

## Impact Of Consumer Perceptions Towards Online Shopping: Evidence From Public Sector Universities Of Shaheed Benazirabad

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### Abstract

*The first priority of any business is retaining and attracting new customers, giving the view of online shopping acceptance from consumers' perspective, would be an attempt for sure success for the online retailing business. This study is descriptive in nature population for this study was students of Shaheed Benazirabad in which we have focused the different universities of Nawabshah like; Shaheed Benazir Bhutto University Shaheed Benazirabad, Quaid-e-Awam University Nawabshah and Peoples Medical and For Women Nawabshah, SBA, a survey was conducted to inspect the perception of consumers towards online shopping, furthermore the understanding of demographic profile of adopters and non-adopters of online customers and topical status of online shopping in Nawabshah. The sample size for research was one hundred fifty (150) individuals; sampling technique for this research was the non-probability through convenience procedure. The Data was analyzed through descriptive study, in order to identify the underlying factors from a range of seemingly important variables. Study demonstrated that the most significant factor was the accessibility and variety of online shopping, the second most significant factor was derived out as payment options and security and risk of online shopping, while as the risk supposed online shopping was the third most significant factor, and challenges of online shopping was the fourth most significant factor. Discussion to the topical status of online shopping it can be said that; the growth rate of online shopping is increasing in Pakistan but unpleasantly slow, still psyche of a customer is the same they first need to check the product and love to bargain with the shopkeeper before purchasing.*

**Key words:** Time Saving, Risk and security, User interface, E-loyalty consumer perception and Online shopping.

### 1. INTRODUCTION

The evaluation of online companies has provided a new way of increasing sales and revenue for businesses around the circle of world. There are many consumers are switching physically purchasing to electronic purchasing, within a very short period of time where many consumers found it very appropriate and time savvy way of electronic shopping, and also there are many people who have little bit interest to use this medium (Iqbal, Rahman and Hunjra 2012).

This trend of information about products and services are much faster in current businesses than ever before. In this era internet is the valuable source to do these activities, use of internet have provided the flexible and cost leadership way for companies to reach consumers around the globe within single click. Now a days people are switching towards online shopping which is the suitable channel in the mind of consumers because it offers them the range of products and services while sitting at home or anywhere else at any time via internet, they could also compare prices of products using online shopping (Sulaiman, Mohezar, and Rasheed, 2007). The study includes six features which are

identifying the web site enhancement related to consumer perception towards marketer worthiness (Cheskin. and SA. 1999). These web features include (1) Assurance of safety (2) Reputation of marketer (3) Robust order fulfillment (4) Professionalism of web sites (5) Navigation easiness (6) Art of usage web page design technology. (Cheskin and SA) argue that the most important thing is that at any cost the first element must be the safeguard of information of consumers which build the relationship with marketers. Some of scholars have reinforced that security is a big issue that is the reason that people are moving towards other webs, according to survey security is the element that people can trust and feel comfortable. (Dayal., et al., 999; Hoffman., et al, 1999; Orans., 1999).

It's very much to know in online business that what kind of elements impact on the perception of consumers. Key element for the growth of e-commerce is trust, which is discussed in many studies (Ba., 2001, Huston, 2001.; Jervenpaa et al.; 2000). In this research trust is only element which is consumer oriented e-commerce. Best way to assess parties is to build trust with them and there should be high level rather than without any clarification of webs. There should be safe side for consumers in the perspective of personal information and financial side like credit cards and so on. When people use the internet, the mostly done activities come in one's mind are seeking out news and entertainment information but in today's time electronic communication has become even more famous than that. One third of buyer's shows to make 1-10 purchases per year (2001). Out of 100%, 48.9% of people did online purchasing in 2001. When comparing of more or less internet experienced users, on average 20 online purchases are done by the more experienced internet users as while less experienced and new users make four annual purchases.

In modern time there have been so many of thorough studies on online shopping and its attitude and behavior. Most of studies have done and identify the factors that influence online shopping, attitudes and behavior. Every researcher has its own way of searching and pointing out a few issues in various different manners. i-e, Case, Burns and Dick (2001) are having an idea that the extra influential predictors of e-purchasing among university students are internet knowledge, education level and income. According to a study in which interview t, of 425 US Post graduate students of Business Administration Ho& Wu (1999) find a straight relationship among consumers e-shopping behavior and classification of five e-commerce components, that which involve online stores, logistical support, small brand features, webpage' Information system classifications, and website display. Schubert and Selz (1999) inspect online business quality elements websites with respect to information. Elements that are associated with e-business personnel are also reviewed by them. Now-a-days competitive world is the most fundamental variable for achieving organizational objectives and growing in competitive environment. To undertake this, the important problem should be taken in to reason whether or not the need is assessed, an objective is established and the program is well implemented and close supervision and follow up in the proper functioning of HRD (Human Resource Development) Practices. The logic behind this study revolves around are What major factors are associated with online shopping?, How can consumers compare the prices of products purchase from different suppliers? And What is the perceived trustworthiness of online shops?. This study has been conducted with objectives; to test the consumers' perception towards online shopping. to examine the comparison of product's prices among different suppliers and to investigate the perceived trustworthiness of online shop.

## **LITERATURE REVIEW**

This study includes breaking down in profundity information of the key components of internet shopping. Different diaries and books were experienced and related writing was examined to getting knowledge for naming the variables to measure customer recognition in transit for internet shopping.

## Electronic commerce

Web system is edge which wires workstation clients to perform correspondence. As stated by Office of reasonable exchanging report (2007) the capacity of people to get to web has significantly changed, now they can get to it from home, work or even from their cell telephones and different Wireless gadgets. System correspondence came in presence since the late in 1960s. Electronic business is developing quickly and it is observed as essential requisition of the machine and telecommunication innovation (Manvi and Venkataram, 2005). Rosen (2000) expressed that with the assistance of electronic business singular can perform extensive variety of online business exercises planned for purchasing or offering items and administrations.

With the assistance of electronic commerce/information innovation the nature of correspondence could be upgraded besides the minimal effort and quicker transactions might be performed with stakeholders of the association like workers, supervisors, money related go-betweens, controlling powers, clients, suppliers and overall population. Kalakota and Whinston (1999) characterized electronic trade.

- E-business is a requisition, used to robotize business transactions and hierarchical work stream.
- E-business is a machine provision used to convey data which is made inside or outside the association expect to interface with stakeholder or with overall population.
- Service point of view: Electronic business is an apparatus that administration and customers used to cut administrations expense while enhancing item's quality and expanding pace of administrations conveyance.
- Online point of view: Electronic business empowers the methodology of purchasing and offering of items and administrations over web and gives proficiency to offer other online administrations."

Grouping of the electronic trade field by the way of the transactions:

Turban (2000) expressed that the grouping of electronic trade is by the way of transaction.

- Business to buyer (B2c), business retailing transactions with online purchasers. Sample shopper of "Amazon.com."
- Consumer to buyer (C2c), this is a classification where shoppers straightforwardly deal their items or administrations to purchasers. Sample "Olx.com" where people can place grouped ads.
- "Business to business (B2b), this is a basic sort e-business transaction and there for the majority of electronic trade exercises are performed under the heading of business to business. It incorporates the IOS transactions and electronic business sector transactions between associations.

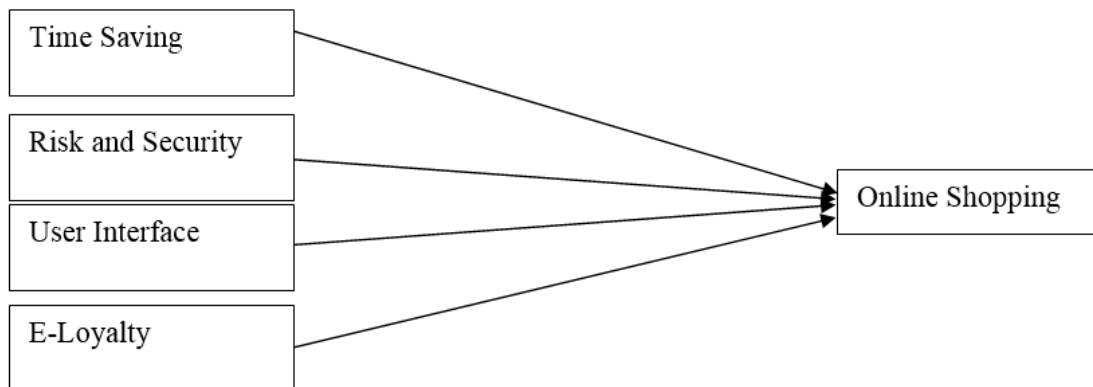
As stated by the World state (2012) the general development rate of web has stretched. The web utilization in Africa has become 3,606.7%, from the year 2002 to 2012, Asia contains 841.9%, in Europe 393.9%, in Middle East 2,639.9%, in North America 153.3% in Latin America 1,310.8% and in Australia 218.7% development in web utilization has been recorded. There are 29,128,970 web clients in Pakistan which was just 0.01% in 1995. Web utilization is likewise expanding in Pakistan, as in 1991-92 when administration of Pakistan chose to evacuate substantial custom obligation on machines and machine related extras revolutionaries IT innovation in Pakistan, According to Internet world state (2011) Pakistan is on World's nineteenth position for web use. Web could be utilized as apparatus to push business, as According to Hart et al (2000) the web will turn into a real new retail

arrange, by swapping customary settled store idea, study demonstrated that numerous studied retail saves have not yet enlisted web address besides the individuals who gained space, are utilizing for just correspondence reason like as to advertise item or for just to giving item data as opposed to backing immediate deal, study inferred that these current level exercises will get future web exercises for retail advertising.

The overview was directed in 55 businesses and twenty seven thousands web clients were enquired from the world's five cotenants (Middle East, South America, North America Asia, and Europe). Nielsen (2010) led a study to measure the conduct of respondents with having web access. The study was intended to explore respondents' conduct identified with online buys, the normal items or administrations they generally buy, how the diverse locales are utilized by the people and to distinguish a few variables which invigorate them to use cash for electronic buys. One third of online shopper accepted they generally do their web shopping from electronic stores with no physical vicinity like "Amazon.com," 20% of respondents do incline toward locales which bargains electronically and likewise have physical vicinity like "Blocks and Mortar" while as just 16% of respondents demonstrated they have never made online buy The acquired outcome was demonstrating that there are a few items which are usually bought by the respondents like 44% of the respondents showed that they generally buy "Books" 36% run with "Clothing/accessories/shoes" and 32% Indicated that they want to buy "Air transport tickets/reservations" these were few high appraised normal items which customers plan to buy on the web.

### 3. Research Methodology

#### 3.1 Theoretical Framework



### ***3.1.1 Dependent variable***

Experimenter manipulates the variables (i.e. changes) it supposed to have a direct effect on the dependent variable. In our research dependent variables are Time saving, Risk and security, User interface and E- loyalty.

### ***3.1.2 Independent Variable***

Experimenter measures the variables after changing in to the Independent variables that affect the dependent variables. Our independent variables of the study are Consumer buying behavior and online shopping.

### ***3.2 Research Hypotheses***

The assumptions and propositions of this research are based on above research questions. Hypotheses for this study are given as:

Ho: There is a negative relationship of the perception of consumers towards online shopping.

H2: There is a positive relationship of the perception of consumers towards online shopping.

Ho: There is a negative association between price and supplier.

H2: There is positive association amongst price and supplier.

H<sub>0</sub>: Trustworthiness is negatively related with online shopping.

H<sub>3</sub>: Trustworthiness is positively related with online shopping.

### **3.1 Study Design**

This study is descriptive in nature; population for this study was the university students of Shaheed Benazir bad.

### **3.2 Population and Target Population**

Population of the current study is based on the students of different universities of Nawabshah, Sindh-Pakistan.

### **3.3 Sampling**

Convenient sampling technique was applied.

### **1.4 Sources of Information**

Current study is based on primary and secondary data.

- a. Primary data was gathered from independent (consumers) through questionnaire. In this study we did research of the descriptive type and conduct surveys, either through consideration or by direct interaction with, sample unit in the form of questionnaire. [C.R. Kothari, Book Research Methodology (Methods & Techniques) second revised Edition page. 95].

b. Secondary data was collected from other studies. There are various sources of secondary data including research publications, books, periodicals, government publications, economic indicators, census data, statistical abstract, databases, media and annual reports of companies, etc. [Uma Sekaran& Roger Bougie, Book Research Methods for Business Page. 116].

### 1. DATA ANALYSIS

#### Age

	Frequency	Percent	Valid Percent	Cumulative Percent
valid 15-20 Years	40	26.7	26.7	26.7
21-25 Years	95	63.3	63.3	90.0
26-30 Years	12	8.0	8.0	98.0
31-35 Years	2	1.3	1.3	99.3
Above 35 Years	1	.7	.7	100.0
Total	150	100.0	100.0	

The data shows that 40(26.7%) respondents have obtained 1, 95(63.70%) respondents have obtained 2, 12(8.0%) respondents have obtained 3, 2(1.3%) respondents have obtained 4 and only 1(.7%) respondents have obtained 5 from total sample of 150.

#### Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Female	87	58.0	58.0	58.0
Male	63	42.0	42.0	100.0
Total	150	100.0	100.0	

The data shows that 87(58.0%) respondents have obtained 1, 63(42.0%) respondents have obtained 2 from total sample of 150.

#### Education

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Under Graduate	84	56.0	56.0	56.0
Graduate	28	18.7	18.7	74.7
Post Graduate	36	24.0	24.0	98.7
Other	2	1.3	1.3	100.0
Total	150	100.0	100.0	

The data shows that 84(56.0%) respondents have obtained 1, 28(18.7%) respondents have obtained 2, 35(24.0%) respondents have obtained 3, and only 2(1.3%) respondents have obtained 4 from total sample of 150.

#### Income

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under 10000	88	58.7	58.7
	10000-20000	24	16.0	74.7
	20000-30000	18	12.0	86.7
	Above 30000	19	12.7	99.3
	5.00	1	.7	100.0
	Total	150	100.0	100.0

The Data shows that 37(24.70%) respondents have obtained 1, 70(46.70%) respondents have obtained 2, 19(12.70%) respondents have obtained 3, 22(14.70%) respondents have obtained 4 and only 2(1.3%) respondents have obtained 5 from total sample of 150.

**“I prefer to purchase online due to heavy discounts are available online”.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	18	12.0	12.0
	Agree	46	30.7	42.7
	Neutral	43	28.7	71.3
	Disagree	31	20.7	92.0
	strongly Disagree	12	8.0	100.0
	Total	150	100.0	100.0

Inference and Results Drawn by Researcher:

The Data shows that 18(12.0%) respondents have obtained 1, 46(30.70%) respondents have obtained 2, 43(28.70%) respondents have obtained 3, 31(20.70%) respondents have obtained 4 and only 12(8.0%) respondents have obtained 5 from total sample of 150.

Objective of this question is marketing discounts, to examine the customer preferences about different offers and discounts which help to shop online. It was asked in this question that whether a customer attract by heavy discounts/sales available on online stores. 28.7% respondents was disagree, 42.7% respondents was agree and 28.7% respondents was neutral so analysis shows the majority of the respondents are agreed that they prefer to purchase online due to the availability of substantial discounts and different types of sales offers.

**“It is easier than to buy online rather than going on to shop store”.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	37	24.7	24.7
	Agree	70	46.7	71.3
	Neutral	19	12.7	84.0
	Disagree	22	14.7	98.7
	Strongly Disagree	2	1.3	100.0
	Total	150	100.0	100.0

**Inference and Results Drawn by Researcher:**

The Data shows that 37(24.70%) respondents have obtained 1, 70(46.70%) respondents have obtained 2, 19(12.70%) respondents have obtained 3, 22(14.70%) respondents have obtained 4 and only 2(1.3%) respondents have obtained 5 from total sample of 150.

Objective of this question is time savvy to examine the perception of customer towards online shopping. It was asked whether online purchasing saves time of customers or not. 16.0% respondents was disagree, 71.4% respondents was agree and 1.3% respondents was neutral so analysis shows the majority of the respondents were agreed that it is easier to purchase online rather than hysically, because it saves time.

**“Shopping Online gives you larger option to choose from”.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	27	18.0	18.0
	Agree	60	40.0	58.0
	Neutral	35	23.3	81.3
	Disagree	21	14.0	95.3
	Strongly Disagree	7	4.7	100.0
	Total	150	100.0	100.0

**Inference and Results Drawn by Researcher:**

The Data shows that 27(18.0%) respondents have obtained 1, 60(40.0%) respondents have obtained 2, 35(23.3%) respondents have obtained 3, 21(14.0%) respondents have obtained 4 and only 7(4.7%) respondents have obtained 5 from total sample of 150.

Objective of this question is the varieties of products and market offering to examine the customer’s perception towards online shopping. It was asked in this question that whether online shopping gives a variety of various products. 18.7% respondents was disagree, 58.0% respondents was agree and 23.3% respondents were neutral its analysis shows that the majority of the respondents are agreed for shopping online that gives you larger option to pick from.

**“It is easier to pay online through credit card or direct bank transfer”.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	19	12.7	12.7
	Agree	69	46.0	58.7
	Neutral	30	20.0	78.7
	Disagree	27	18.0	96.7
	Strongly Disagree	5	3.3	100.0
	Total	150	100.0	100.0

**Inference and Results Drawn by Researcher:**



The data shows that 19(12.7%) respondents have obtained 1, 69(46.0%) respondents have obtained 2, 30(20.0%) respondents have obtained 3, 27(18.0%) respondents have obtained 4 and only 5(3.3%) respondents have obtained 5 from total sample of 150.

Objective of this question is user interface, to examine the perception of consumers towards online shopping. It was asked that whether online purchasing via saves time of customers. 21.3% respondents was disagree, 58.7% respondents was agree and 20.0% respondents was neutral so analysis displays that the majority of the respondents are agreed. It's easier to pay online through credit card or direct bank transfer.

**“The quality of products purchased online from trusted websites is very good and are available at economical prices”.**

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Strongly Agree	11	7.3	7.3	7.3
	Agree	63	42.0	42.0	49.3
	Neutral	43	28.7	28.7	78.0
	Disagree	24	16.0	16.0	94.0
	Strongly disagree	9	6.0	6.0	100.0
	Total	150	100.0	100.0	

Inference and Results Drawn by Researcher:

The Data shows that 11(7.3%) respondents have obtained 1, 63(42.0%) respondents have obtained 2, 43(28.7%) respondents have obtained 3, 24(16.0%) respondents have obtained 4 and only 9(6.0%) respondents have obtained 5 from total sample of 150.

Objective of this question is customer loyalty and price, to examine the customer perception towards online shopping. Online shopping is reliable for customer loyalty or not. 22.0% respondents was disagree, 47.3% respondents were agree while 28.7% respondents were neutral so analysis spectacles that the majority of respondents are agreed that the quality of the products purchased from trusted website is very good and available at cost-effective prices.

**“Shopping online saves my time and money as I don’t have to go through heavy traffic besides saving fuel”.**

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Strongly Agree	39	26.0	26.0	26.0
	Agree	73	48.7	48.7	74.7
	Neutral	19	12.7	12.7	87.3
	Disagree	15	10.0	10.0	97.3
	Strongly Disagree	4	2.7	2.7	100.0
	Total	150	100.0	100.0	

Inference and Results Drawn by Researcher:

The Data shows that 39(26.0%) respondents have obtained 1, 73(48.7%) respondents have obtained 2, 19(12.7%) respondents have obtained 3, 15(10.0%) respondents have obtained 4 and only 4(2.7%) respondents have obtained 5 from total sample of 150.

Objective of this question is customer satisfaction, to examine the customer perception towards online shopping, whether online purchasing is satisfactory for e-customers. 12.7% respondents were disagreeing, 74.7% respondents were agreeing where 12.7% respondents were neutral. Its analysis shows that the majorities of respondents are agreed on shopping through websites that saves time, money and fuel expenses.

**“I am a bit concerned about the security and privacy of my payments online”.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	17	11.3	11.3
	Agree	77	51.3	62.7
	Neutral	39	26.0	88.7
	Disagree	16	10.7	99.3
	Strongly Disagree	1	.7	100.0
	Total	150	100.0	100.0

Inference and Results Drawn by Researcher:

The Data shows that 17(11.3%) respondents have obtained 1, 77(51.3%) respondents have obtained 2, 39(26.0%) respondents have obtained 3, 16(10.7%) respondents have obtained 4 and only 1(0.7%) respondents have obtained 5 from total sample of 150.

Objective of the question is to examine the risk. It was asked in this question that whether you are worried about your online payments through credit card or direct transfer, 11.4% respondents was disagree, 62.6% respondents was agree and 26.0% respondents was neutral so analysis shows that majority of the respondents are agreed and have a bit concerned about the security and privacy of payments online.

**“I cannot buy all the products on discounts but some selected products only”.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	39	26.0	26.0
	Agree	83	55.3	81.3
	Neutral	24	16.0	97.3
	Disagree	4	2.7	100.0
	Total	150	100.0	100.0

Inference and Results Drawn by Researcher:

The Data shows that 39(26.0%) respondents have obtained 1, 83(55.3%) respondents have obtained 2, 24(16.0%) respondents have obtained 3, and only 4(2.7%) respondents have obtained 4 from total sample of 150.

Objective of this question is brand conscious and customer equity. It was asked in a question that how much customers are brand conscious and prefer branded products. 2.7.0% respondents were disagree, 81.3% respondents were agree and 16.0% respondents were unbiased, analysis shows the majority of the respondents are agreed that they cannot buy all the products on discounts except some selected products only.

**“There are some shipping delays in getting the products”.**

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Strongly Agree	21	14.0	14.0	14.0
	Agree	68	45.3	45.3	59.3
	Neutral	37	24.7	24.7	84.0
	Disagree	23	15.3	15.3	99.3
	Strongly Disagree	1	.7	.7	100.0
	Total	150	100.0	100.0	

Inference and Results Drawn by Researcher:

The Data shows that 21(14.0%) respondents have obtained 1, 68(45.3%) respondents have obtained 2, 37(24.7%) respondents have obtained 3, 23(15.3%) and only respondents have obtained 4 and only 1(0.7%) respondents have obtained 5 from total sample of 150.

Objective of this question was value proposition, to examine the perception of consumers towards online shopping. It was asked in question that whether online purchasing saves time and deliver value proposition or not, value proposition actually is a promise which company gives to their customer that will be delivered. 16.0% respondents was disagree, 59.3% respondents were agree and 24.7% respondents were neutral, analysis shows that the majority of respondents are agreed while some of them are not because they cannot afford delays in shipping which impacts the value proposition of the company.

**“I do not use credit card so I cannot often shop online”.**

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Strongly Agree	15	10.0	10.0	10.0
	Agree	59	39.3	39.3	49.3
	Neutral	28	18.7	18.7	68.0
	Disagree	41	27.3	27.3	95.3
	Strongly Disagree	7	4.7	4.7	100.0
	Total	150	100.0	100.0	

Inference and Results Drawn by Researcher:

The Data shows that 15(10.0%) respondents have obtained 1, 59(39.3%) respondents have obtained 2, 28(18.7%) respondents have obtained 3, 41(27.3%) respondents have obtained 4 and only 7(4.7%) respondents have obtained 5 from total sample of 150.

Objective of this question is to know about the facility of credit card of our local customers who wants to purchase online. 32.0% respondents were disagree, 49.3% respondents were agree while 18.7% respondents were neutral so analysis shows the majority of respondents are agreed that they don't use credit card for purchasing electronically.

**“I physically need to check the products before purchasing it”.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	60	40.0	40.0
	Agree	60	40.0	80.0
	Neutral	14	9.3	89.3
	Disagree	13	8.7	98.0
	Strongly Disagree	3	2.0	100.0
	Total	150	100.0	100.0

Inference and Results Drawn by Researcher:

The Data shows that 60(40.0%) respondents have obtained 1, 60(40.0%) respondents have obtained 2, 14(9.3%) respondents have obtained 3, 13(8.7%) respondents have obtained 4 and only 3(2.0%) respondents have obtained 5 from total sample of 150.

Objective of this question is to examine the consumer perception towards unseen products that were not seen by consumers physically in online shopping. 10.7% respondents were disagree, 80.0% respondents were agree and 9.3% respondents were neutral so analysis displays that majority of respondents are agreed that they will check their products physically.

**“I can read the reviews also before purchasing online which helps me to select the right product at economical prices”.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	56	37.3	37.3
	Agree	60	40.0	77.3
	Neutral	25	16.7	94.0
	Disagree	9	6.0	100.0
	Total	150	100.0	100.0

Inference and Results Drawn by Researcher:

The Data shows that 56(37.3%) respondents have obtained 1, 60(40.0%) respondents have obtained 2, 25(16.7%) respondents have obtained 3, and only 9(6.0%) respondents have obtained 4 from total sample of 150.

Objective of the question is to identify the standards of online purchasing and to check the prices of different products before purchasing and also read the feedback of different customers is to know about the post purchase behavior of online consumers. 6.0% respondents were disagree, 77.3% respondents were agree and 16.7% respondents were neutral, analysis shows, majority of the respondents are agreed that they can read the reviews before purchasing online which helps them to purchase a product at economical price.

## 5.1 CONCLUSION

In this study we examined certain reasons for recognition and non-recognition of online shopping, we analyzed various aspects of potential and loyal customers that are internet users in our study. Descriptive method was applied to identify respondents' different causes for recognition and non-recognition of online purchasing; most significant objective of online shopping was easiness, for the consumers and students of Shaheed Benazirabad. They prefer to purchase online because it saves time, money and there is no need to go there physically to face heavy traffic. Furthermost internet users wish to buy online because of well managed virtual contents and user interface easily, various discounts offers are available and a wide range of products are available which helps shoppers in their decision making process to shop best one at economic price to fulfill their desire and want. Many customers read reviews and feedback of post purchaser's which are very useful in the selection of right product. Second most significant objective was risk in online shopping. Consumers thought that perceived risk associated with online shopping because they were providing their credit card details and other personal information for payment and delivery perspectives. Third objective of this study was inaccessibility of credit card many customers do not shop because they don't have credit card facility. Fourth most significant objective was product tangibility, consumers do not shop online because they want to see product physically, and they believe that virtual contents may not meet to actual one, which creates a psychological hurdle for online shopping.

In this study, it was seen that the age group of 20-25 customers are the adopters of online shopping. As per findings of this study the female respondents looked more interested in online shopping than the male respondents, respondents with having monthly income/pocket money under rupees **10000** and those who had **1-3 hours daily** on internet are the adopters of online shopping. As discussion for current status of online shopping, it can be said that the growth rate of online shopping is increasing in Shaheed Benazirabad but quite slow, still psyche of a customer is the same they first need to check the product and love to bargain with the shopkeeper before purchasing moreover most of the people were found worried about transactional risk over on electronic settings and found unwilling to adopt due to only security concerns. Current study may lead to the several possibilities for future research regarding consumer perception of online shopping. In this study, descriptive analysis was applied on the derived out four interrelated components and in future, with the help of these components a proper research model can be constructed to test the impact of these four reserved independent

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