Impact of Factors on Consumer's Decision Making Process for Online Shopping in Pakistan

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ABSTRACT

The exceptional growth of ecommerce especially in the field of online selling and purchasing is witnessed across the globe, but it is still found that people have lack of trust in Pakistan for online purchasing. The purpose of this study is to investigate the main factors that could impact consumer buying behavior for online shopping of clothing/apparel brands. This research is based on secondary data that are collected from previous researches and articles, as well as primary data in the form of questionnaire filled by a combination of random and snowball sampling technique, and 182 responses are collected from online shoppers. The dependent variable is online buying behavior of consumers while independent variables are (1) demographic factors (2) pricing and promotion strategies (3) Website design and features (4) Relationship between customers and retailers. The finding of this research emphasis more towards creating better relationship with customer so it is suggested to put some more efforts in creating brand awareness. There are some other motivational areas that needed to uncover for effective online shopping therefore continuous research and development should continue to make online shopping experience more convenient and effective for online shoppers.

Keywords: Consumer buying behavior, Pricing and promotional strategies, Website design and features, Relation between Retailers and consumer

1. INTRODUCTION

Pakistan's e-commerce sales have witnessed a sharp rise of 93.7 percent in 2018, stated by the State Bank of Pakistan. The main reason behind the better performance of the e-

commerce sector is larger internet accessibility. The online market has seen a boom in this outgoing year because of the services sector. In fact, the services sector contributes 60 percent to the GDP. Its contribution was 52 percent last year. However, digitalization has rendered it possible to go beyond the middle man. Hurdles for customers making online purchases were the payment method, exacerbated due to the lack of access to banking services. According to World Bank report out of 1,000 adults only 240 have bank accounts, which is far below than other countries, and even lesser numbers have access to debit or credit card facility. Pakistan is still far behind as compared to UK and USA for online purchasing and selling, main reasons are people have lack of trust in internet usage and online retailers because of the offline brand image of a multi-channel retailer that the consumer has learned through their past experiences with the retailer may influence the consumer's online loyalty toward the retailer directly or indirectly through its impact on online brand image (Kwon, W. S., & Lennon, S. J., 2009). Compared to traditional brick and mortar shops, online shopping carries more risk during the purchase process. Customers recognize online as a high level risk purchase and have become aware of what might happen with their data online. Perceived risk is a fundamental concept that defines consumer pre-purchasing behavior in the form of uncertainty as to the type and degree of expected loss that occur during and after purchasing of product in the form of safe delivery, security of personal data during transaction from credit card, safe transportation without damaging of product and its packaging and so on. Minimum level of risk means higher of re-purchase that is only achieved by creating trust between the relationship of retailers and customers. Perceived risk online had an inverse relationship with consumers' attitude and that attitude has a positive influence on intentions to continue purchasing (Constanza Bianchi et al., 2012). On average, consumers indicate that reduced difficulty in selecting items is sorely   needed when purchasing clothing online. However, when evaluated across different purchasing situations, perceived difficulty in selecting items is an important action barrier only for women. Less fun significantly   affected online clothing purchases   for   men purchasing clothing   for themselves, but not for women doing the same (Torben Hansen et al., 2009). An increase in urban population implies growth in affordability and ever-changing way. At present, over 39% of Pakistan's population live in urban areas, up from 3.1% in 2010. GDP per capita from 2017 stands at $1.5 thousand with annual per capita growth at 3.7% The GDP per Capita, in Asian country, once adjusted by buying Power Parity has grown up by fourteen.7% from 2014, coming back to $5.5 thousand in 2017. This increase in buying power of the people can boost the textiles and attire consumption market.

1.1   RESEARCH QUESTIONS

There are billions of people who are using internet because of its rapid and fast development and many of them are also moving towards online purchasing , in this

research we will draw the conclusion on how online shopping of clothing brands is fundamentally different from tradition environment.

The following questions have been developed on the basis of the research topic:

  i.   Does gender impact on attitude towards online shopping?
  ii. Which age group is most attractive towards online shopping?
  iii. Do pricing and promotion strategies influence online buying behavior? What are its sub factors?
  iv. Do website quality, design and features influence online buying behavior? What are its sub factors?
  v.   Does relationship between retailer and consumer influence online buying behavior? What are its sub factors?

2. LITERATURE REVIEW

2.1 GENDER AND AGE PERSPECTIVE

Men have been noted to shop with the goal of quickly, and perhaps impulsively, fulfilling their shopping needs (Schumacher and Morahan-Martin, 2001), while women take a more methodical, planned approach to online shopping (ClickZ, 2004).
Patricia Sorce et al. (2005) in this paper examines the shopping and buying behavior of younger and older online shoppers as mediated by their attitudes toward internet shopping, older online shoppers search for significantly fewer products than their younger counterparts, they actually purchase as much as younger consumers. Attitudinal factors explained more variance in online searching behavior. Age explained more variance in purchasing behavior if the consumer had first searched for the product online.

2.2 PRODUCT QUALITY AND PRICE

Loureiro, S. M. C., & de Araújo, C. M. B. (2014) stated individual values are stronger predictors of a positive attitude towards luxury clothing brands and generating self-confidence in the buying process than social values. Indirectly, individual values influence the intention to pay more and positive word-of-mouth through a favorable attitude and perceived behavioral control (Hsu and Liu, 1998; Oliver and Shor, 2003). Price promotions are considered an important marketing tool for e-retailers in terms of influencing consumers' purchase decisions. Online retailers may need to use effective sales promotions to provide loyal consumers with a reward for their patronage (Sun et al., 2003). Promotions are also effective to attract new consumers and to stimulate them to make an initial purchase (Darke and Dahl, 2003) and to motivate consumers to switch from other brands (Sun et al., 2003).

2.3   TRUST AND CUSTOMER RELATIONSHIP

Mutaz M. Al-Debei et al. (2015) consumer attitudes toward online shopping is determined by trust and perceived benefits. Trust is a product of perceived web quality and electronic word of mouth (eWOM) and that the latter is a function of perceived web quality. The authors found that 28 percent of the variation in online shopping attitudes was caused by perceived benefits and trust Saleem Rahman et al. (2018). The results of this study demonstrate that, more than hedonic values, trust, and privacy concerns, utilitarian values positively influence consumers' attitudes to online purchasing. Consequently, consumers' attitudes positively influence their online purchasing intentions. The findings indicate that Pakistani consumers buy online for goal-oriented reasons. Not surprisingly, they feel unsafe buying online due to concerns over trust and data privacy.

2.4   CONVENIENCE AND ENJOYMENT IN SHOPPING EXPERIENCE

Menon (2010) research reveals that if consumers enjoy their online shopping experience, they have a more positive attitude toward online shopping, and are more likely to adopt the Internet as a shopping medium. In our framework, we identify three latent dimensions of "enjoyment" construct, including "escapism", "pleasure", and "arousal." "Escapism" is reflected in the enjoyment that comes from engaging in activities that are absorbing, to the point of offering an escape from the demands of the day-to-day world. "Pleasure" is the degree to which a person feels good, joyful, happy, or satisfied in online shopping. The study by Morrison (2011) says that whereas "arousal" is the degree to which a person feels stimulated, active or alert during the online shopping experience. A pleasant or arousing experience will have carry-over effects on the next experience encountered if consumers are exposed initially to pleasing and arousing stimuli during their Internet shopping experience, they are then more likely to engage in subsequent shopping behavior: they will browse more, engage in more unplanned purchasing, and seek out more stimulating products and categories.

2.5   BRAND LOYALTY AND IMAGE

Loureiro, S. M. C., & de Araújo, C. M. B. (2014). Consumers more dependent on others' opinions have less confidence in their own abilities during the purchase process and less confidence in their selected brand.Park, M., & Lennon, S. J. (2009). Brand name influences perceived store image and promotion influences perceived value, consequently affecting behavioral intention in the online apparel shopping context (Park and Stoel, (2005). Multi-channel retailers who are well-known in the offline shopping channel may leverage their strong offline brand reputation in the online shopping channel.

2.6   WEBSITE FEATURES AND DESIGN

Mamoun N. Akroush et al. (2015) supports the importance of perceived website reputation, relative advantage, trust, and perceived web image as keys drivers of attitudes toward online shopping. It further underlines the importance of relative advantage and trust as major contributors to building positive attitudes toward online shopping. Bhatti and Latif (2014) explained the impact of visual merchandising on consumer impulse buying behavior. Numerous researchers have suggested that both hedonic and utilitarian values motivate buying behavior, leading to increase in online shoppers' web satisfaction (Kim & Eastin, 2011; Sorce et al., 2005). According to Rayburn and Voss (2013), web atmospherics is similar to the conventional store atmospherics that offers vital data about the store and tends to affect shoppers' attitudes and outcomes. Hence, e-retailers also must build an atmosphere through their website that can favorably influence consumers' perception of the online store and enhance experience with the same (Eroglu, Machleit, & Davis, 2003).

2.7   PERCEIVED RISK

According to Tapei, Taiwan, Wang & Hsu (2011), branding helps the consumer to choose quality products as quality of branded products are higher than generic ones and it also minimizes the risk of buying for consumers. Consumer face different kinds of risk before purchasing a product in the form of security of credit card, product quality (without touching and feeling physically), online personal information, delivery and return policies as well as warranty (Mohd&Suki, 2006; Ariff, et al. 2014). Four types of risks - product risk, financial, convenience and non-delivery risks - were examined in term of their effect on consumers' online attitude. The findings indicated that product risk, financial and non-delivery risks are hazardous and negatively affect the attitude of online shoppers. Convenience risk was found to have positive effect on consumers' attitude, denoting that online buyers of this site trusted the online seller and they encountered less troublesome with the site.

2.8   SOCIAL MEDIA MARKETING AND PROMOTIONAL ACTIVITIES

According to Kim, A. J., & Ko, E., (2010), the social media contained five properties: entertainment, customization, interaction, word of mouth, and trend. More luxury brands should engage in social media marketing activities to anticipate a positive contribution to the brands by providing new luxury value to customers. Nagadeepa et al. (2015) found the impact of sales promotion techniques of consumers' impulse buying behavior towards apparel at Bangalore. The results indicate that rebates and discount offer as well as loyalty programs are positively significantly influenced by impulse buying behavior. Furthermore, sales promotion activities play a significant part in the procedure of

inclosing the marketing strategies through the dealers and it is also used by marketers and retailers to attract customers for growing their sale.

2.9   SECURITY AND PRIVACY

According to Kwon, W. S., & Lennon, S. J. (2009), if perceived risk with transaction security, privacy, or delivery accuracy is low, the low perceived risk will not increase his or her loyalty intentions for the retail site unless the consumer has favorable offline and online brand images about the retailer Tsai, et al. (2010). This study showed that perceived risk of information security and privacy on a website is strongly related to purchase intention. A website platform should be constructed to improve awareness of consumer information security and to ensure a secure environment for online shopping.

3.   RESEARCH METHODOLOGY

3.1   SIGNIFICANCE OF STUDY

Most of the previous online shopping research works have focused on identifying the attributes of successful online store. There are various differences between a physical store and its electronic counterpart such as consumers can buy things whenever they want and wherever they are through online shopping. For this purpose, we investigate the impact of gender, their income level, education level, along with other independent variables like pricing and promotion strategies, website design and features, relation between consumer and e-retailers

3.2   STATEMENT OF HYPOTHESIS

Based on above details about dependent and independent variables for research questionnaire, the following hypothesis will be tested to find out the impact of dependent variables on consumer buying decision for online shopping of clothing brands.

Hypothesis 1.There is a significant impact of demographic factors on online buying behavior of consumer for online shopping of clothing brand.

Hypothesis 2.There is a significant impact of pricing and promotion strategies on online buying behavior of consumer for online shopping of clothing brand.

Hypothesis 3.There is a significant impact of website design, quality and features on online buying behavior of consumer for online shopping of clothing brand.

Hypothesis 4.There is a significant impact of relation between e-retailers and consumer on online buying behavior of consumer for online shopping of clothing brand.

3.3   SAMPLING AND SUBJECT

A combination of probability and non-probability selection methods are discussed below:

This research would use following different kind of sampling methods

3.3.1   **Random sampling:** It is probability sampling method which ensures that everyone from the target audience has an equal opportunity for contribution in research sample that have been selected at random. In this research online shoppers especially from Karachi have been selected randomly by contacting them through emails and WhatsApp to answer the online survey. This method of sampling is easy to conduct and it gives high probability to achieving a representative sample.

3.3.2   **Snowball sampling:** It is non probability sampling method and is use as a chain sampling methodology. In this type of sampling the members that are selected then asked help to identify other members to sample and this process will continues until enough data will be collected. It is also called network sampling and starts from few people and spread out on the basis of links.

The survey adopted the combination of snowball and random sampling method in order to obtain most efficient result of this research.

3.4   POPULATION & SAMPLE SIZE

According to Pakistan Telecommunication Authority, the users of 3G and 4G have surpassed 68.07 million by the end of May 2019. All internet users can be potential online customer. So, that all are included in population size but in sample only active online customer were selected which have online buying experience. Questionnaire were distributed among the responded by online channel like through email and WhatsApp and Face book account. Because of the covid-19 pandemic and strict lockdown, only 182 responses were possible to collect for further analysis procedures. The data was collected from 1st June 2020 to 30th July 2020.

3.5   RESEARCH INSTRUMENT

In the research process of this thesis, data will be collected in numerous ways and from various sources. First a wide range of articles, journals and research papers about this topic have been collected and some of which information have been used in critically analysis of literature review. The primary source of data will be collected by sending questionnaire to online shoppers through emails and social media like face book and

WhatsApp. The tool that is used for data analysis is a 5 Point Likert Scale (1=Very important, 2= Important, 3=Neutral, 4= Unimportant, 5=Very unimportant). Since the quantitative data is included in this research so the format of questionnaire is based on "structured" and "closed-ended."

3.6   DATA ANALYSIS

Data analysis is a process of systematically applying the statistical and logical approaches and techniques to describe and illustrate, condense and evaluate collected data. The analysis method is used for quantitative data. The most well-known statistical tools are the mean, the arithmetical average of numbers, median and mode, Range, dispersion, standard deviation, coefficient of variation, etc.

4.   FINDINGS AND DISCUSSION

The findings of our data are collected from 182 respondents through a questionnaire distributed via WhatsApp and face book account. The questionnaire is designed at Google form and took almost five minutes to complete. The survey process was started from June 2020 and completed by the end of July 2020. We will first discuss the demographic profile of respondents and then we will present analysis of factors related to consumer buying behavior for online shopping. The discussion is also based upon the comparison in the light of previous literature reviews.

4.1   DEMOGRAPHIC PROFILE OF RESPONDENTS

Hypothesis 1: There is a significant impact of demographic factors on online buying behavior of consumer for online shopping of clothing brand

Consumer behavior does vary from person to person and time to time in searching for product information and its purchasing decision. However, different study shows different impact and it is still unclear that both genders have same and different perceptions in consuming the same products (Solomon, 2007). To study the consumer buying behavior, we start our data analysis from demography in the form of gender, age, education and income. A questionnaire is designed to conduct a survey. Starting from gender analysis, our findings indicate that among 182 respondents, we have 62.6% male and 37.4% females who participated in this survey; the majority of the respondents are males. We further ask them about recommendation for online shopping and receive positive response from 74% males and 69% females in favor of online shopping.

There is always some difference in shopping behavior, choice and consumption level of older, middle age and young shoppers. Therefore it is quite important to study age group

in demography. In this study, it is observed that 77.5% of our respondents are below age 30 with frequency of 141, which is the highest percentage among other age distribution. We have 35 respondents between age group of 31-40 which is 19.2%, 5 respondents are between 41-50 age group, and only 1 respondent is between 51-60 age group distribution.

Opportunity to move towards higher professional level is gained by good quality of education, which not only increase consumption level but is also responsible for social aspiration, hence educational level is supposed to be higher influencer in consumer buying behavior (Chisnall, 1994). Our data analysis shows that maximum number of respondent is 47.3% with frequency of 86 have graduation degree followed by 36.8% respondents with frequency of 67 have Master/MPhil degree, 9.3% with frequency of 17 have higher education degree, 11 respondents have secondary education degree and 1 having PhD degree. Survey shows that 84% of respondents having graduation and master degree.

Income is somehow related to social class. Middle class will always consider his/her basic consumption and utility during buying decision ,on the other hand upper class want to purchase more latest and luxury products that reflects his/her lifestyle because of higher disposable income. In our study it is also analyzed that the highest frequency of respondent's house hold income distribution is 33.5% of total respondents is below 30,000 pkr.33% respondents having house hold income distribution between 30,001-60,000PKR.14.8% of respondents with frequency of 27 having 60,001-90,000PKR, 11% respondent's income lie above 120,000 PKR, and 7.7% range is between 90,001-120,000 PKR.

The results supports hypothesis that there is a significant impact of demographic factors, age, education and income level are highly significant while gender shows no impact on online shopping behavior, both male and female show same behavior and attitude towards online shopping.

4.2   IMPACT OF PRICING AND PROMOTIONAL STRATEGIES ON CONSUMER BUYING BEHAVIOR FOR ONLINE SHOPPING OF CLOTHING BRANDS

Hypothesis 2: There is a significant impact of pricing and promotion strategies on online buying behavior of consumer for online shopping of clothing brand

We selected some factors to test the result of a survey to study the impact of pricing and promotion strategies on consumer buying behavior. We will also discuss the findings of primary data with the support of secondary data in the light of literature reviews.

Advertisement and publicity, both terms are not identical but many of the times advertising and publicity are considered to be same, in actual there is a critical difference between the two. Advertising is the most expensive promotional tool whose design, medium, message and frequency are completely controlled by the company. On the other side publicity is unpaid promotion by third party. It can be positive or negative at the same time. From different literatures we found that consumer attitude has a positive relationship with advertisement, and publicity (word of mouth) .if the ad is effective and attractive enough to recall then negative publicity will also be found positive to increase sales. From primary data we find that only 24% respondents said that advertising on TV is very important and 50% vote for publicity of new arrivals are very important that impact significantly on consumer buying behavior for online shopping of clothing brands.

Brand awareness refers to position the product on consumer top of the mind and to promote its familiarity. This could be achieved by increase in frequency of advertisement; social media platform is considered to be one of the main sources to create brand awareness. According to secondary source, Social media platform is one of the effective sources for marketing and use to put positive impact in creating brand awareness. According to data collected from respondents, 70% said that brand awareness is very important for online shopping and 51% said that social media platform is responsible for online purchasing of clothing brands.

Affordable product or cheap product, both have different meanings. Sometimes cheap products are not only considered to be low in price but also low in quality. On the other side affordable products are what your customer really willing to pay that is good and reasonable both. Discount is considered to be integral part in pricing strategy, which is divided into two categories: Sales discount and purchase discount. Sales discount is defined as cut off price for customer when they purchase from retailers. Bigger brand offer big discount which mostly depends upon seasonal impact and low merchandizing cost of retailers. Purchase discount is defined as cut off price offer to retailers and wholesalers. Secondary sources reveal that discount is important for a certain level to increase sale, however if it is said to be as special discount or limited time offer then it can increase the value and quality of product because of its short term validity. From primary data we found that affordability is very important for 60% respondent and discount is very important factor according to 58% respondents.

According to figure 1 our findings support hypothesis that there is a significant impact of pricing and promotion strategies on online buying behavior of consumer for online shopping of clothing brand, in which brand awareness is strongly related factor and highly significant to influence consumer buying behavior
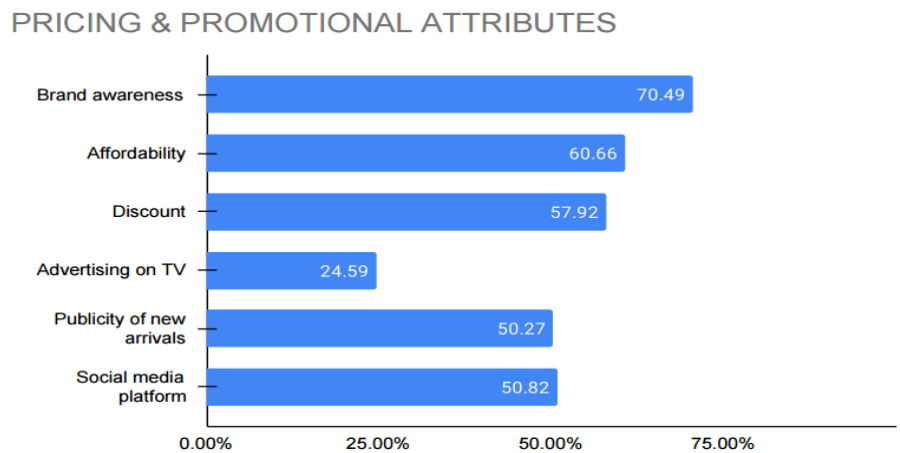

Figure 1: Importance of Pricing and Promotional Strategies

4.3 IMPACT OF WEBSITE DESIGN AND FEATURES ON CONSUMER BUYING BEHAVIOR FOR ONLINE SHOPPING OF CLOTHING BRANDS

Hypothesis: There is a significant impact of website design, quality and features on online buying behavior of consumer for online shopping of clothing brand.

We selected some factors to study the impact of website design and features on consumer buying behavior. We will also discuss the findings of primary data with the support of secondary data in the light of literature reviews

Former studies and survey highlights that product description and proper reviews encourages the consumer for online purchasing. Consumer's objectives to find quality product is accomplished after viewing reviews that effect their consideration positively and impulse buying decision. All these efforts are conducted to increase customer's reliance in reviews and to build their trust by promoting website and service quality in a user friendly design. According to secondary source, product reviews and product description are responsible to motivate consumer for purchasing decision. Primary data result conclude that the importance of product description is 66% and product reviews is 59% among all the other attributes and features of website for online purchasing of clothing brands.

One of the methods to persuade customer for shopping is to attract or appeal them by visual merchandizing and the strongest and most persuasive mean is color psychology. Besides having some attracting effects, colors also have the emotional effect that reflects about the business offers. Further studies suggest that images of the merchandise, music,

icons, color, background patterns, animation, and fonts might affect consumers' internal states (e.g., pleasure, arousal), which in turn affect their behavior in that environment. According to secondary source, visual merchandizing plays important role to enhance consumer interest towards purchasing because it develop visual texture and provide style coordination so that consumer could spent more. Primary data result conclude that the importance of product display is 65% and latest design is 56% among other features of website for online purchasing of clothing brands.

Website design is quite important to provide relevant information about in comprehensive way, which is its main concern. High quality web based service plays a definitive role to increase satisfaction level of online customer that influences their shopping decision. Secondary sources shows that website design and its content along with proper product information is highly important factor for online purchasing because it provides convenience and relevant information that attract consumer towards online shopping for clothing brands, but primary data shows that it has not that much significant impact on purchasing, 34% respondents says that it is very important for online purchase decision.

In today's fast paced world, more customers are moving from offline shopping to online shopping, they don't want trouble and time taking shopping which brings frustration. The other main reason is they have controlled transportation cost means product will be delivered at doorstep within short time period. They have 24 hours online access to shop anywhere and anytime, different kinds of filters are available to search your desired product. Secondary sources emphasize on shopping convenience as one of the most important factor after website design and product display and its visualization. From primary data it is found that convenience is 57% very important and 34% important. Overall it is also proved to be the highest rating factor for online shopping of clothing brands.

Online shopping is concerned with overall perception of excellence and effectiveness on online store as compared to virtual store. Retailer outlet has limited options and space to arrange multiple varieties within specific areas whereas for online shopping this problem is solved because of minimum inventory cost and a wider collection of product can be displayed which is not possible for conventional store. There are so many evidences found for the availability of variety of product and information that impact positively on consumer buying behavior for online shopping, from primary data we find that availability of variety is 61% highly important while multiple purchasing option because of availability of product has importance of about 55%.

According to figure 2 our findings support hypothesis that there is a significant impact of website design and features on online buying behavior of consumer for online shopping of clothing brand, in which proper product description and its display are strongly related factors and highly significant to influence consumer buying behavior.
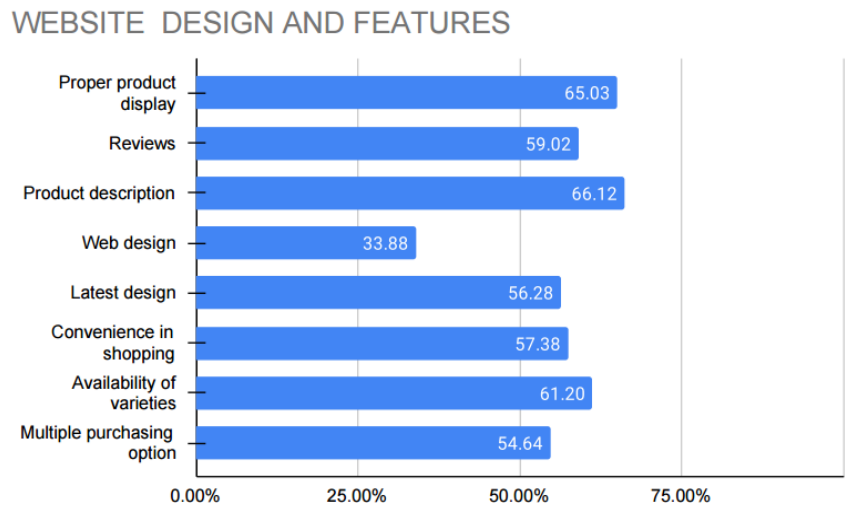

Figure 2: Importance of Website Design and Features

4.4 IMPACT OF RELATIONSHIP BETWEEN E-RETAILERS AND CUSTOMERS ON CONSUMER BUYING BEHAVIOR FOR ONLINE SHOPPING OF CLOTHING BRANDS

Hypothesis 4: There is a significant impact of relation between e-retailers and consumer on online buying behavior of consumer for online shopping of clothing brand.

We selected some factors to study the impact of relationship between e-retailer and customers on consumer buying behavior. We will also discuss the findings of primary data with the support of secondary data in the light of literature reviews.

Brand image is how a specific brand develops their set of beliefs and what is perceived by customers. Brand image is not created all by itself; it is formed by efforts on promotional tools like ad commercial, publicity by WOM or eWOM, packaging, design and logo of product. Brand loyalty is how much your customer is dedicated to purchase your product multiple times, instead of presence of a substitute product in market by your competitors and socio-economic change. It highlights the importance of relationship and involvement with product. Perceived quality is considered as main marketing construct while branding a product. Past studies shows that how perceived quality is maintained by brand image that create brand loyalty, all three attributes are interlinked with each other, importance of every factor play a major role create a brand that differ with other brand. Our findings indicate that brand image (62%), brand loyalty (65%) and perceived quality (69%) all are highly responsible to create a relationship between e-retailers and customers for online shopping of clothing brands.

Although online shopping is providing many functional advantages but still there are many factors that could affect perceived risk and influence the consumer buying decision for online shopping but in our study we only consider four factors that are risk of privacy, risk of delivery, risk of transaction, risk of time, risk of returning of product. Minimum

level of risk means higher of re-purchase that is only achieved by creating trust between the relationship of retailers and customers. While studying the five variables of risk, including risk of privacy, risk of delivery, risk of transaction, risk of time, risk of returning of product, we can conclude that risk of returning and exchanging of product has highest impact that is 74% very important for most of the online shoppers, followed by risk of transaction that is 71% very important among the respondents and risk of time and delivery is almost same with 67% concern of the respondents, and risk of security is 55% very important for the respondents of our survey. In particular, the study identifies that the individual importance of the online customer service experience. However our findings indicate that 62% of respondents consider customer online support services as highly important factor that drives customer positively towards online shopping of clothing brands.

According to figure 3 our findings support hypothesis that there is a significant impact of relationship between e-retailers and consumer on online buying behavior of consumer for online shopping of clothing brand, in which return and exchange policies of product and secure transaction are strongly related factors

RELATIONSHIP FACTORS BETWEEN E-RETAILER AND CUSTOMER

Brand image — 62.30
Safe delivery — 67.21
Brand loyalty — 64.48
Risk of privacy — 54.64
Security of transaction — 71.04
Return and exchange policies — 73.77
Perceived quality — 68.85
Quick delivery — 67.76
Customer online support — 62.30
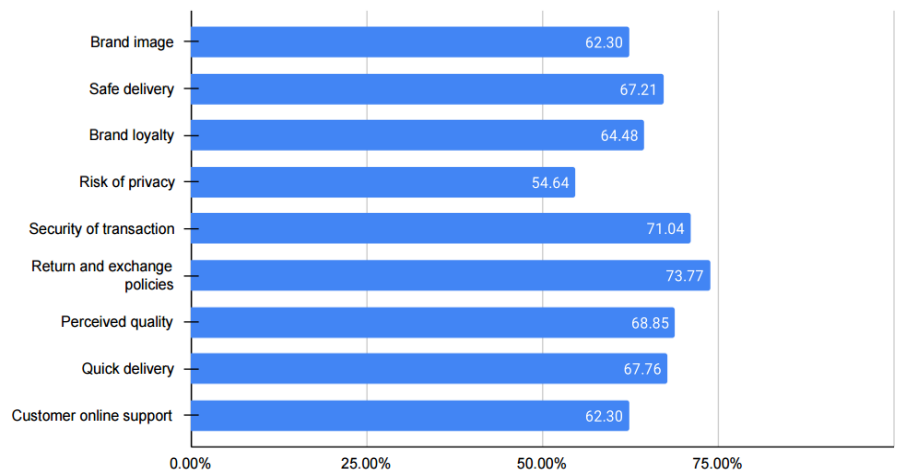
Figure 3: Importance of Relationship between Customer and e-Retailer

and highly significant to influence consumer buying behavior.

5. CONCLUSION

The study of demographic profile of respondents concludes that both male (74%) and females (69%) give positive feedback for online shopping of clothing brands. The maximum educational level of the respondents is 84% who have graduation and master degree. 66% of respondents household income bracket is less than 60,000 pkr, while 77.5% of respondents have age group below 30, who are young shoppers.

Overall findings of our study for promotion and pricing strategies highlights that brand awareness is highly considerable and one of the most important and recommended factor by online shoppers that motivates their online shopping behavior, for online shoppers affordability find as more stimulating factor during online shopping because of good and

reasonable price range that highlights product quality as well as their positive brand experience and TV commercials, that highly motivates them to shop online. While studying and analyzing the impact of different website attributes for consumer online shopping behavior, our findings also indicate that proper product description, its display and visual merchandizing is more strongly related to consumer buying behavior. Convenience deals with easy and speedy shopping to reach their corresponding retailer within few minutes without any costly effort is the main objective for online shopping. After analyzing the impact of different factors on relationship between e-retailers and customers to motivate consumer behavior for online shopping, our findings focuses on uncovering the key dimensions of perceived risk and their associated sub-dimensions by indicating that risk of return and exchange of goods has the highest impact followed by risk of online transaction because it involves sharing your personal financial data with e-retailers, which impact negatively on most of the online consumer and influence their buying decision process.

6. LIMITATION OF STUDY AND RECOMMENDATION

The most important limitation of this research is limited time, region, sources because of the pandemic COVID-19 and lockdown situation which highly effect the collection of data and survey and create discussion barrier to my Supervisor. Collecting raw and statistical data relevant to this research question is time consuming. Due to time limit, the data is collected from 1st June 2020 to 30th July 2020 The results of the study can be utilized by practitioners, researchers and e-retailers in relooking or revamping their strategies for online shopping. The finding of this research emphasis more towards creating better relationship with customer so it is also suggested to put some more efforts to create brand awareness by informative and comprehensive promotional tools like ad commercial and publicity through electronic word-of-mouth or by user generated content in social media , traditional promotional activities is more rapidly exchanging by electronic media marketing, this is also among one of the important factor that retailers should indulge in social media activity that will inform more population with single click.

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