

Post-Covid 19, online consumer purchase behavior in Pakistan

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Abstract

Since Covid-19, there has been a rise in e-commerce and online brands' influence on consumer buying behavior. It is crucial to investigate the factors that impact online consumer purchase behavior. Applying the theory of reasoned action (TRA), our study seeks to assess the extent to which customer satisfaction and perceived risks build trust and how trust, consumer engagement, and ease of purchase would act as reasons for consumers to engage in e-commerce in Pakistan. Using data gathered from 400 respondents via a questionnaire, we have demonstrated the precise relationship between these six constructs. Results indicate that customer satisfaction positively influences trust while perceived risks negatively affect it and that trust and consumer engagement positively and directly impact purchase behavior. Online retailers should improve these factors and modify the online environment to increase sales from their e-channels and improve customer retention.

Keywords: E-commerce in Pakistan, online consumer purchase behavior, trust; ease of purchase, consumer engagement.

JEL Classification: M30, M31, M39

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1. INTRODUCTION

Worldwide, governments, societies, and organizations have been affected by COVID-19 tremendously. With the spread of Coronavirus, no single nation and region have stayed unaffected (Ishfaq & Mengxing, 2021). Many fostered nations' manufacturing firms got seriously impacted and moved their tasks from ordinary to online business to remain competitive worldwide. (Shahzad et al., 2021) Electronic commerce, also called E-COMMERCE, is the trading of products and services with the help of computer networks, such as the internet (Sharma et al., 2020).

E-commerce gives many advantages to organizations, specifically further developing efficiency, facilitating customer-supplier interaction, working with client-provider cooperation, admittance to the worldwide market, decreasing expense, and acquiring the upper hand. A wider market presence is established by e-commerce as it has provided less expensive and more proficient distribution channels for their services and items. (Sharma, et al., 2020). It makes trade simple and helpful as it eliminates geological obstacles; dealers from any nation can deliver goods and services to clients locally and globally. E-commerce has a crucial impact on the monetary improvement of numerous nations and hence boosts the global economy. Pakistan's e-commerce has been improving during the last few years. The government has been taking some measures to advance ICT innovations which give a premise of development to the area. The major steps in this regard are the E-commerce policy and the Digital Pakistan policy. The growth prospects of the sector are shown by the advancing computerized installment framework and e-commerce transactions. (Javed,2020)

E-commerce is perhaps the quickest-developing industry on the planet. An estimate shows it develops around 23% consistently and is projected to be \$27 trillion before this decade's end (Sharma, 2020). Pakistan is among those developing countries which got severely affected by the COVID-19 pandemic. Because of the outbreak, in 2019, the nation rose 28 places in terms of the World Bank's ease of carrying on with a work list in an examination of the main ten areas of the world in 2018. Almost every industry has been affected by this outbreak, especially the small and medium enterprises as they had less monetary and endurance limits.

Due to the enormous decline in commodities of surgical instruments during the Coronavirus, surgical SMEs creation likewise dropped from 95% to 45%. Similarly, the exporters observed a 70% decrease in the meeting order of sports goods. Hence, the need to introduce e-commerce platforms became essential to support Pakistan's games and surgical SMEs export. It is estimated that by 2040, 95% of purchases will be worked with by e-commerce as online customers will have expanded essentially. These days, customers lean towards web-based shopping in comparison with physical shopping as it is more convenient, price competitive and provides wider choice, customized services, more noteworthy access to data, and quick delivery habitually purchased through internet-based items and services incorporating apparel, food, hotel, and vehicle rentals (Ali,2020).

Previously many studies are carried out on online consumer behavior that has investigated the main factors affecting online shopping acquisition but only a few studies investigated consumer buying behavior and its relation with customer satisfaction, ease of purchase, perceived risk, trust, and customer engagement in Pakistan. This study would play an important role by adding more knowledge to the available literature on online consumer buying behavior and e-commerce. E-Commerce is at its peak worldwide but in Pakistan, the progress is slow, and still, much research is not carried out in this field. There has been considerable work on the infrastructure of the internet but Pakistan still suffers from a lack of adoption and penetration of online shopping (Salehi et al., 2021). Therefore, this study takes a look at the effect of different variables on online consumer behavior in Pakistan. (Ahmed et al., 2018).

Within the current literature, it is visible that the subject of consumer engagement has received considerable thought from marketing experts, specifically, research involving social media use in online shopping. The business focuses on consumer engagement which includes grabbing customer attention and is considered necessary by researchers for the decision-making process of consumers as consumer engagement can lead to consumer satisfaction, loyalty, trust, and commitment. Furthermore, a bond is

created between seller and buyer through consumer engagement and value creation experience. This also means that the availability of social media platforms should be taken positively as they make the process of consumer engagement easier for both buyers and sellers. Retailers and buyers get connected through such platforms and sellers can also build a relationship with existing and new consumers. As a result, problems and solutions can be discussed by buyers and sellers easily with online communities. (Toor et al., 2017).

Since the beginning of Covid-19, there is a worldwide boost in online purchases and unpredictability around the variables of online purchasing behavior is still there. Detailed research is required to understand how online consumption has grown during the pandemic and the possible role played by e-commerce in the world post-COVID-19. (Guthrie et al., 2021). This study is an attempt towards filling the gap in the literature by investigating how purchasing behaviors advanced during the COVID-19 lockdown. Our paper studies change in consumer behavior using a theoretical framework based on research into online buying behavior, trust, perceived risk, customer engagement, and ease of purchase. We firmly believe that this approach is best to study the complications of consumer reactions and actions throughout the pandemic (Guthrie et al., 2021).

2. LITERATURE REVIEW

2.1 Theoretical background

The theory of reasoned action (TRA) is a dominant model that explains online consumer purchase behavior. This theory was first developed by Icek Ajzen and Martin Fishbein in 1967 and since then has been used in various social business contexts for research purposes. The theory explains the impact that human attitudes and subjective norms have on consumer buying behavior. Attitude refers to positive or negative evaluations of outcomes that have resulted from a particular type of behavior. Subject norms are defined as beliefs of what behaviors the majority of people would approve or disapprove of. Before purchasing, consumers have to first meet the criteria of possessing a positive attitude and belief that subjective norms are met, acting as reasons for the action to be performed. Empirical research has highlighted how consumer satisfaction, customer engagement, perceived risks, trust, and ease of purchase impact buying behavior in the process of rational decision-making.

In this study, we will examine the impact of these five constructs on the online purchase behavior of consumers. When customers are satisfied with online purchases, the likelihood that they will make that purchase again increases (Novitasari et al., 2022). A consumer will decide to purchase when they have formed a positive attitude from previous satisfaction from purchases. Similarly, when customer engagement is positive, it will influence buying behavior by fulfilling subjective norms. Perceived risk is another element that can have a strong negative impact on consumer purchase action. When the perceived risk is high, the attitude formed is negative and subjective norms are not met, then behavioral intention to buy is low. (Ha et al., 2021)

If online customer engagement is positive, there is more reason to make the purchase (De Oliveira Santini et al., 2020). Research indicates that a fast checkout process and easy navigation through the website are important features for attracting online customers to shop (Cho & Sagynov, 2015). In addition to this, Ease of purchase also acts as a reason for consumers to buy the product. The easier it is to make the decision, the more fondly consumers will do so while developing a positive attitude toward the product (Iriani and Andjarwati, 2020). Trust is a mediating variable that significantly

impacts online purchase behavior (Karunasingha & Abeysekera, 2022). Therefore, we conclude that this model would best fit into the theoretical framework of this study as it helps clarify that consumers will only act to purchase online when they have been given reasons to do so.

2.2 Hypothesis Development

2.2.1 Customer Satisfaction and Trust

Customer satisfaction measures the degree to which customers are happy with an organization's products or services. With the increase in online retail posts Covid, customer satisfaction plays an important role when purchasing products or services online. Research indicates a strong positive relationship exists between customer satisfaction and the number of purchases made (Koivumäki, 2001). When customer satisfaction is high, consumers will be motivated to repurchase products. Customer satisfaction also acts as an important antecedent of trust and customer behavioral intention of loyalty (Bhat et al., 2018).

Customer satisfaction mediates the relationship between trust and price fairness and also has strong positive effects on consumer trust (Setiawan et al., 2020). Brands should also be aware that e-service quality impacts online shopping behavior by mediating customer satisfaction (Rita et al., 2019). When customer service is good, and website design is attractive, customer satisfaction levels are high, leading to a higher purchase rate. In addition to this, understanding the type of consumer, whether they are passive, rational-active, or relational dependent, can provide a good framework for understanding how to satisfy them in order to increase their buying behavior (Gunasekara, 2019) Based on the above discussion we are able to propose the following Hypothesis:

H1: There is a positive direct impact of customer satisfaction on trust

2.2.2 Perceived risks and Trust

Perceived risks are cognitive, subjective evaluations of uncertainty or adverse outcomes that customers make about a particular brand. A study analyzes the six different types of risk perception that consumers face before any online purchase. They include; time risk, physical risk performance risk, financial risk, delivery risk, and psychological risk, (Hong & Yi, 2012) Some researchers argue that while purchasing, consumers tend to aim to reduce their perceived risks rather than want to maximize perceived benefits, therefore the perceived risk is a more influential influence on consumer buying behavior (Wei et al., 2018)

A study indicates that perceived risks are significantly correlated to cross-platform buying behavior. Perceived product risk effect and perceived service risk effect on one platform will impact consumers' level of trust in other online platforms as well (Zhang & Yu, 2020) Furthermore, perceived risk has a significant influence on consumer attitude which then significantly affects their intention to use online websites (Lim et al., 2014) A study by (D'Alessandro et al., 2012) proved that perceived risks reduced trust in purchasing gemstones online. (Lifi&Gharbi, 2012) proposed that perceived risks are higher when consumers purchase by mail than from a store or by a salesperson. Therefore, perceived risks would be greater when buying online, which would significantly impact trust and e-commerce. The stronger the perceived risk, the lower the trust. Based on the above discussion, we propose the following hypothesis:

H2: There is a negative direct impact of perceived risks on trust

2.2.3 Trust and online purchase behavior

Online consumer purchase behavior refers to the process of decision-making during e-commerce buying. It can be impacted by various factors such as brand trust and perceived risk, packaging of products, and promotional tools. Trust is an important factor in the buyer-seller relationship and online consumer behavior. It includes the online consumer beliefs and expectancies of characteristics of the online seller (Grabner-Kraeuter, 2022) Trust is propelled by opinions and feedback on social media platforms (Ebrahimi et al., 2023). Perceives trust to be the most influential long-term barrier in understanding the potential of e-commerce in an online environment. Individuals' level of trust in the company, seller, and product greatly impacts their buying decision. (Kim et al., 2008).

Alternatively, trust can be defined as the willingness of consumers to interpret the possibility of loss during the shopping process, according to this definition, trust can be considered as a kind of behavioral intention too (Gefen et al., 2003). According to other research, trust as a factor is significantly impacted by risk and attitude associated with e-commerce. Studies recognize that a lack of trust generates and imposes a negative effect on the willingness to perform online activities associated with purchasing. Based on the above discussion we propose the following hypothesis:

H3: There is a positive direct impact of trust on online consumer purchase behavior

2.2.4 Customer engagement and online purchase behavior

Customer engagement is the degree to which brands build personal relationships with their consumers by interacting and connecting with them. Other researchers propose that engagement is a customer's level of cognitive, emotional, and physical presence in their relationship with an organization (Patterson, 2006). Studies indicate that Customers' experience with a brand positively impacts their level of satisfaction and future repurchase intention. Rosetta Consulting reports suggest that engaged customers are far more willing to purchase 90% more frequently and may spend 300% more. Results from a study showed that there are two types of engagement. The first is organic which comes from the quality of the relationship and perceived value. The second is a promotion that comes from experience and functional initiatives (Barari et al., 2021).

In addition to this, sharing of information and social interaction significantly increases social media consumer engagement which then positively impacts purchase behavior (Yoong, 2019). Customer engagement has a positive effect on behavioral intention as confirmed by a meta-analytic model (Salehi et al., 2021). Research also illustrates that Negative customer engagement leads to the outrage that turns into disengagement which is detrimental to purchase behavior. While other research states that Consumer engagement can also act partially as a mediator in the impact social media marketing has on purchase intention (Toor et al., 2017). Even though consumers receive the same benefits from multiple brands, they will choose to engage in those online brand communities which they believe will assist them (Brodie et al., 2013) Based upon the aforementioned information, we can propose the following hypothesis:

H4: There is a positive direct impact of customer engagement on online consumer purchase behavior

2.2.5 Ease of purchase and online purchase behavior

Ease of purchase refers to the level of ease or difficulty consumers face when making online purchases. In the digital ecosystem, ease of use refers to a consumer's perception that shopping online from any particular will involve a minimum effort (Davis, 1989). A study conducted to find the influence of ease of use on online purchase decisions concluded that the higher the ease of the transaction level is, the higher the possibility to make an online purchase. A researcher has given five indicators as to what accounts for ease of purchase when shopping online. These indicators include; easy to operate a required system, easy to learn, easy to use, flexible in use, and time efficient.

Perceived ease of use can also act as a causal antecedent to perceived usefulness than a direct determinant of usage (Davis,1989). Another article suggested that perceived ease of use reduced the risk concern of the adoption of e-services. (Featherman, 2003) Various studies have also concluded that perceived ease of use strongly influences online purchase intentions. Consequently, keeping the above discussion in mind, we can propose the following hypothesis:

H5: There is a positive direct impact of ease of purchase on online consumer purchase behavior

On the basis of the above hypotheses' discussion, we have proposed the following framework:

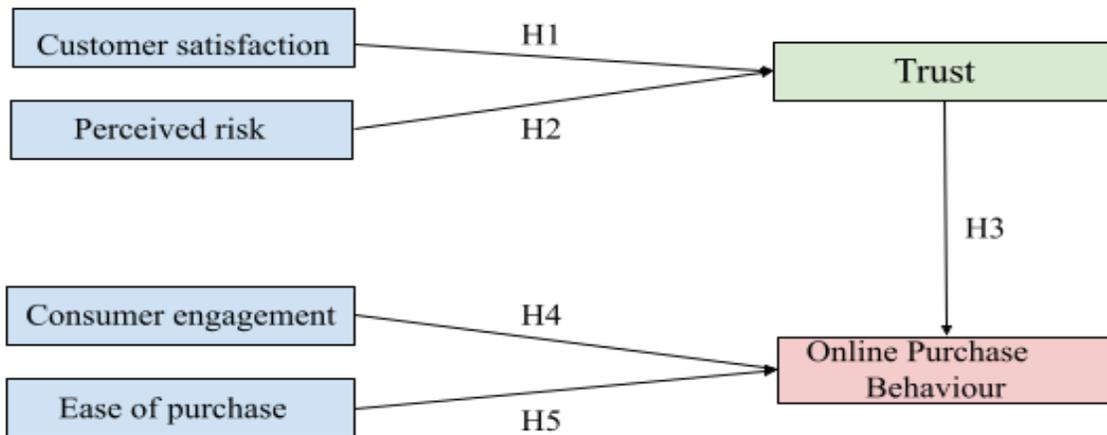


Figure 1: Framework

3. METHODOLOGY

According to “Pakistan Bureau of Statistics and the 6th Population and Housing Census,” (2018) the total population of Pakistan is 207 million out of which 35.1 million are internet users which comprise 18% of the total population of Pakistan. Our sample size is 400. We have applied exponential non-discriminative snowball sampling in order to reach a larger sample. We approached participants and they approached others until the questionnaire was circulated and completed. The purpose of this

type of sampling was to collect primary data cost-effectively within a short duration of time. The study consists of 6 constructs, applying (Sekaran, 2010), we should have 30 respondents for each construct, with 180 responses total. However, to ensure that this study is generalizable, we have used a larger sample size. The questionnaire was circulated among various social media groups such as WhatsApp, Instagram, and Facebook, and responses were collected from all over Pakistan as per the scope of the research.

In this study, primary research was conducted through the use of a survey. The data from each of the six constructs were quantitative and measured on a five-point Likert scale. The scale ranges from 1, which stands for “strongly disagree” to 5, “strongly agree.” The questionnaire begins with demographic information. All the constructs used in this questionnaire are valid as they have been adapted from previous studies. Customer Satisfaction (Lee & Wu, 2017), Perceived Risks (Arora & Sahney, 2018), Trust (Pappas, 2016), Online Purchase Behavior (Ahmed et al., 2018), Customer Engagement (Toor et al., 2017) and Ease of Purchase (Moshref Javadi et al., 2012).

4. RESULTS

In this paper, we have applied the first partial least squares structural equation modeling (PLS-SEM) strategy to test the primary instrument's suppositions. This tool is utilized to concentrate on information from more than one source and can likewise be utilized to test hypotheses. It is likewise an effective method for perceiving how well way models work.

4.1 Measurement model construct reliability and validity

The estimating model was tried to utilize as a guide. Our set of data incorporates 28 items. The standard loadings, composite reliability (CR), and average variance were taken out and utilized. The values of every standard loading should be greater than 0.7 always to state that it is correct. The base qualities for CR and AVE ought to be no less than 0.7 and 0.5. CR values are higher than 0.7 in the entirety of our constructs and AVE values are additionally higher than the threshold level. The outcomes show great convergent validity (see Table 1). Every one of the particular or unique constructs in the study has a Heterotrait-Monotrait Proportion (HTMT) and is lesser than one (see Table 2) which shows that the constructs are all unique and special.

4.2 The structural model's findings

In our research, we applied the PLS method and a bootstrapping algorithm with 500 bootstrap samples and 200 cases in every sample to test the hypotheses. We can see in Table 2 the structural model's path coefficients and their significance in our research. All results were excellent and significant at the 5% significance level. The only one that wasn't was the impact of ease of purchase on online consumer purchase behavior. To see if the model was suitable, R-square values and structural paths were used. Our model accounted for a 33.9% difference in the R-square value for the fourth hypothesis and a 49.5% difference for the fifth hypothesis. This suggests that online purchase behavior is affected by customer engagement and ease of purchase. Besides the fifth hypothesis, all other hypotheses were supported. The results show that Ease of purchase does not have a direct effect on online purchase behavior.

Table 1
Validity and reliability analysis

Constructs	Scale Items	Standardized loadings
Customer Satisfaction ($\alpha=0.823$, CR=0.894, AVE=0.739)	S_1	0.850
	S_2	0.875
	S_3	0.853
Perceived Risk ($\alpha= 0.823$, CR= 0.871, AVE= 0.531)	PR_1	0.748
	PR_2	0.752
	PR_3	0.769
	PR_4	0.727
	PR_5	0.724
Trust ($\alpha= 0.800$, CR= 0.861, AVE= 0.554)	T_1	0.819
	T_2	0.817
	T_3	0.813
	T_4	0.772
Consumer Engagement ($\alpha=0.854$, CR= 0.858, AVE= 0.532)	CE_1	0.751
	CE_2	0.782
	CE_3	0.753
	CE_4	0.701
	CE_5	0.745
	CE_6	0.747
Ease of Purchase ($\alpha= 0.820$, CR= 0.820, AVE= 0.881)	EOP_1	0.772
	EOP_2	0.797
	EOP_3	0.833
	EOP_4	0.783
	EOP_5	0.787
Online Purchase Behavior ($\alpha= 0.824$, CR= 0.878, AVE=0.593)	OB_1	0.703
	OB_2	0.833
	OB_3	0.856
	OB_4	0.804
	OB_5	0.705

Heterotrait-Monotrait Proportion (HTMT) test confirms the discriminant validity. Assuming the value of Heterotrait-Monotrait Proportion is lesser than one it guarantees the discriminant validity for all constructs.

Table 2
Discriminant Validity (HTMT)

	S	PR	T	CE	EOP
Customer Satisfaction					
Perceived Risk	0.624				
Trust	0.189	0.395			
Consumer Engagement	0.682	0.552	0.282		
Ease Of Purchase	0.681	0.656	0.300	0.626	
Online Purchase Behavior	0.641	0.624	0.247	0.778	0.596

We can see in the above table that the greatest value of the Heterotrait-Monotrait Ratio (HTMT) is 0.778 which is less than one. Every construct has the value of Heterotrait-Monotrait Ratio (HTMT) less than one which confirms the discriminant validity for all constructs.

Table 3
Hypotheses results

S.No	Relationship	Path Coefficient (β)	t-value	P-value	Supported /Not supported
1	S \rightarrow T	0.534	11.313	0.000	Supported
2	PR \rightarrow T	0.239	4.503	0.000	Supported
3	T \rightarrow OB	0.162	3.147	0.002	Supported
4	CE \rightarrow OB	0.487	9.675	0.000	Supported
5	EOP \rightarrow OB	0.105	1.961	0.050	Not supported

Customer satisfaction measures to what extent a customer is happy with an organization's products and services. Customer satisfaction has a positive relationship with trust and we can also see that t-value and p-value are supporting it. While purchasing online customers do fear receiving the wrong product or they may have doubts regarding the quality of the product. Prior studies show that perceived risk has an impact on the trust level of consumers. Thus, it is positively correlated as supported by the p-value and t-value also stated in Table 3. Online consumer purchases can be impacted by factors such as trust, studies recognize that the lack of trust creates a negative effect on online purchasing activity which is supported by our hypothesis. To attract customers online, they need to be engaged through social media platforms. The more engaged the customers are the chances to place orders online increase which is also supported by our t-value (9.675). Consumers feel that buying online makes life easier as they get expert reviews of products, although the p-value supports our hypothesis our t-value (1.961) falls in no range therefore this hypothesis is not supported.

Table 4
The significance level of path coefficients

Constructs	S	PR	T	CE	EOP	OB
Customer Satisfaction			0.420			
Perceived Risk			0.039			0.013
Trust						
Consumer Engagement						0.074
Ease Of Purchase						0.319
Online Purchase Behavior						
R Square adjusted			0.339			0.495

Customer satisfaction has a positive impact on trust. On the other hand, customer engagement has a significant influence on online purchase behavior through substantial support. The path coefficient between customer satisfaction and trust (0.420) is larger than the path coefficient between perceived risk and trust (0.039), indicating that customer satisfaction has a more significant impact on trust than perceived risk. The model's significant paths are shown in Figure 2.

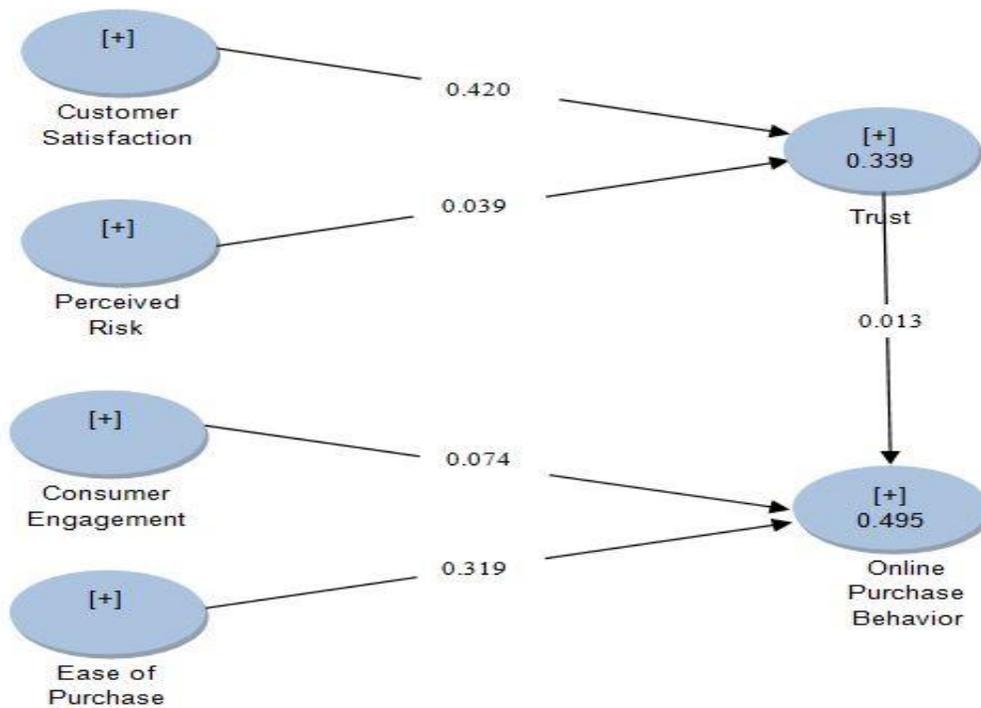


Figure 2: Coefficients-based model

5. DISCUSSION

Covid 19 has created a move from physical retail to an online environment, giving a rise to e-commerce. Organizations can use this opportunity to evaluate the effect of certain factors on consumer

online purchase behavior. The results show that firstly customer satisfaction does indeed have a positive direct impact on consumer trust. This hypothesis of ours was supported. Consumers believe that buying from a website is the right decision and that sites offer items that are according to their expectations (Lee & Wu, 2017). Findings also suggest that perceived risks have a negative direct impact on trust, this was supported as consumers feel insecure about personal data, fear incorrect payments, and also find it hard to pass judgment on the quality of products on the web. (Arora & Sahney, 2018).

Furthermore, trust also positively impacts consumer behavior as results have supported our hypothesis. People felt that the product they purchase is always trustworthy, and reliable and that it fills them with confidence. (Ahmed et al., 2018) In addition to this, results have also supported that consumer engagement has a positive impact on online purchase behavior as people often visit the social media sites of the brand, comment on brand pages, and follow to get information. (Toor et al., 2017) However, the last hypothesis was unsupported. Ease of purchase did not have a positive direct impact on consumer behavior. Individuals were not motivated to indulge in online buying on the basis that they do not have to leave their homes, they can shop whenever they want, or they can save themselves from traffic. (Moshrefjavadi et al., 2012)

5.1 Conclusion

E-commerce has played an important role in the economic development of many countries and has uplifted the global economy, particularly Pakistan has witnessed a surge in its e-commerce economy. Applying the theory of reasoned action, we have used descriptive analysis for e-commerce through the use of a survey to assess 5 factors that impact online purchase behavior. Results have verified that customer satisfaction positively impacts trust, therefore, a frequent response to customer feedback is crucial, whereas perceived risks negatively influence it. Trust along with consumer engagement then also positively impacts online purchase behavior, whereas, ease of purchase has no positive effect on online purchase behavior.

5.2 Managerial interpretation

Findings from this study suggest that web vendors should focus on improving customer satisfaction while also aiming to minimize perceived risks involved in online shopping as they both significantly contribute to building trustworthiness in e-commerce. In order to increase satisfaction, e-commerce operators should actively ask and respond to customer feedback. They should also build an online environment for consumers that maintains their concentration, makes them feel like they are in control, and caters to their cognitive pleasure (Lim et al., 2014). Managers also need to account for perceived risks by strengthening transactional security and updating customers frequently with their online transactions (Tran, 2020). Online retailers should also ensure that their products are of good quality to increase trust in their e-channels (Pappas, 2016)

Since results indicate that trust plays an extremely significant role in persuading consumers to purchase, marketers should also use social media platforms to effectively build trust and brand image to successfully influence consumer purchase intention (Rahman et al., 2020). Vendors should also keep in mind that trust in online sellers has a larger impact on purchase decisions and that consumer forums provide a mode of increasing trust (Wang et al., 2022). E-retailers should use social media websites to provide notable benefits to consumers and keep them engaged as the latter often use these sites to search for information about products, check specific features as well as keep track of purchase

updates. Deepening user engagement level will lead to customer purchasing as consumer engagement is placed at level 1 on the ISM model (Ebrahimi et al., 2023). In addition to this, when they contact retailers, they should receive automatic feedback and communication in order to stay engaged with the brand (Al Amin et al., 2020). Lastly, web vendors can also ensure that e-commerce shopping space offers a convenient and suitable purchase process (Suleman et al., 2020), even though it does not have a significant impact on purchase behavior.

5.3 Theoretical implication

Previous research has theorized that consumers will act to engage in e-commerce when they have been provided with certain reasons to do so (Theory of reasoned action). However, less effort has been focused on the change in e-commerce in Pakistan post-Covid and it was important to investigate this existing theory. Our framework provides insights into factors that affect online consumer purchase behavior in Pakistan that can be useful for further investigation. Our Findings support and validate this theory application as results imply that in B2C, trust, consumer engagement, and ease of purchase act as the main underlying reasons behind the online purchase. At the same time, it is empirical that a different theory, such as the theory of planned behavior be applied to assess whether results under similar conditions hold. In addition to this, future research can assess whether the same theory can be applied to B2B organizations.

5.4 Limitations and guidance for future research

A survey was undertaken to ascertain online consumer feedback. It may be difficult to attain a fully accurate response rate as respondents may not recognize the importance of the research and limit their participation. As per the scope of the study, the sample size is 400, which is relatively small and may not be generalizable to the entire population of Pakistan. Further research should be done to replicate this study on a larger scale to further validate the findings. Furthermore, since this study was limited to quantitative research, a qualitative approach could be used with one-on-one interviews or focus groups as means of triangulation of findings to gain more insight into results. Since this study only took place on a cross-sectional basis, a longitudinal study could be carried out in the future as factors that influence online purchase behavior can change over time.

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