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## **ONLINE SHOPPING TRENDS AND ITS EFFECTS ON CONSUMER BUYING BEHAVIOR: A CASE STUDY OF YOUNG GENERATION OF PAKISTAN**

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### **Abstract**

*The study investigates the relationship between factors affecting consumer buying behavior towards online shopping. Online shopping refers to the recent up surging trend of being able to buy what you need while sitting at home. The focus of the research is on the influence of five major variables that were derived from literature i.e. trust, time, product variety, convenience and privacy, on consumer buying behavior (dependent variable) to determine how consumer buying behavior is reflecting online shopping trends. The statistical analysis of the data has reflected that trust and convenience are greatly impactful on whether people choose to buy online or through brick and mortar stores, while privacy has a lesser influence of buying behavior.*

**Keywords:** Online Shopping, Trust, Convenience, Privacy in Online Shopping, Online Shopping in Pakistan, Time, and Product Variety in Online Shopping.

## **1. Introduction**

Internet shopping is one of the widely and commonly used mediums for convenient shopping. It is in fact, a popular means of shopping in the Internet community (Bourlakis et al., 2008). Online shopping is increasing day by day, whether it's for clothes, electronics, or, even, pets. Many websites are opening every day just to cater to this rising demand for comfort and convenience. Online shopping is fast becoming the way to make all your purchases, whether you're at home or in the office, or in a different country. This is especially true for developed countries, where every store has its own website that you can buy online from. Tricks of the trade like cash on delivery and special discounts on online purchases have been able to convert people very easily. This trend to shop online from the comfort of your own couch has recently been taken up in the Asian region as well, especially in Pakistan and India. India seems to have adopted the trend much faster, with multiple fashion, furniture and food websites, along with venturing into the more commonly known companies, such as Amazon.in and Ebay.in.

For Pakistan, however, the conversion has been more difficult. As a rule, people don't even trust what has been put in front of them, and to expect them to buy something online and be satisfied with it is a little difficult to do. However, the youth of Pakistan is a lot more open minded and has slowly begun to embrace online shopping, even if it's just ordering food online. As a nation, and as individuals, we have been victims of so many scams, both online and on our phones that it is obvious that we would look at any online activity slightly suspiciously. This recent trend has led researchers to believe that the only factor that is causing the youth to turn towards online shopping isn't just their age. Other factors are also involved in making online shopping one of the fastest growing markets in Pakistan, as well as greatly helping the IT industry to flourish. These factors are what this study hopes to reveal.

### **1.1 Problem Formulation**

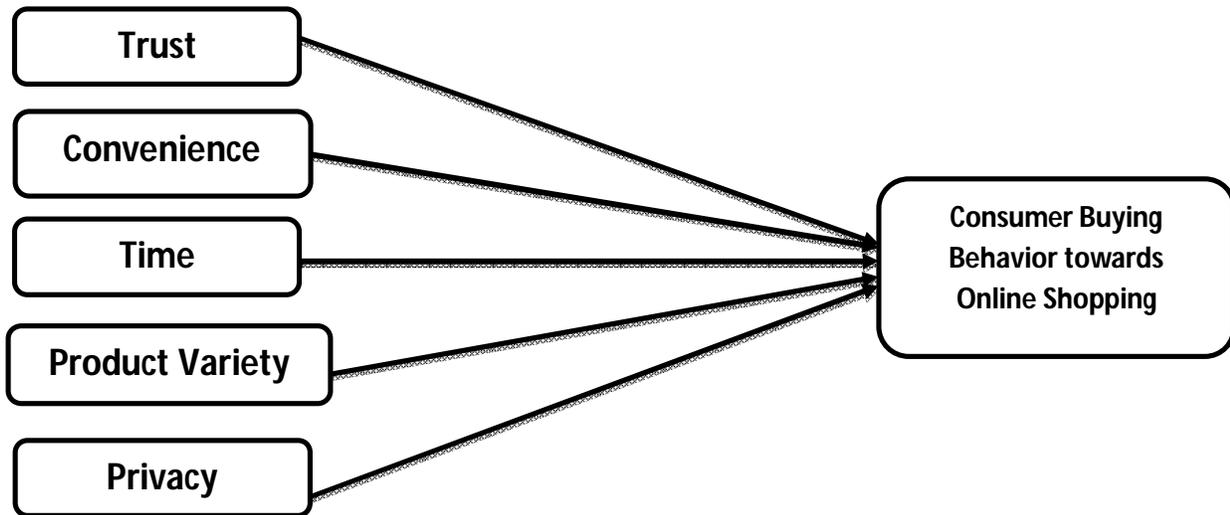
Though there are many people ready to convert towards online shopping, there are still many people who aren't. This study is being conducted to figure out what are the reasons that caused to change consumer buying behavior so that they can buy online. It will be able to highlight areas that can be focused on by online shopping websites to make the transition easier and safer for the customers.

### **1.2 Problem Statement**

To examine the consumer buying behavior and changes in online buying determined by the following five factors:

- Trust
- Convenience
- Time
- Product Variety
- Privacy

### 1.3 Theoretical Framework



### 1.4 Research Objectives

The aim of this study is to find out what factors are helping the transition towards online shopping.

### 1.5 Research Questions & Hypotheses

#### *Main Research Questions*

- Do people choose to buy online because they trust a website more than salespeople in shops?
- What is the effect of the convenience of buying from your home on consumer buying behavior towards online shopping?
- Is being able to save time in commute a good enough reason for people to choose to shop online?
- Is online product variety a major determinant of change in online buying behavior?
- Is the lack of privacy online a major hurdle when it comes to online shopping?

#### *Hypotheses*

**H<sub>1</sub>:** A significant and positive relationship exists between trust towards website and consumer buying behavior towards online shopping.

**H<sub>2</sub>:** A significant and positive relationship exists between convenience and consumer buying behavior towards online shopping.

**H<sub>3</sub>:** A significant and positive relationship exists between saving time and consumer buying behavior towards online shopping.

**H<sub>4</sub>:** A significant and positive relationship exists between product variety online and consumer buying behavior towards online shopping.

**H<sub>5</sub>:** A significant and positive relationship exists between established sense of privacy and consumer buying behavior towards online shopping.

## **2. Literature Review**

### **2.1 Online Shopping**

Internet shopping is one of the widely and commonly used mediums for convenient shopping. It is in fact, a popular means of shopping in the Internet community (Bourlakis et al., 2008). One advantage of internet shopping is that it provides the consumers with detailed information and multiple choices so that they can compare products and price. The more the choice and convenience, the easier it is to find what you're looking for online ((Butler and Peppard, 1998)). It has been seen that online shopping provides more satisfaction to the modern day consumers who are seeking convenience as well as speed ((Yu and Wu, 2007)).

### **2.2 Consumer Buying Behavior**

“Consumer behavior can be described as the study of individuals, groups, or organizations and the processes they use to select, secure, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society. “ (Kuester, 2012). Every individual's consumer behavior varies from another, depending on their buying choices. These choices are influenced by their buying habits which are affected by psychological and social factors which have an effect on the purchase decision process. (Brassington, F. and Pettitt, S., 2000). Online shopping behavior (also known as online buying behavior) is the process of purchasing products or services through websites on the Internet. The process has five steps, which are similar to the steps related to conventional shopping behavior (Liang and Lai 2000). Magee (2003) says that the growth in the number of people who shop online has become more than the growth in general Internet users. This indicates that more Internet users have begun to get comfortable with the concept of shopping online.

In 2011, the total global E-commerce sales grew to about 961 Billion USD or 690 billion Euros. An increase of 20 % was recorded along with the estimation that by 2013, the sales would be crossing the 1 trillion Euro mark by 2013. Growth is mostly highest in the Asia Pacific as compared to more mature markets like US, UK, Japan and Europe etc. In 2011 in Asia Pacific, a ground-breaking 130 % growth was recorded, with the greatest contribution by China. Online selling is now essential part of any economy. There has been an obvious and increasing trust in consumers towards shopping online all over the world. (AadWeening, 2012). Haubl and Trifts (2000) say that potential customers seem to use a process that has two stages process to reach a buying decision. First, consumers screen a large set of products so that they can find the subset that will fulfill their needs. After that, this subset is evaluated in detail and the products are cross compared on the basis of some attributes to decide upon a product to buy. Haubl&Trifts also discovered that websites that offer an interactive user interface and help to do in-depth product comparisons have a more favorable and popular effect on the efficiency as well as the quality of the purchase decision.

Pakistan is the world second slowest adopter towards online shopping and shopping through the internet. The social media in Pakistan does not have such an effective role in influencing customers online. Another reason, as proposed by Nielson (2010) is that the people in Pakistan have had negative experience with online shopping in the past. Most people who shop online in Pakistan buy clothes or hardware online.

### **2.3 Trust**

At first, Mayer, Davis and Schoorman, in 1995, defined trust as: “The concept “trust” is defined as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party.” Later Doney and Cannon (1997) redefined trust as the “perceived credibility and benevolence of a target of trust.” Lewis and Weigert in 1985 further defined trust as “the understanding of a risky course of action on the confident expectation that all persons involved in the action will act competently and dutifully”. Mayer, Davis and Schoorman’s (1995) study was one of the first and most popular studies on e-commerce trust and they viewed the main predictors of trust to be intention to take a risk and perception towards the trustee’s characteristics. Lee and colleagues in 2001 stated that there are two main categories concerning perceived risks that come up while online shopping. The first is that concerned with the product or service bought. This may include loss of function, time, money, opportunity and product risk. The second risk is associated with the online transactions. This includes security, privacy and nonrepudiation. Among these, the influence of risk of losing money, risk regarding product, and apprehension for privacy and security is more significant (Senecal 2000; Borchers 2001; Bhatnagar et al. 2002)

According to Lee and Turban (2001), one of the most frequently cited reasons for not shopping online are the lack of trust. As online shopping is a fairly new medium and people do not have a lot of experience with it, shopping online is a challenge for many consumers to face. Rotter discovered in 1971 that in a new situation, people rely on their disposition and inclination to trust. In a retail store, the person mostly trusted is the salesperson, depending on their expertise level, likeability and similarity to the tastes of the customers (Doney and Cannon, 1997). However, when you’re shopping online, there is no salesperson, instead there are search and help buttons, which remove the basic feature of trust people have in the shopping experience (Lohse and Spiller, 1998). Bao, Zhou and Su (2003) noted that one of the cultural dimensions, risk aversion, was a great factor in determining the decision made by consumers. Trust, being an indicator of the perceived risk level of customers towards online shopping has great impact on risk aversion, which, in turn has major impact on online shopping behavior. In fact, perceived risk greatly explains consumer buying behavior. As compared to maximizing utility in purchase, people tend to more often avoid making mistakes (Mitchell, 1998).

### **2.4 Convenience**

Copeland introduced the concept of convenience in 1923, and labeled good that consumers buy most frequently and those that are easily accessible in stores on immediate demand as convenience goods. Bucklin (1963) and Brown (1989) also say that convenience, when used in the construct within the “convenience” domain, is a classification of products relating to low risk and low involvement when purchasing. Seiders (2000) suggested four avenues when it came to retailing to provide customers with convenience:

1. Access: Ability of customer to reach the retailer
2. Search: Ability to identify and select products that they want
3. Possession: Ability to obtain the product of desire
4. Transaction: Ability to amend or effect transactions

Although convenience is one of the major positive factors prompting consumers to shop online, (Ahmad, 2002; Jayawardhena et al., 2007), most prior researches either treated convenience as a predictor variable that affects outcome variables like customer service for customer satisfaction (Colwell et al., 2008; Seiders et al., 2007), or as one of the facets regarding service quality online, like accuracy (Hu et al., 2009; Kim and Park, 2012; Prasad and Aryasri, 2009; Udo et al., 2010). Donthu and Garcia (1999) found out that people who shop online tend to seek convenience and variety while they were researching consumer characteristics and online shopping. According to Li and colleagues (1999), customers who like to purchase from online stores are less experience oriented and more convenience oriented. These customers regard the convenience factor as the most important for making purchase decisions. Most of these people have some sort of time constraint and do not mind purchasing products without touching them.

According to Wang (et al., 2005) convenience is one the most impactful factors concerning online shopping willingness. You can shop online at any hour of the day as compared to traditional shops. Online stores are open 24/7 (Hofacker, 2001; Wang et al., 2005). Not only do consumers look for products, they also want to buy services online. There are some online websites that provide 24 hour online customer service so that even after working hours, customers are able to get assistance or support and ask questions, giving their customers great convenience (Hermes, 2000). According to Berry et al. (2002) and Seiders et.al (2007), service convenience is one of the major factors. It relates to the consumer's efforts and time and perceptions towards it when it comes to buying or using a service. Service convenience is effort-saving in the sense that it minimizes the physical, emotional and cognitive activities that customers bear to buy goods and services online (Berry et al., 2002).

## **2.5 Time**

One of the major issues people are dealing with are perceived time pressures. This is defined by Settle and Alreck (1991) as the degree to which an individual finds himself=f lacking time as relative to the daily tasks of living. This perceived pressure can be rising from two distinct sources, situational and personal. Most commonly cited reason is situational, and it is also very easy to identify. People often find that they have their hands full with too much work, too many things that need to be done, and not enough time to actually be able to do them. Such people who perceive a time pressure can and do document their predicament by blaming demands associated with work pressures, family and other affiliations (Lavin, 1993). Settle and Alreck (1991) noted that people who feel like they are short of or pressed for time feel that way because they themselves have put themselves there. This may be by choice or by inclination, as the ability and want to consistently engage themselves in levels of activity with high energy is shown to be a durable factor of personality.

For people suffering from situational time pressure, online shopping being promoted as a lifesaver is a highly effective strategy, as opposed to those suffering from personal time pressure. Those with situational time pressure would welcome any way of being able to reduce their activity level while fulfilling their demands on time. However, trying to promote online shopping to people who are suffering from personal time pressure may not be as effective because their inclinations and personality are completely different. They may seek more activity and actually want to increase their level of activity. Thus trying to promote something that may actually decrease their levels of activity will not be met with a positive response (Alreck, 1988).

## **2.6 Product Variety**

There is a continuous rise in online shopping in the US and there has been an increasing influence in the total amount of retail sales as well, thus calling for more extensive exploration of spending patterns per person. In order to buy more products online, customers must first be satisfied by the products and services that they have already purchased. To be able to understand what consumers want in a website, it is important that researchers develop and then validate metrics that can capture the feelings and attitudes of customers that shop online comprehensively. (Straub and Watson, 2001). There are many researchers (Lian and Lin, 2008; Peterson, Balasubramanian, and Bronnenberg 1997; Bhatnager, Misra and Rao 2000; Liao and Cheung, 2001) who have insisted that there be different product types and a diverse range when they are being sold online. A product factor can be any quality of the product or service that is for sale. Most often, products bought online are the same as those purchased are retail brick-and-mortar stores. Customers make the decision of buying from either place based on factors like who is offering the best value for the product (Keeney 1999). Other factors include the availability to customize the product, the overall value and the merchandising (Zhu & Kraemer 2002; Jarvenpaa & Todd 1997; Szymanski & Hise 2000; Keeney 1999; Torkzadeh & Dhillon 2002).

Researches like Szymanski and Hise (2000), Ahn et al. (2004), and Athanassopoulos et al (2001) find that product variety is a major factor when it comes to satisfaction in online buying. According to Arnold, Handelman, and Tiger (1996) price, product variety and product quality are some of the most dominating and influential perceptions when it comes to online shopping.

## **2.7 Privacy**

According to Bélanger et al. (2002), privacy in ecommerce can be defined as the willingness to share personal information over the internet that allows for a transaction regarding a purchase to be made. For easing people's minds about the issue of privacy, many websites have privacy policies in place (McGinity, 2000). There are also certain independent companies that can verify, audit and then certify privacy policies for online shopping, such as TRUSTe (Ranganathan & Ganapathy, 2002). Still, there are many users that have apprehensions regarding the misuse of their personal information (Brown & Muchira 2004; Hair et al. 1995). A Business Week/Harris poll in 1998 of 999 consumers revealed privacy as the biggest obstacle that prevented them from shopping online (Green et al. 1998). A survey by IBM Multinational Consumer Privacy revealed that about 80% of respondents based in the US felt like they had lost control over the personal information they had given to companies. 78% had refused to give their personal information, the reason cited was that it was inappropriate in the circumstance, and 54% people decided to not go ahead with the purchase as opposed to letting their personal information be collected during the transaction (Bélanger et al. 2002).

According to Vellido, Lisboa and Meehan (2000), out of the nine factors they found that relate to consumer opinions regarding online shopping, consumer risk perception was often highlighted. It defined the users who had actually brought something online and those who had not. According to Flavián and Guinalú (2006) security online is defined as the belief of the consumer that his financial data will be protected and not made available, it will not be stored and it will not be used by unauthorized people. The security of online transactions is still a leading issue when it comes to online shopping, even today (Park and Kim, 2003; Elliot and Fowell, 2000; Liao and Cheung, 2001; Szymanski and Hise, 2000).

According to Smith et al. (1996) there are four factors of online privacy:

1. Unauthorized use of personal information by a secondary party
2. Improper access of any information that is digitally stored
3. Collection of personal information of any individual
4. Errors in the personal information that has already been collected.

### **3. Methodology**

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

#### **3.1 Procedure**

215 questionnaires were hand distributed to students among the Universities in Punjab, ranging from University of the Punjab to ShaukatKhanum medical and Dental College, to Forman Christian College University and Lahore College for Women University. All respondents were either enrolled in bachelors, masters, MPhil, Ph.D., or postgraduate degrees. Multiple universities were used to be able to get a more well-rounded idea of how students and youth from different areas of Lahore were inclined towards online shopping. An introduction as well as a set of instructions was clearly given at the start of the questionnaire, and extra information and guidance was given where necessary. A legend to clearly explain the answer choices was also given. This was done to ensure that every respondent understood the scaling and the questions. Procedures were as standardized as possible and all respondents answered the questionnaires themselves.

#### **4. Analysis Procedure**

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

**4.1 Demographic Analysis**

**Table 4.1**

**Male**

|                | <b>Frequency</b> |
|----------------|------------------|
| Female         | 155              |
| Male           | 59               |
| Total          | 214              |
| Missing System | 1                |
| Total          | 215              |

**Table 4.2**

**Age**

|                | <b>Frequency</b> |
|----------------|------------------|
| 17-19          | 56               |
| 20-22          | 112              |
| Valid 23-25    | 28               |
| 26 & Above     | 18               |
| Total          | 214              |
| Missing System | 1                |
| Total          | 215              |

**Table 4.3**

**Educational level**

|                 | <b>Frequency</b> |
|-----------------|------------------|
| Under Grad      | 121              |
| Grad            | 27               |
| Post Grad       | 35               |
| Valid MPhil     | 22               |
| PhD             | 6                |
| 9               | 1                |
| Total           | 212              |
| Missin g System | 3                |
| Total           | 215              |

It is a rather interesting fact to notice that most of the respondents were female, with a percentage of 72.1%, while the age ranged from 20 to 22. Most people were in their undergraduate or bachelors program in one of the above mentioned departments.

**Table 4.3**  
**Websites Visited**

|                |                 | <b>Frequency</b> | <b>Percent</b> |
|----------------|-----------------|------------------|----------------|
| Valid          | daraz.pk        | 53               | 24.7           |
|                | just4girls.pk   | 11               | 5.1            |
|                | homeshopping.pk | 8                | 3.7            |
|                | olx.com.pk      | 69               | 32.1           |
|                | shopdaily.pk    | 4                | 1.9            |
|                | symbios.pk      | 3                | 1.4            |
|                | dealtoday.com   | 5                | 2.3            |
|                | kaymu.pk        | 3                | 1.4            |
|                | Facebook Page   | 28               | 13.0           |
|                | shophive.com    | 3                | 1.4            |
|                | Other           | 15               | 7.0            |
|                | Total           | 202              | 94.0           |
| Missing System | 13              | 6.0              |                |
| <b>Total</b>   | <b>215</b>      | <b>100.0</b>     |                |

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

**Table 4.3**  
**Product bought**

|                |                    | <b>Frequency</b> | <b>Percent</b> |
|----------------|--------------------|------------------|----------------|
| Valid          | Electronics        | 40               | 18.6           |
|                | Makeup/Cosmetics   | 25               | 11.6           |
|                | Clothes & Footwear | 57               | 26.5           |
|                | Auto Parts         | 6                | 2.8            |
|                | Books              | 16               | 7.4            |
|                | Software & Games   | 11               | 5.1            |
|                | Discount Coupons   | 8                | 3.7            |
|                | Jewelry & Hair     | 11               | 5.1            |
|                | Accessories        |                  |                |
|                | Bags & Wallets     | 13               | 6.0            |
|                | Replicas           | 9                | 4.2            |
|                | Other              | 7                | 3.3            |
|                | Total              | 203              | 94.4           |
| Missing System | 12                 | 5.6              |                |
| <b>Total</b>   | <b>215</b>         | <b>100.0</b>     |                |

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

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

**4.2 Data Analysis from Variable Related Questions**

*Descriptive Statistics*

**Table 4.4**  
**Descriptive Statistics**

|                          | N   | Minimum | Maximum | Mean   | Std. Deviation |
|--------------------------|-----|---------|---------|--------|----------------|
| Consumer buying behavior | 215 | 1.25    | 6.83    | 3.3250 | .76444         |
| trust                    | 215 | 1.00    | 5.00    | 3.2415 | .75029         |
| convenience              | 215 | 1.50    | 8.00    | 3.6027 | .70793         |
| time                     | 215 | 1.60    | 5.00    | 3.4412 | .63468         |
| Product variety          | 215 | 1.00    | 5.00    | 3.4206 | .83031         |
| privacy                  | 214 | 1.00    | 7.13    | 3.1323 | .59551         |
| Valid N (listwise)       | 214 |         |         |        |                |

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

**4.3 Reliability Analysis**

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

**Table 4.5**  
**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .767             | 6          |

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

**Table 4.6**  
**Correlations**

|                          |                     | <b>Consumer buying behavior</b> | <b>trust</b> | <b>convenience</b> | <b>time</b> | <b>Product variety</b> | <b>privacy</b> |
|--------------------------|---------------------|---------------------------------|--------------|--------------------|-------------|------------------------|----------------|
| Consumer buying behavior | Pearson Correlation | 1                               | .613**       | .441**             | .314**      | .281**                 | .162*          |
|                          | Sig. (2-tailed)     |                                 | .000         | .000               | .000        | .000                   | .017           |
|                          | N                   | 215                             | 215          | 215                | 215         | 215                    | 214            |
| Trust                    | Pearson Correlation | .613**                          | 1            | .434**             | .316**      | .319**                 | .191**         |
|                          | Sig. (2-tailed)     | .000                            |              | .000               | .000        | .000                   | .005           |
|                          | N                   | 215                             | 215          | 215                | 215         | 215                    | 214            |
| Convenience              | Pearson Correlation | .441**                          | .434**       | 1                  | .548**      | .462**                 | .205**         |
|                          | Sig. (2-tailed)     | .000                            | .000         |                    | .000        | .000                   | .003           |
|                          | N                   | 215                             | 215          | 215                | 215         | 215                    | 214            |
| Time                     | Pearson Correlation | .314**                          | .316**       | .548**             | 1           | .549**                 | .236**         |
|                          | Sig. (2-tailed)     | .000                            | .000         | .000               |             | .000                   | .001           |
|                          | N                   | 215                             | 215          | 215                | 215         | 215                    | 214            |
| Product variety          | Pearson Correlation | .281**                          | .319**       | .462**             | .549**      | 1                      | .205**         |
|                          | Sig. (2-tailed)     | .000                            | .000         | .000               | .000        |                        | .003           |
|                          | N                   | 215                             | 215          | 215                | 215         | 215                    | 214            |
| Privacy                  | Pearson Correlation | .162*                           | .191**       | .205**             | .236**      | .205**                 | 1              |
|                          | Sig. (2-tailed)     | .017                            | .005         | .003               | .001        | .003                   |                |
|                          | N                   | 214                             | 214          | 214                | 214         | 214                    | 214            |

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

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

The Pearson Correlation coefficient between consumer buying behavior and the first independent variable trust is .613, while the 2-tailed significance level (sig) is .000 for a total of 215 respondents. The correlation between consumer buying behavior and trust in the website is statistically very significant because the “2-tailed significance” is less than .05. Thus, the null

hypothesis relating to hypothesis H1 can be rejected that no relationship exists between consumer buying behavior and trust.

The Pearson Correlation coefficient between consumer buying behavior and the second independent variable convenience is .441, while the 2-tailed significance level (sig) is .000 for a total of 215 respondents. The correlation between consumer buying behavior and convenience in buying from home is statistically very significant because the 2-tailed significance is less than .05. Thus, the null hypothesis relating to hypothesis H2 can be rejected that no relationship exists between consumer buying behavior and convenience.

The Pearson Correlation coefficient between consumer buying behavior and the third independent variable time is .314, while the 2-tailed significance level (sig) is .000 for a total of 215 respondents. The correlation between consumer buying behavior and timespent on the website is statistically very significant because the 2-tailed significance is less than .05. Thus, the null hypothesis relating to hypothesis H3 can be rejected that no relationship exists between consumer buying behavior and time.

The Pearson Correlation coefficient between consumer buying behavior and the fourth independent variable product variety is .281, while the 2-tailed significance level (sig) is .000 for a total of 215 respondents. The correlation between consumer buying behavior and product variety available on the website is statistically very significant because the 2-tailed significance is less than .05. Thus, the null hypothesis relating to hypothesis H4 can be rejected that no relationship exists between consumer buying behavior and product variety.

The Pearson Correlation coefficient between consumer buying behavior and the last independent variable privacy is .162, while the 2-tailed significance level (sig) is .017 for a total of 214 respondents. The correlation between consumer buying behavior and privacy available on the website is statistically significant because the 2-tailed significance is lesser than .05. Thus, the null hypothesis relating to hypothesis H5 can be rejected that no relationship exists between consumer buying behavior and privacy.

### ***Regression Analysis***

**Table 4.7**  
**Model Summary**

| <b>Model</b> | <b>R</b>          | <b>R Square</b> | <b>Adjusted R Square</b> | <b>Std. Error of the Estimate</b> |
|--------------|-------------------|-----------------|--------------------------|-----------------------------------|
| 1            | .645 <sup>a</sup> | .416            | .402                     | .59265                            |

a. Predictors: (Constant), privacy, trust, productvariety, convenience, time

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

**Table 4.8**  
**ANOVA**

| <b>Model</b> | <b>Sum of Squares</b> | <b>df</b> | <b>Mean Square</b> | <b>F</b> | <b>Sig.</b>       |
|--------------|-----------------------|-----------|--------------------|----------|-------------------|
| 1 Regression | 51.967                | 5         | 10.393             | 29.591   | .000 <sup>b</sup> |
| Residual     | 73.057                | 208       | .351               |          |                   |
| Total        | 125.025               | 213       |                    |          |                   |

a. Dependent Variable: consumer buying behavior

b. Predictors: (Constant), privacy, trust, product variety, convenience, time

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

**Table 4.9**  
**Coefficients**

| <b>Model</b>    | <b>Unstandardized Coefficients</b> |                   | <b>Standardized Coefficients</b> | <b>t</b> | <b>Sig.</b> |
|-----------------|------------------------------------|-------------------|----------------------------------|----------|-------------|
|                 | <b>B</b>                           | <b>Std. Error</b> | <b>Beta</b>                      |          |             |
| (Constant)      | .645                               | .300              |                                  | 2.150    | .033        |
| 1 trust         | .525                               | .061              | .515                             | 8.590    | .000        |
| convenience     | .205                               | .074              | .190                             | 2.779    | .006        |
| time            | .049                               | .084              | .041                             | .590     | .556        |
| product variety | .002                               | .061              | .003                             | .040     | .968        |
| privacy         | .020                               | .071              | .015                             | .278     | .782        |

a. Dependent Variable: consumer buying behavior

Dependent Variable: Consumer Buying Behavior

The table above shows as well as signifies that the regression coefficient, i.e.  $\beta$  of trust is .525 with significance value of 0.000 which shows that there is a significant relationship with trust and consumer buying behavior. The  $\beta$  value of convenience is 0.205 with significance of .006 showing a positive and also significant relationship between convenience and consumer buying behavior. The  $\beta$  value of time is .049 with significance of .556 which shows that there is not a very strong relationship between time and consumer buying behavior. Regression coefficients i.e.  $\beta$  of product variety is 0.002 with significance of .968 which shows no significant relation between product variety and consumer buying behavior. The  $\beta$  value of privacy is .020 with significance value of .782 which shows a negative and non-existent

relationship between privacy and consumer buying behavior. So if we were to show this in a regression equation then,

$$Y = \alpha + \beta X_1 + \beta X_2 + \beta X_3 + \beta X_4 + \beta X_5$$

Where Y = Consumer Buying Behavior and,

X1 = Trust

X2 = Convenience

X3 = Time

X4 = Product Variety

X5 = Privacy

$$Y = .645 + 0.525 X_1 + 0.205 X_2 + 0.49 X_3 + 0.002 X_4 + 0.020 X_5$$

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

**Table 4.10**  
**One-Sample Test**

|                          | Test Value = 3 |     |                 |                 |   |       |
|--------------------------|----------------|-----|-----------------|-----------------|---|-------|
|                          | t              | df  | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference |       |
|                          |                |     |                 |                 | Lower                                     | Upper |
| Consumer buying behavior | 6.234          | 214 | .000            | .32503          | .2223                                     | .4278 |
| Trust                    | 4.719          | 214 | .000            | .24147          | .1406                                     | .3423 |
| convenience              | 12.482         | 214 | .000            | .60266          | .5075                                     | .6978 |
| Time                     | 10.192         | 214 | .000            | .44116          | .3558                                     | .5265 |
| Product variety          | 7.428          | 214 | .000            | .42062          | .3090                                     | .5322 |
| Privacy                  | 3.250          | 213 | .001            | .13229          | .0520                                     | .2125 |

This table shows the level at which consumer buying behavior towards online shopping in the youth of Pakistan is affected by the different independent factors. All of these independent variables were tested at the value of 3 in one-sample T test.

The results obtained showed that:

- T- Value of consumer buying behavior is 6.234 with significance of .000 showing that the youth of Pakistan agree with the fact that the independent variables that affect their buying behavior towards online shopping have a very significant effect in their process of decision making.
- T- Value of trust is 4.719 with significance of .000 which shows that online buying behavior of students or the youth is considerably affected by how much trust they put into a website. They purchase from an online website that they feel like they can trust.
- T – Value of convenience turned out to be 12.482 with significance .000 showing that convenience is a significant factor affecting the online buying behavior of students of the Punjab University.
- T- Value of time is 10.192 with significance of 0.000 which showed that being able to save time has a considerable and visible effect on consumer buying behavior towards online shopping.
- T- Value of product variety is 7.482 with significance of .00 which depicts that the independent variable has a significant and visible effect on the consumer buying behavior towards online shopping. The Youth sees the availability of more products as a major reason to buy online.of student.
- T- Value of privacy is 3.250 with significance of .001 which is shows that though consumer buying behavior is greatly affected by the perception of privacy people have towards online shopping, it is still less than the other variables.

## **5. Conclusion**

After conducting this research, certain results came to light. The most relevant factor(s) that seems to be affecting consumer buying behavior towards online shopping when it came to the younger generation seemed to be the trust factor. If they trusted the website, they were prone to buy more from it. Contrary to popular belief, however, the sense of privacy did not seem to affect the consumer behavior. People did not seem very worried about giving their personal data such as addresses online, provided that they could buy using the Cash on Delivery or CoD method for purchase. Convenience was another significant factor when it came to online shopping as people preferred to stay at home and shop as supposed to going out and browsing through stores.

### **5.1 Limitations & Suggestions**

#### ***Sample Limitation & Suggestion:***

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

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

#### ***Variable Limitation & Suggestion:***

There were a total of five independent variables taken for this research from the literature review. More variables can be added to the research such as pricing, discounts and other online deals. This may be able to get a better response from the subjects.

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