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Factors Affecting Online Shopping Behavior of Consumers in Lahore, Pakistan

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Abstract—the purpose of this study is to attempt an analysis of the different factors that usually cause to fluctuate the online shopping behavior of customers in Pakistan. Because of the newness and apparently complicated nature of this phenomenon, there is very little information to which the customers have a direct access. Therefore, the objective of this research is to study and uncover different factors that affect the online shopping behavior of people in Pakistan. The research will be conducted with the help of a model that will examine the impact of factors like financial risks, convenience risks, non-delivery risks, return policy risks and product risks on the behavior of online consumers in Pakistan.

Keywords— Shopping Behavior, Online Shopping, Consumer Behavior,

I. INTRODUCTION

With the emergence of new technology, the new modes have been introduced in Pakistan to facilitate people. Internet has introduced developed and easy methods with the help of electronic means for online shopping. Research assumes that this decade has witnessed the great evolvement of e-commerce. E-commerce refers as a term to acquiring, selling and soliciting of products and services through internet. In Pakistan the amount of trade through e-commerce is witnessing increase day by day. E-commerce includes an array of services and trades like supply chain management, transferring of funds and marketing over the internet etc.

In Pakistan, like the other countries the fast emergence of new technology has created new patterns for people to shop goods and services. Customers don't need to go to shopping malls and tie themselves to specific location to shops. They can virtually shop anywhere and anytime. As compared to other developed and rich countries, internet is a relatively new and less established avenue for online transactions. But the contemporary research postulates that it has become a significant part of the lives of people. In Pakistan the online shopping first began as simply as purchasing of goods from different countries with a number of intents and purposes and then later it developed into a complete exchange in which money was given through web and cash was traded through credit cards, western union or wireless transfers to other nation's firm.

With the emergence of smartphones, tablets and laptops, online shopping is experiencing constant increase. All the big and small, brands, organizations and institutes are tapping into the power of e-commerce in Pakistan. E-commerce and online shopping provide people with feasible solutions to shop and sink into business in different sectors of Pakistan. Number of online shopping websites like daraz.pk, homeshopping.pk, shophive.com, kaymu.pk and many more have introduced online shopping and have increased their number of sales through e-commerce. The customers can likewise benefit of an assortment of administrations for correspondence, consultancy etc.

But where on one hand online shopping has an array of advantages in the store for people there on the other hand this ledge brings up numerous issues like: are the exchanges online sufficiently secure? Are the goods sold online up to the par as described? Does the customer get the products he has requested on time? Etc. These unanswered inquiries have raised numerous issues on the possibility and utility of Online Buying. So, in order to have a critical understanding of the behaviors of consumers during online shopping as parallel to the shopping in a physical setting, we need to look at factors which affect the decisions and behaviors of customers. There can be an array of factors which can affect the shopping behaviors of the consumers like the fear about the lack of chance to examine products in details before buying them. More and More customers are turning to the nationwide web services to fulfill their shopping needs, because online shopping provides them with an access to all the products they need just with a single click. Research proposes that the large number of consumers obtaining online is only a little bit of enormous potential that e-commerce market and internet shopping exercises. Online shopping in Pakistan has become a matter fundamentally normal in the urban areas of Pakistan for instance, Lahore, Islamabad, Karachi, Faisalabad, however, this trend has not much been witnessed in the rural areas. Lahore, Karachi and Islamabad are the undisputed pioneers of Online Shopping in Pakistan.

Significance of the Study

In terms of theory this research paper aims to provide a realistic understanding of the factors which affect the online shopping behaviors of consumers in Pakistan. And in terms of practice this study will attempt to present strategic implications and directions for the sake of development of online shopping in Pakistan.

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II. Review of Literature

Different factors have been recognized and identified by researchers across the world which have an impact over the behavior of consumers who shop online. Davis (1993) contended that consumer's attitude depends on an array of factors which are significant for online shopping. He postulated online stores surely have different advantages over physical stores, but at the same time they ring alarm bells for consumers. Holbrook (1994) contended that consumers who shop online can best be defined as 'problem solvers' on the other hand people who shop in the physical setting can be described as the one seeking fantasy, sensory stimulation, enjoyment and fun. He postulated that the 'problem solvers' shop online in order to attain specific goods and services, due to which shopping for them is merely a 'work' or 'task'. Services according to Rajamma, Ganesh and Paswan (2007) tend to be associates more with mortar and bricks stores. Vijayasarathy and Jones (2000) delineated that the financial risks and factors have a great impact on both the intention and the attitudes of people who buying goods and services online. Miyazaki and Fernandez (2001) on the other hand said that the financial risks decrease the experience of internet shopping of the consumers. A research carried by Shranck, Huang and Dubinsky in 2006 showed that people who did online shopping were technically exposed to lower amount of risk than those who would shop directly. The reliability of an online source depends upon the reception of orders, prompt responses and timely deliveries; it also included the security of personal information of the clients. (Parasuraman et al., 1988; Janda, Trocchia, & Gwinner, 2002; Kim & Lee, 20 02). The study defines reliability, in the simplest possible words, as the ability of an online source like a website to correctly and promptly provide the customers with promised services and guarantee the security of online transaction.

In this regard Bellman and Colleagues (1999) expounded their reasons on the same idea and stated that internet surveys showed that online population is more educated, wealthier and younger than those who tend to shop in the physical world. However, with the passage of the time this gap is gradually filling. Both of these researchers argue that demographers play a significant role in deciding whether people use internet for online shopping or don't. But, on the other hand they also contended that once people are online they are not concerned with their demographics and can opt for online shopping. Bhatnagar and Colleagues (2000) provided with an evidence that demographic in figuring out which store to patronize or how much to spend, however men and ladies do tend to purchase distinctive sorts of items or goods and services by means of the Internet. In simple words, the research proposes that the effect of demographics on Internet purchasing conduct is not very solid. Zhang, von Dran, Small, and Barcellos (1999, 2000), and Zhang and von Dran (2000) make an attempt to assess site quality from the viewpoint of customers to see how much it affects his/her perspective. Teo, T.S (2002) expounded their reasons on this the idea of online shopping and said that certain factors have been distinguished by various researchers which study the impact of these factors on the behavior of consumers who shop online. Distinctive studies had recognized the primary thought processes that shape the process of purchase online is based on customers need to examine the goods and services in detail, the second thing which is important here is the requirement of a credit card or debit card and the issue of safety [34]. Various researchers have tried to understand and grapple with the problem of security and safety of those sites that provide price benefits. The conclusion converge upon the point that in order to attract customers those sites have to keep in view the significance of safety and security [28]. According to the research [10], the improvement of loyatly has been a vital focus of organizations which is difficult and diverse to accomplish in the virtual media when contrasted with customary ones and along these lines the techniques to offer items online would likewise be not quite the same as offering through other mediums in the physical world. Another study led by a researcher [6], introduced that the principle drivers behind online purchases aim to introduce the easy to use elements of the site, to build a friendly relationship with customers.

Perception of People in Online Shopping

Another point which is important to take into account is the perception of people and their attitude towards online shopping, many people have given their views about perceived risks and attitude of people, the viewpoints of different scholars have been discussed below.

Perceived Risks

"Perceived hazards allude to the nature and measure of danger saw by a buyer in thinking about a specific purchasing choice (Cox and Rich, 1964). Before obtaining an item, a customer considers the different dangers connected with the buy. The distinctive sorts of dangers are alluded to as saw or foreseen dangers. Research proposes that shoppers for the most part want to utilize electronic business for obtaining items that don't require physical review (Peterson et al., 1997). The higher the apparent experience hazard, the shopper may move to block and-mortar retailer for the buy of the item. Though, the lower the apparent danger, the higher the penchant for web shopping (Tan, 1999). Dangers saw or genuine, exist because of innovation disappointment (e.g., ruptures in the framework) or human blunder (e.g., information section botches). The most every now and again referred to dangers connected with internet shopping incorporate money related danger (e.g., is my Mastercard data safe?), item chance (e.g., is the item the same quality as saw on the screen?), accommodation (e.g., Will I see how to request and give back the stock?), and non-conveyance

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hazard (e.g., What if the item is not conveyed?) The level of instability encompassing the web obtaining process impacts purchasers' recognitions in regards to the apparent dangers (Bhatnagar et al., 2000)."

Factors which Affect the Behaviors of Consumers Who Shop Online

As mentioned above there are different factors which have an impact on the behavior of consumers who opt for online shopping, different factors identified by researchers will be discussed in this chapter.

1.Financial Risk

Financial risks play significant part in the decision making process of people who opt for online shopping. It is because financial risks pose threats which lead to negative perspective and affect consumer behaviors (Barnes, Bauer et al, 2007). In this regard Pollatsek and Tversky (1970) said that the decision of shopping online has a large number of risks which can have an impact on consumer behavior, these risks create many problems especially when it disturbs the customers. Bitner and Zeithamal (2006) postulated that financial risks tend to occur on the very first stage of online shopping, right after the customer places his/her order online. They also said that these risks are based purely on the type purchase. Each product and service has separate risks attached to it.

2.Product Risks:

The product risk is concerned with the performance or the quality of the goods and services which the consumer opts for through online shopping. These risks in simple terms can be defined as Peter and Tarpey Sr (1975) defined as the "chances of the failure of products to meet user's requirements". Alreck and Settle said that product risks include an array of classifications between different customers. In simple terms these categories include physical examination and financial justification etc. (2002). Crespo, del Bosque et al. (2009) postulated that product risks also include financial damage, because product risks also make the consumer think that there can be fraud activities going on over the internet due to which they can lose their money. Bhatnagar, Misra et al. (2000) stated that "the main reason was that it might not be a quality product or brand product which did not perform as it was expected. The more problematic products were those which did not have after sale services. This is a very serious issue that is accompanied by online shopping.

3. Convenience Risks:

It is very difficult for consumers at times to find the right product which gives birth to a lot of fears. Customers often feel they what is going to happen if they won't be able to wait until the goods and services arrive. They also feel that there are risks of disputes and they won't be able to file one if the product or the services they receive is not up to the mark. Forsythe contended that it is not easy to cancel online orders due to which customers don't feel safe because it is not as convenient as shopping in a physical setting. There is a lot of absence of trust in the judgment of internet shopping, which is negative in some cases when exchange procedure is happened. It might be a postponement in online shopping for the accepting a product (Forsythe, Liu et al. 2006). (Forsythe, Liu et al. 2006).

4. Non Delivery Risks:

There is likewise lost conveyance of merchandise to wrong individuals at wrong place. The other component is that a firm or association does not meet their guarantee of day and age. It delays. Amid the delivery procedure the items might be hurt. Its pressing may not be appropriate as it ought to (Claudia 2012).

5. Return Policy Risks:

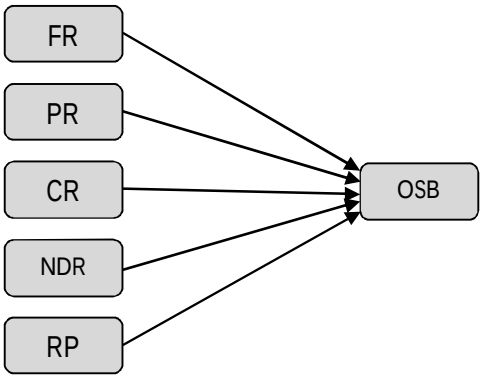
The easiest approach to deal the products electronically is just to guarantee about "Cash Back Guarantee". It is the way which guarantee purchasers on the off chance that they are not fulfilled by the item, they can back their items whenever with no dithering. This strategy has decidedly or contrarily effect on client's decision. Positive in this sense on the off chance that they are not fulfilled the can back it. What's more, negative in this sense on the off chance that they need to back the items it might require a long investment to finish the entire procedure. (Rajeshwary and Sayed).

III. HYPOTHESIS

Following is the hypothesis of the constructs.

Hypothesis	Status	Evidence from Literature
H1 --- H6	Negative	Ajzen, I. (1991).
H2 --- H6	Negative	Moshref Javadi1 (2012)
H3 --- H6	Negative	Moshref Javadi1 (2012)
H4 --- H6	Negative	Moshref Javadi1 (2012)
H5 --- H6	Positive	Rezaei Dolatabadi1 (2012)

IV. Research Model



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Legend:

FR= Financial Risk
PR= Product Risk
CR= Convenience Risk
NDR= Non Delivery Risk
RP= Return Policy
OSB= Online Shopping Behavior

V. RESEARCH METHODOLOGY

The first section will cover the sampling method to delineate how the population was chosen as the focus of this research. The second section will explain the methodology which will be used to conduct the research.

Population, sampling and Measurement

To test the research questions posed by this research the researcher conducted a questionnaire with the help of random sampling. The aim of the questionnaire was to collect the desire data in order to analyze the factors affecting the online shopping behavior of Pakistani shoppers. The questionnaire was designed to analyze all the variables presented in the conceptual model. The results indicate that the questionnaire was reliable and the Cronbach Alpha value was 0.7. The questionnaire was designed according to Likert scale.

Nature of the Research

The nature of this research is quantitative in procedures and techniques. Based on the conceptual model the data analysis will be carried out with the help of survey conducted through questionnaire to study the factors which affect the overall behavior of online shoppers in Pakistan.

Data Collection

249 questionnaires were sent randomly to the consumers of online shopping stores in Pakistan. There were two major groups in these online shoppers: people who purchase and the people who don't. The questionnaires were sent to both the groups. Respondents were 74.1% male and 25.9% female.

VI. ANALYSIS AND INTERPRETATION

Demographic Test

The demographic profile of respondent is showing in this table. This table has the information of all the respondent. Table 1 shows that there are 249 respondents in which 186 (74.1%) are male and 65 (25.9%) are females. In age, under 21 are 17 (6.8%), age 21-29 are 118 (47%), age 30-39 are 84 (33.5%), age 40-49 are 26 (10.4%) and above 50 are 6 (2.4%). 24 (9.6%) respondent have the qualification of Intermediate, 144 (54.7%) have the qualification of bachelors, 72 (28.4%) have the qualification of Master and 11 (4.4%) have the qualification of M. Phil/PhD. The respondent who have credit cards are 156 (62.2%) and who don't have credit cards are 95 (37.8%).

Demographic Test

Respondent Demographics	Frequency	%
Gender (N = 251)		
Male	186	74.1
Female	65	25.9
Age (N = 251)		
Under 21	17	6.8
21 - 29	118	47
30 – 39	84	33.5
40 – 49	26	10.4
50 +	6	2.4
Education (N = 251)		
Intermediate	24	9.6
Bachelors	144	54.7
Master	72	28.4
M.Phil/PhD	11	4.4
Others	0	0
Credit Card (N = 251)		
Yes	156	62.2
No	95	37.8
Marital Status (N = 251)		
Single	146	58.2
Married	105	41.8

Reliability Test

To check the reliability and internal consistency of the variables, the estimated values of Cornbach's alpha are used as shown in table 2. In this table, the values of Cornbach's alpha are between from 0.73 to 0.91 which shows that each variable possesses high reliability. The alpha of FR is 0.87, alpha of PR is 0.73, alpha of CR is 0.81, alpha of NDR is 0.78, alpha of RP is 0.91 and alpha of OSB is 0.86.

Reliability Test

Constructs	Valid N	Number of Items	Cronbach's Alpha
Financial Risk	251	3	.87
Product Risk	251	3	.73
Continence Risk	251	6	.81
Non Delivery Risk	251	2	.78
Return Policy	251	2	.91
Online Shopping Behavior	251	10	.86

KMO & Bartlett's Test

The KMO evaluates the sampling capability that verifies if the responses given with the sample are acceptable or not. It need to be near than 0.5 for a great factor analysis to continue. If the value of KMO is less than 0.5 than its not accepted. The values between 0.7 - 0.8 are great and values above 0.9 are excellent. The results in the table are showing value of KMO of every construct is greater than 0.5 which is adequate. The value of KMO for Financial Risk is 0.78, value of KMO for Product risk is 0.81, value of KMO for Convenience risk is 0.83, value of KMO for Non Delivery risk for 0.86, value of KMO for return policy is 0.83 and value of KMO for online shopping behavior is 0.79.

Bartlett's test is further recommendation of strength of correlation between variables. It will be useless to move forward with factor analysis if there is no relation between the variables. "Table 3 shows the p-value of Bartlett test is

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smaller than 0.001 in case of all variables. This thing verifies against the null hypothesis of no correlation.

KMO & Bartlett's Test

Constructs	Number of Items	KMO – Measure of sample adequacy	Bartlett's Test – Sphericity Chi-square	Bartlett's Test – Sphericity Sig.
Financial Risk	3	0.78	356	.000
Product Risk	3	0.81	328	.000
Continence Risk	6	0.83	1023	.000
Non Delivery Risk	2	0.86	289	.000
Return Policy	2	0.83	293	.000
Online Shopping Behavior	10	0.79	2216	.000

Eigenvalues & Total Variance

Elements of construct are stated Principal components that have eigenvalue over 1. It is possibly best to run a primary analysis with the eigenvalue higher than 1. Table 4 shows all the eigenvalues and all variances described for construct. The financial risk which have 3 items described the variance of 60.243%. The product risk which have 3 items described the variance of 62.382%. The convenience risk which have 6 items described the variance of 70.891%. The non-delivery risk which have 2 items described the variance of 54.467%. The return policy which have 2 items described the variance of 69.889%. The online shopping behavior which have 10 items described the variance of 54.511%.

Eigenvalues & Total Variance

Constructs	Initial eigenvalues			
	Components	Total	% of variance explained	Cumulative % of variance explained
Financial Risk	Comp 1	1.891	60.243	60.243
Product Risk	Comp 1	1.871	62.382	62.382
Continence Risk	Comp 1	4.622	70.891	70.891
Non Delivery Risk	Comp 1	1.089	54.467	54.467
Return Policy	Comp 1	1.398	69.889	69.889
Online Shopping Behavior	Comp 1	4.527	54.511	54.511

Component Matrix

Factor loadings describe how much a factor explains a variable in factor analysis. The lowest value of loading of all items must be higher than 0.40. Also, the minimum value of cross loading must be lower than 0.40. Construct. The loading value of financial risk is 0.91 - 0.73. Similarly, the loading values of product risk, convenience risk, non-delivery risk, return policy and online shopping are varying from 0.95 – 0.81, 0.96 – 0.69, 0.73 – 0.73, 0.83 – 0.83, 0.93 – 0.62 respectively, as given in table.

Component Matrix

Correlation

To check the common connection of the items of each variable, correlation analysis has been used. Table 7 shows that the values of correlation of all items of each variable are moderate. The value of correlation of Financial Risk falls from 0.72 – 0.80 which is strong. Similarly, the value of correlation of product risk falls from 0.75 – 0.82 which is

ITEMS	COMPONENT
FINANCIAL RISK	FR
credit-card details may be compromised and misused	.739
get overcharged if I shop online	.915
personal information given for transaction to the retailer	.814
PRODUCT RISK	PR
I might not get what I ordered through online shopping	.958
I might receive broken product	.959
It is hard to judge the quality of product over Internet	.817
CONVENIENCE RISK	CR
Finding right product online is difficult	.759
If I shop online I cannot wait till the product arrives	.950
I cannot get to examine the product when I shop online	.965
I feel that it will be difficult settling disputes when I shop online	.696
It is not easy to cancel orders when shop online	.818
I will have problem in returning product bought online	.965
NON DELIVERY RISK	NDR
I might not receive the product ordered online	.738
I do not shop online because of non-availability of reliable shipper	.738
RETURN POLICY	RP
I do not purchase online if there is no free return shipment service available	.836
I purchase online only when I can return the product without any frills	.836
ONLINE SHOPPING BEHAVIOR	OSB
Using Internet for online shopping is easy	.931
Shopping online is fun and I enjoy it	.931
I like to shop with my family members or friends	.784
When I make a purchase my friend's opinion is important to me	.926
I will have no problem in shopping online if I get to know	.733
Sharing my experience through online product will makeme noticeable	.716
I do not shop online because Internet speed	.824
I do not shop online as I do not have a computer at home	.708
I do not shop online as I do not have a computer with Internet connection	.627
I do not shop online as I do not have a credit-card	.795

strong, convenience risk falls from 0.68 – 0.77 which is strong, value of NDR falls from 0.42 – 0.61 which is moderate, value of RP falls from 0.31 – 0.46 which is weak and value of OSB falls from 0.49 – 0.70 which is moderate.

Correlation

Constructs	Values	Status
Financial Risk	0.72 – 0.80	Strong
Product Risk	0.75 – 0.82	Strong
Convenience Risk	0.68 – 0.77	Strong
Non Delivery Risk	0.42 – 0.61	Moderate
Return Policy	0.31 – 0.46	Weak
Online Shopping Behavior	0.49 – 0.70	Moderate

VII. CONCLUSION

In this study we examined some factors affecting on online shopping behavior of consumers. A conceptual model was used in order to assess the effects of variables on each other using different analysis. Results of hypotheses testing indicated that financial risk and non-delivery risk has negative effect on attitude toward online shopping behavior. That is, e-retailers should make their website safer and assure customers for delivery of their products. Convenience risk has the negative effect on online shopping behavior. Similarly, Product risk also has negative effect on online shopping behavior. Return Policy has Positive effect toward online shopping behavior of consumers. This means the more people suggest e-buying to each other, the more this buying method will be popular among people. This makes necessary the use of word of mouth marketing for retailers.

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