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OPPORTUNITIES AND CHALLENGES OF E-COMMERCE TO CUSTOMERS
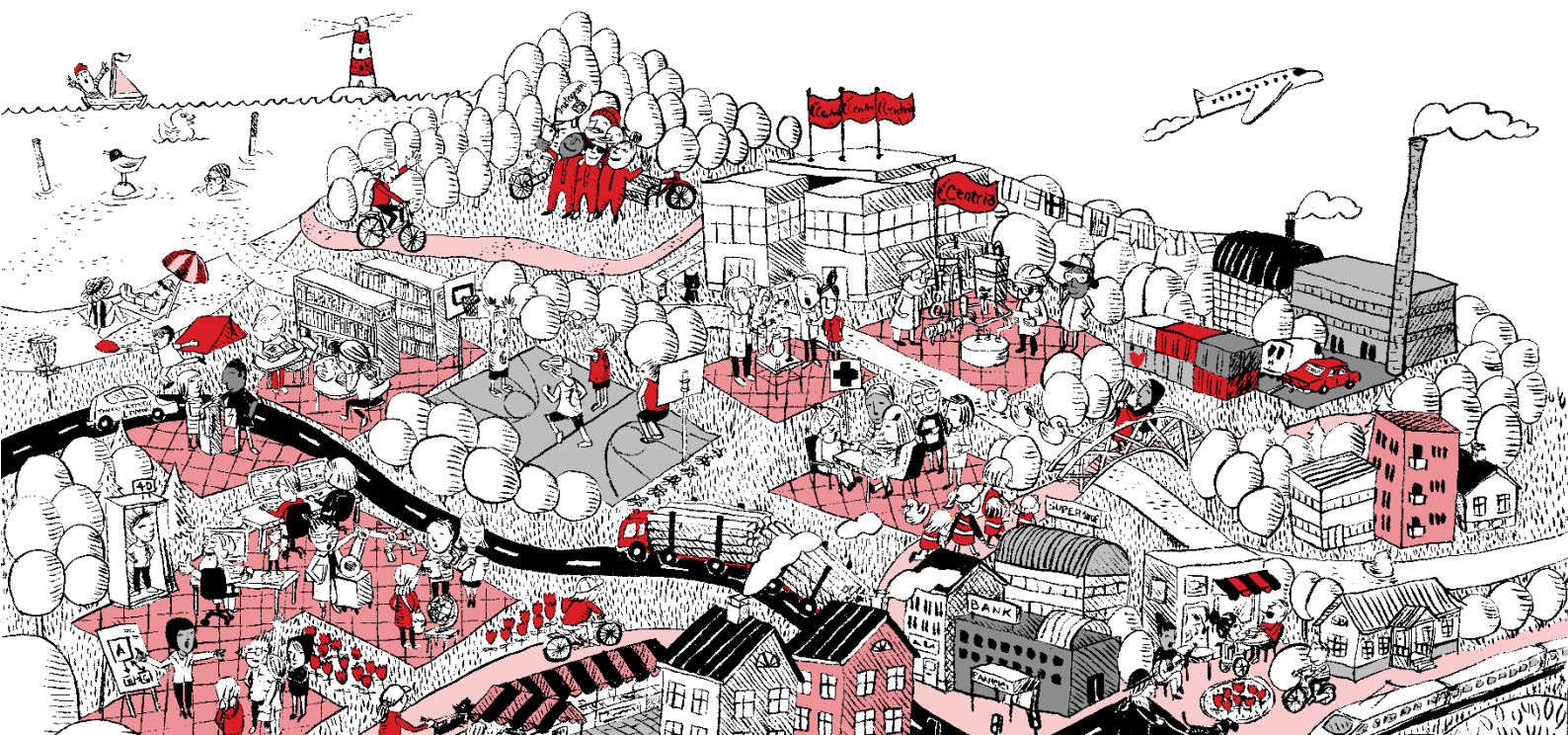
Comparative analysis of Nepal and Finland

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ABSTRACT

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The thesis focused on understanding and gaining professional knowledge on the benefits and challenges of e-commerce to the customers of Finland and Nepal. The research was concentrated on the individual customers. The examination figured out the opportunities for customers in Finland and Nepal while buying online. Moreover, the study was focused on finding e-commerce challenges for customers of Nepal and Finland. The research made a comparative analysis of Finland and Nepal's positive and negative sides. Additionally, people were asked about their expectations from online stores. The study was conducted following a mixed research approach. Both qualitative and quantitative methods were used to understand the benefits and drawbacks of e-commerce to the customers.

The questionnaire was sent to individual customers in Finland and Nepal. The survey figured out that 24/7 access, convenience, various options, buying products not available nearby, and timesaving are positive sites of e-commerce in both countries. Finnish participants found online stores are cheaper but Nepalese participants experienced another way. The questionnaire had identified that product differences, untouchability, long waiting period, and data security issues are common challenges among participants. The participants had expected easy return options, quick delivery, and strong law to monitor online sites in the coming days. Moreover, the interviews were conducted with some survey participants from both countries to understand the e-commerce situation deeply. The interviewees agreed that having more free time, being easy to buy in a busy schedule, and purchasing from home are good parts of online sites. Finnish participants experienced that the e-commerce sites in their home country are well developed and mostly faced challenges while buying from abroad. Nepalese interviewees felt that more infrastructure needs to develop to boost online businesses. Participants in both countries agreed that new technology would make e-commerce more effective.

Different books, journals, and online materials related to e-commerce were studied for theoretical analysis. Questionnaires and interviews were used to collect answers and primary data. The collected data was illustrated and compared with the help of tables and figures. In the end, the problems were appropriately analyzed, and figured out the areas to improve. The study provided an insight related to the e-commerce experiences of customers in Finland and Nepal. The thesis provided the key areas to improve in web-based business from the eyes of customers.

Key words

Business, e-commerce, Finland, Nepal, online store, qualitative research, quantitative research.

CONCEPT DEFINITIONS

AI

Artificial Intelligence.

B2C

Business to customer

COVID

Coronavirus Disease.

Daraz

E-commerce platform in Nepal.

E-commerce

Electronic commerce.

EDI

Electronic data interchange.

EFT

Electronic fund transfer.

EU

European union.

UNCTAD

United Nations conference on trade and development.

USD

United States dollar/currency.

VAT

Value added tax.

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1 INTRODUCTION

E-commerce is a common practice in the modern world. It is growing day by day and looks like it will be a part of human life in the future. It started almost five decades back but already has a significant impact on current society. The growing popularity of online shopping makes more and more items available on the digital platform. Currently, most of the tangible products can be ordered from the home. Different types of intangible products are also trying to reach customers digitally. E-commerce is the most successful concept of the present generation.

The aim of this thesis is to understand and gain professional knowledge on the benefits and challenges of e-commerce to the customers of Finland and Nepal. The thesis reviews the definition of e-commerce from different e-books. The research also shortly looks at how the concept of e-commerce has evolved. The theoretical review also briefly explains the current situation of e-commerce along with the future prediction. Additionally, the report shortly explains the current state of e-commerce in Nepal and Finland. The e-commerce situation of both countries will be discussed from different aspects. The study provides a comparison of e-commerce opportunities and challenges to customers in Finland and Nepal. It helps the reader to understand the situation of online business in developed and developing nations. Moreover, businesses in Nepal and Finland can also understand the challenges people are facing while buying digitally.

E-commerce is very popular in developed countries, but it is still a new concept in developing countries like Nepal. Nepal is a landlocked and developing country, whereas Finland is a developed nation. The research focuses on finding the opportunities e-commerce has brought to the people of Nepal and Finland. How the emergence of the digital platform improves the lifestyle? What is the value added by online stores which were not available in the traditional shops? E-commerce has shaped the way of buying and selling. It gives customers a wide range of opportunities to order the goods they need and the brand they want from home. E-commerce has brought benefits for the customers, which was lack with the traditional way of shopping goods and services.

Moreover, the findings help to understand different drawbacks people are experiencing while buying digitally. E-commerce has made it easier for people to shop for the items they need and has some dark sides. The thesis focuses on understanding the challenges while buying through a digital platform. What are the difficulties people have faced while buying online? Are there any security issues? Does

the online business provide the same value proposition as outlets? Do the problems in e-commerce encourage people to choose physical stores? The findings give critical ideas on the challenges people are facing while buying digitally in Nepal and Finland. It is crucial to understand whether people from Nepal and Finland face the same problems or have different issues. The findings are crucial to drawing the picture of the overall market challenges of e-commerce in both countries.

Additionally, the thesis shortly examines customers' views necessary to address to make e-commerce more effective. The research focuses on finding the key factors customers are looking forward to considering by web-based store. How can online stores increase the value to customers? How can the current problems be minimized or controlled? Customer's views are essential to understand the problems in more detail. Customers are often considered the supreme in the modern competitive market. Consumers make the final decision on the purchase. Therefore, the proper understanding of customers' problems and addressing them will boost e-commerce performance.

Finally, after analyzing data, a comparison will be built on the opportunities and challenges of e-commerce to customers of Finland and Nepal. What are the similarities and differences among the digital buyers of the two countries? How do the people in both countries view e-commerce over physical stores? The comparative analysis gives a picture of the e-commerce situation for people in developed and developing nations. In the final part, the thesis provides summary, conclusion, and discussion on different issues. The thesis outlines the key findings of the research, problems faced during the collection of data and provides possible areas of research to future researchers.

2 ELECTRONIC COMMERCE

This chapter provides professional information on e-commerce. A short description related to the evolution of e-commerce is included in this chapter. There is also a review of the current situation of e-commerce based on different e-materials. The chapter briefly discussed the opportunities and challenges brought by e-commerce. Furthermore, the review related to the future of digital business based on the journals and web materials also provided. Finally, there is a short description of e-commerce in Finland and Nepal based on the report of different magazines and the findings of the trade associations. At last, the short comparison of e-commerce between Nepal and Finland is made based on the findings from different sources.

2.1 Definition of e-commerce

E-commerce is a digital platform to run businesses. It allows companies to reach any part of the world through the internet, unlike the old days where businesses need physical stores. Modern companies can run only on the online platform. It helps to reduce costs and maximize profitability. At the same time, customers also enjoy the benefits of a competitive environment. People can easily purchase the products of their wants from the seller of their own choice. The comparison of quality and price makes it easy for people to make a purchasing decision.

E-commerce is a growing idea that shows how to purchase, sell, and exchange different items and services electronically. It is faster, cheaper, and reliable, which helps to complete transactions without paper. Electronic Data Interchange (EDI) is used to share ideas, information, and electronic business transactions. (Mourya & Gupta 2015, 23.) E-commerce allows businesses to sell items without having a physical store. People can choose the items and sellers from the pool of options available on the internet. People can sit on the couch, place an order via the internet and make a payment. After a specific time, the items will be available in front of the door. E-commerce has provided an option for businesses to sell worldwide and customers to buy any brand effortlessly.

E-commerce produces an easy solution for businesses to reach customers online. All types of companies are trying to sell through a digital platform. It has become cheaper, reliable, and a diverse platform

in comparison to the beginning. A single online site can easily offer different products. There is no necessity to build various e-commerce sites for other products. (Belew & Elad 2017, 591.) The online platform is a necessity for businesses ranging from wholesale stores to retailers. It allows sellers to broaden their market. E-commerce helps companies to minimize their cost and boost their performance.

Technology is multiplying, and different sectors are experiencing rapid transformation within a short time. There are different inventions related to automation and artificial intelligence to support the growth of the business. Among all, e-commerce is undoubtedly the successful concept in business management that helps the business grow, and customers enjoy the benefits of plenty of options. Almost anything that people need nowadays can be ordered online. The only requirement is the internet to place the order. E-commerce is not limited to tangible products. Most of the intangible services are also available online. The internet and the digital payment make the e-commerce one of the successful concepts of the current generation.

E-commerce is doing business through telecommunication networks. Online business is a rapidly growing concept in the field of business management. The development of technology has made it possible to conduct the buying and selling over the internet. E-commerce has made it possible to run business 24/7, all days of a year. Customers can choose the product they want from the seller of any country, sitting in their room. E-commerce is the concept where business activities are completed over the internet. (Tassabehji 2003, 10, 19.)

E-commerce brings businesses and customers together on the internet. The transactions between businesses, customers, business to customers, and vice versa can complete efficiently on the digital platform. The development of technology and the internet have given businesses the link to reach the target market. The companies not available on the online platform already have few steps back in the competitive world. The concept of doing business online is growing year by year. The issues regarding privacy and data protection need to address in the coming days. The more secure the online platform, the more businesses digitally. E-commerce work as a tool in industries that helps to boost sales and growth. E-commerce helps businesses to raise their sales and minimizes the cost. On the other hand, customers have plenty of options regarding the seller and products they want to purchase. People can easily buy the product and brand they like from their homes over the internet. E-commerce is a revolutionary concept in the field of business that becomes possible through technological development.

2.2 Evolution of e-commerce

The concept of e-commerce started almost 50 years back. The introduction of Electronic Fund Transfer (EFT) and EDI in the 1970s give a kick to develop e-commerce (Samadi, Nogoev, Yazdanifard, Mohseni & Menon 2011, 3). The e-commerce that is successful in the present days needs to pass through different stages. Different technologies have developed over time to make e-commerce smooth and user-friendly. Internet is the key to the success of e-commerce, and the development of infrastructure related to the internet helps to develop e-commerce smoothly.

EDI was standardized in 1984, which helps companies to do business with each other effectively. In 1992 CompuServe came into action, where people were able to buy products through their computers. Two years later, the Secure Sockets Layer arrived to make online transactions more secure. Moving forward in 1995, the e-commerce giant Amazon and eBay started. Digital subscriber Line provides fast and always-on internet service available to subscribers in California in 1998 to encourage people to spend more time and money online. In 1999, retail spending reached 20 billion USD over the internet. (Mourya & Gupta 2014, 24.)

Although the concept of e-commerce began five decades ago, it has been able to gain outspread recognition in the last two decades. The two giants in e-commerce, i.e., Amazon and eBay, had started their operation almost 25 years ago. Different technologies were developed in the late 20th century to support the concept of e-commerce. It shows that people have widely adopted e-commerce in a short span. The history of e-commerce is not long but is still a popular and successful concept in business management.

2.3 Current situation of e-commerce

E-commerce is the popular concept of present days in the field of business management. People can easily buy the products of their need online. Many businesses nowadays are solely operating through the internet. The physical stores are also offering their products online in addition to the outlet. Almost all businesses are entering into the platform of e-commerce. Businesses can easily reach the global market, and customers can easily buy from the seller of their wish online. E-commerce is handy to complete transactions between businesses, customers, government to government, businesses to customers, and vice versa, and many more. Both tangible and intangible products are available online.

The Covid-19 has slowed the economic development, but e-commerce performance is accelerating. The e-commerce shares in the world retail industry raise by 3 percent in 2020 compared to 2019. Digital innovation, raising online participation, growth of data collection and sharing, and new platforms to provide reliable online transactions boost the digital business. The number of internet users within the last decade is doubled, which also boosts e-commerce. However, the e-commerce situation in developed and developing countries has a considerable gap. Almost 90 percent of people in the developed countries purchase through online platforms, whereas the number is less than half in developing countries. (UNCTAD 2021a.)

Covid-19 has boosted the performance of e-commerce. The revenues from e-commerce reached around $2.4 trillion in 2020, and almost 50 percent of the global population use the online platform to purchase. China is the largest market for e-commerce which the United States follows. The pandemic has raised the online sales of facemasks, sanitizer, and household essentials, whereas the visit of the tourism-related site finds low attention. As a result, online order from the retail industry increases sharply. The demand in e-commerce raises sharply in the products related to Covid-19 precautionary products, daily consumable items, and household goods. (Alfonso, Boar, Frost, Gambacorta & Liu 2021.)

E-commerce is one of the successful concepts of the present generation. It gives people a wide range of options to buy what they need. People can easily buy services, goods, and almost everything they need and consume over the internet. On the other hand, sellers have also got an opportunity to widen their market. Moreover, businesses can easily reach customers abroad through the digital platform. Thus, E-commerce has benefitted both buyers and sellers. E-commerce is proliferating as more and more people are engaging in the online platform to shop. However, the situation of e-commerce is different in developed and developing nations. E-commerce in developed countries is well managed, whereas developing nations still lack infrastructures and guidelines to implement e-commerce successfully. In addition, there are issues related to security, fraud, and some others that need to be addressed to make e-commerce more reliable in modern business.

2.3.1 Advantages of e-commerce

E-commerce has brought several benefits to individuals, businesses, and society. Customers are enjoying the 24/7 buying opportunities throughout the year. People can conveniently buy from anywhere, comparing the prices and analyzing the products information. It is handy in saving time, and people can get a wide range of options compared to the physical outlets. Likewise, companies can quickly expand their operations as there are no geographical limitations. Companies can save operational costs and maximizes efficiency. In addition, it helps to target the right people and monitor the performance of the company frequently. On the other hand, society also benefits as e-commerce allowed remote places to purchase items not available in the local stores. People do not need to travel to the outlets to buy products; it helps reduce transportation, resulting in low air pollution. The low earnings people in the society can also buy the products due to the vast options available in the web-based stores. (Taher 2021, 160-163.)

E-commerce plays a vital role for businesses in the management of close relationships with customers. E-commerce makes it easy for businesses to present themselves around the globe. The marketing of products and promotion is cheaper than in the old days. The overhead costs like rent, labor, and many more decreased drastically. The customer services are increasing year by year. The transaction is smooth and sound. People get many options to purchase the products as a business needs to maintain a competitive strategy through lower cost or differentiation. E-business brings businesses, and customers close. (Kumar & Kumar 2014, 353-354.)

E-commerce has opened a new door for both businesses and customers. Both parties can operate their transactions anytime in the presence of the internet. The businesses get chances to reach worldwide whereas people can choose the seller that suits them most. Businesses reduce the cost of rent, labor, and inventory while people can compare prices and features from the pool of options available on the internet. E-commerce has brought a revolution in the field of business management. People can buy anything from their room with the help of the internet and visiting the stores for shopping is not necessary anymore.

2.3.2   Disadvantages of e-commerce

E-commerce has different drawbacks that decrease the value proposition of online transactions. People cannot test the products before purchase, and the absence of personal touch is the biggest drawback while buying from online stores. The delay in delivery is also a setback in e-commerce, whereas people can receive a product on the spot from outlets. The risk of damages during transportation is also high while ordering online. There is a low level of customer services offered by digital platforms, and people faced difficulties if they had to return goods after purchase. There are also cyber security and credit card fraud issues, as scammers can steal personal information. The internet connection is most for online shopping, and people cannot buy from online stores out of the internet. Companies need to update and modified the software constantly to support e-commerce which added costs to the businesses. (Taher 2021, 163-164.)

E-commerce is developing and trying to bring more services to customers but still needs to convince people to turn online wholly. The biggest challenge in the field of web-based businesses is the safety of the data. There is always a threat that the personal information of people may steal through the internet. Moreover, the updating and installation of technology to support the online business are costly for the company. E-commerce is the biggest hit in the modern business but is still not widespread in buying perishable products. Another major setback is the intangibility of the products as people cannot experience the physical goods purchased from the online store until delivered to them. (Kumar & Kumar 2014, 354-355.)

E-commerce has changed the way of shopping. Purchasing from home was out of imagination around three decades back. Technology is growing, and it has made people's life easier. However, the developing technology also has some dark sides so does e-commerce. E-commerce lacks several features and has some challenging issues. The major problem in online transactions is to protect personal data as the scammer can reach the data through the internet, which could cause a threat to individuals and national security. Another major challenge is the intangibility of physical products. People need to buy physical goods without feel or try. Some of the issues may be minimized or controlled in the coming days, whereas few issues may remain forever in some forms.

2.4 Future of e-commerce

E-commerce in the future will continue to grow. The pace of growth will be more in the developing nations in the coming days as the technology and infrastructures are continuing to develop in those countries at a rapid pace. The e-commerce performance in the developed nations will also continue to grow as people get more options over the internet. E-commerce will be more secure to use in the coming days. The online platform will be more consumers friendly, and people can get the same value as the physical stores. New technology will emerge, from online purchases to items delivered to the customers, e.g., the drone will come into effectively deliver in a short distance. People will enjoy more options with improved security, whereas businesses will face step competition and get more buyers in the coming days.

The pandemic has changed consumers' buying behavior, and it is expected to remain the same post-Covid-19. The introduction of lockdown and other measures to curb the pandemic has forced the physical store to remain close and encourage people to go digitally. People are frequently buying online since the introduction of a pandemic. (Alfonso et al. 2021.) The pandemic has changed the way of shopping. The people are encouraged to shop digitally as the physical stores remain close to slow down the spread of Covid-19. It has changed people's behaviors of buying. Once the situation gets ordinary, many people will continue to purchase digitally.

The technology will continue to grow in the coming days, and it will change e-commerce in some form. According to Whitler (2019), people will get more personalized experiences through the new touchpoints and advanced technology. She added that the e-commerce content would be more relevant with better service to create more value for shoppers and provide what they need. Mohdhar & Shaalan (2021) argue that consumer services, supply chain services, business services to add value proposition, and enterprise services to manage workflow will be seen in the e-commerce sector in the coming years. They also added that the automation system, artificial intelligence, supply chain visibility, new delivery methods, and transparent transactions would be expected in the coming days.

The future e-commerce will focus on giving consumers more value while buying digitally compared to the current time. The online platforms will be more personalized and secure. Artificial intelligence will play a significant role, and people get the same experiences as the physical outlets. The new technology will make it easier from placing the order to making final delivery to the consumers. Online purchases in the future will be more innovative and easier to use.

2.5 E-commerce in Finland and Nepal

E-commerce is a pivotal platform to run a business successfully. It helps the companies to reach customers beyond the national boundary. The situation of e-commerce can be different from country to country. The infrastructures required to run e-commerce successfully can differ from one country to another. E-commerce in Finland is well developed and proliferating. However, the online businesses in Nepal are in the developing phase and need to develop appropriately in the different areas to run e-commerce smoothly. The analysis of online companies in Nepal and Finland can provide an overview of the e-commerce status in developing and developed nations. The below sections give a detailed analysis of the e-commerce situation in Finland and Nepal.

2.5.1 E-commerce in Finland

The turnover of Finnish e-commerce raised by 18 percent in 2018 compared to the previous year. The consumers in Finland spend most online purchases on services in 2018, and money spent on goods and travel lies in second and third positions, respectively. The number of people buying food online in 2018 increase by 57 percent compared to the number of buyers in 2017. The primary item purchases from the international online store are clothes, while people turn to Finnish online stores for furniture and electronics. Among the online buyers, most consumers pay through online banking, followed by card, invoice, and PayPal. The majority of people buy online to saves time due to being accessible 24/7 and getting fair prices for the goods they need. (Paytrail 2018.)

The e-commerce market in Finland is the 27th largest in the world (ecommerceDB 2020). According to the Finnish Commerce Federation (2021), online retail trading in Finland increased by 22 percent in 2020, and the performance of the Finnish online platform also raised. In Finland, Verkkokauppa.com has the highest share in e-commerce, followed by Gigantti.fi and Zalando.fi (ecommerceDB 2020). The majority of an online purchase from the stores abroad goes to China which accounts for 60 percent of Finns purchase from the digital platform across the border. The 13 percent of the money spent by people in Finland on e-commerce sites goes to China. It is expected that China will continue to hold its position among the buyers through online stores in Finland. (Finnish Commerce Federation 2020a.)

The emergence of the pandemic has also increased the sales of grocery items online. The regular grocery shoppers online have risen by double during the pandemic. More than one-fifth of the people in Finland have bought groceries online, and more people are willing to switch to the online platform to purchase daily needs. (Finnish Commerce Federation 2020b.) The buying behavior of people changes with the pandemic. More and more people prefer to buy grocery items online after the Covid-19 forced government to implement different safety measures. In addition, the developed infrastructure in Finland makes it easier for businesses to adopt e-commerce comfortably.

The share of local digital retail trade-in Finland is around 8 percent, while most Finnish online buyers purchase from foreign online stores. Forty-two percent of adult internet users think they would purchase mainly online in the coming days, where the number was 35 percent before the pandemic. The pandemic has changed the previous trending of online purchases. The online retail trade value in 2020 was around 5.1 billion Euros, where the purchase from the domestic online store raised by 30 percent and foreign online store by 10 percent at the same time. The necessary daily items, home appliances, cosmetics, and pet products were purchased regularly in Finland. Most of the Finnish online stores have an excellent rating with ratings of 8.5 or higher. E-commerce is multiplying and has been a part of Finnish customers. (Finnish Commerce Federation 2021.)

2.5.2 E-commerce in Nepal

E-commerce was introduced in Nepal almost a decade back for Nepalese living abroad to send a gift back home. In the beginning, few online stores operated as sites to promote e-commerce rather than offering products to customers (Subedi 2017.) Initially, e-commerce was started targeting people abroad and make people aware of the digital platform. The people living abroad know e-commerce as online transactions were popular in developed countries years ago compared to Nepal. Nepalese living inside the country started to do shop online frequently a few years back. E-commerce is a new concept in the Nepalese market and is still developing due to a lack of infrastructure.

The information and communication technology has expanded to the rural areas; around 62 percent of the country population has access to the internet, and the country has 130 percent phone penetration which provides e-commerce a chance to multiplying its operation (Marasini 2019). Internet is vital for the development of e-commerce, and in Nepal, the infrastructures are developing, and the number of users is increasing. According to Marasini (2019), almost 85 percent of payments on online purchases

are made on delivery, but the introduction of online payment portals like eSewa, IMEpay, and Khalti can change the fate of e-commerce and boost the performance in the coming days. Online payment is crucial in digital business. However, Nepal lacked the proper means of online payment, which forced businesses to work on cash on delivery to run their operations. Currently, different applications are developed to support the smooth payment of online purchases, which will indeed prove to be an important achievement in Nepalese e-commerce.

E-commerce made it easier for the Nepalese handicraft to get international customers, but still, many lack the proper knowledge to utilize the online platform to sell the products. Currently, different shopping apps and websites are introduced, which can be a breakthrough in e-commerce. Nepal government needs to work closely with the private sector and World Bank Group to develop all the infrastructure required to run e-commerce effectively. The government has adopted the program to boost e-commerce, but strong laws and physical addresses are required to improve to make e-commerce effective. (Marasini 2019.) Nepalese businesses related to arts, handicrafts, cultures, and many more can get international customers online. It also helps to create employment opportunities in the country. However, the local industry of e-commerce still required many developments and improvements. The proper physical address is ineffective in Nepal, which is a barrier to running an online business smoothly.

Lama (2020) argues that the e-commerce performance in Nepal raised during pandemics like the rest of the world. The pandemic has forced the government to implement the measures like social distancing, and people prefer to buy over the internet rather than visiting physical stores. Many local e-commerce companies are focusing on some geographical regions in Nepal. However, the landlocked country with the high Himalayas and lack of infrastructures in Nepal made it hard for e-commerce to grow. The Alibaba group acquisition of Daraz in 2018, the famous e-commerce site in Nepal, boosts e-commerce in Nepal (Lama 2020). The fund injects in by global giants like Alibaba gives a kick for e-commerce. E-commerce is more prevalent in city areas due to the well-developed infrastructure required to do digital business, but it lacks in rural, hilly, and Himalayan regions.

The Covid-19 outbreak has raised the online sales of fruits and vegetables by 60 percent, but still, many sellers find it difficult due to the everyday practices of price bargain in the Nepalese market. The lockdown has forced many people to go online and buy the products they need. The established online market has seen a massive boost in sales as some market performance increases by 200 percent. The government is also positive to support e-commerce and develop infrastructure for digital business. The

digital payment was lacking five years back, and most of the payments are made on delivery while 80 percent of payments are made digitally nowadays. The government has introduced different bills and laws to support e-commerce. The skills and knowledge required to run the business in the digital platform also lack among Nepalese people in business. (UNCTAD 2021b.)

2.5.3 Comparison of e-commerce in Finland and Nepal

E-commerce is proliferating in both Finland and Nepal. The situation of e-commerce is far better in Finland. Finnish infrastructures required to run e-commerce are well developed, while the infrastructures required to run an online business successfully are in the developing phase in Nepal. The address in Finland is well marked, which makes it easy for the online stores to deliver the goods to the customers. The logistics service has appropriately developed in Finland, which also boosts the performance of e-commerce. Online shopping is prevalent in all parts of Finland. However, the infrastructure, mainly the physical address, is not correctly marked, making it challenging to deliver the goods to the customers. The geographical structure of Nepal is a barrier to the development of infrastructure related to e-commerce. Nepal's high hills and mountains area has not developed well and has low population density, making it difficult to reach the customers even though they order online. E-commerce is likely to gain attention in big cities and the Terai (Plain) region of Nepal. E-commerce will continue to grow in both countries, but the pace of growth in Nepal will be rapid as the concept is new in the country, and more people will start following online shopping when they reckon the benefits.

Internet is the key to the development of e-commerce. The internet has reached widely in almost all parts of Finland. However, almost one-third of the population in Nepal is out of reach of the internet. Most people in Nepal relied upon mobile data to connect to the internet. The well-developed internet is one of the reasons for e-commerce success in Finland. Digital payment is crucial for the development of e-commerce. Finland has a well-developed and secure online payment system, which also helps to raise the number of digital buyers. The majority of Nepal's transactions are cash on delivery, which is the obstacle to running e-commerce smoothly. In recent years, the introduction of different payment systems in Nepal will surely help the rise of e-commerce in the country in the coming years. The people in Nepal, especially the ones above 40 years, are not friendly with the technology and lack the knowledge to use the online sites properly. On the other hand, Finnish people are well educated and more used to technology. The technology-friendly people in Finland are also the key to the success of e-commerce.

The buying behavior of people in Finland and Nepal is different. The culture of the bargain is deep-rooted in the Nepalese community. Nepalese often like to bargain on the price set by the seller and purchase on a discounted amount. The online platform does not offer a bargain service, which is also a barrier to the development of e-commerce. Finnish stores have a price tag, and people buy at the same price, like e-commerce. There is no bargain practice in Finland. The culture of Nepalese customers, lack of infrastructure, and lack of education related to technology are the reasons for the slow development of e-commerce in Nepal. There is a vast gap between the e-commerce situation between Finland and Nepal in almost all aspects, from infrastructures to people's knowledge to buy online effortlessly.

3 RESEARCH METHODOLOGY

This chapter provides a detailed view of the research methodology adopted in this thesis. It includes the review of research methods based on different e-materials. First, the chapter provides an overview of the research design and the data collection method followed during the study. Second, it describes quantitative and qualitative methods applied in the research. Third, the population and sampling method used in the research are discussed briefly. Moreover, the pilot testing and the validity and reliability of research methods are discussed in this chapter.

3.1 Research overview

The thesis has followed the mixed approach to understand the opportunities and challenges e-commerce has brought to the customers of Nepal and Finland. The research focuses on the B2C form of online business. First, the respondents replying to the questionnaire helps understand the benefits and drawbacks they are experiencing while buying digitally. Later, some of the respondents involved in quantitative research were invited to the interview to understand the matter more deeply and correctly.

Quantitative research helps to collect data in large quantities. The questionnaire focuses on understanding the situation of e-commerce in Nepal and Finland from people's perspectives. People replying to the survey helps draw an image of the advantages e-commerce has brought them. It is also handy to understand the difficulties they face while online buying. Moreover, the questionnaire also targets to figure out the people's expectations from online stores in the coming days. Finally, the people's views from both countries help understand the e-commerce situation in Finland and Nepal.

In addition, the qualitative approach helps to understand the customer's experiences more closely. The interview with the people helps to understand their views in their own words. Quantitative research provides an overview of the subject, but qualitative research is handy to understand the matter precisely. For example, the interview with Nepalese and Finnish people helps identify the opportunities that e-commerce has brought. It also helps figure out the negative aspects they have to deal with while buying digitally.

Moreover, the survey and interview also focus on finding the people's expectations from the web-based store. People provide their views on the challenges of buying digitally and how online stores can address those issues. Customers provide the possible solution, and the activities online stores can do to make the online business more convenient and trustworthy.

The data collected from quantitative and qualitative research helps understand the benefits and challenges that e-commerce has brought to Nepal and Finland. The research helps to identify the similarities and differences in the situation of online businesses in two countries. The investigation also figures out the similar opportunities and challenges people have while buying digitally. The research is also crucial to understand the non-identical benefits and drawbacks of the two countries' people purchasing online.

3.2 Research objectives and design

The main objective of the research is to make a comparative analysis of e-commerce impact on the people of Nepal and Finland. The research figures out the opportunities created by online shopping to the customers of two nations. Moreover, the research helps to understand the challenges that occurred while shopping through the online platform in two nations. In the end, a comparative analysis has been made with the collected data. First, the data collected with the questionnaire and later the people involved in the questionnaire are invited for the interview to understand the issues in more detail.

Research design relates to deciding on what, where, when, how, by what process the research constitutes. It aims at planning for the arrangement of conditions to collect the data and analyze the data to meet the research purpose economically. Thus, the research design is a conceptual map of data collection, measurement, and analysis. It helps the researcher to meet the desired objectives by following the blueprint set during the research design. (Kothari 2004, 31.)

Research design works as a road map for collecting, measuring, and analyzing data. It helps researchers maximize resources by making the right choices in research methods. Furthermore, it helps to plan the structure for the research problem, building the relationships between the research variable and their reliability to the analysis of the obtained data. (Sachdeva 2008, 77.)

Research design is the structure to understand what to obtain from the procedure. It helps the researcher to track the work and obtain the desired results from the research. The research has focused on understanding the opportunities and challenges e-commerce has brought to Nepal and Finland. The collected data help to make a comparative analysis between the two nations. The research helps people to understand the e-commerce impact on people's lives in two countries. Moreover, it also figures out the challenges people face while buying digitally and the areas they are willing to improve in the coming days. It helps the business to understand the people's challenges and address them adequately to boost performance. The data are mainly primary and collected through a quantitative and qualitative approach. The questionnaire related to e-commerce impact on people lives was sent to the digital buyers in Nepal and Finland. Later, some of the respondents were invited to the interview to understand the issues more deeply. The data collected through the quantitative method are reflected through tables and figures. However, the data collected through the interview is based on the research theme.

3.3 Data collection

The collection of natural phenomenon descriptions and the analysis of experiences, experiments, or a set of activities is known as data. The data can be in numbers, words, images, especially as a reflection of a set of variables. Furthermore, data can be primary and secondary data. The data collected for the first time is known as primary data. On the other hand, some others already found and available through different means and used as second-hand data are secondary data. (Sachdeva 2008, 109.)

The data for the research can be collected from primary and secondary sources. Primary data are original as they are collected for the first time whereas, secondary data are already collected by some other and have completed a statistical process. The primary data can gain through surveys, interviews, and observations. The government, international bodies, different organizations, books, journals, trade reports, and many more are secondary data sources. (Kothari 2004, 95 & 111.)

The primary data for this research is obtained through the mixed approach. A survey focuses on understanding the people's views from Nepal and Finland. It gives ideas about the e-commerce situation, opportunities and challenges e-commerce has brought, and the people suggestions for the online store to make the e-commerce more user friendly. Moreover, the interview has been designed to understand the issues more deeply. Some of the respondents involved in the quantitative research are invited for the

interview. The purpose of the interviews is to identify the benefits and drawbacks of e-commerce people have experienced while shopping online. The interview also helps to get some feedback from the people to resolve the challenges they face while buying digitally.

3.4 Quantitative research

Quantitative research collects the information in quantity and interprets it in numbers. The researcher takes the help of different statistical tools to analyze the data. Quantitative research is prevalent in business and politics, where the study requires mass data. In quantitative research, the examiner mainly used the closed-end questionnaire. The research can easily manipulate the data according to the research objectives.

Quantitative research provides numbers for analyses. The variables considered for the study are based on their relationship with one another. The research uses mathematical apparatuses like percentage, median, mean, mode, and many more during the analysis. These tools are beneficial to study the variable individually and in a group. The conclusion can be drawn based on the behavior of variables at different times. The study can have an experimental or simulation approach. In the practical approach, the researcher can easily control and manipulate the variables. However, the researcher creates fictitious surroundings to figure out solutions in the simulation approach. (Krishnaswami & Satyaprasad 2010, 6.)

Statistical tools are essential to understand the relationship between independent and dependent factors. The proper knowledge to use mathematical tools give advantages to the researchers. Quantitative research is vital to provide a fact on a research subject. The proper knowledge of statistical techniques is necessary to analyze the collected data effectively. (Martin & Bridgmon 2012, 2-3.)

Quantitative research measures the collected data and presents it in different mathematical terms. Quantitative analysis provides a general view of the subject of the target people. It is helpful in sectors like marketing, economics, sociology, and many more, which requires enormous data for analysis. It gives accurate and understandable information. The pilot study, questionnaire, secondary data, and pre/post designs are quantitative research methods. (Chelaa 2017.)

Quantitative research focuses on gathering information in a large quantity. The data collected through the quantitative design are interpreted through statistical tools. The results from the quantitative investigations are often reflected in numbers, figures, and graphs. The researchers can easily manipulate the data in quantitative design. The respondents who participate in the quantitative research have to respond from the viewpoint of the researchers. The option for the respondents to freely express their views restrict in this type of design. Quantitative analysis is easy to follow and makes it easier for the readers to understand the findings. The questionnaire is designed to obtain basic information about the respondents and their online buying habits in this research. The questionnaire helps understand opportunities and challenges experienced by online buyers and their future expectations regarding online shopping.

3.4.1 Research data and analysis

The study includes people from different parts of Nepal and Finland. The research includes participants randomly, and anyone from Nepal and Finland could reply to the query. The respondents from Nepal are expected to be all Nepalese nationals, but the respondents from Finland could be different nationals residing in Finland. The research population is not limited to the part of the country; instead, try to include the whole nation to draw a general conclusion. It helps to understand the situation of e-commerce and the problems people face buying digitally in both nations. The research views people based on the nation and gender. Therefore, it helps identify the e-commerce benefits and challenges to the people from Nepal and Finland. The research has classified age groups as 18 to 25 years, 26 to 35, 36 to 45, 46 to 55, 56 to 65, and above 65. The research has expected that e-commerce is a new concept and not familiar with old age people and, hence, expected that the respondents from higher age group will be minimal.

The data analysis can be done in a descriptive and inferential way. The descriptive analysis focuses on the study of the distribution of a variable. It helps to figure out several measures that show the shape and size of distribution and the relationships between variables. The inferential analysis is also known as statistical analysis, which provides a conclusion based on tested hypotheses with valid data. The main task in inferential analysis is to interpret the collected data and estimate population values. (Kothari 2004, 130-131.)

The data of this research analyzes following an inferential analysis. The data collected with the questionnaire are interpreted and concluded considering the purpose of the research. The collected information represents the general view of online shoppers in Nepal and Finland. The data is distributed in tables, graphs, charts, and diagrams, and the conclusion is made based on the statistical tools. The analysis techniques give a clear view of the opportunities and challenges brought by e-commerce to the people of Nepal and Finland.

3.4.2 Sampling method

Sampling is a crucial part of the research. It is not likely to collect the data from every individual in a group. The process of collecting data costs time and money. Hence, sampling is crucial to save resources and gain the necessary information. There are different ways of sampling to collect data. The sampling helps to get the required information from some people rather than the whole population. According to Kothari (2004, 59-60), sampling can be probability sampling and non-probability sampling; probability sampling creates a chance for every sample population to be included in the sample, whereas non-probability sampling encourages choosing people purposely.

The statistical tool's results are significant to decide the sample size. All research has some imbalance between the actual volume and analyzed volume. Sampling error is the gap between sample and population means. The errors caused during the research can mislead the conclusion. The error of measurement and sampling error commonly occur in research. Hence, to tackle the errors from sampling, the best technique is to collect responses randomly. On the other hand, measurement errors can only be minimized and not neglected. (Martin & Bridgmon 2012, 55-56.)

The sample is the people selected for the study, and the people who complete the research are known as sub-sample. Random selection in research relates to randomly selecting the research people, and random assignment refers to assigning the sample randomly to the sample population. Randomness gives every sample group to equal chance to participate in the study. (Sachdeva 2009, 141-142.)

The research has adopted probability sampling techniques for quantitative research. The data in this research are collected randomly. The digital buyers in both countries can be a part of the research. The questionnaire was assigned to understand the opportunities and challenges brought by e-commerce to

the people of Nepal and Finland. The random sampling also established reliability and validity in the research as it helps to minimize the bias while collecting data.

3.4.3 Data sources and pilot testing

The primary source of the quantitative data in this research is the survey. The questionnaire has been prepared to target digital buyers from Finland and Nepal. The survey helps to identify the people's experiences while buying online and differences compared to physical stores. Furthermore, the collected information of Finland and Nepal has been compared to understand the similarities and differences of e-commerce from the public's view.

Pilot testing is significant in every research design. Sometimes, the researcher's and the respondents' understanding can be different on the same subject. If the participants understand the questions differently, the research cannot meet its goal. Therefore, the examination has considered the importance of pilot testing and conducted a test to acquire a meaningful result. People from both Nepal and Finland are considered during the pilot testing. Five people from each country took part in the testing purpose.

3.4.4 Validity and reliability

Validity connects with the accuracy of the research. It determines whether the information is valid or not. Validity can be internal validity and external validity. Internal validity measures the structure of the research. External validity refers to other possible options and the process of analyzing findings. (Shuttleworth 2008.)

Reliability is a crucial part of scientific research. It determines whether the results of the research findings are genuine or not. The research is reliable if the collected data provides the same result continually in a similar situation. Reliability means the collected information is trustworthy. Hence the research can be put into practice. (Shuttleworth 2008.)

The statistical tools play a vital role in accessing the validity and reliability of research. Correlation between the different variables helps to understand whether the data are reliable and valid. Martin and Bridgmon (2012, chapter 4) discuss that validity can be accessed by examining if the manipulation and

variables in research affect the relationship between cause and outcome. The cause and effect need to understand correctly. The research validity can increase by figuring the threats. The threats like testing effect, history, instrumentation, selection, maturation, attrition, statistical regression, and selection-maturation interaction can be recognized and ruled out with the proper experimental design. However, threats like diffusion of experimental effect, rivalry, compensatory, ambiguous temporal precedent, and demoralization implement experimental procedures. The correlation designs help to understand the relationships between the different variables. The research is designed carefully and expected that the same result would occur from similar research time and again. The research has also collected the data randomly to minimize the bias and establish the study's validity and reliability.

3.5 Qualitative research

Qualitative research provides a wide variety of techniques to study natural social life. The research method collects mainly primary data in text and videos. The goal of qualitative research is either singular or multiple, based on the project's objectives. It is conducted with the same discipline or across multiple disciplines. (Saldaña 2011, 3-4.)

Crossman (2020) discusses qualitative research, collects non-numerical data, and analyzes the data to understand the social life through the targeted people or area. Qualitative research often looks like the opposite aspect of quantitative research. It focuses on studying at a micro-level of a specific phenomenon. It provides descriptive data, and the examiner interprets the data following different guidelines.

Qualitative research allows the researchers to observe the people's expressions on top of the information they provide. For example, qualitative researchers believe that people act in a certain way or why something goes that way without talking to them. Thus, qualitative research provides in-depth knowledge about motivation, reasons, actions, and context. (Eriksson & Kovalainen 2011, 5.)

Qualitative research collects non-numerical data based on people's experiences on the subject. It helps to understand the issues deeply and broadly. The data can also be collected through the observation of actions and behaviors. Qualitative research helps figure out the problems or understand the matter involved in the process, find the value of something, or find the problem's solution. Qualitative research is helpful to understand the issues in detail and provide the depth meaning of the study. The qualitative research in this thesis solely focuses on collecting data through interviews.

3.5.1 Data sources

The data in qualitative research can be collected in six different ways. The fundamental qualitative study focuses on meaning and data collected through interviews, documents, observations. Phenomenology based on experiences and grounded theory collected data based on theoretical sampling. Ethnography based on fieldwork, narrative analysis based on text, biography, psychology, and many more, and case study based on depth study of the bounded system. (Merriam & Tisdell 2016, 42.) The research has followed the essential qualitative study to collect the data related to customer experiences of e-commerce in Nepal and Finland.

The primary qualitative data can be obtained through interviews, observations, or documents. Qualitative research helps to figure out the people's experiences in their own words. Basic qualitative research's principal aim is to find out and interpret the meanings of the people's answers and experiences. (Merriam & Tisdell 2016, 25.) The data collection in this research is through interviews.

People from Nepal and Finland are included in the interview to understand the opportunities and challenges e-commerce has brought them. Some of the respondents who participated in the quantitative research are invited to the interview. The interview does not consider someone who did not involve in the quantitative research. The questionnaire includes the option for people to provide their e-mail, who are willing to participate in the interview. Later, people are sorted and invited for the interview to understand their experience regarding e-commerce.

The interview helps to observe the behaviors, feelings, and how the people act. The interview is also beneficial in the intensive case study by choosing a few individuals. Interviews can be structured, semi-structured, and unstructured. (Merriam & Tisdell 2016, 105-109.) The primary source of the data in this research is the interview. The online buyers from both Nepal and Finland are invited for the interview to share their experiences regarding e-commerce. In this research, the interview followed the semi-structured approach. The central theme and the follow-up questions are designed to understand the issues in detail. The research themes focus on understanding people's experiences regarding physical and online stores. Moreover, the theme helps to understand people's experiences on positive and negative aspects of online shopping and expectations from online stores in the coming days.

3.5.2 Sampling method

Probability and nonprobability are the two common types of sampling. Probability sampling focuses on randomly choosing the respondents and allows the researcher to generalize the results from the sample population selected in the study. Nonprobability sampling is related to selecting the sample population that can help understand and provide insight into the research purpose. (Merriam & Tisdell 2016, 96.)

The research follows non-probability sampling. People buying online are invited for the interview to understand their experiences of the positive and negative impacts of e-commerce. Non-probability sampling is crucial to collect the data from the respondents who have an idea on the subject. The interview has conducted with the people who buy online at least once. People willing to take part in the interview are selected randomly. Random sampling helps to minimize the bias and draw an overall conclusion more precisely. Thus, people who provided emails were randomly invited for the interview and understood the opportunities and challenges they have experienced while buying digitally.

3.5.3 Validity and reliability

Reliability refers to the assumption that there is a single reality and that repeated research brings the same result. Thus, the study's findings can be replicated, and if the same investigation carries out again, the outcome could be the same. However, human behaviors change from time to time, and one cannot say many people's experiences can be more reliable than the experience of a single person. Therefore, the repeated qualitative study cannot give the same conclusion because the same findings can be interpreted in different ways, and it does not lower the credibility of the research. (Merriam & Tisdell 2016, 250-251.)

People's behaviors change so does technology. The research topic focuses on understanding the impact of e-commerce on people's lives. The experiences can be changed as the technology develops and the current challenges resolved after some years. The research is reliable in the present context as people share their knowledge based on the present resources. However, some experiences can last for years, and the same result will also derive from future research.

Validity is related to the extent to which one study's outcome can work out in other situations. The validity of the qualitative research reflects by giving the exact and honest information of the research. The researcher needs to provide information about the research population and sample, control of sample number, random sampling, and many more. The validity can be set by designing the interview that meets the research purpose. (Merriam & Tisdell 2016, 253.)

The research is valid as the researcher properly followed the norms and values related to qualitative research. The questionnaire is prepared under supervision and focused on the research purpose. The process followed, and the data collection method and the sample population are well defined. Therefore, the research is reliable and valid.

3.5.4 Interview methods and analysis

The interview can be structured, semi-structured, and unstructured. A structured interview is an oral form of a written survey. There is proper planning of questions and their order before the interview schedule in a structured interview. The semi-structured interview focuses on the issues and questions that need to be addressed. However, it does not have proper order as it helps researchers respond according to the situation. Finally, the unstructured interview is informal and is suitable when the interviewer has not had enough knowledge about the research subject. However, it requires high skill and knowledge to conduct the interview. (Merriam & Tisdell 2016, 109-111.)

In this research, the interview has followed the semi-structured format. Questions are prepared to cover all the research themes, and the follow-up questions will be asked in real-time if necessary to provide the depth information on the issues. It is handy to explore more and understand the different issues not covered by the research theme as the people can have different experiences. The interview is in the English language in both countries. The interview can last 20 to 30 minutes with a single person.

Data analysis is the procedure that answers the research questions. Data analysis relates to making a raw date meaningful. It is a complex process, and the researcher needs to move forward and backward to make sense of the raw data. The study's findings can be organized into themes, categories, or descriptive accounts. The data can be divided into different categories from the first interview transcript and added moving forward with the transcript. (Merriam & Tisdell 2016, 202 & 206.)

The transcript is divided into different categories in this research based on country, opportunities, challenges, and recommendations. The coding of the collected data considers the purpose of the research and the research questions. The individual interview transcript is analyzed appropriately and tries to set them with the previously set theme or categories. If a new topic arises during the research process, it will be present in the outcome. The categories will cover the opportunities and challenges brought by e-commerce in Nepal and Finland, along with the recommendations on the current problems.

4 RESULT ANALYSIS

This chapter provides a detailed analysis of the data collected through a survey. It explains different aspects of e-commerce based on respondents involved in the survey. The data collected through quantitative research helps to understand the opportunities and challenges of e-commerce to the customers. Moreover, it also provides the respondent's recommendation on the issues that need to address by online stores. However, the qualitative research focuses on understanding people's experiences regarding e-commerce in detail.

4.1 Quantitative data analysis

The quantitative data were collected randomly from the people of Nepal and Finland. The link to the questionnaire was provided through different social media. People were asked to provide their views regarding the several aspects of online buying. The data obtained through the questionnaire helps to understand the respondents and their online buying habits briefly. Furthermore, it helps to identify the opportunities and challenges e-commerce has brought to the people of Nepal and Finland. Moreover, respondents also provided their views regarding the sectors that online businesses need to improve in the coming days.

4.1.1 Participant's overview

The underneath table shows the number of respondents based on gender. In total, one hundred and thirty-three people fill the questionnaire. Male respondents were ninety-five, whereas thirty-seven people filled the survey as female respondents. The only respondent does not reveal the gender as a male or female. The male respondents' ratio was around two and half times more than the female respondents. The results of the gender classification of the questionnaire are presented in table 1.

TABLE 1. Gender distribution of the respondents (n = 133)

Gender	Numbers	Percentage
Male	95	71%
Female	37	28%
Prefer not to say	1	1%
Total	133	100%

The table below shows the classification of respondents based on the age group. The questionnaire was designed so that respondents were divided into six different groups. The majority of the people who took part in the survey were between twenty-six and thirty-five, with a total number of eighty-two. Forty-four of the respondents were in between the eighteen and twenty-five age group. The number of respondents in the age group twenty-six to thirty-five was almost double compared to respondents in eighteen and twenty-five. Only one respondent was between the group of fifty-six and sixty-five. There were no people between forty-six to fifty-five and over sixty-five. The results of the age group classification of the questionnaire are presented in table 2.

TABLE 2. Age distribution of the respondents (n = 133)

Age group	Man	Woman	Prefer not to say	Total
18-25	33	11	0	44
26-35	58	23	1	82
36-45	4	2	0	6
46-55	0	0	0	0
56-65	0	1	0	1
Over 65	0	0	0	0
Total	95	37	1	133

Out of the one hundred and thirty-three respondents, eighty-eight were from Nepal, whereas forty-five people in Finland responded to the questionnaire. Therefore, the number of respondents from Nepal was almost double compared to the people filling the survey from Finland. Among the total people who replied to the questionnaire, one-third were from Finland, and two-third were from Nepal. The results of the country classification of the questionnaire are presented in table 3.

TABLE 3. Country distribution of the respondents (n = 133)

Country	Man	Woman	Prefer not to say	Total	Percent-age

TABLE 3. Country distribution of the respondents (n = 133) (Continues.)

Finland	23	22	0	45	34%
Nepal	72	15	1	88	66%
Total	95	37	1	133	100%

The below table shows the classification of the people who took part in the survey based on the area of their residency. One hundred and three people who participated in the survey live in the city, whereas thirty respondents reside in the countryside. The ratio of the respondents living in the urban area was three times more than the people living in the countryside. The results of the area of residence classification of the questionnaire are presented in table 4.

TABLE 4. Residence area distribution of the respondents (n = 133)

Area	Finland	Nepal	Total	Percentage
Urban (city/town)	35	68	103	77%
Rural (countryside)	10	20	30	23%
Total	45	88	133	100%

More than half of the respondents buy very rarely from e-commerce sites. Thirty-two percent of the respondents buy at least once a month from a web-based store. The number of respondents who do online shopping at least every week was six percent. Ten percent of the people who took part in the survey buy at least once every two weeks from online stores. The results of the time frame of people buying online are presented in figure 1.
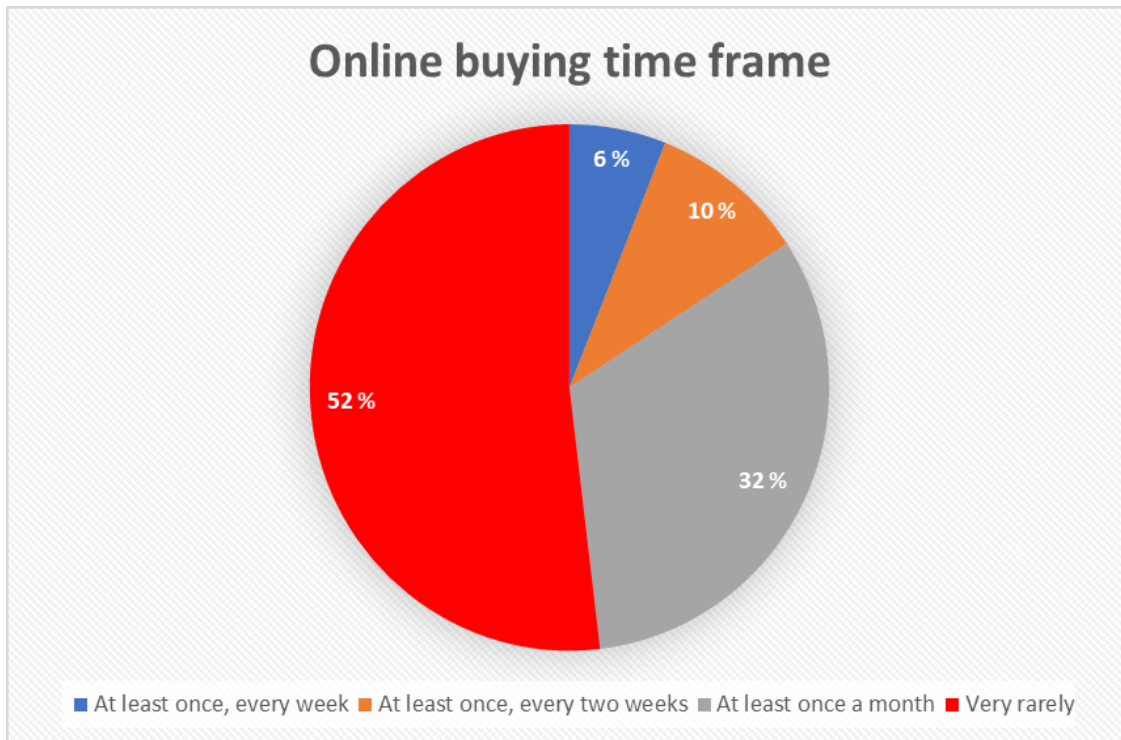
FIGURE 1. Online buying time frame of respondents

Among the participants of the survey Finnish participants purchase online frequently compared to Nepalese participants. Thirty eight percent people from Finland participate in the survey buy online at least once a month whereas, the ratio from Nepal was thirty percent. Sixty percent of Nepalese participants buy online rarely compared to thirty five percent from Finland. One fifth of people from Finland involved in survey buy at least once every two weeks, which is four times higher than Nepalese participants. The comparison of the online buying time is represented in figure 2.
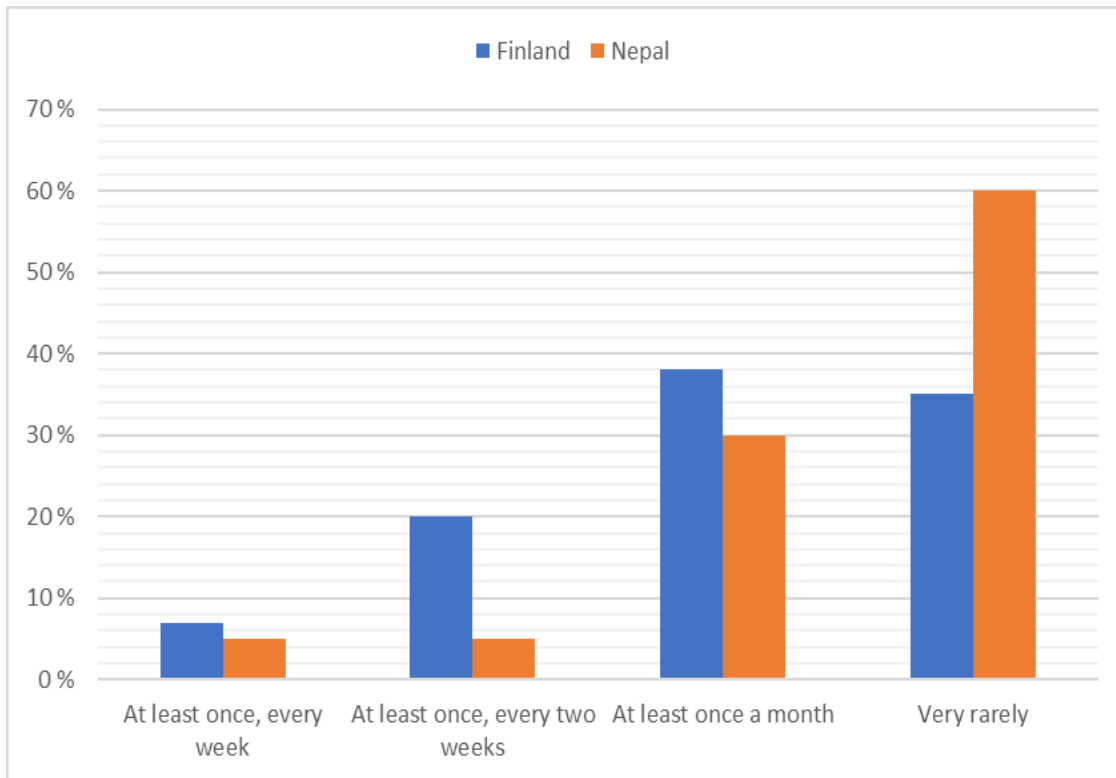
FIGURE 2. Comparison of online buying time

The pie diagram below shows the responses of the people who took part in the survey regarding the goods they purchased online. Fashion, electronics, and services are the major items people buy online. Out of the total respondent's 28 percent buy fashion-related products online, whereas electronics remain at twenty-five percent. The services like hotel accommodation, tickets, education, and so on accounts for twenty-seven percent. Furniture remains at the low level among all the items regarding online purchases and accounts for four percent. In contrast, people buy food and personal care through online accounts four times higher than furniture. Apart from the items mentioned above, three respondents answered that they also purchase books from digital stores. The results of the items purchased online are presented in figure 3.
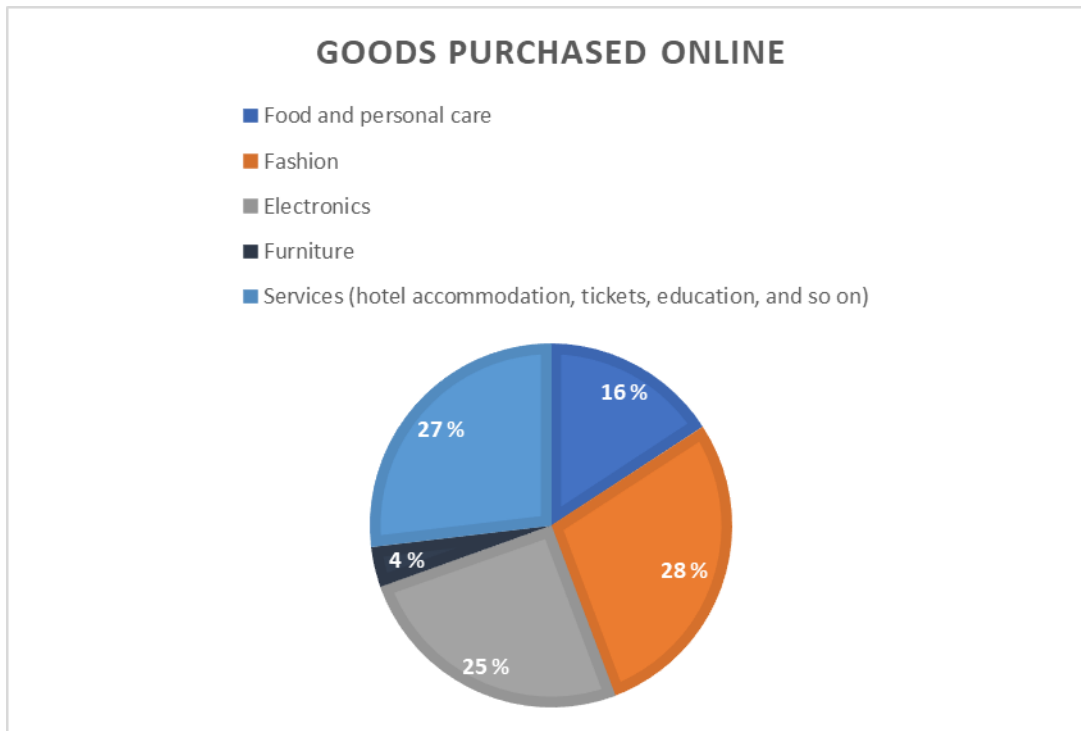
FIGURE 3. Categories of goods purchased online

4.1.2 Opportunities of e-commerce

E-commerce has brought several opportunities for people. The following section shows the benefits e-commerce has brought to the customers of Nepal and Finland. First, different statements were listed based on different e-materials regarding the opportunities brought by e-commerce. Then, people were asked to provide their views regarding those statements to understand whether the identified opportunities are applicable among Nepalese and Finnish online buyers. The respondents can strongly disagree, disagree, neutral, agree, or strongly agree on those statements.

The below bar graph shows the respondent's answer regarding e-commerce providing the option of buying a whole year around the clock. The bar graph shows the comparison of people from Finland and Nepal regarding buying 24/7 from online stores all around the year. Half of the respondents from both countries agreed that they could buy anytime from the online stores. Twenty-nine percent of the respondents from Finland strongly agreed with the statement, whereas the ratio in the same situation among the Nepalese respondents remained four times lower. Thirty-one percent of participants from

Nepal remain neutral on the subject, whereas the percentage among the Finnish participants was three times less than Nepalese. Only a small margin of people from both countries disagreed or strongly disagreed with the statement. It is important to note that more than half of the respondents from both nations stand on the positive part of the statement, i.e., e-commerce has provided the opportunity of buying 24/7. The respondents' responses regarding 24/7 buying from online stores are presented in figure 4.
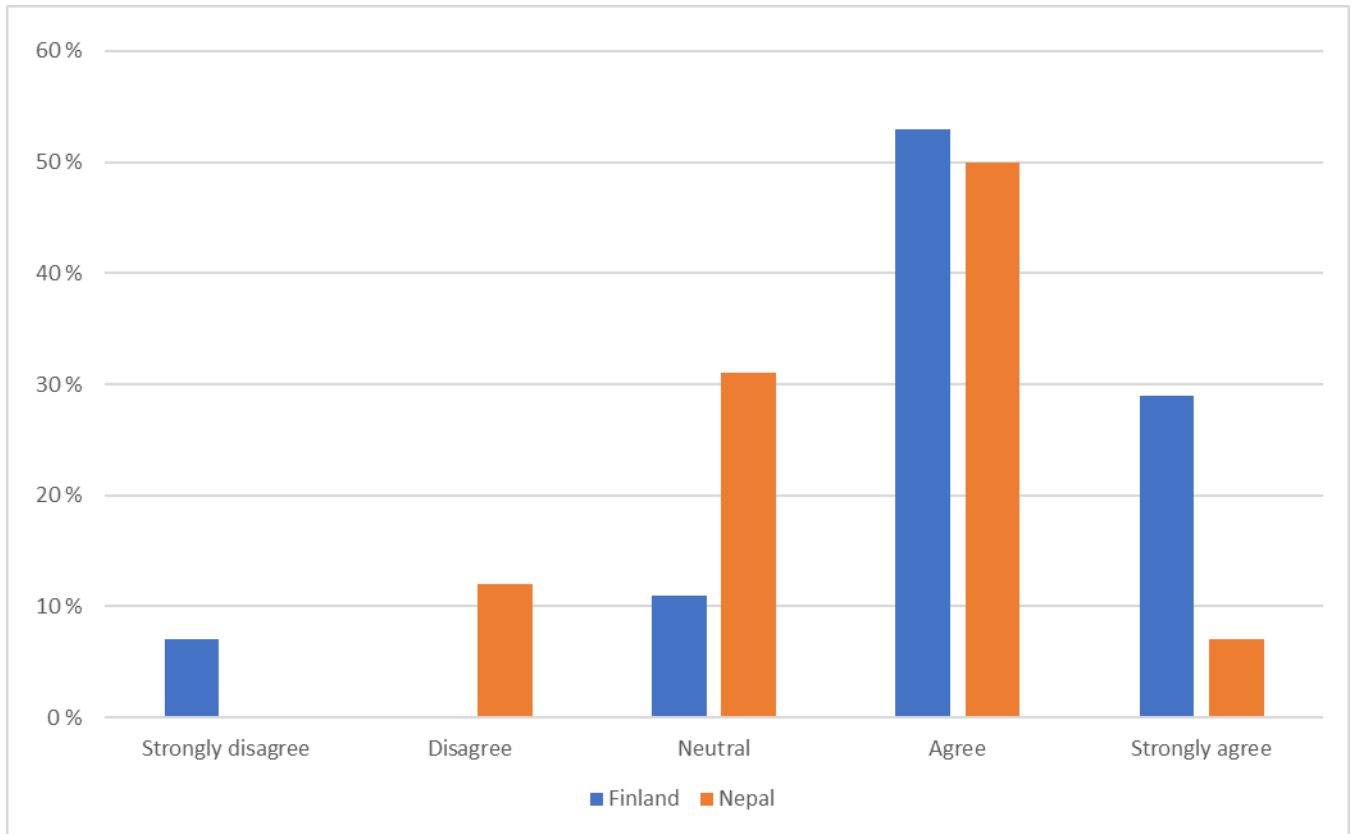

FIGURE 4. E-commerce provides 24/7 buying opportunities

More than half of the respondents from Finland remain neutral on the statement whereas, thirty-five percent of the respondents from Nepal remain neutral. Forty percent of the respondents from Nepal and thirty-six percent of the respondents from Nepal agreed on the statement. Almost one-fifth of the respondents from Nepal disagreed on e-commerce being convenient than the outlets. The number of Finnish respondents who disagreed on the subject is nine times less than the Nepalese respondents. Only two percent of the respondents from both countries strongly disagreed with the statement. Five percent from Nepal and seven percent of respondents from Finland strongly agreed that e-commerce is

convenient compared to the outlets. The responses related to e-commerce being convenient compared to outlets are presented in figure 5.
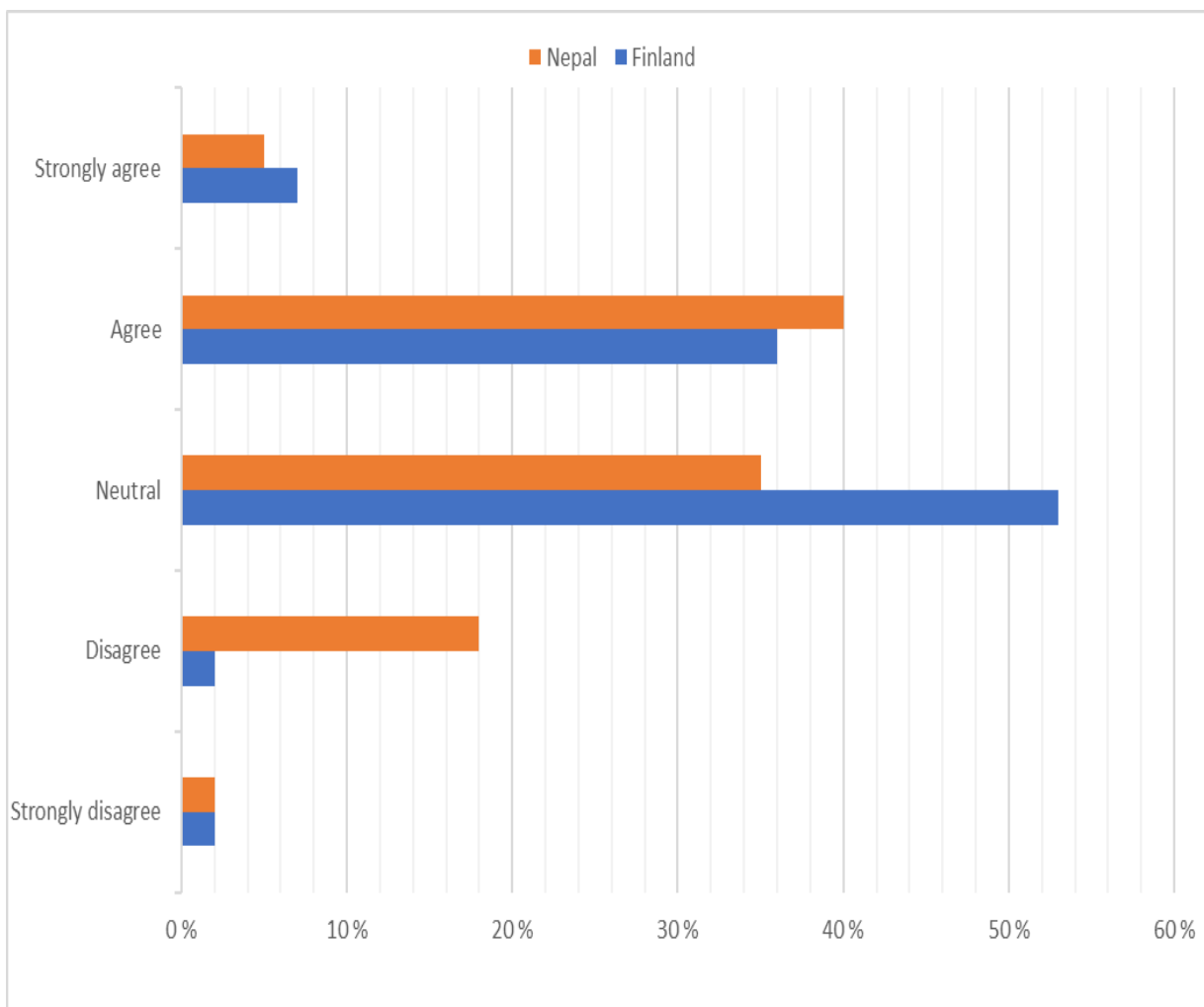

FIGURE 5. E-commerce is convenient compared to outlets

Sixty-two percent of the respondents from Nepal and forty-eight percent of the respondents from Finland agreed on the statement. Twenty-eight percent of respondents from Finland and eighteen percent of the people reply to the questionnaire from Nepal strongly agreed with the statement. Around ten percent of the respondents from both countries remain neutral on the subject. The respondents who disagreed with the statement were around five percent from both countries. The participants strongly disagreed that the statement from both Finland and Nepal were minimal. The survey results concluded that e-commerce helps to save time in both countries. The results of e-commerce saving time are presented in figure 6.
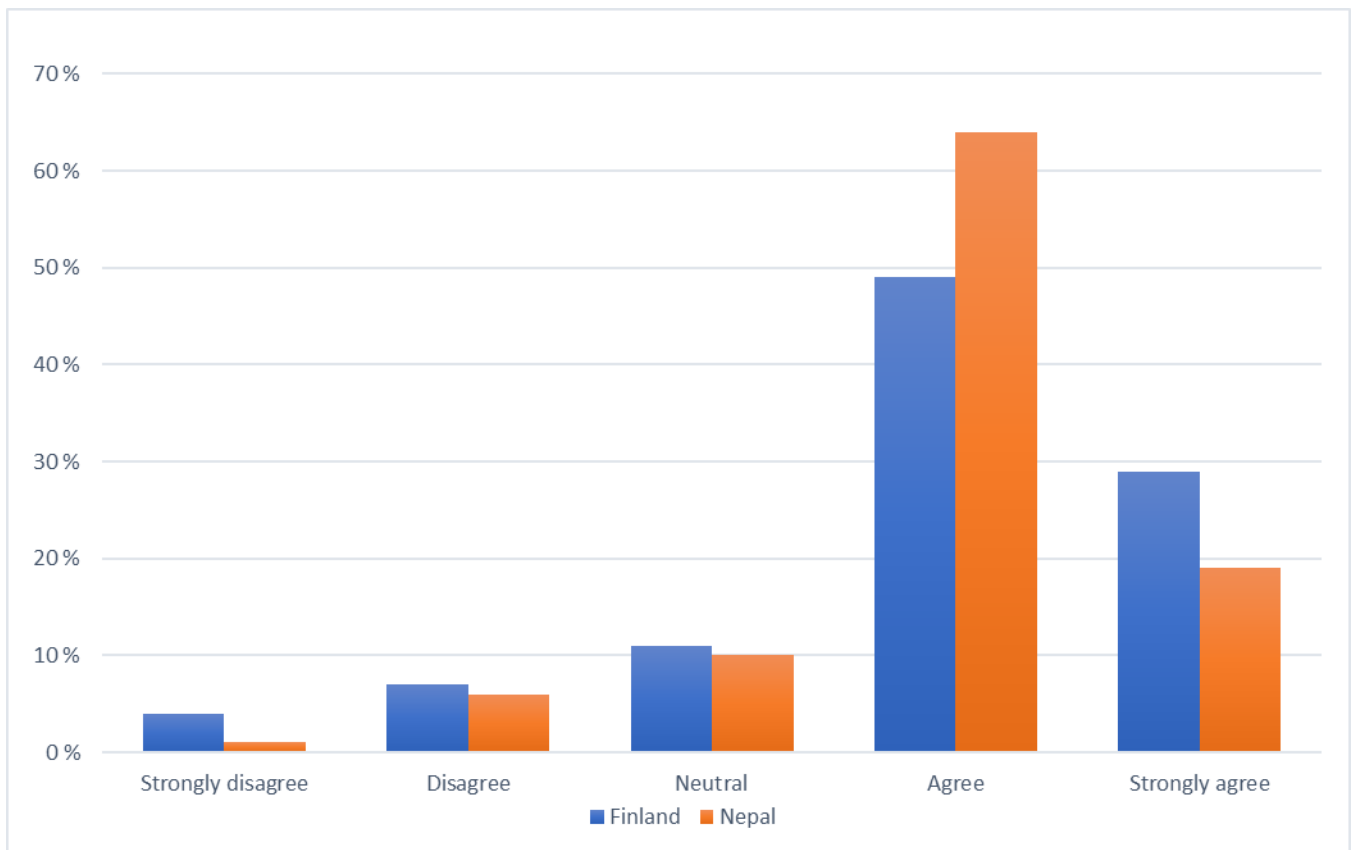
FIGURE 6. E-commerce saves time

The respondents from Finland were more positive towards the statement, whereas Nepali respondents negatively viewed the statement. Around one-third of Finnish respondents and one-fourth of Nepalese respondents remain neutral on the subject. The number of Finnish respondents who agreed with the statement is almost equal to the Nepalese respondents who disagreed. Forty percent of the total respondents from Finland agreed that e-commerce provides goods at lower prices, whereas the ratio of Nepal was only sixteen percent. Only two percent of Nepalese participants strongly agreed on the subject, almost five times less than the Finnish correspondents. Thirty-nine percent from Nepal and eleven percent from Finland disagreed with the statement. Eighteen percent of respondents from Nepal strongly disagreed that online shops provide goods at lower prices, almost three times higher than the Finnish respondents. It is important to note that more than half of the Finnish participants agreed or strongly agreed with the statement. However, more than half of the respondents disagreed or strongly disagreed with the statement among Nepalese respondents. The results related to online shops providing goods at a lower price are shown in figure 7.
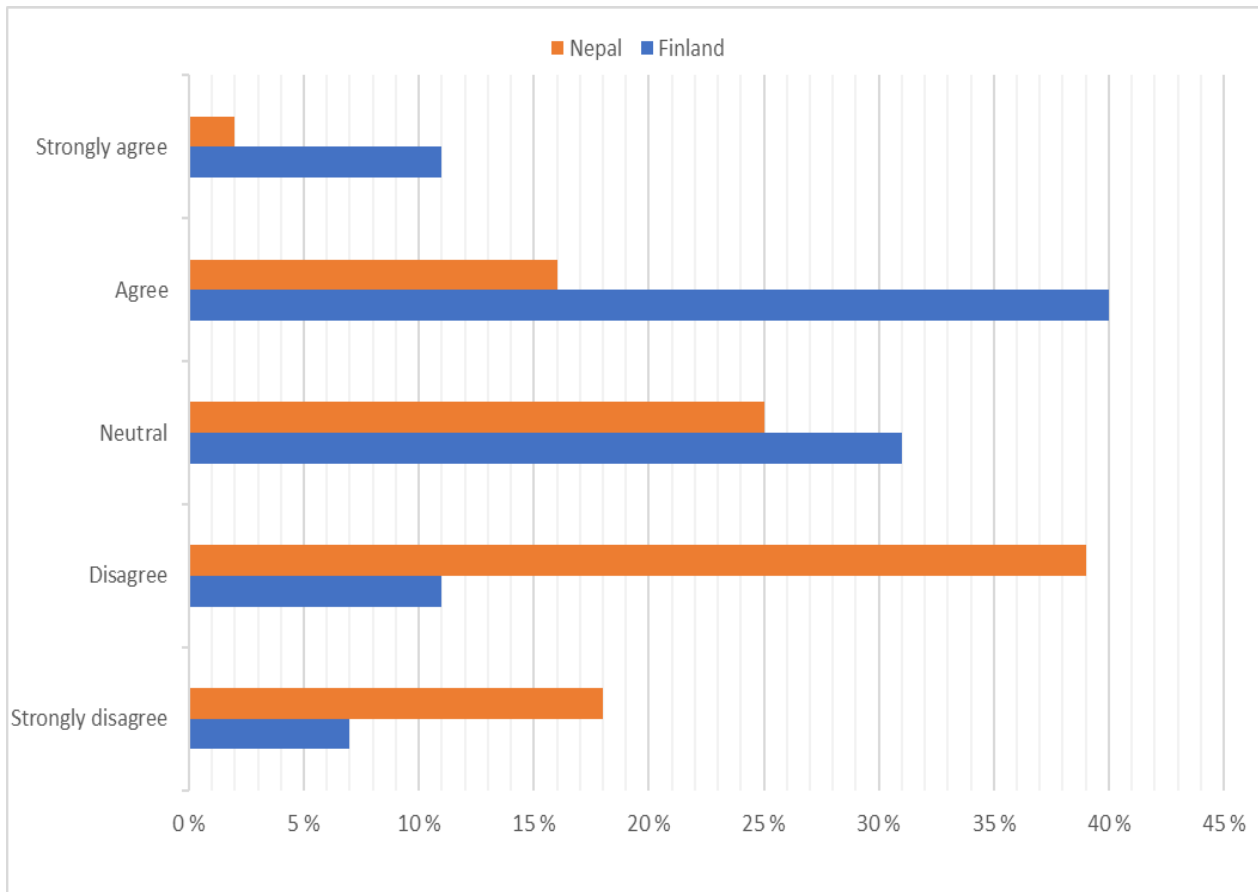
FIGURE 7. Online shops provide goods in cheaper price

Respondents from both Finland and Nepal have positive experiences regarding the statement. More than half of the respondents from both countries agreed that e-commerce provides various options. Around fifteen percent of respondents from both countries strongly agreed on the subject. The number of respondents who remained neutral on the statement was one-fourth of the total respondents from Nepal and one-third of the total respondents from Finland. Only two percent of respondents from Nepal disagreed with the statement. No respondents from Finland disagree or strongly disagree on the matter. The respondents' reactions regarding e-commerce providing various options are reflected in figure 8.
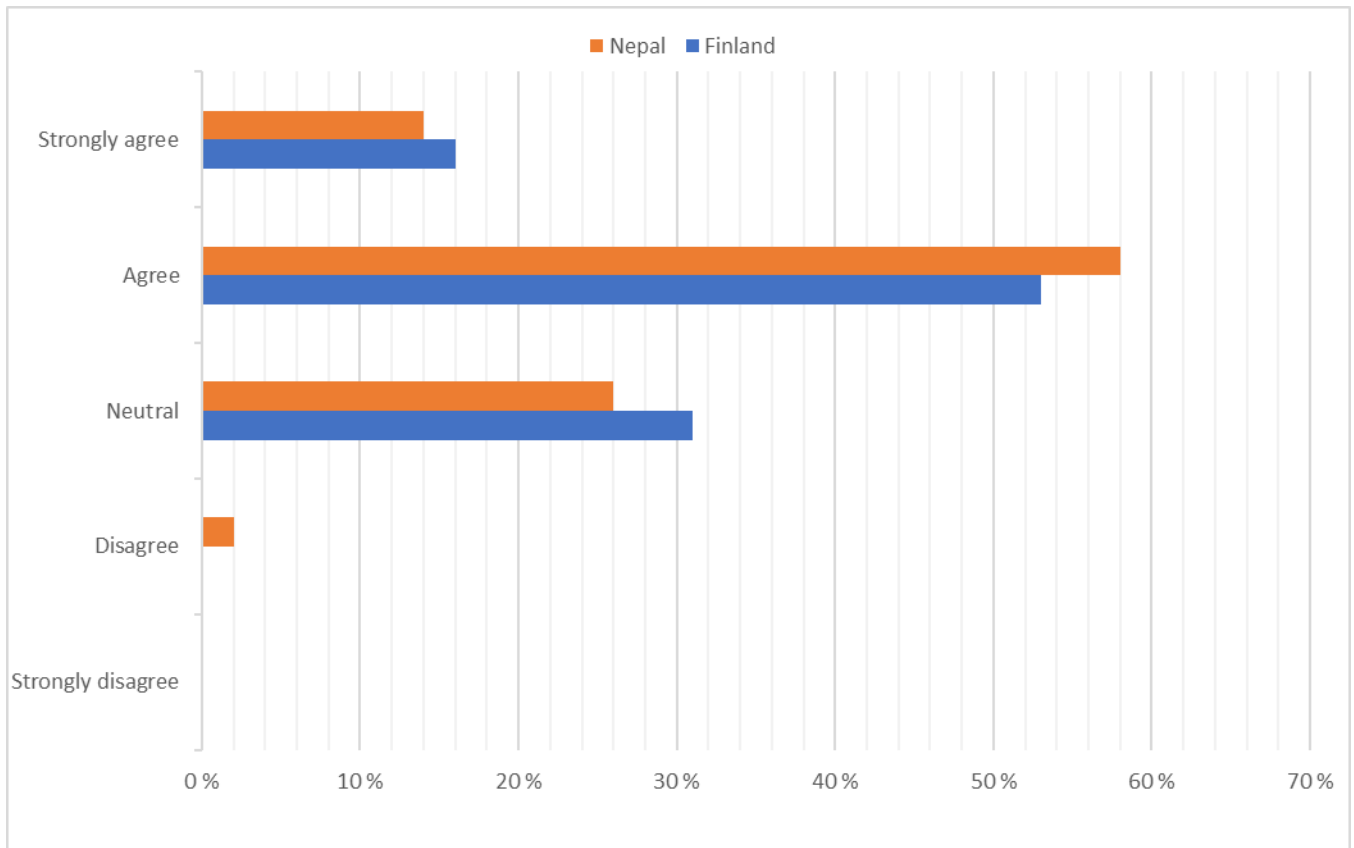
FIGURE 8. E-commerce provides various options

More than fifty percent of respondents from Finland agreed with the statement, whereas the respondents who agreed on the matter from Nepal were thirty-eight percent. Around one-third of the respondents from Finland strongly agreed with the statement, whereas the numbers from Nepal strongly agreed on the matter remain only fourteen percent. Twenty-eight percent of respondents from Nepal remain neutral, whereas the number remaining neutral from Finland was eight percent. The number of respondents who disagreed with the statement was fifteen percent from Nepal disagreed and three percent from Finland. None of the respondents from Finland vehemently denied the statement, whereas the number from Nepal was six percent. The results related to easy-to-buy international brands from home are represented in figure 9.
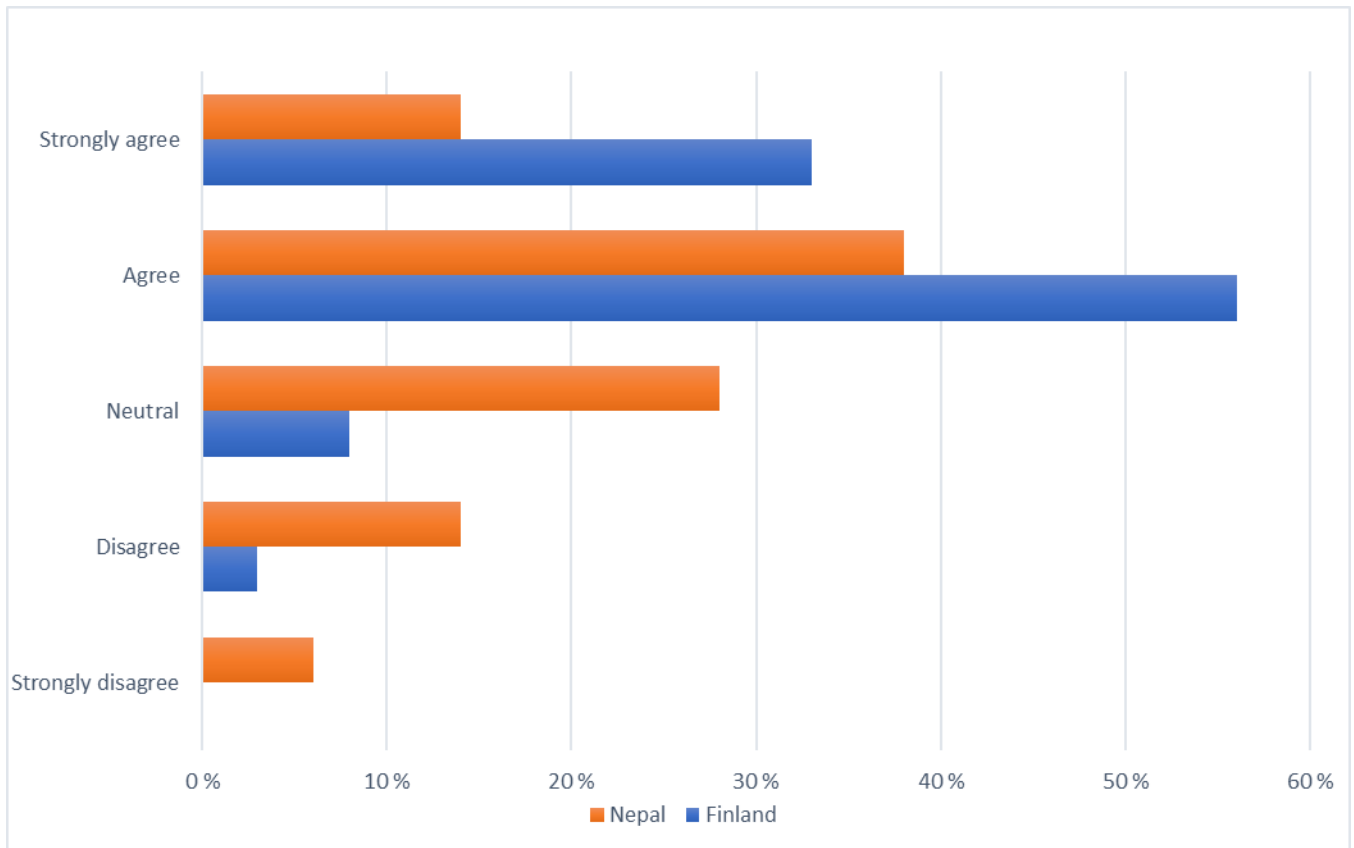
FIGURE 9. Easy to buy international brands from home

4.1.3 Challenges of e-commerce

E-commerce has brought several challenges for people along with the benefits. The following section shows the challenges e-commerce has brought to the customers of Nepal and Finland. First, different statements were listed based on e-materials regarding the challenges brought by e-commerce. Then, people were asked to provide their views regarding those statements to understand whether the identified challenges are applicable among Nepalese and Finnish online buyers. The respondents can strongly disagree, disagree, neutral, agree, or strongly agree on those statements.

The below figure reveals the overall response of the people regarding the problems they faced while buying online. The respondents could choose more than one item in this part of the questionnaire. Returning goods back to the seller and lack of personal touch were the significant challenges people have experienced when buying through e-commerce sites. Forty-six percent of the respondents replied returning goods back to the seller was a major challenge of online buying. In comparison, thirty percent of respondents believed that personal touch is the major setback of buying online. Eighteen percent of

respondents faced difficulty during the delivery. In contrast, the respondents who faced challenges related to payment during the digital purchase are three times less than those who faced challenges related to delivery. The results of significant challenges of online buying are presented in figure 10.
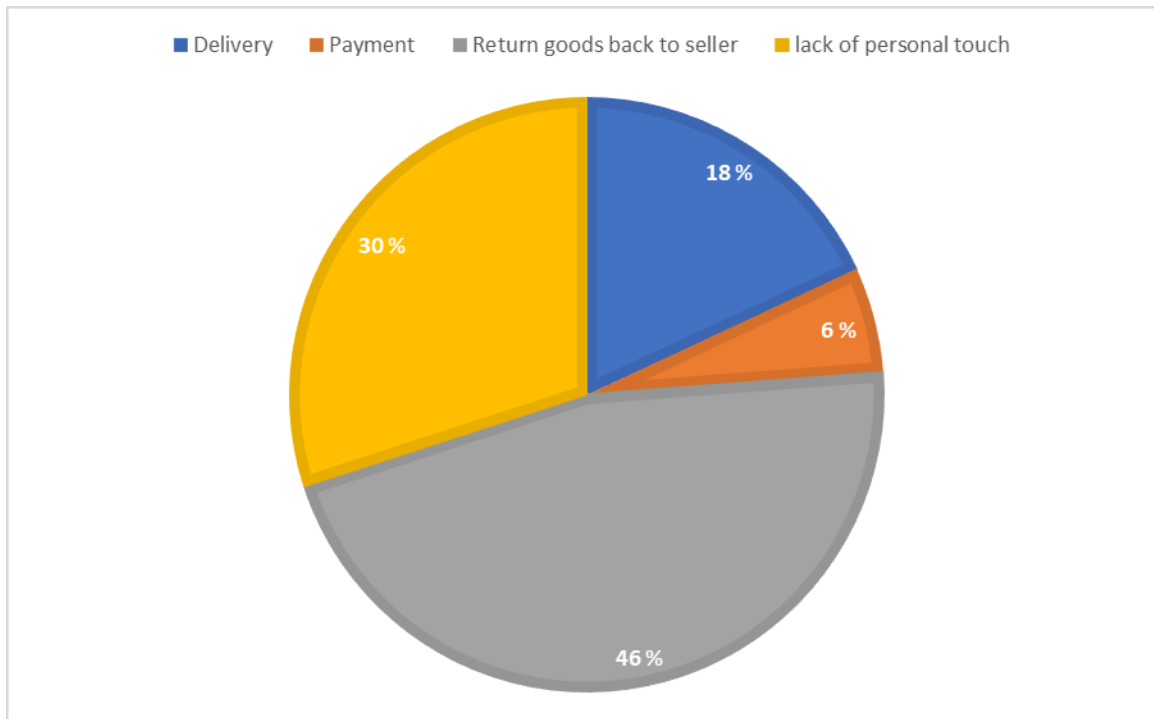

FIGURE 10. Major challenges people have faced during online buying

Returning goods back to the seller remains a significant challenge for the customers of both Nepal and Finland. Half of the respondents from Finland and forty-four percent of Nepalese respondents find returning goods to sellers a primary problem. The considerable number of Finnish respondents, which account for forty-two percent of Finnish responses, choose lack of personal touch as a major drawback of online buying. The Nepalese customers reply lack of personal touch and delivery of goods are the problems to them which account twenty-five and twenty-three percent respectively. It is important to note that the number of Nepalese customers who faced delivery-related problems is four times higher than Finnish respondents who have delivery-related issues. The challenge related to payment was negligible among the Finnish respondents whereas, eight percent of Nepalese respondents find it difficult to make payment for online purchases. The results of significant challenges of e-commerce based on countries are shown in figure 11.
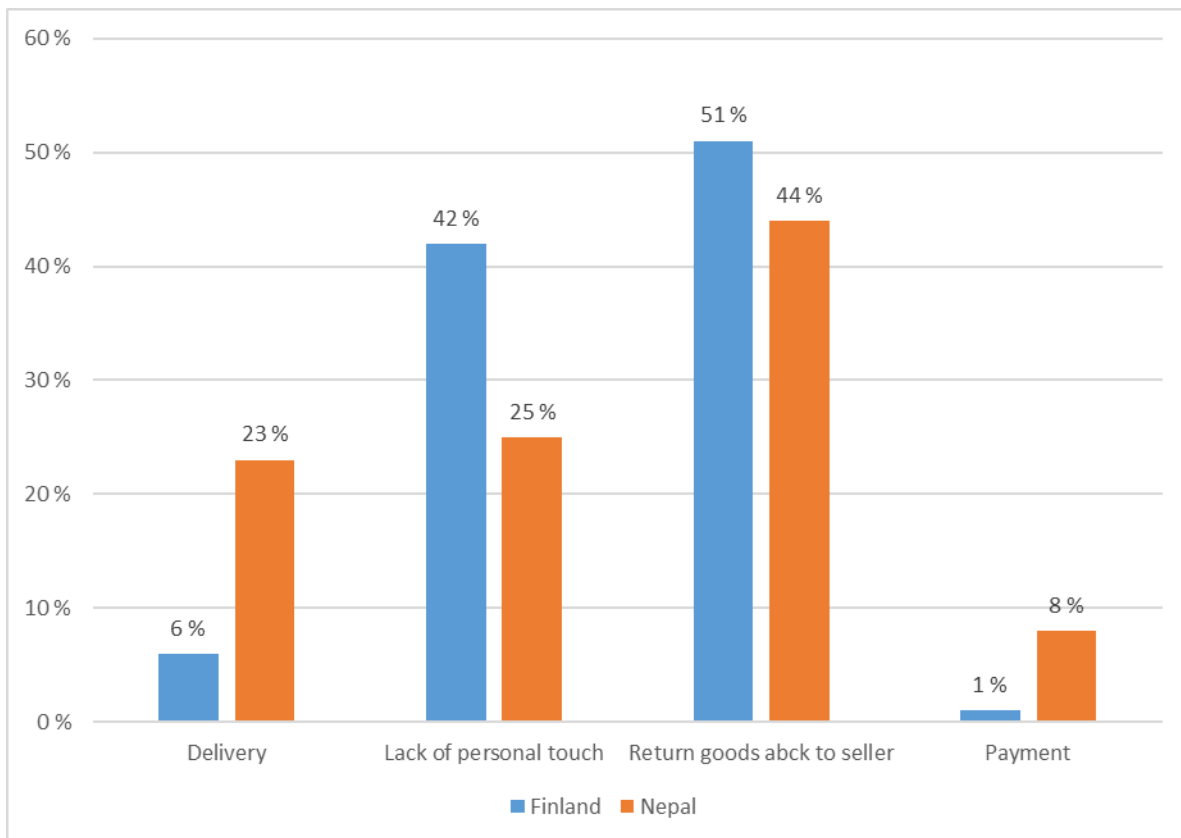
FIGURE 11. Major challenges of online buying based on country

The below bar graph shows the responses regarding the differences in goods delivered compared to the one shown in online store. Almost half of the respondents from Finland remain neutral compared to twenty-six percent respondents from Nepal. Forty percent of the respondents from Finland agreed that there are some differences on the product shown online compared to the one delivered whereas one third of the respondents from Nepal agreed on the same case. Twenty-eight percent of the respondents from Nepal strongly agreed on finding differences on goods shown online and received whereas number for the same situation in Finland is almost six times lower. Around five percent of the respondents from Nepal disagreed with the statement, whereas the ratio of Finnish respondents disagreed with the statement was seven percent. The number of Nepalese respondents who strongly disagreed with the statement was around five percent compared to zero respondents from Finland who strongly disagreed with the statement. The results of respondents' reaction regarding the differences in goods delivered compared to the one shown in online store are presented in figure 12.
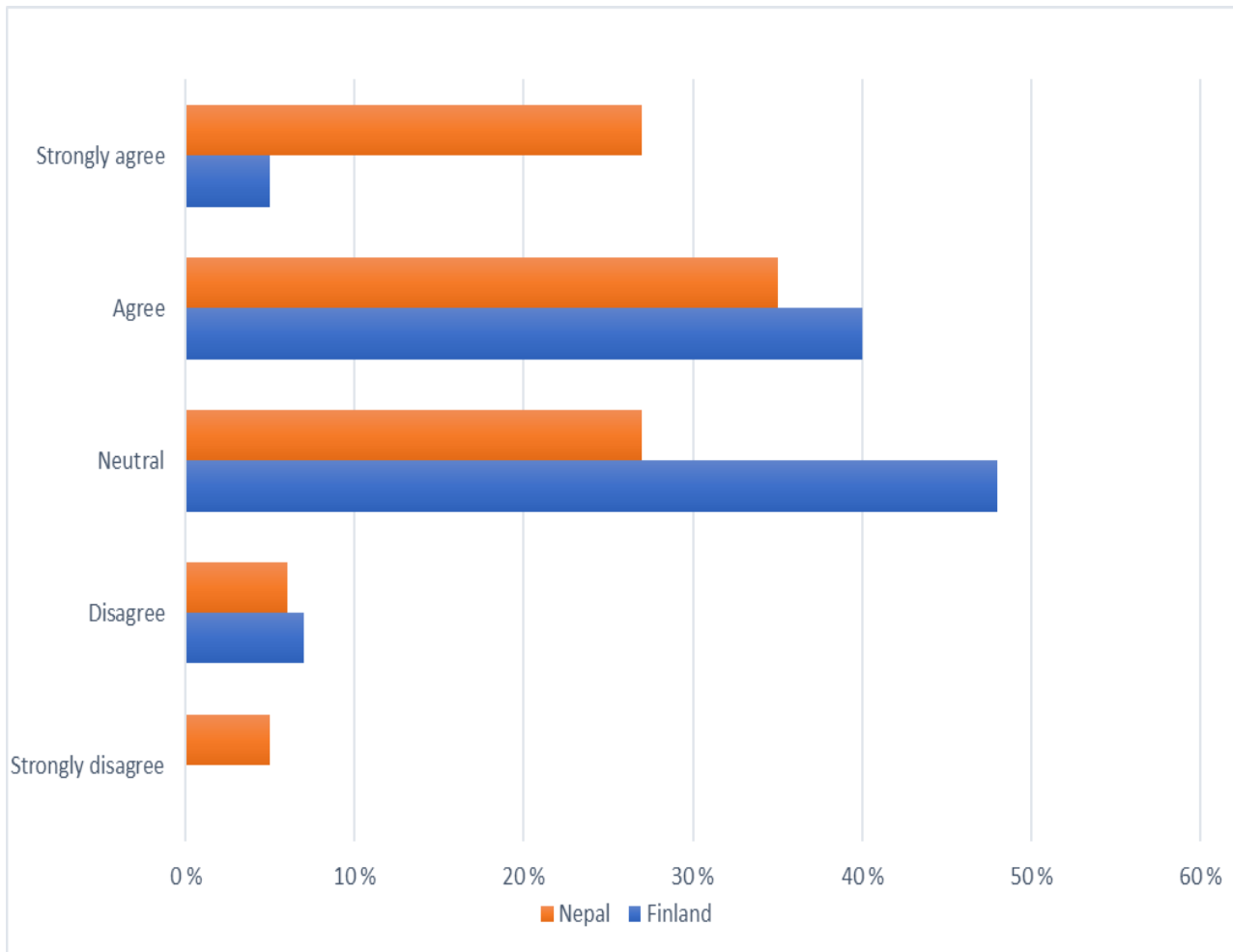
FIGURE 12. Differences in the goods delivered compared to the one shown in online

The majority of the respondents agreed that the major challenge of buying from the online store is not touching the products. More than half of the respondents agreed, and around twenty-eight percent of respondents strongly agreed from both countries on the disadvantages of not touching goods while buying online. The minimal number of respondents from Nepal disagreed or strongly disagreed that the inability to touch while buying is not the challenge of e-commerce. In contrast, none of the respondents from Finland disagreed on that part of e-commerce. Around fifteen percent of respondents from Finland and twelve percent, Nepalese participants neither agreed nor disagreed on this matter. The results of being unable to touch like in a physical store are shown in figure 13.
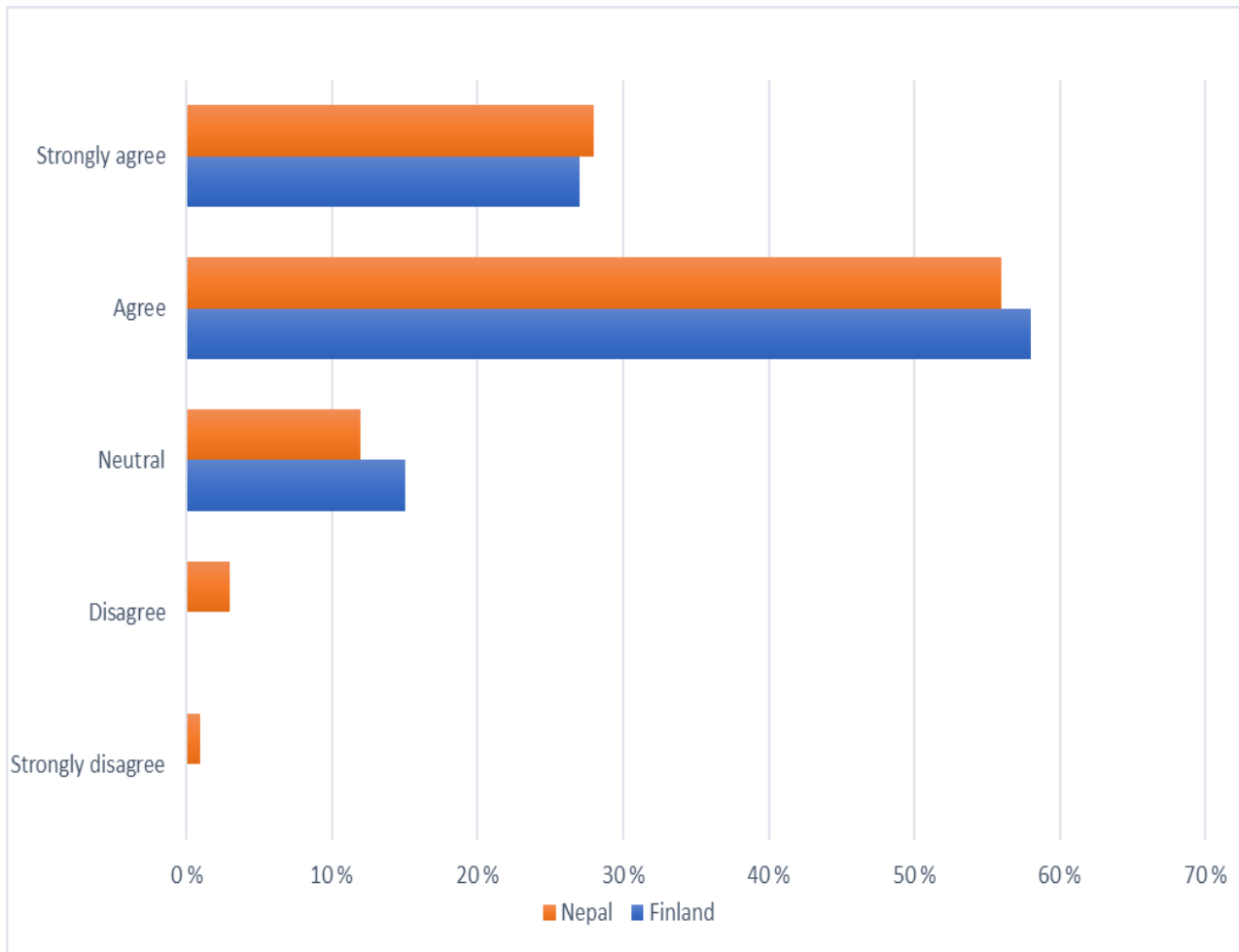
FIGURE 13. Unable to touch like in physical store

None of the respondents from both countries firmly declined the situation. Around twelve percent of Nepalese respondents disagreed that the online purchase has a long waiting period to receive the goods. In contrast, the ratio of Finnish respondents was half of the Nepalese correspondents. Over one-fourth of the respondents from both countries remain neutral on the statement. Most respondents from both countries agreed that e-commerce has a long waiting period. The portion of respondents who agreed on the statement from Finland was fifty-eight percent, whereas Nepal's number was forty-nine percent. The respondents strongly agreed that the long waiting time of online purchases from Nepal and Finland was ten and eight percent, respectively. The results of the long waiting period for the goods purchased online are presented in figure 14.
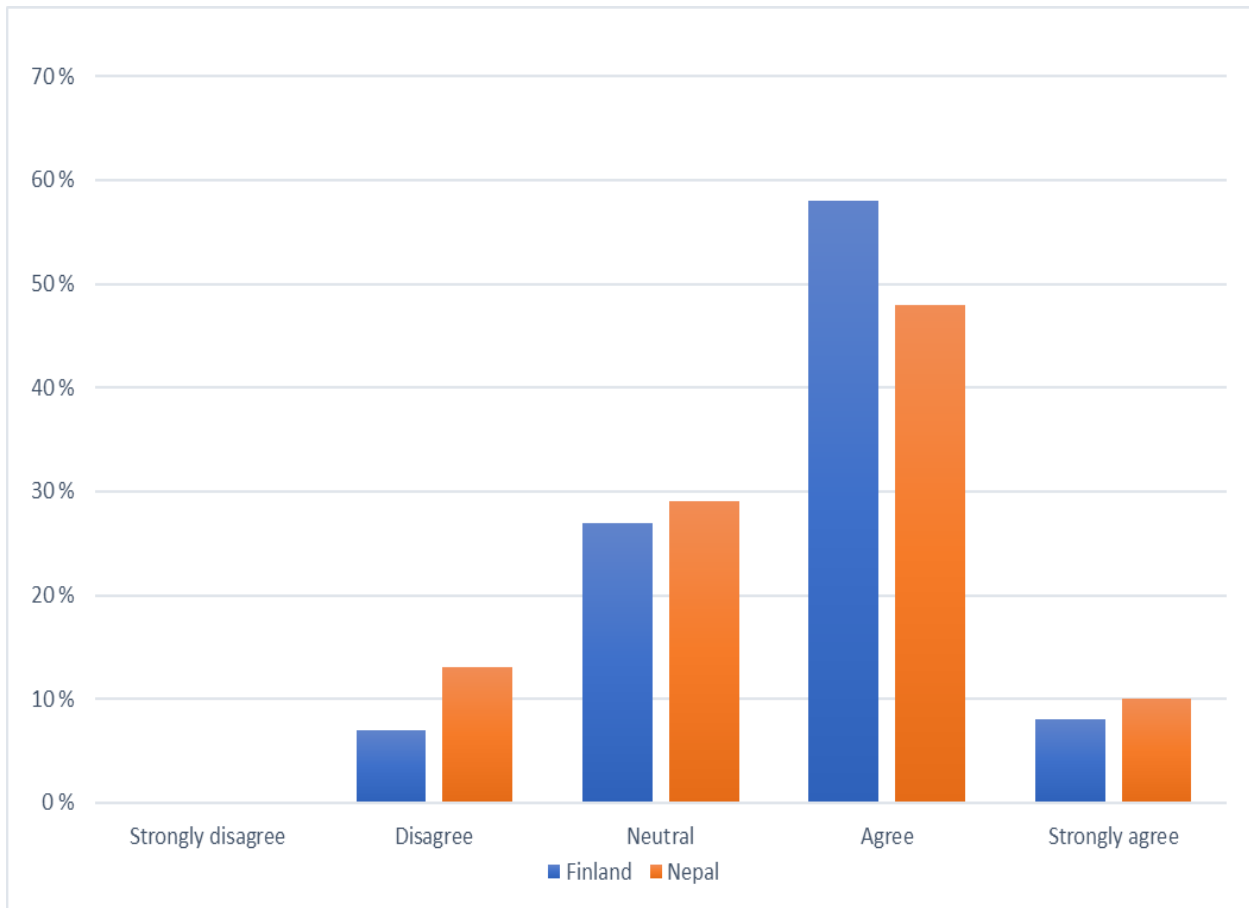
FIGURE 14. Long waiting time

Around one-third of the participants from both countries remain neutral on the subject. Fifty-six percent of Finnish respondents and forty-two percent of Nepalese participants disagreed that the difficulty of making a payment is a drawback of e-commerce. Around five percent of the respondents from Nepal and Finland strongly disagreed with the situation. Only two percent of the respondents from Finland agreed with the statement. In contrast, the Nepalese respondents who agreed with the statement were around seven times more than Finnish participants who agreed. The portion of participants from Nepal who strongly agreed that the challenge of online shopping is difficult to make a payment was four percent. The results related to the difficulty of making payments when buying online are illustrated in figure 15.
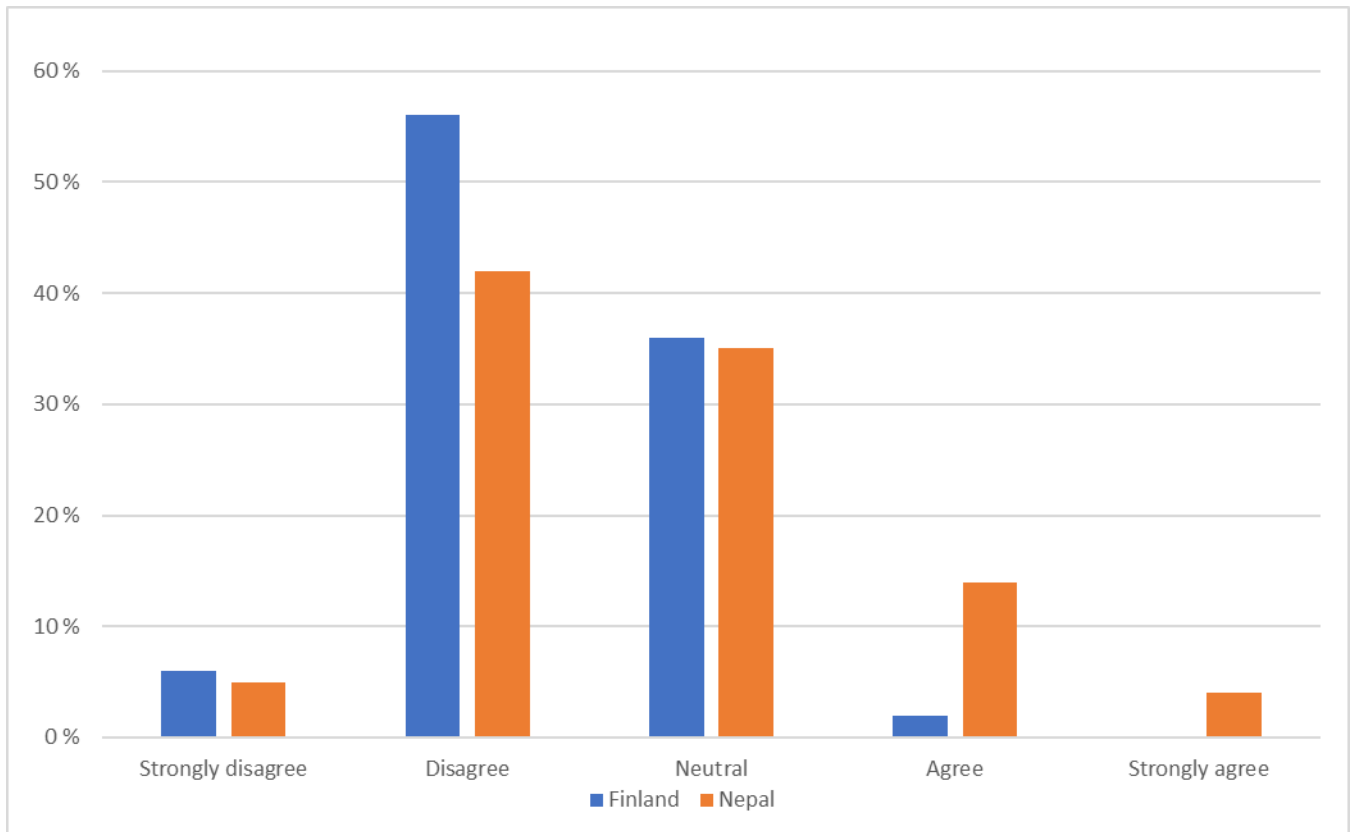
FIGURE 15. Difficult to make payment

The figure below shows the participants' reaction to the data security issues while buying digitally as a drawback of e-commerce. From Finland, over one-fourth of the respondents and one-third of the respondents from Nepal remain neutral on the statement. None of the respondents from both countries strongly disagreed with the situation. Two percent of the Finnish respondents disagreed regarding data security as a challenge of e-commerce, whereas the number from Nepal who disagreed was five times higher than Finland. Almost half of the Finnish participants agreed that the data security issues are challenges of online shopping compared to thirty-six percent of Nepalese respondents who agreed with the situation. The respondents who strongly believed data security issues are concerned while buying from the online platform from Finland were twenty-two percent, and Nepal was fifteen percent. The reactions of data security issues as a drawback of online shopping are presented in figure 16.
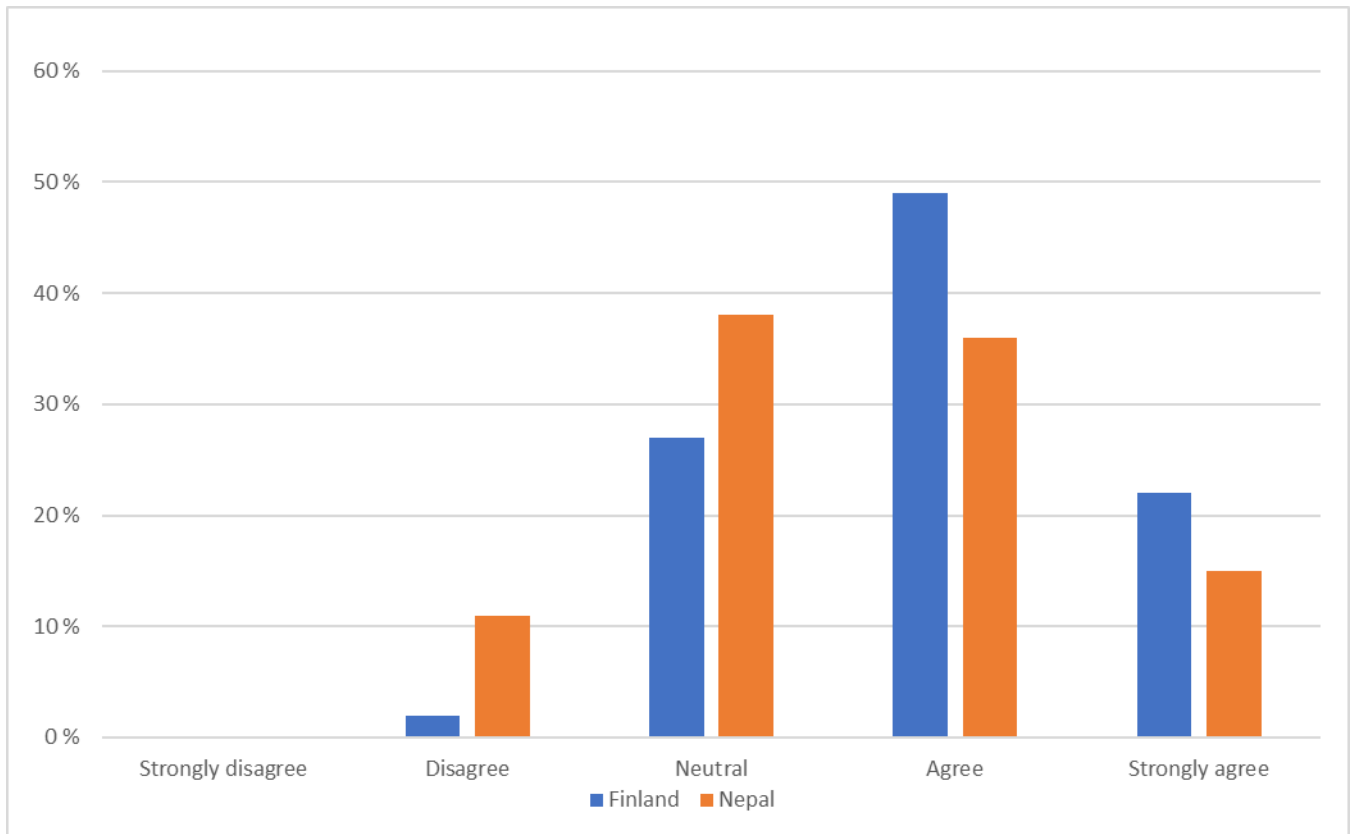
FIGURE 16. Data security issues while buying online

4.1.4 Future expectations from online stores

E-commerce has changed the shopping habits of people in the modern days. E-commerce has made it easier to buy goods from home within a few clicks. E-commerce has brought several benefits to the customers. However, some sectors still need to improve in the coming days. The questionnaire provides several statements to understand people's expectations. It helps to draw an image of what is lacking in the online business from the customers' viewpoint. The statements are also helpful for businesses to understand people's expectations from e-commerce. The proper address of those issues forwarded by people helps increase customer satisfaction. The respondents can strongly disagree, disagree, neutral, agree, or strongly agree on those statements.

The pie chart below shows participants' reactions when asked about the vital sector online businesses need to focus on to improve customer satisfaction. It shows the overview of the responses from both countries. Data security and easy return options were the customers' top priority, and they believed e-

commerce needed to address these issues seriously. Forty-one percent of the one hundred and thirty-three respondents wish to address data security as a top priority by the web stores. The number of respondents who wanted the easy return option for online goods was thirty-one percent. The number of respondents who chose effective delivery was almost half compared to those who had preferred the easy return option. Twelve percent of the respondents believed the online stores need to focus on personalized products. The respondents' views regarding the issues online stores need to consider are illustrated in figure 17.
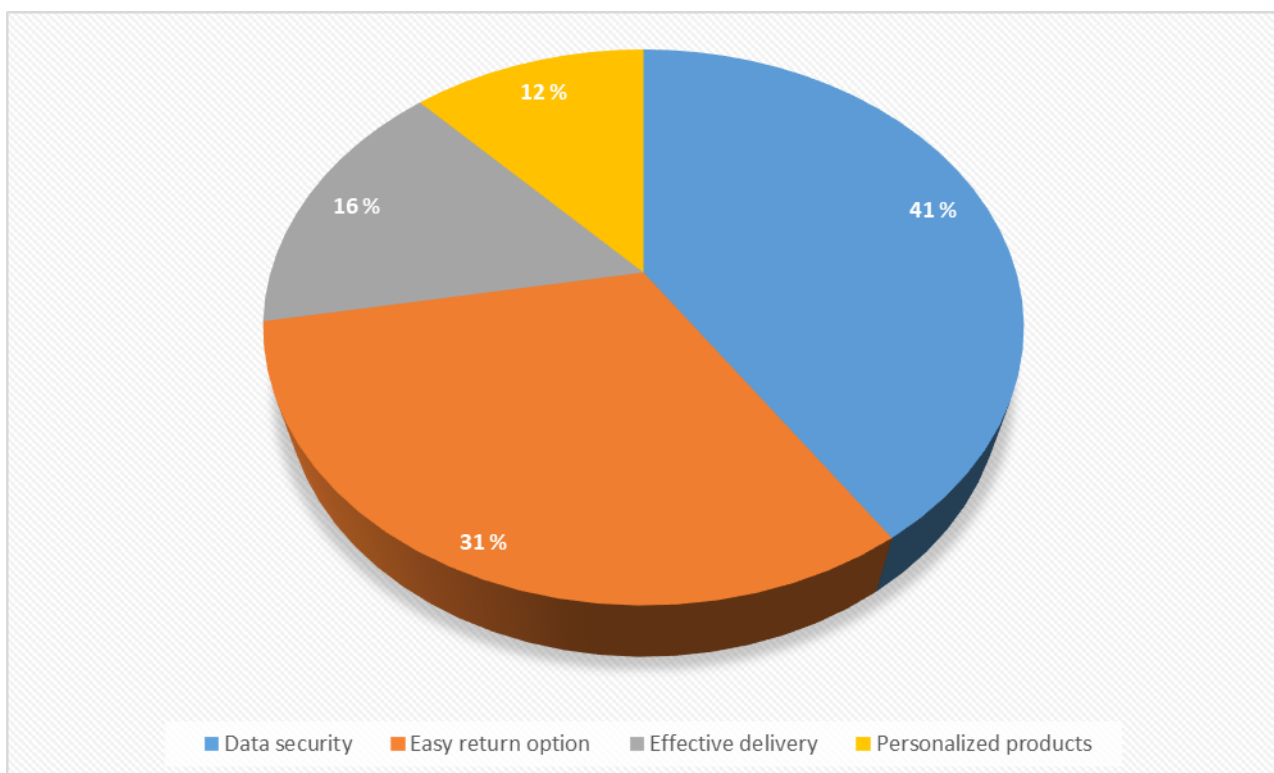

FIGURE 17. Important issues needed to be considered by online stores

Most respondents from Finland believed that data security is the crucial area to focus on by online stores. In contrast, most Nepalese respondents choose the easy return option as a significant part of the consideration by e-commerce sites. Sixty-two percent of Finnish participants think data security is the area digital business needs to improve in the future, whereas the respondents choosing data security from Nepal were almost half compared to Finland. Over one-third of respondents from Nepal think that the return option should be easy for the goods purchased online in the future, whereas the participants agreed on the same case from Finland were twenty-two percent. Nine percent of Finnish respondents believed the delivery should be more effective in the future. In comparison, the ratio from Nepal was doubled than Finland, who preferred effective delivery from online stores in the coming

days. In the coming days, the Nepalese participants who want more personalized products from digital stores were fifteen percent. However, the respondents who want personalized products in online stores in the coming days were half compared to Nepal. The issues online stores need to consider based on countries are shown in figure 18.
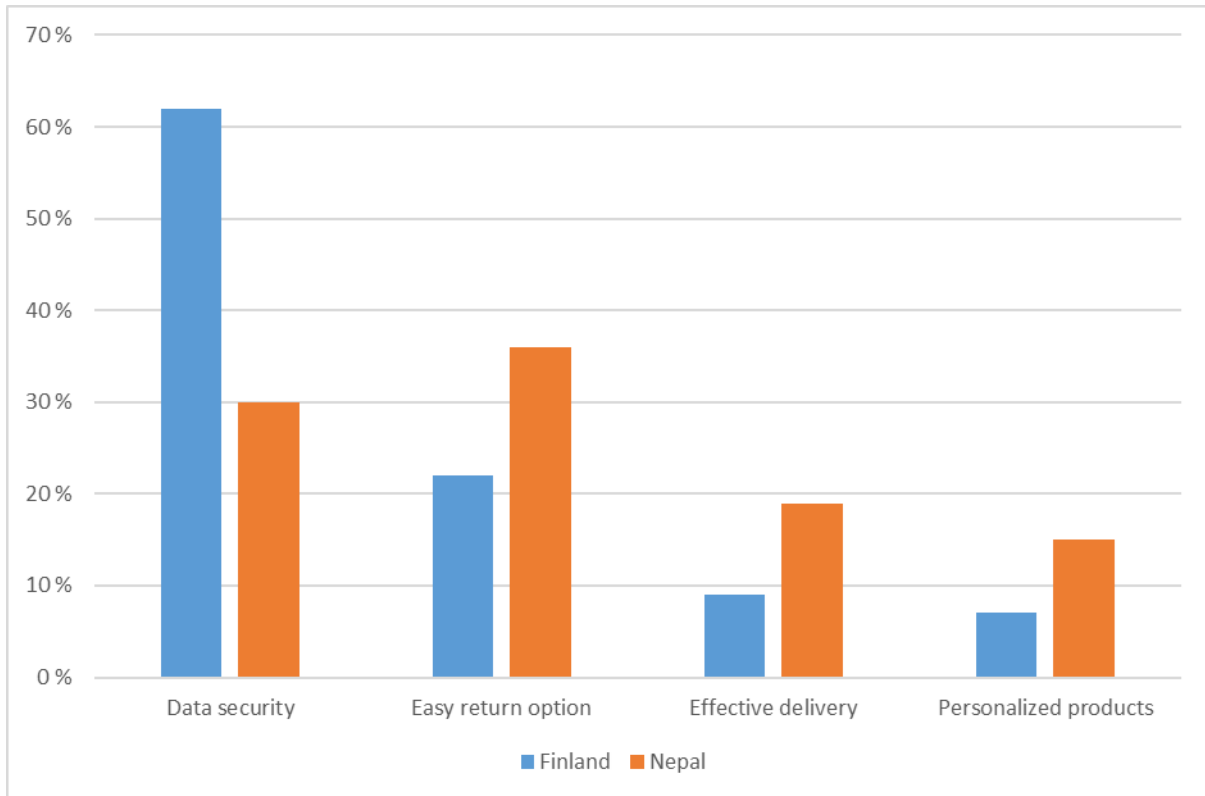

FIGURE 18. Important issues needed to be considered by online stores based on country

Around one-third of the respondents from Nepal and Finland remain neutral on the statement. Forty-eight percent of respondents from Nepal and forty-two respondents from Finland agreed that e-commerce should provide more detailed information on products in the coming days. Eight percent from Nepal and eleven percent from Finland strongly agreed with the statement. The number of respondents who disagreed from Nepal was eleven percent compared to thirteen percent from Finland. None of the respondents from Finland strongly disagreed; however, only one percent from Nepal strongly disagreed on more detailed information of products from e-commerce in the future. The results related to the views of more detailed information of the product online in the future are reflected in figure 19.
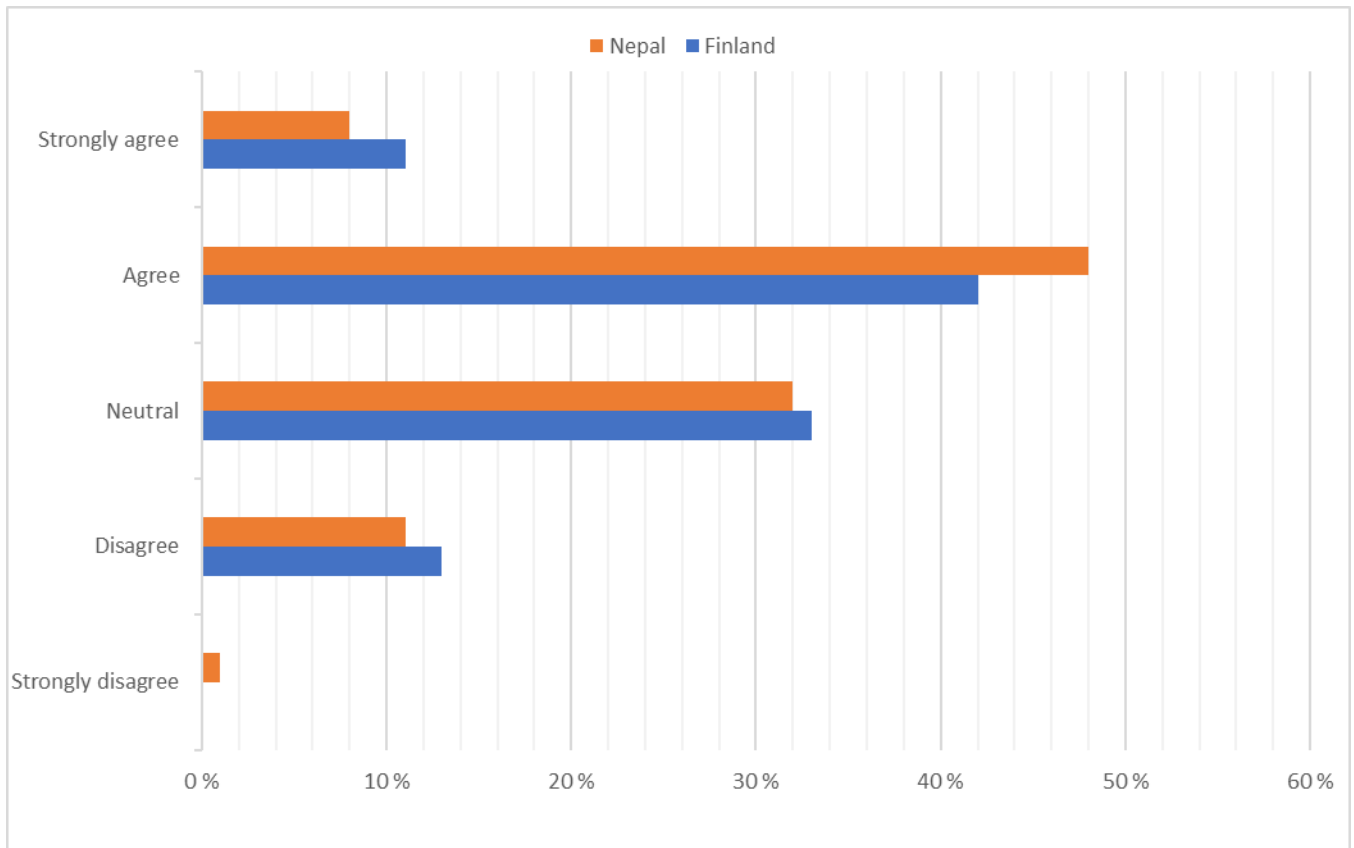
FIGURE 19. More detailed information of the product online in the future

Thirty-seven percent of Finnish respondents and thirty-three percent of the Nepalese participants nei-ther disagreed nor agreed regarding the expectations of quick delivery in the future. More than half of the Nepalese people who participated in the survey, and forty-four percent of responses from Finland agreed that the delivery of goods purchased should be quick in the coming days. The respondents who strongly believed in better delivery service in the future from Finland were fourteen percent, which is almost double compared to the respondents from Nepal who were on the same side. The percentage of respondents who disagreed on the subject from Finland and Nepal were four and seven, respectively. None of the respondents from either country strongly disagreed with the statement. The results of par-ticipants' wish regarding quick and effective delivery in the future are presented in figure 20.
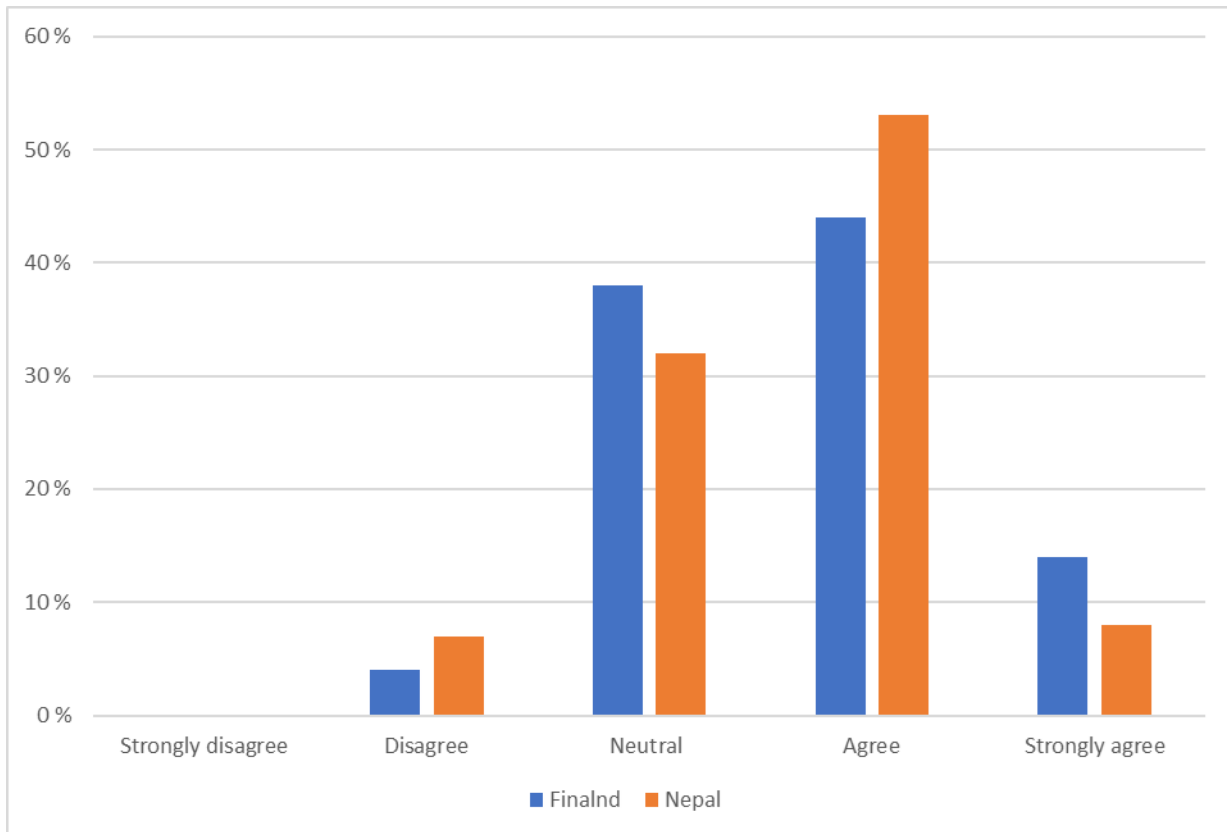
FIGURE 20. Quick and effective delivery from online stores in future

Most of the respondents from both countries either agreed or strongly agreed on strong laws to handle customers' information when buying digitally. Forty percent of Finnish people who took part in the survey agreed on making stronger laws to protect personal data, whereas thirty-eight percent of the Nepalese respondents were on the same side. Almost one-third of the respondents from both Nepal and Finland strongly believed in making more strong laws related to personal information in the coming days. The number of respondents who remain neutral from both countries was around one-fifth of the total respondents of each country. Eight percent of respondents from Nepal and seven percent of the respondents from Finland who took part in the survey disagreed on the subject. Only two percent of Nepalese respondents strongly disagreed with the statement. The responses regarding the strong law to protect personal information in the coming days are shown in figure 21.
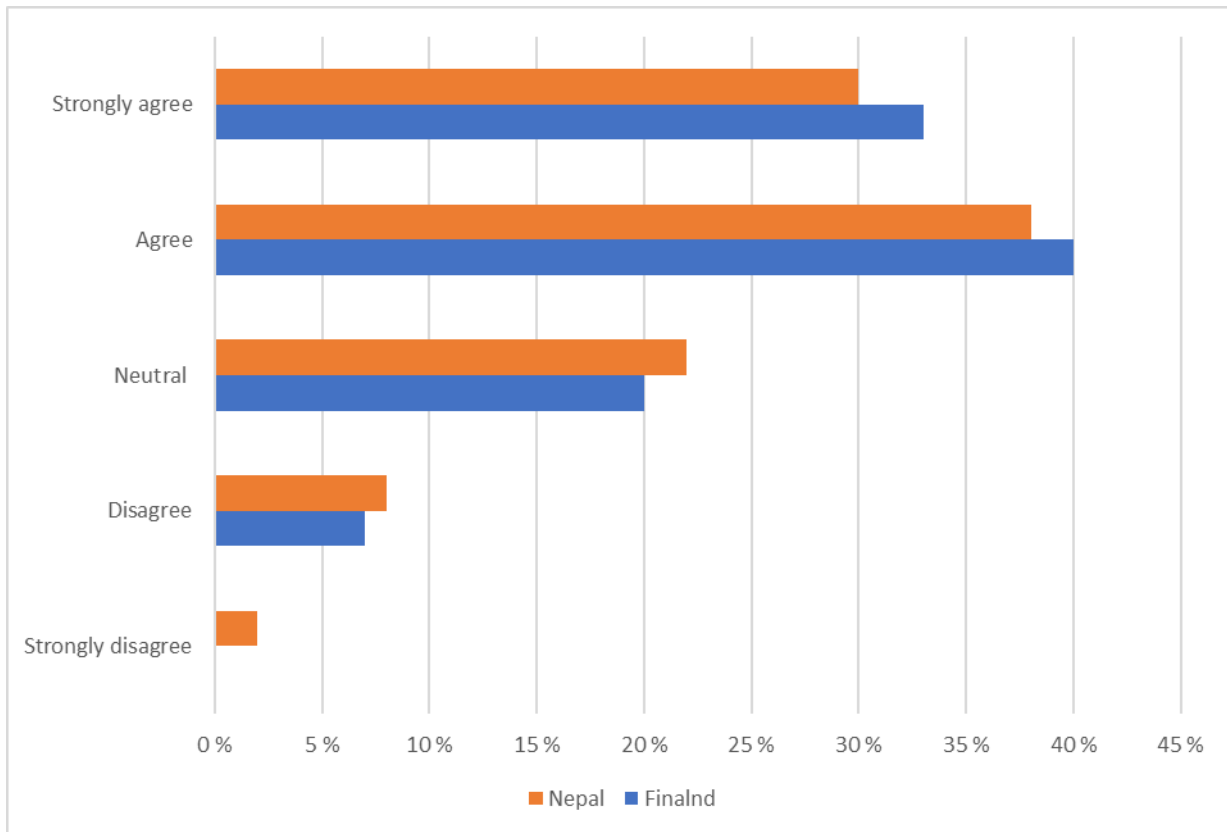
FIGURE 21. Strong laws to protect personal information

Around one-third of Nepalese respondents and one-fourth of the Finnish participants remain neutral on the subject. The respondents who disagreed with the statement were six percent from Nepal and seven percent from Finland. None of the Finnish respondents strongly disagreed on the subject, whereas five percent of the Nepalese respondents strongly disagreed. Therefore, most of the survey participants stand in line with the statement. Forty-two percent from Finland and twenty-six percent from Nepal agreed that the return option should be more accessible if buying items from an online store are not satisfactory. Around one-third of Nepalese participants and one-fourth of the Finnish participants strongly agreed with the statement. The results of easy return options if delivered good is not satisfactory are presented in figure 22.
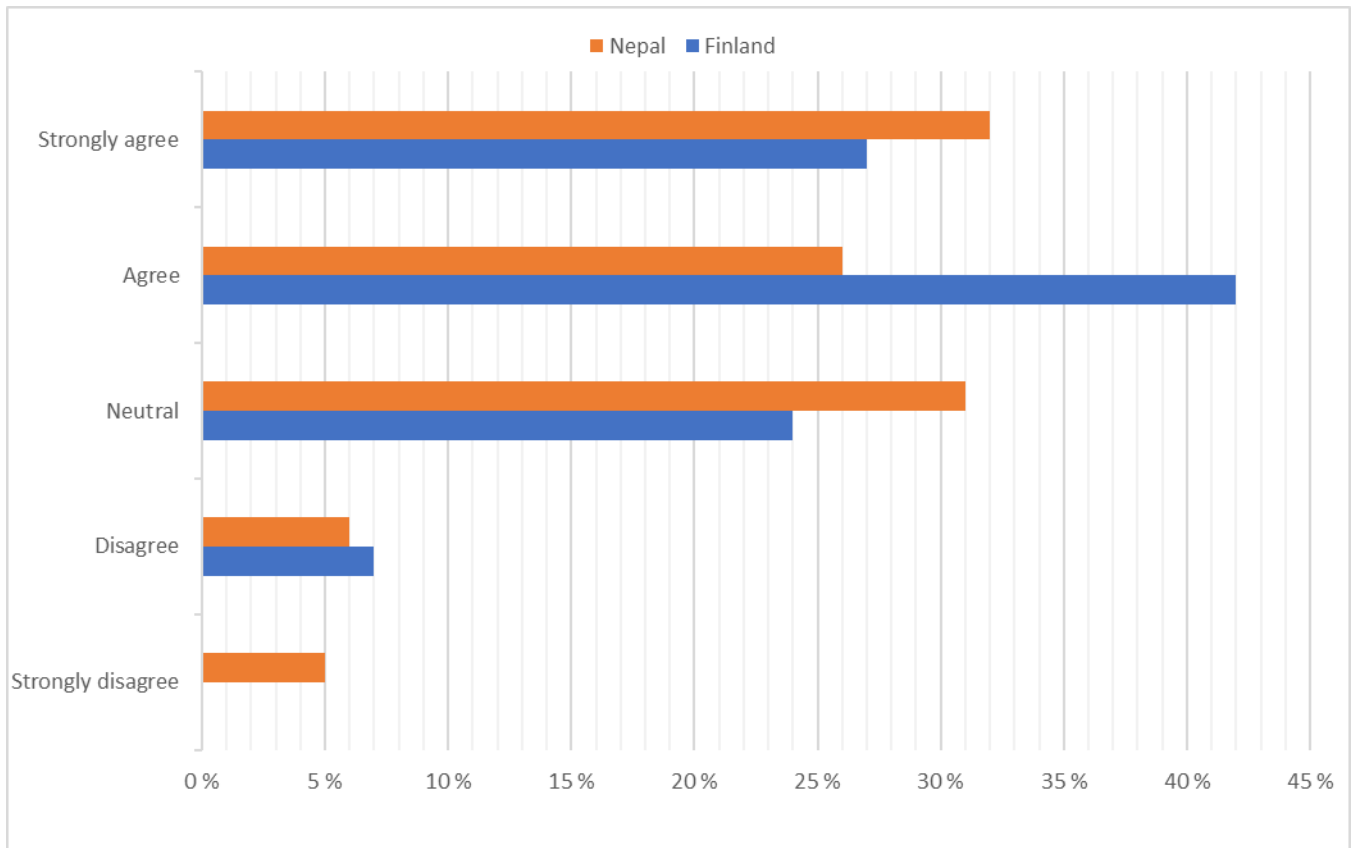
FIGURE 22. Easy return option, if delivered item is not satisfactory

Most of the respondents either agreed or strongly agreed with the statement. More than half of the Finnish participants believed that the payment options should be more secured, whereas Nepalese respondents on the same side were forty-three percent. Almost one-fourth of the respondents from Finland strongly agreed on the subject compared to one-fifth of Nepalese respondents. The percentage of respondents who remain neutral with the statement from Finland and Nepal were eighteen and twenty-seven, respectively. Four percent of Finnish respondents disagreed on making the easy and secure payment option from the e-commerce sites in the future. The number of Nepalese respondents who disagreed on the same option was double compared to the Finnish respondents. The people who strongly disbelieved in the statement from both countries were ignorable. The participants' views regarding the easy and secure payment option are shown in figure 23.
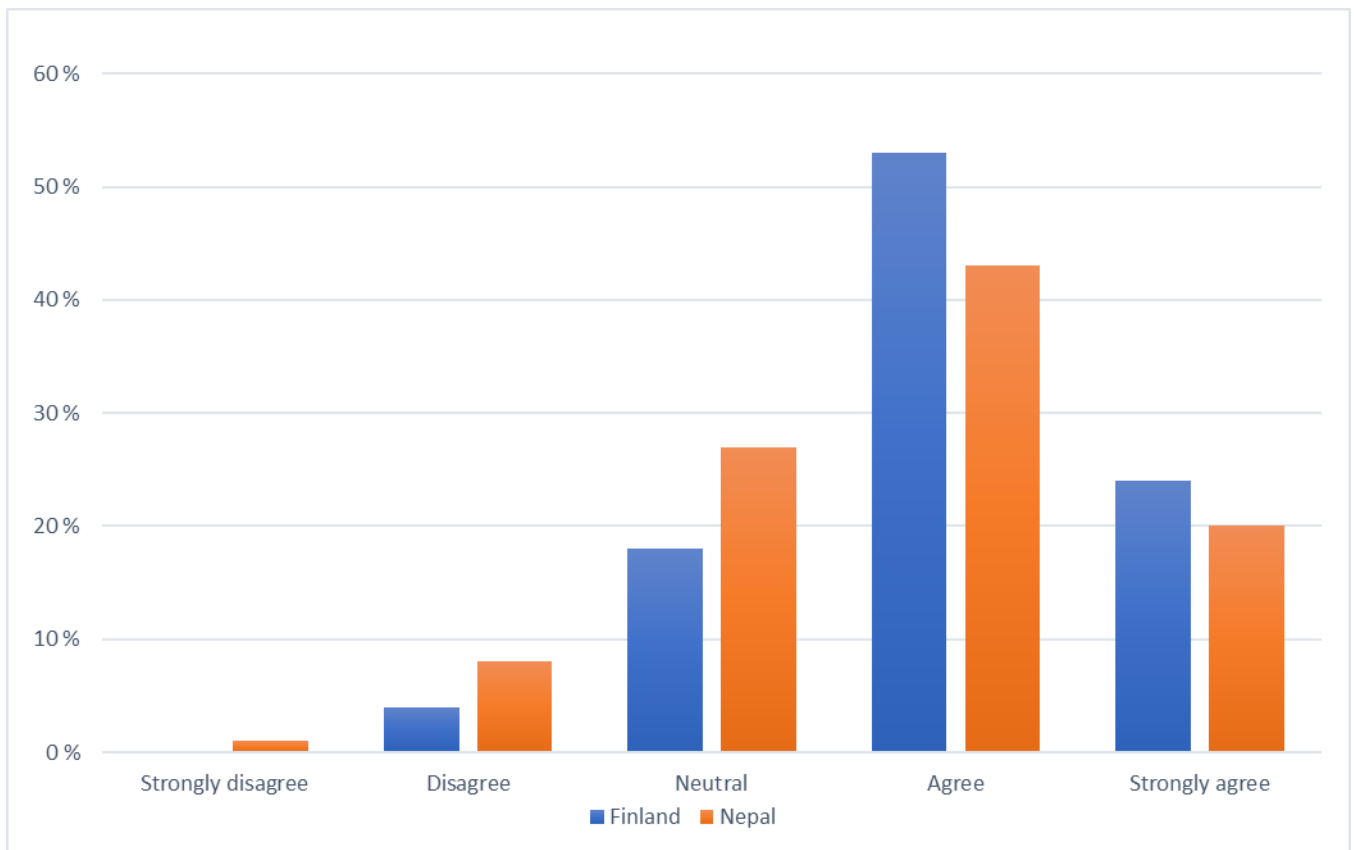
FIGURE 23. Easy and secure payment method

4.2 Qualitative data analysis

This section provides a detailed analysis of the data collected through the interview. The interview was completed with the help of Zoom and Teams. Five people from both Nepal and Finland participated in the interview. People filling the questionnaire included in the interview based on their willingness to participate. The interviewees got the structure and theme of the interview beforehand. The interview mainly focused on the theme that covered three different areas. The first theme focused on understanding the difference between shopping in physical and online stores. The second theme focused on the positive and negative experiences while buying from online stores. The third theme focused on the people's expectations and views from a web-based store in the coming days.

4.2.1 Shopping habits in physical and online stores

The interview with the people in Finland and Nepal is crucial to understand their shopping culture and experiences buying from online stores. The research found that e-commerce has brought changes in people's shopping habits in both countries in different ways. The participants from both countries agreed that they start to buy from home frequently and stop visiting stores every day. Comparison between different brands, purchase unnecessary items and detailed study about the products are the primary habits of participants from Finland. However, the participants from Nepal started to purchase branded products and try different available options. In both Nepal and Finland, the reason to purchase online is almost the same. Saving time, different options, global access, purchase anytime, and discounts and offers are why people buy in both countries. Nepalese people are attracted to digital purchase after the COVID pandemic, following trends looking other people, and shops not available nearby homes. People from both countries replied that they could not try when buying from online stores. In Finland, people purchase necessary and expensive items from physical stores but buy some extra to get free delivery from online stores. In Nepal, people buy after reading reviews, and mainly people buy personal stuff online. Nepalese people visit physical stores to buy quality products and household goods. It is important to note that bargain culture is common in Nepal, and buyers can only bargain in physical stores, which leads people to stores compared to online.

Pricing in both countries is almost similar in both physical and online stores. In Finland, big stores such as IKEA, Tokmanni, Prisma have online stores, and their prices are the same online and outlets. Finnish buyers find cheaper products on Chinese e-commerce platforms. In Nepal, people find some online stores scam in the name of sales. They first raise the price and offer sales at an increased price. Nepalese also experienced that online stores are a little cheaper than outlets in India. The interview shows that the delivery systems in both countries have vast differences. Finnish people find well-managed delivery while buying from a seller in Finland, whereas long waiting time while buying from outside the EU. Finnish people experience developed delivery networks with an easy track of the order, various self-pick-up options, and home delivery. In the context of Nepal, the lack of proper physical address street and house numbers makes delivery difficult. The delivery situation is different from place to place in Nepal. The capital region and big cities have good delivery facilities compared to villages, hilly, and Himalayan regions. The Nepalese online stores mainly provide tangible products, and people find them of low quality. While buying from international sellers, Nepalese people have to pay

a higher delivery charge. Nepalese people found it difficult to make a payment due to currency differences and government policy while buying from abroad. Online stores in Finland are well developed and provide the better facility. Finnish buyers experience product differences sometimes and long waiting times while buying from abroad. Some people from Finland found that some sellers outside the EU need PayPal payment instead of cards.

The interview with people helps to figure out that e-commerce in Nepal is in the developing stage, but in Finland, it is well developed. The infrastructure and technology required for e-commerce are advanced in Finland. In Nepal, the condition of e-commerce is different from place to place. E-commerce in the capital of Nepal and other few big cities is satisfactory but miserable in the hilly, mountainous region and villages. E-commerce in Finland will continue to grow and be more user-friendly with new technologies. E-commerce in Nepal will proliferate; however, more needs to do in infrastructure and technology in the coming days. The views of people regarding their shopping habits are presented in table 5.

TABLE 5. Shopping habits in physical and online stores

Category	Country			
	Nepal		Finland	
Changed in shopping habits because of e-commerce	Buy from home; stop going market frequently; purchase products from other cities; purchase while traveling; try different options; buy anytime; purchase from smartphones; spend more on fashion; buy branded products.		Brand comparison; detailed study of products; purchase from home; buying during a busy schedule; purchase unnecessary products; make a price comparison; search cheaper items; look for discounts; stop running from shop to shop; frequently visit online sites in free time.	
Reason to buy from online stores	Saving time; various options; discounts and offers; COVID pandemic; follow the trend; shops far from home; easy to buy; attractive websites; time to do extra activities.		Time-saving; lower price; comprehensive options; easy to buy international brands; competitive price; discounts; seasonal sales; 24/7 access; non-availability of products nearby.	
Difference in shopping from online compared to stores	Online stores	Physical stores	Online stores	Physical stores

(Continues)

TABLE 5. Shopping habits in physical and online stores (Continues.)

	Look for cheap products; fixed price; unable to try; save travel time and cost; deliver product near home; buy personal items; read reviews; try different brands.	Check quality; bargain for prices; possibility to check and try; need to travel far from home; buy household products; visit from shop to shop; consume plenty of time.	Untouchability; unable to try; buy extra to get free delivery; buy cheaper products; read product features carefully; frequent discounts and offers; check various options; sometimes product differences.	Purchase necessary items; buy expensive items; information from a salesperson; try clothes and shoes; visit one or two shops; more trust on the purchased product; Purchase electronics items and furniture.
Pricing of the goods online	Prices are like physical stores; fake sales schemes; price raise and offer discounts; cheaper online stores in neighboring countries; lack of competitive prices; based on quality; monopoly pricing; expensive.		Pricing in Finland same online and stores; lower prices in Chinese e-commerce; some stores sell grocery items online at a higher price; Prices in Tokmanni, IKEA, Prisma, and many more are the same online and outlets; cheaper online stores abroad; pricing based on the quality; pricing differs based on country of operation.	
Delivery system	Lack of proper address; no deliver at the door; delivery often at junctions; poor delivery system; long delivery time outside the capital city; travel to the highway to receive the order; few provide in-time delivery; courier send to market; door delivery inside Kathmandu valley; a long time to receive from other countries; unable to track order.		Effective and efficient delivery system; timely update; easy to track order; home delivery options; small parcel directly on the mailbox; easy to pick up from nearby post offices; several self-pick-up options; locker system; quick deliver when buying from the inside country.	

(Continues)

TABLE 5. Shopping habits in physical and online stores (Continues.)

Differences of buying from online stores inside and outside the country	Nepal	Abroad	Finland	Abroad
	Poor quality; mostly physical goods; unrealistic prices; schemes are unreliable; no possibility of tracking; difficulty in returning goods; unauthorized sellers; poor services.	Language differences; high delivery charge; lower price; quality products; not purchase from abroad; tangible and intangible products; payment difficulty; long waiting period; strict government policy.	Quick delivery; price same as outlets; genuine products; easy return option; efficient customer services; detailed information; well-managed websites.	Long waiting time; cheaper products; product differentiation; extra VAT; poor return policy; challenging to find the perfect size in some stores; different measurement; payment difficulties.
Condition of e-commerce in the country	Developing phase; need to develop infrastructure; digital payment apps available; delivery system needs improvement; more advanced in cities than villages; COVID boost performance; popular among young people; only in cities of Himalayan and hilly areas; expanding internet; government support for digitalization; better than previous years; satisfactory; room to grow.		Well-developed; wide availability of products; tangible and intangible products available; advanced infrastructure; quality internet and technology; attractive websites; all big stores have an online platform; easy to shop; secure payment options; reliable and trustworthy.	
Performance of the digital business in the future	Rapid growth; more technology; customer-friendly sites; more options; improved delivery facility; quality products; more competitive; fair prices; can reach all over Nepal; more customer facility; a vast improvement.		Possibility to grow; new technology; more systematic and practical; a powerful platform for businesses and customers; more diverse, AI will boost the performance; more automation; better customer services; huge competition; user-friendly platforms.	

4.2.2 Experiences of people while buying online

The interview has identified the people's experiences, i.e., both positive and negative, while buying online. Saving time, various options, access anytime, buying from home, and so on are positive aspects

of online business in both countries. Online businesses have also benefitted the buyers of Nepal and Finland in different ways. People of both nations have enjoyed more free time, can buy products not available nearby easily, and send gifts to others with the help of online sites. Nepalese buyers also get bonus benefits while using the digital wallet to buy online and can follow COVID restrictions due to e-commerce.

Looking at the challenges of using online sites, people of the two countries have different views. The interviewees from Finland share that they faced challenges mainly while buying from abroad. The long waiting time, some online stores rejecting the card payment, and difficulty returning unsatisfied products are the main challenges of online shopping for digital buyers in Finland. In the context of Nepalese buyers, low-quality products, delivery issues, difficulty to exchange, and poor search engines are significant challenges. Participants in the interview share their bad experiences while buying digitally. People have at least some bitter experiences while buying online. Most of the bad experiences of Finnish people are related to buying from abroad. The bad experiences of Nepalese are related to differences in product, lengthy exchange procedures, and fake sales schemes. It is vital to note that bad experiences of Finnish people come from online shopping abroad, whereas Nepalese people have bad experiences while buying from inside the country. The positive and negative experiences of people are reflected in table 6.

TABLE 6. Experiences on positive and negative aspects of online shopping

Category	Country	
	Nepal	Finland
Positive aspects of online buying	Buying from home; saves time; easy search the required products; promote digitalization; various options; buy anytime.	Saves time; purchase from home; various options; 24/7 buying opportunities; global access; lower prices; convenient; detailed information.
Personal benefits of online shops	Purchase products not available nearby; save the cost of visiting the market; bonuses while making the digital payment; easy to send gift cards; no need to visit stores during a pandemic; easy to try different brands.	Free time; buy at a busy schedule; more options for required products; saves money due to low price; no need to visit different stores; easy to send gifts; buy different brands easily.

TABLE 6. Experiences on positive and negative aspects of online shopping(Continues.)

Challenges of buying from online stores	Delivery-related issues; low-quality products; differences in the goods; payment difficulty; security issues; difficulty to return or exchange; poor search engine; missing or unclear product information.	Difficult to acknowledge products; unacceptance of card payment; unable to track products; long delivery time; product differences; expensive return policy; data security issues; unable to test.
Bad experiences related to online buying	Delivered different item than ordered; never got a reply for email complaining faulty product; take a month to receive product; lengthy process to exchange default item; purchase on discount but found that item in the nearby market is way cheaper.	Item purchased never delivered; late delivery and unable to use as planned; sold out-of-stock product; no reply regarding the faulty product; good review but a terrible product; use own money to return due to seller mistake.

4.2.3 Expectations from online stores

During the interview, participants share their views regarding the future expectations from online stores. People from both countries emphasize more secure websites, natural products, and proper handling of personal data. Finnish participants are very much satisfied with the online stores in Finland and the services they provide. Nepalese people think more customer service, professional staff, and well-managed websites need to be in the future. According to Finnish participants, online businesses need to provide customized products and more secure payment options. In the context of the Nepalese participants, they are looking for effective delivery, realistic products, and more options on the Nepalese e-commerce platform. The people involved in the interview from both countries agreed that new technology makes e-commerce more effective and environmentally friendly. People from both nations believed that drones could effectively deliver a light parcel in nearby areas. Nepalese participants also emphasize that drones can be effective in Nepalese geography where high hills and Himalayan region with shattered residence areas. Moreover, some Nepalese participants think the government does not have proper guidelines, making drone delivery difficult. Hence, e-commerce needs to work with the government to develop laws and infrastructure. The people's expectations from online businesses are shown in table 7.

TABLE 7. Expectations from online stores

Category	Country	
	Nepal	Finland
Steps to improve customer satisfaction	Accurate description; no differences in goods; effective customer services; reasonable prices; insurance facility; warranty card; VAT information; quality products; delivery on time; professional staff; well-managed websites; more data security and privacy.	Quick delivery; proper navigation; realistic features; user-friendly apps and websites; quick responses to emails and messages; price based on quality; more customer services; free return options for seller mistakes.
Improvements online businesses need to make in future	Efficient delivery system; more personalized products; no scams; realistic price; user-friendly websites; offer more intangible products; more brands; secure websites; a privacy guarantee.	Detailed information of products; customized sites; color psychology; secure payment methods; protect privacy; advanced websites; customer services; product quality.
New technology like drone impact on e-commerce	Boost the performance; more attraction; handy for short-distance delivery; effective in Himalayan and hilly regions; need more testing; new technology should save privacy; handy to control traffic in big cities; environmental-friendly; government must monitor new technology.	Boost online businesses; drone may not be functional in the long-distance; no possibility for heavy products; effective in food delivery; helpful to control traffic; environmentally friendly; quicker and better service; attract more customers; takeaway job from people; more facility to customers.

5 RESEARCH SUMMARY

The research has followed the mixed approach. The quantitative research helps to understand the opportunities and challenges of e-commerce to the general people of Nepal and Finland. Additionally, it also focused on understanding people's expectations from online businesses. The questionnaire was sent to the people of Nepal and Finland randomly through the different social media platforms. Later some of the survey participants were invited for the interview and asked to share their experiences while shopping online. The interview was completed with Teams and Zoom. The main idea of quantitative research was to understand the impact of e-commerce in general. In contrast, the interview was designed to provide in-depth insight into people's experiences while shopping online.

One hundred and thirty-three people responded to the survey, out of which eighty-eight were from Nepal and forty-five from Finland. The respondents mainly buy fashion, electronics, and services through online stores. Most of the respondents from both countries believed that e-commerce had brought them the benefits of 24/7 buying, convenience compared to outlets, time-saving, and various options. In addition, people can also buy international brands from home with e-commerce. However, regarding the prices of the item, online respondents from Finland and Nepal had different views. Most of the respondents from Finland said that e-commerce provides goods at lower prices, whereas Nepalese respondents find other ways.

The respondents who participated in the survey had different views regarding the drawbacks of e-commerce. Finnish respondents experienced returning goods to vendors and lack of personal touch, which is the major setback of e-commerce. Nepalese respondents also have similar experiences to Finnish people regarding the challenges of e-commerce. In addition, Nepalese participants also faced problems related to delivery. Moreover, people from both countries also find the differences in goods than those shown on the websites. Long waiting time while buying online is also a challenge people face when buying from an e-commerce platform. People from both nations are also worried about data handling and privacy-related issues when purchasing from online stores.

Moreover, the responses show that people expect e-commerce to improve data security and privacy. People also wish that return option for unsatisfied goods easier in the coming days. Additionally, effective delivery, and detailed information of products on websites, were also the preferences of people

involved in the survey. People also urged the government to make strong laws to handle personal information. For people of Finland and Nepal, a more secure payment method is also needed to consider in the future from online stores.

In the qualitative research, people who participated in the survey were invited based on their willingness. The main idea of the qualitative research is to provide a depth understanding of e-commerce's impact on the people of Finland and Nepal. Five people from each country took part in the interview. The interview was conducted through Zoom and Teams. The topics to cover during the interview were provided to the interview candidates beforehand. The interview focused on three themes. First, the differences between buying from online and physical stores are identified. Second, people's positive and negative experiences while shopping only are outlined. Third, future expectations from online stores are investigated.

The participants from both countries have many views and experiences regarding online shopping. E-commerce has made it easy to purchase during a busy schedule and order products not available nearby. People buy online to save time, easy access, various options, and lower prices. Nepalese participants reveal that they started to purchase online looking at their friends and after the emergence of the COVID pandemic. In Finland, people seem to buy expensive products after the proper discussion with a salesman from the stores. In Nepal, people visit different shops to choose the right products and bargain for prices while buying goods. In both countries, people buy cheap products online. Participants from Finland also buy extra than needed to get free delivery. Finnish people find online stores in their home country that sell goods at the same online and physical stores but at lower prices in online stores abroad. Nepalese people find unrealistic prices and sometimes offer sales after increasing an average price in the Nepalese e-commerce platform. The delivery system in Finland is well developed, while many infrastructures need to be developed in the Nepalese market to make delivery smooth. Finnish interviewees reveal that most of the e-commerce in national territory are well developed and provide quality products. However, Finnish buyers sometimes experience differences in product and long waiting times while buying from abroad. Nepalese interviewees believed that e-commerce is developing and will proliferate as more technology emerges in digital businesses.

Moreover, people from both nations have many good and bad experiences while buying online. People from both countries believe that e-commerce has provided more free time to do personal work. It is also easy to buy from anywhere anytime with the rise of e-commerce. Nepalese people find it easy to purchase products not available in the surroundings with the help of e-commerce. Online stores also

make sending gifts to loved ones in both countries easy. However, in Nepal, people face delivery-related problems and differences in goods while bought from online stores. In Finland, challenging to acknowledge products and long delivery challenges are the main problems of buying online. When purchasing online, Nepalese people experienced not answering the query for faulty products, lengthy exchange processes, and sales scams. Finnish interviewee experienced that item order delivered late than predetermined schedule and cannot be used as planned, sometimes sold out of stock goods, and need to use own money to return for seller mistakes.

People in both countries are looking for improved customer services with new technology in the coming days. E-commerce will be more customer-friendly, and people can enjoy a more competitive environment in the coming days, according to interviewees. Nepalese people were looking for an improved delivery system, more realistic regarding the quality and prices. Finnish people expect more secure websites and product customization soon. People are also expecting new technology like a drone can be effective to control traffic and helps environmentally. In addition, people believe new technology will be handy to attract more people to shop online and maximize users' satisfaction.

6 CONCLUSION AND DISCUSSION

This thesis aimed to understand and gain professional knowledge on the benefits and challenges of e-commerce to the customers of Finland and Nepal. The research focused on the understanding impact of e-commerce on the people of Nepal and Finland, along with expectations from online stores. The research later makes a comparative analysis between Finland and Nepal to find similarities and differences in e-commerce impact on buyers. The research followed the mixed approach. Both quantitative and qualitative methods were used to figure out the benefits and challenges e-commerce has brought to the people of Nepal and Finland.

The questionnaire supports the research purpose. The questionnaire was carried out to figure out the benefits and drawbacks of e-commerce and the expectations of people from the online business in the future. The questionnaire was sent to the people of Nepal and Finland through different social media. Anyone with the link to the questionnaire can fill out the questionnaire. The data were collected randomly to establish the reliability of the research. The qualitative research was designed to provide a detailed understanding of people's experiences when buying online. The people who participated in the quantitative research were invited randomly based on their wish to participate in the interview. The interview theme was provided to the respondents beforehand. The interview followed the semi-structured method to understand the issues in depth. The interview followed the central theme, but the follow-up questions were asked in real-time to understand the issues arises during the interview. The interview mainly focused on understanding the differences in people's experiences in physical and online stores. Moreover, the research was also designed to understand the positive and negative experiences of people related to e-commerce and future expectations.

The research was designed to understand what opportunities e-commerce has brought to Nepalese and Finnish society. The findings also give a view of how e-commerce changes the lifestyle of people in these two countries. What were values added by online stores not available in the traditional shops? Additionally, the research helps to understand the challenges e-commerce has brought to the customer of Nepal and Finland? Does the online business provide the same value proposition as outlets? Do the problems in e-commerce encourage people to choose physical stores? The thesis also aimed to investigate the expectations of online buyers of Nepal and Finland. How can online stores increase the value to customers? How can the current problems be minimized or controlled? Customer's views are essential to understand the problems in more detail. The thesis was focused on providing a comparative

analysis of the e-commerce impact on the digital buyers of Finland and Nepal. The research has identified the different opportunities and challenges e-commerce has brought to the people of Nepal and Finland. The research has also figured out the people's expectations from online stores in the future. The research has been able to address the critical purpose of the research.

The interview has been crucial to the understanding experience of online buyers from both countries. People have been able to buy from anywhere, which gives them more free time to focus on other activities. People from Nepal find e-commerce is not reliable like in other countries. Finnish interviewees find the online sites in their home country set prices similar to their physical stores. The online sites abroad offer products at a lower price according to Finnish online buyers' experiences. Nepalese people find it easy to purchase products not available through online platforms. Nepalese people have issues with delivery, the difference in product, and fake sales schemes. Finnish people faced some challenges while buying from foreign online stores, and most of their bad experiences related to those purchases. People in Finland are convinced that e-commerce is well developed and will be more efficient with new technologies. Nepalese interviewees think there needs to be more work from infrastructure to customer services to run e-businesses smoothly.

The research was designed to understand the e-commerce situation in Nepal and Finland through the survey. The survey was divided into two parts. The first part focused on quantitative research, and data were collected through the questionnaire. On the other hand, the second part focused on collecting data through the video interview. It was easy to get the respondents to fill out the questionnaire from Nepal. The link to the questionnaire was sent through different social media platforms to collect the data randomly. The responses from Nepal were in quick time once the questionnaire link was updated on social sites. However, the scenario was completely different on the part of Finland. The responses were few and required to remind the people about the questionnaire from time to time.

On the quantitative research, the respondents had the option to provide their email addresses to participate in the video interview through Zoom or Teams. A few respondents from Finland were willing to participate in the video interview. The follow-up for the interview and the theme to be discussed during the interview were sent to them. The participants from Finland were supportive, and the interview process went smoothly. However, it was not easy to conduct the interview with the respondents from Nepal. People provided their email, but once they were asked about the interview and sent an email regarding the theme, most did not respond. It was required to send email to the same person three to four times. Some people agreed to the interview and scheduled the time but did not appear. There was

also an incident in one interview that could not be completed due to disconnection. It was time-consuming and challenging to collect the data through an interview in the context of Nepal.

The research focused on drawing an overview of e-commerce in Nepal and Finland. The research area was broad and focused on drawing a general conclusion on the e-commerce opportunities and challenges to the people of Nepal and Finland. It is easier to conduct the research and get more accurate data in a narrow context. The researcher in the future can conduct the research in making a comparative analysis of e-commerce in an urban and rural area in Finland. There is also a possibility to investigate the e-commerce situation in the capital city of Nepal and Finland. Topic related to the online buying behaviors of Finnish nationals and foreigners living in Finland can also be an area to research in the future. There is also a wide area to conduct research in the Nepalese e-commerce sector. The researcher can investigate the e-commerce situation of hilly and Terai regions and cities and villages. In the Nepalese society, bargain culture is deep-rooted and has a possibility to investigate how that can impact e-commerce in the country. Therefore, there are various areas to investigate in e-commerce in both countries.

The research process helps understand the importance of a mixed approach while collecting information. Quantitative research only provides the general view on the issue from the eyes of the researcher. Qualitative research is handy to understand the issue deeply. In the case of this research, people were replying to the survey simply saying delivery-related problems. However, the interview with the people helps to understand what kind of delivery challenges they are facing while buying online. People in Finland replying to the survey say the delay in delivery and difficulties to return goods to the seller. However, the interview helps to enlighten that people face those problems while buying from outside of Finland. If only a quantitative method followed, then the research may not be able to give actual results. Hence, understanding the people's experiences in their own words is crucial while conducting research.

The main objective of the research was to make a comparative analysis of e-commerce's impact on the people of Nepal and Finland. Quantitative research has successfully identified the opportunities e-commerce has brought to people. The challenges of e-commerce brought to the people of two countries, and their future expectations from online stores are also figured out during research. The qualitative research provides a depth understanding of the opportunities and challenges of e-commerce along with future expectations. The research has successfully outlined the opportunities and challenges of online businesses to the people of Nepal and Finland, along with the future expectations. Finally, the research

has drawn a comparative analysis of the impact of e-commerce on the people of Finland and Nepal. Overall, the research has provided an overview of opportunities and challenges e-commerce has brought to online buyers of Finland and Nepal.

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Analyzing the e-commerce situation

E-commerce is a popular concept of the current generation and is growing continually. E-commerce has brought several opportunities and drawbacks to the customers. The survey is conducted to understand the people's experiences regarding online stores. The survey is running for educational purposes. The questionnaire prepared focuses on understanding the opportunities and challenges of e-commerce to the digital buyers along with people's expectations from the web-based store. The respondents need around 10 minutes to complete the survey. The privacy of the respondents is the topmost priority, and all the responses remain undisclosed. Additionally, you can provide your e-mail (optional) to help the research purpose with the interview to provide your experiences.

Please follow the link below to take part in a survey. The survey will be available till 30.11.2021.
https://forms.office.com/Pages/ResponsePage.aspx?id=FebKrBeN-pUy_xcjXmcLcLqOk0PTJDEJHrPOFPNaWoXFUN0ZPUDRZVlNXUzc2Q0NSSEZVMElNNVQ5OC4u

Thank you for your time and effort.

For further inquiry, please contact
Santosh Chapagai
Student MBA, Centria University of Applied Sciences
Santosh.chapagai@centria.fi
santoshchapagai100@gmail.com

Required
1.Gender
○ Man

○ Woman

○ Prefer not to say

2.Age group
○ 18-25

○ 26-35

○ 36-45

○ 46-55

○ 56-65

○ Over 65

3.Country of residence

○ Finland

○ Nepal

4.Area of residence

○ Urban (city/town)

○ Rural (Countryside)

5.How often do you buy online?

○ At least once, every week

○ At least once, every two weeks

○ At least once a month

○ Very rarely

6.What do you buy mainly from online stores?

☐ Food and personal care

☐ Fashion

☐ Electronics

☐ Furniture

☐ Services (hotel accommodation, tickets, education, and so on)

7.Please mention if you buy anything online except mentioned above.

[   ]

8.Provide your views based on the benefits e-commerce has brought to you.

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
E-commerce provides 24/7 buying throughout the year.	○	○	○	○	○
E-commerce is convenient compared to outlets.	○	○	○	○	○
E-commerce saves time.	○	○	○	○	○
Online shops provide goods in cheaper price.	○	○	○	○	○
E-commerce provide various options.	○	○	○	○	○
Easy to buy international brands from home	○	○	○	○	○

9.Mention if you have any benefits from e-commerce except what you mentioned above.

[   ]

10.What is the major problem while buying digitally?

☐ Delivery

☐ Payment

☐ Return goods back to seller

☐ lack of personal touch

11.Mention if you face any other challenges while buying digitally

☐

12.Provide your views based on the challenges you faced while buying digitally

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
The difference in the goods delivered than the one shown in online stores.	○	○	○	○	○
Unable to touch like in physical store.	○	○	○	○	○
Long waiting time.	○	○	○	○	○
Difficulty to make payment.	○	○	○	○	○
Data security issues while buying digitally.	○	○	○	○	○

13.Which is the most important issue need to consider by online stores?

○ Data security

○ Effective delivery

○ Personalized products

○ Easy return option

14.Provide your views based on your expectations regarding e-commerce.

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
More detailed information provided on the website.	○	○	○	○	○
Quick and effective delivery.	○	○	○	○	○
Strong law to protect the personal information.	○	○	○	○	○
Easy return option, if the delivered item is not satisfactory.	○	○	○	○	○
Easy and secure payment option.	○	○	○	●	○

15.Mention any issues that digital shops should improve.

☐

16.Provide your email address if you are willing to take part in the second part of the research(interview online).

Thank you for filling the questionnaire and providing your views regarding the different aspects of digital buying. The experiences you have regarding online purchases are crucial to understanding the benefits and drawbacks e-commerce has brought to you. This email is sent to you based on your willingness to participate in the interview. I will organize consultation on Zoom and Teams. You can provide your free time to join in the discussion. You will get a link to join the meeting by email few minutes before the meeting time. You can choose your preferences regarding Zoom and Teams for the discussion. The session focuses on your experiences regarding e-commerce, and you do not need to provide any personal information. In the interview, we will mainly cover the topics and questions listed below. The discussion will take around 20 minutes. If you have any questions or queries, do not hesitate to get in touch with me at:

Santoshchapagai100@gmail.com
Santosh.chapagai@centria.fi

Theme 1: Describe your shopping habits in physical stores and online.
1. How has e-commerce changed your shopping habits?
2. Do you buy from online stores, and why?
3. How do your buying habits differ when shopping online compared to physical stores?
4. How do you feel about the pricing of the goods online?
5. Describe the delivery system in your country.
6. What are the differences between buying from a digital platform, inside the country and outside the country?
7. What is the current condition of e-commerce in your country?
8. How do you see the performance of the digital business in the future?

Theme 2: Discuss your opinions and experiences on positive and negative aspects of online shopping.
9. What are the positive aspects of buying Online?
10. How has e-commerce benefitted you personally?
11. Describe the challenges you have faced when buying online.
12. Have you had any bad experiences when buying online? Could you please share if you have any?

Theme 3: Describe your future expectations related to online shopping.
13. How do you think online stores will improve their customers' satisfaction?
14. What are the improvements e-business needs to make in the future, in your opinion?
15. How do you feel about the new technology like drones for delivery in the e-commerce business?