Evaluating the Factors Influencing Online Purchase Acceptance Among Pakistani Consumer

Usman Shehzad and Qadeer Abdul
aXi'an Jiaotong University, Xi'an Shaanxi China.

ABSTRACT

Today, consumers can go through different online channels by which they are able to interact with sellers. This research has specifically examined the factors essential for the acceptance of online shopping in Pakistan. These factors have been selected on the basis of international market literatures that will provide ways to implement online shopping in Pakistan including the personal choices of the users. Four hypotheses were developed and tested with the help of a systematically designed questionnaire, comprising of over fifty questions. Where, H1: Muslims are more reluctant to adopt online shopping option as compared to consumers from Pakistani Christian community. H2: Females from urban background are more inclined to purchase online than the females from rural background. H3: Fear of insecure dealing of personal information is positively associated with refusing online shopping websites. H4: The choice of online shopping is more dependent on the quantity of information provided about the product with suitable illustrations on the website than the colour or font of the website content. The questionnaires were distributed among 500 students of the selected institutes throughout Islamabad, Pakistan at random. H1 and H4 were supported while H2 and H3 were not supported by the data. The findings of this research are helpful for the e-marketers and managers to better understand the methods of increasing the online sales via online retailing in Pakistan. The major limitation of this study is that it is focused on the students studying in the universities of the single geographical location, therefore the results may not be generalizable to other geographical locations.

Introduction

The Internet has been known to transform the business operations entirely all around the globe. Today, the consumers can go through different channels by which they are able to interact to sellers. The most innovative alternative available is the E-commerce (Kearney, 2001). We can define E-commerce as an electronic environment in which the sellers and buyers interact to exchange their information, services and products. Research reveals that the online shopping represents the activity of purchasing services and goods through Internet (Close and Kukar-Kinney, 2010).

Because of the increased convenience, time saving, comfort, quick delivery and ease in contrast to the traditional or conventional shopping, Internet shopping is becoming prevalent. There is no restriction of location and timing for shopping. The products have now become only a few clicks away because of the speedy development and growth of e-commerce. The increase in the activity of online shopping has helped the companies to propose their services and products online. There is an opportunity for them to gain competitive advantage in the on-going marketplace (Parker-Hall, 2009). Global trend also shows a shift towards e-commerce. Therefore, the acceptance of e-commerce is widely a worldly phenomenon. China's base of e-commerce has also been enhanced in the last decade. According to the statistics, online market in China for the year 2009 was over $36.6 billion (Liu, & Forsythe,).However, the total businesses of China cross-border market, especially for e-commerce has

reached 6.3 trillion yuan (US$920 billion) by the end of 2016 (Team, 2017). On the contrary, other countries including Russia, Germany, France, Brazil, Japan and South Korea also have flourishing e-commerce market in the recent years. This rapid increase in e-commerce market has provoked the researchers to study about the factors that can influence the consumers to accept online shopping (Monsuwé, Dellaert & De Ruyter, 2004).

There are some fast growing ecommerce websites currently operating in Pakistan, which include Kaymu.pk, Shophive, and ishopping.pk, Warehouse.pk, Symbios, Daraz.pk and OLX. These online web-stores deal in all kind of items from smart phones to clothing and cosmetics. The reason that Pakistan stands at the back of the row is that none of the internationally operated online websites like Taobao, is yet introduced in Pakistan. Therefore, these web-stores are limited to local brands, products and services. In order to bridge the research gap, an applicable research will be carried out by selecting random sample of students in pakistani community.

The research has examined the factors essential for the acceptance of online shopping for Pakistani people. These factors have been selected on the basis of international market that will provide way to implement online shopping in Pakistan including the personal choices of the users (Li & Zhang, 2002; Ou, Sia & Banerjee, 2007). Literature has been considered to draw these factors. In addition, it has integrated thorough mediating factors, relative price and risk

Tele: 008613659269187
E-mail address: qadeerakli@gmail.com

components for the ease of use. The current research is focused on the psychological, sociological, and demographic factors along with the intentions of the shoppers to buy online and the website contents that influence the shoppers' activity of purchase (Kimery, & McCord, 2002). All these factors have been investigated from the students of the community educational institutions of Pakistan through systematically designed questionnaire (Annexure. 1).

Adoption of online purchasing is not really common in Pakistan due to certain identified as well as unidentified factors. Researchers have evaluated several factors including the demographics, psychological and internet availability factors to be the main reasons of inadaptability and the reluctance to adopt online shopping by different communities in the world. However, no such validated research has yet been carried out for Pakistani community. Therefore, the findings of this research is expected to open up the ways of improving the online market for the e-businesses as well as will promote the adoption of online shopping by the Pakistani community. This will help Pakistani marketers to excel in the field of marketing by using e-marketing services appropriately and in much consumer oriented manner.

In this paper, we will proceed by having an insight into the already available literature in order to develop a strong theoretical framework. The review of literature will provide a complete evidence based understanding for the intentions of the consumers to shop online that is further estimated to describe the importance of the psychological factors of the consumers to shop online. Additionally, the website contents of the product being offered to be purchased and the demographics of the consumers will be assessed according to the previous literature presented by other researchers around the world. Paper will further describe an in depth theoretical analysis of the hypotheses under study for this project. Later, the methodology and the result and analysis section will be discussed, keeping the consumers' responses under consideration. On the basis of the statistical analysis and results, the hypotheses will be accepted or rejected in the light of the previous research. The discussion section will describe the results and the validtiy of the hypotheses on the basis of the previous literature as well as Pakistani Community. The future implications, applications, limitations and recommendations have also been presented in the later sections. The results anlysed by the statistical software have been expressed in the tabulated

Literature Review

In this research we will only consider asset based perspectives to demonstrate the possible factors for Pakistani citizens while they chose to purchase online. This is because various researches have even commented on the process in terms of innovation diffusion. Using a structure grounded in thorough hypothesis, they give a fine-grained comprehension of electronic business appropriation forms by open and private area elements in creating nations. In this manner, they consider how every trade experience is moulded by, and thusly shape, social qualities that frame the reason for development and improvement (Karake-Shalhoub & Al Qasimi, 2007).

Utilizing an asset based perspective of economies, the creators conjecture that distinctions in the appropriation of electronic trade advances in creating economies can be ascribed to a sense-and-react capacity of governments as for new advances, which they term 'innovative advantage'. One of their fundamental destinations is to set up the peculiarity of

innovation openings from related builds, for example, ingenuity, and demonstrate that it offers an essentially better clarification of innovation reception and dispersion than do existing develops (To, Liao & Lin, 2007). The book analyses various building up nations' encounters with electronic government, conveying genuine experience to the appropriation of an e-government demonstrate by taking a gander at the issue from key and in addition operational points of view.

Online stores have been distinguished on the basis of several advantages offered by online markets over physical stores. They are time saving and convenient, while offering no travelling for purchasing. They are easily accessible and are available 24 hours a day. The websites, generated for online shopping provide rich and free information regarding the services and products offered online. They facilitate the consumers by providing specific tools for the consumers to compare and carry out decisions between the different services and products. Sin, Nor, and Al-Agaga (2012) indicated interactivity as a key to distinguish characters among the traditional media and marketing communication. Nowadays, online consumers can be benefitted by more bargaining and control power as compared to the consumers involved in the physical stores as internet offers even more interaction between the products and consumers along with the higher availability of details about services and products. ur Rehman et al. (2011) investigates certain aspects such as social norms, service/product cost, product warrantee, service/product quality, product variety, website design, convenience, risk perception, internet familiarity and demographic profile of consumers that influence the consumers' willingness to get involved in online shopping. Recognition of such aspects is vital in terms of their function for the success of online retailers. Research literature about the demographic performance revealed that demographic profile validate the association with the online shopping. In terms of the research about demographic profiles of the customers that determine the attitude for online shopping. Knowledge, awareness, living environment, socioeconomic status and gender have been categorised as the consequential factors for the selection of online shopping (Nazir et al., 2012).

However, the behaviour towards shopping online can also be described as the negative or positive feeling of any consumer for the accomplishment of purchasing behaviour by internet. According to the results presented by Lee and Huddleston (2009), family income and gender have marked effect on the practice of online shopping. Iqbal, ur Rehman and Hunjra (2012) also illustrated that both family income and education interact positively with online shopping behavior. Many researchers have even examined the lifestyle of consumers as to be an indicator of online behavior of purchase. Al-Maghrabi et al. (2011) entailed that the consumers who choose online shopping have wired lifestyle having internet in their daily use for years.

Intention to Shop Online

The central point of investigation for studying the influencing factors in making online purchases is the intention of the individuals to purchase online. Especially in the community like Pakistan. Similar discoveries were accounted for in the exploration of Moshref Javadi et al. (2012) whose point was to investigate buyer inclination to shop online in nations like Pakistan. One of the factors incorporated into the model was seen points of interest, and it

was demonstrated that seen preferences of web based shopping altogether affected purchaser's goal to make on the web transactions. Thus, saw preferences affect the web based purchasing aim and mentalities of customers. Research has investigated the consumer's intention to purchase online with the help of questionnaires. The study can demonstrate the likelihood of purchasing online. However, consumers' intentions can be modified to pursue them to adopt online shopping by effective tools of web contents, consumer communication and venturing system (Kim & Park, 2013). Being a Muslim country, the intention of shop is highly influenced by the religious factors while making the online product selection. Research in other Muslim countries has revealed that there are several factors that Muslim consumers consider in deciding to purchase online product. For instance, among Muslims, Islamic doctrines include the restriction on non-halal products to use such as swine or pork based food and anything made of pork's product. Therefore, religious concerns and religion commitment are the two main factors to be determined while introducing online shopping in Pakistan (Samsudin, & Ahmad, 2014; Al-Salamin, & Al-Hammad, 2014). Therefore, the factors like selecting the halal and alcohol-free drinks will be examined to assess the intention of Pakistanis to purchase online along with the ease of transactions, communication and desirability for any product to be purchased.

In addition these clients enjoy e-shopping suddenly and utilize the web as a standard apparatus to send and get email, to do their work, to look for data, to peruse news as well with respect to diversion purposes, which may potentially drive them to shop on the web. As customers turn out to be more commonplace on web they see less hazard toward on the web shopping furthermore their similarity with internet shopping increments. Hazard recognition viewing web shopping is recognized as an essential snag later on development of web based business and is one of the fundamental determinants that impact purchaser choice to shop on the web. Seen hazard is the indeterminate circumstance which buyer faces when he or she can't make expectation about his or her buy results. Chance level that purchasers see and their resistance for that hazard level are the reasons that influence their buy choices. Seen hazard not just impacts the client disposition additionally his or her aim to purchase on the web. Richa (2012) noted that shoppers who see less hazard or worry toward web based shopping will probably buy online as contrasted with buyer who see more hazard.

Accommodation as far as web based shopping is expected as a prevailing persuading component that impacts the choice of customer to purchase at home. Karake-Shalhoub and Al Qasimi (2007) portrays five sorts of comfort for shopping in home including efficient, adaptable planning, sparing of physical push to visit a conventional store, sparing of vexation, arrangement of a chance to include in an spur of the moment shopping or reacting specifically to a promotion. Purchasers who shop online all the more regularly are more accommodation situated and less experience-oriented.

Psychological Aspects

Psychological aspects may influence the pursuit and buy aim of online customers. To, Liao, and Lin (2007) contend security hazard is identified with the worry of loss of security since buyers need to reveal their own data while shopping on the web. Researchers, along these lines prompt that protection controls are expected to destroy security worries of online shoppers (Parker-Hall, 2009).

Rehman et al. (2011) additionally investigated the web based acquiring conduct of online customers in Pakistan. The principle objective of their exploration was to investigate the reasons that kept buyers away from shopping on the web. The discoveries demonstrated that the example populace as of now shopped on the web; however there were a few factors that influenced the shopper's web based shopping examples and mentalities. These elements included social, mental, passionate and security issues. The study of these factors demonstrated that protection and security variables kept buyers from shopping on the web. One of the factors observed was the trust value of online sellers. The discoveries demonstrated that individuals who shopped online had a lower level of trust towards web retailers' security controls. This is on account of buyers' profiles that were frequently utilized by different gatherings for advertising purposes and once the customers discovered this out, they created question towards E-sellers and this averted them to make online exchanges once more. The study inferred that the elements influencing dependability towards E-sellers included observed security, ability, protection, uprightness and the inclination to trust. Pakistani people, living in rural areas are observed to be illiterate and conservative in terms of giving freedom to their young ones and to their females, this can be taken as one of the psychological factors influencing the choice of online shopping among people of all ages and genders (Ali, et al., 2013). Thus, the fear of insecurity can also be taken as psychological for the fear of leaking out of personal information including credit card credentials, address and name to be misused.

As indicated by Hashim, Ghani, and Said (2009), there ought to be the presence of adequate trust when a client submits his or her request on the web, gives his or her money related and individual data in executing the online money related exchange. So web based shopping requires trust of online client and trust assumes a crucial part in the making of acceptable and dynamic outcomes. The outline of a site, its quality and its interface additionally impact the arrangement of customer trust what's more, on the off chance that a client believe that a vendor` site is to a great degree safe then they may believe the vendor`s capability, genuineness what's more, goodwill. Subsequently, in the internet shopping. Setting, site quality is being considered as a trust building variable surprisingly customer. A lower cost can draw in cost touchy clients. A superior what's more, appropriate cost is one of the elements that inspires client to shop online. One of the main components that can upgrade fascination, hit rate, maintenance of client as well as positive verbal exchange is the item/benefit quality that is offered by online retailers. Online clients demonstrate more slant toward firms which offer a wide assortment of administrations. The fundamental explanation behind it is that their different needs can be effortlessly fulfilled.

Sinha (2010) views item assortment as one of the key measurements that effects online customer fulfillment. A reasonable decision of item or administration is one of the fundamental fixings in the esteem creation for clients in an online business environment. Item assortment is decidedly connected with client web based shopping expectation and adoption. Buyer choice to take part in web based shopping or not is likewise needy upon social standards. Buyer won't shop on the web if his/her family and companions don't energize him/her to make buy through the web.

Web Content Factors

Clemes et al. (2014) portray sites as storage facilities of data that help clients hunt down data. Site components allude to the outline qualities that encourage online buy, i.e., substance and plan. Content incorporates the particulars of the stock accessible on the site, while outline alludes to the way the data is shown (Wolfinbarger and Gilly, 2001). The outline of a site is essential since it is a key helper for purchasers who utilize a specific shopping site; ineffectively planned sites demoralize online exchanges. Schaupp and Bélanger (2005) take note of that substance and outline are principal contemplations for venders organizing their sites. Some of the categories under study will consider security and privacy, information content, impartiality, navigation and technical aspects. In order to motivate the users for purchase, elements like organization of content, visual appearance, credibility, user empowerment, cognitive outcome and enjoyment for the user will be considered. The web content will be determined in terms of their religious beliefs, their cultural adaptation and societal status.

Demographics

Demographics seem to play vital role in the online purchase decision making. These

factors include the time, income, education level, gender and age of the buyer. It is however agreed that the online consumers will include younger, relatively wealthier and educated population because of the availability of digital resources (Bhatnagar, Misra & Rao, 2000). The demographics will be evaluated for the choice of online store and the product or service for which the client approaches the website. In Pakistan, literacy rate and wealth is strongly related to demographics (Ali et al., 2013). Furthermore, the availability of resources is also unequal among rural and urban citizens, among male and female and among young and adults. Therefore, this factor can be significant in determining consumers' choice to adopt online shopping option.

Hernández, Jiménez, and José Martín (2011) led a review whose object was to examine the effect of nature of site on buyers' expectations to make online buys. Online guests in China were utilized for directing the examination since China has a substantial online market. Review strategy was utilized. The examination discoveries demonstrated that quality of the site had a critical positive association with buy expectations. Likewise, consumer loyalty was found to intercede this impact. The exploration inferred that it was basic for organizations to put resources into their site quality to draw in and hold online customers.

Barnes, and Guo (2011) contemplated impression of purchasers towards e-benefit quality with regards to on the web shopping. The paper built up a model to examine the connection between e-benefit qualities, client fulfillments customers' expectation to make online exchanges. Information was gathered through an online overview and the specimen size was 297 respondents. The discoveries of the exploration proposed that web architecture, responsiveness, dependability what's more, trust affected the administration quality. Personalization did not considerably affect the administration quality and fulfilment of clients. The exploration inferred that online stores ought to concentrate on e-benefit quality credits to upgrade buy expectation of online customers.

Clemes, Gan and Zhang (2014) attempted to decide the web composition on buyers' web buying conduct. The review's objective was to highlight innovation considers that

persuaded individuals to shop on the web. Overview strategy was utilized and polls were filled from the respondents to test theorized connections. The observational discoveries of the review uncovered that both human and PC components of web composition affected buyers' buy aim. The outcomes demonstrated that PC and human components had a positive relationship with saw convenience. The exploration presumed that web planners ought to concentrate on including human elements like engaging visuals and illustrations, 3d virtual models, and so forth to pull in buyers to their site and to energize them to make an online buy. Additionally, PC highlights should likewise be engaged upon while planning sites so it's less demanding for customers to comprehend the design, to explore, scan for data on the web and to lessen the aggravation that customers confront while perusing online. Rehman et al. (2007) reported comparative discoveries that site and web quality significantly affected the purchasing aim of online customers.

In this study, we will focus on the demographic, psychological, website and religious factors under the prevailing online marketing scenario in Pakistan.

Research hypotheses

In order to meet the research objectives, the literature review has been conducted in order to explore the minor factors that might influence consumer behavior in online shopping (Wolfinbarger and Gilly, 2001). Such as, restriction of internet usage, proximity of the dwelling, social circle purchase preferences and access and knowledge of using online websites (Barnes, & Guo, 2011; Moshref Javadi et al., 2012; Rehman et al., 2007). These factors have been categorized as minor factors in this research as respondents with these issues have been neglected and only responses from the respondents having access and knowledge of using online marketing websites have been considered valid (Sin, Nor & Al-Agaga, 2012). Four hypotheses were developed and tested with the help of a systematically designed questionnaire, comprising of over fifty questions. The following hypothesis were created:

H1: Muslims are more reluctant to adopt online shopping option as compared to Pakistani Christian community.

H2: Females from urban background are more inclined to purchase online than the females from rural background.

H3: Fear of insecure dealing of personal information is the only indispensable factor of refusing online shopping websites.

H4: The choice of online shopping is more dependent on the quantity of information provided about the product with suitable illustrations on the website than the color or font of the website content.

Where, H1: Muslims are more reluctant to adopt online shopping option as compared to consumers from Pakistani Christian community. H2: Females from urban background are more inclined to purchase online than the females from rural background. H3: Fear of insecure dealing of personal information is positively associated with refusing online shopping websites. H4: The choice of online shopping is more dependent on the quantity of information provided about the product with suitable illustrations on the website than the color or font of the website content (Samsudin, & Ahmad, 2014; Al-Salamin, & Al-Hammad, 2014). The major problem in the development of these hypotheses was the assessment of Pakistani community and the tendency of using internet. The technology is not widely acceptable in all the regions of Pakistan, therefore, the determination of

acceptance of online marketing and the extent of internet usage were the greatest challenge in the hypothesis development (Krause et al., 2010).

Intentions to Shop Online

The central point of investigation for studying the influencing factors in making online purchases is the intention of the individuals to purchase online. Especially in the community like Pakistan. Similar discoveries were accounted for the exploration of Moshref Javadi et al. (2012) whose point was to investigate buyer's inclination to shop online in nations like Pakistan. One of the factors incorporated into the model was the points of interest, and it was demonstrated that seen preferences of web based shopping altogether affected purchaser's goal to make the web transactions. Thus, seen preferences affect the web based purchasing aim and mentalities of customers. Research has investigated the consumer's intention to purchase online with the help of questionnaires. The study can demonstrate the likelihood of purchasing online (Al-Maghrabi, et al., 2011). However, consumers' intentions can be modified to pursue them to adopt online shopping by effective tools of web contents, consumer communication and venturing system (Kim & Park, 2013). Being a Muslim country, the intention of shop is highly influenced by the religious factors while making the online product selection. Research in other Muslim countries has revealed that there are several factors that Muslim consumers consider in deciding to purchase online product. For instance, among Muslims, Islamic doctrines include the restriction on non-halal products to use, such as swine or pork based food and anything made of pork's product. Therefore, religious concerns and religion commitment are the two main factors to be determined while introducing online shopping in Pakistan (Samsudin, & Ahmad, 2014; Al-Salamin, & Al-Hammad, 2014). Thus, the factors like selecting the halal and alcohol-free drinks have been examined to assess the intention of Pakistanis to purchase online along with the ease of transactions, communication and desirability for any product to be purchased.

Psychological Aspects

Psychological aspects may influence the pursuit and buying aim of online customers. Lee and Huddleston (2010) articulated that the security hazard is identified with the worry of loss of security since buyers need to reveal their own data while shopping on the web. Researchers, along these lines prompt that security controls are expected to destroy security issues of online shoppers (Krause et al., 2010). Rehman et al. (2011) additionally investigated the web based conduct of online customers in Pakistan. The principle objective of their exploration was to investigate the reasons that kept buyers from shopping on the web. The discoveries demonstrated that the example populace as of now shopped on the web; however there were a few factors that influenced the shopper's web based shopping examples and mentalities. These elements included social, mental, passion and security issues. The study of these factors demonstrated that protection and security variables kept buyers from shopping on the web. One of the factors observed was the trust value of online sellers (Sinha, 2010; Nazir et al., 2012). The discoveries demonstrated that individuals who shopped online had a lower level of trust towards web retailers' security controls. This is on account of buyers' profiles that were frequently utilized by different retailers for advertising purposes and once the customers discovered this out, they created question towards E-sellers and this averted them to make online exchanges once more. The study inferred that the elements influencing dependability towards E-sellers included observed security, ability, protection, uprightness and the inclination to trust (To, Liao, & Lin, 2007). Pakistani people, living in rural areas are observed to be illiterate and conservative in terms of giving freedom to their young ones and to their females, this can be taken as one of the psychological factors influencing the choice of online shopping among people of all ages and genders (Sulaiman, Mohezar, & Rasheed, 2007; Ali, et al., 2013). Thus, the fear of insecurity can also be taken as psychological for the fear of leaking out of personal information including credit card credentials, address and name to be misused.

Web Content Factors

Clemes et al. (2014) portray sites as storage facilities of data that help clients hunt down required information. Site components allude to the outline qualities that encourage online purchasing behavior, i.e., substance and plan. Content incorporates the particulars of the stock accessible on the site, while outline alludes to the way the data is shown (Wolfinbarger and Gilly, 2001). The outline of a site is essential since it is a key helper for purchasers who utilize a specific shopping site; ineffectively planned sites demoralize online deals. Schaupp and Bélanger (2005) take note of that substance and outline are principal contemplations for venders organizing their sites. Some of the categories under study have considered security and privacy, information content, impartiality, navigation and technical aspects. In order to motivate the users for purchase, elements like organization of content, visual appearance, credibility, user empowerment, cognitive outcome and enjoyment for the user have been considered (Sin, Nor & Al-Agaga, 2012; Qureshi, Fatima, & Sarwar, 2014). The web content has been determined in terms of community's religious beliefs, their cultural adaptation and societal status.

Demographics

Demographics seem to play vital role in the online purchase decision making. These factors include the religion, place of living (rural or urban), income, education level, gender and age of the buyer (Richa, 2012; Subramanian et al., 2014). It is however agreed that the online consumers include younger, relatively wealthier and educated population because of the availability of digital resources (Bhatnagar, Misra & Rao, 2000). The demographics have been evaluated for the choice of online store and the product or service for which the client approaches the website. In Pakistan, literacy rate and wealth is strongly related to demographics (Ali et al., 2013). Furthermore, the availability of resources is also unequal among rural and urban citizens, among male and female and among young and adults. Therefore, this factor can be significant in determining consumers' choice to adopt online shopping option.

Methodology

This section of the research paper includes detail of the research methodology which will be used to test the hypotheses for the selected sample. This research relies on questionnaires to collect data. This section includes selection criteria for sampling, measures, and data collection procedure.

Research Design

This research is a quantitative explanatory one that shows the relationship between independent and dependent variables in the context of Pakistani consumer.

The study is based on hypothesis testing to assess the relationships between variables based on empirical data collected from the respondents. The reasons behind the choice of quantitative explanatory method for this study are as follows.

1. The research is a time bound study; due to lack of time, questionnaires were used to collect data from respondents in the case of quantitative study, instead of conducting in-depth interviews from the respondents which is a qualitative method of collecting data.

2. The focus of the study is to explain the relationship between variables, for this purpose a quantitative technique is much suited instead of a qualitative.

Table 1. Research Design and Sampling.

Sample Population	Selection of Sample	Sample Size	Sampling Formula
Pakistani Consumer Age 18 to 35 years 57.05 million in the whole population	Simple random sampling	500 respondents selected from universities (a question remaining is what criteria you used to select the universities)	Formula for sampling Sample Size = (Z-score)2 * Std Dev * (1-Std Dev) /(Margin of Error) 2

Data which is collected via questionnaires from the respondents is further analyzed by descriptive and inferential statistics. Table 1 provides descriptive information of the sampling method used in this study.

Population and Sample Frame

Population frame in this research study enlists all the elements which are used to draw for population selection. In this research study, selected population age is 18 to 35 years which is 57.05 million of the total population in accordance with the data given by Economic

Survey of Pakistan. According to the Pakistan telecommunication report, there are 24.8 million internet users in Pakistan.

Selection of Sample

In this study, Simple Random Sampling is used. Following are the criteria which are used to determine the sample from the given population for the research.

1. A total number of the population belongs to Pakistani consumer, using internet as a shopping tool is 57.05 million, which is approximately 30 % of the total population of Pakistan. The population considered for this research is very large. Stratified random sampling will conveniently organize the sample and data collection.

2. By using stratified random sampling, strata will be developed by using age demographics based on disproportional technique

3. Simple random sampling will be used to reduce the error of estimation which will be higher by using simple random sampling.

4. Accuracy in the analysis will be increased and it is easy to compare results of different groups.

Sample Size

The data is collected from graduate and undergraduate students of universities in Islamabad. Islamabad is the capital of Pakistan and a much diversified city. Population in Islamabad comprises of the people from almost all the areas of Pakistan. Due to this cultural diversification, it is very easy to generalize the study.

1. Due to time and less resource bundle for this study, it is difficult to obtain data from all over Pakistan.

2. Students in universities of Islamabad are geographically much diversified and belong to backward and less developed areas of Pakistan. Students come from all over Pakistan to get an education in well-reputed institutions of Islamabad.

3. As Islamabad is also the capital of Pakistan, most of the government correspondence is executed from Islamabad. People in federal government offices are recruited from all over Pakistan through federal public service commission. They live in Islamabad but belong to different cities. Therefore, their children are getting education from the universities located in Islamabad capital territory.

Sampling Procedure

To calculate sample for this large population, the formula is adopted from Smith (2015), who proposed a formula given in the following table 2. This formula calculates the sample for large or unknown population by using Z-scores, standard deviation, and Margin of error. In this formula, the confidence interval is at 95 %, which ultimately provides a sample of 384 respondents.

Table 2. Sampling Procedure Source (Smith 2015).

	Pakistani Consumers	Simple random sampling
Sampling procedure	Age 18 to 35 Total of 500 Respondents	Total of 500 respondents are selected from different universities in Islamabad
Formula for Sampling: Sample Size = (Z-score)2 * Std Dev * (1-Std Dev) / (Margin of Error)^2 We will choose a 95 % Confidence Level, .5 Standard Deviation, and a margin of error (Confidence Interval) of +-5% Sample Size = ((1.96)2 x .5 (.5))/ (.05)^2 $\qquad$ = (3.8416 x .25) / .0025 $\qquad$ = .9604 / .0025 $\qquad\qquad$ = 384.16 = 384 respondents are needed		

Instruments

Instruments used to measure these variables are previously developed and studied in different scenarios. In this study, to test the mentioned hypotheses, the questionnaire has been designed according to the Pakistani society. The reliability of the questionnaires has been examined by Cronbach's Alpha (Tavakol & Dennick, 2011). The target population is comprised of the persons who have some experience of online shopping and belong to the income groups of lower, middle and higher classes because of the different price ranges of online products (Nielson, 2008). The target population will also be limited by topographical boundaries and the data is significantly collected from the institutes of the major cities of Pakistan; Islamabad and Rawalpindi. A random sample of 500 individuals (students) from all the selected educational institutes have been taken, inclusive of the students of undergraduate and graduate schools and working class of business men as well as housewives studying in the universities. The demographic summaries have been entailed according to the type of population (Kim, Lee, & Kim, 2004).

Table 3. Variables of Theoretical Framework.

Independent Variable	Dependent variable
Website Content	Online purchasing behavior
Psychological Factors	
Demographics,	
Intention of Purchase and service	
Product Quality	

Online shopping behavior is considered as a dependent variable. Independent variables include Website Content, Psychological Factor, Demographics, Intention of Purchase and Service and product Quality.

Data Collection Procedure

The data collected in this research study is quantitative data. The questionnaire used in this research study comprises of 7-point Likert scale. Mono method is used for data collection because in this research study data is only collected by one method; questionnaire. The questionnaire developed for this research study are based on a self-administrated questionnaire. The questionnaire was distributed among 500 students in the universities of Islamabad, Pakistan. After the completion, 384 respondents complete the questionnaire without any error. So 384 responses to the questionnaire are used for further data analyses.

Demographic Information

The results have shown that the approximate age of the respondents using online purchase is from 18-35 years and most of them are unmarried with the educational level of bachelor's degree. The people of these ages have shown that they bear their expenses by either self-employment or by having part-time tutor jobs after their university hours. Their monthly income along with their pocket money is over Pkr. 20,000 to 30,000. These are the people who make their purchase decisions themselves. Annexure 2 shows the mean values of participants' responses for their personal information which influence the online buying decisions. Figure 1 shows the approximate age of the respondents who use online shopping websites. It is shown that the highest percentage (37%) is for the age group 26-35 years who are willing to shop online and lowest percentage (12%) for the age group 46-55 years who are least willing to shop online. Figure 2 shows the marital status of the respondents who use online shopping websites, showing highest percentage (48%) for the respondents who are single and willing to shop online and lowest percentage (10%) for the divorced. Figure 3 shows the educational level of the respondents who use online shopping websites, presenting highest percentage (44%) for the respondents having bachelor's degree and are willing to shop online and lowest percentage (9%) for above Master's degree holders. Figure 4 shows the source of income of the respondents using online purchasing websites with the highest percentage (36%) for the respondents having income from part-time tutoring and are willing to shop online and lowest percentage (1%) for the people having other sources of income such as house or property fares, taxi driving and salesman (as indicated by respondents). Figure. 5 shows the average monthly income of the respondents using online purchase websites showing highest percentage (41%) for the respondents having average personal income of Pkr. 10,000-20,000 and are willing to shop online while lowest percentage (5%) for the respondents having above Pkr. 30,000 income.

Results

This section includes data analyses. All the analysis are run on the data which is collected from the respondents. Regression analysis is used to determine the associations between the variables. After obtaining results from the regression, data was interpreted in detail in terms of the answers of the research questions.

Data Analysis Techniques

Statistical Package for Social Science (SPSS) 21.0 Version is used to analyze the collected primary data from the respondents. Following tests will be conducted to analyze data.

1. Data values are deeply examined to check the validity and reliability.

2. Missing values are identified by screening of data, and if there were some missing values, then the response of the respondent was rejected.

3. A kurtosis and Data Skewness test is run on the data through software to check the normality of the data.

4. After investigating the reliability of the data, multiple regression analysis and Pearson Correlation is conducted on the variables of theoretical model to investigate the relationship in between them.

5. After these tests, reliability testing is used to investigate the developed hypothesis.

6. Cronbach's Alpha is used to measure the strength of the item used for the model developed in the study.

Response Rate

For data collection for this research, the questionnaire is distributed to several universities. A total of 500 questionnaires was distributed among the students of different universities of Islamabad. Out of total 500 questionnaires, 384 questionnaires were selected on the basis of their correctness. Hence, the response rate is approx. 80%. The rest of 20% was rejected because of replicated answers of same question, ill-response or over-writing.

Missing Values

After collecting data from the respondents and completing the procedure of data entering in SPSS, missing values were identified. Some of the items in the questionnaire are not answered which created these missing values. Missing values, which are over 8% of the total collected data, were evaluated in the SPSS by using mean values. Further analysis is completed after removing these missing values. The following table 4 represents missing values data for each variable.

Table 4. Missing values Frequencies.

	WB	PF	DM	IPS	PQ	OPB
Valid	383	380	377	378	3780	379
Missing	1	4	7	6	4	5

Reliability Analysis

Table 5. Reliability Statistics for all variables.

Variable	Alpha
Website Content	.723
Psychological Factor	.712
Demographics	.702
Intention of Purchase and Service	.894
Product Quality	.723
Online Purchasing Service	.739

Relation Analysis

Following table 6 identifies the correlation among the variable which is significant. Pearson correlation is used to determine the correlation among the variables of this research study.

Table 6. Correlation analysis.

Variable	1	2	3	4	5	6
1.WB	1					
2.PF	.305**	1				
3.DM	.260**	.215**	1			
4.IPS	.042	.411**	.154**	1		
5.PQ	.292**	.319**	.317**	.377**	1	
6.OPB	.246**	.312**	.328**	.369**	.613**	1

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

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

WB represent Website Content

PF represent Psychologica l Factors

DM represent Demographics

IPS represent Intention of Purchase and service

PQ represent Product Quality

OPB represent Online Purchasing Behaviour

The correlation table shows that all the relation among the variables are significant with the level of 0.00 %. The correlation table showed that psychological factors have higher correlations with the other variables.

Mentioned values independent variable perceived ease of use is removed from the theoretical framework so that all other results will not get affected by its multicollinearity.

Following are the reasons for using correlation analysis, which is used in this research studied. Primariy, the reason for using correlation analysis is to measure direct relation among the variables of this study.

Correlation analysis provides the value of significance among the variables which shows that there is no multicollinearity among the variables.

Regression Analysis

Regression analysis is a considerable tool used in the statistics to determine the relation among the variables. In this analysis cause and effect of each variable is studied based on hypotheses.

Linear Regression Analysis

In a research study, linear regression analysis is used to determine the causal relation among the variables. All the hypothesis are tested separately.

Reasons for Using Regression Analysis

Following are the reasons why regression analysis is used for this data analysis;

1. Regression analysis studied the relationship among variables in the theoretical framework.
2. By using regression analysis, it is easy to study the linear relationship among all the variables of this research.
3. In regression analysis, mediating variable effects on the relation between independent and dependent variables, which are studied by performing regression on different pathways.
4. Individual mediating effect of all the determinants of motivated consumer innovativeness can easily be studied by using regression analysis. The result of this analysis will provide a detailed insight on mediating impact of motivated consumer innovativeness.

Testing Hypothesis 1

H1: Muslims are more reluctant to adopt online shopping option as compared to Pakistani Christian community.

H1 is accepted because the value of p= 0.001 is lower than the value of 0.05. The sign + shows a positive relationship among the online shopping behavior of the consumers and the religious views within the Pakistani Muslim community.

In this regression analysis, three main outputs are considered. The results demonstrate that there is 29% change in the online purchase intention due to the religious factor. The relation among the variables is significant with a significant value of 0.00. The value of R Square is 0.086,

which shows that religious factor has 8.6% effect on the overall model. F value in this regression analysis is 36.038, which shows that the model is fit and significant with .000

Testing Hypothesis 2

H2: Females from the urban background are more inclined to purchase online than the females from a rural background.

H2 is rejected as the regression analysis indicates that the psychological factors influence the purchasing behavior of females.

It shows that female of urban areas are more inclined to the online purchase. In regression analysis following table describes that why this hypothesis is rejected.

In this regression analysis, three main outputs are considered. The results demonstrate that there is 19 % psychological interference in the model. The psychological variable also plays vital role in the online purchase. Hypothesis 2 is rejected because the output the –ve significance as well as decreased Beta value. Beta value shows that rural female also has an interest in online shopping. The reason for this anamolous finding is that females selected for this study, either from urban or rural background, are studying in the same environment of Islamabad.

Testing Hypothesis 3

H3: Fear of insecure dealing of personal information is the only indispensable factor of refusing online shopping websites.

In this research study, it is investigated from the previous literature that fear has a very intense effect on the online purchase. Fear is also considered as perceived risk which involves both the financial and social risk. In this research study, fear also shows importance in the theoretical framework. The results show that fear has 33% impact on the overall model and have a model fit of 96%, determine the F value which is significant.

Beta values show that overall 21% change in the model is governed by the fear factor. So, based on these results the hypothesis is rejected.

In this research study consumer fear for online purchasing is determine by the hypothesis three. This hypothesis is rejected in this research study. It is proved that fear is not only the factor which is the basis of customer to refuse the online shopping. There are many another factors which compel consumer of Pakistan to refuse for the online purchasing. In previous resaearches, it is proved that people are reluctant for providing information which is personal to the online company. Other factors that might hinder the acceptance of online shopping.

Testing Hypothesis 4

H4: The choice of online shopping is more dependent on the quantity of information provided about the product with

Table 7. ANOVA.

hyp	Model summary		ANOVA			Coefficients unstandardized		unstandardized		
	R square	Adj r square	F	sig		B	Standard error	beta	T	Sig
1	0.086	0.884	36.03	0	Constant	2.631	0.164		16.0	0
					Religion	.248	0.041	0.294	6.003	0
2	0.191	0.186	44.7	0	Constant	2.142	0.167		12.65	0
					Psych.Fac	0.205	0.039	0.243	5.217	0
					Gender	0.245	0.035		-7.013	0
3	0.024	0.334	96.96	0	Constant	1.279	0.169		7.568	0
					Fear	0.215	0.038	0.251	5.172	0
4	0.391	0.388	122.563	0	Constant	1.13	0.161		0.236	0
					Website	0.201	0.036	0.236	0.511	0

suitable illustrations on the website than the color or font of the website content

Hypothesis 4 demonstrates the impact of website layout on the online shopping behavior. This variable is very important in this research study and investigated very deeply. Most of the studies show that website plays a vital role in the purchasing behavior of the online consumer. For this purpose, regression analysis is run to test the hypothesis. The following table demonstrates the results of hypothesis 4.

ANOVA table demonstrates the output for regression analysis to test hypothesis 4. The result shows that website plays a vital role in the online purchase intentions. R-Square value shows that Website has 39% impact on the overall model. F value in the ANOVA table is 122 which shows that model is very fit and it is highly significant. Beta values show that 1% change in the website layout brings 23 % change in the purchase intentions. The ANOVA result shows that this hypothesis is accepted.

Table 8. Hypothesis detail.

	Hypothesis	Results
H1	Muslims are more reluctant to adopt online shopping option as compared to Pakistani Christian community.	Accepted
H2	Females from the urban background are more inclined to purchase online than the females from a rural background, as they have less awareness and access to online market.	Rejected
H3	Fear of insecure dealing of personal information is the only indispensable factor of refusing online shopping websites.	Rejected
H4	The choice of online shopping is more dependent on the quantity of information provided about the product with	Accepted

Discussion

Online shopping trend is increasing with the high speed. Previous literature shows that there are numerous studies in the domain of online shopping. Most of the academic research in online shopping mainly focuses on the risk. Risk and trust are two main factor which affects the online shopping behaviour and ultimate influence the process of purchasing behaviour (Goedertier, Dawar, Geuens, & Weijters, 2015). Uncertainty and consequences also penetrate in purchasing decision of online shopping. The degree of risk is different for certain shopping channels, which ultimately depends on the mode of purchasing and shopping interface. Consumer shows much dependence on traditional shopping channel as compared to the online shopping because of the risk involve in it. These risk also involves the natural drawbacks in use of the internet which are personal information security (Goedertier et al., 2015).

Recent researches show that personal security and privacy are the main issues in using the internet for shopping purpose. On the other side research also shows that relation among initial trust and perceived risk is also weaker in the online shopping environment. It is because of consumer concern for the web security (K. K. Kim, Prabhakar, & Park, 2009). Previous research also identified a gap that understanding of trust as a determinant of shopping online is very much important. It is also important for the companies to increase trust in the customer for using online facilities.

These understandings ultimately increase the trust among the customers to use the online shopping channels for different levels of purchasing. In previous researches, number of online models also increased the insights in the antecedents of online trust. However, on the other side, only a few of the antecedents are yet studied.

Many previous researchers show that trust can only be build up gradually by the use of the online system for online shopping. Interaction with the system is very much important and it is also identified that this interaction is lacked in the context of online shopping (Coker, Ashill, & Hope, 2011). Most of the previous studies use the operationalization and conceptualization of marketing research and use it in the online shopping behaviour study.

Information technology is incorporating in every dimension of business all around the world. This information technology brings huge changes in the market globally. Information technology has created a platform for the global economy to bring e-commerce in the business. The most important contribution of technology is that it is given the opportunity to everyone because the internet access is given to everyone which helps the consumer to purchase online (Sin, Nor, & Al-Agaga, 2012).

Shopping in the recent time helps traditional companies to engage with the customer by another mean of online business. Online shopping provides a large number of advantages which includes convenience, ease, and utility etc. On the other side, online shopping also has a number of disadvantages. Physical stores allow the consumer to also make a decision of purchase by sensory stimulation which is a vision, sense, sound, hearing and smelling which sometimes helps a lot to make a purchase decision (Demangeot & Broderick, 2010).

Most of the companies in this competitive world are offering their products online to meet the competition in the market. Most of the consumers are very much keen to purchase online. Online purchasing experience for the consumers is very positive because they can find additional information about the brand if the product is offered online. Consumer is very much concern for the ease in purchasing. Online purchasing offer speedy purchase through the internet anywhere any time. In Pakistan, companies are transferring from brick to click model of organization. As Pakistan is a Muslim country therefore, the purchasing behavior is influenced by the religion. People are very much keen to follow the Islamic rule in purchasing as well as in business. Companies are liable to follow the governmental regulation of online business. They are not allowed to sell anything that is prohibited in the religion.

In last 40 years' time period, numerous research studies investigate the concept of consumer risk for the marketing of consumer product through traditional as well as online shopping channels. The concept of online shopping has been applied to wide range of areas such as food technology, banking, dental service, apparel shopping, and travel industry. Consumer purchasing behaviour has been affected from an information search, perceived value for the money, risk handling behaviour (Pesmaa et al. 2013).

If the uncertainty and negative consequences in the purchasing of a product are decreased, then the overall insecure dealing will also be decreased. Most of the previous and current studies explore different perspectives for insecure dealing, which is mainly get affected by information of the product, knowledge of product, personal characteristics and purchasing model. Taylor (1974) identifies that risk is considered to be a personal trait of the consumer which are depended on consumer personal understanding and feedback to the risk of purchasing and personal experience for the product.Moreover, in previous research, it is also investigated that risk is a personal trait and tendency of the consumer.

Individual characteristics of the consumer are also the main determinant for the tendency of perceived risk such as consumer is risk seeker or risk avoider. For Example, a risk seeker mainly perceives risk more for the product than the risk avoider. On the other hand, insecure dealing is also associated with the individual's tolerance level. If the tolerance level of the consumer is high, then the insecure dealing is low and on the other hand, if the tolerance level of the consumer is low then the insecure dealing and uncertainty are high (Punj, 2011).

Cox and Rich (1964) investigated the financial and social risk as two types of insecure dealing. In other researches two major categories for insecure dealing are also identified which are psychosocial and performance. Economic, effort and temporal are three classifications for the insecure dealing while on the other side psychosocial risks are mainly divided into two types which are psychological and social. Literature identified six other dimensions including financial, opportunity/time, social, performance, psychological risk, and safety. Most of the consumer literature supports the usage of these dimensions to understand the evaluation of consumer product and service choice.

The research investigates that overall insecure dealing risk is computed of five types of risk which include financial, physical, time, performance and psychological risk and these types are also referred as a measure for insecure dealing.

Special issue published by Academy of Management Science for the study of trust have numerous ongoing researches in this area. Rousseau et al (1998) investigate and suggest that there is no universally accepted definition of the trust during online shopping. Some of the researchers mostly use the concept of trust when they mean other things. Some previous researchers also confuse trust with another concept such as faith, honesty, and confidence. Mayer et al (1995) summarize this issue in his study which investigates that trust lack the clarity of the concept of the relation among insecure dealing and trust. Confusion among the antecedents of trust and insecure dealing to consider both trustee and trustier. Same criticism on the trust is also made in the other research areas of electronic commerce studies that involve trust (K. K. Kim & Prabhakar, 2000). In previous literature trust and insecure dealing is operationalized and conceptualized in many ways. In some study, it is also defined as the functional point of view which shows that it minimizes the complexity in situations of uncertainty. In some of the studies, trust is also conceptualized as the overall construct in which trust is the action of the trustee. Some of the research studies combine the above two definitions of trust to compute their own definition (Yang, Zhang, & Mcalinden, 2016).

Yang and Lester (2004) investigated the consumer buying behavior toward online purchasing channel. In their research study, 11 positive and 10 negative features for online shopping behavior are identified. In previous research, it is identified that most of the online store websites are not user-friendly but are developed to provide huge information for the customer. Some researchers also investigated that companies providing an online channel of shopping for the product and services to the consumers, are also considered to be rational customers (Amaro & Duarte, 2015).

In this context of shopping, individual differences and preferences are ignored. Previous researchers have provided a linkage between personality and usage of internet. In some cross-culture studies, it is also investigated that trust and website quality are positively affected toward shoppers purchase intentions and online shopping behavior (Punj, 2011).

Consumer purchase intentions are the plans for acquisition toward particular product and also considered as a process that how consumer make consumption related selections (Bakar et al., 2014). In many previous types of research, it is argued that consumer past behavior is highly considerable and provide a better prediction about consumer purchase intentions based on assumption that consumers' behavior results from learning and experience (Kim & Chung, 2011). Consumer tendency to stay loyal to the product and purchase the brand routinely in the future and also at the same time resists for switching to other brands of the same category refers toward purchase Intention (Yoo et al., 2000). When a brand offers the right product quality and features, consumer intentions for purchasing a brand is increased. The consumer perception of high quality of the product may lead the consumer to recognize the differentiation and superiority of a particular brand. High perception of the product may also lead consumers to choose that product over competing for the same product (Kumar et al., 2009).

In Pakistan, there are two religions which are highly acceptable in the population. These are Islam and Christian community. Alkthough other religions are also presnet but in this study, only christianity and islam have ben selected. The first hypothesis discusses this conflict of adopting online shopping. It is observed that Muslims are reluctant for the online shopping. The result of analysis for hypothesis one shows that it is accepted and by mean of that it is proved that consumers belong to Christian community are more adaptable to the online shopping behavior as compared to the muslim consumers belonging to the same community .

The second hypothesis for this research study discusses the involvement of females in online purchasing. The hypothesis is divided into two aspects which differentiate females on the basis of a geographical region which includes urban and rural. The result of the analysis shows that second hypothesis of this research study is rejected because the result shows that the rural women are equally inclined toward the online purchase behavior the urban women (Clemes, et al., 2014). It is evident that there is limited access to internet and other technology resources in the rural area of Pakistan. Therefore, the hypothesis could have been accepted. Furthermore, it has already been mentioned that the men of rural community of Pakistan show conservative behcaior to give freedom to their females, therefore, the hypothesis might have stood acceptable. However, the results are based on the fact that the universities of Islamabad comprise of the females from both rural and urban communities. Both are provided with equal opportunities of using and accessing internet and therefore they can use online shopping easily.

The most important aspect that is under consideration by the researchers and also considered as a hot issue in the field of online purchase research is dealing with the personal information. Consumers all around the world show their resistance while sharing information with online companies. Sometimes, companies are asking for personal information to complete the transaction which are difficult for the customer to disclose. The third hypothesis of this research study discusses the fear of consumer while providing personal information for online shopping. The result of this research study shows that consumers in Pakistan are highly adaptable for online shopping and they are not that much reluctant to

share information to complete the transaction (Al-Salamin et al., 2014). On the other side, it is also discussed that the sharing of information also have the limitations. Therefore, in the given scenario the hypothesis is rejected. It complies that Pakistani students' community is less aware of the cybercrimes and the loss of their personal information to be shared online (Rehman, et al., 2011). Web site of a company is now considered as a part of the brand in the field of marketing. This area of marketing research is also very adaptable by the researchers. Most of the companies are relying on the website more than their employees. Consumers rely on the website because now the consumers are becoming savvier and accept knowledge bundles about the brand. As discuss earlier that the competition among the companies is increased due to which companies provide large information about the product on an internet site which is used by the consumers while making a decision for the purchase of a product online. The fourth hypothesis of this research study demonstrates the dependence of customer on the information provided by the companies on the internet site. The colour and text on the website also play a vital role in the online purchase behavior of the consumers. The result shows that this hypothesis is accepted as it reflects that consumer is very much keen about the information provided by the company on the internet site (Al-Salamin, et al., 2014).

In this competitive market, consumer has to choose among a lot of brands while purchasing online. When a consumer starts searching for a brand, he is empowered with lots of information. Companies provide all the specification on their website, on the other side social media and website portals provide reviews of another consumer which help the consumer to decide whether to purchase or not. The colour and font of the website also play vital role in making decision to purchase a product. Most of the time consumers did not stay on the internet site which is not attractive. Companies make their websites very attractive and easy to use so that consumer stay on their website for a long time and make multiple purchasing (Chang & Chang, 2014).

The theme of this research study is unique because many companies are approaching Pakistan for their business and online purchasing is now becoming common method among the consumer. Most of the time companies ignore the factor of religion which leads toward the wrong strategy for selling products online.

Summary Result of Hypotheses

In this research study, four hypotheses are developed to investigate the proposed theoretical framework. Discussion on the summary result is as follows.

Hypothesis 1

Muslims are more reluctant to adopt online shopping option as compared to Pakistani Christian community

Hypothesis one of this research thesis is based on the religious factor in Pakistan. This hypothesis demonstrates that Muslims are not that much adaptable to the online purchasing. In this research study hypothesis, one is accepted and it shows that Muslims are reluctant to the online purchasing as compared to the Christian community. To understand the outcome of this hypothesis it is important to understand the impact of Muslim beliefs on the concept of online purchase. The Muslim culture is originated from the Saudi Arabia and Arabs, The culture in Islamic countries is religious in nature (A. Bakar, Lee, & Rungie, 2013).

Islam plays a vital role to determine the culture, forces for determining the social norms and values, tradition and obligation. It is also considerable that Islam is not only a religious concept and ideology; it is also a comprehensive system which provides complete guideline for the entire life. The most important aspect of social life and public that influence the Muslim countries is segregation of the sexes. It means that religion did not permit to expose women and things related to the women in front of men. On the other side family ties are also important in Islamic culture (Al-Saggaf & Begg, 2004).

In this context, it is clear that Muslim have very close ties with the blood relation. They regularly visit their relative and offer them the gifts.

The following verse from the Qur'an (47: 22-23) illustrates the importance of kinship ties:

Would you then, if you were given the authority, do mischief in the land, and sever your ties of kinship? Such are they whom Allah has cursed so that He has made them deaf and blinded their sight.

On the other side, it is difficult to describe that what provide pillars to the Islamic business system perhaps in the Islamic world there are many definitions of business in the Muslim world. It is somewhat difficult and complex to define what constitutes an Islamic banking system. Many of the Muslim country have very strict rule for the business which is based on the concept of religion followed by the Muslims. If the objective of business and operations are not aligned with each other are strictly forbidden (Al-Saggaf & Begg, 2004).

Online and offline environment present different experience of shopping to the consumers. It is important for the customer to purchase the online product in the virtual environment. Some shoppers purchase their required products from brick stores in which customers can check the physically. On the other side consumer who purchases online product did not explore to the product.

It is important for the Muslims company to provide all relevant information to the consumer. It is important for the customer while purchasing online get all information regarding technical issues therefore it is important for the customer to tackle with the risk involve in the purchase.

Market Intelligence and Consulting Institute demonstrate that major cause of dissatisfaction is the credibility of the service, insecurity for e-transaction and privacy of the personal issues. These are the main reason on the basis of consumer did not satisfy as well as not feel secure for the transaction which ultimately affects the sales. These days, particularly with the rise of web based shopping and the spread of self-administration mammoth retail shops, web based shopping fills in as a critically limited time device to advice, pull in, and influence clients.

Hypothesis 2

Females from urban background are more inclined to purchase online than the females from rural background

Historically female consumer behaviour is more inclined to the purchase of brands. In previous researches, it is proved that female is more frequent in making purchases through online purchasing. Women are more engaged in the fashion world, urban women have taken keen interest in the fashion brands available online. Urban women are most of the time have their own learning and always seeks deals through online shopping. On the other side, the rural female does not have that much spending power so that their interest in the online shopping is much less than the urban women. It is evident that there is limited access to internet and other technology resources in the rural area of Pakistan.

Therefore, the hypothesis could have been accepted. Furthermore, it has already been mentioned that the men of rural community of Pakistan show conservative behaviour to give freedom to their females, therefore, the hypothesis might have stood acceptable. However, the results are based on the fact that the universities of Islamabad comprise of the females from both rural and urban communities. Both are provided with equal opportunities of using and accessing internet and therefore they can use online shopping easily. The interest of the urban female consumer for online purchasing is basically due to their busy routine of the life. The Internet is extensively available to the urban women so they always prefer to shop online while doing another life task. Most of the time online offers are very much attractive for the female as compared to the deals available in the external stores. So that urban female consumers prefer to pursue online purchase as compared to the rural female. Females are considered as polychromic which means they carry multiple tasks in their life so that most of the time females are time poor. In the context of online shopping, it is proved that women browse more for shopping as compared to the men. Urban female consumers also took shopping as a leisure activity which helps them to spend their spare time in a right manner. Some females are also considering it as a time busting activity which also helps them to relax during the depression. So that urban females are more inclined to the online shopping.

Hypothesis 3

Fear of insecure dealing of personal information is the only indispensable factor of refusing online shopping websites.

In this research study consumer fear for online purchasing is determine by the hypothesis three. This hypothesis is rejected in this research study. It is proved that fear is not the only factor which is the basis by the customer to refuse the online shopping. There are many another factor which compel consumer of Pakistan to refuse for the online purchasing. In previous resaearches, it is proved that people are reluctant for providing information which is personal to the online company. The main reason for doing so is that they are not physically in contact with the company which leads them to the fear of getting bogus or scam deal with them. In Pakistan, most of the online companies are offering pirated products which are sometime consider being the first and second copy of the original product. Then on the other side, ATM or credit card number is also required by the company to make the transaction. This requirement of the company also enhances the fear but in paksitan, this fear is come up by a new strategy which is called "Payment on Delivery".

The concept online shopping is also interrelated with the consequences for purchasing of product that might not complete the initial purchasing goal. For Example, while purchasing a computer certain physical risks are involved with are called as product risk (Arvidsson, 2013).

Firstly, Cox et al (1964) introduce the concept of online risk for negative and uncertain consequences for shopping behavior. It is researched that perceived risk is a combination of four components that is basically uncertainty that is caused by "purchasing place",

"Purchasing mode", "quality of product and brand" and "financial aspect". Most of the researchers show that risk has two dimensions which are negative consequences and uncertainty. Dowling (1986) investigate that there is positive and negative relation among uncertainty and its consequences

which show that these concepts have interaction function (Rajamma, Paswan, & Ganesh, 2007).

This strategy shows that fear for giving personal information to the online company is very less in Pakistan. There are several other factor which lead toward the decline of online shopping. The result of this research study shows that consumers in Pakistan are highly adaptable for online shopping and they are not that much reluctant to share information to complete the transaction. On the other side, it is also discussed that the sharing of information also have the limitations. Therefore, in the given scenario the hypothesis is rejected. It complies that Pakistani students' community is less aware of the cybercrimes and the loss of their personal information to be shared online.

Hypothesis 4

The choice of online shopping is more dependent on the quantity of information provided about the product with suitable illustrations on the website than the color or font of the website content.

In this research study hypothesis four is accepted which shows that consumer is very much keen about the information provided online about the product. Now a days competition is increased among the companies. Most of the companies have to change their business strategy and lead toward the online business. Consumers are becoming savvy and facing huge information and reviews about the product. When a company is shifted to online they are using many platform for the online business which includes social media, blogs, and websites. The website is the most effective tool for the company to excel in online business.

Website of the companies is enriched with the information that is needed by the consumers to make their decision to purchase. The outlay of the website also plays a vital role in decision making for the purchase. Most of the time companies offer virtual tour for the product and also demonstrate the characteristics of the product in detail. Most of the websites for the company provide an option for the review which helps the customer to identify the reviews of other consumers about the product.

The colour and fonts, as well as the layout of the website, also play vital role in online business. Companies launch their website which is very attractive and helpful for the consumer. They provide unique and effective information about the product. Some of the companies also help the consumer to customize their product they provide an option for the live assistance to the customer which is very helpful. In this manner, the company is directly linked to the customer.

Limitations

Research is a very small contribution in the pyramid of knowledge.

Research tries its level best to cover all the aspects in his research study but that is a difficult task so that all the research studies have some limitation. In this research study following is some limitation which hinder the ability of the researcher to cover all the aspects of the research area. The identification of the limitation enhances the future implication of the research study which increases the effectiveness of the research study in the pyramid of knowledge.

1. The most important limitation for this research study is time. Time limit resists the researcher to do not cover all the aspects of this research study. As discussed earlier the scope of this research study is very large so it needs lots of time to identify more dimension which lead toward online purchasing.

In this research study females are also involved soon in the culture of Pakistan it is quite difficult to interact which the female so that data collection also takes a lot of time.

2. Another limitation for this research study is the sample. The sample for this research study includes both men and women. Therefore, it was difficult to separate the responses of females to evaluate the second hypothesis.

3. The result of the study can only be interpreted in the context around which this study is resolved. It is important for the researcher to add more variables for further research.

The surveyed population was consisted of the individuals who were already aware of the online marketing and shopping experiences and belonging to the people of middle income groups, mainly students. Moreover, the target population was limited to a specific geographical location as the chosen sample was limited to Islamabad, Pakistan. A sample of over 500 individuals was selected and was distributed with the questionnaires. These students were from the selected universities Iqra University, Behria University, Arid Agriculture University, FAST University, NUST University, International Urdu University and International Islamic University, all located in Islamabad. The major limitation of this study is that it is focused on the students studying in the universities of the single geographical location. Therefore, the results may not be standardized, which may be one of the limitations of the current research study. Furthermore, in this study, the method of convenience sampling has been employed that may result in vagueness of the overall findings which might not be true representative of the whole population. Likewise, there are limited number of variables studied in this research, certain other aspects which may be major in the decision making process and online purchase are still needed to be analyzed. This creates a future agenda of research. Another major limitation of this study is that several respondents did not fill the questionnaire appropriately, they either over-write the questions or left the space blank. This might create gap in the final results.

Future Research

The main objective of this research study is to contribute in the area of interest very significantly. Every researcher provides future implications in his research study. This research study has also some future implications which will be helpful for future research in this area. This research study has both theoretical and managerial implication.

Furthermore, the current research ignores certain important aspects that might influence the consumers' online shopping decision such as consumers' access to internet, accessibility of the consumers' residence for the product delivery, and truthfulness of the online retailers. These aspects can be used for future research agenda.

Theoretical Implications

Following are the theoretical implications for this research study.

1. The model developed in this research study to determine the online consumer behavior can also be tested in a different culture or a different sample.

2. Online consumer behavior of Pakistani consumer also identifies new research areas which will be helpful for the future research.

3. Geographical difference scan also is studied which shows the difference of online purchasing behavior of the consumer of one area from another area.

Managerial implications

Following are the managerial future implication for this research study.

1. By using the model of this research study companies can identify the acceptance of their product in this society.

2. In this research study, religious aspect is also studied. International brands that are launching their product in Pakistan can identify the acceptance by using this research study.

3. The manager can also use the results to make their website more clear and attractive. This research study shows that how consumer attracts toward the product while visiting the internet site.

The literature regarding Pakistani online market is limited and does not provide sufficient information related to the current status as there is also a huge gap of research knowledge as compared to other parts of the world especially China. Therefore, this research makes a contribution to fulfil this gap by the provision of valued intuitions regarding the aspects influencing online buying behaviors among Pakistani consumers. Furthermore, the findings of this research may also be helpful for the e-marketers and business people to better understand the methods of increasing the online sales via online retailing. Nevertheless, the findings of this study may not be enough and further research is still needed to validate the results.

Summary

The current research is designed to analyze the factors that might influence the consumer behavior to choose online websites for shopping. Several factors have been assessed and correlated in order to estimate the ease of introducing a new online website in Pakistan such as JD.com, T-Mall and Taobao. Although, several online websites are largely famous and are highly acceptable among Pakistani community, however, a large portion of Pakistani population is still reluctant to purchase the online products due to several factors. Among these factors five factors were selected for this study. These include, i) intentions of the consumers to shop online, ii) religious views of the consumers, iii) difference of the views of urban and rural females to shop online, iv) fear of insecure dealing of ones' personal information and v) the quantity and type of information provided on the website regarding the product of interest. Four hypotheses were created to test with the help of a systematically designed questionnaire, comprising of over fifty questions. The questionnaires were distributed among 500 students of the selected institutes throughout Islamabad, Pakistan at random. The reason of selecting Islamabad as a region of study is that it is easily accessible and students from the backward areas of Pakistan (such as, Jhelum, Gujjar Khan, Gilgit, Fata, Baltistan, Domeli, Kotli, Azad Kashmir etc.) come to study in the educational institutes of Islamabad. The results from the questionnaires were analysed and tested for the significance through SPSS and Pearson's correlation. H1 is accepted because the value of p= 0.001. It has been evaluated from the results that Muslim community is more reluctant to adopt online shopping option as compared to the non-Muslim (significantly Christian) community of Pakistan because of increasing doubt on halal products. H2 is rejected as the P value indicated in the Table 4-3 is 0.315, this is probably due to the fact that females from rural areas are becoming aware of the online market and tend to purchase online as much as the urban females. However, such a difference in value is because of the lack of awareness and

access to the internet in rural areas (Hernández, Jiménez, & José Martín, 2011). H3 is rejected as the p value is 0.155, which means that fear of insecure dealing of personal information in not the only factor for the hesitation of people to use online shopping websites and that several other factors can also contribute to increase the hesitation level among consumers to choose online shopping (Iqbal, ur Rehman, & Hunjra, 2012). H4 is accepted as the p value is 0.03. It shows that the website factors like the quantity and type of information about the product provided on the website with the pictures are more important to determine the consumers' choice of purchasing online as compared to the color and font of the written information (Hashim, Ghani, & Said, 2009). The results have shown that the approximate age of the respondents using online purchase is from 18-35 years and most of them are unmarried with the educational level of bachelor's degree. The people of these ages have shown that they bear their expenses by either self-employment or by having part-time tutor jobs after their university hours. Their monthly income along with their pocket money is over Pkr. 20,000 to 30,000. These are the people who make their purchase decisions themselves. The results from the current research are helpful in determining the extent of acceptance of online shopping websites among Pakistani community along with the barriers to be minimized. This research makes a contribution to fulfil the literature gap by the provision of valued intuitions regarding the aspects influencing online buying behaviors among Pakistani consumers. Furthermore, the findings of this research may also be helpful for the e-marketers and business people to better understand the methods of increasing the online sales via online retailing. The major limitation in this study is that it is focused on the students studying in the universities of the single geographical location. Therefore, the results may not be standardized (Karake-Shalhoub, & Al Qasimi, 2007). Furthermore, in this study, the method of convenience sampling has been employed that may result in vagueness of the overall findings which might not be true representative of the whole population. Furthermore, the current research ignores certain important aspects that might influence the consumers' online shopping decision such as consumers' access to internet, accessibility of the consumers' residence for the product delivery, and truthfulness of the online retailers. These aspects can be used for future research agenda.

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USMAN SHEHZAD Master of Management Sciene Business Administration and Master Engineering Power Engineering and Engineering Thermophysics (Xi"an Jiaotong University). Awarded Shaanxi Provisional Government scholarship. Ambassdor of Pakistani Students Community in Xian Jiaotong University.

QADEER ABDUL Ph.D student of Business Administration (Xi"an Jiaotong University).Two times Awarded Shaanxi Provisional Government scholarship.

Dedication
Children are building blocks for any society and country. The above work is dedicated to innocent souls of APS Peshawar who went to school on 16, December, 2014, to pursue education and never come back.