

Impact of Online Buying on Post-Consumer Behaviours: Evidence from Pakistan

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ABSTRACT

Purpose: This study was driven by the need to better understand how consumer behaviour impacts online shopping. To examine the effects of consumer behaviors on online buying, this study has used specific consumer traits and customer loyalty. This search also helps businesses to identify needs, wants, and demands and remain loyal to their consumers

Design/Methodology/Approach: Survey, using an instrument was used to collect data. In addition to the general sample check, the study also carried out a pilot check to evaluate the validity of the instrument used in the study.

Findings: The consequences of this study show that there is a significant effect of consumer characteristics on online shopping. The discoveries are of advantage to both scholastics and experts and this examination is one of the first to show how to oversee computerized client connections on online networking brand groups.

Originality/Value: The results of this study would contribute as a guideline of online consumer Behaviour for businesses who want to do online business in Pakistan (Rawalpindi-Islamabad). These discoveries add to an exhaustive comprehension of purchaser conduct. Help organizations manage comparable circumstances and give counsel to the public authority to viably uphold organizations later.

Keywords: Customer loyalty, Cultural characteristics, psychological characteristics, Cultural characteristics, social characteristics, Customer loyalty, Consumer behaviour, online shopping

1 | INTRODUCTION

There are many millions of internet users online at any time and they are potential consumers in the online market. As we know that there are many providers, so one thing for a successful business is how they understand and interprets their needs, wants, and demands remaining within their business environment. (Naseri & Education, 2021).

It ought to be unmistakably brought up that as of late, because of the expansion in Internet entrance, online shopping is turning into a well-known current channel for Pakistani consumers. Pakistanis are presently investing more energy in online shopping (Fletcher, Nielsen, & society, 2018). The normal online season of Internet clients in Pakistan is 48 hours per week, which implies about 6.5 hours daily. In this way, with the Internet association, online business and online shopping in Pakistan are developing firmly. In a new study led by Nielsen: Pakistan, almost half of the respondents expressed that they are "utilizing" or "prepared to utilize" internet business stages, utilities, for example, home conveyance of quick consumer products, and so on. Statistical surveying organization ComScore likewise investigated that the quantity of Pakistani buyers visiting retail sites arrived at 71% of all Internet clients studied (Khwaja, Mahmood, & Zaman, 2020). Different examinations have clarified the new

development in online shopping. As per the past study, internet shopping conduct isn't just influenced by segment qualities, for example, age, gender orientation, and occupation ([Fang, Weng, Dai, & Fang, 2016](#)), it addition saw advantage factors ([Xie, Zhang, & Zhang, 2014](#)). In 2020, in the same way as other different nations, Pakistani organizations are additionally confronting difficulties brought about by Covid-19. Coronavirus is a pandemic that spreads quickly through ordinary contact among individuals, and it happened in Pakistan around the finish of 2019. Subsequently, COVID-19 influences general conduct, yet additionally influences shopping and outside utilization. ([F. Alam, Tao, Lahuerta-Otero, & Feifei, 2022](#)). The Pakistani government has likewise embraced solid answers for forestall this illness, including social segregation and urging internet shopping to forestall groups and social contact. The investigation likewise expects to investigate

Notwithstanding, most past investigations were led before Covid-19 got far-reaching, and this is as yet an issue of how this scourge influences customers' online shopping conduct. Likewise, the creator additionally expects to lead this exploration to investigate the circumstance in Pakistan in a particular setting for online dealers, there will be some illumination when defining proper business techniques to adjust to client changes and supporting the public authority to detail suitable approaches in the new climate.

Businesses need to identify critical factors which affect customers during buying, selecting, and during use of products or services. Businesses need to ensure that their customers are satisfied with their products and service. Factors that influence customer behavior are Culture, social class, family, salary level, age, Gender, etc. ([M. A. Alam, Roy, Akther, & Hoque, 2022](#))

This study aims to analyze the factors that affect the online buying behaviour of two different cities Rawalpindi and Islamabad. Moreover, it's additionally wished to spot and analyze the online shopping habits of customers in these cities of Pakistan. The results of this study would contribute as a guideline of online consumer Behaviour for businesses who want to do online business in Pakistan (Rawalpindi-Islamabad). This search also helps businesses to identify needs, wants, and demands and remain loyal to their consumers.

2 | LITERATURE REVIEW

According to ([Kotler & Armstrong, 2010](#)) four dimensions can be used to explain consumer behaviour: non-public features, mental characteristics, social characteristics, and cultural factors. Determine advertising tactics and target the appropriate client agencies by identifying these characteristics.

Personality is another psychological factor. Customers may be encouraged by the persona component to determine for themselves what types of websites are best suited to their unique preferences. Customers are controlled by their private preferences. Customers strive to ascertain what they like or dislike about a specific situation. The final element is emotion; they'll think back on their last pleasant experience. Customers are given few options, and their feelings change according to their preferences. ([Grill, Nikolaev, Valeros, & Rehak, 2015](#)).

A second description provided by ([Fletcher, Cornia, & Nielsen, 2020](#)) describes online purchasing and commerce. E-commerce will be defined as the purchasing, marketing, and selling of goods and services by businesses, clients, and other parties using an electronic medium (the Web) without any physical interaction or transaction.

Considering the traits of the parties involved in the commerce and shopping processes, e-commerce has been categorized into four categories. These categories are client-to-business (C2B), client-to-client (C2C), and

business-to-business ([Gummesson, Polese, & Marketing](#)) (C2B). ([K. Alam, Ali, Erdiaw-Kwasie, Murray, & Wiesner, 2022](#)).

Individuals are bit by bit understanding that they need to remain at home as opposed to heading outside, limiting the requirements identified with social connection, for example, eating in eateries or utilizing diversion administrations, halting public transportation, diminishing chance to workplaces and work environments, And stop travel abroad ([Economics, 2020](#)). However long there is an answer that helps individuals isn't excessively upsetting and stressful, everybody will be prepared to actualize it ([F. Zhou, He, Chan, Ma, & Schiavone, 2022](#))

Another style of group action, E-commerce transactions between businesses and their customers are often referred to as e-retailing. By utilizing web-based technologies, e-commerce is only an additional tool for a retail company's merchandise. The best example of a firm of this kind that connects with customers and does business online is [www.gap.com](#). Numerous past examinations have referenced a portion of the advantages of online shopping to customers. Hence, it is accepted that the client's experience when shopping on the Internet will be influenced by the diverse saw advantages of the client because these advantages are not completely reflected in their conventional purchasing experience ([Forsythe, Liu, Shannon, & Gardner, 2006](#)). This research acquires and creates 5 factors, and these factors are elaborated below: Customer's Awareness of Utility ([E. Brynjolfsson & Saunders](#))

([F. Alam et al., 2022](#)) accepts that the African Union positively impacts online shopping goals. All AU individuals in online shopping are estimated by a few variables identified with time adequacy, conveyance, and conveyance administrations, and a decrease in direct cooperation. When purchasing items on the web, buyers won't become weary of taking an interest in rush hour gridlock, searching for parking areas, and hanging tight for installments. Thusly, individuals who are reluctant about social connection are more ready to decide to shop on the Internet. Since the SARS flare-up numerous years back, it has been seen that individuals need to give and execute house-to-house administrations and eateries that will in general deter clients from eating because of attention to the spread of the sickness ([Senecal, Kalczynski, & Nantel, 2005](#))

Customers of today increasingly spend most of their time online before making purchases. The internet is becoming more social thanks to Web 2.0 technologies, and the creation of content by users has sped up development even further ([Grill et al., 2015](#)) On the internet, people have begun to produce their content, which they may then share with others through social media.

As a result of these developments and a study into the purchasing habits of online customers 11, a new medium has formed that goes by the name of "social media," through which consumers are now spending their time and taking this channel into account when making purchasing decisions. ([Naseri & Education, 2021](#)). This change has significant implications for the marketing industry.

In today's world of showcasing, the customer is king, thus marketers must go online if they want to successfully connect with and pay attention to the client. Modern businesses are therefore forced to shift their promotion efforts to these new mediums. There are numerous social media platforms, and each has its functions and characteristics.

Online stores are now able to communicate with one another within the same online marketplace thanks to the emerging and swiftly growing trend known as social commerce ([F. Alam et al., 2022](#)). Businesses may contact more clients and let them know about regional events by using Facebook and Twitter. For instance, Facebook

assisted a flower store in generating a sizeable amount of its revenue. Users may now quickly buy things from their Facebook page thanks to the integration of an e-commerce platform.

Four dimensions—private features, mental characteristics, social characteristics, and cultural traits—can be used to describe consumer behaviour ([Kotler & Armstrong, 2010](#)). Determine advertising tactics and target the appropriate client agencies by identifying these characteristics. ([K. Z. Zhou & Li, 2007](#)) make the case that psychological factors have a role in consumer behaviour in the context of online shopping. Online shoppers frequently start doubting themselves and mentally address themselves. Customers are motivated when they raise questions like, "Do I have to accept a higher price?" or "Do I have to purchase online more frequently?" One of the important factors that prompt buyers to research the best product, or the safety of an online website is perception.

What emerges from the reference groups is influenced by social traits. Customers who use the web as a source of information about businesses are known as virtual groups made up of discussion forums on web pages where other people's thoughts and reviews can be seen and influenced ([McDonald, Christopher, & Bass, 2003](#)). Another is contact links, which are internet website online links relating to the good or service and help people make their decision. According to ([Daud, 2022](#)) the effects of the Reference Firms are primarily predicated on the idea that many small groups can have an impact on a person's behavior. One of these reference groups is family. There are different ways that references to organizations affect a character's mindset; they may reveal a new behaviour or way of life, or they

According to ([F. Zhou et al., 2022](#)) varied social training results in different behaviors. Customers from lower social classes would not have access to the same homes with better opportunities or higher goals as those from higher social classes. Additionally, ([Kotler, Wong, Saunders, & Armstrong, 2007](#)) examined how early lifestyle choices shaped attitudes and ideals, which in turn influenced how people felt about themselves and what they needed.

Technology advancements in the 20th century brought about significant changes in marketing. As a result, it increased their rivalry while simultaneously creating new opportunities ([Jamshido'g'li, RakhmonjonZokirjono'g'li, Kholdorovna, & Research, 2020](#)).

This forces businesses to adopt new business and marketing strategies and to abandon the traditional control attitude. The internet, which has become a part of daily life, has also permeated regular purchasing. It has become quite difficult to keep customers when they are just a few keystrokes away from any website without any restrictions. Because there is so much competition and the switching cost is so low, these customers may choose another option in the event of unhappiness, making it even more crucial for online retailers to maintain customer loyalty ([Ismagilova, Hughes, Dwivedi, & Raman, 2019](#)).

For businesses, customer loyalty has been essential. Customer loyalty is essential to the fulfillment and expansion of customer-centric corporations ([Naseri & Education, 2021](#)). since it helps to increase sales and revenue. Additionally, clients must be happy so that they will visit the website again and make another purchase. Products based on technology and informatics start to change how customers shop because it alters many of their routines. Customers have similar expectations from businesses when shopping online as they have when going to a physical store. The perceived cost to customers depends on whether expectations are met or not, as well as how

much customer happiness is delivered. Delight or disappointment relies on the experiences one has after making an online purchase.

2.1 | Theoretical Framework

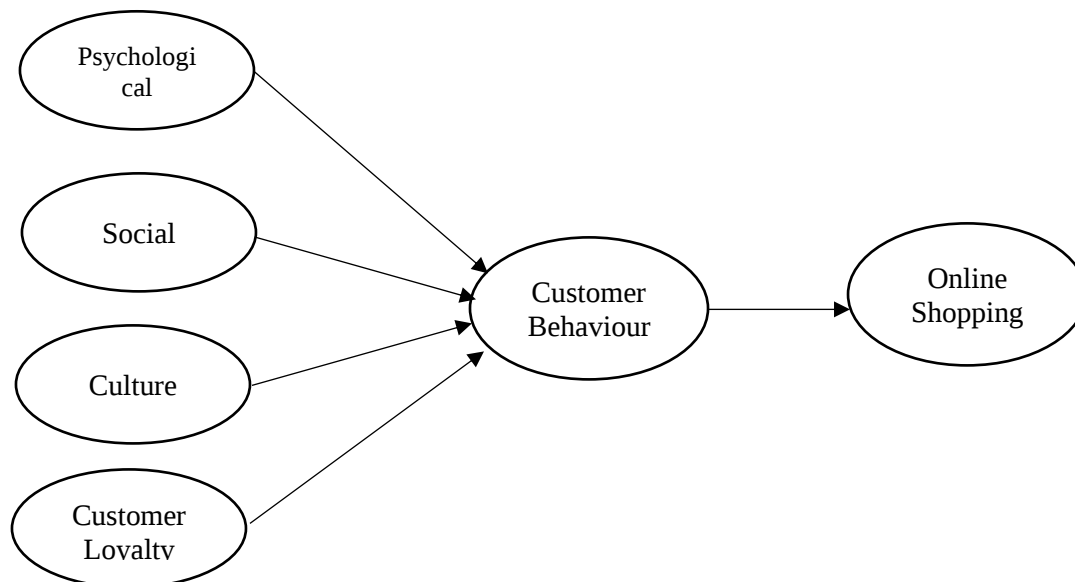
Psychological characteristics, social characteristics, Cultural characteristics, Customer loyalty

Dependent variables:

Online shopping

Mediating variable:

Consumer behaviour



2.2 | Hypothesis Statement

H₁: Psychological characteristics have a positive impact on online shopping.

H₂: Social characteristics have a positive impact on online shopping.

H₃: Cultural characteristics have a positive impact on online shopping.

H₄: Customer loyalty will have a positive impact on online shopping.

H₅: Consumer behaviour will have a positive and significant impact on online shopping.

H₆: Psychological characteristics have a positive impact on online shopping when the mediator is consumer behaviour

H₇: Social characteristics have a positive impact on online shopping when the mediator is consumer behaviour.

H₈: Cultural characteristics have a positive impact on online shopping when the mediator is consumer behaviour.

H₉: Customer loyalty will have a positive and significant impact on online shopping when the mediator is consumer behaviour.

3 | RESEARCH METHODOLOGY

This dissertation uses both primary and secondary information-gathering methodologies to meet the study's aims and respond to the research question. Additionally, secondary data provide a valuable source for the study's research question ([E. J. M. P. B. Brynjolfsson, 2011](#)). Additionally, using secondary sources helps with topic identification and informs the design of primary research. The survey method of study allows you to get information from the perspective of consumers. A quantitative technique is utilized to analyze the survey results

to look at consumer behaviours and purchasing decisions. For this study, a survey in the form of a questionnaire was employed.

Surveys are a more rigid form of study than interviews. They are frequently employed to elicit opinions from a sizable audience. Every respondent is asked to answer the same set of questions, providing a sustainable way to collect data from a large sample before conducting a quantitative analysis ([E. Brynjolfsson & Saunders, 2009](#)). The surveys were designed to be self-administered and administered online. Self-mediated questionnaires take that one step further and make it feasible to reach more respondents because the nature of the questionnaire helps to reach a large population. Three participants were given the questionnaire after it had been finalized but before it was distributed. a pilot study was conducted to gather feedback from participants on how to improve the questionnaire.

Descriptive records are used in quantitative research to quantify the facts. The goal of the coding process is to convert raw data from survey results into numerical data. To ensure the accuracy of the results, the computer application Statistical Bundle for Social Sciences was used (SPSS). Many people use this software for statistical analysis. Information is presented in the form of tables, graphs, or bar charts, and a thorough explanation is provided after each figure.

The study also conducted a pilot check to further assess the validity of the instrument employed in the study in addition to the overall sample check. The pilot study's reliability tests and the total sample size are listed below.

4 | RESULTS AND ANALAS

4.1 | Reliability Testing of Pilot Study

At a convenient sample size of 162 respondents, the study conducted a pilot check to assess the dependability of the instrument used in the study, which incorporates both independent and dependent variables. Utilizing SPSS 20, the study employed reliability analysis approaches with correlation coefficients. The researcher emphasized testing the internal reliability of each construct using a wide variety of data. Cronbach's alphas are determined using formulas created for the same construction to assess internal reliability. Although all the study's constructs have Cronbach's alphas larger than 0.5 (a value deemed "acceptable" in most social science research), Cronbach's alpha can typically be low for multi-dimensional items.

Table 4.1 Cronbach's Alpha		
Constructs	Cronbach's Alpha	No. of items
Psychological	.749	6
Social	.760	3
Culture	.815	5
Customer	.580	2
Customer Behavior	.539	3
Social media	.670	2
Overall reliability	.686	22

4.2 | Pearson's Correlation Analysis

The study uses Pearson's correlation to establish a relationship between at least two continuous variables. A Pearson's value can range from 0.00 (no correlation) to 1.00. (Perfect correlation).

Table 4.2. Descriptive analysis					
	N	Minimum	Maximum	Mean	Std. Deviation
Gender	162	1.00	2.00	1.62	.488
Age	162	1.00	4.00	3.13	1.076
Education	162	1.00	3.00	2.74	.646
Credit Card	162	1.00	2.00	1.13	.337

Table 4.3. Correlations							
		N Psychology	Social Chac	Cultural Cha	Customer Loyalty	Consumer Behavior	Online Shopping
Psychology	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	162					
Social Chac	Pearson Correlation	.703**	1				
	Sig. (2-tailed)	.000					
	N	162	162				
Cultural Cha	Pearson Correlation	.653**	.801**	1			
	Sig. (2-tailed)	.000	.000				
	N	162	162	162			
Customer Loyalty	Pearson Correlation	.695**	.670**	.795**	1		
	Sig. (2-tailed)	.000	.000	.000			
	N	162	162	162	162		
Consumers Behavior	Pearson Correlation	.602**	.596**	.691**	.686**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	162	162	162	162	162	
Online Shopping	Pearson Correlation	.840**	.722**	.555**	.629**	.497**	1
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	162	162	162	162	162	162

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

The results of the table-4.5.1 demonstrate that there's an important correlation among all variables by summarizing the values of Pearson's correlation. The results are significant < 0.05 . The dependent variable online shopping has a .840 coefficient correlation with psychological characteristics. Independent variable social characteristics have a .722 coefficient correlation with online shopping. Cultural characteristics have a .555 coefficient correlation with online shopping. Customer loyalty has a .629 coefficient co-relation with online shopping. Consumer behaviour has a .497 coefficient correlation with online shopping. Psychological characteristics have the highest coefficient co-relation as compared to other variables.

Table 4.4. Regression Analysis						
Constant	Psychology	Social	Culture	Loyalty	R-Square	F-Statistics
-0.247	0.850	0.440	0.423	0.192	0.768	130.254
(0.217)	(0.078)	(0.071)	(0.097)	(0.082)		
[-1.140]	[10.83]	[6.22]	[-4.364]	[2.346]		
0.256	0.000	0.000	0.000	0.020		0.000

*Regression coefficients, standard errors in parentheses, t-values in brackets, and p-values in italic

The findings supported the model's greater significance ($p < 0.05$), relationship with more independent variables ($R\text{-Square}=0.392$ and the $F\text{-value}=31.508$), and model fitness ($R\text{-Square}$ depicts model fitness). Independent models may potentially account for 39.2% of the variation in the dependent variable. Consumer perceived value relates to both significant ($p < 0.05$) and no significant ($p > 0.05$) variables when they are assessed separately.

The study's independent variable with a regression coefficient of 0.850 is psychological characteristics. The standard error gives data-related information. As a result, the overall model is more significant and the personally based factors that are positive with the dependent variable are more significant. The primary findings of the regression analysis, for which the independent variable's correlation with psychological characteristics is objectively determined, have a $p\text{-value}$ of 0.000 (< 0.05). The primary findings supported research hypothesis (H_1), which found a strong relationship between Psychological Characteristics IV and online shopping.

The independent variable in the study, Social Characteristics, has a regression coefficient of 0.440. The standard error offers data-related information, and the $p\text{-value}$ is 0.000 (> 0.05). As a result, the whole model has a strong correlation with the dependent variable. The primary findings support the study's hypothesis (H_2), which states that there is a substantial correlation between social characteristics and online shopping.

A significant independent variable in the study with a regression coefficient of 0.423 is the culture's characteristics. The standard error gives data-related information, and the $p\text{-value}$ is 0.000 (< 0.05). As a result, there is a strong correlation between the entire model and the dependent variable. The primary findings supported the research hypothesis (H_3), which found a substantial relationship between cultural traits and online shopping. (Chin Goh, 2017)

In our study, the independent variable measuring customer loyalty has a regression coefficient of 0.192. Data-related information is provided by the standard error, and the $p\text{-value}$ is 0.020 (< 0.05). As a result, there is a strong correlation between the entire model and the dependent variable. The primary findings supported the research hypothesis (H_4), which found a significant relationship between customer loyalty and online shopping.

Table 4.5. Regression with Mediator

Constant	Psy	social	culture	loyalty	Customer Behavior	R-Square	F-Statistics
-0.247	0.863	0.440	-0.400	0.221	-0.061	0.770	104.357
(0.217)	(0.080)	(0.071)	(0.100)	(0.084)	(0.63)		
[-1.092]	[10.85]	[6.23]	[-4.004]	[2.507]	[-0.973]		
0.256	0.000	0.000	0.000	0.013	0.332		0.000

After including the Mediator variable in the model, the results show the following impact between Independent and dependent variables. The findings were argued to support the model's greater significance ($p < 0.05$), relationship with more independent variables ($R\text{-Square}=0.770$ and the $F\text{-value}=104.357$), and model fitness ($R\text{-Square}$). Independent models may also account for 77.0% of the variation in the dependent variable. Consumer perceived value relates to both significant ($p < 0.05$) and no significant ($p > 0.05$) variables when they are assessed separately.

The independent variable for social characteristics in the study has a regression coefficient of 0.440. Data-related information is provided by the standard error, and the $p\text{-value}$ is 0.000 (> 0.05). As a result, there is a strong

correlation between the entire model and the dependent variable. The primary findings support study hypothesis (H₆), which finds a substantial relationship between social characteristics and online shopping.

The study's mediator variable, with a regression coefficient of -.061, is customer behaviour. The standard error gives information about the data, and the result's negative impact is demonstrated by the p-value of 0.332 (>0.05). As a result, the entire model has a negligible and inverse relationship with the dependent variable. The primary findings do not support the research hypothesis (H₉), which found a substantial correlation between consumer behaviour and online shopping.

4.3 | Major Findings

In the above correlation table, it is found that there is a significant correlation between the dependent and all the independent variables because the correlation coefficient value is greater than 50% or 0.50 and near 1. In the above regression table, it is found that the overall study model is significant and high goodness fit. As the reliability value is greater than 0.50, so, it shows that there is high reliability occurring in the data. Without mediator consumer behavior, all the study findings show a positive and significant impact over the dependent variable i.e.: online shopping.

When we checked the impact of independent variables on dependent variables with the help of a mediator, there is a significant and negative impact on culture but didn't affect other variables (significant). The study mediator variable i.e.: Consumer behavior has an insignificant and negative impact on the dependent variable.

5 | DISCUSSION

When no mediator is involved in calculating regression, the study has found that there is a significant and positive impact of personal characteristics on online shopping. This study has been supported by ([F. Alam et al., 2022](#)) and ([Hernández, Jiménez, & Martín, 2011](#)). Psychological characteristics also have a positive and significant impact on online shopping. This study has been supported by ([Wu & planning, 2003](#)). Social characteristics also have a positive and significant impact on online shopping. This study has been supported by ([Coward & Goldsmith, 2007](#)). Cultural characteristics also have a positive and significant impact on online shopping. This study has been supported by ([Agag & El-Masry, 2016](#)). Customer loyalty has a positive and significant impact on online shopping. This study has been supported by ([Shafiee, Bazargan, & research, 2018](#)). When the mediator is involved in calculating regression, the study has found that there is no effect of personal characteristics on online shopping. This study has been against ([Farak, Dijst, & Lanzendorf, 2003](#)). A psychological characteristic does not affect online shopping. This study has been supported by ([Keisidou, Sarigiannidis, Maditinos, & Management, 2011](#)). Social characteristics do not affect online shopping. This study has been supported by ([Butu et al., 2020](#)). Cultural characteristics have a significant and negative impact on online shopping. This study has been supported by ([Hallikainen & Laukkanen, 2018](#)).

6 | CONCLUSION

One of the keys and significant factors in online shopping is consumer behaviour. Online shopping frequencies of the two samples are different; Islamabad consumers shop online more frequently than Rawalpindi consumers. The study has proven that online shopping is affected by various characteristics and these characteristics have a significant impact on online shopping

Moreover, we have also found that with the exclusion of a mediator i.e.: Consumer Behaviour, there is a positive and significant effect on online shopping, and with the inclusion of a mediator, there is a significant effect caused by other variables, but cultural characteristics have a negative and significant effect on online shopping. Similarly, the mediator also has a significant and negative impact on online shopping.

6.1| Future directions and Limitations

Our results can come out as contradictory due to a lack of time and resources. The findings can also be used to determine how consumers perceive security when shopping online. There are numerous drawbacks to online shopping, including security and risk. Whether a transaction takes place online or not, consumers may still have faith in it. Additionally, studies on trust, drawbacks, and if these affect the frequency of online shopping can be conducted.

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