that customers are willing to engage in buying products online because they believe that they can purchase goods conveniently, quickly, compare various products and achieve greater variety than in conventional stores. Due to the increased availability and accessibility of online shopping channels and technologies in Nepal, customers are realizing the advantages of shopping online. The conclusions made by El Moussaoui and Benbba, (2023) and Cuong (2023) reveal perceived usefulness as a significant determinant of influencing customers to shop online.Perceived trust was also found to have a significant positive effect on the likelihood of online purchase intention. Trust has a critical effect on decreasing payment security concerns, product quality worries, seller reliability fears and privacy anxieties of the customers. Consumers tend to buy more online when they view the e-platforms as safe, reliable and able to meet their needs while protecting their personal data. Thus, offering customers trusted payment services, customer support, return policies and delivery policies increase their level of trust and promote online buying behavior. This result is in line with Trust Theory and the study of Pavlou (2003) that shows trust reduces perceived risk and increases consumer's willingness to buy through electronic platforms.

The results of the study exhibit that perceived ease of use, perceived usefulness and perceived trust together effect on increasing customers online purchase intention in Rupandehi District. These findings suggest that online retailers should not emphasize only one aspect of the online shopping experience. Instead, they should focus on improving the website's features and benefits and convince consumers of the importance of buying products online through enhanced customer relations. After all, the online marketplace in Nepal is still underdeveloped, so it is critical to tackle the existing problems to get more customers and keep regular ones.

6. CONCLUSION AND IMPLICATIONS

6.1 Conclusion

This study examined the associations of perceived ease of use, perceived usefulness, and perceived trust with online purchase intention among the surveyed online shoppers in Rupandehi District. All three path estimates were positive and statistically significant, with perceived ease of use showing the largest coefficient. The cross-sectional, convenience-sample results should not be interpreted causally or generalized to all consumers.

The model R-squared was 0.664 (adjusted R-squared = 0.660), indicating that the predictors accounted for 66.4% of the variance in online purchase intention in this sample. This result does not by itself validate TAM or Trust Theory. The findings offer context-specific evidence, subject to the study's sampling and design limitations.

6.2 Implication

The present study provided theoretical and practical implications for the understanding of factors influencing online purchase intention in Nepal. Theoretically, the study contributed to the existing literature by demonstrating how the Technology Acceptance Model (TAM) and Trust Theory applied in different contexts, particularly in developing countries. The study added weight to the understanding of factors that influence online purchase intention. Practically, the study provided implications for online store managers and policy makers. In particular, the study suggested that e-commerce companies invest more in designing an effective and efficient website and android application, provide convenience to consumers in terms of usefulness, and develop strategies to establish trust in the minds of consumers in order to increase purchase intention. The study also recommended that the government of Nepal should formulate policies that protect consumer trust in the online transaction process and increase consumer knowledge and awareness about online shopping.

7. LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

7.1 Limitations

This study has several limitations. It was conducted in Rupandehi District and used convenience sampling, so the sample may not represent the wider population of online shoppers. Its cross-sectional design does not capture changes over time or establish causality, and self-reported responses may be subject to bias. The model considered perceived ease of use, perceived usefulness, and perceived trust, but did not include other potentially relevant factors such as perceived risk, website quality, social influence, price, electronic word of mouth, or customer satisfaction.

7.2 Future Research

There are various ways in which future researchers can extend the present study. First, future researchers can carry out similar studies in other districts or provinces to establish whether the result reported above are generalizable. Secondly, future researchers can adopt a random sampling technique to ensure that the sample selected is representative of the target population. Besides, future researchers can consider adopting a longitudinal study design to determine the changes that take place over time. Since the study considered perceived ease of use, perceived usefulness, and perceived trustworthiness, future researchers can add more variables when conducting a similar study. Some of the variables that future researchers can consider include website quality, perceived risk, social influence, electronic word of mouth, price perception, and customer satisfaction. Additionally, comparative studies based on age, gender, income, and online shopping platforms can be insightful. Moreover, future researchers can consider conducting advanced research such as mediation and moderation analysis.

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