

Factors Influencing the Online Shopping Buying Behavior of Consumers in Pakistan: An Exploratory Study

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<p>Keywords: Online Shopping, Theory of Planned Behavior, Qualitative Analysis, Pakistani Consumers, E- commerce</p>	<p style="text-align: center;">ABSTRACT</p> <p><i>The goal of this study was to examine the effects of various factors on customers' online shopping buying behavior. E-commerce has made life easier and more innovative for people. Online shoppers don't behave like they would in a physical store where they could touch, examine, and then purchase the goods. The Theory of Planned Behavior (TPB) is employed to identify the factors that influence online purchasing behavior. The audio-recorded interviews were conducted for data collection. The sample size was 12 consumers from Sahiwal who used online platforms for doing online shopping. NVivo 14 software has been used for data analysis of conducted interviews. Many methodologies, such as Coding Nodes, Word Tag Clouds, and Word Tree Maps have been employed to validate the study's various themes. The key determinants affecting online shopping were found to be promotions, comparison, time sensitivity, accessibility, attitude, trust, and advertisements on social media. The results disclose the most common practices that consumers adopt when purchasing products online via various platforms. The characteristics found in this study are few, and additional factors may have an impact on consumers' shopping habits. Future studies can examine the effects of other product categories, online retailers' characteristics, and other environmental factors. This study did not explore the association between risk and online shopping intention. Therefore, future research could expand on this aspect to examine the impact of perceived risk on customers' online shopping intentions. The study has implications for online stores and consumers in Pakistan. Consumers in Pakistan are looking for promotions, comparison, time sensitivity, accessibility, attitude, trust, and advertisements on social media. Retailers should work on these issues and concentrate on making it simple to shop online. With the remarkable progress of e-commerce in Pakistan, there is a crucial need to recognize the factors that affect consumers spending online. The findings of this study can aid online merchants and vendors in creating their marketing strategies much more effectively because there are so few studies conducted in the setting of Pakistan. Our findings could assist large companies in implementing e-commerce strategies more efficiently.</i></p>
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1. Introduction

The digital world significantly impacts people's lives today, and the Internet is no longer only a resource for exchanging information; it is now an essential part of daily life. The World Wide Web has become interconnected with everything, including business, social interaction, and shopping. The shift in individuals' lifestyles towards digital has caused traditional methods to be replaced with new ones, and online shopping has become increasingly popular. The fourth industrial revolution has brought about changes in consumer behavior, with more people opting for online or mobile channels for their purchases due to the widespread availability of digital technology and the emergence of global markets accessible through it (S. M. Lee & Lee, 2020).

Technological advancements and the widespread adoption of the Internet have created new avenues for businesses to promote and sell their services and products (Caputo, Garcia-Perez, Cillo, & Giacosa, 2019; Martins, Costa, Oliveira, Gonçalves, & Branco, 2019). Along the same lines, businesses are dedicating substantial funds towards establishing their online existence on the Internet (Tankovic & Benazic, 2018). The widespread adoption of online spending has empowered customers to compare product features and prices effortlessly, thus making it the most practical way to make purchases. In Europe, this trend has resulted in a typical annual growth rate of 22% in e-commerce, with retail sales topping 200 billion euros in total in 2014. This highlights the increasing preference of customers towards online shopping due to its ease, accessibility, and the availability of a wide range of options. These figures demonstrate the significance of the online market and its crucial role in the retail industry (Marcus & Petropoulos, 2017). Despite widespread adoption in some regions, online shopping is still nascent in many developing countries.

In the 21st century, it has become increasingly crucial for companies to focus on integrating new technologies and understanding how consumers utilize the Internet (Dumitrescu, Orzan, & Fuciu, 2015). Today, virtually every aspect of life is interconnected through the World Wide Web, social contact, or shopping (Daroch, Nagrath, & Gupta, 2021). Businesses increasingly know the benefits of investing in new technologies to improve consumer services (Sima, Gheorghe, Subić, & Nancu, 2020). Companies must understand customer buying behavior in today's ever-changing market environment to operate efficiently and successfully (Pirc Barčić, Kitek Kuzman, Vergot, & Grošelj, 2021). Understanding customer behavior is the key to effective marketing, dependable production management, and the success of R&D initiatives. These critical aspects of business operations rely on gaining insights into the behavior of consumers (Khojasteh-Khosro, Shalbafan, & Thoemen, 2022).

Researchers have presented their definitions of consumer behavior from several angles, but they share a common understanding. For instance, Jacoby describes consumer behavior as decision-making units' consumption, acquisition, and disposal of services, products, time, and ideas. It involves studying the processes consumers use to pick, use, and arrange services and products and their emotional, mental, and behavioral responses (Mtimet & Albisu, 2006). In contrast, the American Marketing Association has defined consumer behavior as the complex interplay between cognition, affect, behavior, and the environment that guides individuals' transactions (Amazon, 2020). This definition emphasizes the connection between the consumer's psychological, environmental, and emotional state (Asiegbu, Powei, & Iruka, 2012). All the factors that impact consumers' thoughts, emotions, and behaviors are considered part of the environment (Maslowska, Malthouse, & Collinger, 2016). Some factors that can affect consumers' feelings, thoughts, and actions include

recommendations from other consumers, advertising, pricing details, product design, packaging, blogs, and various other sources (Powers, Advincula, Austin, Graiko, & Snyder, 2012).

According to data from 2019/2020, the global online sales were valued at \$3.36 trillion, accounting for 13.6% of all retail sales worldwide. This represents an increase of 20.2% compared to the previous year. The figures include total retail sales of 21.8% in the UK, 34.1% in China, and 11% in the US. Online retail has become an essential part of the global market, with a significant portion of retail sales now occurring online. Furthermore, it is predicted that the value of online sales will continue to increase, with a projected growth of up to \$4.8 trillion by 2021/2022. This shows that the trend of consumers shifting towards online shopping is expected to continue and that businesses will need to adjust to this trend to remain competitive (Shaikh, 2021). However, in most developing countries, online shopping has yet to reach its full potential.

According to various sources, e.g., (Elhoushy & Lanzini, 2021; Reed II, Forehand, Puntoni, & Warlop, 2012; Tanrikulu, 2021; Zhang & Chang, 2021), The field of research on online consumer behavior is relatively new and constantly evolving, encompassing a wide range of variables that are analyzed from various theoretical perspectives (Boulet, Hoek, & Raven, 2021). Most scholars (Kumar & Ayodeji, 2021) examining online consumer behavior have utilized several theoretical perspectives, including the Technology Acceptance Model (Davis, 1989), the Theory of Reasoned Action (Fishbein & Ajzen, 2008), Innovation Diffusion Theory (Rogers Everett, 1995), the Theory of Planned Behavior (Ajzen, 1991), and Flow Theory (Csikszentmihalyi & Csikszentmihalyi, 1992).

In today's worldwide scenario, the rapid progress of online commercial retail transactions has received significant attention, leading to a massive digital transformation of businesses (Belhadi et al., 2021). As of today, consumers worldwide, including those from developing nations, are becoming accustomed to the latest mode of shopping (Rossolov, Alosynskyi, & Lobashov, 2022). According to Ghaznavi (2013), Pakistan has had an e-commerce presence for a while now and is expected to grow significantly. Chishti (2013) asserts that social media drives the surge in online shopping. In Pakistan, there are already over 100 websites dedicated to online shopping, with the majority of this expansion taking place in the previous two to three years. E-commerce in the nation is expected to expand if this trend keeps up.

This research investigates the overdue receipt of shopping online in Pakistan by utilizing existing literature to find the underlying factors. In addition, it explores comprehensive risk elements, relative pricing, and the moderating influence of user-friendliness. While previous studies have explored the risks involved in online shopping, our study delves deeper into the individual risk components and incorporates other factors to create a more comprehensive framework. This approach enables us to gain a more profound understanding of why consumers choose to engage in e-commerce.

By integrating the significant factors and addressing any potential issues consumers may encounter when making online purchases, we aim to offer an inclusive understanding of consumer behavior. As little research concentrates on Pakistani consumers, our findings could assist large companies in implementing e-commerce strategies more efficiently. The main objective of this research was to determine the factors that influence consumers' online shopping behavior. The research goal can be summarized as follows:

To identify the factors that impact consumer behavior when buying online.

According to Wu, Li, Zhu, Song, and Li (2015), qualitative research methods can allow researchers to uncover information that conventional approaches could overlook. Qualitative research is commonly viewed as a mathematical statistics technique that enables researchers to investigate phenomena, situations, or events (Wu et al., 2015). This method encompasses a range of approaches, including interviews, surveys, observations, case studies, and historical and document analyses. It is beneficial for examining the factors influencing consumer behavior when making online purchases.

The paper is organized as follows: Section 2 provides a conceptual background, while Section 3 details the research methods employed. Section 4 presents a discussion of the results, and Section 5 outlines the conclusions and implications of the study.

2. Literature Review

In this connected world of e-business, the market and the information systems can attain growth in leaps and bounds, and hence, the buying behavior of the consumers or the buying pattern when brought on the online platform has provided food for thought and development in research, this documents a significant quantity of the relevant literature that has been studied on the subject.

To explain the user acceptability of information systems, Fred Davis created the technological acceptance model (TAM) in 1986. The model is believed to have been instantiated from Davis's Theory of Reasoned Action (TRA) as early as 1989 (Davis, 1989). Some pertinent and emergent works include Davis' work on TAM, one of the most widely accepted scales for assessing computer usage among non-computer experts. A TAM explains and predicts technology adoption from the user's perspective by identifying the various system factors expected to enhance or hinder usage. As per this hypothesis, many elements affect the introduction of fresh technology to individuals. The perceived ease of use or PEOU and perceived usefulness or PU, which Fred Davis collectively defined as the extent to which one believes using a technology could enhance one's competent workload performance.

In this context, the other side pertains to perceived ease of use. Which is the level of belief that a person has regarding the level of ease in using the system (Davis, 1989). Such a hypothesis has aroused the curiosity of many scholars and has been researched and developed gradually over the periods.

Online shopping appeals more to customers because it allows them more convenience and saves time (Che-Ha, Mavondo, & Mohd-Said, 2014). From that perspective, suitability deals with those online purchasing models meant to reduce the time and energy consumers spend during the buying process. Online purchases of goods have changed the shopping habits, especially the time and energy used to look for suppliers (Schaupp & Bélanger, 2005).

In their work, Mothersbaugh and Hawkins (2016) explain customer behavior as the amalgamation of mental processes and influences, behaviors, and emotions that determine the answers individuals give to such questions as 'What do I buy and how often do I buy different goods and services.' It refers to examining populations and the decisions they make concerning acquiring goods and services. Customers' behaviors determine their attitudes toward the usage and the purchase of goods and services, including the frequency of the purchases. Various areas of academic research, such as economics and psychology, can help identify consumers' habits before and after their purchase.

In addition, it assists businesses in discovering other prospects. Online behavior is a complex evaluation made by the individual regarding e-retail in either a good or bad-oriented tone, or it can be seen as an impression held as excellent or poor depending on the psychological picture created (Baevaj, 2011).

In layperson's terms, e-commerce, also termed internet shopping, can be understood to do the following: allow customers, using a search engine, to buy services or goods online. Customers can order online through devices like computers, tablets, and phones. This type of e-commerce has been termed e-shop, e-shopping, e-store, e-web-store, internet shop, online shop, online web store, and virtual store, among others. E-commerce is the online buying of products and services; this practice of purchasing products and services is called shopping (Fu et al., 2020).

A case from Sweden about internet fashion buying and fashion buying on impulse was brought forth by Sundström, Hjälm-Lidholm, and Radon (2019). This study adds to the knowledge on the field as it emphasizes how boredom can influence the propensity to make impulsive purchases and also provides ideas for future research to explore that problem more thoroughly.

In addition, the authors' study concludes that there might be an underlying difference between online and offline customers, as the first mentioned states, to be ready to do anything on some occasions to avoid boredom. This finding is relevant, particularly to online leisure purchasing behavior patterns. Suyanto, Subiakto, and Srimulyo (2019) deal with the shift of urban young people's consumption behavior from the bricks and mortar shopping centers to the Internet and urban youth's craze for local brands marketed on the Web. That said, the research above suffices for assessing the "convenience" of mobile applications serving as information sources on e-commerce retailing in conjunction with other consumer video shopping activity patterns.

During the past decade, online purchasing of groceries has been developing consistently, albeit languidly (Harris, Dall'Olmo Riley, Riley, & Hand, 2017); however, during the COVID-19 pandemic crisis, it received a big push (Pantano, Pizzi, Scarpi, & Dennis, 2020). Besides, older and less computer-skilled consumers are starting to round online purchasing and increasing spending.

Even with the rise of internet retailing, Kirk and Rifkin (2020) and (Amazon, 2020) suggest that new distribution methods that do not necessitate interpersonal interaction can also gain prominence. Adopting outdoor activity restrictions at the suggestion of government authorities and implementing the instant rules during the breakout of the pandemic contributed to more people ordering home delivery services, which saw about a 10% rise in the industry (CZSO, 2020).

This has positively driven an increase as - according to Pantano et al. (2020), consumers have tempered their purchasing practices and become cognizant of the advantages of previously unknown services to the particular consumers. For instance, there is a tendency some recent internet retail shoppers developed to order goods for delivery rather than going to the store. They further mentioned that compelling and sudden government social distancing rules frustrate consumers who are used to shopping in the usual way. The same Laato, Islam, Farooq, and Dhir (2020) pointed out in their discussion that the government measures about COVID-19 included necessary preparatory steps such as boarding up restaurants, shops, certain public services, and even schools. Feeling a sense of limitation set by others, combined with eagerness for impending change, might lead to typical behavioral responses.

In this regard, it is reasonable to hypothesize that consumers will likely change, extending the series of changes concerning their purchasing behavior.

According to Sheth (2020), four intervening factors affect a consumer's behavior. These include changes such as technological advancements like the introduction of online shopping and delivery services, the impact of legislative reforms on the consumption pattern (for instance, those that come about from the Covid pandemic), and random changes in the social setting like the escalation of the worldwide Covid pandemic. Research on consumer conduct was also done by Arora et al. (2020) and Accenture (2020) in the spring of twenty-twenty. Accenture (2020) noted that consumers were quite frightened of the impacts of Covid-19 on their health and resources. It was also noted that during the COVID-19 crisis, the demand for buying essentials increased, and people were being prudent with their browsing behavior, favoring local acquisition and starting to embrace e-commerce. Consumers will also still use information and communication technology (ICT) to interact, learn, and get entertained instead of feeling lonely.

The study "Decision Model Based on Technology Acceptance Model (Tam) for online store customers in Indonesia" was undertaken in 2019 by Suleman et al. (2019). The study sought to investigate how perceptions and decisions toward purchasing fashion products online are determined by perceived usefulness, ease of use, and trust. The study sample consisted of one hundred and fifty respondents who had previously engaged in online shopping.

The research demonstrated that while attitudes are fondly affected by trust, utility, and usability, self-esteem does not shape the attitudes of consumers taking part in self and internet retailers. Another determinant sentiment focused on was the internet retailer trust.

A research pattern illustrated in 2019 agreed with Singh and Srivastava (2019) regarding using the technology acceptance model to assist them in better understanding the reason why today's international travelers engage social media with a goal during their travel. The study used a qualitative research design involving in-depth interviews with thirty respondents. The materials used in this research were collected during the past 12-month period. Favorable social media experiences and simplistic social media usage were the major themes of this study, where the registers encouraged the model's conclusion, which describes the acceptance of social media. This model is expanded to include social capital (SC) and perceived trust (PT). The impact of User Disposal Preparedness (DR) varies across all four components of SM.

Granić and Marangunić (2019) investigating the technology acceptance model warned against applying it in the educational context, which was extensively covered in the literature review. This brief aims to give the reader a broad comprehension of how much work has been done so far regarding using the technology acceptance model in teaching and learning different subjects.

Using the EBSCO Discovery Service, the survey established 71 linked studies from 2003 to 2018. One of the major conclusions is that TAM, as well as several of its variations, are sufficient models for evaluating different learning technologies. The results of this systematic review enhance the understanding of TAM acceptance studies in the education field and contribute to the future epistemic advancement of the field.

As Kim (2002) argues, consumers can benefit from using the product or service after performing a task. Also, new studies by Widyastuti, Hartini, and Artanti (2020), Yew and Kamarulzaman (2020), and Bangkit, Tumbuan, and Tielung (2022) have underscored the role of perceived benefits in the behavior of online consumers. These authors' studies demonstrated that perceived benefits were found to have a significant positive effect on consumers' online behavioral intention. Authors such as Teo, Lim, and Lai (1999), Nazir, Tayyab, Sajid, ur Rashid, and Javed (2012), Liu, He, Gao, and Xie (2008), and Manu and Fuad (2022) have all arrived at the same verdict that undertaking online shopping has the advantages and benefits of saving time and low prices and greater conveniences.

According to research, Internet shopping is becoming common in Pakistan because it is user-friendly and provides ease to shoppers (Iqbal, Hunjra, & Rehman, 2012). Moreover, the evidence suggests that customers are more inclined towards buying things online as they take advantage of the easy searching and comparing, low prices, huge variety, product feature information, and latest branding as well as fashion trends (Jhamb & Gupta, 2016; Jiang, Yang, & Jun, 2013; Sorce, Perotti, & Widrick, 2005; Zhou, Dai, & Zhang, 2007).

The basic idea behind the Theory of planned behavior developed by Icek Ajzen was to predict the behavior of human beings (Ajzen, 1991). The Theory of Planned Behavior (TPB) is based on the social psychology model, which considers the role of attitudes, beliefs, and intentions in shaping one's behavior. TPB states that three factors, attitudes, subjective norms, and perceived behavioral control, are meant to engage a person in behavior through intention. An attitude towards a behavior is whether it is rated positive or negative. A person's attitude towards a rating and the possible outcome of the behavior influences each other. Subjective norms are the perceived social pressure to perform or not to perform specified behaviors that are known as a person's subjective norms.

3. Method

This section of the study outlines the research approach, design, and data collection methods to be utilized throughout the research process. The study aims to achieve its objectives through a qualitative research approach, employing an inductive-based methodology. The study systematically demonstrates how businesses have transitioned from traditional marketing tools to digital marketing tools and techniques to cater to online shopping needs. The advancement of technology has significantly influenced consumer behavior, shifting towards online shopping. The primary purpose of this study is to determine the factors influencing online behavior. The initial step will be the collection and analysis of primary data.

3.1 Data Collection

Audio interviews were conducted with online shoppers residing in Sahiwal, Punjab, Pakistan, to collect data. Participants were asked for consent to participate in a semi-structured interview, which involved open-ended questions following a set protocol. Participants were assured that any information revealing their identity would remain confidential. Data collection ceased once the saturation point was reached, where the responses became repetitive. Table 1 presents the details of the respondents in this study.

Table 1

Interviewee Details

Sr. No.	Gender	Age	Occupation
R1	Female	21	Student
R2	Female	22	Student
R3	Female	21	Student
R4	Female	21	Student
R5	Male	21	Student
R6	Female	24	Student
R7	Female	20	Student
R8	Female	25	Student
R9	Male	21	Student
R10	Female	22	Student
R11	Female	20	Student
R12	Female	26	Student

3.2 Data Analysis

The present study employed Braun and Clarke (2006) thematic analysis approach, which was conducted using the NVivo software. The transcribed data from the interviews was imported into the software, and codes and themes were generated based on the responses of the participants. Table 2 provides an overview of the analysis techniques used in this research.

Table 2

Analysis Techniques

Phase	Selection Process	Interviewees	Consent	Technology used
Structured Interviews	Personal and family networks	12 consumers in Sahiwal Punjab	Consent was obtained through consent forms	NVivo software

Braun and Clarke (2006) offered six thematic analysis steps. The researcher may switch back and forth between these phases during the qualitative data analysis because these procedures are dynamic.

Phase 1: Gaining Immersion in the Data

Braun and Clarke (2006) advocated for beginning thematic analysis when interviews are conducted as the researcher knows the data and further developments enhance understanding of the data patterns. Coupled with the preceding notion, researchers' understanding deepens when they encounter similar data while transcribing previous respondents. Hence, at this point, the author must look into the data and view it from various perspectives by reading and analyzing it several times. For the current work, interviews were followed by transcription exercises immediately (on most occasions, it was the same day). Owing to such an approach, the researcher could gather rich data. After conducting twelve interviews, she reached a saturation point and was no longer required to do additional interviews.

Phase 2: Generating Initial Codes

In the words of Weston et al. (2001), coding is a process of data analysis, but more than that, understanding target phenomena keeps pace with the developments in coding. For uniformity of purpose, codes were assigned according to the classification of the research question. Noting that it would be possible to lose the essence of the data, the authors Braun and Clarke (2006) stress the necessity of getting as many codes as possible from the data set for completeness.

Phase 3: Searching for themes

Also, espoused categories may be further developed into broader conceptualizations in the form of themes, which are said to be the different areas that can be obtained from the database Braun and Clarke (2006). This stage required scrutiny of the codes because, at times, there was an overlap even in the current study, where participants seemed to express the same concept. However, in different terms, some codes still need to retrieve data. After reading the description, they had to be understood. To avoid data loss, a miscellaneous theme was formed to put together any units of analysis that were unsuitable for any possible themes. However, upon scrutiny, some of the codes of the miscellaneous theme might be re-classified into a relevant theme.

Phase 4: Reviewing the themes

It has been noted that this stage in research is very critical, and therefore, the need to undertake a cautionary measure is critical. The codes collected for each theme must be carefully analyzed to determine whether they exhibit regularity and coherence and thus make sense as codes Braun and Clarke (2006).

Phase 5: Defining and naming themes

Phase five is an ongoing process, and after phase four, phase five views the details within each theme from the standpoint of how each might be defined.

Figure 2
World Tree Map

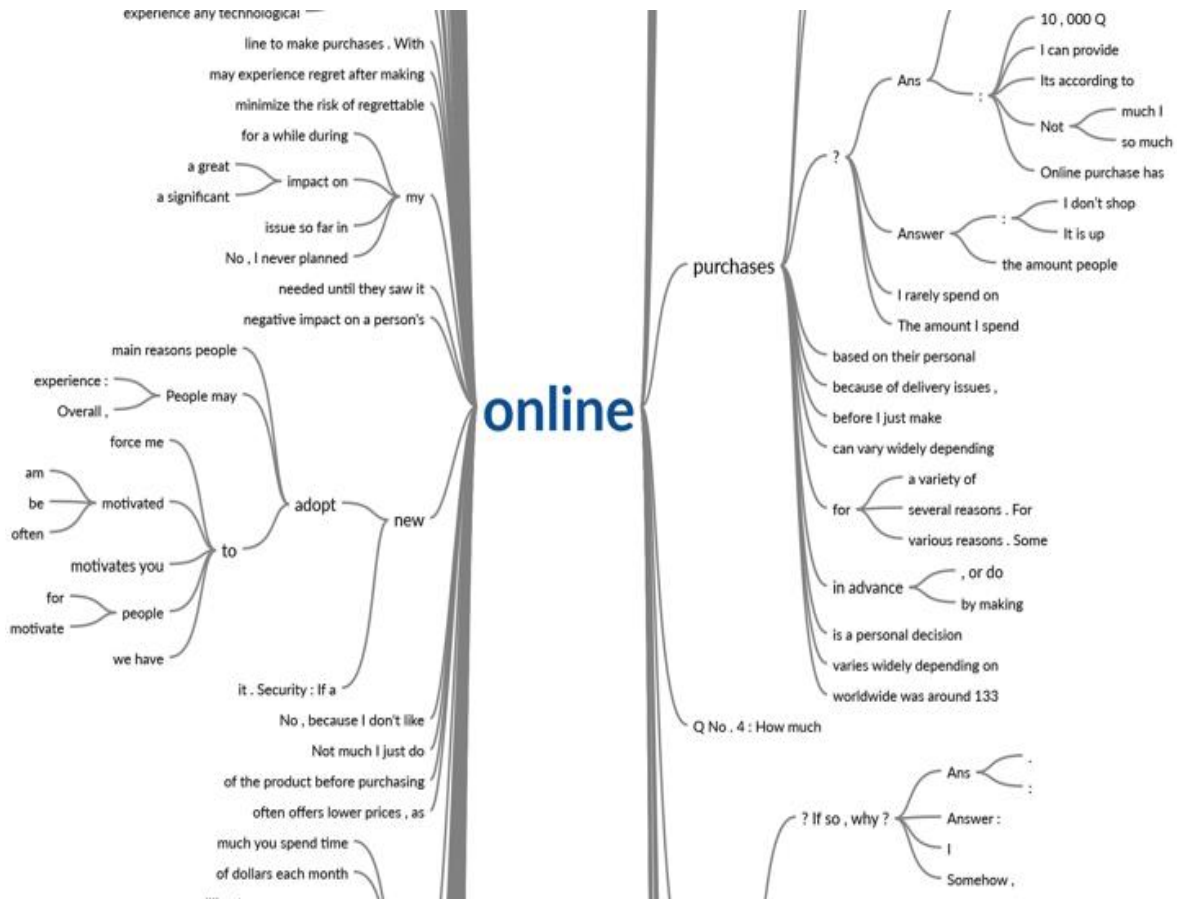


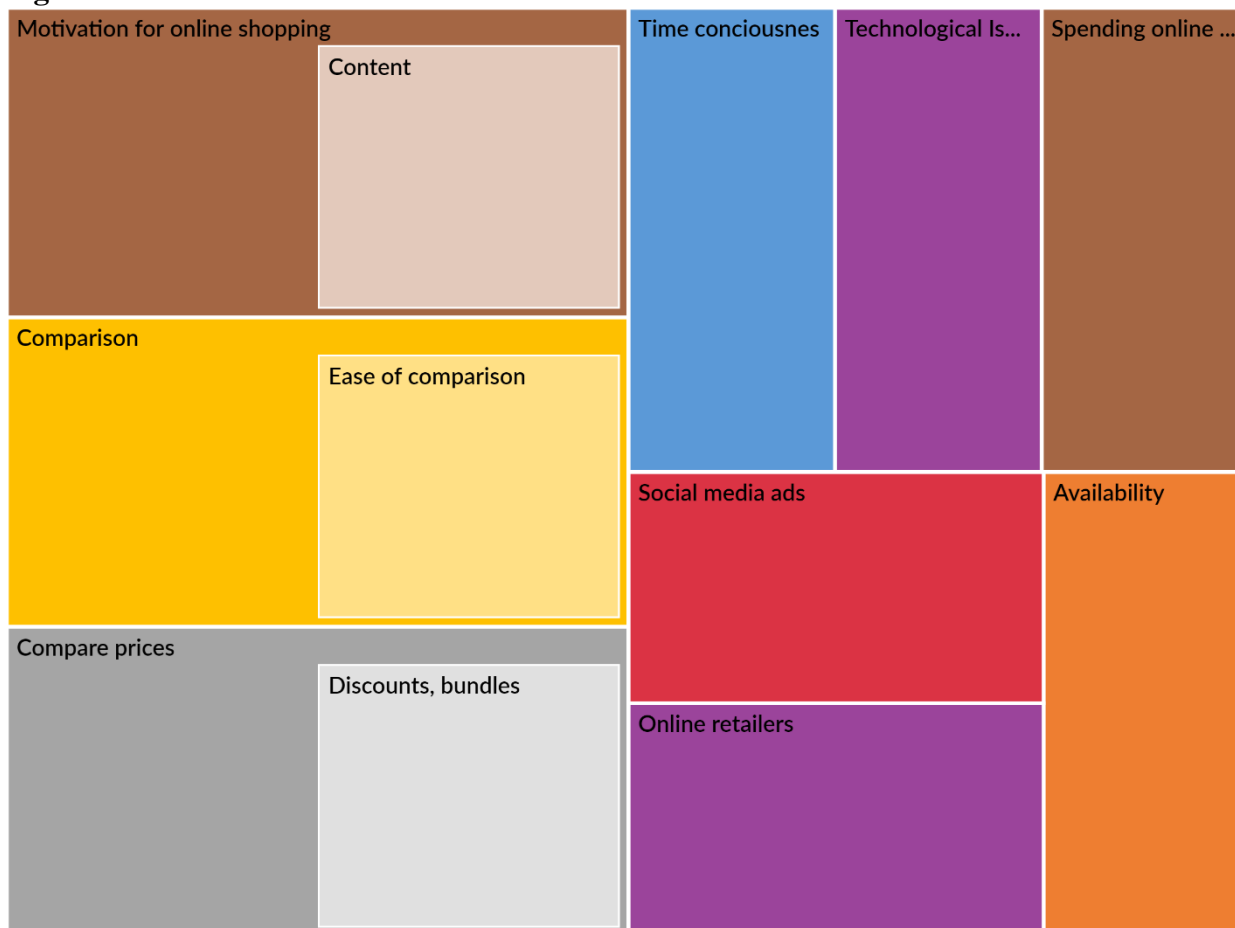
Figure 2 depicts a Word Tree Map. The Word Tree Map is a tool that highlights the associations between a central word and other patterns of language. In this study, the central phrase is "Online Shopping." The Word Tree Map aids in the discovery of new topics and their relationships with other themes. The image above demonstrates the connections between various words, revealing the relationships between different themes and consumer online shopping behavior. The Word Tree Map was utilized to generate various themes that explain the behavior of people toward online shopping.

4. Results and Discussion

4.1 Factors of Online Shopping -Hierarchy Chart

Figure 3 illustrates the most prevalent factors that influence consumer behavior toward online shopping. The figure displays the most commonly used words that affect customers and their online shopping behavior. The major impact on buying behavior can be attributed to factors such as motivation for online shopping, ease of comparison, and price comparison (discounts, bundles). The diagram below highlights the factors that affect consumers' intentions towards shopping online. The results disclose the most common practices that consumers adopt when purchasing products online via various platforms. Additionally, the figure showcases the least and most preferred methods of sharing views when choosing to shop online, and how it relates to consumer behavior in terms of making purchases online.

Figure 3



4.2 Data Coding and identification of themes

The main goal of the qualitative component of the current study was to investigate the variables influencing online customer purchasing behavior. Themes were coded into parent nodes after reading line-by-line transcribed textual data, and they were categorized as attitude, availability, compare prices, comparison, convenience, customer service, online retailer, perceived ease of use, promotion, quality, reputation, social media ads, technological issue, time consciousness, trust, variety and motivation for online shopping.

Sources and references for each subject that emerged from the coding of textual interviews were included in Table 3 for each theme. Whereas sources showed how many people discussed a certain theme, references showed how many people coded that theme overall.

Table 3

Data coding & Developing tree Notes

Codes	Sources	References
Attitude	6	11
Availability	7	19
Compare prices	10	23
Comparison	9	22
Convenience	7	11
Customer service	6	9
Online retailers	10	19
Perceived ease of use	7	13
Promotion	8	7
Quality	6	9
Reputation	9	13
Social media ads	8	20
Technological issue	4	19

Time consciousness	7	19
Trust	6	9
Variety seeking	7	11
Motivation for online shopping	8	23

4.3 Influencing factors for online shopping

By categorizing and labeling quotes from the transcriptions of the depth interviews, the primary factors for internet purchasing that the majority of the students identified were created.

4.3.1 Promotions

According to Kotler, Keller, Koshy, and Jha (2013), the consumer promotion tools that fall under sales promotion comprise samples, cash refund offers, coupons, warranties, discounts, premiums, patronage rewards, prizes, free trials, tie-in promotions, and cross-promotions. The quotes that express support for promotions are:

“It offers many discounts. It’s a better platform for customers to purchase products at low cost.” (R1)

“Discount codes can offer an incentive for people to make a purchase. They can make the purchase more affordable and provide a sense of exclusivity, as the discount may only be available for a limited time or to a limited number of people.” (R4)

According to the results of this study, discounts have an impact on consumer behavior when it comes to shopping online.

4.3.2 Comparison

When shopping online, certain customers engage in comparison shopping by evaluating factors such as product pricing, promotional offers, and available services offered by different online stores. The following quotes demonstrate this behavior:

“Online shops offer many deals and different bundles at low prices but market and different brands offer only one product at very high prices. Online shops offer high-quality products at reasonable prices.” (R1)

“Look at the delivery time that either the product I am ordering will arrive on required time or not” (R5)

According to the study's findings, price and service comparisons have an impact on customer behavior when they purchase online.

4.3.3 Time Consciousness

According to J. Lee, Pi, Kwok, and Huynh (2003), customers who shop on the Internet have greater expectations for prompt resolution of issues compared to those who shop offline. The following quotes support this emphasis on time-consciousness:

“Online purchase has one advantage that a short time we choose a product to buy it. If I want to buy one product, I only spend half an hour on the website and see many varieties of products and buy it. A variety of product purchases defines the time that how much you spend time on online shop. But it is a better platform because online shops demand a short time for purchasing”. (R1)

The results of this study suggest that time has a significant impact on consumer behavior in online shopping, as consumers tend to spend less time on it.

4.3.4 Availability

In other words, consumers generally view the availability of a product as a positive aspect, since it is the default expectation, whereas its unavailability may have negative repercussions, as noted by Steinhart, Mazursky, and Kamins (2013). The following quotes, obtained from in-depth interviews, support the importance of product availability:

“People may also consider the availability of the product, whether it's in stock and how quickly it can be delivered.” (R7)

“Online shopping allows me to purchase items that may be available”. (R11)

The results of this study suggest that the availability of products has a positive impact on consumer online buying behavior.

4.3.5 Attitude

Bianchi and Andrews (2012) define consumer attitude toward online purchasing as the degree to which an individual forms a favorable or unfavorable appraisal of shopping online. The following quote pertains to attitudes towards internet shopping:

“I do enjoy because I can see a lot of products and can compare the price of each item according to my budget which I am not able to see by going to the store.” (R8)

“I can enjoy or like the online shopping experience because it offers several benefits such as convenience, a wider selection of products, competitive pricing, and the ability to easily compare products and prices from multiple retailers.” (R3)

The findings of this survey indicate that consumers have a favorable attitude toward making purchases online.

4.3.6 Trust

According to Gefen, Karahanna, and Straub (2003), trust serves as a subjective assurance that the e-vendor will fulfill its obligations, act by its promises, and genuinely demonstrate care. The subsequent quotes affirm the significance of trust in online transactions:

“Prefer different online stores according to product because for me those online stores are trustworthy” (R2)

“Prefer particular retailer due to their commitment” (R11)

The results of this study show that trustworthy online retailers have an impact on consumer behavior when they are buying online.

4.3.7 Social media ads

Social media ads are online advertisements that are displayed on social media platforms, such as Facebook, Twitter, Instagram, and LinkedIn.

“Social media ads and discount codes have a great impact on online buying behavior. Did you know more than 64% of online consumers wait to buy things until they go for sale, whereas more than 59% search for promo codes before buying anything online? around 30% of online consumers sign up for price tracking service to get an email when price drops for the item, they want to buy whereas 22% of consumers purchase products from their preferred brands only when on sale or with coupon.” (R6)

Social media ads can be targeted toward specific individuals based on their interests, search history, and demographics, making them more likely to be interested in the products or services being

advertised. These ads can be particularly effective if they are visually appealing, offer a clear value proposition, and are targeted at the right audience. (R3)

The results of this study show that social media advertisements have an impact on customer behavior when they shop online.

5. Conclusion

The central aspect of this paper is the inclusion of trust as an element in the Technology Acceptance Model and in the Theory of Planned Behavior in examining the consumers' intention to shop online. The results suggest that the level of trust and the consumers' behaviors impact the consumers' intention to engage in online shopping. Therefore, businesses must build customer trust to increase their intentions to shop online. For this, shops should strive to make their policies on warranties, compensation, and complaint management as straightforward as possible. The guidelines on product reimbursement must provide guidelines for each case and specify any circumstances that are not eligible for reimbursement. Moreover, so that customers are satisfied with the service, shops must promptly settle customer complaints according to the stated guidelines.

This research aimed to determine the factors influencing students' online purchasing behavior. For this study, the factors determining online shopping were promotions, comparison, time, availability, attitude, trust, and social media ads. The findings of this study do not cover much ground, and more factors can be pretty helpful for our understanding of consumer shopping behavior. In later studies, the variables related to different product categories, characteristics of online sellers, and those that did not apply in this case might be explored.

Apart from the previously indicated findings, this study has another limitation, which should be noted. Since there is no face-to-face contact between the buyer and the seller or between the buyer and the goods, as other studies have mentioned that customers tended to consider the transaction risk more while in cyberspace. However, this paper did not investigate the relationship between risk and the intention to shop online. Thus, future work is expected to go further in this direction and investigate how the perceived risk affects consumers' intentions to shop online.

The work is significant for online shops and buyers in Pakistan. Ongoing research on e-commerce in Pakistan suggests that consumers are looking for promotions, comparisons, time favorites, easy access, attitudes, trust, and advertisements on social media. Retailers should set their priorities on these problems and focus on improving the need for easy online shopping.

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