

## Investigating Antecedents of Online Shopping Behavior of Young Pakistani Consumers through Mediating Role of Online Purchase Intentions

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### Abstract

The purpose of this study was to investigate the antecedents of online buying behavior and preference of young consumers in Pakistan towards e shopping. With the proliferation of internet online shopping is gaining popularity around the globe. However the factors affecting the online buying decision are not fully explored. This study investigates how online purchase intentions mediates the impact of antecedents of online purchase behavior on actual purchase behavior through a model based on Theory of Planned Behavior (TPB). By using convenience sampling, data was collected through self administered questionnaire from young consumers living in Karachi, Pakistan. Data was examined by using partial least square structural equation modelling. Study reveals that all antecedents of online purchase behavior are significant. It was also found that online purchase intentions partially mediates the relationship the impact of attitude, normative influence and perceived website quality on online purchase behavior. This study has significant implications for e-retailers and vendors in order to enhance online shopping to enhance e-commerce in Pakistan.

**Keywords:** online shopping, young consumers, purchase intentions, users' attitude

### 1. Introduction

Customers are motivated by affective and interesting e-commerce websites to involve in online shopping (Ganesh et al., 2010). Online shopping helps customer to buy products through the internet (Gaol et al., 2014). With world being a global village consumers prefer online channels for buying and selling (Teo, 2006). Recent studies shows that e-commerce businesses and consumer markets as well eliminating many intermediaries (Leung, 2013). With changing business atmosphere by the advent of technology many firms have acknowledged the vigorous role of social media as a new prospect (A. J. Kim & Ko, 2012). Due to multiple factors like convenience, charm and social pressure online shopping is gaining popularity among youth (Doherty & Ellis-Chadwick, 2010). Organizations develop innovative features to their website to provide high quality online experience to persuade new and hold old customers. Therefore, organizations should consider consumer's opinion about website quality by keeping in view the prevailing competition in the relevant industry (Barnes & Vidgen, 2003)

Multiple factors affect consumer's perception about designing of the website established on characteristics that fulfil customers need and provides pleasant experience of the website. Website quality measures include, user-friendliness, fun, safety, information quality and service quality. However, website design is also perceived as essential factor of website feature (Afshardost et al., 2013)

Literature suggests that behavior is formulated based on factors like attitude, peer pressure and perceived behavioral control (Ajzen, 1991). Events, objects and persons are evaluated based on positive or negative perception which leads towards attitude formation (Peter & Olson, 2010). Attitude formed by behavioral belief leads toward intention which ultimately leads toward behavior (Ajzen & Fishbein, 2011). Customers' purchase intention predicts actual behavior (Bai et al., 2008)

There is a need to understand the trust process of consumer especially for e-commerce websites with low reputation (Pengnate & Sarathy, 2017). Trust shows a vital role in modelling purchase intentions of consumers especially in countries like Pakistan where e-commerce is in infancy stage. There is dire need to understand factors affecting e-commerce business and factors that can effect e-commerce transactions in Pakistan. Therefore this study explores the antecedents of online shopping behavior in Pakistan by focusing on factors like trust, attitude, social pressure and perceived website quality. Contextual differences among developed countries and developing countries there's need to check predictors on online shopping behavior in Pakistan (Panagariya, 2002)

Extensive review of literature reveals that influence of factors like attitude, normative influence and website quality has not given due importance which makes it difficult to understand and implement in e-commerce

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network. This study fills the gap by presenting a framework based on theory of planned behavior (Ajzen, 1991)

### 1.1 Problem Statement

With the advent of internet, online shopping received a very favourable response from all around the world but unfortunately in Pakistan it is still at its infancy stage. The pivotal elements which are responsible for this gradual increase towards online shopping is the difference in basic characteristics between developed and under developing countries like Pakistan such as lack of awareness, infrastructure, internet availability and most significantly the purchasing power of consumers who make them reluctant to do online shopping. In the same way, other factors which creates the hindrance between e shopping and consumer is the presence of social pressure built by peers and acquaintances of buying or not buying online (based on their personal good or bad experience) along with absence of trust consumers have on e retailers particularly for the newly established brands or for the brands which are at its growing stage. Moreover, the quality of website also persuade the consumers attitude towards online shopping. Thus, in order to fully adopt the platform of e commerce stores for doing online shopping especially in Pakistan, all the underlying factors need to be explored in-depth.

Therefore, the main aim of the study is to examine the antecedents of online shopping and consumers online purchase intentions which acts as a mediator in identifying the actual purchase behavior of the customers in Pakistan.

### 1.2 Research Objectives

1. To investigate the impact of attitude, trust, social pressure and perceived website quality on consumer online purchase intentions and Online purchase behavior
2. To study the mediating role of online purchase intentions between determinants of behavior and actual behavior of online consumer

### 1.3 Research Questions

1. What is the impact of attitude, trust, social pressure and perceived website quality on consumer online purchase intentions?
2. What is the impact of attitude, trust, social pressure and perceived website quality on consumer online purchase behavior?

## 2. Literature Review

### 2.1 Online Purchase Intentions

Online purchase is defined as a mean of getting the product or service from retailer directly without the involvement of any intermediary with the help of online shopping websites (Jun & Jaafar, 2011). Among internet users, the popularity of online shopping is increasing day by day (Hsiao et al., 2010). In today's hyper connective world, the companies are focusing on providing superior customer value by giving the opportunity to make every product or service just a click away. This proliferation of online shopping has abundant advantages for consumers such as the products which were earlier difficult to reach, are easily available for customers to shop anytime and anywhere. Because of this reason individuals prefer to do e shopping over orthodox shopping behavior (Ahmed et al., 2017).

Another reason which is responsible for the likeness of online shopping by e shoppers is the presence of high speed and ease of use which results in significant serenity among e commerce shoppers (Katawetawaraks et al., 2011). Although all over the globe, the larger number of consumer are switched towards online shopping (Fortes et al., 2017) but still there are huge number of online shoppers who are still afraid of doing online purchases mainly due to privacy issues (Lian & Lin, 2008).

Ajzen (1991) explained attitude as "a favorable or unfavorable evaluation of an individual about the action or thing". An attitude of a consumer significantly affects the consumer's readiness towards making any buying behavior. For instance a young online game player may dislike the use of computer for playing his game, in this case his dislikness is his behavior and his own feeling is his attitude towards online game. According to (Fishbein & Ajzen, 1980) it has been found that any specific behavior of a consumer is greatly motivated by an attitude of a person.

## 2.2 Attitude

Attitude is also explained as a person's assessment of any entity or an event which is directed towards a particular behavior (Fishbein & Ajzen, 1980). Moreover, (Eagly & Chaiken, 1993) also describes attitude as a favorable or unfavorable reaction towards any specific product, individual or any occasion. Similarly, online shopping users also carries the optimistic or pessimistic perception related to brands they've purchased online which explains their approach towards virtual shopping. (Fortes et al., 2017). According to the theory of attitude, it is observed that positive intentions are influenced by positive attitude of an individual towards online shopping and so likely negative intentions also affects the negative attitude of an individual toward their actual buying behavior (Fishbein & Ajzen, 1980). This dual aspect of attitude leads to the path of trust on online shopping.

Trust on website plays a very pivotal role in the completion of all sort of transaction especially in the domain of e commerce (Gregg & Walczak, 2010). Trust is explained as the moral, lawful and reliable element present in website along with the potential of keeping the consumers privacy (Delafronz et al., 2011). Therefore, doing online purchase means an individual is involved in facing a risk factor of some extent. (Gefen, 2000). Website trust is also defined as the consumers professed credibility on the products or services they are buying from the retailer (Renny et al., 2013). Trust on intentions and beliefs are the two main forecasters in trusting the intentions of the retailer specifically e-retailer (Harrison McKnight et al., 2002). It has also been found that trust and usability of website has favorable and direct relationship. (Renny et al., 2013). Moreover, consumers trust on website is also expressed through their intentions of buying from that particular website as well from their loyalty towards that website (Lim et al., 2016). The level of risk and uncertainty are high when consumers are involve in doing online shopping due to physical absence of product which makes them unable to check its features. Many authors are on the view that in order to expand the numbers of online shoppers, websites should strive more focus on building the customer trust (Katawetawaraks et al., 2011). Blut et al (2015) suggested that trust on the online website minimizes the consumer's inner risks and doubt about the online shopping.

Lim et al (2016) found that trust don't only have a very favorable and important impact on the virtual purchase intentions of buyers, but it also supports in encouraging the consumers loyalty and contentment towards e commerce websites. Likely, trust is also a very pivotal aspect of the renowned Social Exchange Theory (SET) (Corrigan, 2001). Previous literature proposed that the ultimate aim of the consumers while browsing any website is to get the deep insights about the products, services, new trends following in the market, information about the competing brands (Lim et al., 2016). This phenomenon helps the consumers to build cognitive trust prior to making any actual purchase decision. (D. Kim, 2012).

According to Trust transfer theory, Trust is very contagious as it travels and expand quickly among consumers. (Belanche et al., 2014). In the same way if a person has a trust on the traditional banking system of any bank, there is a high chance the customer will trust the online banking system of the same bank very quickly. Once the individuals build trust on the online shopping either by doing purchases by himself or on the opinions of others, the power of peer pressure cannot be ignored.

## 2.3 Normative Influence

According to (Burnkrant & Cousineau ,1975) defined normative influence as social norms which inspires an individual behavior of doing or not doing any action. It has also defined as adoption of particular behavior which is influenced by friends, family ,peers and other acquaintances to perform any behavior (Burnkrant & Cousineau, 1975). According to renowned theory of planned behavior, social pressure is defined as the predictor of intentions (Ajzen, 1991). Many authors believe that subjective norm serves as the intentions' antecedent (White Baker et al., 2007)

Prior of making any real purchase, subjective norms has the ability to be mediated by the individuals purchase intentions. ((Alalwan et al., 2016). Similarly, subjective norms doesn't have any direct effect on customers final purchase but it does have an impact on the customer's intention of purchasing (Jamil & Mat, 2011). Many previous studies also states that friends, families and media all have very minimal effect on customer's e-buying intentions. Moreover, suggestions made by peers, friends, acquaintances, family members have powerful impact on the customer's e-buying intentions (Hsiao et al., 2010). In the same way, many researchers also claim that social standards have constructive impact on the consumers intention of making purchases through internet (Leeraphong & Mardjo, 2013).

## 2.4 Perceived Website Quality

The quality of website as well as the social sites plays a very pivotal role for organizations as they are the most significant platform for sharing, spreading and disseminating the information between current and future buyers (Cho et al., 2016). The quality is defined as the difference between the anticipated and actual outcome. (Garvin, 1987) presented the unforgettable definition of quality which refers as the “fitness for a purpose”. Many other researchers adopted this term and explain it as the potential of a product or service to fulfill the demands of the consumers (Brophy & Coulling, 1996). Moreover, website quality implies the assessment of websites by the online users to check whether it carries all important information regarding the product or service required to satisfy the demands of the consumers or not (Hsin Chang & Wen Chen, 2008). To maintain the flow of the consumers who make online purchases, the e-vendors must concentrate on the features of the website in lieu of providing comfortable shopping experience to buyers (Law & Bai, 2008).

Many consumers believe that the website quality is measured by all the features available in the website that has the ability to fulfill all the customers' needs and wants. The various aspects of website quality includes safety, fun and quality of information and service accessible at website (Shaharudin et al., 2010). Similarly, website design is also another significant element in the website quality which involves creative presentation, navigation and properly constructed and coordinated content should be exhibit (Gregg & Walczak, 2010). In online shopping websites eye catchy and appealing effects make it more attractive to its users. Many researchers believe that features of the websites plays very important role in creating the intentions of an individual to shop online (Kouser et al., 2018). Moreover, it also allows consumer a platform where they can easily compare and evaluate the brands and their competing products under one online roof which increases the consumer contentment towards e shopping. Among all the prevailing features of a website, it has been found that quality of an information possess the most influencing effect on customer satisfaction while doing online buying.

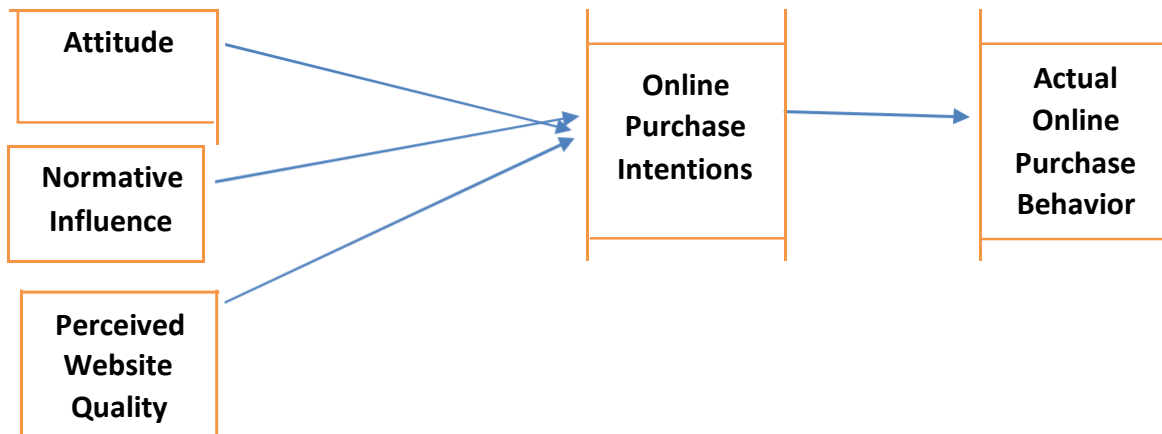
Intentions are defined as the indicators that explain how much and how many time an individual is ready to perform certain action that takes towards explicit behavior. (Ajzen, 1991). In the current studies online purchase intentions of customer was the most significantly searched domain. Customers online purchase intentions basically explain the power of consumer's willingness towards performing certain behavior specifically through internet. (Ling et al., 2010). Similarly, purchase intentions are also describes as the circumstances in which the purchase of a product takes place via internet (Pavlou, 2003). The intentional measurements are more operational as compared to the behavioral measurement because majority of the purchases made by consumers are based on some or more impediments instead of making final purchase based on their real preferences (Pavlou, 2003). Moreover, the famous theory of TRA describes that intentions forecast the consumer's behavior that are linked to their actions. (Fishbein & Ajzen, 1980). Likely, perceived behavioral control influence the intentions of consumers (Ajzen, 1991). According to Laohapensang (2009) the perceived behavioral control actually affects the buyer's willingness of making purchases online which leads towards final purchase. The intentions of online shopping will also serve as the alternative of actual purchases (Lim et al., 2016) Furthermore relevant previous literature highlights that trust has a very strong influence on the willingness of consumers specifically while doing e-commerce purchases (Delafruez et al., 2011). Many other researchers consider the security and privacy as the two other significant pillars in building the trust towards website quality.

## 2.5 Research Gap

Online purchase behavior is highly affected by external and internal factors but very few researches have highlighted the combined effect of cognitive and behavioral aspects (Purohit and Srivastava, 2001). Literature shows abundant research on the impact of website designing and themes on virtual buying intentions. According to Nadeem et al (2015) an affirmative and substantial link among service quality of website and virtual purchase intentions. Research on determinants of online shopping is very rare. Few studies like (Thakur & Srivastava, 2015) have analyzed customer innovativeness related to virtual buying intentions. Therefore a dire need persists to analyze the predictor of actual purchase behavior specifically in Pakistani e commerce market (Panagariya, 2002). Adnan (2014) put emphasis on identifying the relationship of psychological factors associated with e-purchase intentions with respect to Pakistani e-shoppers and establish a favorable association between both. Thus this study fills the gap in Pakistani context by providing the theoretical framework based on Theory of Planned Behavior (Ajzen, 1991). Hence it is intended to offer concrete solution to online retailers, wholesalers and investigators to enhance e-commerce in Pakistan.

### 3. Methodology

#### 3.1 Research Model



#### 3.2 Hypotheses

- Ha1: Attitude, trust, normative influence and perceived website quality have positive impact on online purchase intentions of consumers
- Ha2: Attitude, trust, normative influence and perceived website quality have positive impact on actual online purchase behavior of consumers
- Ha3: Online purchase intention of consumer has positive impact on actual purchase behavior of consumer
- Ha4: Online purchase intention has a mediating relationship between attitude and actual purchase behavior
- Ha5: Online purchase intention has a mediating relationship between Trust and actual purchase behavior
- Ha6: Online purchase intention has a mediating relationship between normative influence and actual purchase behavior
- Ha7: Online purchase intention has a mediating relationship between perceived website quality and actual purchase behavior

#### 3.3 Data Collection

This study is based on quantitative approach. Internet user are the target population of this study. Data is collected from young university consumers as young people prefer online shopping (Bianchini & Wood, 2002). Data is collected through self-administered questionnaires. Through convenience sampling around 500 questionnaires were floated out of which only 390 were found appropriate for analysis. According to (Thornhill et al., 2009) sample of 384 is appropriate for analysis.

#### 3.4 Instrument Measurement

Sr. No.	Item	Author
1	Attitude	Kraft, Rise, Sutton, and Røysamb (2005)
2	Normative Influence	Bearden, Netemeyer, and Teel (1989)
3	Perceived website Quality	Wolfenbarger and Gilly (2003)
4	Online Purchase Intentions	Pavlou, 2003

#### 3.5 Statistical Technique

To examine structural components of both the measurement and causal model for reflective and formative constructs partial least square, a structural equation modelling was used. To estimate complex cause and effect relationship PLS path modelling approach is considered effective in business research (Gudergan et al., 2008).

#### 4. Results and Data Analysis

##### 4.1 Convergent Validity

Table 01 shows the result of convergent validity which includes Cronbach alpha, composite reliability and average variance extracted. Composite reliability must be greater than 0.7 (Nunnally, 1994). According to (Hair et al., 2011) value of AVE must be greater than 0.5. Results from the table shows that value of AVE for all variables is greater than 0.5 therefore support convergent validity threshold.

**Table 01: Convergent Validity**

Constructs	Items	Loading	AVE	Composite Reliability	Cronbach's Alpha
Attitude	AQ1	0.786	0.656	0.829	0.737
	AQ2	0.844			
	AQ3	0.801			
Normative Influence	NQ1	0.854	0.775	0.851	0.712
	NQ2	0.906			
Perceived Website Quality	WQ1	0.873	0.781	0.873	0.765
	WQ2	0.893			
Online Purchase Intentions	PQ11	0.881	0.680	0.864	0.722
	PQ12	0.737			
	PQ13	0.849			
Actual Purchase Behavior	ABQ1	0.741	0.618	0.877	0.721
	ABQ2	0.791			
	ABQ3	0.826			

##### 4.2 Discriminant Validity

According to (Fornell & Larcker, 1981) AVE value of latent variable must be higher than correlation among the constructs. It is also explained by (Hair et al., 2012) that root square of AVE must be greater than the correlation among variables. Therefore this study fulfills the required criteria as shown in table below

**Table 02: Discriminant Validity (Fornell-Larcker criterion)**

	Actual Purchase Behavior	Attitude	Normative Influence	Online Purchase Intentions	Perceived Website Quality
Actual Purchase Behavior	0.786				
Attitude	0.763	0.810			
Normative Influence	0.714	0.464	0.880		
Online Purchase Intentions	0.573	0.747	0.477	0.825	
Perceived Website Quality	0.572	0.657	0.318	0.721	0.884

**Table 03: Item wise cross loadings**

	Actual Purchase Behavior	Attitude	Normative Influence	Online Purchase Intentions	Perceived Website Quality
ABQ1	0.740	0.411	0.906	0.378	0.316
ABQ2	0.791	0.590	0.331	0.417	0.507
ABQ3	0.825	0.800	0.378	0.548	0.538
AQ1	0.433	0.785	0.348	0.623	0.517
AQ2	0.551	0.843	0.412	0.666	0.549
AQ3	0.825	0.800	0.378	0.548	0.538
NQ1	0.495	0.407	0.854	0.473	0.239
NQ2	0.740	0.411	0.906	0.378	0.316
PIQ1	0.533	0.706	0.324	0.881	0.720
PIQ2	0.358	0.551	0.398	0.737	0.410
PIQ3	0.514	0.573	0.471	0.849	0.597
WQ1	0.513	0.581	0.262	0.594	0.873
WQ2	0.500	0.584	0.297	0.677	0.894

##### 4.3 Model Fitness

Table 04 shows model fitness R<sup>2</sup> of online purchase intention and actual purchase behavior which is 0.671 and 0.775 respectively. Value of R square between 0.5 and 0.75 shows moderate and strong

association (Hair et al., 2011). Hence our results show strong association of online purchase intentions and actual purchase behavior.

**Table 04: Model Fitness**

	R Square	R Square Adjusted
Actual Purchase Behavior	0.775	0.772
Online Purchase Intentions	0.671	0.668

#### 4.4 Hypothesis Testing

Results of Table 06 show association between attitude, normative influence, and perceived website quality towards online purchase intentions with actual purchase behavior.

**Table 05: Indirect effect**

	Original Sample (B)	Sample Mean	Standard Deviation	T-values	P-values	Decision
A-APB	0.579	0.583	0.05	11.213	0.000	Supported
NI-APB	0.497	0.494	0.045	11.102	0.000	Supported
PWQ-APB	0.214	0.212	0.047	4.558	0.000	Supported

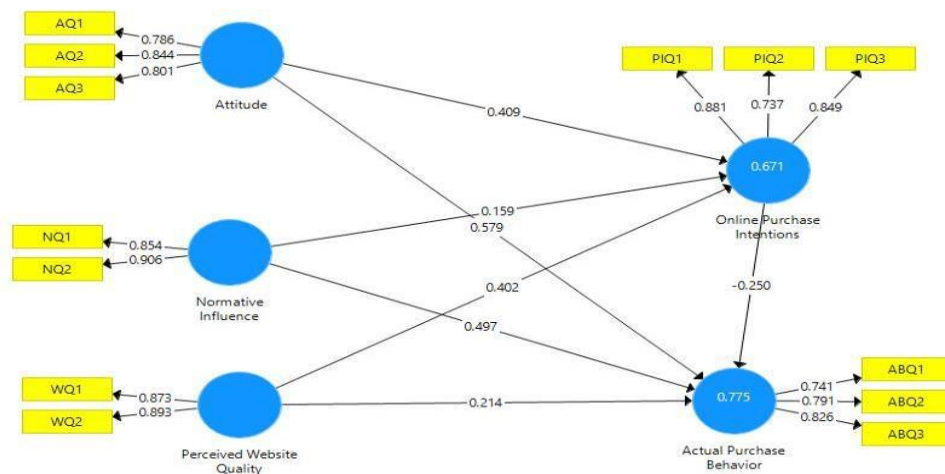
**Table 06: Direct effect**

	Original Sample (B)	Sample Mean	Standard Deviation	T-values	P-values	Decision
A-PI	0.409	0.407	0.056	7.271	0.000	Supported
A-APQ	-0.102	-0.102	0.030	3.393	0.000	Supported
NI-PI	0.159	0.494	0.045	11.102	0.000	Supported
NI-APB	-0.040	-0.040	0.015	2.695	0.000	Supported
PWQ-PI	0.402	0.403	0.055	4.558	0.000	Supported
PWQ-APB	-0.101	-0.102	0.032	3.148	0.000	Supported
PI-APB	-0.250	-0.252	0.068	3.678	0.000	Supported

#### 4.5 Model analysis

Relationship between latent variables and observed behaviors were analyzed using PLS. Reliability of the constructs were measured by Cronbach alpha while convergent and discriminant validity was also carried out to assess validity of the items.

**Figure 4.1: Measurement of Model**





## 5. Discussion

The objective of this study was to explore the antecedents of online shopping behavior of young consumers in Pakistan. E-commerce is expanding in Pakistan and young consumers prefer to shop online which increases its fame all over the country that is why it is important to discover the dynamics of virtual shopping behavior. This study has empirically investigated the relation between attitude, trust, normative influence and perceived website quality on purchase intentions. The current study also explored the mediating role of online purchase intentions on actual purchase behavior of young consumers.

Drawing upon Theory of Planned Behavior, this paper has developed an extensive framework to analyze interrelationship among variables and their impact on actual online purchase behavior. As indicated earlier the relevance of TPB in model of this study, this study makes practical, theoretical and empirical contribution in predicting online purchase behavior. Model of this study also validates the theory.

All hypotheses are significantly supported. Attitude, normative influence and perceived website quality significantly predicts online purchase intention which significantly predicts online purchase behavior (Moshrefjavadi et al., 2012) and (Rehman & Ashfaq, 2011).

The findings indicate that web site quality has significant impact on online purchase intentions of young consumers (Bai et al., 2008). In Pakistan online market is growing and customers are paying attention to the quality of website as well.

Online shopping behavior is highly correlated with psychological factors like attitude, social influence and perception. These findings will help online vendors in determining online purchasing pattern of consumers. Results are same as Kim et al. (2004) and Sulaiman et al., (2007) who found psychological factors significant to online shopping behavior.

Perception regarding website quality has significant effect on online purchase intentions which suggests that technology has significant impact in shaping perception. Finally purchase intention did lead to actual transaction behavior, confirming TPB and endorsing the theoretical and practical utility of proposed model. This study provides findings that enrich the literature and provides practical utility for understanding nature of e-commerce.

Managerial implications of this study would be that e-marketers in Pakistan should focus on website quality if it provides ease and usefulness to the consumers it would encourage more customers to purchase online. Trust is another factor which needs to be analyzed in detail because it play a Vitol role in shaping attitude. Social influence is another key factors which spread through word of mouth and in this digital era electronic word of mouth (E-WOM) is another way of influencing people to shop online. Government should formulate electronic regulation procedures to keep an eye of fraudulent activities this will help to build trust among consumers and improve online retailer's performance.

Online purchase intentions partially mediates the relationship among attitude, normative influence and perceived website quality on online purchase behavior. When website offerings are reliable and trustworthy it makes customers develop positive attitude towards online shopping. Features of the website contribute in development of online purchase intentions which leads towards actual purchase behavior.

## 6. Conclusion

There has been a paradigm shift from conventional shopping behavior towards rapid and convenient online shopping behavior around the globe. The introduction of various online shopping platforms have increased the credibility towards online shopping behavior in Pakistani market. This study has connected the missing dots in understanding online shopping behavior among young consumers in Pakistan. It is found that there is a positive impact of attitude, normative influence and perceived website quality on online purchase intentions. However, attitude found to be most influential among all three predictors. Online purchase intentions partially mediates the relationship towards actual purchase behavior. Finding of this study are imperative and consistent with previous literature. Adnan (2014) found that psychological factors like attitude and perception play key role in shaping online purchase intentions of consumer. This study provides perfect blend of extrinsic and intrinsic factors affecting online buying behavior. It is evident from statistical analysis that young consumers have positive attitude towards e-shopping which is further strengthen by normative influence and perception about the website quality. Furthermore, online purchase intentions mediates the relationship towards actual purchase behavior.



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