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***“Factors Influencing Online Shopping Behavior in Twin Cities of Pakistan:  
Implications for E-Commerce Businesses”***



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## **Abstract**

The rise in technology has induced significant shifts in the consumer behaviors in the Twin Cities of Pakistan mirroring global trends. This study examines the factors influencing online spending in this region. Building on a comprehensive literature review the study examines six key factors price, psychology, convenience, trust, payment methods and the range of products variety factors in the context of online shopping in the Twin Cities. A Questionnaire has been adopted from past research for data collection of this project. A sample size of 200 respondents is selected for this study and data is collected from males and females who use E-commerce platforms from Twin Cities for online shopping. Data was collected through the pre-tested instrument distributed to the online customers via various electronics platforms. The collected data is analyzed through different analysis techniques including pearson correlation, regression, descriptive analysis and Cronbach reliability analysis. The statistical analysis reveals that in the Twin Cities that pricing, payment method, psychological factors and convenience directly influence consumer's decisions to shop online while product variety and trust factors exhibit negative significance. These finding play a crucial role for ecommerce enterprises when developing user friendly platforms to improve the online shopping experiences while also upholding higher levels of product quality and customer services. This insight provides valuable guidance for e-commerce businesses enabling them to tailor their marketing strategies to effectively address consumer preferences and demands in the Twin Cities of Pakistan.

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### **List of Acronyms**

TF	Trust Factor
PY	Pricing Factor
CF	Convenient Factor
PY	Psychological Factor
PMF	Product Method Factor
PVF	Product Variety Factor
OS	Online Shopping

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# **Chapter 1**

## **Introduction**

### **1.1 Background and Introduction of Study**

### **1.2 Background**

In country like Pakistan Internet has brought significant convenience to the businesses, especially in the 21st century. The COVID 19 has led to a notable shift in consumer behavior towards online purchasing. The aftermath of pandemic had a substantial effect on the ecommerce industry, as evidenced by the projections that the global ecommerce sales will reach approx. \$7.4 trillion by the year 2025 (Statista, 2022). However South Asian nations including Pakistan contribute only 1.4% to the global ecommerce despite their significant populace portion.

In case of Pakistan the ecommerce has seen remarkable growth ever since the onset of pandemic. According to the State Bank of Pakistan (2020) the number of registered ecommerce merchants has risen, leading to an expansion of markets to Rs. 234.6 billion showing a 55.50% annual growth. Despite these positive indicators questions arise about Pakistans digital connectivity revealing untapped potential and areas for e-traders to explore. However the Pakistani ecommerce market is still in the early phases with a considerable portion of the consumer base yet to involve in the online shopping (Rehman et al, 2017). Reasons for this absence of participation remain unclear. Nationally there is a gap in the research and development leading to inconsistencies in understanding the factors influencing an individuals online buying behavior in the Pakistan. This holds particularly true in advanced nations where virtually every shop operates an online platform for consumers to make purchases. The trend of buying items online from the comfort of

ones home has recently surged in popularity across Asia. Various factors contribute to the rapid growth of online shopping playing a pivotal role in the expansion of Pakistans IT industry. In 2021 Pakistan ranked as the 46th largest market for eCommerce generating a revenue of US\$4.2 billion. Globally businesses are rapidly adopting online shopping with the US and Europe leading in ecommerce constituting approximately 79% of the global internet trade incomes (Alzahrani 2018). In Pakistan, e-shopping is still in its early stages as part of the countrys IT revolution. Limited research exists on the factors influencing online shopping behaviors. This study aims to explore the reasons influencing online purchasing decisions in Twin Cities of Pakistan, while shopping marketers strive to deliver consumers with a variety of shopping networks. Online shopping is anticipated to play a substantial role in peoples daily lives. The Global Ecommerce Market Ranking in 2019 revealed a major increase in number of online buyers. This trend prompts retailers to expand their market presence by offering their products and services online. To support this shift marketers devise creative promotional strategies for their offerings. Over past two decades the Internet had played a crucial part on a global scale and todays generation can hardly imagine life without it. The Internet has significantly influenced electronic commerce commonly known as e-commerce with a notable impact on activities like online shopping. This shift has not only provided convenience and advantages to consumers but has also brought substantial benefits to businesses. For example it has directed to a reduction in the sales and advertising costs lowered overall operational expenses increased efficiency and maximized profit margins as highlighted by Almahroos in 2012. Additionally, Alsuwat (2013) points out that an increasing number of organizations are transitioning from traditional brick and mortar models to online platforms driven by new opportunities and challenges in the market. As a result online shopping has unmistakably

emerged as a prevailing business trend in the twenty first century. This study will delve into these aspects.

### **1.3 Introduction**

The pandemic has significantly influenced how public live and behave leading to global economic challenges. Reduced financial activity increased unemployment and decreased consumption have been widespread consequences (Mirchevska et al., 2021). In an effort to practice social distancing and avoid contracting the virus individuals have altered their daily habits relying more on digital platform (Parth et al., 2020; Kamal et al., 2023). The outbreak has prompted many to reconsider their buying habits with some adopting new practices like online shopping, cashless expenses and home delivery which they had earlier resisted (Sheth, 2020; Pantano et al, 2020).

Pakistan predominantly operates on a cash based informal economic system where the majority of transactions except for significant ones that require a bank draft or pay order are conducted in cash. Studies indicate that around 60 percent of the economy falls within the informal sector with many local companies especially small and medium sized enterprises (SMEs) operating off the radar and beyond the tax framework. Despite this there is a growing trend toward digitalization. Some government departments now provide services online and four Pakistani airlines offer e-ticketing, while almost all local banks have ventured into online banking. This digital segment is expected to expand steadily fueled by the increasing number of internet subscribers in Pakistan which currently stands at around 100 million and is projected to grow significantly in the coming years.

However challenges persist particularly in the eCommerce realm. Despite the existence of various digital payment options like EasyPaisa, JazzCash, and uPaisa their market penetration remains limited. Cash on delivery is ideal method of the payment constituting 95 percent of transactions for e-commerce companies. This reliance on cash not only increases liquidity requirements but also raises operational costs prompting larger players to push for a transition to online payments. Pakistan is actively developing this technology to enable customers to shop from the comfort of their homes. Initially focused on daily essentials it has since evolved to include online cash transfers both domestically and internationally. Nevertheless the slow adoption of digital payments is compounded by the fact that only 24 percent of the population in Pakistan possesses a bank account elevating the overall cost of conducting e-commerce. The influence of social media is also noteworthy with over 49.2 million Facebook users in Pakistan. Local businesses are leveraging platforms like Facebook to promote their products and services.

The surge in internet penetration driven by the availability of cheap smartphones and affordable 3G/4G services has propelled Pakistans e-commerce sector to be "mobile-first." Some startups claim that over 75 percent of their business transactions occur online. In the latest years E-commerce has gained significant popularity as a method of shopping worldwide particularly in Pakistan. In light of these changes it is crucial for retail managers and marketers to closely monitor evolving consumer behaviors. Adapting strategies may be necessary to align with shifting patterns and marketers must seek innovative solutions and make informed decisions to connect with consumers amidst the ongoing challenges and changing behaviors (Verma and Gustafsson, 2020; Sneha R, 2021; Rani & Catherine, 2023; Eger et al., 2021).

Convenience has significantly influenced how consumers in Pakistan make purchases particularly with a shift from traditional in person shopping to online transactions. This transition was

accelerated during the pandemic due to movement restrictions, This shift involved enhancing capabilities for contactless and cashless payments encouraging a surge in online shopping as highlighted by Koch et al. in 2020.

According to Alflayyeh et al. in 2020 addressing customer concerns about payment options was crucial for online shopping. These shifts in customer and business practices placed the foundation for a substantial transformation in regional corporate operations (Illankoon 2020). Trust emerged as a critical factor influencing consumer decisions with individuals gravitating towards brand and products they believe. However challenges to online purchasing in Pakistan persist with security concerns such as the credit card fraud, privacy issues, limited transaction selections, lack of regulations and inadequate after the sales support being prominent.

Psychological factors have also played a significant role including those in Pakistan leading to heightened concerns about catching the virus and scarcity of products. This has resulted in panic buying and the accumulation of goods beyond immediate needs.

## **1.4 Research Gap**

Hamli and Sobaih (2023) have discussed many factors that have influenced the online shopping behavior in the Saudi Context but recommend that further variables such as pricing factors needed to be discussed which is included in this study and in the Context of the Pakistani Context. Many researches and studies have been conducted on online buying behavior in several different countries such as Le Tan et al (2021), but lack of research was found in case of Pakistan. This study will fill the research gap of such studies conducted in Pakistan. To address this gap, it is crucial to explore the psychological and behavioral beliefs of Pakistani consumers. While globally numerous

research studies have proposed well tested frameworks explaining the antecedents of consumers intentions towards online buying behavior there is a need for specific insights tailored to the Pakistani context. Numerous individuals express a mix of eagerness and reservation when it comes to making online purchases. This research explores the factors influencing consumers to reconsider their buying behavior and embrace online shopping. The findings aim to assist online shopping platforms by pinpointing crucial areas that users should focus on.

## **1.5 Problem Statement**

E-commerce has become a most popular and growing shopping method in all over the world in recent years and especially as an emerging e-commerce market in the Southeast Asia (Choi & Mai, 2018). Ecommerce is booming all over the world but in Pakistan, it is still in its emerging stage (Pervaiz, 2015). The main reason for this is the lack of research and development in Pakistani context to determine the factors that influence their shopping behavior. People especially teenagers are increasingly drawn to making online purchases. According to a study by Neger & Uddin (2020), the study of factors affecting internet shopping behavior is well needed task and research is needed in assessing the influence of six factors. This research will delve into the evolving patterns of consumer buying behavior among the youth. Specifically the study will investigate shifts in online shopping habits in two major cities in Pakistan exploring how these changes are influenced by several key factors. The study identifies six factors that play a crucial role in shaping online spending behavior specifically the trust factor, pricing factor, psychological factor, convenience factor, payment method factor and product variety factor. These factors were found to be intriguing and interconnected prompting the study to focus on their impact on the online shopping landscape Le Tan et al (2021). The study of customers shopping behavior will help

determine the factors affecting consumers when choosing to buy products and learn about customers habits when using e-commerce platforms. Thereby businesses in twin cities will have foresight better understand the desires of consumers to come up with appropriate strategies support and serve customers better.

## **1.6 Research Questions**

1. What is the affect of trust factor on the online shopping behavior in Twin Cities of the Pakistan?
2. What is the affect of pricing factor on the online shopping behavior in Twin Cities of the Pakistan?
3. What is the affect of convenience factor on the online shopping behavior in Twin Cities of the Pakistan?
4. What is the affect of psychological factor on the online shopping behavior in Twin Cities of the Pakistan?
5. What is the affect of product variety factor on the online shopping behavior in Twin Cities of the Pakistan?
6. What is the affect of payment method factor on the online shopping behavior in Twin Cities of the Pakistan?
7. What are Implications for E-Commerce Businesses?

## **1.7 Research Objectives**

1. To analyze and identify the affect of trust factor on the online shopping behavior in Twin Cities of the Pakistan.

2. To analyze and identify the affect of pricing factor on the online shopping behavior in Twin Cities of the Pakistan.
3. To analyze and identify the affect of convenience factor on the online shopping behavior in Twin Cities of the Pakistan.
4. To analyze and identify the affect of psychological factor on the online shopping behavior in Twin Cities of the Pakistan.
5. To analyze and identify the affect of product variety factor on the online shopping behavior in Twin Cities of the Pakistan.
6. To analyze and identify the affect of payment method factor on the online shopping behavior in Twin Cities of the Pakistan.
7. To assess the implications for E-Commerce Businesses.

## **1.8 Significance of Study**

The purpose of the analysis is to increase deeper insights into the factor influencing the decision making process of Pakistani consumers when it comes to the online shopping. The result of this study will not only aid e-commerce executives in devising strategies to enter the Pakistani market but will also contribute valuable insights to the broader e-commerce literature. Students with an interest in this field can leverage these findings as empirical evidence to enhance their understanding. Additionally the findings will unveil the current landscape of online purchasing in Pakistan Twin Cities highlighting its significance.

As highlighted in the introductory phase online marketing proves to be a potent tool for e-commerce firms looking to expand globally. The choice to focus on online shopping in this study stems from its novelty and the keen interest the research has in this evolving aspect of consumer

behavior. The study's fascination with the e-commerce sector is rooted in its rapid growth and profitability.

The researcher deliberately selected Islamabad and Rawalpindi as the study's target cities driven by the fact that they hold the third position in selling goods and services through the internet. With over a third of Pakistanis using the internet for e-commerce transactions as indicated by Rahman et al. (2017), these cities present a promising opportunity for e-commerce firms. The researcher recognizes the potential for both businesses and consumers in these cities, making them ideal locations for the study.

## **1.9 Organization of Study**

The first chapter is about the introduction, followed by a literature review in chapter 2. Chapter 3 focuses on presenting the theoretical framework. Moving on to chapter 4 will explore the research and methodology, while chapter 5 encompasses the results and discussions. Finally, chapter 6 concludes the study with findings, conclusions, and recommendations. The references are provided at the end.

## **Chapter 2**

### **Literature Review**

#### **2.1 E Commerce**

Ecommerce according near Turban et al. (2008) encompasses the processes of buy, selling and transferring also serving or switching goods service and the information through computer network particularly the Internet. It involves concepts such as virtual market, electronic market, ecommerce or ebusiness all of which involve the electronic exchange of goods and services globally. This virtual transaction process occurs through data transmission between electronic devices facilitated by distribution policies. The online interaction between suppliers and customers establishes the foundation of e-commerce. Its impact extends to enhancing competitiveness deploying technology and improving marketing communication among participants. Chaffey (2007) defines ecommerce as use of technology to automate and transform the buy and selling dynamics between suppliers and consumers.

The processes within e-commerce include both internal business processes (electronic market, e-commerce) and external processes (electronic market, e-commerce). In the context other countries worldwide e-commerce is recognized as a driving force for technological advancement and economic development. It is considered a key business that significantly contributes to global economy (Chaffey, 2007).

#### **2.2 Online Shopping Behavior**

Studying customer behavior involves delving into the psychological, behavioral and emotional processes that influence peoples choices regarding what they buy how much they buy and how

often they make purchases (Mothersbaugh et al. 2020). It focuses on understanding the decision making processes individuals undergo when acquiring products and services determining their attitudes motivations and the frequency of their purchases. Multiple disciplines including economics and psychology contribute to comprehending customer behaviors both before and after transactions aiding businesses in recognizing new opportunities (Qazzafi 2019).

Online behaviors is defined as an individuals overall perception and view of etail ranging from optimism to pessimism or a psychological imprint of goodness or badness (Baeva 2011). Baabdullah and Ansari (2020) emphasized that online spending relies on their self-reliance in online stores often driven by perceived good prices. Nachar (2019) discovered that customers inclination toward online shopping is influenced by the simplicity of ecommerce platforms and effectiveness of technology. Valaskova et al. (2021) examined the impact of the pandemic on consumer buying behaviors in Slovakian revealing significant effects on spending, investments, financial security and social aspects.

The electronic revolution has transformed customer wants, loyalties and desires creating a heightened demands among retailers and the service providers (Al-Ayed 2022). Consumers have the freedom to select any online channel without constraints. Regardless of their unique preferences all online shoppers have one commonality they utilize search engines at some point during their shopping journey. A collaborative study by Google and Shoppers Sciences in 2012 revealed that 50.00% of buyers engage with search engine before finalizing their purchase

decisions. In the realm of online shopping there are six distinct customer groups each approaching the process in a different manner (Stokes, 2014):

The "Basic" buyer group the initial category enjoys the ease and liberty of online shopping. They utilize various search engines including those of retail and brand websites while seldom engaging with social networks or mobile devices (Stokes, 2014). Comprising 22% of buyers the "Retail Scouts" constitute the second group. Known for making rapid purchase decisions within three steps, they prefer mobile devices like phones and tablets. Their favored platforms include search and retail sites such as Shopee and Lazada over brand websites (Stokes, 2014). The "Brand Scouts," accounting for 20% of customers in the third group make quick decisions but heavily rely on searching and researching. Unlike the "Retail Scouts," they prefer brand websites over retail sites, and their decisions hinge more on perk alike Freeship and money back guarantees than on price considerations (Stokes, 2014). The fourth group representing 16% of customers is the "Digitally Driven Segment." Mobile enabled and socially dependent they find convenience in online shopping and are averse to in store visits. This group exhibits a 30% higher reach in advertising compared to other customer segments (Stokes, 2014). The "Calculated Shoppers," the fifth group are meticulous in their online shopping endeavors. Spending considerable time on e-commerce platforms they meticulously scrutinize choices taking an average of 14 steps before making a decision. This group is highly interested in search engine results, discounts, advertising and special announcements (Stokes, 2014). The final group the "Eternal Shoppers," constitutes only 2% of buyers. Characterized by a deliberate approach they take up to 35 steps to reach a purchase decision. This group extensively researches deals across various news channels and search engines seeking comprehensive advice and information about the product and transaction value (Stokes, 2014).

## 2.3 Trust Factor

Trust plays a crucial role in realm of online shopping. It encompasses consumers insights of a website focusing on their confidence in the platforms competence and reliability to safeguard individuals rights principally their privacy (Martin 2019; Grosso et al. 2020). In the context of online shoppings trust involves relying on the quality features of the electronic facilities provided by the system. This spans aspects like privacy measures, website design, security protocols, efficiency and customer services (Al-Khayyal et al. 2020). Trust serves as a reassurance to consumers, ensuring they are engaging with appropriate websites where the sharing of sensitive informations such as credit card detail could otherwise lead to the fraud if exposed (Saleem et al. 2019).

When the situation comes to online shopping trust involves a willingness to embrace risks from online retail websites once you've learned about them (McKnight et al., 2002). Research indicates that consumer trust in a particular retails website significantly impacts their intention to make a purchase. Security stands out as a critical factor in online shopping due to the increasing collection of consumer information by ecommerce sites. Unlike traditional in-person transactions online shopping involves contacting suppliers over the internet introducing various potential risks such as economic loss uncertainties with sellers privacy breaches and security threats like credit card information theft (Ratnasingam & Pavlou, 2003; Pinto et al., 2009).

In the digital landscape hackers and cybercriminals utilize advanced technologies to access personal information posing significant threats (Chigada and Madzinga 2021). Cybercrime defined

as fraudulent activities conducted on the World Wide Web including the acquisition of private or financial details (Deora and Chudasama 2021), underscores the importance of cybersecurity. Cybersecurity involves the processes, systems and user behaviors aimed at safeguarding digital databases and user privacy (Alhayani et al. 2021).

Salem and Nor (2020) reveals that online customers globally express concerns about the care of their individual data shared with retailers. This concern extends to understanding how data is shared with the third party shareholders in accordance with government policies. Firms can foster trust through social networking methods like blogs encouraging customers to share information and opinions on new products. This approach can enhance trust in online shopping reducing the necessity to visit physical stores especially during crises.

**H1:** Trust Factor have significant positive influence on the purchasers online shopping behaviors in Twin Cities of the Pakistan.

## **2.4 Pricing Factor**

How consumers perceive the value of products or services plays a crucial role in shaping how they behave when shopping online. Studies reveal that customers aren't solely motivated by the lowest price instead their choices are influenced by the perceived value of what they're buying (Zeithaml, 1988). The connection between perceived value and sensitivity to price is intricate involving psychological factors, brand loyalty and product differentiation all contributing to consumers willingness to pay a premium (Dodds et al., 1991; Monroe and Krishnan, 1985).

The rise of online markets has made dynamic pricing strategies more prevalent adjusting prices in real time founded on factors like competitor pricing, demand and customer demographics. Research indicates that dynamic pricing significantly affects consumer behavior, shaping purchase decisions and creating a sense of urgency (Zhang et al., 2018; Chen et al., 2020).

The existence of price comparison tools and online reviews has given consumers the ability to conduct thorough information searches before making purchasing decisions. Studies suggest that consumers actively compare prices on different platforms and when pricing transparency is present it positively influences their trust and satisfaction (Xiao & Benbasat, 2007; Lee et al., 2011).

**H2:** Pricing Factor have significant positive influence on the purchasers online shopping behaviors in Twin Cities of the Pakistan.

## **2.5 Convenient Factor**

In realm of online purchasing the term convenience refer to capability to save time make purchases from anyplace and easily relate prices (Al-Debei et al., 2015; Hung et al., 2014; Raman, 2019). Customers have the flexibility to shop online 24/7 through various online retail businesses. For individuals with busy schedules the perceived time commitment associated with making a buying in a brick and mortar store is often seen as a drawback (Verhoef & Langerak, 2001). Convenience is often discussed concerning the range of available goods and the services. Darian et al. (2001) identified five aspects of convenience for home buying including minimizing shop time offering time flexibility eliminating the physical efforts of staying a outdated store, reducing irritation and providing the opportunity for impulsive buying or immediate response to the advertising. Convenience stands as the cornerstone of success in online shopping driving the recent surge in

the e-shopping market. Online shopping empowers customers to buy items at their preferred time and location using their chosen payment method with the added benefit of doorstep delivery (Raman, 2019). It is the epitome of time efficiency and convenience. As noted by Kebah et al. (2019) time saving is pivotal in corporate operations with clients favoring convenient alternatives that allow swift and comfortable purchases through online platforms.

Particularly during the pandemic online shopping witnessed a surge worldwide offering customers the convenience of accessing a diverse array of products from the safety of their homes. This not only saved time for customers but also contributed to revenue generation for businesses. Importantly online shopping helped minimize interpersonal contact during the pandemic distinguishing itself from traditional methods that involve physically visiting stores and marketplaces which can be time consuming (Salem and Nor, 2020; Alkhunaizan and Ali, 2022).

Baabdullah and Ansari (2020) discovered that convenience shows a crucial role in the influencing online purchasing choices among consumers. The preference for online stores is attributed to factors such as time savings, convenience, 24 hour availability and more attractive offers compared to offline shopping.

**H3:** Convenient Factor have significant positive influence on the purchasers online shopping behaviors in Twin Cities of the Pakistan.

## **2.6 Psychological Factor**

Psychological factors encompass the trust, motivating insights and attitudes that shape consumers likings and expenditure habits (Dhaliwal et al., 2020). Psychology delving into the intricacies of the human mind and its purposes plays a pivotal role in influencing individual behaviors.

Human motivation is influenced by various psychological factors. These include vision, motivation, attitudes and knowledge forming the core components of the psychological aspect. When it come from to making online purchasing decisions consumers are guided by factors such as perception, attitudes, motivation, personality and emotion as noted by Smith and Rupp in 2003. The internal elements like motivations, emotions, personality and attitudes wield significant influence over a consumer's choices as highlighted by Neger & Uddin in 2020. It's important to recognize that individual perceptions vary shaping people's criteria for selection. Perception the cognitive process through which individuals interpret and make sense of the world plays a pivotal role. Consequently consumers base their choices on how they perceive specific products as emphasized by Lake in 2009. Preferences on music, clothing, food and other subjects may differ among consumers and these preferences are shaped by individual attitudes. The impact of attitudes becomes evident in purchasing decisions, as consumers tend to buy products or services only when they hold favorable sentiments toward them. Marketers must ensure that their offerings leave a positive impression on customers as highlighted by Durmaz in 2014.

Motivation can be categorized into external and internal incentives where internal incentives stem from individual desires and needs while external incentives such as brand popularity play a role in decision making (Salem and Nor, 2020). Purchaser perception involves how individuals understand, think and view an organization its goods and brand shaping their evaluation based on these observations (Zeithaml et al., 2017; Kristi and Kusumawati, 2020). Attitudes representing a persons positive and the negative judgment toward a particular brand or item in the business market play a crucial role (Kotler and Armstrong, 2016; Trivedi and Sama, 2020). Notably customer satisfaction and meeting desires contribute to the development of a positive attitude toward a product.

Harahap et al. (2021) examined the influence of the pandemic on consumers online shopping habit highlighting that psychological and environmental factors, legislation and confidence significantly influence purchasing behavior potentially important to panic buying. Personality essentials play a substantial role in dealing purchasing behaviors and implementing effective strategies can mitigate the likelihood of impulsive spending.

Studies by Al-Ghraibah (2020), Di Crosta et al. (2021) and Ahmed et al. (2020) emphasized the importance of trust, convenience and psychological components in shaping consumer behavior. Al-Ghraibah stressed the significance of online trust while Di Crosta et al.s findings revealed increased expenditures during pandemics due to a psychological initiative to buy both essential and non essential goods. Ahmed et al. highlighted panic buying and fear of closures as major factors influencing US consumer behaviors with retail lacks and supply chain troubles also playing a significant role. Hesham et al. (2021) noted a decrease in physical store visits influencing digital purchasing decisions particularly mediated by demographic characteristics.

**H4:** Psychological Factor have significant positive influence on the purchasers online shopping behaviors in Twin Cities of the Pakistan.

## **2.7 Product Variety Factor**

The term product encompasses any service available for purchase from a producer, manufacturer, wholesaler or the retailer. Providers are deemed to offer product variety based on quantity and diversity of brands they provide as indicated by Wilson (2019). The study emphasizes that the presence of comprehensive product info on websites significantly influences consumers choices when making online purchases. Utilizing an advanced search engine allows consumers to acquire

superior quality items at an affordable cost with a broader selection of retailers to choose from (Balasubramanian et al., 2005). A higher online availability of diverse products correlates with an increased demand for product information. This in turn can result in more informed purchasing decisions and a heightened level of satisfaction as noted by Sin and Tse (2002).

Each consumer has a unique viewpoint on a products price, suitability and value. Therefore it is crucial for firms to offer a diverse range of products to cater to their clients preferences (Pangaribuan et al. 2019). Increased product diversity offer a wider array of options aligning with shoppers desired features (Oertel 2020).

The unprecedented surge in technology adoption is attributed to the transformative impact of COVID19 on business practices (Salem and Nor 2020). Consumer beliefs regarding online purchasing influenced its acceptance with these beliefs and attitudes rooted in the information consumers have about the product. Aldaej (2019) highlighted that variety of products service in electronic shops significantly controls how online consumers decide to spend. Product type plays a crucial role in influencing consumer spending affecting perceived satisfaction and trust. A diverse selection of items gives buyers various choices to satisfy their needs. Females in particular prefer purchasing complementary items such as a gown, purse and heels explaining their attraction to product diversity. Consequently customers seek one online store where they can find all these items. Additionally the quality of products is a concern for female consumers when shopping online as they cannot physically verify them. Alotaibi (2021) noted that online consumers heavily rely on virtual interactions and consumer reviews play a significant role in shaping purchasing decisions based on perceived product quality.

The COVID19 virus had a substantial impact on client purchasing behaviors with household spending shifting towards essential categories like hygiene, food and home healthcare products,

varying by region (bint AbdulAziz Al-Khanini 2021). Consumer needs changed due to dismissals and salary discounts especially in private sector affecting spending abilities (Illankoon 2020). Online shopping during pandemic increased sales of various products with consumers now using it not only for apparel, cosmetics and devices but also for purchasing food and home supplies (Alkhunaizan and Ali 2022).

**H5:** Product Variety Factor have significant positive influence on the purchasers online shopping behaviors in Twin Cities of the Pakistan.

## **2.8 Payment Method Factor**

Payment involves the transfer of money goods and the services from one party to another in exchange for services provided (Boel 2019). Payment methods encompass various online tools facilitating immediate transactions including card, cash or mobile phone payments (Cahuana and Rojas 2020). Electronic payment is the efficient process of transferring economic value among trade participants through information technology structures including mobile expenses (Andrea et al. 2022). Mobile payments utilizing technologies like smartphones and computers is a method for purchasing goods. Payment options play a crucial role in shaping online buying behaviors. Various marketplaces are recognized for their widespread use of the cash with cash on delivery emerging as a predominant payment method in several countries. For instance in the Czech Republic this method constitutes 45 percent of all transactions but it introduces additional challenges for sellers such as delayed payments accepted only upon delivery. Recognizing the need for customer convenience businesses are increasingly acknowledging the preference for card payments in online purchases (Svobodová, 2020). This realization has prompted the adoption of

Epayment systems which facilitate electronic money transfers from anywhere. Additionally there is the M payment system within the Epayment framework allowing mobile users to engage in global transactions using their mobile devices and internet connectivity (Dahlberg et al, 2006).

The available payment options significantly impact online shopping preferences. Secure online transactions facilitated by payment gateways like PayPal, operating 24/7 play a crucial role in influencing customers willingness to engage in online consumption. Internet payments also prove efficient in saving buyers time and expanding market access for customers. However concerns about cyber dangers and fraud in e-retailers payment structures influence customers trust in debit and credit card payments (Alhamzi 2018).

Consumer behavior has traditionally favored cash on delivery with a preference for physical stores. Nonetheless, with COVID-19 restrictions consumers shifted to contactless transactions and online payments. The Kingdom Vision 2030 initiated in 2017 paved the way for digitalization accelerated by the pandemic increasingly embraced mobile payments facilities during this period (Alswaigh and Aloud 2021). Ensuring secure and trusted payment methods is crucial for businesses as the checkout process is pivotal in purchasing channels (Elnaim 2019; Hoq 2020).

**H6:** Payment Method Factor have significant positive influence on the purchasers online shopping behaviors in Twin Cities of the Pakistan.

## 2.9 Theoretical Framework

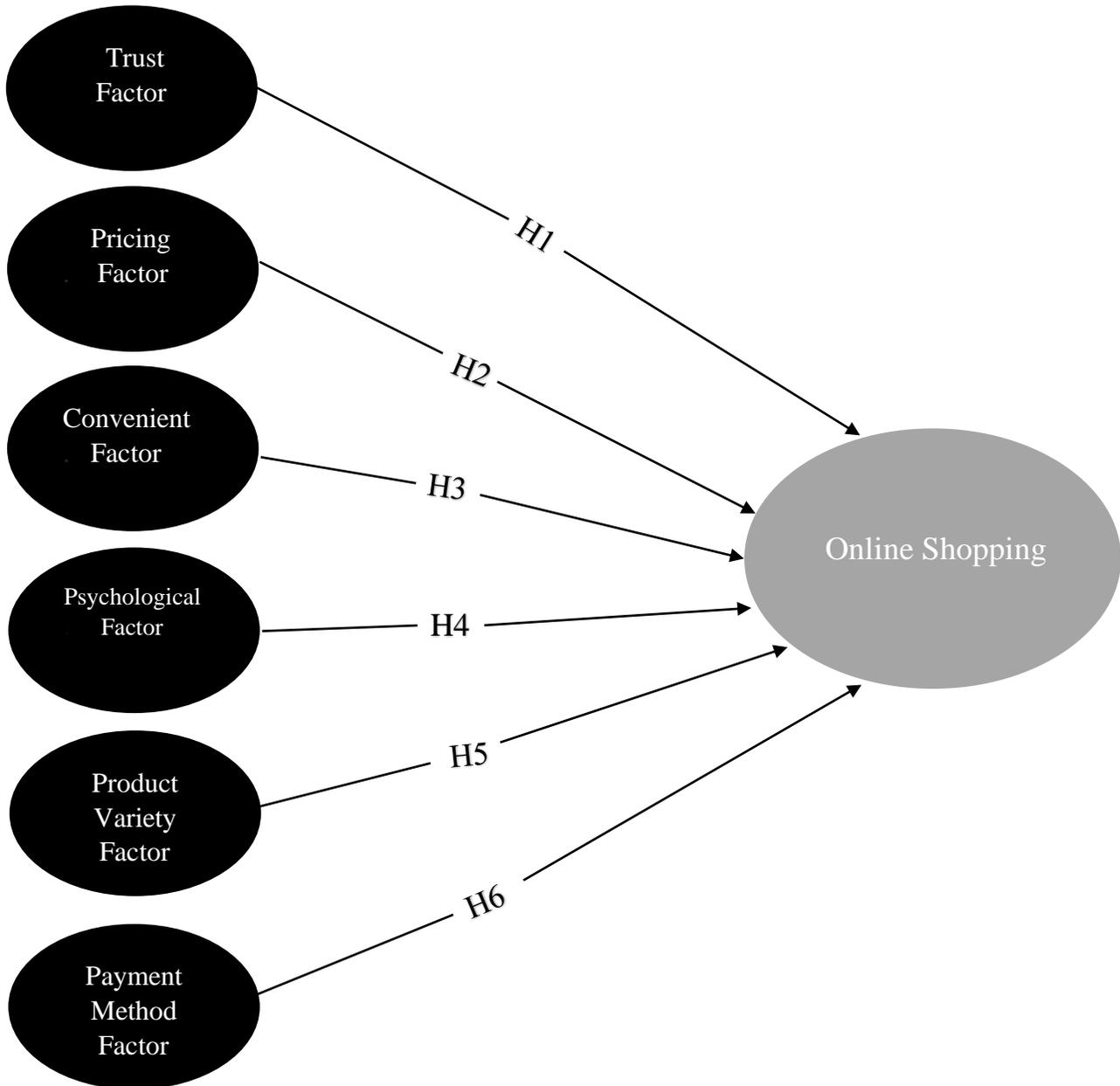


Figure 1. Research model shows the relationship between the independent and dependent variables.

## **2.10 Choices of Theory**

Choosing theory to support the research questions is a crucial aspect of the thesis writing. After reviewing existing journals and research paper in the domain of consumer behavior and online shopping scholars have identified several significant theories to be discussed in subsequent sections. One such theory delves into the Consumer Buying Behavior Process shedding light on the factors influencing a consumers decision to make online purchases. Through the examination of online shopping patterns examiners have observed that consumers typically start with a perceived need or the problem leading to an information search and culminating in the actual purchase. This buying process elucidates the sequential steps individuals take before making a final online transaction.

Another pivotal theory is the Theory of the Planned Behavior introduced by Icek Ajzen (1988, 1991) as extension of the Theory of the Reasoned Action. This concept establishes a crucial link between attitudes and behavior providing insights into how behavior modification can be achieved. In the context of the study TPB proves instrumental in understanding how consumers alter their behavior when transitioning from traditional in-store purchases to online shopping.

Technology Acceptance Model established by Fred Davis and Richard Bagozzi (Davis 1989, Bagozzi & Warshaw 1992) is information system theory designed to explore users acceptances of a particular systems. This theory has been selected for its widespread application in researching consumer attitudes towards online shopping given the modern technological landscape. Since the study focuses on various factors influencing consumer attitudes such as website design, security and convenience. TAM serves as a valuable tool to comprehend how consumers form attitudes towards the specific system of online shopping.

## **Chapter 3**

### **Research Methodology**

#### **3.1 Research Method**

In this research the quantitative research method was employed involving the collection of numerical data for analysis through statistical methods. The advantage of this approach lies in its capacity for making broad generalizations about the population given numeric nature of data facilitating ease of study and interpretation (Frankfort-Nachmias et al., 2015). However a drawback is the limited scope for in depth analysis of individual cases. Nonetheless as the focus of this study is on generalizing about the industry as a whole a quantitative approach was deemed most suitable. Bloomfield and Fisher (2019) support this choice asserting that a quantitative approach is ideal for testing hypotheses examining relationships and making predictions. This aligns with the study aim to test the relationship between variables.

Surveys serve as the primary technique for the data collection in this study offering advantages such as rapid and cost effective outreach to a large number of participants as highlighted by Frankfort-Nachmias et al. (2015). Surveys also enable the collection of standardized data for straightforward analysis. Despite their benefits surveys may be less reliable compared to other methods like interviews as respondents may not always provide honest or accurate answers. Nevertheless considering the study's emphasis on gathering generalizable data about the Ecommerce industry a survey was deemed the most appropriate method.

To implement the survey an online questionnaire and paper surveys was generated and distributed to the targeted individuals for data collection.

### **3.2 Choice of Data Collection**

This will empower businesses to gain a broader perspective for shaping effective online sales strategies enhancing their ecommerce practice and sustaining a competitive online presence. The research employed a quantitative approach as outlined by Saunders et al. (2009) utilizing a pretested tool with the Likert scale items. The survey created through Google Docs was distributed to participants via email and various social media platforms such as WhatsApp, Twitter and Facebook and also used paper survey. Prior to data collection, explicit consent for contribution was secured from the all respondents as emphasized by the Rashid et al, (2019). Participants were briefed on the study objectives before providing consent and their anonymity was assured with the clarification that collected data would be used solely for the research purposes.

### **3.3 Data Collection**

The research aims to find the factors influencing online shopping among the Twin Cities population. To address this gap the study will employ a questionnaire to gather quantitative data as the primary source. This research aims to capture the experiences of young individuals across Twin Cities of Pakistan. To ensure the reliability of our findings we have opted to gather data specifically from Islamabad and Rawalpindi. These cities were selected based on their significant population size and potential for robust data collection.

Being the primary cities of Pakistan with the largest population of online buyers (SCB, 2009), Islamabad and Rawalpindi hold paramount importance in reflecting various facets of the country including fashion, technology and national culture. Their substantial population especially in comparison to other cities makes them ideal for comprehensive study.

To conduct our research will focus on gathering responses from young Pakistanis residing in Islamabad and Rawalpindi. These cities boast renowned institutions Islamabad and Rawalpindi Universities and E Commerce Organizations (Hyper Future E Commerce Pvt Ltd) respectively. Consequently the authors of this study are confident that Islamabad and Rawalpindi provide suitable environments for data collection. All survey questionnaires will be distributed online through various social media platforms and through paper survey will diligently store the most reliable data for thorough supervision and testing.

### **3.4 Sampling**

A total of 200 questionnaires were used for the research. Following Cochran's formula (Cochran, 1977) a sample size of 200 participants or more is considered acceptable (Kline, 2015). The selection of the questionnaire platform (Google Forms) was based on the study identification of errors and the need for gender balance. Total of 240 participants were included in study chosen to achieve a 95% confidence level and a 5% margin of error. After data collection it was found that 30 questionnaires contained errors and 10 with missing personal information such as income. The final usable data amounted to 200 responses. In accordance with statistical analysis recommendations by Tabach and Fidell (1996) a sample size of 200 is considered reasonable.

### **3.5 Sampling Technique**

The sampling technique which will be used for this study is “Convenience sampling technique”.

This technique is part of the non-probability sampling technique, the survey is circulated and it allowed to reached as many people from the selected sample.

### **3.6 Unit of Analysis**

The unit of analysis for this study is the individual. This is because the researcher wants to examine the factors that influence online consumer behavior at the individual level. The individual are employees working in Hyper Future E Commerce and Universities especially Bahria and Numl students and young individual from Rawalpindi and Islamabad took participation in this study. The individual who shops online in Twin Cities of Pakistan will be targeted to gather the data irrespective of any biases like gender, age, income level etc. Here, the specific unit of analysis will be individuals who shop online from Ecommerce platforms.

### **3.7 Questionnaire Design**

The questionnaire aligned with the conceptual framework comprised two sections. The first focused on demographic features and online purchasing frequency of consumers. The second explored factors influencing purchasers online shopping behaviors in Twin Cities of Pakistan Islamabad and Rawalpindi with research items are adapted from Le Tan et al. (2021) and Umar et al. (2011). Employing a five point Likert scale respondents utilizing Google Doc and paper survey and are asked to express their agreement levels with the each item.

## **Chapter 4**

### **Results and Discussion**

#### **4.1.1 Data Analysis**

The data collected was promptly stored in a Google survey and transferred to SPSS software for in depth analysis. The study utilized descriptive statistics employing frequency percentage technique to examine demographic statistics among Twin Cities of Pakistan consumers. This included assessing the frequency of online platform usage in context of the economic changes induced by the considering factors.

To validate the research hypothesis several methodological steps were taken. Initially descriptive statistics were employed encompassing measures like minimum, maximum, mean, standard deviation, kurtosis and skewness to gauge variability. While this study is effective in revealing relationships and collecting data a key concern is whether the research participants represent the broader public.

To enhance the scale's reliability the study incorporated Cronbach's Alpha coefficient. Ultimately Pearsons correlation and the multiple linear regressions analysis were utilized to assess the research model suitability. This enabled the investigators to measure the influence of each independent variables representing six major factors on the dependent variables specifically online shopping behavior.

#### 4.1.2 Demographics of the Respondents

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	59	29.5	29.5	29.5
	Male	141	70.5	70.5	100.0
	Total	200	100.0	100.0	

**Table 1: Gender**

The data from Table 1 reveals that a significant portion of the survey participants were males 141 (70.5%), while females constituted a smaller percentage 59 (29.5%).

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<20	8	4.0	4.0	4.0
	>40	6	3.0	3.0	7.0
	20-25	125	62.5	62.5	69.5
	25-30	50	25.0	25.0	94.5
	30-35	7	3.5	3.5	98.0
	35-40	4	2.0	2.0	100.0
	Total	200	100.0	100.0	

**Table 2: Age**

The research highlights that the largest segment of participants (62.5%) fell into the age group above 20-25 years, followed by those aged 25–30 years (25%), <20 years (4%), 30-35 years (3.5%), >40 years (3%) and 35-40 years (9.1%).

Occupation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Other	9	4.5	4.5	4.5
	Professional	121	60.5	60.5	65.0
	Student	70	35.0	35.0	100.0
	Total	200	100.0	100.0	

**Table 3: Occupation**

Regarding occupation the survey found 121 (60.5%) of participants were professionals, 70 (35%) were students and the others falls into 9 (4.5%). Majority of online shoppers who contributed in survey were professionals.

Monthly					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	>75000	23	11.5	11.5	11.5
	35000-45000	104	52.0	52.0	63.5
	45000-55000	42	21.0	21.0	84.5
	55000-65000	24	12.0	12.0	96.5
	65000-75000	7	3.5	3.5	100.0
	Total	200	100.0	100.0	

**Table 4: Monthly Income**

Income distribution among respondents was categorized into five levels, with 52% having an income Rs 35,000-45000, 21% falling within the Rs 45000-55000, 12% earning Rs 55000-65000, 11.5% having an income above Rs 75000, 3.5% making between Rs 65000-75000.

Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	135	67.5	67.5	67.5
	Higher	27	13.5	13.5	81.0
	Master	38	19.0	19.0	100.0
	Total	200	100.0	100.0	

### Table 5: Education

Education levels were classified into three categories: Bachelor degree 135 (67.5%), Master Degree 38 (19.0 %), Higher School 27 (13.5%). Notably a majority of participants had completed a Bachelor degree.

City					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Islamabad	134	67.0	67.0	67.0
	Rawalpindi	66	33.0	33.0	100.0
	Total	200	100.0	100.0	

### Table 6: City

Most of the People live in the Capital City Islamabad 134 (67%) and about 66 people are from the Rawalpindi about (33%) which tells most people used in the survey are from Islamabad.

### 4.1.3 Attitudes towards Online Shopping

Do you Use E Commerce Platforms for Shopping					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	9	4.5	4.5	4.5
	Yes	191	95.5	95.5	100.0
	Total	200	100.0	100.0	

### Table 7: Consumer Attitude toward online shopping

Most of the Users 191 use the E Commerce Platforms for shopping 95.5% and about 9 persons about 4.5% do not use any E Commerce platforms for shopping which suggests that most of the people in Twin Cities of Pakistan uses E Commerce platforms for shopping.

<b>Which E Commerce Platform is most commonly used by you for shop</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Amazon	70	35.0	35.0	35.0
	Daraz	82	41.0	41.0	76.0
	Olx	22	11.0	11.0	87.0
	Others	16	8.0	8.0	95.0
	Shopify	10	5.0	5.0	100.0
	Total	200	100.0	100.0	

**Table 8: Consumers Attitudes toward online shopping**

The usage of E Commerce Platform by users of Twin Cities are that most user use Daraz 82 (41%), followed by Amazon about 70 (35.0%), Olx with 22(11%) users and Other E Commerce platform users are 16 (8%) and Shopify users are 10 (5.0%). So Daraz is the most Used E Commerce platform in Twin Cities.

<b>How Often You Shop from E Commerce Platform</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	More Often	21	10.5	10.5	10.5
	Never used	5	2.5	2.5	13.0
	Regularly	32	16.0	16.0	29.0
	Sometimes	142	71.0	71.0	100.0
	Total	200	100.0	100.0	

A significant portion 142 (71.0%) engaged in e-shopping once or twice a month, while 32 (16%) were regular users 3 to 5 months a time. The 5 (2.5%) never utilized e-commerce.

**Table 9: Consumer Attitude toward online shopping**

How Much Money due to Spend on Online Shopping					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<5000	136	68.0	68.0	68.0
	>35000	6	3.0	3.0	71.0
	15000-25000	8	4.0	4.0	75.0
	25000-35000	1	.5	.5	75.5
	5000-15000	49	24.5	24.5	100.0
	Total	200	100.0	100.0	

**Table 10: Consumer Attitude toward online shopping**

Regarding monthly expenditure on online shopping 136 (68%) spent less than Rs 5000 with 49 (24.5%) falling within the Rs 5000-15000 range, 8 (4%) spending between Rs 15000-25000 and just 6 (3.0%) spending more than Rs 35000 and only 1 use spend Rs 25000-35000 per month.

#### 4.1.4 Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.878	22

<b>Reliability Statistics</b>		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.878	.880	22

**Table 11: Reliability Statistics**

The table showcases the reliability of variables. According to Hair et al. (2019) a Cronbach alpha value equal to or exceeding 0.7 (70%) indicates the reliability of the variables. All variables in the dissertation exhibit reliability values surpassing 0.7.

#### 4.1.5 The Results of the Descriptive Statistics

<b>Descriptive Statistics</b>						
	Minimum	Maximum	Mean	Std. Deviation	Skewness	Kurtosis
TF1	1	5	3.02	1.266	-.239	-.940
TF2	1	5	3.01	1.305	-.201	-1.110
TF3	1	5	2.96	1.314	-.087	-1.173
TF4	1	5	2.70	1.169	-.120	-1.116
PF1	1	5	4.18	1.000	-1.181	.724
PF2	1	5	4.19	1.003	-1.466	2.101
PF3	1	5	4.29	.979	-1.507	1.951
CF1	1	5	4.40	.821	-1.809	4.075
CF2	1	5	4.30	.840	-1.346	2.267
CF3	1	5	4.26	.910	-1.398	2.056

PY1	1	5	2.96	1.350	-.233	-1.237
PY2	1	5	2.66	1.253	.239	-.992
PY3	1	5	2.78	1.314	-.052	-1.259
PVF 1	1	5	3.61	1.359	-.768	-.605
PVF 2	1	5	3.34	1.354	-.429	-1.016
PVF 3	1	5	3.37	1.393	-.394	-1.151
PMF 1	1	5	4.40	.908	-1.827	3.337
PMF 2	1	5	4.31	.893	-1.635	2.985
PMF 3	1	5	4.27	.981	-1.436	1.597
OS1	1	5	4.04	1.043	-1.324	1.587
OS2	1	5	3.82	1.214	-.942	-.010
OS3	1	5	4.44	.922	-2.035	4.121

**Table 12: Descriptive statistics**

This section explores into the factors influencing online purchasing behaviors assessing them on a 5 point scale from strongly disagree to strongly agree. Concerning the trust factor (TF) responses ranged from 1.00 to 5.00. TF1, the website is full of features to protect the customers personal information earned the highest average (3.02, standard deviation 1.26) followed by TF2 emphasizing timely delivery (mean 3.01, standard deviation 1.305) indicating a neutral level within the Likert scale (2.61–3.40) range.

For the pricing factor (PF) responses ranged from 1.00 to 5.00. PF3 I usually research thing I am buying to get lowest price achieved the highest average (4.29, standard deviation 0.979) indicating a high level within the Likert scale (3.40–4.19) range.

Results reveal that the convenient factor (CF) gathered responses ranging from 1.00 to 5.00. Notably CF1, I can shop online on ecommerce platforms anytime, anywhere received highest average of 4.40 and a standard deviation of 0.821 indicating a high level within the Likert scale (3.40–4.19) range.

Regarding the psychological factor (PY) responses spanned from 1.00 to 5.00. PY1 expressing comfort when surfing e-commerce platforms received the highest average (2.96, standard deviation 1.350) followed by PY3 indicating purchasing conviction based on marketing (mean 2.78, standard deviation 1.314) indicating a neutral level within the Likert scale (2.61–3.40) range.

For the product variety factor (PVF) responses ranged from 1.00 to 5.00. PVF1 I feel comfortable when surf at the e commerce platforms achieved the highest average (3.61, standard deviation 1.359 indicating a high level within the Likert scale (3.40–4.19) range.

Examining the payment method factor (PMF) responses varied from 1.00 to 5.00. PMF1 the payment method on the ecommerce platform are diversified received the highest average (4.40, standard deviation 0.908) indicating a high level within the Likert scale (3.40–4.19) range.

Regarding online shopping (OS) responses ranged from 1.00 to 5.00. OS3 expressing anticipation for ecommerce popularity earned the highest average (4.44, standard deviation 0.922) followed by OS1 deeming online shopping essential during COVID-19 (mean 4.04, standard deviation 1.043). aligning with the Likert scale high level range (3.40–4.19). Skewness values between (+1, -2) indicate acceptable data symmetry and kurtosis values between (+4, -1) is acceptable in questionnaire results.

#### 4.1.6 Factors Affecting Online Shopping among Twin Cities

Correlations								
		TF	PF	CF	PY	PVF	PMF	OS
TF	Pearson Correlation	1	-.029	.041	.676**	.687**	-.185**	-.088
	Sig. (2-tailed)		.689	.565	.000	.000	.009	.215
	N	200	200	200	200	200	200	200
PF	Pearson Correlation	-.029	1	.682**	-.092	-.010	.568**	.567**
	Sig. (2-tailed)	.689		.000	.194	.885	.000	.000
	N	200	200	200	200	200	200	200
CF	Pearson Correlation	.041	.682**	1	-.028	.180*	.686**	.618**
	Sig. (2-tailed)	.565	.000		.694	.011	.000	.000
	N	200	200	200	200	200	200	200
PY	Pearson Correlation	.676**	-.092	-.028	1	.653**	-.249**	.081
	Sig. (2-tailed)	.000	.194	.694		.000	.000	.252
	N	200	200	200	200	200	200	200
PVF	Pearson Correlation	.687**	-.010	.180*	.653**	1	.080	.018
	Sig. (2-tailed)	.000	.885	.011	.000		.258	.805
	N	200	200	200	200	200	200	200
PMF	Pearson Correlation	-.185**	.568**	.686**	-.249**	.080	1	.568**
	Sig. (2-tailed)	.009	.000	.000	.000	.258		.000
	N	200	200	200	200	200	200	200
OS	Pearson Correlation	-.088	.567**	.618**	.081	.018	.568**	1
	Sig. (2-tailed)	.215	.000	.000	.252	.805	.000	
	N	200	200	200	200	200	200	200

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

\* . Correlation is significant at the 0.05 level (2-tailed).

**Table 13. Pearson's correlation coefficient (r) (N = 200).**

The Pearson correlation coefficient (r) serves as a means to quantify a linear correlation. Correlation being an effect size allows us to express the correlation strength verbally. Following Evans (1996) guidelines for absolute value of r we can characterize the correlation as very weak

(0.00–0.19), weak (0.20–0.39), moderate (0.40–0.59), strong (0.60–0.79) and very strong (0.80–1.0).

To examine the linear relationship among the pricing factor, trust factor, convenient factor, psychology factor, product variety factor, payment method factor and online shopping a Pearson correlation coefficient is computed. Table 13 reveals a statistically significant moderate positive correlation (at the 0.01 significance level) among these dimensions. However correlation coefficient is weak between the product variety factor (PVF) and the online shopping (OS) and negative between Trust factor (TF) and online shopping (Table 13).

<b>Coefficients<sup>a</sup></b>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig
		B	Std. Error	Beta		
1	(Constant)	.271	.915		.296	.768
	TF	-.107	.044	-.182	-2.415	.017
	PF	.193	.071	.187	2.714	.007
	CF	.366	.091	.316	4.035	.000
	PY	.353	.053	.488	6.634	.000
	PVF	-.177	.053	-.260	-3.304	.001
	PMF	.381	.081	.354	4.694	.000

a. Dependent Variable: OS

**Table 14. Regression coefficients.**

The multiple regression method is employed to examine the connection between a sole dependent variable and independent variables. Multiple linear regression analysis was carried out to forecast online shopping (OS) by considering factors such as trust (TF), pricing (PF), convenience (CF), psychology (PF), product variety (PVF), payment method (PMF). Examining Table 14 reveals a statistically significant impact at 0.01 significance level and positive beta coefficient for PF, CF, PY and PMF as independent variable influencing the total variance of ES as the dependent variable. Consequently these results provide support for H2, H3, H4 and H6 respectively. In opposition trust factor ( $b=-.182$ ) and coefficient is negative which indicates that TF will have a significant negative impact on the online shopping behavior. Similarly PVF factor ( $b=-.260$ ) and coefficient is negative which indicates that PVF will have a significant negative impact on the online shopping behavior. These outcomes do not align with H1 and H5 respectively.

## **4.2 Discussion**

### **4.2.1 The Effect of Trust Factor on the Online Shopping Behavior in Twin Cities of Pakistan**

The correlation among the trust factor and online shopping was discovered to be negative. It was determined that trust serve as a negative statistically significant predictor of online shopping. The beta value embody that a unit change in trust factor will negatively impact the online shopping behavior by around 18.2 %. As the relationship is significantly negative hypothesis associated with trust is rejected. Thus it is concluded that trust factor does not exert a significant positive influence on the online shopping behaviors of purchasers. This finding aligns with the research of Azeemi et al. (2019), Altwairesh and Aloud (2021) which revealed a weak correlation between trust and

online consumer behaviors. In contrast Suleman and Zuniarti (2019) explored the association between attitudes decisions in purchasing the fashion products and trust in online platform in Jakarta. Their findings indicated that perceived ease of usage did not influence consumer purchasing decisions. However the aspects of usefulness and trust significantly impacted a consumers decision to purchased online.

#### **4.2.2 The Effect of Pricing Factor on the Online Shopping Behavior in Twin Cities of Pakistan**

The connection between the pricing factor and online shopping exhibits a moderately positive correlation. The beta value embody that a unit change in pricing factor will positively impact the online shopping behavior by 18.7 % percent. The regression analysis supports the Hypothesis as reveals a statistically significant impact at 0.01 significance levels, the hypothesis associated with pricing is accepted. Thus it is concluded that the pricing factor exert a significant positive effect on the online shopping behaviors of purchasers align with the study conducted by Azeemi et al. (2019). This alignment is notable as both studies reveal that pricing plays a significant role in influencing consumers decisions to engage in online shopping. The positive correlation between pricing and online shopping resonates with the Theory of Planned Behavior which emphasizes the influence of perceived behavioral control subjective norms and attitudes on decision making. In this case the pricing factor can be seen as influencing the attitude towards online shopping positively thereby enhancing the likelihood of actual online purchases. This aligns with the concept of perceived behavioral control where favorable conditions such as reasonable pricing contribute to a more positive attitude and subsequently impact the intention to engage in online shopping.

### **4.2.3 The Effect of Convenient Factor on the Online Shopping Behavior in Twin Cities of Pakistan**

Referring to the findings a strong positive correlation was observed between convenient factor and online shopping. The impact of the convenient factors on online shopping in Twin Cities of Pakistan is deemed significant. The beta value embody that a unit change in convenient factor will positively impact the online shopping behavior by 31.6 % percent. Consequently the hypothesis associated with this scenario was accepted.

Naseri (2021) highlighted that the online shopping became the norm during the COVID19 due to its convenience leading to a global surge in electronic transactions. Furthermore businesses are now competing to offer a convenient online shopping experience recognizing its strategic importance in as long as competitive and satisfactory services (Al-Mushayt et al., 2022). The robust positive correlation between the convenient factor and online shopping is in agreement with the principles of the Technology Acceptance Model. TAM suggests that perceived ease of use and perceived usefulness significantly impact users acceptance of technology. In the context of online shopping convenience can be viewed as a key element of perceived ease of use. The study's findings affirm that especially during the COVID 19 pandemic the convenience offered by online shopping platforms played a pivotal role in shaping consumer behaviors supporting TAM's propositions.

#### **4.2.4 The Effect of Psychological Factor on the Online Shopping Behavior in Twin Cities of Pakistan**

The connection between the psychological factor and online shopping exhibits a very weak positive correlation. A notable impact is discerned at a significance level of 0.01 surpassing the threshold of 0.05. The beta value embody that a unit change in psychological factor will positively impact the online shopping behavior by 48.8 % percent. Consequently the associated hypothesis is affirmed leading to the conclusion that the psychological factor significantly influences online shopping behaviors of consumers. This finding aligns with the results of a separate study conducted by Di Crosta et al. (2021) and Sobaih and Moustafa (2022) illustrating how pandemic contribute to psychological shifts in purchasing behavior resulting in increased spending driven by the psychological urge to acquire both essential and non essential products. The weak positive correlation between the psychological factor and online shopping particularly during the pandemic aligns with the Consumer Buying Behavior Process and the TPB. Both theories recognize the influence of external factors such as societal or situational influences on consumer decisions. The psychological shifts observed in response to the pandemic leading to increased spending driven by the urge to acquire both essential and non-essential products underscore the dynamic nature of consumer behavior.

#### **4.2.5 The Effect of Product Variety Factor on the Online Shopping Behavior in Twin Cities of Pakistan**

The study found a very weak connection between the factor of product variety and engaging in online shopping. Purchaser's online shopping behaviors are very weakly impacted by the product

variety factor indicating that Pakistani Twin City consumers respond unfavorably to product diversity. The beta value embody that a unit change in product variety factor will negatively impact the online shopping behavior by around 26 %. As the relationship is significantly negative hypothesis associated with product variety is rejected. Thus it is concluded that product variety factor does not exert a significant positive influence on the online shopping behaviors of purchasers.

#### **4.2.6 The Effect of Payment Method Factor on the Online Shopping Behavior in Twin Cities of Pakistan**

The study revealed a moderate positive correlation among the mode of payment and online shopping. The beta value embody that a unit change in payment method factor will positively impact the online shopping behavior by 35.4 % percent. Consequently we uphold the research hypothesis (H6) and affirm that the payment method significantly and positively influences purchasers online shopping behaviors to a moderate extent. Given the significance levels of 0.01 which is less than 0.05 we accept the associated hypothesis. This finding aligns with Aldaej's (2019) study indicating that female consumers express concerns about available payment options during online purchases. The study also identifies ideal payment methods such as cash on the delivery and online payments encouraging individuals are encouraged to make purchases from digital merchants. The moderate positive correlation between the payment method and online shopping resonates with both the TPB and TAM. According to the TPB perceived behavioral control is a key determinant of intention and the availability of diverse and reliable payment

methods contributes to consumers perceived control over the online shopping process. TAM further supports this emphasizing the influence of perceived ease of use which includes the ease of payment on technology acceptance.

<b>Hypothesis</b>	<b>Statement</b>	<b>Results</b>
H1	Trust Factor have significant positive influence on the purchasers online shopping behaviors in Twin Cities of the Pakistan.	Rejected
H2	Pricing Factor have significant positive influence on the purchasers online shopping behaviors in Twin Cities of the Pakistan.	Accepted
H3	Convenience Factor have significant positive influence on the purchasers online shopping behaviors in Twin Cities of the Pakistan.	Accepted
H4	Psychological Factor have significant positive influence on the purchasers online shopping behaviors in Twin Cities of the Pakistan.	Accepted
H5	Product Variety Factor have significant positive influence on the purchasers online shopping behaviors in Twin Cities of the Pakistan.	Rejected
H6	Payment Method Factor have significant positive influence on the purchasers online shopping behaviors in Twin Cities of the Pakistan.	Accepted

## **Chapter 5**

### **Conclusion and Recommendations**

#### **5.1 Conclusion**

The investigation focused on the impact on online platforms specifically assessing variables influencing consumer behaviors in Twin Cities of Pakistan. Building on the examination of existing literature in the review, the research investigates identified six key factors price, psychology, convenience, trust, payment methods and the range of products variety collectively influence the purchasing decisions of consumers. The results indicated that four factors pricing, convenience, payment method and psychology significantly influence consumer's purchases on ecommerce the other two factors were considered negligible with platforms being the primary focus. In conclusion the investigation into the dynamics of online shopping behaviors in the Twin Cities of Pakistan has unveiled relationships between key factors and online shopping consumer preferences. The study determined that trust though acknowledged as a pivotal element in ecommerce exhibited a negative correlation with online shopping. This finding aligns with prior research and suggests that contrary to expectations the trust factor does not exert a significant positive influence on the online shopping behaviors of purchasers in the region. On the other hand the research highlighted the substantial impact of pricing with a positive correlation indicating that pricing significantly affect online shopping behaviors positively influencing consumer choices. The convenience factor emerged as a crucial driver with a robust positive correlation emphasizing the importance of a seamless and convenient online shopping experience. The psychological factor also played a noteworthy role particularly in the context of the global pandemic as consumers exhibited an increased inclination to engage in online shopping driven by psychological shifts.

Conversely the study revealed a weak connection between product variety and online shopping, suggesting that consumers in the Twin Cities respond less favorably to a diverse range of products. Lastly the mode of payment exhibited a moderate positive correlation emphasizing the importance of providing varied and reliable payment options to positively influence online shopping behaviors. These comprehensive insights contribute to understanding of the factors shaping online shopping behaviors in this Twin Cities of Pakistan providing valuable implications for businesses and policymakers aiming to tailor their strategies effectively to the preferences of the local consumer base. These finding play a crucial role for e-commerce enterprises when developing user friendly platforms to improve the online shopping experiences while also upholding higher levels of product quality and customer services.

## **5.2 Implications for E Commerce Businesses**

The study revealed that consumers online purchasing behavior is significantly influenced by convenient, payment methods, pricing and the psychological factors. Notably, the influence of trust factor and product variety factors on customer behavior was found to be relatively low. In light of these findings the research proposes strategic recommendations for enhancing the performance of e commerce businesses.

Firstly given the surge in online shopping businesses are advised to expand their pricing offerings to better meet diverse consumer demands. This proactive approach aims to retain existing customers prevent their migration to competitors and deter new entrants. To cater to a varied clientele businesses must consider pricing diversity.

In the context of Twin Cities of Pakistan it is suggested that businesses offer a range of payment options in their online platforms. Streamlining card payment and reimbursement processes can enhance speed thereby contributing to increased customer satisfaction and loyalty.

Finally to improve overall user experience Pakistani e commerce businesses are encouraged to update their platform designs. This includes ensuring timely delivery prioritizing the security and privacy of consumer information and bolstering customer service responsiveness to address concerns promptly.

### **5.3 Future Recommendation**

The study conclusions are drawn from consumer feedback obtained through internet and paper surveys. However it is acknowledged that consumer behaviors and priorities may evolve over time emphasizing the need for ongoing assessments of consumer behaviors particularly in the context of online shopping. The research focused on six online factors has limitations as it did not delve into variables like the government support factor offering insights for researchers. Replicating this study with a larger sample size and broader geographical scope could provide a deeper understanding of Pakistani consumers online shopping behaviors. Additionally incorporating systematic methods like face to face interviews could enhance the depth of data collection.

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# APPENDIX QUESTIONNAIRE

## Demographic

### 1. Gender

- Male
- Female

### 2. Age of Respondent

- Less than 20
- 20-25
- 25-30
- 30-35
- 35-40
- >40

### 3. Occupation

- Student
- Professional
- Others

### 4. Monthly Income

- 35000-45000
- 45000-55000
- 55000-65000
- 65000-75000
- >75000

5. Educational Qualification

- High School
- Bachelor
- Master
- PHD

6. City

- Islamabad
- Rawalpindi

## **Online Purchasing Frequency of Consumers**

7. Do you Use E-Commerce Platforms for Shopping

- Yes
- No

8. Which E Commerce Platform is most commonly used by you for shopping purpose

- Daraz
- Olx
- Shopify
- Amazon
- HomeShopping
- Others

9. How Often You Shop from E Commerce Platform

- More Often
- Regularly
- Sometimes
- Not used

10. How Much Money due you Spending on Shopping online

- < 5000
- 5000-15000
- 15000-25000
- 25000-35000
- >35000

### **Trust Factor**

11. This website is full of the feature to protect customers' personal informations. G S

Shergill, Zhaobin C (2005)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

12. Products are delivered on the time as per promised by the ecommerce platform. Paulo

Rita a, Tiago Oliveira a, Almira Farisa (2019)

- Strongly Disagree (1)

- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

13. The product is carefully packed and intact when the buyer receives it. Ha Ngoc, Nguyen, P, Nguyen T(2021)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

14. If any problems arise I can expect be treated fairly by that online shop on ecommerce platform. P Rita a, Tiago O a, A Farisa (2019)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

## **Pricing Factor**

15. It is easy to pick and make comparison with other product while shop online. Umar S, Nasir Uddin (2011)

- Strongly Disagree (1)

- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

16. Price and thr product quality influence me more while I shopping online. Umar Sultan, Nasir Uddin (2011)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

17. I usually research the thing i am buying to get the lowest price. Umar Sultan, Nasir Uddin (2011)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

## Convenient Factor

18. I can shop online on e-commerce platforms anytime, anywhere. Meher Neger, Burhan

Uddin (2020)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

19. I find online shopping on e-commerce platforms more time-saving. Meher Neger, Burhan

Uddin (2020)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

20. During lockdown due to Covid19 it is still possible to order online on the ecommerce.

Meher N, Burhan U (2020)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)

- Strongly Agree (5)

## **Psychological Factor**

21. I feel comfortable when surfing at ecommerce platforms. Gurvinder S S, Zhaobin C  
(2005)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

22. I prefer online shopping on ecommerce platforms, because I like the virtual interaction.

Meher Neger, Burhan Uddin (2020)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

23. I buy because I feel convinced by marketing of that ecommerce platforms. M Neger, Burhan U 2020.

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

### **Products Variety Factor**

24. Most of product I want to buy are readily available. Meher Neger, Burhan U 2020

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

25. I can find many products from different brands. Wilson, N. (2019)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

26. Products on ecommerce platform are varied in price from cheap to the expensive. Bakos and P, Balasubramanian (1997)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

### **Payment Method Factor**

27. The ecommerce platform offers a variety of payment methods. P Rita a, T Oliveira a, A.F (2019)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

28. I can make payments quickly and easily using a range of different methods. Paulo Rita a, Tiago Oliveira a, Almira Farisa (2019)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

29. Electronic payment on the ecommerce platforms had the more promotions than the direct payment. Meher Neger, Burhan Uddin (2020)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

## **Online Shopping**

30. Utilizing e-commerce platforms has become crucial for individuals during the Covid-19 pandemic. Meher Neger, Burhan Uddin (2020)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)

- Strongly Agree (5)

31. Shopping on e-commerce platforms makes buyers more active. Paulo Rita a, Tiago Oa, A.F (2019)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

32. I think shopping on the ecommerce platform will be popular in the future. Paulo Rita a, Tiago Oliveira a, Almira Farisa (2019)

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)



## Factors influencing Online Shopping Behaviors

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