EFFECTS OF ONLINE SHOPPING TRENDS ON CONSUMER-BUYING BEHAVIOR: AN EMPIRICAL STUDY OF PAKISTAN

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Abstract

This research paper examines the relationship between various factors that affect the consumer behavior towards online shopping. Online shopping refers to the recent trends of being able to buy everything from home. The focus of this research is to explain the influence of five major variables that were derived from literature. These variables are trust, time, product variety, convenience and privacy, which determine how consumer-buying behavior is reflecting online shopping trends. Data was collected through the use of a specified measuring instrument. This instrument was a completely self-developed and standardized questionnaire that comprised of two sections. The statistical analysis of the data reflects that trust and convenience will have great impact on the decision to buy online or not. Trust is been considered as the most relevant factor affecting the customer's buying behavior towards online shopping when it comes to younger generation.

Keywords: Online shopping, Trust, Convenience, Privacy, Time, Product variety

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1.   Introduction

Online shopping is one of the commonly used mediums for convenient shopping. It is, in fact, a popular means of shopping among the Internet community (Bourlakis et al., 2008). No matter clothes, electronics, or pets, online shopping trend is becoming more popular with each passing day. Hundreds of websites and applications are being created and deployed every year to cater this rising demand of comfortable shopping trends.

2.   Background of the Study

Online shopping is becoming a suitable way to make all your purchases, whether you're at home in office, or in a different country. This is especially true for developed countries, where every store has its website you can buy from. You can easily convey about the promotions like cash on delivery and special discounts on online purchases. This trend to shop online with the comfort of your own couch has recently been taken up in the Asian region as well, especially in Pakistan and India. India seems to have adopted the trend much faster as compared to Pakistan. They have multiple fashion, furniture and food websites, along with the commonly known companies, such as Amazon and Ebay.

For Pakistan, however, the adoption of such trends has been more difficult. People usually don't trust the products being displayed in front of them. As a result, we can't expect them to buy online and be satisfied with it. However, the youth of Pakistan is open-minded and has slowly embraced online shopping, even if it's ordering food online. People, in Pakistan, have been victims of scams both online and on mobile applications, so it's understandable why they look suspiciously at such an activity. This recent trends have led researchers to believe that age isn't the only factor causing the youth to turn towards online shopping. Other factors are also involved in making online shopping one of the fastest growing markets in Pakistan, which is greatly helping the IT industry in Pakistan to flourish. This research study will try to reveal such factors.

3.   Problem Formulation

Many people are willing to adopt online shopping as well as not willing to do so. This study figures out the reasons behind people willing to change consumer-buying behavior so that they can be convinced towards buying online. It will help the online shopping websites and applications by highlighting the key areas that can be focused onto make the transition easier and safer for the customers.

4.   Problem Statement

Social media has introduced a new dimension of purchasing products from home. Internet users, especially Youth, have shown more interest in buying products online. In this research study, this shift in buying-behavior of consumers i.e. Youth will be focused on. It will also examine the changes in consumer-buying behavior among the youth of University of Punjab, Pakistan and will be determined by the following five factors:

1. Trust
2. Convenience
3. Time
4. Product Variety
5. Privacy

5.   Theoretical Framework

Figure 1: Theoretical Model of the Study
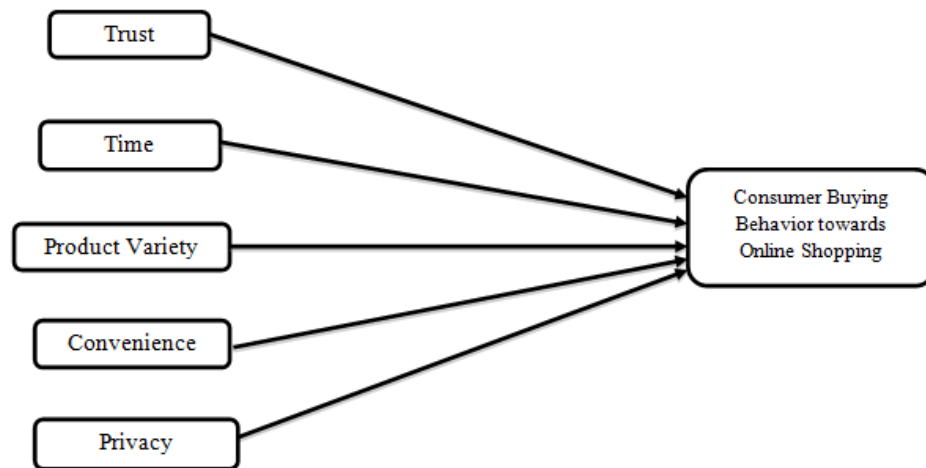
6. Research Objectives

Main goal of this study is to find out which factors help more in adopting online shopping trends.

7. Hypotheses

H1: A significant and positive relationship exists between trust and consumer buying-behavior towards online shopping.

H2: An important and optimistic relationship exists between convenience and consumer buying-behavior towards online shopping.

H3: A substantial and progressive relationship exists between saving time and consumer buying-behavior towards online shopping.

H4: A noteworthy and helpful relationship exists between online product variety and consumer buying-behavior towards online shopping.

H5: A major and affirmative relationship exists between established sense of privacy and consumer buying-behavior towards online shopping.

8.   Literature Review

8.1   *Online Shopping*

Through internet, you can conveniently buy products and services online. In Internet community, online shopping is very popular (Bourlakis et al., 2008). One advantage of Internet shopping is that it provides the consumers with detailed information and multiple choices, so they can compare products and price online. The more the choice and convenience, the easier it is to find online your desired product or service (Butler & Peppard, 1998). It has been observed that online shopping provides more satisfaction to the modern day consumers who are seeking convenience and pace (Yu & Wu, 2007).

8.2   *Consumer Buying-Behavior*

"Consumer behavior can be described as the study of individuals, groups, or organizations and the processes they use to select, secure, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society". (Kuester, 2012; p. 110)

In 2011, the total global E-commerce sales grew to approximately961 billion USD or 690 billion Euros. An increase of 20% was recorded along with the estimation in 2013, the sales are expected to cross the 1 trillion Euro mark by 2013. Growth is higher in the Asia Pacific Region as compared to more mature markets like US, UK, Japan and Europe etc. In 2011, Asia Pacific Region witnessed groundbreaking 130% growth in sales with the highest contribution from China. Online selling is now an essential part of any economy. All over the world, there had been an obvious and increasing trust in consumers towards shopping online. (Aad, 2012)

Pakistan comes second from the bottom in the world's fastest online shopping adoption list. In Pakistan, the social media do not have an effective role in influencing customers for online shopping. Another reason, as proposed by Nielson (2010), is that the people in Pakistan have had negative experience with online shopping in the past. Most people who shop online in Pakistan buy only clothes or hardware online.

Though Internet development has helped bring about an increase in number of online consumers, many people still hesitate due to the concerns related to privacy and personal safety. As online franchise and store become more sophisticated, online shopping continues to mark its existence in the market (Lian& Lin, 2008). This shows that there's now a dramatic revolution in the way people buy products and services (Li, Kuo&Russell, 1999; Shergill& Chen, 2003).

According to Burke (2002), there are four relevant demographic factors that have major impact on three basic determinants of the consumers' attitude towards online shopping. The four determinants include age, education, gender and income. The basic determinants comprise of "convenience", "worth", and "pleasure".

8.3 *Trust*

Mayer, Davis and Schoorman, in 1995,(p. 709-734) defined trust at first as: "The concept "trust" is defined as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party."

Mayer, Davis and Schoorman's (1995) study was one of the first and the most popular studies on e-commerce trust and they viewed the main predictors of trust to be intention to take a risk and perception towards the trustee's characteristics. Customers' willingness to buy from online store is greatly affected by consumer's trust in giving their personal particulars and security for paying through credit card online. An easy way, an online seller can reduce the concerns customers have regarding risk is to carry brand name products on their websites. It is also a good idea to have your own brand name, like Amazon (Korgaonkar & Karson, 2007). Holding and also selling products from a brand can improve the trust quotient. The brand name also greatly affects the final buying decision of the customer (Lim & Dubinsky, 2004).

Customer relationships are the most significant factor in maintaining trust while building ecommerce (Kim & Tadisina, 2007). As far as the fear for secure transactions is concerned, it is imperative that online companies ensure that they will never use their customers' private information for any other purposes. This should be mentioned in the privacy policy. It will help the customer have

more security regarding their identity. Online stores can even build specially integrated mechanisms that ensure safeguarding of personal information of the consumers and avoid misuse of information and payments through credit card (Prasad &Aryasri, 2009).One of the major factors that are inhibiting online purchasing is the lack of consumers' trust in vendors over the internet (Gefen, Karahanna, & Straub, 2003).

8.4   *Time*

One of the major issues people are dealing with is perceived time pressures. This is defined by Settle and Alreck (1991) as the degree to which an individual finds himself lacking time as relative to the daily tasks of living. This perceived pressure could be rising from two distinct sources, situational and personal. Most commonly cited reason is situational, and it is also very easy to be identified. People often find that they have their hands full with too much work, too many things that need to be done, and not enough time to be actually able to do them. Such people who perceive a time pressure can and do document their predicament by blaming demands associated with work pressures, family and other affiliations. (Lavin, 1993).

According to Bellman et al., (1999), who studied relationships between demographic, personality characteristics and attitudes towards internet shopping, people who have a more high-tech lifestyle or who interact with the internet on a routine basis are more likely to shop online very frequently. Also people with time constraints prefer the online shopping methods. The greater the pressure and time constraint on a customer, the more they become impatient. This can be an inhibiting factor for online shopping. Shipping, delivery, and other such nuances can take time, and to shop online, consumer must be willing to be patient and wait for his goods to arrive. This requires some planning ahead of time. Even for consumers who shop online regularly, if they don't plan ahead, they are less likely to go for online shopping (Bosnjak et al., 2007).

8.5   *Product Variety*

There is a continuous rise in online shopping in the US and there has been an increasing influence in the total amount of retail sales as well, thus calling for more extensive exploration of spending patterns per person. In order to buy more products online, the products and services that they have already purchased must first satisfy customers. To be able to understand what consumers want in a website, it is important that researchers develop and then validate metrics that can capture the feelings and attitudes of customers that shop online comprehensively. (Straub & Watson, 2001). There are many researchers (Lian & Lin, 2008; Peterson et al., 1997; Bhatnager et al., 2000; Liao & Cheung, 2001) who have insisted that there could be different product types and a diverse range when they are being sold online.

A product factor can be any quality of the product or service that is for sale. More often, products bought online are the same as those purchased from brick-and-mortar stores. Customers make the decision of buying from either place based on factors like who is offering the best value for the product (Keeney 1999). Other factors include the availability to customize the product, the overall value and the merchandising (Zhu & Kraemer, 2002; Jarvenpaa & Todd, 1997; Szymanski & Hise, 2000; Keeney, 1999; Torkzadeh & Dhillon, 2002). Researches like Szymanki and Hise (2000), Ahn et al., (2004) found that product variety is a major factor when it comes to satisfaction in online buying.

8.6   *Convenience*

Copeland introduced the concept of convenience in 1923, and labeled good that consumer buy most frequently and those that are easily accessible in stores on immediate demand as convenience goods. Seiderset al., (2000) suggested four opportunities when it comes to retailing in order to provide customers with convenience:

   a) Access: Ability of customer to reach the retailer
   b) Search: Ability to identify and select products that they want
   c) Possession: Ability to obtain the product of desire
   d) Transaction: Ability to amend or effect transactions

Although convenience is one of the major positive factors prompting consumers to shop online, (Ahmad, 2002; Jayawardhena et al., 2007), prior researches either treated convenience as a predictor variable that affects outcome variables like customer service for customer satisfaction (Colwell et al., 2008; Seiders et al., 2007), or as one of the facts regarding service quality online, like accuracy (Hu et al., 2009; Kim & Park, 2012; Prasad & Aryasri, 2009; Udo et al., 2010).

According to Wang et al., (2005) convenience is one the most impactful factors concerning online shopping willingness. You can shop online at any hour of the day as compared to traditional shops. Online stores are open 24/7 (Hofacker, 2001; Wang et al., 2005). According to Berry et al., (2002) and Sieders et al., (2007), service convenience is one of the major factors that relates to the consumer's efforts and time. There are many perceptions towards it when it comes to buying or using a service. Service convenience is effort saving in the sense that it minimizes the physical, emotional and cognitive activities that customers bear to buy goods and services online (Berry et al., 2002).

8.7   *Privacy*

According to Bélanger et al., (2002), privacy in ecommerce can be defined as the willingness to share personal information over the Internet, which allows for a transaction regarding a purchase to be made. To ease people's minds about the issue of privacy, many websites have privacy policies in place (McGinity, 2000). There are also certain independent companies that can verify, audit and then certify privacy policies for online shopping, such as TRUST (Ranganathan & Ganapathy, 2002). According to Vellido et al., (2000), out of the nine factors they found that relate to consumer opinions regarding online shopping, consumer risk perception was often highlighted. It defined the users who had actually brought something online and those who had not. According to Flavián and Guinalíu (2006), security online is defined as the belief of the consumer that his financial data will be protected, not made available publically, not be stored and not be used by unauthorized people. Even today, the security of online transactions is still a leading issue when it comes to online shopping(Park & Kim, 2003; Elliot & Fowell, 2000; Liao &Cheung, 2001; Szymanski & Hise, 2000).

Kesh, Ramanujan and Nerur (2002) stated that in the success of ecommerce, one of the most important factors is security. Privacy, defined by Collier (1995) is a term generally used to describe a group of values that include the right of people to the privacy of their own bodies, private spaces, communications and information. In the realm of cyberspace, privacy can be described as the ability of the user to control the terms and conditions by which their personal data is collected and used (Flavián&Guinalíu, 2006).

According to Pan and Zinkhan (2006), privacy issues majorly affect the trust of the consumer towards the online retailer. In fact, some studies say that the concern of privacy is the main bump in the road to the expansion of Internet shopping (Hoffman et al., 1999; Hou & Rego, 2002). The more the security and privacy offered to the customer in online shopping, thus less risk about exchange of information. The more positive is the effect on the trust of the consumer, and the better is the shopping experience.

9 Methodology

Data was collected through the use of a specified measuring instrument. This instrument was a completely self-developed and standardized questionnaire that comprised of two sections. The first section was aimed at collection of general data from the respondents. The questions were nominally scaled and came with pre-established categories for options. The second section, which was aimed at collecting data directly pertinent to the research, was divided into six further sub-categories, the first one for dependent variable and the other five for independent variables. The scale used for measurement was the Likert Scale; with answers ranging from 1 to 5, or strongly disagree to strongly agree respectively. Respondents were asked to rate their levels of agreement as pertaining to various criteria, mainly trust, convenience, time, product variety and privacy. The higher the score that was chosen, the greater the importance that the respondents assigned to the criterion when they were shopping online.

9.1 Procedure

250 questionnaires were distributed to students in the University of Punjab, mainly in the business departments such as Institute of Business Administration, Institute of Administrative Studies, Hailey College of Commerce and IBIT due to the researchers' convenience. All respondents were either enrolled in bachelors, masters, MPhil, Ph.D, or postgraduate degrees. An introduction as well as a set of instructions was clearly given at the start of the questionnaire, and extra information and guidance was given where necessary. A legend to clearly explain the answer choices was also given. This was done to ensure that every respondent understood the scaling and the questions. Procedures were as standardized as possible and all respondents answered the questionnaires themselves. (A copy of the complete questionnaire is given at the end, in Appendix-I)

Out of a total of 250 distributed questionnaires, 215 were returned completed and could be used in the data analysis. SPSS Software from IBM was used to analyze the data that had been collected. A rather mixed response was to be seen in the respondents. Some were very keen and interested in filling the questionnaire, taking personal interest and asking questions, while some did not seem as interested. Most of the respondents were very helpful and cooperative. The data pertaining to the particulars of the respondents is given below, while data pertaining to the variables is given further down.

1. Commonly Visited Website

Table 1: Websites Visited

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	daraz.pk	53	24.7	26.2	26.2
	just4girls.pk	11	5.1	5.4	31.7
	homeshopping.pk	8	3.7	4.0	35.6
	olx.com.pk	69	32.1	34.2	69.8
	shopdaily.pk	4	1.9	2.0	71.8
	symbios.pk	3	1.4	1.5	73.3
	dealtoday.com	5	2.3	2.5	75.7
	kaymu.pk	3	1.4	1.5	77.2
	Facebook Page	28	13.0	13.9	91.1
	shophive.com	3	1.4	1.5	92.6
	Other	15	7.0	7.4	100.0
	Total	202	94.0	100.0	
Missing	System	13	6.0		
Total		215	100.0		

One of the most visited websites, from a list that included well-known online shopping websites such as Daraz.pk, Just4girls.pk, Homeshopping.pk, OLX.com.pk, Shopdaily.pk, Symbios.pk, Dealtoday.com, Kaymu.pk, Facebook Pages, and Shophive.com, olx.com, closely followed by daraz.pk.

2. Commonly Bought Item(s)

Table 2: Products Bought

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Electronics	40	18.6	19.7	19.7
	Makeup/Cosmetics	25	11.6	12.3	32.0
	Clothes & Footwear	57	26.5	28.1	60.1
	Auto Parts	6	2.8	3.0	63.1
	Books	16	7.4	7.9	70.9
	Software & Games	11	5.1	5.4	76.4
	Discount Coupons	8	3.7	3.9	80.3
	Jewelry & Hair Accessories	11	5.1	5.4	85.7
	Bags & Wallets	13	6.0	6.4	92.1
	Replicas	9	4.2	4.4	96.6
	Other	7	3.3	3.4	100.0
	Total	203	94.4	100.0	
Missing	System	12	5.6		
Total		215	100.0		

Another thing that was easily noticed was that among the product choices that were given, namely, Electronics (includes mobiles, computers and other electronics), Makeup and other cosmetics, Clothes and accessories (including footwear), Auto Parts (including LEDs and Speakers etc.), Books (Course or otherwise), Software, Coupons (for food or any other product), Jewelry & other accessories (including hair accessories), Bags, purses or wallets, Replicas of any designer item (includes clothes), the most purchased items were Clothes and Footwear.

These results enlighten us to the demographics of the youth buying online as well as tell us which websites are popular and which products are people most willing to purchase using online shopping.

9.3   *Descriptive Statistics*

Table 3: Statistics of study

	N	Minimum	Maximum	Mean	Std. Deviation
Consumer buying-behavior	215	1.25	6.83	3.3250	.76444
Trust	215	1.00	5.00	3.2415	.75029
Time	215	1.60	5.00	3.4412	.63468
Product variety	215	1.00	5.00	3.4206	.83031
Convenience	215	1.50	8.00	3.6027	.70793
Privacy	214	1.00	7.13	3.1323	.59551
Valid N (list wise)	214				

The above given table shows the mean and standard deviation scores of dependent variables as well as the independent variables that were adopted in this study. To answer the criteria questions, the respondents were asked to rate each of the five dimensions (variables) on a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5).

9.4   *Reliability Analysis*

The reliability analysis was first carried out after logging in 30 responses, or the initial batch. The Cronbach Alpha was 0.73 at that time. The following table shows the most recent reliability analysis:

Table 4: Statistics of Study

Cronbach's Alpha	N of Items
.767	6

The Alpha's value for 215 respondents is .767. This value, being above 70% or 0.7, show that the questionnaire was reliable in collecting the information, and that it collected the information it was designed for consistently over time and across people.

9.5 Regression Analysis

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.645[a]	.416	.402	.59265
a. Predictors: (Constant), trust, time, productvariety, convenience, privacy				

The above shown model summary table shows that R, the multiple correlation coefficient using the predictors trust, convenience, time, product variety and privacy predictors simultaneously, is .645 while R Square is .416. These values show that the variance in Consumer Buying-Behavior can be easily predicted from the combination of factors trust, convenience, time, product variety and privacy.

9.6 Anova

Table 6

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	51.967	5	10.393	29.591	.000[b]
	Residual	73.057	208	.351		
	Total	125.025	213			
a. Dependent Variable: consumer buying-behavior						
b. Predictors: (Constant), trust, time, product variety, convenience, , privacy						

In the above table 6, F = 29.951 showing that the predictors or independent factors, namely trust, convenience, time, product variety and privacy, combine together to predict the consumer buying-behavior towards online shopping. Also, the value of significance lies between 0% and 5%, showing that the model is a good fit. As we can see from the table, the value of significance is 0.000, showing that all the predictor variables combine to predict the consumer buying-behavior very well. As the relationship between independent and dependent variables is highly significant, we can say that the model is a good fit.

9.7   *Coefficients*

Table 7

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	.645	.300		2.150	.033
	Trust	.525	.061	.515	8.590	.000
	Time	.049	.084	.041	.590	.556
	Product variety	.002	.061	.003	.040	.968
	convenience	.205	.074	.190	2.779	.006
	privacy	.020	.071	.015	.278	.782
a. Dependent Variable: consumer buying behavior						

The table 7 shows as well as signifies that the regression coefficient, i.e. β of trust is .525 with significance value of 0.000, which shows that there is a significant relationship with trust and consumer buying-behavior. The β value of convenience is 0.205 with significance of .006 showing a positive and significant relationship between convenience and consumer buying-behavior. The β value of time is .049 with significance of .556, which shows that there is not a significant relationship between time and consumer buying-behavior. Regression coefficients i.e. β of product variety is 0.002 with significance of .968, which shows no significant relation between product variety and consumer buying-behavior. The β value of privacy is .020 with significance value of .782, which shows a negative and non-existent relationship between privacy and consumer buying behavior. So, if we were to show this in a regression equation, then:

$$Y = \alpha + \beta X1 + \beta X2 + \beta X3 + \beta X4 + \beta X5$$

Where Y = Consumer Buying-Behavior

X1 = Trust

X2 = Time

X3 = Product Variety

X4 = Convenience

X5 = Privacy

$$Y = .645 + 0.525\ X1 + 0.049\ X2 + 0.002\ X3 + 0.205\ X4 + 0.020\ X5$$

The equation shows that, after putting into the equation, consumer buying-behavior is expected to increase by 0.525, if trust increases by 1. If convenience increases by 1, then consumer buying-behavior is expected to increase by 0.205. For time, consumer buying-behavior is expected to increase by 0.049, if there is an increase of 1 in time. Consumer buying-behavior is expected to increase by 0.002, if product variety increases by 1. Consumer buying-behavior is expected to be increased by 0.020, if there is an increase of 1 in privacy. The Std. errors of the coefficients are considerably small, all under 0.0x. They show that coefficients have been estimated very precisely.

10.   Conclusion

After conducting this research, certain results came to light. The most relevant factor(s) that seems to be affecting consumer buying-behavior towards online shopping when it comes to the younger generation seemed to be the trust factor. If they trust the website, they are prone to buy more from that website. Contrary to popular belief, however, the sense of privacy did not seem to affect the consumer behavior. Respondents did not seem very worried about giving their personal data online such as addresses, provided that they could buy using the Cash on Delivery (CoD) method for purchase. Convenience was another

significant factor, when it comes to online shopping as people preferred to stay at home and shop as opposed to going out and browsing through stores.

11. Limitations & Suggestions

This project was targeted for the youth in the business departments of Punjab University, Lahore only. It can be extended to include more departments, more institutes as well as more age groups. More diversity would be able to get a more rounded viewpoint and a better understanding of youth's perception towards online shopping.

Most of the randomly sampled people were female due to higher ratio of enrolled female students in the selected institutes. A higher male participation would be able to get a more well-rounded review of how people shop online. Also, the age groups can be tweaked quite easily to adjust more groups of people into the study.

A total of five independent variables were taken for this research from the literature review. More variables can be added to the research such as pricing, discounts and other online deals. Then, it is possible to get a better response from the subjects.

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