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Impact of behavioral factors that encourage online buying of electronics.

(A study of Twin Cities market)



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Abstract

The purpose of the study is to establish similarities between impact of behavioral factors that encourage online buying of electronics (A study of twin cities market). The purpose of this study is to investigate the sub dimensions of behavioral factors that play a role in online buying for products these factors are Perceived benefits, Easy to Use, Perceived Reliability and Customer Satisfaction. There are so many variables the attracted to this study. Moreover, the importance of each factor is also defined for this study. Quantitative research approach used for this study and collect information with the help of questionnaire design. The questionnaire has been divided into sub sections. Section A relates to the general demographic section and other sections contain the variable based questions designed like brand love, customer satisfaction and words of mouth. A total of 150 respondents were contacted. Analyzing has been done with the statistical methods though SPSS software. Tables and their analysis were used in descriptive analysis and regression method has been used in inferential analysis so that hypothesis can be tested easily. These methods have been selected to know more about the topic in detail and according to the nature of the topic.

Findings

The general findings from this research are to find the impact of behavioral factors that encourage online buying for electronics (A study of twin cities market).

Keywords

Perceived benefits, Easy to Use, Perceived Reliability and Customer Satisfaction

Contents

Abstract.....	4
Chapter 1	7
Introduction.....	7
1.1 Overview	7
1.2 Background of Study	7
1.3 Research Gap	9
1.4 Problem Statement.....	10
1.6 Research Questions.....	11
1.7 Research Objectives.....	12
1.8 Significance of study	12
Chapter 2	14
Literature Review	14
2.1. Overview	14
2.2. Introduction.....	14
2.3 Overview of Pakistani Online Buying Market of Electronics.....	16
2.4 Online Shopping for Electronics and Customer Buying Behavior	19
2.5 Perceived Benefits	21
2.6 Easy to Use.....	23
2.7 Perceived Reliability	25
2.8 Customer Satisfaction.....	27
2.9 Theoretical Framework.....	29
2.9.1 Theory of Planned Behavior	30
2.10 Conceptual Framework.....	31
2.11 Variables	31
2.12 Hypothesis Development	31
Chapter 3	32
Research Methodology	32
3.1 Overview	32
3.2 Research Approach.....	32
3.3 Research Design	32

3.4. Target Population	33
3.6 Sampling Technique	33
3.7 Instrument of Data Collection	33
3.8 Questionnaire Survey	33
3.9 Ethical Consideration	34
Chapter 4	35
Results and Findings.....	35
4.1 Overview	35
4.2 Demographics.....	35
Table 1.....	36
4.3 Reliability Analysis	36
Table 2.....	37
4.4 Correlation Analysis	37
Table 3.....	38
4.5 Regression Analysis	39
Table 4.....	39
Regression	39
4.6 Anova	40
Table 4.....	40
4.7 Coefficients	40
Table 5.....	40
4.8 Testing of Hypothesis.....	41
Chapter 5	42
Discussion, Conclusion & Recommendations.....	42
5.1 Discussion.....	42
5.2 Conclusion	43
5.3 Implementations.....	44
5.4 Limitations and Future Recommendation.....	44
References	46
Appendix.....	53

Chapter 1

Introduction

1.1 Overview

In this section a detailed history of the research is given, highlighting the topic of online buying electronics brands operating in twin cities. The importance of the Analytics based on its aims and objectives can, therefore, be explained by the analysis of impact of behavioral factors that encourages online of electronics (A study of Pakistani market).

1.2 Background of Study

The concept of shopping, whether it's through online stores or online shopping of electronics itself, has been ingrained in human activity for centuries. However, the advent of the internet has vastly expanded and transformed the market for today's consumers. Online shopping for electronics encompasses any sales conducted over the internet (Celine, 2019). Understanding consumer decision-making processes holds significant importance due to the intricate global developments across all industries. This understanding has become imperative for marketers given the complex market of marketing (Jones Christensen et al., 2021). Presently, online shopping for electronics is swiftly growing as a new and competitive communication channel, challenging traditional avenues (Kim & Peterson, 2019). Moreover, companies investing in online shopping for electronics are quickly encountering a multitude of competitors (Clemons et al., 2022). The observed surge in online sales is a result of the internet's ability to provide vast amounts of rapid and cost-effective information, representing a fraction of the benefits the internet offers (Lee & Dion, 2018).

Consumer buying behavior represents the process by which individuals acquire products to fulfill their needs or desires, considering the impact of the product on themselves or the environment (Khyzer, Dost, & Illyas, 2020). Each consumer's behavior is unique, influenced by various personal, demographic, and psychological factors. To efficiently utilize their purchasing power, consumers often search online for products without wasting time (Khyzer et al., 2021). In the realm of online shopping behavior, consumers actively seek products they require across different websites, presenting them with multiple options. The appeal of online shopping for electronics lies in its ability to satisfy consumers through speed and convenience (Yu & Wu, 2017). Magee (2018) notes a significant rise in the number of consumers embracing online purchases of electronics, signifying an increasing satisfaction among internet users with the online shopping experience.

Despite this trend, Pakistan ranks as one of the slowest countries in adapting to online shopping practices for electronics (Nielsen, 2022). This reluctance stems from various factors, such as past negative experiences among the populace, limited internet access in certain areas, inadequate awareness about online facilities, concerns regarding privacy, and difficulties in comprehending online payment methods. Consequently, many online businesses in Pakistan still resort to cash-on-delivery payment methods due to these prevailing issues. The behavior of a consumer during the purchasing process is intricately shaped by these multifaceted factors and the evolving market of online commerce.

Marketing's fundamental principles have been announced by consumers for about two decades and (Greenwald 2018). The metrics of the building techniques rely on the principle of enjoyment. Corporations want to continue to expand to happy customers (Johnson 2017). Rallying is more difficult now than in the past, during technological innovations that allow consumer benefits and products (Tamie 2019). Innovations are a factor for businesses and consumers to shift their course (Marketing Automation). CRM is a mechanism that relies on advantageous consumers in buying choices to fulfil their expectations (Mike Rain 2021). The attraction is an incredibly grave psychic feeling, in all these situations, which leads to interest, devotion, dedication and an outright attitude towards the individual or institution we respect (Jasmine 2019). Brands now seek to know their attributes and their buyers because rivalry between brands rises every day and fiction and new innovations in consumer goods arise as electronics (Ramesh et al., 2019). Owing to the rivalry between the companies of electronics, marketers aspire for their customers to have a good brand image. Boccia & Scarnecchia (2017) recommended that managers change their brand profile and introduce creative electronics marketing techniques. Moreover, online buying styles are not just products, but also marks that clients use to meet those specifications. People rely on the brand emotionally and technically. It's not just a commodity for clients who are now working with the firm.

It continues to appeal to them and all brand behaviors impact consumers' perceptions for electronics buying, whether a customer is closely dependent on the goods. Awaisha (2018) said that they are more concerned with clothes and brand loyalty policies. And it's now one of the targeting strategies for brand named business, brand love and loyalty. In the industrial ethnic groups, buyers of stuff were still key reasons for their content characteristics and requirements

(Hellen 2019). The interest of the content producers and managers increasingly shifted to the product benefit in response to the increasing business trend and consumer willingness (Yellow. et al 2021). This is why the interpretation of product characteristics provides a systemic way to gain major advantages (Heine 2019). Brand personality is a way to retain and improve close ties with people worldwide with companies on global markets. Progressive shopping patterns and stronger customer empathy are believed to affect established brand ideologies (Ahluwalia 2019). This study is focused on companies which account for most of the profits of branded goods and which in the last few decades are also the fastest advancement in fashionable products (Fiona & Moore 2017).

Thanks to the universal brand identity and glamorous living styles, the symbolization and the online business of the well-known upmarket brands are slowly changed by many buyers around the world (Kim, Ko, Xu, & Han, 2019). The study of innovative marketing strategies approaches and capabilities for high quality garment brands included no conceptual appraisal of the relevance and globalization (Fiona & Moore 2018). The conceptual sense of commitment is still unclear, although global luxury brands distinguish themselves through great design advantages, which may be far greater than their positive effects and relate primarily to human behavior (Vanern & Johnson 2021). Previous studies have shown that personality definitions can differ according to product generation and brand personality metrics are treated as individual brand divisions (Albanese & Jewell 2013). There is also a lack of research into purchase behavior, interaction, and trust in brand people's effects. The study analyzed the distinctive characteristics of high-price retail firms and examined the use of company personality models by sumptuous online buying. The effect of an inexpensive clothes brand picture is addressed (Aaker 2017). In the next chapter, the analysis approach for electronics items online buying industry is explored. We then perform different academic studies to resolve the details provided in the previous portion. This survey identifies brand parents in the quality love, brand loyalty and brand engagement category for Aaker (2017).

1.3 Research Gap

Liao and Cheung (2020) observe a rising trend where numerous firms and organizations are leveraging the internet to explore and create business opportunities. The cited statistics underscore the rapid expansion of online shopping, particularly in the electronics sector. As this domain continues to evolve, marketers are increasingly interested in understanding the factors influencing consumers' preferences for online electronics purchasing. Intense competition among online

sellers has driven them to seek a competitive advantage in the virtual commerce space for electronics (Freeman and Amenda, 2021). Recognizing the importance of understanding consumer behavior in online electronics shopping, marketers strive to gain an upper hand in the electronics market. Therefore, it becomes imperative to analyze and identify the factors that influence consumers to shop online for electronics (Walker, 2020). Beyond comprehending the influencing factors, understanding the demographic profile of online electronics shoppers, considering aspects such as age, gender, income, and education, becomes equally pivotal. These insights help tailor strategies to align with the diverse consumer base engaged in online shopping (Cervantes, 2019). Given that online shopping for electronics represents a relatively new medium, consumer behavior within this domain diverges significantly from traditional consumer behavior. Therefore, it is crucial to pinpoint the specific factors motivating consumers to shop online. The culmination of these factors plays a pivotal role in guiding retailers to compete effectively in the market and enhance the compatibility of their electronics products. This understanding can be applied not only in the online buying industry for electronics but also in the general business to attract and retain consumers in marketing campaigns.

Each electronics brand aims to foster brand loyalty and customer satisfaction. It is assumed that individuals are physically, mentally, and perceptively aware of the online buying brand of electronics items. According to this research gap, there is a highlighted connection between perceived benefits, ease of use, perceived reliability, and customer satisfaction towards online buying electronics items in Pakistan (Abdullah, 2016).

1.4 Problem Statement

In the contemporary digital landscape, there has been a notable shift towards online shopping for electronics, driven by consumers' increasing preference for convenience, accessibility, and diverse options offered by digital platforms. Understanding the complex behavioral factors influencing individuals' decisions to engage in online electronics purchasing is crucial for businesses and marketers. This research aims to investigate the interplay of psychological, sociological, and economic drivers shaping consumer behavior in the online electronics buying domain.

Psychologically, consumer behavior is influenced by factors such as perceptions, attitudes, motivations, and preferences. Exploring how these elements interact with the digital shopping environment, including website design, user experience, and personalized recommendations, will shed light on their impact on online buying decisions for electronics. Social factors, including social influence, reference groups, and cultural norms, also play a substantial role. Understanding how social networks, peer recommendations, and online communities influence consumers' decisions to shop online is a key aspect of this study.

While online buying for electronics is prevalent in developed nations, it is still evolving in developing countries like Pakistan, presenting an opportunity for companies to establish their online presence. However, potential consumers in these regions may exhibit hesitancy due to uncertainties about the benefits of online ventures and concerns about intense online competition. Consumers, now quasi-marketers, value transparency from brands. Perceived Benefits, Ease of Use, Perceived Reliability, and Customer Satisfaction significantly shape attitudes and behaviors towards online electronics purchasing. The research problem focuses on understanding the interrelation and impact of these factors on consumer behavior in online buying for electronics.

This research aims to explore the intricate connections and influence of perceived benefits, ease of use, perceived reliability, and customer satisfaction on consumers' attitudes and behaviors in online electronics purchasing. Addressing these aspects will provide valuable insights into the nuanced dynamics guiding consumers' online buying behaviors, enabling businesses to devise targeted strategies to optimize their online platforms, enhance customer experiences, and thrive in the competitive online market.

1.6 Research Questions

1. What is the relationship between perceived benefits and online buying?
2. What is the relationship between easy to use and online buying?
3. What is the relationship between perceived reliability and online buying?
4. What is the relationship between customer satisfaction and online buying?

1.7 Research Objectives

1. To find the relationship between perceived benefits and online buying.
2. To find the relationship between easy to use and online buying.
3. To find the relationship between perceived reliability and online buying.
4. To find the relationship between customer satisfaction and online buying.

1.8 Significance of study

The importance of investigating how Perceived Benefits, Ease of Use, Perceived Reliability, and Customer Satisfaction intersect in online purchasing behavior is multifaceted and impactful across diverse domains for buying electronics online. Insights garnered from this research can aid businesses in refining their strategies, optimizing online platforms, and tailoring marketing efforts to better align with consumer needs and expectations. This knowledge empowers companies to enhance user experience, foster trust, and bolster customer loyalty, ultimately resulting in improved sales and competitiveness. Research findings can drive the development and implementation of consumer approaches online for buying electronics. Enhancing ease of use and perceived reliability can establish a more seamless and secure shopping environment, leading to heightened customer satisfaction. By identifying and addressing pain points in the online purchasing process for electronics, businesses can offer more enjoyable and efficient interactions for consumers. Delving into these factors can spur technological advancements and innovations in the online buying sector for electronics. Identifying areas where technology can further enhance perceived reliability or ease of use can fuel innovation in website design, security protocols, payment systems, and more. This could pave the way for the creation of new tools or features that cater to consumer preferences and needs, thereby expanding the boundaries of online shopping convenience for electronics. This research provides insights into evolving consumer behaviors and preferences over time. By monitoring and comprehending how these factors evolve, businesses can adapt their strategies and platforms to remain pertinent in the ever-changing market of online commerce. This adaptability is crucial for businesses to sustain competitiveness and meet evolving consumer demands. Additionally, this research contributes to the academic understanding of consumer behavior in the digital realm. Findings can be disseminated through scholarly publications, adding to the body of knowledge in fields such as marketing, consumer psychology, and online studies. Moreover, it can inspire further research and exploration into related areas or

new dimensions of online consumer behavior. Understanding the role of perceived benefits, ease of use, perceived reliability, and customer satisfaction in online purchasing behavior holds significant significance for businesses, consumers, technological advancements, academic inquiry, and the overall evolution of the online market.

Chapter 2

Literature Review

2.1. Overview

This chapter provides a detailed Literature Review based on the selected topic that is “Impact of behavioral factors that encourages online buying for electronics (A study of twin cities market)”. Previous studies showed different opinions regarding brand love and consumer buying behavior. Therefore, this chapter explains the different arguments that were presented by the researchers. Furthermore, the theoretical framework has been developed based on the findings followed by the hypotheses and the literature gap.

2.2. Introduction

In these times of biggest competition between electronics brands, brands began to favor different requirements to trigger the differentiation question for any brand to combat the same matter (Zahoor et al., 2017). Brands who have not fulfilled the standards of customers when trying to differentiate between brands, instead of most, face customer transition rates and shoppers choose the alternative brand when using the item. The distinction between the company and the actual customer is therefore necessary to fulfil. Brands in the online buying industry depend on consumers' attention to sustain a strategic position on the market by quality distinctions to maximize brand equities (Nasir et al., 2019). Brand ownership and brand liability consisting of a brand name and a logo play a vital role in building the brand that has to do with the sense of brand value (Zahoor et al., 2017).

Several factors tend to preserve the trust of the company. In which band members and brand faith lead to the development of brand loyalty (Nasir et al., 2019). These components identified brand loyalty in growing brand equity or development (Tong et al., 2018). These aspects often quickly catch media attention and present a strong brand image (Seo et al., 2018). On the other hand, as business operations expand by the brand, consumers expect fun interactions concurrently with companies they are faithful to (Tong et al., 2018). In the earlier epoch corporations have sought to create the brand profile and even verify the details consumers receive from multiple outlets to manipulate the brand's image. But instead of brand loyalty, businesses are most interested in the brand picture (Seo et al., 2018). In comparison, several businesses do not know about constant

loyalty and interaction and therefore lose the reputation of the brand, so they do not rely on their clients, and the risks of a poor brand image in business results increase (Curran Peer., 2018). The demand through the community to function to create brand value in businesses should therefore be viewed as a chance and not as a cost. This can continue to build a distinction within a company to display the positive picture of the brand that affects its loyalty. There was a mistake (Esmaeilpour, 2016). Rahman et al. (2019) also shown that new networking economically enhances the online buying corporation. Past findings have demonstrated that businesses can be healthier financially by adopting social media and taking all ethical steps.

Nasir et al. (2019) later explored the right strategy by targeting businesses like the Pakistani online buying industry in marketing strategies like brand loyalty and branding. Moreover, corporate commercialization is more popular now that more than 80 percent of corporations are interested in online buying management and client performance (Nasir et al., 2019). Companies are deeply interested in branding to improve their brand loyalty, love and trust by identifying a branding element (Nasir et al., 2019). Brand marketers for Jibrán & Musa (2018) will also be a big factor today for firms, which will also benefit the company. In addition, the meaning of organizational communication could be more specified if the strategies were analyzed, and the requirements fulfilled.

There is a significant upturn in advertisement, but the process of naming began there in the late 19th century (Naidoo et al., 2018). This is one of the online buying industries' marketing transformation strategies. The principle of brand presence of Howard Bowen (2016) was explained in Naidoo and al. (2018) in the opposite way, that corporate branding is one feature of brand equity growth. The discussion on the allegiance of the organization continues, however, among scholars. Any research confirms the commitment of the brand name and reveals that it reflects its loyalty favorably. While some maintain that it would sacrifice incentives, such as market sensitivity, if the organization is engaged in brand marketing (Naidoo et al., 2018).

It was also shown by Naidoo et al. (2018) that businesses are not only liable to gain cash or to benefit, and there are certain other commitments of the business. Not only clients, but they have far more to do with these roles. Both parties concerned ought to be explicitly or implicitly handled well with the business, either actively or passively. Therefore, the business operations of the business should be seen as a performance factor as they play an important role in brand loyalty.

To investigate it more, several researchers focused directly on the brand's willingness to know the rewards (Esmailpour & Bareli, 2016). A concept has however been created that lays out the financial and ecological principles of brand activities that allow the company to promote a strong reputation in the minds of its consumers and that the identity of its brand reflects one of the reasons that lead to brand loyalty and brand loyalty (Borjomi, 2016). The value of brand loyalty for the organization of online buying was clarified (Jayasuriya 2016). In his research, he indicated that corporate social responsibility impacts the intangible assets of the corporation and not tangible assets. It allows organizations, instead of growing company profits, to improve consumers' satisfaction. The scholars have offered several concepts and both researchers have discussed their views on branded engagement, loyalty, and dedication and their implications on the online buying product.

2.3 Overview of Pakistani Online Buying Market of Electronics

The online buying market of electronics is the name, mark, phrase, sign, or combination the company indicates recognizing a trader or group of traders' goods or services, distinguishing those goods or services from other traders (Neon 2019). The online platforms for buying electronics have excellent principles and safeguards scheme. The identity of the brand is over time a property for a corporation (Agarwal 2017). Online buying Brands allow customers to purchase a particular item without any problems, because it is not worth testing it. The brand offers a customer view of the products or services of the business (Shumaila 2016). Pakistan's online buying for electronics markets have experienced significant growth and evolution over the years, driven by increasing internet penetration, smartphone usage, and a burgeoning young population. Several key platforms dominate the online market in Pakistan, offering a wide array of products and service (Roshan and Naeem, 2020).

In 2023, Pakistan's online market for buying electronics is projected to reach a revenue of US\$6.4 billion, showing an annual growth rate of 6.23 percent. By 2021, the market had reached US\$4.2 billion, ranking Pakistan 46th globally in this sector. In comparison to the global online market, Pakistan's market share remains modest, indicating significant room for expansion. This opinion piece aims to tackle the challenges faced by the online buying electronics industry and offer potential solutions. One major challenge confronting the online sector electronics in our country is the issue of consumer trust. The concept of online purchasing is relatively new, leading to buyer

apprehension due to potential fraud and scams. According to a survey conducted by the Pakistan Telecommunication Authority, over 60 percent of Pakistanis lack confidence in online payments, which hampers the industry's growth. For buying electronics should prioritize secure payment options, transparent disclosure of product/service information, and reliable customer support to establish trust among their clientele.

Another obstacle is the limited access to technology and digital infrastructure, especially in rural areas of Pakistan. This lack of connectivity makes it challenging for businesses to reach potential customers. Even in urban settings, inadequate network quality often results in slow page loading and subpar user experience. To address this, the government of Pakistan should invest in digital infrastructure, enhancing network quality and availability. Online firms could assist by providing offline payment methods and establishing physical stores in rural regions. Additionally, the online for buying electronics industry faces challenges regarding unreliable and inefficient logistics. Delivery delays caused by traffic congestion, poor road infrastructure, and disorganized courier services result in customer dissatisfaction and hinder online growth. Businesses can collaborate with established logistics companies to ensure timely product delivery. Government intervention in improving road infrastructure and implementing policies that support the logistics industry's growth can further enhance the system.

A report by the United Nations Development Programmed highlights the lack of digital proficiency among Pakistan's public. Only 35 percent possess basic digital skills, hindering their involvement in the online sector. Online enterprises can contribute by offering instructional courses to enhance digital literacy among their customers. The government should also invest in educational and training programs to improve digital literacy levels across the population. The borderless nature of online trade presents significant opportunities for Pakistani enterprises, particularly those catering to the vast Pakistani diaspora in countries like the US, Canada, the UK, and the Middle East. However, Pakistani businesses need to ensure their products and services meet quality standards and guarantee dependable delivery services to capitalize on this potential market.

For online success, regulatory support is crucial. Ambiguous policies create uncertainty and hinder growth. Pakistan's government can promote online growth by establishing clear guidelines, offering tax incentives, simplifying procedures, and supporting small and medium businesses. Improving the mobile user experience online is pivotal, considering that 58.4 percent of internet

users make online purchases weekly. Social media platforms, especially Facebook, are potent tools for online promotion, widely utilized by local businesses in Pakistan. Leveraging social media channels, with a massive 49.2 million users in the country, can greatly benefit the marketing of products and services.

As the online for buying electronics industry is relatively new in Pakistan, the primary adopters at this stage are the innovators and early adopters, primarily the youth. This consumer group is witnessing a rise in purchasing capacity, predominantly spent on electronics, accessories like cameras, cell phones, tablets, and computer-related goods. Consequently, there is a similarity between these products and the product offerings of major online retail platforms. The second consumer segment comprises working professionals and businessmen who possess adequate income to make online purchases. However, their buying frequency and quantity are lower compared to the earlier consumer segment. Home appliances and electronics stand out as the most sought-after products in Pakistan. Online consumers for electronics in Pakistan commonly opt for home delivery and cash payment methods. They often prefer to inspect items both online and in physical stores before making their online purchases. Many consumers encounter challenges securing credit for essential purchases through online stores. Interestingly, social networks are not widely utilized as a primary resource for buying goods in Pakistan.

The online market in Pakistan faces a significant challenge in its payment infrastructure. Although digital payment solutions like Jazz Cash and easypaisa have gained traction, a considerable portion of the population still prefers cash-on-delivery. This preference poses hurdles for online enterprises, leading to risks associated with fraud and non-payment. Amidst these challenges, numerous opportunities exist. Foremost among these is Pakistan's vast and expanding population. With over 220 million inhabitants, Pakistan stands as the world's fifth-most populous country, offering a massive potential market for online ventures. Another promising opportunity lies in the burgeoning middle class. Projections by McKinsey & Company indicate that Pakistan's middle class is anticipated to double by 2030, reaching a staggering 100 million individuals. This presents an advantageous prospect for online entities to target an expanding consumer base equipped with the purchasing power to engage in online transactions.

Furthermore, the surge of social media usage provides an additional avenue. Popular platforms such as Facebook, Instagram, and TikTok enjoy widespread use in Pakistan, offering businesses a

means to connect with potential customers effectively. Leveraging these platforms, online ventures can effectively market their products and services, reaching a broader audience. The online sector in Pakistan is poised for continued growth in the forthcoming years, driven by factors such as increased internet penetration, the rising middle class, and governmental backing. Nevertheless, to ensure sustained progress, the sector must address various challenges it faces.

2.4 Online Shopping for Electronics and Customer Buying Behavior

Previous research has demonstrated that convenience and timesaving are primary motivators for consumers to engage in online for electronics (Chen, Hsu, & Lin, 2020). Convenience refers to purchasing practices through the internet that reduce consumers' time and effort in the buying process. Online shopping for electronics has simplified the discovery of merchants by significantly minimizing both effort and time (Schaupp & Belanger, 2021). Studies have also highlighted the superiority of online shopping over traditional methods due to its convenience and user-friendly nature (Nazir et al., 2019). In an earlier study exploring the adoption and usage of online shopping, it was established that consumers' attitudes toward online shopping are contingent upon their perception of internet activities compared to traditional shopping environments (Soopramanien & Robertson, 2020). Consequently, consumers who perceive online shopping for electronics as advantageous are more inclined to make purchases through this medium. Adnan (2018) established a positive impact of perceived benefits and product awareness on consumer attitudes and purchasing behavior in Pakistan.

Similarly, a study conducted, revealed various reasons for adopting online shopping, including time efficiency, ease of comparing alternative products, competitive online prices, access to expert/user reviews, and access to a borderless market (Ngugi, 2022). Ming Shen's study on the effects of online shopping attitudes, subjective norms, and control beliefs on online intentions, based on the Theory of Planned Behavior, found that attitudes toward online shopping significantly influenced shopping behavior. Moreover, the control of behavior exerted a stronger influence than consumer shopping attitudes on shopping intentions, while subjective norms had no apparent influence on online shopping intentions.

Notably, online shopping experiences were found to be inversely related to perceptions of product and financial risks associated with online shopping across various product categories (Dai, Forsythe, & Kwon, 2021). These perceived risks adversely affected online purchase intentions and

behaviors, leading consumers to opt for traditional retailers when risks were perceived to be higher. Christine's research in 2018 examined the impact of social media as a marketing tool and in creating brand awareness. The study concluded that while social media is effective, it cannot independently generate brand awareness or foster business growth without complementing traditional advertising channels.

A study examining social media's role in brand management highlighted its effectiveness in creating brand awareness. However, it emphasized that while social media is powerful, it should be integrated with traditional advertising channels for optimal effectiveness in brand development and business growth (Angelina, 2020). The collective research indicates that consumers are attracted to online shopping of electronics due to its convenience, time-saving attributes, and perceived advantages. However, perceived risks and the need for integration with traditional marketing channels are also critical considerations in understanding consumer behavior in the online shopping market (Furqan, 2019). The Theory of Planned Behavior was used in some studies to analyze online shopping behavior. It was found that attitudes toward online shopping significantly impacted actual shopping behavior (Prithvi, 2022). Moreover, the control of behavior had a more pronounced effect than consumer attitudes, while subjective norms showed little or no influence on online shopping intentions (Maxim, 2020).

Consumers' attitudes towards online shopping of electronics are heavily influenced by their perceptions of internet-based activities in comparison to traditional shopping environments (Tara and Agarwal, 2019). Individuals who perceive online shopping as advantageous tend to be more inclined to make purchases through online channels. Convenience in the context of online shopping refers to the practices where consumers utilize the internet to make purchases, thereby streamlining and simplifying the buying process. It enables consumers to swiftly find and access different merchants, saving considerable time and effort compared to traditional shopping methods (Kennady, 2021). Specifically, convenience in online shopping pertains to the ability of internet-based purchasing to simplify and expedite the buying process. It significantly reduces the effort required for consumers to find, compare, and purchase items by providing easy access to a wide range of products from various sellers, often with streamlined checkout processes (Porter, 2019).

2.5 Perceived Benefits

Previous research has yielded numerous discoveries and significantly contributed to enhancing consumer benefits, thereby stimulating their inclination towards shopping. The concept of consumer benefits and the importance of both hedonic and utilitarian benefits have been explicitly defined in various studies (Wang et al., 2021). Consumers obtain practical advantages from a product or service after accomplishing a task (Kim, 2012). Recent studies by Biasatti et al. (2020) discussed perceived benefits, while Yew and Kamarulzaman (2020) highlighted a significantly positive impact of perceived benefits on online consumer behavior. Similarly, Jeong et al. (2003) discovered in their study on "online shoppers in the hotel industry" that customers' primary influencing factor on their behavioral intention is the satisfaction derived from the available information, dimensions, and attributes provided by a website. Chang and Kannan (2019) asserted in their research that website quality positively affects consumers' intention to make purchases. Bai et al. (2018) reported notably positive empirical outcomes regarding online usability, functionality, customer satisfaction, and behavioral intentions. Their study further suggested that consumers perceive these dimensions as valuable, consequently amplifying their intention to make purchases, consistent with the statement made by Babin and Babin (2020) that consumers efficiently completing shopping tasks tend to show stronger intentions for repeated purchases.

Moreover, Manu and Fuad (2022) shared similar findings where consumers derive perceived benefits from online shopping, including access to necessary product or service information, time-saving attributes, competitive pricing, and the convenience of accessing products not available locally. In Pakistan, online shopping is gaining popularity due to its user-friendly nature and the convenience it offers consumers with minimal effort (Iqbal and Hunjra, 2022). Additionally, research emphasizes that consumers find internet shopping valuable for price comparisons, convenient review and assessment of deals, diverse product selections, information on product features, and staying abreast of brand and fashion trends (Jhamb and Gupta, 2016). Teo (2017) indicated that consumers expect various benefits such as adequate product information, convenience, online security, and easy communication with vendors. Furthermore, while engaging in online shopping, consumers anticipate prompt product delivery, a reliable supply chain, and favorable return policies (Dawn and Kar, 2018).

Perceived benefits play a significant role in influencing online buying behavior. When consumers perceive various advantages or benefits associated with purchasing a product or service online, it can greatly impact their decision-making process (Dupree, 2019). The internet significantly simplifies our lives, allowing us to swiftly search for desired products within seconds and make purchases effortlessly. According to Seiders, Berry, and Gresham (2020), convenience presents four opportunities throughout the purchasing process: access, search, possession, and transaction. This aspect is a key motivator driving consumers towards online shopping (Tiu Wright & Dennis, 2017). Moreover, convenience stands out as a crucial predictor influencing consumers' willingness to engage in online purchases (Nguyen, 2021). With globalization, consumers are no longer restricted by time constraints, as they can shop from anywhere at any time, without needing to physically visit a market or leave their homes; online shopping offers round-the-clock service (To, Liao, & Lin, 2017). Previous research has consistently demonstrated a positive correlation between convenience and online shopping behavior (Suhan, 2019). Conversely, some researchers have indicated that convenience exerts a substantial influence on online shopping behavior (Rehman, 2018).

Online shopping offers numerous advantages and greater convenience in contrast to traditional shopping methods. In conventional shopping, customers must physically visit individual shops, which can be time-consuming, a luxury that not everyone possesses in today's fast-paced world. Conversely, the internet grants consumers access to multiple options, enabling them to effortlessly search, evaluate, and compare products across various brands and types all from the comfort of their homes. This eliminates the need for physical visits to multiple stores, allowing individuals to place orders online and have desired products and services delivered directly to their doorstep.

According to Jillian (2020), online platforms present consumers with a wide array of brand choices for selection. Online stores face no limitations in stock availability and don't require physical window displays. The extensive variety available online serves as a primary motivator for consumers to opt for online purchases. This diversity is especially beneficial for regular buyers seeking different options easily (Sin & Tse, 2022). The availability of product variety significantly captures consumers' attention, motivates their interest, and generates the intention to make purchases online. Previous research consistently highlights a significant positive correlation between product variety and online shopping behavior (Kim & Ammeter, 2018).

In conventional shopping, individuals need to physically visit multiple stores to explore various products. This consumes a significant amount of time, which many people may not have in today's fast-paced lifestyle. Online shopping eliminates this need by allowing consumers to browse, compare, and shop for products from numerous brands and stores all in one place, saving time and effort (Abbot, 2021). The internet enables consumers to access a wide array of products and brands from the comfort of their homes. This convenience means consumers can explore and compare products across different brands effortlessly. Unlike physical stores, online platforms do not face limitations in stock availability or the need for physical displays. This extensive variety and absence of constraints motivate consumers and cater to their diverse preferences, making it especially appealing for regular shoppers seeking different options easily (Melissa, 2021).

2.6 Easy to Use

Recent research findings indicate that the ease of adopting innovation predicts individuals' willingness to adopt it (Balaji and Khong, 2018). According to Bashir and Madhavaiah (2019), perceived convenience significantly influences the acceptance of social media marketing. Additionally, Schilke and Wirtz (2020) have highlighted how perceived convenience can impact attitudes. Among consumers, the ease of online shopping explains the inclination towards purchasing smartwatches online (Hanafizadeh and Byron, 2019). Mohammadi (2021) emphasized the significance of ease of use in social media marketing evaluation. Furthermore, Liebana, Munoz, and Rejon (2019) identified usability as a contributing factor in social media marketing practices when examining satisfaction factors in online purchasing.

The primary independent variable among urban consumers pertains to the comfort or uneasiness associated with having a greater opportunity to conduct financial transactions online. Additionally, people are enthusiastic about embracing this innovative upheaval as it simplifies their lives (Shella and Turban, 2020). Perceived ease of use stands as a crucial utilitarian factor influencing attitudes towards technology usage within the original framework. Defined by Davis (2019) as the extent to which an individual believes that employing a specific system requires minimal effort, it is influenced by an individual's perceived competence in utilizing the technology (Venkatesh & Davis, 2016). Moreover, it aligns with "intuitive usability," particularly valued by Germans in the decision-making process for purchasing wearable devices (Coopers, 2020). Previous research on Technology Acceptance Model (TAM) has demonstrated that perceived ease of use not only

directly influences attitudes toward technology usage but also indirectly through Perceived Usefulness (PU) (Venkatesh & Davis, 2019), a finding substantiated in various studies on smartwatch adoption (e.g., Choe & Noh, 2018).

The variable "perceived convenience" is gauged using the Innovation Acknowledgement Model. Social media marketing leverages online technology and data structures to predict individual behavior. Factors like perceived value and clarity of purpose influence attitudes and behavior expectations when using innovation or frameworks (Chauhan et al., 2019). This realm of research delves into technology, innovation-related behavior, including social media marketing (Chauhan et al., 2020), and explores factors affecting the acceptance and readiness to adopt technological advancements. According to Chauhan et al. (2020), people are more likely to adopt new technologies if they perceive them as easy to comprehend and apply. Utility and clarity of purpose emerge as critical factors influencing the inclination to use innovative data technology. Amin et al. and Blanche et al. (2019) discovered that one crucial aspect in building client satisfaction is an individual's clear understanding, impacting their inclination to use the flexible site. Usability influences the expectation of using technology through an innovative mindset. Furthermore, perceived usability influences clients' expectations towards technology through attitude (Chauhan et al., 2020). While perceived usability might indirectly increase the desire to use technology, there's limited research focusing on its immediate impact.

Chang and Lai (2019) defined complexity as the difficulty in handling and utilizing an innovation. The slower the development is accepted, the more challenging it becomes. Ahmadinejad and Azizi (2018) explored factors influencing clients' use of social media marketing, identifying perceived utility and self-proficiency as crucial factors. They found that individuals familiar with social media marketing found it easy to use web-based financial frameworks, while those with little or no knowledge found the process challenging (Khadija, 2019). This study exclusively focused on clients without ignoring any user segment, emphasizing the importance of considering the perspectives of both users and non-users (Gabrielle, 2019).

However, this review excluded additional components related to the complexity of social media marketing frameworks, such as design and functionality, as well as the clarity of instructions guiding navigation (Journey and Rhodes, 2021). Safina and Abdullah (2019) investigated clients' perceptions of social media marketing reception in a developing economy, finding dissatisfaction

with a cluttered site that discouraged usage due to prolonged browsing times. Respondents perceived easy-to-understand and easy-to-navigate online interfaces as influencing social media marketing usage (Powell, 2020). Yet, this study didn't examine client perceptions of seeking assistance or the adequacy of guidance available on the site. Sirin and Howard (2019) explored factors influencing social media marketing adoption and found that ease of use negatively related to customers' inclination to use purchase intentions, attributable to their extensive knowledge of related innovations (Mushtaq, 2018). While complexity includes various aspects, such as site features, navigation time, and information clarity, this study only focused on one aspect and didn't consider the feedback of non-users.

Marketers analyze market spending habits to address buying conditions. However, understanding why people purchase a particular product remains challenging, as it resides deep within customers' minds. Additionally, human customers and corporate consumers can be classified (Kardex et al., 2017). Individual buyers seek to fulfill their needs, either for themselves or others. Consumers come from diverse cultures, ages, and stages of life (Kardex et al., 2017). Environmental, socioeconomic, personal, and psychological influences affect customer purchasing behavior. Advertisers gauge consumer behavior by observing past purchase behavior and predicting future buying decisions (Armstrong, 2018). Shopping is a frequent daily activity for customers, where the acquisition represents the visible outcome of a complex decision-making process. Each buying choice varies, requiring different time and effort.

Social networking represents a modern category of information technology enabling users to connect via Internet-based networks. Leading Internet networks include Yahoo, Twitter, and LinkedIn (Alavi, Borgatti, Kane & Labianca, 2020). 40% of consumers use Internet-based services following searches using search engines for information. These services are crucial in gathering facts, as consumers visit internet forums to seek others' opinions. Consumers can swiftly analyze, and narrow down choices based on others' opinions and suggestions. Cheung & Lee (2013) note that consumers share their product views post-purchase, aiming to enhance a product or company's image, benefit others, and establish belongingness within the client community.

2.7 Perceived Reliability

Received reliability in online purchasing refers to the consistent and reliable provision of services (Benzamine, 2018). This encompasses delivery guarantees, service provisions, issue resolution,

and pricing by service providers in a general context. Customers prefer businesses that fulfill their commitments (Bolton & Drew, 2017). It is a crucial aspect of customer understanding and commitment to online purchasing (Rust & Oliver, 2019). Service providers need to consider consumer reliability requirements (Bhatia, 2018). In the realm of online purchasing facilities, reliability involves predictability, handling grievances, customer knowledge, continuity, and streamlined processes (Foxy, 2016). Received reliability pertains to an organization's ability in online purchasing to deliver services accurately and reliably (Hama, 2016). The link between received reliability in online purchasing and customer satisfaction has been explored (Ibarra et al., 2016), revealing a strong positive correlation between reliability and consumer satisfaction (Cornel et al., 2016).

Technological advancements have significantly influenced quality standards and marketing strategies (Cardozo, 2016), offering potential strategic benefits such as increased competitiveness and higher digital service sales (Mayweed, 2019). Received reliability ensures a company's ability to consistently deliver planned quality, manage customer service issues, execute correct services, offer timely services, and maintain error-free records (Engel and Blackwell, 2018). In the context of online buying services, reliability of electronics services is seen as an essential requirement for consistent and manageable results (Jay and Barry, 2021). The condition and technological efficiency in online buying settings are associated with reliable design (Georgia, 2019). Trustworthiness comprises accurate order performance, precise tracking, service level accuracy, management precision, and timely delivery, ensuring customer satisfaction (Yang and Fang, 2021).

Continuity or functionality between operation and customer satisfaction defines reliability, ensuring consistent performance (Karuk, 2018). It assures consistent service performance based on optimal consumer target value (Frey et al., 2019). The confirmation of facilities pertains to the intended continuity, and trust plays a vital role in accepting various forms of online buying products (Rehab et al., 2019). Received reliability is reliant on how customer care complaints are handled, beginning service delivery correctly, delivering services promptly, and maintaining error-free performance (Han et al., 2019). It's considered the most crucial factor in traditional service (Parasuraman et al., 2018), emphasizing accurate execution, record-keeping, quotes, billing, and maintaining service commitments (Yang et al., 2021).

Jerry (2018) describes reliability as the ability to deliver promised services consistently and accurately. Durability and optimization are theoretically and functionally distinct (Waa Long et al., 2019) but are experimentally linked. Distinguishing between reliability and the impact of online buying must account for their distinctiveness (Jacoby & Kenner, 2018). The quality operation model uses customization and durability as reflective metrics. If circumstances significantly vary between customization and reliability, different analyses should be employed (Hughes, 2017). Consistency is crucial for client satisfaction as it ensures consumer continuity (Singh, 2016). Customer satisfaction directly impacts client loyalty, pivotal for customer retention (Grotto et al., 2018). Previous studies highlight the importance of customer loyalty for businesses, drawing significant attention in the field.

2.8 Customer Satisfaction

The realm of online purchasing has seen increased investment and commitment towards maintaining high standards to satisfy customers (Jabber et al., 2017). The definition of service can vary among individuals (Hankies & Petersen, 2017). It's a nuanced term due to its heterogeneous, subjective, and multifaceted dimensions in terms of output and usage within the context of online purchasing (Coyle et al., 2016). While there's no universally accepted definition, the standard of service can be perceived as a comprehensive customer evaluation of a given service and its ability to meet and satisfy expectations (Grant et al., 2017). Businesses in the online purchasing market are developing innovative strategies to address consumer expectations of service levels and stand out in a competitive environment (Atafu & Balda, 2018). They support various loyalty programs and must consider the diversity in consumer views and preferences in establishing quality requirements and techniques (Guo et al., 2016). Consumers, being highly discerning, focus on service efficiency when staying with or switching to another online purchasing brand, based on their satisfaction levels (Large et al., 2013).

Odom (2019) suggests that customer happiness with online purchasing products influences various factors affecting service standards, enabling multiple businesses to succeed in a competitive market by formulating successful strategies. Online purchasing brands need to identify ways to consistently improve service efficiency in a dynamic market and sustain this quality to achieve optimal customer service (Wang et al., 2016). Additionally, customer loyalty is enhanced by integrating the concepts of corporate social responsibility (Murphy & Kneeler, 2018). Consumer

satisfaction is pivotal in online purchasing brands' efforts to improve perceived service quality. Parasuraman et al. (2017) emphasized the close correlation between customer loyalty and service quality, highlighting the centrality of consumer focus (Fugate et al., 2010). Negative gaps between beliefs and expectations versus actual service outcomes lead to disappointment, while positive gaps lead to customer happiness (Rushton et al., 2021). Customer loyalty assesses organizations' success based on various criteria, including an evaluation of service quality (Premier, 2019), which includes feedback on service aspects potentially impacting consumer opinions about products and services (Saddler, 2019).

In today's market, businesses risk losing consumers to competitors if they fail to provide quality goods and services (Goninan et al., 2019). The competitive nature of consumers has raised their service expectations, leading to personalized companies, increased consumer value, partnerships, and entrepreneurial engagement (Maegan et al., 2016). Organizations focus on understanding their clients' needs, results, customer loyalty, and even competitors (Fugate et al., 2019). The food industry's market has changed significantly and rapidly over the last decade (Grant et al., 2017). Online purchasing brands cannot solely rely on marketing (Pineal et al., 2012). Shared responsibility among online purchasing brands and various studies examining the world financial crisis's impact on customer attitudes and behavior has been reported (Baker et al., 2017). The online purchasing brands' business plays a major role in the economy, facing challenges from changing consumer needs due to technological advancements, government regulations, and increased market competitiveness (Fugate et al., 2018). These brands aim to meet consumer needs and prioritize customer happiness (Shin et al., 2019) to ensure long-term customer retention. New consumers are often more desirable than retaining existing customers (Petersen, 2017), and online purchasing brands offer a range of services catering to diverse customer needs.

Exploring the impact of service efficiency on customer loyalty in online purchasing brands is crucial (Sharman et al., 2018). Customer satisfaction arises from comparing perceived results with expectations of a service or product (Kotler and Keller, 2019). Describing happiness and consumer loyalty poses challenges in defining these concepts (Richard L. Oliver 2016). Satisfaction, closely linked to emotional states, significantly influences consumer loyalty (Jackboot 2017). Numerous factors shape consumer loyalty, including staff behavior, service quality, pricing, and service timeliness (Baker et al., 2017). Online purchasing brands strive to assess service standards, which

focus strictly on service measurements (Myerson, 2012). Customer happiness is subjective and influenced by multiple factors (Van Rees, 2018). Long-term assessments of online purchasing are fundamental for evaluating customer loyalty, which is closely tied to service levels (Van Rees, 2018).

The perceived consistency and satisfaction aspects intertwine into an overall definition of relationship satisfaction, especially in long-term relationships (Laplander, 2016). Cronin and Taylor (2019) suggest that suppliers experience customer loyalty based on individual service interaction and service efficiency. Satisfaction is commonly perceived to be the broadest definition (Zenithal et al., 2016), whereas service standards are based on specific service measurements. Online purchasing brands should focus on perceived customer satisfaction elements (Laveran 2017), as client happiness reflects the performance of a service supplier rather than consumer aspirations (Tucker and Smith, 2018). Wilson et al. (2018) outlines a theory regarding the relationship between service and customer loyalty. Perceived customer satisfaction elements encompass service efficiency (Youssef 2018). Service standards involve assessing efficiency, response, trust, empathy, and tangibility expectations of the customer (Arnold 2017). Customer satisfaction components include service level, product quality, and pricing (Norseman 2019), contributing to overall customer satisfaction influenced by various causes (Wilson, 2016). The quality of service significantly impacts consumer satisfaction.

2.9 Theoretical Framework

Consumer buying behavior is a multifaceted process wherein individuals acquire products to fulfill their needs or desires, considering the impact of these products on themselves or the environment (Khyzer, Dost, & Illyas, 2019). Each consumer's behavior is unique and influenced by diverse factors, including personal, demographic, and psychological aspects. When engaging in online shopping, consumers typically seek products within their purchasing capacity while efficiently utilizing their time (Khyzer et al., 2019). This involves searching for desired items across various websites, presenting consumers with numerous options. The appeal of online shopping lies in its ability to satisfy consumers through its speed and convenience (Yu & Wu, 2017). As observed by Magee (2003), there has been a noticeable increase in the number of consumers embracing online shopping, indicating growing satisfaction among internet users with this mode of shopping. The behavior of consumers when purchasing products online differs significantly from buying items

directly from physical stores (Sajjad, 2022). The intricacies and considerations involved in online transactions, alongside the challenges, shape the distinct approach consumers take in their online purchasing decisions.

2.9.1 Theory of Planned Behavior

The Theory of Planned Behavior (TPB) posits that behavioral control and subjective norms are influential factors affecting one's attitude and behavior (Toh and Selvan, 2015). This theory comprises three main components: attitude formation, perceived behavioral control, and subjective norms (Yang et al., 2018), which collectively contribute to predicting one's actions and attitudes. It suggests that people's intentions to engage in a particular behavior are shaped by their attitude, perceived control over that behavior, and the influence of subjective norms, reflecting the importance of others' opinions (Cheng and Huang, 2013).

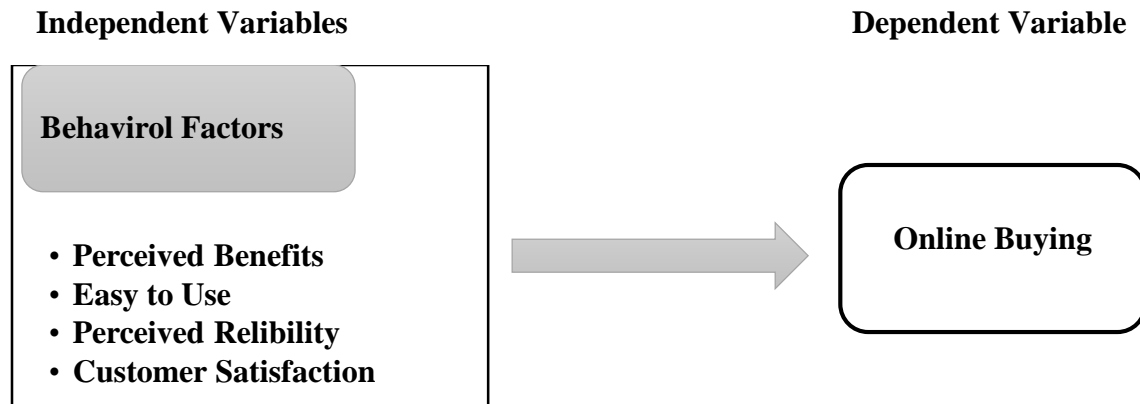
Consumer attitudes towards organic food have been explored using the TPB, wherein societal pressures play a significant role in either adopting or abstaining from certain behaviors. Social standards and increased environmental awareness have driven efforts toward environmental conservation (Brandão and da Costa, 2021), influencing pro-environmental behaviors and the purchase of environmentally friendly products. Additionally, studies analyzing organic product purchases, such as organic personal care items and apparel, found that experiences of others with organic products significantly influenced consumer choices (Kim and Chung, 2011; Pandey and Khare, 2017).

Online buying behavior is characterized as a spontaneous and unplanned response to a stimulus, resulting in an intense desire to purchase a specific product or brand (Badgaiyan and Verma, 2014). It involves a swift decision without prior intention or necessity to make the purchase, distinct from habitual or reminder-based buying behaviors. The causes of online buying can be categorized into individual-driven factors related to consumer psychology and market-driven influences (Tendai and Crispen, 2009). This behavior involves quick, pleasure-driven purchases without deliberate consideration of alternatives or future consequences (Shanks et al., 2010).

Understanding consumer behavior involves analyzing various factors such as characteristics, attitudes, behaviors, and participation, considering their impact on purchasing decisions (O'Leary, 2017). The evolving market influenced by factors like technology, digital advancements,

demographic shifts, income levels, lifestyle changes, and environmental concerns results in varying consumer behaviors., according to prior research, has led to significant ongoing societal changes, with innovations likely to have long-term effects, including in the realm of digital technologies (Dziurzynski, 2018). These technological advancements are considered part of substantial systemic transformations in society.

2.10 Conceptual Framework



2.11 Variables

Independent Variable: Perceived benefits, Easy to Use, Perceived Reliability and Customer Satisfaction.

Dependent Variables: Online Buying

2.12 Hypothesis Development

Based on above mentioned theoretical framework the following hypothesis is developed.

H1: There is a significant relationship between perceived benefits and online buying.

H2: There is a significant relationship between easy to use and online buying.

H3: There is a significant relationship between perceived reliability and online buying.

H4: There is a significant relationship between customer satisfaction and online buying.

Chapter 3

Research Methodology

3.1 Overview

This chapter concentrates on the research methodology employed in this study. It delineates the search approach utilized for conducting the research, emphasizing the application of a quantitative research design centered on correlation and causal research. The sampling design encompasses a description of the target population, sample size determination, and the technique employed for sampling. Moreover, the chapter delves into the instrument used for data collection, followed by discussions on its reliability and validity, alongside the procedure adopted for data collection. It culminates by elucidating the data collection procedures and the statistical techniques employed. Additionally, ethical considerations and the schedule for completion are included to conclude this chapter.

3.2 Research Approach

Two types of approaches exist within research approaches: inductive and deductive. For this specific research project, the deductive research approach was adopted. Deductive research aims to explore previously unresearched problems in depth. Instead of providing conclusive results, it aids in enhancing our comprehension of the problem. Throughout the study, the researcher should remain open to encountering new data and insights. The research conducted here was explanatory and predominantly relied on the utilization of a questionnaire. The primary objective was to assess the impact of behavioral factors that promote online purchasing, specifically within the Pakistani market.

3.3 Research Design

The objective of this study was to investigate the factors influencing online purchasing behavior within the Pakistani market. The research design encompasses the strategies employed to interpret various aspects of the study in a coherent and systematic manner, encompassing the collection, measurement, and analysis of data. This research primarily adopts a descriptive research design, integrating both correlational and causal research methodologies. The utilization of descriptive research aims to examine the influence of independent variables on dependent variables, exploring their interrelationships and assessing how variations in one variable prompt changes in others.

3.4. Target Population

The intended audience for this study comprised individuals online buyers of twin cities with prior experience in online shopping across various platforms. The study's total population specifically focuses on individuals residing in Islamabad. For this research, a population size of 250 individuals was selected.

3.5 Sample Size

As per the research criteria, the determined sample size for questionnaire respondents was set at 152 individuals who are experiencing online buying. This sample size was selected with a 95% confidence level and a margin of error of 5%.

3.6 Sampling Technique

The research involves two primary categories of sampling methods: probability sampling and non-probability sampling. Specifically, this research employs a non-probability random sampling approach, focusing on the purposive sampling method. Random Sampling is a deliberate selection of specific settings, individuals, or events based on judgment to acquire unique and essential information that might not be obtainable from other sample types (Terados & Hamed, 2016). In this study, Random sampling was chosen to collect larger sample sizes, given that the research's target audience is exclusively based in Islamabad. It was used solely for targeting the respondents, allowing for a more focused and targeted approach in selecting participants.

3.7 Instrument of Data Collection

The research instrument titled "Impact of behavioral factors encouraging online buying for electronics (A Study of the Twin Cities Market)" was developed to gather information for the study. Initially, the demographics of the respondents comprising gender, age, marital status, employment, and education were discussed. Subsequently, the research survey included a questionnaire aimed at evaluating the impact of behavioral factors that encourage online purchasing within the Pakistani market.

3.8 Questionnaire Survey

A standardized questionnaire served as the surrogate instrument utilized to collect data, evaluating the respondents' attitudes toward the variables of interest. Various methods were employed to gather information. Given the quantitative nature of the current analysis, data collection utilized a

questionnaire based on a 5-point Likert scale. For primary data collection, the research adhered to an approved and pre-existing standardized questionnaire. This questionnaire was adopted from previous studies to ensure consistency. Specifically, the questionnaire used in this study was adapted from Bairrada, C. M., Coelho, A., & Lizanets, V. (2019). The impact of brand personality on consumer behavior: the role of brand love. *Journal of Fashion Marketing and Management: An International Journal*.

3.9 Ethical Consideration

This task aligns with the ethical requirements governing research practices, as outlined in the exploration of societal marketing factors influencing brand equity. Ethical guidelines were strictly adhered to, ensuring participants were treated with respect and any potential discomfort was mitigated. Throughout the data collection and analysis process, no participant was subjected to harm in any manner. Respecting the dignity and well-being of the research respondents was the paramount concern for the researcher. It's important to note that there was no manipulation of data; the results were derived solely from the genuine findings obtained through a survey.

Chapter 4

Results and Findings

4.1 Overview

In this section, the discussion revolves around the outcomes derived from the meticulously organized questionnaire data. The aim is to provide readers with a comprehensive understanding of how the information was structured, acquired, and the interconnected elements therein. For this study on the " Impact of behavioral factors encouraging online buying for electronics (A Study of the Twin Cities Market)" independent variables encompassed behavioral factors such as Perceived Benefits, Ease of Use, Perceived Reliability, and Customer Satisfaction, while online buying behavior was the dependent variable. The questionnaire used for data collection consisted of five sections: A) Demographics, B) Financial Knowledge, C) Financial Skills, D) Financial Attitude, and E) Economic Growth. A 5-point ranking Likert scale was employed for responses, and data were collected based on demographic parameters.

Subsequently, the collected data underwent testing using SPSS Statistics software. This chapter presents the research results through various analytical methods, including Reliability Tests, Correlation Analyses, Regression Analyses, ANOVA (Analysis of Variance), and Coefficients, to comprehensively analyze the relationships and associations between variables.

4.2 Demographics

The researcher has categorized the obtained materials into multiple groups for enhanced comprehension. The sample comprises 152 individuals engaged in online purchasing, with specific inquiries regarding their introductions, age, assignment, and years of involvement. Those who met the study's expectations by providing answers to these questions were included. Gather data from 152 individuals engaged in online buying, as specified by the sample size.

Table 1

Demographics		Frequencies	Percentages	Cumulative Percentage
Gender	Male	187	75	75
	Female	63	25	100
Age	Less than 30 years	82	33	33
	30 – 45 years	126	50	83
	More than 45 years	42	17	100
Level of income	More than 2 lacs	13	5	5
	More than 1 lac	34	14	19
	Less than 1 lac	105	81	100
Online Buying experience	More than 3 years	117	47	47
	More than 6 years	88	35	82
	More than 9 years	45	18	100

4.3 Reliability Analysis

In conducting surveys, 0.7 Cronbach's Alpha is sufficient and trustworthy (Hair et al., 1998). As a statistical summary, it describes the consistency of any specific sample of respondents across a collection of variables or questions. Cronbach's alpha is a measure of dependability that is commonly used in financial education and economic growth (Liu et al., 2010). It is acceptable for this study since the questionnaire uses a 5-point Likert scale and the goal of the study is to assess financial education. Cronbach's alpha should be 0.7 to ensure that estimates are reliable (Nunnally and Bernstein, 1994). Nonetheless, the estimations are regarded as reliable if their value is more than 0.6 (Shelby, 2011). For information using the SPSS software, the Cronbach's alpha test is used.

Table 2

Reliability Statistics		
Variable	Cronbach's Alpha	N of Items
Perceived benefits	.815	5
Easy to Use	.724	5
Perceived Reliability	.757	5
Customer Satisfaction	.801	5
Online Buying	.721	5

The reliability statistics displayed by Cronbach's alpha values are highly satisfactory within the scope of this study. These values distinctly signify a notably elevated level of reliability and consistency inherent in the questionnaire primarily employed for the research within this study. Cronbach's alpha values, nearing 1, strongly illustrate both the reliability of the utilized questionnaire and the dependable nature of the responses provided by the respondents.

4.4 Correlation Analysis

Correlation analysis is a statistical approach used to determine the degree of relationship between two quantitative variables (independent and dependent). A high correlation between two variables indicates that independent and dependent factors are strongly related, whereas a low correlation between two variables indicates that independent and dependent variables are hardly related. It is the way of analyzing the strength of such relationship using accessible statistical data from green procurement practices obtained via the structured Likert scale questionnaire. This approach is closely related to linear regression research, which is a numerical method for demonstrating the link or connection between a dependent variable, known as the response, and one or more descriptive or independent variables. Correlation analysis is used to determine the strength of connections between dependent and independent variables. The correlation constant r varies between +1 and -1, where a positive and negative correlation range is 1 and 0 represents correlation absenteeism. If the correlation value is positive, it indicates that the independent and dependent

variables have a direct link. If one variable rises, the other will rise as well, and if the correlation value is negative, it indicates that there are inverse linkages between the independent and dependent variables. In case, one variable will increase, then other will decrease.

Table 3
Correlation

Correlations						
		Perceived benefits	Easy to Use	Perceived Reliability	Customer Satisfaction	Online Buying
Perceived benefits	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	152				
Easy to Use	Pearson Correlation	.498**	1			
	Sig. (2-tailed)	.000				
	N	152	152			
Perceived Reliability	Pearson Correlation	.621**	.510**	1		
	Sig. (2-tailed)	.000	.000			
	N	152	152	152		
Customer Satisfaction	Pearson Correlation	.694**	.473**	.499**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	152	152	152	152	
Online Buying	Pearson Correlation	.531**	.590**	.601**	.543**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	152	152	152	152	152

** . Correlation is significant at the 0.01 level (2-tailed).

The table depicted above indicates significant associations between various factors and online purchasing. Specifically, perceived benefits exhibit a considerable relationship with a contribution of .531 (53.1%), while the relationship between ease of use and online buying is noteworthy with a contribution of .590 (59%). Additionally, the correlation between perceived reliability and online purchasing is substantial, showing a contribution of .601 (60.1%). Moreover, customer satisfaction is significantly linked to online buying, displaying a contribution of .543 (54.3%).

4.5 Regression Analysis

A regression study is a collection of statistical techniques used to assess the relationships between a dependent variable and one or more independent variables. It may be used to assess the strength of the relationship between dependent and independent variables and to forecast future relationships between them. Regression analysis is an effective method for determining which variables impact a variable of interest. Regression research allows you to accurately establish which factors are important, which variables may be ignored, and how these variables impact each other. To conduct relapse research, specialists must express a dependent variable that they believe is being influenced by one or more free variables. Relapse research comes in a variety of forms, including direct, many straight, and nonlinear. The most often used relapse prevention approach is plain direct and different direct. Nonlinear relapse analysis is commonly used for more complicated factual sets in which the free and subordinate components have a nonlinear connection. A relapse study is a method for identifying the relationship between the dependent and free components. It consists of a variety of methodologies used by various researchers to investigate the relationship between the dependent and independent variables in the study, with the primary emphasis on the connecting of dependent and independent variables. Furthermore, regression analysis can essentially recognize how the independent variable behaves when the dependent variable fluctuates, while all other independent variables are assumed constant.

Table 4
Regression

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.626 ^a	.392	.377	.34806
a. Predictors: (Constant), Perceived benefits, Easy to Use, Perceived Reliability and Customer Satisfaction				

The above table is about the model summary of regression analysis. The value of R^2 shows the “goodness of fit” which is the impact of independent variable on the dependent variable. There is 39.2% impact of independent variable on dependent variable and 61.8% impact due to other factors.

4.6 Anova

Table 4

ANOVA						
Model		Sum of Squares	DF	Mean Square	F	Sig.
1	Regression	12.196	4	3.049	25.168	.000 ^a
	Residual	18.899	156	.121		
	Total	31.095	160			
a. Predictors: (Constant), Online Buying						
b. Dependent Variable: Perceived benefits, Easy to Use, Perceived Reliability and Customer Satisfaction						

The table presented above illustrates the results of the ANOVA test, which elucidates the variance in the dependent variable. In this context, the P-value being less than 5% indicates the significance of the model. Specifically, the final column labeled "sig" displays a value of 0.000, clearly indicating that our regression model aptly fits the data as the value is below 0.05 at a 95% confidence interval. Consequently, we can assert that the model significantly fits within the 95% confidence interval. The significant F-value of 25.168% denotes the proportion of variance between the means of the population.

4.7 Coefficients

Table 5

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	Perceived Benefits	.467	.085	.377	2.523	.000
	Easy to use	.008	.076	.218	4.981	.001
	Perceived reliability	.260	.069	.271	3.790	.000
	Customer satisfaction	.213	.073	.208	2.923	.004
a. Dependent Variable: Online Buying						

The F-statistics indicate the significance level at 95% and signify the model's adequacy. Regarding the individual variables, the t-values for perceived benefits, easy to use, and perceived reliability are respectively 2.523, 4.981, and 3.790. These values suggest that each of these factors - perceived benefits, ease of use, and perceived reliability - holds a significant influence on online purchasing.

For perceived benefits, the t-value of 2.523 indicates that brand love significantly impacts online buying, with a significance level of 0.000, which is below the 0.05 threshold at a 95% confidence level, signifying its significance.

Similarly, the t-value of 4.981 for easy to use demonstrates that it significantly influences online buying, with a significance level of 0.001, below the 0.05 threshold at a 95% confidence level, emphasizing its substantial impact.

Furthermore, the t-value of 3.790 for perceived reliability indicates a significant influence on online buying. Its significance level of 0.000 is below the 0.05 threshold at a 95% confidence level, highlighting the substantial impact of perceived reliability on online buying.

4.8 Testing of Hypothesis

H1: There is a significant relation between Perceived benefits and online buying.

H2: There is a significant relation between Easy to Use and online buying.

H3: There is a significant relation between Perceived reliability and online buying.

H4: There is a significant relation between Customer Satisfaction and online buying.

All the hypothesis is accepted according to the statement.

Chapter 5

Discussion, Conclusion & Recommendations

5.1 Discussion

The study focuses on the impact of behavioral factors on encouraging online purchasing within the Pakistani market. It emphasizes that online businesses strive to provide expertise throughout various stages of the buying process rather than solely focusing on competitive pricing. Establishing brand recognition and fostering a positive image are prioritized by online platforms. The research argues that branding in online marketing should not be dissociated from personal characteristics or functionality. The significance of market presence and engagement is highlighted in forming strategic relationships that enhance the customer experience. This study emphasizes the significance of understanding changing customer preferences in the structure of buying behavior. It asserts that human connection plays a vital role in ensuring customer satisfaction in online buying, suggesting that brands should closely align with their target populations. Furthermore, it suggests that market awareness needs to be complemented by additional elements for an effective strategy. The findings of the research underscore the impact of behavioral factors—such as perceived benefits, ease of use, perceived reliability, and customer satisfaction—on online purchasing decisions. These factors significantly influence online buying behavior, aligning with previous studies that highlight the correlation between impulse buying and behavioral aspects. The study emphasizes the importance of consumer trust, advocating for product authentication through credible institutions. It acknowledges the rapid evolution of consumer behaviors, particularly accelerated by technological advancements, leading to the emergence of online as a dominant shopping trend. Overall, the research underscores the significance of understanding behavioral factors in online buying decisions and emphasizes the evolving market of consumer behaviors in the context of technological advancements and changing market dynamics.

1. **Perceived Benefits:** Studies have indicated that perceived benefits, such as convenience, cost-effectiveness, and product uniqueness, significantly influence online buying. Consumers are more likely to make purchases when they perceive tangible advantages in terms of timesaving or access to exclusive offerings.

2. **Ease of Use:** Research consistently demonstrates that the ease of use of an online platform strongly affects online buying. A user-friendly interface, straightforward navigation, and a smooth checkout process positively impact customers' propensity to complete purchases.
3. **Perceived Reliability:** Trustworthiness and reliability are crucial factors influencing online buying. Studies reveal that consumers are more inclined to buy from websites or sellers they perceive as trustworthy, secure, and credible.
4. **Customer Satisfaction:** Research findings emphasize the substantial impact of customer satisfaction on online buying behavior. Positive experiences, timely delivery, quality products, and excellent customer service contribute significantly to repeat purchases.

5.2 Conclusion

It's an argument in which a customer acknowledges their reliance on online purchases to save time and resources. Their positive experience with online shopping, finding it easy and convenient, is not universal among all customers. To cultivate this preference among consumers, companies must acknowledge and consistently deliver this value through their products and services. The influence of customer behavioral factors on online shopping significantly impacts purchasing decisions within the digital market. These factors encompass a range of consumer behaviors and psychological aspects that mold how individuals interact with online platforms, make buying choices, and engage within the online realm. Customers evaluate expected benefits or advantages when contemplating an online purchase. These advantages might comprise convenience, cost-effectiveness, time-saving attributes, or unique features that cater to their requirements. The user-friendliness and ease of navigation on an online platform have a substantial impact on purchasing behavior. Customers favor intuitive interfaces and seamless browsing experiences, which affect their inclination to complete a purchase. Trustworthiness and dependability of the online seller, the product, and the overall transaction process hold pivotal roles. Customers are more likely to buy from sources they perceive as trustworthy and reliable. Past experiences, feedback, and satisfaction post-purchase significantly influence repeated buying. Satisfied customers tend to revisit and make additional purchases. These factors interact in intricate ways, shaping customers' decision-making processes while shopping online. Understanding these behavioral factors assists businesses in optimizing their online platforms, refining marketing strategies, and enhancing customer interactions to elevate the overall shopping experience, thereby fostering customer

loyalty and retention. Furthermore, research often delves into the interplay between these behavioral factors. For instance, studies explore how customer satisfaction impacts perceived benefits and subsequently affects future buying behavior. Additionally, some research focuses on demographic factors and their intersection with behavioral aspects, aiming to comprehend how various age groups or cultures respond to different facets of online shopping behavior. Overall, research in this domain underscores the significance of these behavioral factors and their interconnectedness in shaping consumer decisions and behaviors in the online shopping milieu. Grasping these findings enables businesses to tailor their strategies more effectively, meeting consumer needs and augmenting the overall online shopping experience.

5.3 Implementations

The limitations of this analysis offer researchers insight into its potential constraints. One primary drawback of this study is its focus solely on respondents from Islamabad. To broaden the scope and account for potential cultural disparities, researchers could explore and compare observations across multiple target groups. Another limitation lies in the research's exclusive concentration on the online industry without specifying the products under scrutiny. Administrators should utilize the study's findings to comprehend individual habits and traits when devising policies. In today's intensely competitive business market, promoting an organization and its brand is paramount. Managers consistently grapple with shaping their promotional strategies to attract growing numbers of consumers. Meanwhile, consumers are more informed than ever, demanding that managers consider their perspectives and transform them into allies. Attaining desired outcomes requires more than just traditional marketing techniques. It's imperative for administrators to acknowledge social factors and customer behaviors. Professionals are strongly encouraged to strive for optimal outcomes by incorporating individual characteristics and other influencing factors. It's essential to consider these aspects to adapt strategies effectively and meet the evolving needs of both businesses and consumers.

5.4 Limitations and Future Recommendation

A quantitative analysis can be recommended for the future of various marketed goods. Respondents and preferentiality are issues linked to the kind of perception sample used in this study. Testing can help to evaluate whether these problems involve measuring problems. Similarly, it will be important to see if the resources side had related forms of findings as well.

Future studies may also be carried out to expand the consumer sector and to validate the trend by applying whether it will suit the other industry. Also, this thesis relied on quantitative analysis to analyze the effect of corporate ads on the actions of consumers. He has found many avenues to encourage and sell social media. However, unique companies in the country need to be addressed to examine these companies' marketing strategies. More precisely, it would also report customer desires. The qualitative analysis methodology, along with a quantitative research method, can also be used for further studies to elicit participants' views. The research may also be carried out in a transversal manner to explore the effect of the contrast of online buying cultures.

1. Expand the research beyond Islamabad to encompass various regions, cities, or even different countries. This extension would facilitate a more comprehensive understanding of cultural disparities and their impact on consumer behavior within the online industry.
2. Conduct studies focusing on specific products or categories within the online industry. Analyzing diverse product types could reveal distinct consumer behaviors and preferences, offering deeper insights into various market segments.
3. Compare and contrast consumer behavior in online industries with different levels of specificity or varying cultural contexts. This comparative approach could highlight nuanced differences and similarities in consumer habits across diverse settings.
4. Delve deeper into the influence of social factors (e.g., peer influence, social media impact) on consumer behavior within the online industry. Understanding these dynamics could aid in crafting more targeted and effective marketing strategies.
5. Examine the impact of personalized and customized experiences on online consumer behavior. Analyzing how tailored services or products influence consumer choices could inform businesses on enhancing customer engagement and satisfaction.
6. Explore in-depth the dynamics of consumer-brand relationships in online environments. Understanding how consumers connect with brands digitally can assist in devising more effective branding strategies.

These recommendations aim to broaden the scope of research within the online industry, offering insights into diverse aspects of consumer behavior and aiding businesses in optimizing their strategies to meet evolving consumer needs.

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Appendix

Impact of behavioral factors that encourages online buying for electronics (A study of twin cities market).

Demographics

Name: _____

Age: _____

Gender: _____

Level of income:

- 1- Less than 1 lac
- 2- More than 1 lac
- 3- More than 2 lac

Online buying experience

- 1- More than 3 years
- 2- More than 6 years
- 3- More than 9 Years

1 SDA	2 DA	3 N	4 A	5 SA
Strongly disagree	Disagree	Neutral	Agree	Strongly Agree

Perceived Benefits

	SDA	DA	N	A	SA
I can buy any time					
I can pay any time					
I can buy on my choice					
I can buy from overseas easily					
I have multiple options with reviews					

Easy to use.

	SDA	DA	N	A	SA
I can find and search products easily					
I can get sales and promotions that suits me					
I can find rare products					
I can find comparison with other products					
I can use after sale services online					

Perceived Reliability

	SDA	DA	N	A	SA
I can find sufficient information about the products					
I can control my buying power and cost					
I can find flexibility and range of products					
I can get benefits of offers with cards					
I can find a good solution with online buying					

Customer Satisfaction

	SDA	DA	N	A	SA
Online buying can fulfill my needs					
Online buying offers me brand is reachable					
I can track my orders					
Value creation through online always satisfied me					

I can get doorstep delivery					
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Online Buying

	SDA	DA	N	A	SA
I always attract me to shop					
It always aware me about the product quality					
It always encourages me to suggest other					
I like to shop online as always					
I would always continue to favor the offerings of online shopping					

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