

College Students' Online Buying Behavior: Identification of the Most Influencing Factors of Online Shopping Behavior in Pakistan

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Conflicts of Interest

There are no conflicts to declare.

ABSTRACT

Web based shopping is a moderately innovative type of retail trade. In the current era it is the most flourishing type of business throughout Pakistan. In Pakistan, electronic shopping is still not also acknowledged as famous as in many nations, and however the information of internet shopping in Pakistan is presently starting to increment quickly, the variables impacting web based shopping conduct of Pakistani buyers have not been researched. This examination expects to decide the variables influencing understudies purchasing conduct on the web. There is a need to understand if there is a relationship between independent factors like Low Price, Variety, Time Consciousness, Customer Service, Convenience, Promotion, perceived ease of use, Comparison, Trust, Attitude and availability with independent phenomena such as Purchase Intention Online. Descriptive research and a questionnaire are outlined as the information gathering technique and are utilized in the survey on work led at fifteen restaurants, 5 colleges and 5 shopping malls all over Pakistan in June and July, 2020 covering 300 sample respondents. To describe the respondents of the study Frequency measures are used. The other measures which are used to determine the relationship between above mentioned factors and online shopping intentions are; correlation and multiple regression analysis. The analysis of the statistics is performed using SPSS 20 software.

The factors influencing purchase intention online are variety, convenience, time saving, and reasonable price, perceived ease of use, shoppers' Trust, customer service, promotions, and attitude. The findings suggests that all of the influencing factors such as; Price, Variety, Time Consciousness, Customer Service, Convenience, Promotion, perceived ease of use, Comparison, Trust, Attitude and availability have positive relation with students' intention to purchase through internet.

Keywords: ONLINE SHOPPING, PRICE, CONVENIENCE, PROMOTION, VARIETY, TRUST

Introduction

Commerce using internet is a moderately innovative gateway for business, that engage in offering and purchasing merchandise and enterprises utilizing an innovation channel, to be specific, the World Wide Web

or Internet. This is a state of innovation which includes some specific equipment, software programs and hardware systems whereby every one of these parts plays a role vital for the administration of this setup which is known as 'internet'. Internet is a facility which provides people around the globe with a way to communicate with each other for their personal matters or for business matter with just pressing a single button or with a single click of mouse sitting anywhere anytime. Containing anything which is desired and being economical, E-commerce is a widely and rapidly developing technology year by year (Yang and Lester, 2004; Chang, Cheung, and Lai, 2004). Presently internet is being used to shop, search for data and information, for banking, gaming and news etc.

The discoveries of two examinations by (Yang and Lester, 2004; Monsuwe, Dellaert, and Ruyter, 2004) announced that more than 30 million people use internet, whereas 59 million in Europe, and 12 million in Pakistan who surf Internet at their houses or jobs for different exercises, for example, online shopping, utilizing electronic mail, paying bills, downloading programming, amusement/music, visiting, playing diversions, and hunting data down occupation related assignments, for quest for new employment, for items and administrations subtle elements, for instruction points of interest, and for news reports.

Utilizing Internet has become a very increasing trend in Pakistan since 1998. There were 1.1 million in 1998, 2.4 million in 1999, 3.7 million in 2000, 5.6 million in 2001, 7.7 million in 2002, 10.4 million in 2003, and 11.9 million users in 2004 (National computer technology and electronic Center, 2005). These quantities of Internet clients are important to the quantities of online customers exhorted by that's why, Wong and Sculli (2005), explained that ultimately these quantities of internet users may be target market and ultimately the customers in online shops. This additionally shows any business that is led by means of the Internet channel, for example, Electronic Commerce, and web based amusements, have a tendency to give a decent chance to business accomplishment since potential shoppers are as of now there.

Internet is used as a medium of advertisement by various business associations; they are well aware of the phenomena that internet is most used technology in now a day and if they don't present themselves on the internet they can lose a major part of their customers (Phan, 2003). This has offered ascend to various examinations during past decades. Scientists have considered this new innovation direct in different perspectives, for instance, online customers' states of mind with respect to E-commerce; the perception of the shoppers toward going on the website, searching and demanding the desired product or service, what makes them worry about shopping from the internet and reaching the profiles of the internet users who actually make a purchase (Chang et al., 2004).

The Pakistani government still needs to advance an extensive utilization of E-Commerce with the goal that Pakistani online organizations can develop progressively and end up focused on the planet showcase. As of not long ago, very few Pakistani websites benefit from having an online shop or business and numerous Pakistani enlisted sites have not refreshed their sites for a couple of years (Electronic Commerce Section, 2004). This demonstrates the sites are detached and advertising exercises identified with site advancement are not overseen as they ought to be.

In this way, there is a hole in the writing in the territory of Pakistani buyers' online buying intention. There should be look into on what factors drive Pakistani buyers toward internet shopping. Contemplating shopper conduct is one of the essential advertising issues since it is the core of offering (Limayem, Khalifa and Frini, 2000). In the reference of (Charoenying 2001) the fate of Electronic Commerce in Pakistan is extremely positive for Business-to-Customer (B2C) and Business-to-Business (B2B) both. The issue inB2C expressed by the creator is in the territory of Pakistani buyer obtaining goal that should be investigated. This is the hole found in the writing.

While numerous advertisers recognize the significance of utilizing the Internet in their promoting blends, not many scientists have examined what factors support or demoralize customers when purchasing items or administrations on the internet. Notwithstanding the expanding fame of technology of internet, the most of literature about Internet promotions depends on tales and experiential proof from TV, radio, the prevalent press or magazines (Waldo, 2000; Bush and Bush, 1998). Thus, there is a hole in the writing encompassing variables impacting buyers' choice while they shop online.

Literature review

An important role is played by the internet in daily lives of student because students can in fact converse to the second face of the globe using internet they send data through emails, and hunt for knowledge, have fun playing games and yet can purchase items. In modern eras, shopping on internet extensively identified as a source of buying desired items. It has transformed into more appreciated on the planet, (Bourlakis, 2008). In the expressions of (Butler and Peppard, 1998) internet offers buyers with advantageous data and alternatives to find accessible things and costs, more highlights, comfort and straightforward entry. Web based shopping also known as online shopping or online purchase, alludes to the utilization procedure by which clients fulfill shopping needs through internet (He, 2004). Online buying in this proposal is basically decided as a genuine obtaining conduct that clients take care of demand based on web innovation acknowledgment.

Kotler and Armstrong (2012) expresses that Due to specialized developments, conventional techniques for shopping have turned out to be lacking for people in general. Since the increase in know-how about the advanced technology of internet and a transformation of internet business commercial center, web based purchasing turned into an innovative and new individual design to utilize for shoppers and to get an expanding number of interests. As of late, the web has utilized for a wide range of purposes. Aside from this, they likewise conveyed alternating measurements for businesses. There is a new setup of market organized by internet as elective markets as compared to customary market. Sites can get particulars about items, benefits, remarking or requesting (Hoffman and Novak, 1996). As indicated by (Moshref et al., 2012) Online shopping practice draws in purchasing products and ventures on the Internet. In the acquirement procedure there are diverse advances like physical buy conduct (Liang and Lai, 2000).

At present, impacting factors for client's practices in regards to buying on internet has become a very interesting topic for most of the researchers, from various perspectives. For instance, Wang (2001) executed an examination from various sides of socioeconomics, qualities of clients, online store proprietor and

exchange security to analyze the elements affecting customers' internet shopping conduct and to fabricate an impacting factor mode.

Kotler and Armstrong (2012) thanked to technological modernism, the convention always to shop have become inappropriate for shoppers. People currently desire simple ways to attain their required products and suppliers, so it can be said that “the Internet has basically changed the perceptions of convenience, speed, value, product information and service”. Thus, internet gave an innovative approach to produce value and construct associations with them. There are more choice, more ways and more information to consumers offered by Electronic Commerce. In addition, there are means introduced by e-commerce to sell goods, services and contents on internet (Korper and Ellis, 2001).

In the words of (Hackl, 2004), in recent years, by means of the expansion of the world wide web, most of the industrialists try to generate and supply innovative ventures online so that the benefits of the internet can be enjoyed. In addition, the Internet atmosphere has impacted commerce and has triggered them into this atmosphere. In one direction, to do this is through the appearance of the group procurement system and provided the sellers and buyers with the facilities with the benefits of internet. Group shopping websites appeared in 1998 and quickly developed. Customers today, spend the majority of their time on making decisions regarding purchasing decisions online.

Lai and Turban (2008) describe that most of the people have started generating material online as an editor as well as they have the chance to share it all the way through social networks. As a result of these kinds of incidents a new media is emerged and it is called "social media" with which customers use up their time and keep this channel in mind while they make decisions. After using internet for email and browsing, online shopping has become third most famous action online. At the global level, around 627 million persons have already made an online purchase. Britannia and German are the world's largest online shoppers. Footwear or clothing, games or videos, tickets or reservations, books and many electronic products are mostly shopped online.

In the study of Adnan (2014), usage of e-commerce and internet has become extremely popular since last decade. People utilize the internet in a variety of tasks Such as looking for information about product, quality and pricing evaluation, selection of services and for the transfer payment (Moshref et al. 2012). By just few clicks of mouse while on internet, the distance between relatives and friends demolishes (Khalil, 2014). The invention of the new technologies has transformed the way companies perform around the world (Yörük et al., 2011).

In many countries which have developed technically, Internet has turned into a significant medium of communication and shopping. Public can look for 24 hours a product and information on the Internet where a wide range of products are available (Moshref et al. 2012). In addition of the prevalence of the Internet, the development of online trade is expanding each year (Ariff et al., 2013). There has been a move towards web based shopping in light of various online elements including comfort, usability, minimal effort, efficient, different online brands and items with quick conveyance rather than shopping physically (Adnan, 2014).

Offering and purchasing on web is a third most commonplace utilization of web after web perusing and email use (Yörük et al., 2011). Same like, every single other market, venders and purchasers on the web likewise share data about items, administrations. The customer can purchase items and administrations anyplace whenever and therefore sidestep the confinements of place and time (Adnan, 2014).

According to Laudon and Traver 2009, In terms of online communication, when clients see streamer ads or sponsorship on internet, these announcements may be a focus for attentions of customers or stimulate their interest in meticulous goods. Previous to their decision to purchase, they will need additional information to help them out. To get information regarding such disjoints, there is no information available, for information concerning such versions, for example, can provide information about web sites. When buyers have enough information, they can be able to compare such options of interesting products or desired services. During the hunt, they can explore reviews of the users about that product. They get to know that which brand or business gives them the best match for their expectations.

Kotler, P (2000) describes that, in a classic online shopping procedure, five steps are incorporated. Initially, when a shopper identifies their requirements for a product or a service, then he travels on internet and wants details. Later than collecting details about product, the shopper appraises the product among alternatives options by choosing an item based on its accomplishments and criterion, by completing the deal for chosen items and acquiring after sale experience. Whereas (Li & Zhang, 2002) said that online shopping is related to customer's psychological state regarding shopping online shopping.

Kotler (2011) suggests that features which could strongly persuade consumer's process of shopping are short listed as; social, cultural, psychological and individual. From the cultural point of view, the studies which focus on difference between collectivism and Individualism represent the impact of society on consumer behavior towards online shopping. Additionally, the investigation outlines the case of effect from loved ones and hazard observation to manifest the viability of social factors on web based shopping choice. Further, the investigation of individual elements begins on age, internet shopping knowledge, and protection typology and hazard observation to reflect hugeness of individual components for online shopping.

in addition, simultaneousness to the inconsistency among web based purchasing and typical purchasing, the psychosomatic states as well as demeanor with respect to every client toward buying from websites does not quite match with the mental states and demeanor of customers toward buying from conventional markets (Cao et al., 2007). For precedent, this makes troubles, to separate the expectation of buyers from the system conduct, for instance, you don't have a clue about a definitive objective of their perusing activity on the web; and, client internet purchasing choice in the typical physically existed markets where purchasing is enhanced through shop condition and advertisement, while customers are more practical and choosy while purchasing from online stores; in addition, the cost of web based expending incorporates cost of items and the cost of calculated, hence, the value view of purchaser for online products is change from value discernment for disconnected stock (Cao et al., 2007). The typical theory of psychology can't be exclusively applied to investigate the online customer process. There is no compelling reason to assess psychology autonomously

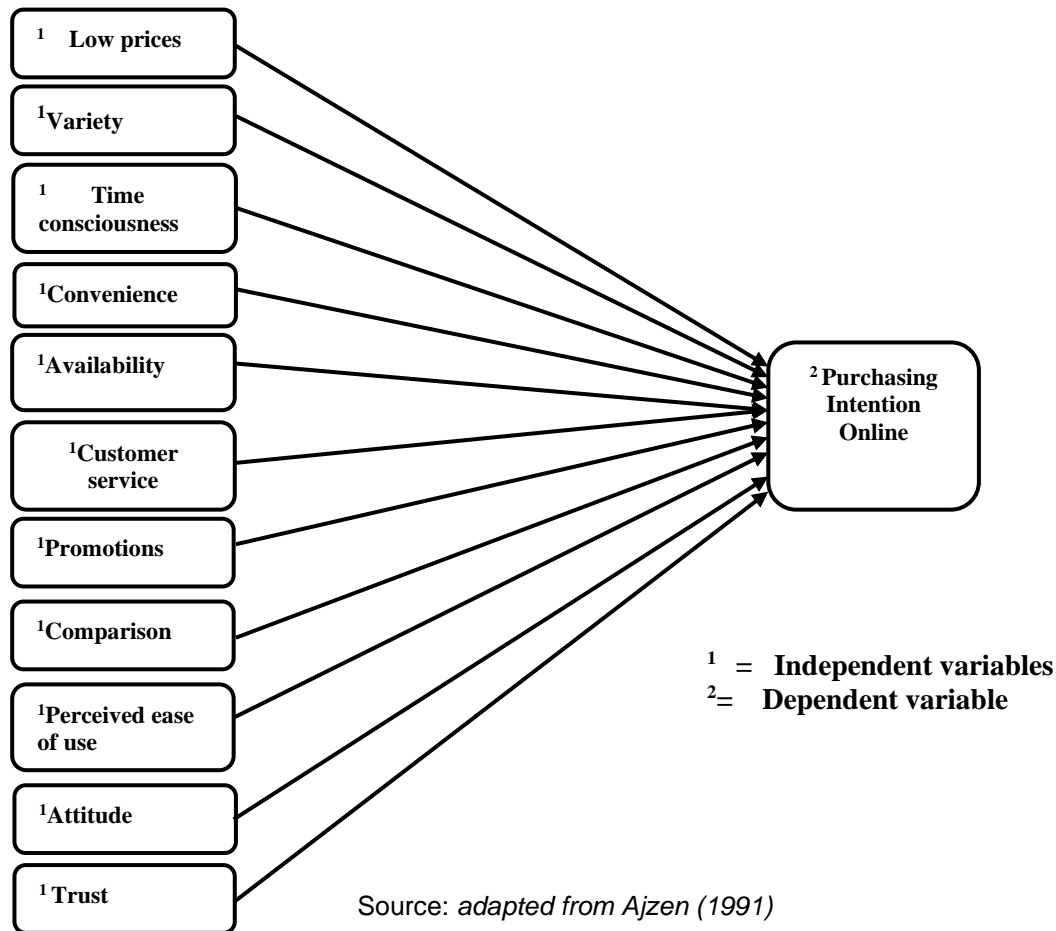
(Perea et al., 2004) because the impact of attitude reflected pretty much in each phase of internet shopping. The most important element of any marketer is the behavior of its customers and their personality. Shih (2009) said that customers basically look at the Internet as a "means of convenience" since online shopping decreases the amount of time spent on shopping by allowing them to shop at their home facility. Agarwal (2003) states that the convenience and ease given by online shops for being 24X7, keeps shopping easier to their clients. Shoppers are affected by various online shopping factors; the main factors are that online shoppers can purchase from anywhere and anytime with secure and easy payment options.

Stores (2001) describes that students were considered to be the specific profile of early online shoppers. It assumes that students spend hours every day using Internet and this generation is most interested in shopping through internet. However, since the internet has become more abundant, the online shopkeeper's profile has come to be similar to the actual representation of the whole. Seock and Bailey (2008) describes in his study that Students studying in Universities of the Eastern United States have shown that the buying directions of participants was very related to their information for the purchase of information and online clothing. Seven orientation concepts of shopping are recognized: Brand / Fidelity for Shopping, Fashion /Brand Awareness, Value awareness, Faith in Shopping, Time / Time awareness, shopping at home and Shop. Students of Satisfaction, Faith and Commitment have had a significant impact on in studying in Indonesia, fidelity to online shopping Pratminingsih et al., (2013).

Materials and methods

In today's era the most rapidly growing channel of business is e-commerce or in other words Online Shopping. Various previous researches suggested that there are some factors which influence online shopping such as; time saving and convenience (Bellman et al., 1999; Limayem et al., 2000; Bhatnagar et al., 2000; Sim and Koi, 2002; Chang et al, 2004), low price (Bhatnagar et al., 2000; Sim and Koi, 2002; Chang et al., 2004), Trust (Hoffman, Novak, and Peralta, 1999; Bhatnagar et al, 2000; Limayem et al, 2000; Chang et al, 2004; Martinez-Lopez, Luna, and Martinez, 2005) demographics (Bhatnagar et al., 2000; Corbitt, Thanasankit, and Yi, 2003; Wu, 2003; Mahmood et al., 2004; Chang et al., 2004; and Monsuwe et al., 2004). For instance, women buy less than men from online stores; mostly men buy gadgets and electronics from online shops because they perceive it to be convenient for them. According to previous studies and some additional factors which influence online shopping intention of the buyers, are used in this study are; Low Price, Variety, Time Saving, Trust, Convenience, Customer Service, Promotions, Perceived Ease of Use, Comparison and Availability. The dependent variable in this study is Purchase Intention Online.

Figure 1 the conceptual model of the study designed



A short definition of each of the concepts above is;

Low price: Low pricing is a strategy to offer goods or services which are relatively inexpensive as compared to different markets or different goods.

Variety: Variety means the quality of variation, not monotonous and uniform. In this study Variety refers to the different products and services offered by online shops.

Time consciousness: Time is very precious asset of any individual now days. Time consciousness in this study means customers' perception of saving their time.

Convenience: Convenience means the ease of use and to be expedient as compared to some other phenomena.

Availability: in this thesis, the term Availability means to be able to avail any desired goods or services.

Customer service: customer service refers to after sale services provided to the customer.

Promotions: According to Philip Kotler, "*promotion compasses all the tools in the marketing mix whose major role is persuasive communications*".

Comparison: in this study comparison means to differentiate between offline markets

Perceived ease of use: This refers to the shopper's perception of being online market's being easy to use.

Attitude: attitude refers to the overall behavior of shoppers towards online shopping.

Trust: Gefen (2000) suggests this term as below, *"is the confidence a person has in his or her favourable expectations of what other people will do, and based, in many cases, on previous interactions"*

Figure 1 posits the conceptual model of this study; as suggested by the Theory of Planned Behaviour (Ajzen, 1991). For the conceptual model a construct is used which consists of further two constructs. The first one; consumer demographics construct that consists of gender, education and age adapted from (Bhatnagar et al., 2000; Wu, 2003; Corbitt et al., 2003; Mahmood et al., 2004; Chang et al., 2004; and Monsuwe et al., 2004). The other is the desired consequences construct that consists of low price, variety, convenience, time saving, trust, availability, after sale services, promotions, comparison, attitude and perceived ease of use. Limayern et al. (2000) used this in their study and found it significant.

This construct is the consequence of each performance that can have either negative or positive results. No behavioral construct was found from the past studies as this study is intended to investigate the Intention to buy from online shops rather than actual online buying behavior.

The reasons why these two constructs are added into the conceptual model are as follows. First, because there is the evidence that people's profile data are important (Swaminathan et al., 1999) in the marketing area, knowing who the potential customers are will give benefits to the online businesspersons, corporate managements, and marketing persons. These people can then develop a good marketing strategy to compete in the market they are in (Fahy, 2002). Second, the experience of buying online or past online purchasing behavior is confirmed by earlier studies of Bentler and Speckart; Sutton and Hallett; Shim et al., 2001) that it significantly improves the prediction of behavior. Thus, the personal details of online shoppers are likely to influence online shoppers' intentions to buy products as well. Lastly, the desired consequences, which are convenience, time saving, pricing and trust, are found in the literature. For instance, customers motivate towards online shopping because of its being convenient, time saving, and economical (lower prices) as well as trustful (Bellman et al., 1999; Bhatnagar, 2000; Limayem et al., 2000; Sim and Koi, 2002 and Chang et al., 2004;). To recognize some specific consequences of shopping through internet which impact a shopper's behavior of intended to buy from online shops, therefore, this construct is used.

Research methodology

Theory of planned behavior suggested by (Ajzen, 1991) helped constructing conceptual model for the current study which depicts the factors influencing customers' intention to buy online (figure 3.1). It describes the behavior of online shoppers toward their intention to actually buy from online stores, influenced by different factors such as low price, variety, customer service, convenience, promotion, trust, attitude, time consciousness and availability.

Cavana et al. (2001); Aaker, Kumar, and Day (2007) and Molhotra (2004) suggested descriptive research as the most widely used research design. This study has clear and specific eleven focused hypotheses descriptive study is used as a research design. Because it can accurately predicts the association between impacting factors and Intention to buy online.

As descriptive study is used in this study so, to collect quantitative data, a questionnaire was used similarly as used by (Bhatnagar et al., 2000; Miyazaki and Fernandez, 2001; Limayem et al., 2000; George, 2002; Cook et al., 2002; Sim and Koi, 2003; O'Cass and Fenech 2003; Liu and Wei, 2003; Ahn et al., 2004; George, 2004; Goldsmith and Flynn, 2004; Lepkowska-White, 2004) in their descriptive researches. Questionnaire forms were distributed in hard printed copies rather than administering an electronic survey. One time period study or in other words cross-sectional study is used in this study.

An anonymous survey design is used in this study. So, that the target respondents don't suffer from any uncomfortable in filling the forms of questionnaires, and hopefully will give their honest responses. There are total twelve variables in the conceptual model of the study; eleven are independent and one is dependent variable. Every variable is consisted of further three to five dimensions. For each variable a scale of measurement is used such as; for measurement of gender, and education nominal scale is used (Cavana et al., 2001), for age groups ordinal scale is used and for dimensions of the variables ratio interval scale is used. Interval scale like, a 5 point likert scale from 1 for strongly agree to 5 for strongly disagree, used for the variables. All are closed questions (Cavana et al., 2001) since this makes the respondents to answer quickly and conveniently. English language was used in the questionnaires and to omit the errors and making the questionnaire more comprehension, pilot testing was conducted. The final questionnaire was such that can be easily and completely filled by the respondents.

The population of this study is students of higher education in Pakistan which is approximately 2 million. The sample of 300 students is randomly selected and questionnaire forms were distributed to them in different randomly selected universities and colleges. 41 questionnaires were not worth adding in the study so skipping those 251 questionnaires are included in this study. The respondents have to fill two sections in the questionnaire; one is demographic section consists of four multiple choice questions and second section is consists of 39 questions for low pricing, variety, time consciousness, convenience, availability, customer service, promotions, comparison, perceived ease of use, attitude, trust and purchasing intention online.

Students were asked to fill the questionnaire completely according to their experience about each dimension of all the variables. Data obtained through questionnaires was processed and analyzed using Statistical Package for Social Science (SPSS). After the reliability test, demographic section was analyzed by performing descriptive analysis on the data such as age, gender and education. The next data analysis tool which was used is correlation analysis which was carried out to investigate the association between the independent and dependent variables. At last, multiple regression analysis was run to examine the relative impact of individual independent variable on dependent variable.

Data analysis

Demographics are analyzed using descriptive statistics technique whereas the impact of independent variables on dependent variables is examined through correlation and multiple regression analysis.

Demographics

Analysis of the gender tells us that there are 122 male and 127 females that is 48.6% are males and 50.6%

females who contributed in the research survey. The age of the respondents were classified into four age groups namely below 21, 21-23, 24-26, and above 26. 60% of the respondents are up to 23 years old. 57.8% of the students are under graduate and 42.2% are graduate students.

Measure of association

Table 1 shows the correlation coefficients between every independent variable and dependent variable i.e. purchasing intention online.

Table 1 correlation between dependent and independent variables

		Purchasing_ intention_ online
Purchasing_ intention_ online	Pearson Correlation	1
	Sig. (2-tailed)	
Low_Price	Pearson Correlation	.470
	Sig. (2-tailed)	.000
Variety	Pearson Correlation	.474
	Sig. (2-tailed)	.000
time_consciousness	Pearson Correlation	.450
	Sig. (2-tailed)	.000
convenience	Pearson Correlation	.482
	Sig. (2-tailed)	.000
Availability	Pearson Correlation	.524
	Sig. (2-tailed)	.000
Customer_ Service	Pearson Correlation	.455
	Sig. (2-tailed)	.000
Pomotions	Pearson Correlation	.449
	Sig. (2-tailed)	.000
Comparison	Pearson Correlation	.501
	Sig. (2-tailed)	.000
Percieved_ ease_of_ use	Pearson Correlation	.487
	Sig. (2-tailed)	.000
Attitude	Pearson Correlation	.547
	Sig. (2-tailed)	.000
Trust	Pearson Correlation	.490
	Sig. (2-tailed)	.000

Low price, variety offered at the online stores, time consciousness and availability significantly associates with college students' online purchasing intentions. Furthermore availability of after sales services, promotional activities, comparison, customers' perception of being online purchasing easy, attitudes and trusts has also significant and moderate relationship with intentions to buy online.

Regression analysis

In the previous section correlation between the independent and dependent factors investigated. Now in the current text, a multiple linear regression analysis is conducted to realize the extent to which all the independent factors variables (low price, variety, time consciousness, convenience, availability, customer service, promotions, comparison, perceived ease of use, attitude and trust) account for the variance in dependent variable (Purchase Intention online). The table indicates whether the proposed model is adequate for the determination of factors effecting purchase intention online. The table depicts the model significance and comparative impact of every variable. The results of regression test are presented below.

Table 2 Model summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.547 ^a	.299	.297	.81439
2	.657 ^b	.432	.427	.73470
3	.689 ^c	.474	.468	.70827
4	.702 ^d	.493	.485	.69669
5	.709 ^e	.503	.493	.69148

a. Predictors: (Constant), Attitude

b. Predictors: (Constant), Attitude, Availability

c. Predictors: (Constant), Attitude, Availability, Low_Price

d. Predictors: (Constant), Attitude, Availability, Low_Price, Trust

e. Predictors: (Constant), Attitude, Availability, Low_Price, Trust, Customer_Service

Table 3 Results of ANOVA

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	70.561	1	70.561	106.391	.000 ^b
	Residual	165.144	249	.663		
	Total	235.705	250			
2	Regression	101.840	2	50.920	94.336	.000 ^c
	Residual	133.865	248	.540		
	Total	235.705	250			
3	Regression	111.799	3	37.266	74.289	.000 ^d
	Residual	123.906	247	.502		
	Total	235.705	250			
4	Regression	116.304	4	29.076	59.904	.000 ^e
	Residual	119.402	246	.485		
	Total	235.705	250			
5	Regression	118.559	5	23.712	49.591	.000 ^f
	Residual	117.146	245	.478		
	Total	235.705	250			

a. Dependent Variable: Purchasing_intention_online

b. Predictors: (Constant), Attitude

c. Predictors: (Constant), Attitude, Availability

d. Predictors: (Constant), Attitude, Availability, Low_Price

e. Predictors: (Constant), Attitude, Availability, Low_Price, Trust

f. Predictors: (Constant), Attitude, Availability, Low_Price, Trust, Customer_Service

In Table 3 all the independent variables in four different models explained a different percent of the variances (R Square) in purchase intention online which is significant as indicated below by the significance of F value indicated in table 4.

In Table 4, the results of multiple regression analysis using simultaneous regression strategy are posited.

Wampold and Freund (1987) suggested that simultaneous regression is under taken when there is no particular independent variable which can be entered in order. So, all the variables were entered in the SPSS as independent variables at one point of time. Results also suggest that this model is significantly fit to be tested and predict the dependent variable.

There is a significant F value and the values of R square in table 2, model 1 indicate that in model a 54.7% change in the online buying intention is due to attitude towards online shopping. In model 2, online buying intention changes 65.7% due to change in attitude and availability. In model 3, online buying intention changes 68.9% due to change in Attitude, Availability and Low Price. In Model d 70.2% variations in online buying intention is explained by Attitude, Availability, Low Price and Trust. In model c 70.9% variance in online buying behavior is explained by Attitude, Availability, Low Price, Trust and Customer Service. All the other variables were excluded either due to insignificant results or due to very less variance.

Table 4 Variable analysis of the study Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.646	.103		15.927	.000
	Attitude	.415	.040	.547	10.315	.000
2	(Constant)	.791	.146		5.420	.000
	Attitude	.318	.038	.420	8.296	.000
	Availability	.435	.057	.386	7.612	.000
3	(Constant)	.456	.160		2.857	.005
	Attitude	.287	.038	.378	7.607	.000
	Availability	.336	.060	.297	5.639	.000
	Low_Price	.271	.061	.233	4.456	.000
4	(Constant)	.354	.160		2.207	.028
	Attitude	.261	.038	.344	6.855	.000
	Availability	.269	.062	.239	4.314	.000
	Low_Price	.239	.061	.206	3.942	.000
	Trust	.166	.055	.167	3.046	.003
5	(Constant)	.254	.166		1.535	.126
	Attitude	.256	.038	.338	6.761	.000
	Availability	.229	.065	.203	3.540	.000
	Low_Price	.200	.063	.172	3.186	.002
	Trust	.153	.055	.153	2.801	.006
	Customer_Service	.137	.063	.120	2.172	.031

a. Dependent Variable: Purchasing_intention_online

Table 5 excluded variables

Excluded Variables^a

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	Low_Price	.344 ^b	6.696	.000	.391	.907
	Variety	.328 ^b	6.256	.000	.369	.889
	time_consiousness	.274 ^b	4.949	.000	.300	.837
	Convenience	.300 ^b	5.346	.000	.321	.807
	Availability	.386 ^b	7.612	.000	.435	.892
	Customer_Service	.327 ^b	6.374	.000	.375	.922
	Pomotions	.267 ^b	4.771	.000	.290	.826
	Comparison	.318 ^b	5.656	.000	.338	.792
	Percieved_ease_of_use	.306 ^b	5.475	.000	.328	.807
	Trust	.333 ^b	6.251	.000	.369	.862
2	Low_Price	.233 ^c	4.456	.000	.273	.779
	Variety	.179 ^c	3.103	.002	.194	.665
	time_consiousness	.106 ^c	1.778	.077	.112	.640
	Convenience	.150 ^c	2.563	.011	.161	.651
	Customer_Service	.198 ^c	3.646	.000	.226	.741
	Pomotions	.095 ^c	1.588	.114	.101	.632
	Comparison	.164 ^c	2.750	.006	.172	.625
	Percieved_ease_of_use	.169 ^c	2.948	.004	.184	.674
	Trust	.203 ^c	3.669	.000	.227	.709
	Variety	.097 ^d	1.588	.114	.101	.568
3	time_consiousness	.031 ^d	.509	.611	.032	.581
	Convenience	.083 ^d	1.386	.167	.088	.595
	Customer_Service	.138 ^d	2.474	.014	.156	.672
	Pomotions	.015 ^d	.241	.810	.015	.569
	Comparison	.106 ^d	1.758	.080	.111	.585
	Percieved_ease_of_use	.130 ^d	2.289	.023	.144	.654
	Trust	.167 ^d	3.046	.003	.191	.689
	Variety	.059 ^e	.957	.339	.061	.540
	time_consiousness	.015 ^e	.246	.806	.016	.576
	Convenience	.070 ^e	1.183	.238	.075	.591
4	Customer_Service	.120 ^e	2.172	.031	.137	.663
	Pomotions	-.008 ^e	-.124	.902	-.008	.560
	Comparison	.066 ^e	1.088	.278	.069	.552
	Percieved_ease_of_use	.095 ^e	1.647	.101	.105	.618
	Variety	.038 ^f	.603	.547	.039	.524
	time_consiousness	-.009 ^f	-.156	.876	-.010	.557
	Convenience	.049 ^f	.816	.415	.052	.573
	Pomotions	-.054 ^f	-.856	.393	-.055	.504
	Comparison	.045 ^f	.722	.471	.046	.535
	Percieved_ease_of_use	.066 ^f	1.107	.269	.071	.572

a. Dependent Variable: Purchasing_intention_online

- b. Predictors in the Model: (Constant), Attitude
- c. Predictors in the Model: (Constant), Attitude, Availability
- d. Predictors in the Model: (Constant), Attitude, Availability, Low_Price
- e. Predictors in the Model: (Constant), Attitude, Availability, Low_Price, Trust
- f. Predictors in the Model: (Constant), Attitude, Availability, Low_Price, Trust, Customer_Service

Conclusion

The results of the study concluded that every independent variable (low price, variety, time consciousness, convenience, availability, customer service, promotions, comparison, perceived ease of use, attitude and trust) is moderately correlated with dependent variable (purchase intention online). All of them showed significant correlations as well as regression analysis. The regression analysis results showed that attitude, low price, availability, trust and customer service were the most influenced of all the variables.

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