



A STUDY ON THE FACTORS AFFECTING CONSUMER BUYING BEHAVIOR TOWARDS ONLINE SHOPPING IN PAKISTAN



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ABSTRACT

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The present study is concerned in the field of consumer buying behavior, especially e-shopping in Pakistan. E-commerce has created easiness and innovativeness in humans' life. Online consumer buying behavior is not like a physical market having ability to touch, analyze, and thereafter shop the products. This study explores the effect of few variables, derived from existing literature. Those variables are perceived benefits, domain specific innovativeness, and shopping orientations, i.e., impulse-purchase orientation, brand orientation and quality orientation. The data was collected by mean of the questionnaires. The findings indicated that domain specific innovativeness and shopping orientations have positive impact on consumers' buying behavior towards online shopping. Therefore, consumers are showing an interest to online shopping because of recent development of electronic stores in Pakistan.

Contribution/ Originality: The major purpose of this study is to examine behavior of Pakistani consumers towards the new trends of shopping online. This behavior has been measured through perceived benefits of online shopping, domain specific innovativeness and shopping orientations of consumers. There is no research executed to find the combine effect of aforementioned variables as the development of e-commerce in Pakistan is still slow in comparison to other developing nations.

1. INTRODUCTION

The aim of this research is to investigate the factors which affect consumers' buying behavior towards online shopping in Pakistan. The study is based on the perception of respondents (consumers) regarding their buying behavior towards online shopping. A rapid advancement of Internet technology facilitates buyers to buy goods or services from those stores, which offer online shopping and provide detailed information about product data on Internet. The trend of shopping throughout the world is rapidly changing consequently many customers are adopting online shopping. To shop online has become an appropriate approach to do a number of online

purchases while sitting in office, home or even in another country. It is common practice in advanced countries that most of the stores have developed their websites where consumers can avail online services and can make payment through their websites. It is quite easy to inform people about the promotions like special discounts on online shopping and cash on delivery. This easy way to shop online has also now been adopted in the Asian countries, particularly in India and Pakistan. In comparison of India and Pakistan, India adopted online shopping fashion more quickly. There are several websites of food, fashion and furniture and the universally recognized businesses include eBay and Amazon.

In case of Pakistan, the acceptance of these tendencies are more challenging. Common people generally do not have confidence on the goods being presented to them. Consequently, they do not think to purchase online and are happy with the decision. Though, Pakistani youth seems flexible as they are gradually involving in online purchasing, especially putting online order for food items. This current increasing trend of online shopping has inculcated researchers to accept that people are determinant towards e-shopping especially Pakistani youth. There are several other causes which are involved in shopping online, i.e., the rapidly growing markets in every segment of the world especially Pakistani market, which is widely serving the information technology industry of Pakistan. The present research attempts to disclose like this important factors which are affecting consumer behavior to shop online.

Many people are online at the same moment and all of them are potential clients in the electronic market. The most emergent step for firms is to identify and evaluate that what is required to consumer and to assess their wishes in such a challenging business environment. Prior studies on consumer online behavior have explored the major factors affecting online shopping adoption. However, there are limited studies analyzing consumer buying behavior towards e-shopping with respect to shopping orientations, perceived benefits of online shopping, and domain specific innovativeness of customers in Pakistan. This study would be meaningful and endeavors to add a significant part in the field of consumer buying attitude by input to current literature on consumer buying behavior and e-commerce. There is not sufficient research executed in such area in Pakistan as the advancement of e-trade is still slow but rising in other developing countries. Therefore, this study explores the effect of different factors on e-shopping behavior of Pakistani consumers. Research also recommends means for companies to advance their virtual existence and improve online selling. Hence, present study explains the complicated socio-behavioral phenomenon of e-buying behavior in detail and attempts to respond the under mentioned research questions.

- What is the impact of perceived benefits on consumer buying behavior towards online shopping?
- How domain specific innovativeness affect the buying behavior of consumer on internet?
- How shopping orientations influence purchasing behavior of online customers?

2. LITERATURE REVIEW

2.1. Online shopping

E-shopping or online shopping is a type of e-commerce which enables clients to directly acquire products or services by any retailer through internet using websites. Online shopping got much popularity in the users of Internet (Bourlakis *et al.*, 2008). Nowadays, it has become easier to find even the most difficult goods simply typing the name of an item or product using Internet. Additionally, logistic companies are also being part of online shopping process, making sure that products would be delivered at any destination in the world. Indeed, there are many benefits and advantages of online shopping and that's why individuals select to do this kind of shopping over traditional shopping. Online shopping gives more contentment to the consumers of modern day who are looking for ease and speed (Yu and Wu, 2007). Consumer behavior is the study of people as individuals or groups or organizations and the manners used by them to choose, safe and organize products or services to fulfil needs and effects of these practices on the society and customer (Kuester, 2012).

E-commerce development is advanced in the region of Asia Pacific if compared with other advanced marketplaces for example UK, USA, Europe and Japanese Market etc. In 2011 this region has surprising rise in sales and the maximum contribution is of China i.e. more than 130%. Now e-trade is an important portion of an economy. Throughout the world, a clear and growing trust of customers is developing towards online shopping (Aad, 2012). Though the advancement of internet has raised a lot of number of e-shoppers, several people are still reluctant because of personal safety and privacy concerns. Online shopping will continue to mark its presence in the market as online stores and franchises will become more advanced (Lian and Lin, 2008). Pakistani people have had adverse past experience of the online shopping. Most of people who are involved in online shopping in Pakistan purchase just clothes and hardware online (Nielson, 2010).

2.2. Perceived benefits of online shopping

Soopramanien and Robertson (2007) propose that e-shopping attitude depends on consumer's view about the activities executed on internet as opposite to traditional shopping environment. Literature has revealed that time saving and ease is the core motive that encourage customers for online shopping. Chen *et al.* (2010) described that convenience stands for performing shopping through internet that may decrease effort and time of buyers in the process of purchase. Schaupp and Bélanger (2005) suggest that finding merchants has become easier because of electronic commerce by cutting down on time and effort.

Rehman *et al.* (2011) study revealed that shopping online is more valuable as compared to traditional shopping because of ease of use and convenience, therefore, is getting more recognition in the Pakistan. Parallel outcomes were stated in the study of Iqbal and Hunjra (2012) with the purpose to investigate customer inclination to purchase online in developing states like Pakistan. Perceived advantages was one variable out of other incorporated variables in the research model and this was ascertained that the perceived benefits of online shopping considerably affected intentions of the consumer to do transactions online. Consequently, perceived benefits affect the online purchasing intention and behavior of customers.

2.3. Domain specific innovativeness

Rogers and Shoemaker (1971) explained Domain Specific Innovativeness as degree to which a person is comparatively earlier adopts an innovation as compared to other fellows of his system. In general, people love continuousness in their day-to-day routine and inclusive of the shopping routine. Whereas Internet and the online shopping suggest customers an extensive range and particulars of offered goods, also it enables the consumers to come out from their usual shopping habits. Online buyers are required to seek new technological skills to make search, assess and attain products. Customer's choices that are conventional shopping rather than new shopping methods don't recognize e-shopping as an ease (Kaufman-Scarborough and Lindquist, 2002). It has been exposed by research that the innovativeness of e-shopping is the function of approach towards online medium and in-person characteristics of individual (Midgley and Dowling, 1978; Slyke *et al.*, 2004). Creative customers are extra persuaded to experience new actions (Robinson *et al.*, 2005). Acceptance of e-shopping is representation of customer's innovative attribute (Eastlick, 1993). Moore and Benbasat (1991) describe that adoption of latest technology is the function of individual's approach towards it. It is projected that a persons' domain specific innovativeness has a tendency to do e-shopping.

2.4. Shopping orientations

Shopping orientations are associated with the general tendency towards the shopping acts (Brown *et al.*, 2001). This tendency might be exhibit in varied methods like info search, alternate judgment, and the selection of product. Shopping orientations are a certain part of living style and are functionalized by a number of actions, concerns and viewpoint narratives which are relative with the shopping acts (Li *et al.*, 1999). Because of the development in online shopping operations, consumers' online shopping conduct might be unique with respect to shopping orientations they

possess. Shopping-orientation is a substantial indicator to shop online (Swaminathan *et al.*, 1999). As per relative study amongst online-shopping orientation and shopping orientation, seven kinds of shopping orientation were identified by Vijayarathy and Jones (2000) for instance, in-home buyers who enjoy shopping at home, economic buyers who visit shops at different places before making buying decisions, mall shoppers elected to do shopping at malls, personalized shoppers loved to do shopping somewhere if they know the sales-people, ethical shoppers preferred to do shopping at local stores for encouraging the local public, leisure shoppers put a supremacy on ease while shopping, and enthusiastic shoppers enjoy to shop. As per conclusion of the research, it revealed that consumers who have a preference for conventional in-home shopping, for example by email orders through catalogs, inclined to express extraordinary aspiration for online shopping, however people with mall shopping preferences inclined to possess little intentions for online shopping.

There is an increasing competition in the market because of the appearance of so many retail outlets, so the web retailers should recognize the shopping orientations of the clients to escalate the e-buying intention of the customers resulting in an increase of online sales. A lot of researches validated that there is a positive impact of shopping orientations on consumer online buying intentions (Vijayarathy and Jones, 2000; Park, 2002; Seock, 2003; Gehrt *et al.*, 2007). There are many types of shopping orientations, in this study a combine effect of three types of shopping orientations i.e. quality orientation, brand orientation and impulse purchase orientation along with perceived benefits and domain specific innovativeness will test for consumer online buying behavior.

2.5. Impulse purchase orientation

Impulse purchase is unplanned and is the result of any particular stimulus (Piron, 1991). Impulse purchase occurs when consumer exercise a sudden wish to buy anything instantly, lack essential supplementary assessment, and takes action on the basis of urge (Rook, 1987). A number of scholars have determined that consumers don't perceive impulse purchasing as bad, rather consumers retroactively express a positive assessment of their attitude (Rook, 1987; Dittmar *et al.*, 1996; Hausman, 2000). Impulse buying attitude is a realistic spontaneous conduct while associated to impartial assessment and emotive inclinations to shop (Ko, 1993).

Wolman (1973) says that impulsiveness is a psychological characteristic which results in reaction to a stimulation. Impulse purchase is usually created from buying situations that feature less mental control, higher emotive activation, and much reactive behavior (Weinberg and Gottwald, 1982). Impulse buyers are also inclined to be extra emotional as compared to non-buyers. Subsequently, impulse purchase has been taken as individual difference variable by some researchers with the expectation that across the situations it may affect the decision making (Beatty and Ferrell, 1998; Rook and Fisher, 1995). The continuous improvement of e-commerce and the buying comfort through electronic channels might be one cause that extra impulse people would be much inclined towards online shopping. Online buyers are mostly impulse orientated (Donthu and Garcia, 1999).

2.6. Quality orientation

Foster and Sjoblom (1996) described that quality is considered as the main strategic factor to take competitive advantage and hence to advance the worth of products and services is the matter of key concern for companies. Quality orientations effect on online buying behavior of consumers has been well described in existing literature. In conventional shopping, recreational purchasers are more likely to look quality, store atmosphere and diversity of products as key factors while selecting stores (Foster and Sjoblom, 1996). In perspective of e-shopping background, Gehrt *et al.* (2007) revealed that consumers belonging to shopping-pleasure part are certainly attracted towards quality orientations while doing online buying.

2.7. Brand Orientation

Aaker (1992) interpret brand as a distinctive name, words, design, symbol, or a blend of these, that classifies a product and distinguishes it from its competitors. With the passage of time brand gets associated with a level of reliability, excellence and satisfaction for the consumers. For various online merchants, the company name is brand name. Ward and Lee (2000) described that in the environment of electronic commerce, reliable commercial and brand titles are exercise as alternates of product facts by the customers while they decide to buy online. A number of studies have described brand loyalty as long-lasting effect on buying behavior in the conventional offline trade environment (Hawes and Lumpkin, 1984; Sprotles and Kendall, 1986). Powerful brand-name not just appeals new clients, it has the ability as well to make customers sticky with the brand as they feel happy with their buying decision. Brand orientation has positive impact on the buying intentions of the consumer (Jayawardhena *et al.*, 2007).

2.8. Hypotheses

Prior discussion has led to the formation of under mentioned three hypotheses.

H1: There is a significant as well as positive relation exist in perceived benefits and online buying behavior of consumers.

H2: There is a significant as well as positive relation exist in Domain specific innovativeness and online buying behavior of consumers.

H3: There is a significant as well as positive relation exist in shopping orientations and online buying behavior of consumers.

3. METHODOLOGY

3.1. Domain of the study

The present research was about the factors affecting consumers' buying attitude towards e-shopping in Pakistan. So the domain and scope of this study was about the overall consumers' buying behavior while shopping online in Pakistan. Targeted population of the study comprises of all Pakistani nation. The finding of this study was considered to be generalized to the whole domain and population of the study.

3.2. Research design

The survey research pattern has been adopted to conduct research. Kerlinger (1973) takes survey research such as social scientific research and concentrate on individuals, the significant particulars of individuals and their views, thoughts, approaches, inspirations and behaviors. Survey/descriptive research represent the dominant paradigm for social sciences research in the last 30 years. In descriptive study, data is gathered without varying the environment (i.e., not anything is manipulated). For this purpose a multiple options type questionnaire on 5 points Likert scale was used.

3.3. Participants of the study

The responses on questionnaires were elicited from the employees of the University of the Punjab, Lahore, The University of Lahore, GIFT University Gujranwala and The University of Gujrat. Therefore, the respondents belong to three major cities of Pakistan representing a typical picture of the targeted population of the study. They were also familiar with the use of internet and online resources. Out of 360 circulated questionnaires, 300 were given back as complete and adequate to use in the analysis of data. The researcher initially inquired from the respondents if they are familiar with online shopping.

3.4. Instruments for data collection: questionnaire

A survey type questionnaire was developed by following the Likert scale technique for scale construction of the items in questionnaire. The first portion of questionnaire was about demographics like gender, age, monthly income and education level. By following the Likert scale technique for scale construction, the scale was moving from strongly disagree to strongly agree. Coding is assigned to the scale as: 1 is strongly disagree, 2 is disagree, 3 is neutral, 4 is agree and 5

is strongly agree. The questionnaire contains 32 items. There were four sections in the questionnaire. The first part *Consumer Buying Behavior*, consist of 12 items. The second part *Perceived Benefits* consist of 7 items. The third part *Domain Specific Innovativeness* comprises of 4 items while the fourth part *Shopping Orientations* has further three sub parts i.e. Brand Orientation, Quality Orientation and Impulse Purchase Orientation having 3, 2 & 4 items respectively.

Table-1. Adoption of questionnaire items.

Source	Variable	No. of Items
Bashir <i>et al.</i> (2015)	Consumer Buying Behavior	12
Forsythe <i>et al.</i> (2006); Swinyard and Smith (2003); Karayanni (2003); Liang and Huang(1998)	Perceived Benefits	7
George (2004) Lassar <i>et al.</i> (2005)	Domain Specific Innovativeness	4
Seock (2003); Gehrt <i>et al.</i> (2007)	Shopping Orientations <i>Quality orientation (3)</i> <i>Brand Orientation (2)</i> <i>Impulse purchase orientation (4)</i>	9

3.5. Validity and reliability of questionnaire

Questionnaire validity in the present research was attained by cautious data collection and record keeping procedure to make sure that the constancy of all processes was sustained through the entire way of research. Further, face, content and construct validity was obtained by the approval of experienced professor from the Donlinks school of Economics and Management, University of Science and Technology Beijing. The questionnaire's reliability calculated by utilizing Cronbach alpha (CA). The overall internal consistency of the questionnaire was determined to be 0.768.

3.6. Administration procedure of questionnaire

Self-administered survey approach was utilized in data collection. The responses on the questionnaires were elicited from the employees of University of the Punjab, Lahore, The University of Lahore, GIFT University Gujranwala and The University of Gujrat, Gujrat. The researcher collected primary source of data. The researcher assured them there were no known risks if they decided to participate in the research study. Their participation in this study was voluntary.

3.6. Data analysis discussion and findings

The descriptive statistics on SPSS was run to study the factors affecting consumers' buying behavior as there is an explicit problem statement, definite hypotheses as well as comprehensive knowledge in this study.

Table-2. Descriptive statistics.

	N	Minimum	Maximum	Mean	Std. Deviation
Consumers' Buying Behavior (CBB)					
I spend over 2 hours daily on the internet.	300	1	5	4.47	0.671
I have visited online shopping websites before.	300	2	5	4.21	0.77
I have thought about purchasing from a website or page.	300	1	5	3.79	1.178
I have accounts on multiple shopping sites.	300	1	5	3.74	1.21
I think there is a better quality of products online.	300	1	5	4.24	0.883
I have or will buy online very soon.	300	1	5	4.04	1.032
I have bought products online more than once.	300	1	5	4.17	0.884
I have bought products from multiple websites.	300	1	5	3.79	1.223

When I purchased online, it was better than conventional ways.	300	1	5	3.82	1.01
I would definitely buy online again.	300	2	5	4.3	0.747
My experience with online shopping has been very good.	300	1	5	4.18	1.042
I would recommend that my friends shop online as well.	300	1	5	2.53	1.362
Perceived Benefits (PB)					
I shop online (24 hours a day, 7 days a week availability).	300	1	5	3.72	1.194
I shop online as I get full product details online.	300	1	5	3.59	1.254
I get an extensive collection of goods and best offers available.	300	1	5	3.66	1.15
Online shopping enables to compare prices easily.	300	1	5	4.01	1.002
I buy online, as I find users reviews / comments on product.	300	1	5	4	1.046
I use online shopping for buying new / unique products.	300	1	5	4.21	0.856
I do online shopping as there are many payment options.	300	1	5	4.33	0.905
Domain Specific Innovativeness (DSI)					
I am confident of shopping online without the help of someone	300	1	5	4.18	0.972
I feel confident of using webs for shopping after seeing other users.	300	2	5	4.2	0.777
Usually I am the first in my circle of friends to experience new technologies.	300	1	5	3.79	1.183
My fellows approach me to consult before trying anything new	300	1	5	3.75	1.236
Shopping Orientations (SO)					
I feel impulsive while buying products.	300	1	5	4.23	0.938
When my intentions are to just browse on website, make purchase.	300	1	5	3.99	1.079
When I buy product spontaneously, I am feeling released.	300	1	5	4.17	0.903
I carefully plan online purchasing.	300	1	5	3.78	1.243
I will prefer to purchase well-known brands.	300	1	5	3.85	0.965
Once a brand I liked from e-shopping, I'm sticky with it.	300	2	5	4.32	0.77
Quality products availability is really important for me.	300	1	5	4.24	0.977
I find high quality products through e-retailer.	300	1	5	2.5	1.382
I have very high standard and expectations from the product.	300	1	5	3.73	1.181
Valid N - list wise	300				

This output comprises data that is worthwhile in understanding descriptive qualities of data. Standard deviation measures the dispersion of variables from their mean. . For example, I spend over 2 hours daily on the internet with the value of 0.671 is one standard deviation below the mean in the above example in which the variable, has a mean of 4.47 which shows that most of the participants were agreed.

Table-3. Reliability analysis.

Cronbach's Alpha	No. of items
0.768	32

The value of Alpha for 300 participants is 0.768. As the value is above 70% or 0.7 which shows that questionnaire used was reliable for information collection.

Table-4. Correlations analysis

		CBB	PB	DSI	SO
CBB	Pearson Correlation	1	0.218**	0.472**	0.726**
	Sig. (2-tailed)		0	0	0
	N	300	300	300	300
PB	Pearson correlation	0.218**	1	0.408**	0.120*
	Sig. (2 tailed)	0		0	0.037
	N	300	300	300	300
DSI	Pearson correlation	0.472**	0.408**	1	0.332**
	Sig. (2 tailed)	0	0		0
	N	300	300	300	300
SO	Pearson correlation	0.726**	0.120*	0.332**	1
	Sig. (2 tailed)	0	0.037	0	
	N	300	300	300	300

**Correlation is significant at 0.01 level (2 tailed)

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

Table 5 demonstrates that all independent variables Perceived Benefits (PB), Domain Specific Innovativeness (DSI) and Shopping Orientations (SO) are positively related with dependent variable, Consumer Buying Behavior (CBB).

Table-5. Regression analysis.

Model	R	R²	Adjusted R²	Std. Error of the Estimate	Durbin Watson
1	0.767 ^a	0.584	0.584	0.2976	1.568

a. Predictors: (Constant), SO, PB, DSI

b. Dependent Variable: CBB

According to Model summary the value of R is .767 and that of R square is .584, using the predictors perceived benefits, domain specific innovativeness and shopping orientations all together. The values indicate that variance in CBB might be predict from the combined mix of the factors, perceived benefits, domain specific innovativeness and shopping orientations.

Table-6. Anova

Model		Sum of Squares	d.f	Mean square	F	Sig.
1	Regression	37.448	3	12.483	140.946	0.000 ^a
	Residual	26.215	296	0.089		
	Total	63.662	299			

a. Predictors: (Constant), SO, PB, DSI

b. Dependent variable: CBB

Table depicts that, the significance value is .000 which indicates that all predictor variables together predict the CBB well enough. High significance between dependent and the independent variables proofs that this model fits in a good way. By keeping in view the value of F and that of significance value it may state that all three variables are certainly not similar with one another and there is a different effect of them on CBB.

Table-7. Coefficients^a

Model.	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	Beta	Std. Error	Beta			
1	Constant.	0.492	0.189		2.6	0.01
	PB	0.037	0.036	0.042	1.023	0.307
	DSI	0.199	0.035	0.242	5.627	0
	SO	0.647	0.04	0.641	16.195	0

a. Dependent Variable: CBB

Table 7 demonstrates and signifies, β of perceived benefits is .037 with the significance of .307 that demonstrates there is positive but not significant relation between perceived benefits and CBB. The β of domain specific innovativeness is .199 with significance of .000 demonstrating positive and the significant relation between domain specific innovativeness and CBB. The β of shopping orientations is .647 with the significance of .000, which demonstrates that positive and significant relation exists in shopping orientations and CBB. Thus, in a regression equation this can be shown as;

$$Y = .492 + 0.037 X_1 + 0.199 X_2 + 0.647 X_3$$

Y = Consumer Buying Behavior

X₁ = Perceived benefits

X₂ = Domain Specific Innovativeness

X₃ = Shopping Orientations

4. FINDINGS OF THE STUDY

Table-8. Hypotheses testing

Independent variables	Hypotheses	Outcome
Perceived benefits	H1: There is a significant as well as positive relation exist in perceived benefits and online buying behavior of consumers.	Not supported
Domain specific innovativeness	H2: There is a significant as well as positive relation exist in Domain specific innovativeness and online buying behavior of consumers.	Supported
Shopping orientations	H3: There is a significant as well as positive relation exist in shopping orientations and online buying behavior of consumers.	Supported

4.1. Recommendations

Keeping in view, the research limitations of this study, following recommendations have been proposed to carry out further research for enhancing the study on consumer online purchasing behavior.

- Other factors affecting online consumer behavior can also be examined by future researches as only three factors tested on e-shopping attitude in this research
- This research can be extended in other countries to get better understanding and results of online behavior of peoples.
- This study generally concentrated on consumer factors, In future studies there might be further system, goods or services, and retailer relevant factors that may be significant to address as predictors of customers 'acceptance to shop online.
- By taking cultural factors in account research may give better aspects of online customers.

4.2. Following are the limitations of the present study

- Many Factors may affect online shopping behavior but the present study could not examined all that because of time shortage.
- The present research has examined the factors affecting online consumer behavior only in Pakistan because of limited time and cost. Definitely, the people of other countries have diversified behaviors and characteristics. So there is lack of generalizability in this study.
- As the Questionnaire has been used to collect data, there is possibility of incorrect information given by the respondents that is not exactly according to how they behave in real situation.
- The sample size may be regarded proportionally as small.
- Methodology used in the present study to analyze data might not be capable to effectively examine online consumer behavior on the basis of discussed variables.

5. CONCLUSION

The research outcomes have provided managerial implications to different stakeholders. The findings also provide certain understandings and feedback to the e-traders to develop and apply different trade tactics to raise consumer's online buying intentions. To build the condition for perceived benefits, web-retailers may offer free subscription to potential online buyers and free samples to test the services and products. The present research shows that domain specific innovativeness has positive and significant effect on customer buying intention so the web-retailers may use new and latest features to make their online shopping stores more attractive and user friendly. To boost the consumer impulse purchase orientation, web-retailers may offer updates by e-mails on product improvement or grant exceptional discounts up to a specific time period to attract potential clients. Web-retailers can provide loyalty plans and club-membership to online clients who have brand orientation. To target the quality-orientated clients, Web-retailers may provide adequate online report on product quality and search information of the product over the website to them.

The results ascertained the facts about various aspects of online shopping, it would provide reliable information that can be interpreted to reach at conclusions. Furthermore, it is significant to establish that opinion of either group of sample does not stand as standard. It, however, reflects views of the effectiveness and deficiencies of online shopping especially in Pakistan. It is also seen with reference to a theoretical framework for this study, it can assist in reaching at the conclusions about online shopping in Pakistan.

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