



The Coexistence of Trust and Distrust in E-Commerce: A Qualitative Study of Dissatisfied Consumers in Kirtipur, Nepal

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ABSTRACT

Nepal's e-commerce sector growing quickly, a silent paradox persists many consumers continue to engage in online shopping despite experiencing repeated disappointments, which raises a question of how trust and distrust coexist together within the same person. To study this narrative case analysis was conducted, on a 38- year-old woman from Kirtipur who orders from online 3–4 times monthly and has faced 2–3 major disappointment and study is based on rich approach undermine overall engagement through her lived experiences, four key mechanisms are identified they explain why trust and distrust function as complements rather than opposites: practical calculation, where the convenience of online shopping is evaluated against potential risks; system-level trust, which separates faith in delivery logistics and payment gateways from trust in individual sellers; structural constraints, which limit offline alternatives and compel continued digital reliance; and adaptive learning, where past mistakes transform the shopper into a more vigilant and informed . And the findings of the study indicate that a moderate degree of doubt serves a protective function, keeping consumers alert and



preventing repeated deception, while sufficient trust provides the necessary reassurance to complete transactions. These insights carry practical implications for online platforms, suggesting a need for clearer return policies and improved customer support system, while also urging Nepali policymakers to establish fair consumer protection regulations that acknowledge this nuanced coexistence, ultimately contributing to a more resilient and trustworthy e-commerce ecosystem in Nepal.

Keywords: *e-commerce, trust, distrust, coexistence, consumer, behavior, Nepal.*

1. INTRODUCTION

1.1 Background of the Study

Online shopping in Nepal has dramatically changed over the last decade. With more and more people having access to the internet, buying cheaper smartphones and using online market places such as Daraz, Hamro Bazar and Jeevee Nepal to make online purchases, shopping online has become normal for many urban residents. The COVID 19 pandemic further accelerated the growth of online shopping and introduced many new online shoppers to the market. Even small shopkeepers have managed to make the most of online shopping by setting up their shops from home and marketing their products on Facebook, Instagram, YouTube and TikTok by uploading images and short videos and writing product descriptions.

However, as the online market continues to grow, there are various problems that are emerging. The biggest concern is that there is a huge difference between online product representation and the actual product that is received by the customers. In many cases, customers receive lower quality products, wrong sizes, wrong colors, and even wrong products altogether. This leads to customers' disappointments, returns, and eventually sellers lose their trust with customers. A study by Khadka et al. (2025) found that young online shoppers in Kathmandu give importance to price, quality, and clear product information online. Similarly, another study by Lamichhane et al. (2025) highlighted online consumers' concerns about online privacy, secure online payment methods, and reliable delivery services.

It is interesting to note that customers who experience such issues do not give up shopping online rather, they continue placing their orders while at the same time expressing their concerns online and this study begins with such experiences of online shoppers.

1.2 Statement of the Problem



Most of the e-commerce literature has treated trust and distrust as two ends of one line so that a rise in trust means a fall in distrust (Mayer et al., 1995; McKnight & Chervany 2001). This assumption shaped a body of work that looks at how trust can be built through security features open return policies and quick service (Gefen, 2000; Pavlou & Gefen 2004). At the time other work has focused on the causes of distrust such as dishonest sellers, misleading descriptions and failed deliveries (Chen & Dhillon 2003; McKnight et al., 2002).

Lewicki et al. (1998) challenged the idea that trust and distrust lie on the line and they argued that trust and distrust are ideas that a person can have high trust and high distrust at the same time and that this mix is a stable state rather than a mistake in measurement. Ou and Sia (2010) found that different website features shape trust and distrust and reported a share of cases where high trust and high distrust were present together. Moody et al. (2014) showed that trust and distrust act as forces in e-commerce that distrust has a bigger effect on intention and that holding both creates consumer ambivalence. Cho (2006) Lankton et al. (2015) and Soleimani (2022) reached conclusions.

This literature is entirely quantitative. Surveys and experiments can show that trust and distrust are distinct. They do not capture what it feels like to hold both and how a buyer reasons through a purchase they partly doubt. Very little of this work has been carried out in South Asia. None of it, in Nepal. Existing Nepali studies describe who shops online and what influences their choices than how doubt and confidence are managed together (Khadka et al. 2025; Lamichhane et al. 2025; Shrestha et al. 2025). The problem this study addresses is therefore the absence of a close first-person account of how a dissatisfied Nepali consumer sustains both trust and distrust at the same time and keeps buying.

1.3 Research Questions

The study was guided by two questions.

- How do mixed feelings affect unhappy shoppers buying goods online? \
- Explain why buyers choose keeping accounts open despite clear doubts about company retail service standards.

1.4 Objectives of the Study

Based on these research questions, two key objectives have been identified.

- To explore the meanings a dissatisfied consumer attaches to holding trust and distrust at the same time.
- To identify the mechanisms through which that coexistence is sustained.

1.5 Significance of the Study



Mainly this study contributes in four modest ways. Theoretically, the study extends the existing two-dimensional conceptualization of trust and distrust by examining these constructs within the South Asian consumer context by doing so, it seeks to explain how institutional trust and interpersonal distrust may coexist and become compartmentalized in consumers' decision-making processes. Methodologically, the study offers a novel approach to understanding the underlying processes of consumer decision-making, which are often reduced to the broad construct of trust in survey-based research. Rather than depending primarily on multiple item-level measures, study privileges an integrated narrative approach which capture the nuances and difficulties of consumers' experiences and contextually, the study provides preliminary qualitative evidence from Nepal, where the interplay between trust and distrust in online how consumer make their buying decisions remains relatively unexplored and practically, it proposes context-sensitive design and policy solutions that view consumer caution not merely as a barrier to online commerce, but as an opportunity that can be recognized, understood, and strategically leveraged.

2. LITERATURE REVIEW

2.1 Trust in Online Exchange

Trust plays a major role in online exchanges and people often share their personal or financial details when they buy or sell goods and services from online. If users do not trust to the platform, they may avoid using it not interested to share their information. Many Websites use different ways to build trust, they may be secure payment systems, clear privacy policies, and customer reviews. Trust can grow over time as users have more positive experiences on a platform but the success of online exchange depends on how well the platform earns and keeps users' trust. The way trust functions on the internet is different from that in a physical shop, when shopping in a real store the customer sees the products, meets the seller and looks at a variety of goods before making a decision. Online, however, all these signals are not available, which is why buyers trust on institutional protections such as return policies, buyer protection schemes and the rules of the platform (Sun et al., 2025). According to institutional trust theory, clear policies and visible accountability create a predictable environment in which people who do not know one another can carry out their transaction. Trust in this sense is not a permanent personal characteristic; rather, it arises out of the interaction between what the buyer already knows, the guarantees offered by the platform and the way in which the sellers behave.

2.2 From One Continuum to Two Dimensions



Lewicki et al. (1998) put forward a framework according to which trust and distrust can vary independently, thus leading to four possible situations rather than just two opposite extremes. A situation of high trust alongside high distrust refers to a relationship in which the other party is both used and kept under observation. In this framework distrust is not equivalent to the lack of trust; it consists of an active expectation of being harmed which exists together with an active expectation of receiving a benefit. Evidence gathered in online environments has built up over time. McKnight et al. (2004) were able to tell the difference between dispositional trust and dispositional distrust when it came to behavior on advice sites. Dimoka (2010) provided neuroimaging evidence showing that trust and distrust are linked to different parts of the brain and to different triggers, thus casting doubt on the idea that they represent a single construct measured in two ways. Ou and Sia (2010) altered the attributes of a website and discovered different factors involved, privacy issues leading to distrust while security signals led to trust, and they also identified a group of consumers who had both trust and distrust at high levels. Benamati et al. (2010) observed the same pattern in the context of online banking, describing it as a productive tension in which distrust promotes vigilance rather than leading to exit. Moody et al. (2014) included suspicion and situational abnormality as antecedents of distrust and demonstrated that having both high trust and high distrust results in ambivalence. Seckler and his colleagues (2015) found that distrust is mainly caused by poor design features such as complicated layouts and pop-ups, while trust is more dependent on social cues like recommendations. Soleimani in 2022 reviewed the existing literature and found that trust and mistrust are distinct tendencies which can be possessed by the same buyer with regard to the same platform. Moreover, Lankton and his colleagues in 2015 introduced a further distinction between trust in technology and trust in people, a distinction that is important when a platform and its sellers are assessed separately.

2.3 Platform Design and Consumer Decision Making

In lieu of systematically evaluating products, consumers make heuristic judgments based on star ratings, verified purchase badges and seller tenure indicators. However, when the majority of examples possess high ratings, a phenomenon referred to as “trust inflation,” these indicators cease to hold value. Bhaiswar et al. (2025) claim that customers construe reviews as credible if they provide sufficient detail and balance. Inversely, if customers think reviews are fabricated, it leads to review ratings with diminished credibility. Consumers have been found to maintain brand loyalty despite negative experiences due to the difficulty of learning new



brands. This stems from the fact that customers perceive the negative experiences as a greater cost than learning new brands (Mattathil et al., 2026).

2.4 Learning and Digital Competence

Knowledge gained through experience (or a “keeper experience”) can be the source of disappointment. However, such an experience can also trigger insight, as an individual comes to see its value (Kolb, 1984). Taking reflection to the next level, customers start developing a strategy to make purchases in line with the rules developed from the failed purchases. Digital familiarity is the knowing where company policies and procedures are located from prior experience. Such knowledge is distributed in an uneven manner. Bernstein (2010) argues that knowledge of the systems and structures within which product descriptions and reviews are contained, and written in, is necessary for evaluating both.

2.5 The Nepali Context

The evidence available in Nepali is still scarce but helpful. Khadka et al. (2025) discovered that young Kathmandu shoppers prioritize price and expect delivered goods to match the listing, and that the choices of individuals are influenced by what other people think and by the ratings. Lamichhane et al. (2025) stated that the privacy aspect and the quality of delivery are important factors to Nepali youth. Shrestha et.al. (2025) found that experiencing a scam does not necessarily reduce willingness to shop online, while Awareness both increases trust and leads to a preference for online channels. Thus, the fact about the latter point is particularly close to the concern of the present study, since it suggests that negative experience and continued participation are compatible.

2.6 Research Gap

From this review there are three gaps: since the literature on coexistence is mainly based on survey and experimental studies, the actual reasoning that people have in regard to coexistence is largely unrecorded. The majority of this research comes from North America, Europe and East Asia, so the South Asian markets, with their different institutional and enforcement circumstances, have not been looked at. Although Nepali consumer studies do describe preferences and concerns, they do not explain how doubt and confidence are balanced. The present study fills these gaps by giving a detailed account of one consumer who is dissatisfied yet continues to buy.

3. THEORETICAL FRAMEWORK

The account was interpreted using three frameworks.



3.1 Institutional Trust Theory

Institutional trust theory separates trust placed in systems from trust placed in the individuals the ones that operate within them (Sun et al., 2025; Zucker, 1986). When applied in this context, it explains how confidence in platform policies, tracking and redress can be maintained while individual sellers remain a suspect. The institution functions as a safety net which makes it possible to engage without It is necessary to believe in some specific counterpart.

3.2 Experiential Learning Theory

Kolb (1984) describes learning as a cycle running from concrete experience through reflective cycle moves from observation and abstract conceptualization to active experimentation. describes the way in which disappointment leads to the establishment of a checking routine; from each failure a rule is derived, and the rules build up to form a personal protocol which in turn reduces exposure when making the next purchase.

3.3 Cultural Capital

Bourdieu (1986) directs attention to the competence that makes such protocols possible. Reading seller tenure, interpreting review photographs, comparing prices across listings and recognizing a suspect offer are learned skills rather than universal ones. Cultural capital therefore explains why coexistence is manageable for some buyers and overwhelming for others, and it links the two preceding frameworks by specifying what the learner brings to the learning.

4. METHODOLOGY

4.1 Research Design

A narrative case study design was adopted, following Clandinin and Connelly (2004). Narrative inquiry attends to the stories people tell about their own lived experience and suits phenomena that are subjective, contradictory and difficult to report on a scale. Coexisting trust and distrust is such a phenomenon, since a buyer is unlikely to describe it as a position she holds and more likely to reveal it through the way she recounts particular purchases.

4.2 Participant Selection and Profile

In this research participant was selected deliberately against four criteria because she shops frequently from online platforms even in a month, she makes 3-4 online shopping's which ensures sustained exposure to online platforms. In her online shopping journey, she has 2-3 major dissatisfaction. Despite her bad experience still with cautiousness she shops frequently,



which represent the coexistence noticeable. She was very keen to share her lived experience, which narrative inquiry requires.

In this study the participant pseudonym as Radha, a 38-year-old woman living in Kirtipur, Kathmandu Valley has online shopping experiences for about three years, mainly from Daraz and Hamro Bazar online platforms. She also has bad experiences during online shopping's such as product poor quality, listings good vs delivered goods and late delivery even she has bad experiences she still continues buy online due to large choices and the limits in local retail shops.

For this narrative inquiry single case was chosen deliberately to prioritizes depth over breadth, and can surface reasoning that may use on larger designs(Clandinin & Connelly, 2004). Creswell (2012) notes that a single case is appropriate where it represents a typical situation and where the aim is rich description. The claim made here is analytical rather than statistical. The case is offered as a source of transferable mechanisms to be tested in wider samples, not as a basis for generalization to Nepali consumers as a population.

4.3 Ethical Considerations

The participant received an information sheet describing the purpose of the study, what participation involved and her rights before any material was collected. Written informed consent was obtained and a pseudonym is used throughout and identifying details have been removed from the notes and from this study and the participant was informed that she could withdraw at any time without giving a reason and without consequence.

4.4 Data Collection

semi structured interview of approximately 90 minutes was conducted in the participant's house, in Nepali language. The setting and language were chosen to support an unforced conversation and the interview had two parts and the first part explored what holding trust and distrust together meant to her, addressing the first question and the second explored why the situation occurred, addressing the second. All Questions were open ended and the participant was encouraged to answer through examples and incidents rather than general statements.

No audio recording was made, in order to keep the conversation informal and to avoid the guardedness that recording can introduce in this setting and notes were written by hand immediately after the interview and typed up within 24 hours, capturing incidents, examples and the participant's own phrasing as closely as possible. Quotations reproduced in this paper come from those notes. Where the participant spoke in Nepali, her words have been translated by the author and kept as close to her original wording as possible, which is why some quoted



phrasing departs from standard English usage. The absence of a recording is a limitation of the study and is stated again in section 7.2 of this article and Reflexive notes were written alongside the transcript to hold the author's own assumptions about online shopping at a distance from the participant's account.

4.5 Data Analysis

Narrative inquiry supplied the overall framework and thematic analysis supplied the analytical procedure (Braun & Clarke, 2006). Table 1 sets out how the two were combined.

Table 1

Integration of narrative inquiry and thematic analysis

Element	Narrative inquiry	Thematic analysis	Integration in this study
Focus	Stories and lived experience	Patterns identified across data	Patterns were identified within a single narrative
Data	The participant's account in her own words	Codes and themes derived from the data	The narrative supplied the material that was coded
Purpose	Understanding the meaning of experience	Identifying repeated patterns and themes	Thematic analysis gave a systematic route through the narrative

Analysis followed the six phases described by Braun and Clarke (2006). The transcript was read several times across several days before any coding began and inductive coding in the manner described by Thomas (2006) produced 14 initial codes those codes were printed, cut into small slips and grouped them physically on a table until the related codes settled into larger categories. Categories were compared against the transcript repeatedly and refined, and four themes were retained. Two answer the first research question, namely rational acceptance and the separation of institutional from interpersonal trust and two answer the second, namely economic necessity and adaptive learning. The findings of the study are presented narratively and each theme is illustrated by using the participant's own words.

4.6 Quality Criteria

Trustworthiness of this study was addressed using the criteria set out by Lincoln and Guba (1985), within the limits of a single unrecorded interview and credibility was supported through member checking, in which the typed account and the interpretations drawn from it were taken back to the participant, who confirmed that they represented her lived experience. Transferability is supported through thick description of the participant's circumstances and of



the incidents she described in the interview, so that readers may judge which elements travel to other settings. Dependability rests on an audit trail comprising the handwritten notes, the typed transcript, the coding slips and dated memos recording analytical decisions. Confirmability was pursued through reflexive bracketing and by grounding every theme in quoted material rather than just in summary and no claim is made to triangulation across independent sources, since the study rests on one interview with one participant.

5. FINDINGS

Thematic analysis of Radha's account produced four themes, presented below in relation to the two research questions.

5.1 Rational Acceptance: "The Benefits Make It Worth the Risk"

This study captures first theme, how Radha makes sense of holding both trust and distrust at the same time and findings reveals that, risk is not something to be discarded. Otherwise, it has become a normal part of online shopping that something she has accepted because the platforms offer real advantages that matter to her daily life style.

What draws her most to online shopping is the ability to compare and more choices. She says simply, *"For competition, comparison and more choices I prefer online shopping."* In her locality, nearby shops carry limited stock and also, she points out, local shops *"add rent also"* to their product prices which makes her online platforms more attractive because she can explore different sellers, check prices, and contemplate her options. For Radha, this freedom of choice makes the occasional disappointments acceptable and she does not let distrust push her away from online shopping she simply folds it into her thinking apart the benefits.

Time is another major reason which makes her to continue with online shopping platforms. *"Time saving,"* she says, *"I can purchase according to my choice anytime from anywhere instantly."* With daily office work load, household tasks and family duties it is not easy to go market frequently for shopping. Thus, online shopping suits her into her schedule as a flexible tool.

Yet Radha is not blindly relied on online shopping's processes due to her past experiences made her sharper towards online shopping. *"I am very awake nowadays,"* she admits. Some of her past online purchases cost her money as well as let her upset, but rather of quitting online shopping, she turned those moments into meaningful live lessons. She now approaches each online transaction carefully, using her doubts as a guide rather than a hurdle.



From above conversation it is clearly understand that both trust and distrust coexistence in Radha's online shopping experience and she is awake approach on her daily online purchases. She evaluates what she gains from different available choices, flexible time shopping's, creates her distrust on trust through online shopping's.

5.2 Institutional and Interpersonal Trust: "I Trust the System, Not the Seller"

The second theme brings out a crucial differentiation between online platforms and people selling on online platforms. This differentiation is key to understand how she manages both trust and distrust together. She explains *"Platforms are trustable," because " Platforms own their rules and accountability system towards consumer but Seller are selling from both offline and online thus their priorities are doubtful."* She does not extend her confidence to individual seller. Instead, she shows her confident on online platforms during her purchases.

What makes her more confident on online platforms purchases are due to predictable return policies, customer support, and especially order tracking mechanism.

Still, she is not confident on individual online sellers. She says *"I got suspicious with authenticity of seller,"*. Since she cannot track her orders or make her claims, a shadow of doubt follows every individual purchase. *"I think trust and distrust both are permanent,"* with quiet acceptance.

Her experience shows that trust and distrust can live side by side, Institutional trust does not erase interpersonal distrust it just makes it more manageable.

5.3 Economic Necessity: "I Have No Better Option"

The third theme gets at why Radha keeps buy online even when her trust is shaky, It is not just about preference and this alternatives around her are simply not good enough.

She explains, Local shops have low choices on same product category as well as price competitiveness choices are low *"In local shop we have to depend on price for only one store... they take more amount by adding rent also."* If she stopped exploring online platforms for purchases, she would lose access to a wider range of products and pricing competitiveness for the same products.

The flexible online shopping timing also plays on vital role in making routine life easier, it also helps her balancing her responsibilities.

She does not think the current situation are favorable for online shoppers and urge stronger rules could help, *"If regulation and legal framework are accountable trust also increases."* She



emphasis on better consumer protection policy can increase the trust level more among online shoppers.

In the end, Radha's story shows that distrust does not automatically drive people away from a online Platforms. When online shopping offers more choice, easier comparison and greater convenience than anything else around, caution becomes something you manage not something that makes you leave from online purchase.

5.4 Adaptive Learning: "I Learned to Protect Myself"

The fourth theme shows how Radha has turned on her past bitter experience during her online shopping's journey as a practical know-how, she used that know how to protect herself rather than give up.

Her approach has shifted significantly, earlier she does wait to check the authenticity of online sellers before clicking and new order *"Earlier I purchase according to mood, now I purchase according to necessity,"* she says.

She has now developed her own set of checks on sellers' authenticity such as a from how long seller has been around in this business preferring those with at least two years of history, how quickly they respond to the consumer online query. She reads reviews carefully, paying special attention to photos and videos from other buyers regarding products and seller behavior *"I look photo, video review."* and also, she prefers cash on delivery, so she can see the product before handing over her money.

Her caution changes depending on what she is buying from online platforms such as clothes she checks size charts and return policies, electronics require a look at warranty and seller credibility, cosmetics purchases she is more careful because quality and safety are harder to judge from a screen, else in stationary purchase she is not so worried.

Her past experience of online purchase journey makes her more conscious for new online purchase; those disappointments taught her lessons which she used to create her own personal rules before any purchase. Her distrust has not disappeared it has simply become part of a smarter, more careful way of online shopping.

5.5 Summary of Findings

Initial two themes describe what coexistence means to Radha and rational acceptance shows benefits evaluated over known risks, with distrust included in the calculative rather than excluded from it. The separation of online platforms from individual online seller trust and distrust both are permanent existence.



Another two themes explain why coexistence persists in online shopping; its economic necessity shows limited alternatives and time pressure closing off withdrawal as a realistic response. Adaptive learning shows past bitter experience online shopping journey converted into cautious routine before new online purchase. All four themes describe trust and distrust working as reciprocal alignment. Distrust maintains cautious and trust permits participation.

6. DISCUSSION

This studies four theme shows that how Radha has learned from her past experience to manage her distrust rather than allowing it to stop her from online shopping and her earlier bad past experience have changed the way she makes her purchasing decisions in present. As she explains that, *“Before I purchase according to my mood and nowadays I purchase according to my necessity.”* Which suggests a shift from impulse buying towards a more careful and deliberate approach.

Over time, she has developed her own ways of checking whether a seller is worth trusting or not. She pays attention to how long the seller has been operating in this field and generally prefers sellers who have been active for at least two years and also considers how quickly a seller responds to her questions, as a prompt response gives her some confidence in the seller. Reviews from the consumers are another important part of her decision. She prefers detailed reviews and pays particular attention to photographs and videos posted by previous buyers. As she puts it, *“I look photo, video review.”* and also prefers cash on delivery because it gives her the opportunity to see the product before making the payment decision.

Her level of caution also depends on what she is going to buy for clothing, she pays closer attention to size charts and return policies because the actual color, size or fitting may differ from what is shown online, for electronics, she looks for warranty information and, where possible, prefers authorized sellers. She is less concerned when buying stationery because there is generally less variation between what is shown online actually and what she receives. Cosmetics, however, make her particularly cautious because concerns about both product quality and safety are important

What stands out in Radha’s experience is the way her previous bad experiences have shaped her current behavior. Instead of simply becoming unwilling to shop online after a disappointing purchase, she has developed her own practical ways of reducing the chances of being disappointed again and ,each experience appears to have taught her something, which she has



gradually turned into a personal rule for future purchases and her distrust has therefore not disappeared; rather, it has become part of a more careful way of shopping that allows her to continue using online platforms while limiting the risks she is willing to take.

6.1 Coexistence as a Stable Position

Radha's present experience cannot be neatly placed on a single scale ranging from trust to distrust nowadays; she does not just trust online shopping less than she used to. Rather, she has come to trust some aspects of the process while still being doubtful about others. For her, there is no requirement to replace one with the other. This is in line with the two-dimensional approach to trust and distrust put forward by Lewicki et al. (1998), according to which high levels of both can coexist at the same time rather than cancelling one another out. A similar pattern has also been found by Ou and Sia (2010) and Moody et al. (2014) amongst online consumers. What stands out in Radha's account is that she gives her own description of this state of coexistence rather than having it deduced from the survey answers. She seems entirely at ease in holding both views simultaneously. Rather than treating trust and distrust as conflicting, she has come to incorporate them into her usual manner of shopping online. It follows that the ambivalence mentioned by Moody et al. (2014) can in her case be seen not merely as a cause of tension but as a practical method of handling online purchases.

6.2 Institutional Trust as Compensation

Institutional trust theory creates a distinction between trust placed in systems and trust placed in individuals (Sun et al., 2025; Zucker, 1986). Radha's past experience shows how these two forms of trust can run together. According to participants She has trust in the platform's rules, tracking facilities, return procedures and other, but this does not mean that she trusts the sellers using the platform. Instead, these institutional arrangements give her enough protection to continue her shopping even when doubts about individual sellers is still remain.

Cash on delivery facility shows this particularly well and by paying only after receiving the product, she can continue to participate in online shopping without having to place complete trust in the seller beforehand and She is willing to enter into the transaction, but she also keeps some control over the possible coming risk. Thus, cash on delivery system shows both trust and caution at the same time.

The main importance of this arrangement may be particularly relevant in Nepalese context where cash on delivery has been commonly used in online shopping and it raises the possibility that such payment options may help consumers continue shopping even when they remain



uncertain about sellers. Thus, this is only a proposition emerging from the present case and would need to be examined through further research.

6.3 Learning and Competence

Radha's account shows that how previous experiences can gradually change her purchasing behavior. Kolb (1984) explains learning as a process through which experience is followed by reflection and then leads it to changes in practical life. This can be seen in Radha's purchasing behavior and her previous bad experience appear to have encouraged her to think more carefully about what she should check before making another purchase decision.

Her caution is different for every product nowadays she checks size and return conditions for clothes; she pays attention to warranty and seller authenticity when purchasing electronics gadgets and is less concerned about stationery items. She is particularly more careful with cosmetics because of concerns about quality and safety thus these differences suggest that her experience has helped her to understand different products involve different types of risk.

Bourdieu's (1986) concept of capital also provides a useful way of understanding this learning experiences. By knowing how to examine seller authenticity, reviews, photographs and videos to identify questionable listings involves knowledge and skills developed through experience. Radha's regular online purchasing habit has helped her to develop these abilities. As a result, a past bad experience does not necessarily lead her to stop from shopping. Thus, she turns what she has learned into a practical rule for future purchases. Consumers with less experience or more such skills may respond differently to similar dissatisfaction and this suggests that the ability to maintain this coexistence may vary between consumers.

6.4 Contributions

The study makes three main contributions, although these need to be understood within the context of a single qualitative case. First, it provides qualitative evidence from Nepal showing that trust and distrust can be directed towards different objects within the same online shopping experience. Radha trusts the platform and its systems while continuing to remain cautious about individual sellers.

Second, the findings point towards a possible compensatory role of institutional trust. Platform safeguards do not necessarily remove distrust towards sellers. Instead, they may make that distrust easier to manage by reducing the possible consequences of a poor transaction. This provides an additional perspective on the relationship between institutional and interpersonal trust.



Third, the study connects experiential learning with the development of consumer competence. Radha's disappointments have gradually been turned into specific checking practices. Her continued participation after negative experiences therefore appears to be supported by what she has learned from those experiences.

Taken together, these findings suggest that a disappointing online shopping experience does not always result in withdrawal. Consumers may instead change their behavior, become more careful and continue using online platforms while still maintaining some level of distrust thus study is focused on one participant and these observations should be considered as propositions that can guide future research rather than as general conclusions.

6.5 Practical Implications

For the online platforms, the main implication is that consumer caution should not necessarily be treated as something that needs to be completely removed. Radha's bad experience shows that a cautious consumer can remain an active customer when appropriate precautions are available for example; return policies, responsive service, accurate product information, true reviews and reliable seller ratings which can help consumers manage the uncertainty which are associated with online purchases.

Seller accountability is mainly important because her confidence and trust in the platform is partly based on the expectation that the platform has some responsibility for the sellers using it and if ratings are misleading or complaints are not handled properly, this confidence may weaken. Platforms therefore need to ensure that the systems intended to build trust also work effectively in real life.

For policymakers, the findings of this study highlight the importance of reducing the effects of a poor transaction rather than assuming that every bad experience can be stopped and Seller verification, accessible complaint mechanisms, clear refund and return policies, appropriate action against irresponsible sellers could provide consumers protection. Consumer education may also help less experienced buyers develop the skills needed to identify misleading listings and assess online reviews more carefully.

For sellers, consumer caution can be viewed as an opportunity rather than simply a barrier. Product descriptions, real photographs and videos, true information and instant responses help consumers feel more confident secure about purchasing. By the time, consistent service and transparent practices build the reputation that cautious consumers look it for before placing an purchasing order.



7. CONCLUSION

7.1 Summary

This study explored how trust and distrust both coexist through experience of an dissatisfied online consumer in Nepal through a narrative case study of a 38-year-old woman from Kirtipur. Four main themes emerged from her account.

First, Radha accepts a certain level of calculative risk because online shopping provides benefits that make her daily life ease, more convenience, time savings and the ability to compare products and prices. Secondly, she distinguishes between the online platform and the individual seller, she places greater confidence in the systems provided by the online platforms while she remains more cautious about individual sellers. Thirdly, limited and relatively costly, low choices of local alternatives make it less attractive than online shopping. Finally, her previous bitter experience have encouraged her to explore practical ways of checking products and sellers before making a purchase decision.

Together, these themes suggest that trust and distrust do not necessarily operate as opposite ends of the same scale. In Radha's experience, they serve different purposes as per her past experiences. Trust allows her to continue participating in online shopping, while distrust encourages her to remain cautious. Her continued use of online platforms therefore does not mean that her distrust has been eliminated. Rather, she has gain experience how to manage it while continuing to explore benefits from online shopping.

7.2 Limitations

Several limitations should be studied when interpreting these findings, the most important is that the study is based on a single participant on her online experience journey. The bitter and good experiences described by Radha cannot therefore be assumed to represent online consumers in Nepal more broadly expanded as they can. Instead, they provide in-depth experience that can help identify issues for further investigation into their improvements.

Another limitation is the absence of an audio recording, the quotations were reconstructed from notes taken immediately after the interview. Although the participant confirmed the experience shared, exact wording of the original conversation cannot be assured. The interview was also conducted in Nepali language, while the quotations presented in the study are translated into English language. Some meaning or nuance may affected during translation.

The findings are also shaped up by by Radha's particular location and circumstances, consumers living in other parts of Nepal may have different access to physical shops, online



platforms and individual online delivery services. The study focuses on one female participant and therefore it does not consider whether experiences of trust and distrust differ across gender or other consumer groups. Finally, as all findings rely on self-reported experiences, they may be affected by limitations in memory or by the way the participant chose to describe her experiences as storytelling capacity.

7.3 Directions for Future Research

The findings of this study provide many possible directions for future research, the use of four themes identified in this case could be examined among a larger and more diverse segment of consumers, such as different gender and different segment of Nepal terrain. This would help to identify that the patterns observed in Radha's experience are also present among other online consumers.

Second, it established measures of trust and distrust coexistence, such as those used by Ou and Sia (2010) and Moody et al. (2014), could be applied in the Nepali digital market. This could identify whether the two-dimensional relationship between trust and distrust is also evident at a wider level.

The role of cash on delivery also deserves further investigation, or else it allows consumers to delay payment until they receive the product, it may influence how they manage distrust while continuing to shop online. Future research compares consumers who mainly use cash on delivery with those who make advance payments for their purchases.

If we followed the same shoppers over a long period, we could really see how past bad experiences change their buying habits and would a run of good experiences completely wipe out their distrust, boost their confidence level, or just thought them to live with uncertainty better? To get the full picture, we'd need to mix real-life stories with survey numbers that way, we could understand the personal reasons behind people's choices.

By taking the Radha's story, it shows a practical truth: you don't have to trust fully on a platform to use it. By keeping a little caution alive while still staying, she learns from her past mistakes and manages uncertainty without completely quitting.

7.4 Concluding Remarks

Coexistence of trust and distrust are understood better as competence than as failure of judgement and the consumer in this study did not resolve her doubts and did not abandon her purchasing decision from online. Thus, she built a way of buying by assuming both good faith and bad, and placing confidence in rules while withholding it from persons, and paying only when goods are in her hands. We can not build the perfect online platform which makes buyer



safe, it is not possible but by strict laws and policies we can reduce this. The goal is not to fully remove such doubt, to make doubt small enough that people can act in spite of it.

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