Factors Affecting Online Shopping Behaviour: Application of Theory of Planned Behaviour

BY

FAROOQ KHAN

(MC-MSBA-253)

THESIS SUBMITTED IN FULFILMENT OF THE
REQUIREMENT FOR THE DEGREE OF
MSBA (Marketing)
Department of Management Sciences

NATIONAL UNIVERSITY OF MODERN LANGUAGES

(Multan Campus)

Feb. 2019

ABSTRACT

Internet shopping is rapidly growing and flourishing phenomenon nowadays. Becoming the core and significant subject of the industry surely indicates that there are ample opportunities exist for e-commerce to get benefits from current market potential. The ease associated with online shopping indicating e-commerce has an evolving drift among online purchase intent customers, especially in different working classes. The boom in the e-commerce industry has dramatically increased the interest of the producers to pay attention on the area which has still a great reservoir of market potential. So, the objective of this study is to determine such powerful antecedents which have significant share in converting the market from traditional to non-traditional trade. It defines the relationship among predictors and outcome variable of the study i.e. subjective norm, online shopping attitude, website trust and online shopping behaviour which are mediated by online purchase intentions.

This is an empirical study that revolves around an important behavioural theory, that refers to a set of control beliefs and their perceived power (to enable or deter the performance of a behaviour) and known as Theory of Planned Behaviour (TPB). Theory of Planned Behaviour predicts and comprehends motivational influences on behaviour that according to the theory are not under the individual's volitional control.

According to Holland, (2016) shopping cart abandonment is rare in brick and mortar stores but common in e-commerce. Online shoppers are abandoning their shopping queries nearly 60% of the times, which cost e-vendors US$ 61 billion in lost sales revenues. Trust deficit in e-shopping mediums was one of the major reasons behind query abandonment that resulted in huge loss of e-vendors revenues. So, in order to study whether trust is such a powerful determinant that can extensively influence the purchase intentions and behaviours of the consumers in e-shopping. The “website trust” has taken as an additional construct in replacement of perceived behavioural control in online shopping context for measuring its impact on intentions and behaviours of the e-shoppers.

A descriptive and quantitative study method was employed to explore the association or relationships between subjective norms, attitude and website trust towards online purchase behaviour with potential mediating role of online purchase intention. This study has taken the "working adults" as a study subject (population), where Purposive (non-probability) sampling technique was employed for selecting the sample falling in the age group 20~45 years who had online shopping exposure of buying their garments in past. Contrary to the previous study, where students were the study subjects. This study focuses on those respondents who have better power to purchase, sovereign in making their decisions and they do not depend upon other family earning heads.

For getting opinion of the respondents, a quantitative study method was employed by circulating the questionnaires among citizens of Multan city who were using internet for online shopping. Working adults who own their businesses or doing jobs in different private and public sector organizations and they do purchase their garments through some online shopping store or social networking sites (SNS). A set of 500 questionnaires, covering various aspects of the study had distributed where 439 questionnaires were believed suitable for further analysis and hypothesis testing. The collected data were then analyzed using two different statistical applications i.e. SPSS (Statistical Package for Social Sciences) version 23 and AMOS (Analysis for Moment Structures) version 20. Structural Equational Modeling technique was exercised to observe the model fits and to test the proposed hypothesis.

The final statistical results supported eight out of ten hypotheses of the study where online purchase intention as a mediator demonstrated a strong significant relationship with online purchase behaviour. Secondly, results also revealed that rather opinion of the significant others, website trust has a significant role in building intentions of the working adults.

Simultaneously, the study also offers some theoretical and practical implications as it expands the theory by applying the effects of website trust on consumers' intentions and behaviours in e-shopping context. In previous studies of similar context, website trust has not been used in exchange of perceived control to measure the impact of trust factor on behavioural intent of the working adults specifically. Practically, this research may assist those marketers,

who are focusing working adults in Multan city for setting their online marketing strategies. It may help them to retain the existing buyers and also benefit them in attracting new clientele. Even firms, which are targeting to project their businesses online may utilize this paper as a guide for extension and improvement. These firms can focus even better on possible areas which they could have missed otherwise.

Finally, the limitations of the research also furnished guidance for future research. The specific demographical group that might base on gender, age, and education level can be taken in order to design the future pattern. Respondents from various countries can be included and cross-culture influences can be examined because results of this study may not generalize to other geographical areas or social classes as a whole. Eventually, this study opened up some new frontiers in support of future research for knowing behavioural intent in online shopping context.

Keywords: E-commerce, Online Shopping Intentions, Online Shopping Attitude, Perceived Behavioural Control, Website Trust, Online Shopping

CHAPTER 1

INTRODUCTION

This chapter gives a deep insight about background of the study and the problem which is going to be addressed in later chapters. Furthermore, the chapter consists of study objectives, questions, analysis methodology and finally significance of the study in detailed prospective.

1.1 Background of the Study

In this changing era, customers are rapidly changing the ways they buy or search their required products. They search online, browse websites or explore social networking sites (SNS) by using their handheld cell phones and tablets to gather products or services information, compare their features and prices to their close competitors and hence select and go for the best available options (Wu et al., 2014). So, the need felt to get align the selling activities of the seller firms with respect to their customers' intentions and preferences vis a vis changing nature of market dynamics. Managers are forced to integrate their communication channel with their potential and actual buyers by using best available digital mediums. Especially in last couple of decades, ecommerce replaced all sort of market approaching techniques to wide extent (Hidayanto et al., 2012).

E-commerce referred to the selling of products and services through some online shopping medium. In current era online shopping is rapidly growing phenomenon where the internet enabled devices and hand held smart phones made online shopping easier for the consumers to shop their required product or services without leaving their workplaces and off-course in privacy of their homes. These smart devices along with their other adjacent services and applications brought more ease in internet access and made it more productive than ever. Where it resulted to considerable growth in online shopping, simultaneously it led to increase the competition level among producers in market place. Vazquez & Xu, (2009).

In current times, a phenomenal growth has observed in online shopping that surely indicates that, in future this mode of shopping will be the prime focus of the retailers. These indicators show that, in near and far future there is an enormous market potential of e-commerce growth is laying vacant for the current players and as well as for the new comers. Now the consumers are potentially more interested in adopting online shopping for their convenience which mold the producers and retailers to pay more focus on this area for growth and expansion of their businesses. The ease of online shopping forming it an emerging trend in Gen Y. The acceptance of online shopping has raised the retailers' interest for focusing on this area (Lim et al., 2015). According to Vijayasarathy & Jones, (2001) by using internet, buyer / produce interactive online shopping technology enabled buyers to have an opportunity to compare among desired products before making their purchase. Whereas the second largest benefit of online shopping for consumers is to gain information about products and services besides accomplishing their purchases. E-commerce is a medium which allows the consumers to purchase directly from producers or retailers by using some internet web browser or some social networking site (SNS). This sellers and consumers direct contact did happen because of the transition of internet for delivering information in global interconnection scenario.

Internet proved itself a more useful marketing tool to handle and serve local and international transactions effectively. The success story of various online shopping stores and powerhouses like Amazon, eBay, Daraz.pk, Alibaba and Groupon etc. is an attraction for the successors that they too have to transform their corporate activities brick-and-mortar to brick-and-click. Shop online to purchase product and services, exploration of shopping sites for fun and enjoyment, gathering information for required goods or services, online shopping convenience and growing numbers of consumers, online shopping environments therefore play a decisive role between marketers and the consumers overall relationship (Koo et al., 2008). Attitude towards online shopping states the customers' psychological position in form of making purchase decision on the Internet. Li & Zhang, (2002). Various researches endorse that online shopping enabled the consumers to have direct contact with the producers or distributors to obtain their desired goods or services through internet technology. The consumers who engage such type of operations of making transaction on internet are termed as e- consumers, whereas such business are labeled as e-shopping. In addition to the previous, if a customer

buys product or service directly form a business, the procedure is termed as B2C (business to consumer); whereas, if a business transact with different other businesses, the process is called business to business or (B2B). Now the businesses preferred internet for their external and internal communication among different departments as well as with their stakeholders and other business counterparts. Internet isn't a strange medium in current era for business in order to fully optimize their effectiveness and productivity in organizational performance and resources. (Thatcher et al., 2007). Not only private businesses, government institutions and bodies are also using internet on large scale for sharing information not only among different government departments but with the general public in their prime interest. Different academic departments like colleges and universities are also using internet for delivering up to date knowledge and publication material for enhancing academic performance of their students (Hidayanto et al., 2012).

In Pakistani context, garments are observed one of the preferred buying on internet as compare to purchasing cell phones, laptops or other electronic devices. Although, Pakistani community has limited knowledge about online shopping and they also have a trust deficit on credibility of online shopping stores but people still consider it, an easy source of shopping (Sulaiman et. al. 2007). They may think, online shopping stores do not deliver the actual product what they put in front of them on their networking sites or even they get the desired products tangibly in return of their online payments (Hassan et. al., 2014). At the same time, a vast majority also consider to visit an outlet physically, is an exhaustive and cumbersome procedure as compare to online shopping where they can get information regarding price, design, packing and features through some digital interface while sitting in their bedrooms (Phau et al., 2013). For Pakistan; however, the transition from conventional to online shopping has been more difficult than the region. The reason is not only the lack of trust of online shoppers in online shopping that the vendor does not provide exactly what they put in front of them at their official sites and expect them to be satisfied with their purchases (Hassan et. al., 2014).

Another certain reason to avoid online shopping is the usage of credit card as a mod of payment which people generally consider against Islamic ideology and according to them,

it come in context of usury (Hossein & Rahman 2013). Whereas youth has somehow a liberal approach than adults. They have different prospective and give more weightage to the convenience that is associated to online buying of their desired products. However, the youth of Pakistan is a lot more open minded and has slowly begun to embrace online shopping, even if it's just ordering food online. Khyzer et. al., (2015); Liang & Lai, (2000) consider the online shopping behaviour as a five step process that is somehow also associated with the traditional way of shopping. So, online shopping process also typically starts from anticipating the need for some product or service. So consumers go online for searching need related information. For that, they search required product information that could certainly associate with their felt need. The extensive availability of information on internet and vis a vis the eagerness of search helps consumer to select a best fit among alternatives that could best suit the criteria and satisfy the consumer's actual need. Finally, the moment of truth occurs and a transaction takes place and after sale services provided by the merchandiser to the consumers.

1.2 Research Gap

A per recommendations and a step ahead from the base study where the sample was centric to undergraduate and postgraduate students of one of the renowned post graduate institutions in Perlis, Malaysia. This study has taken the 'working adults' as a study subject for originating the behavioural intent of the working class that contrary to the students, has better power to purchase, sovereign in making their decisions and they do not depend upon other family earning heads. Additionally, 'website trust' has taken as an additional construct in online shopping scenario for measuring its impact as a perceived behavioural control. Hence, the above criterion is to get ensured by using some screening questions that the respondents has easy access over digital media. They are employed somewhere and free to make their purchase decisions and thus have experienced of buying their garments in past through some social networking site or online shopping store.

1.3 Problem Statement

In current era, e-commerce trend captured an important position in market place. Advancement in internet technology has removed the geographical barriers between nations and influenced the consumers' lives extensively (Ramayah et. al. 2010). Online shopping is getting more and trendier in Pakistan as well as in rest of the world but the velocity of online shopping in Pakistan is slower as compare to the rest developing world (Sajjad et. al., 2012). That is why, although e-shopping has successfully delivering from a decade or more but a few research has been conducted so far to investigate the consumers' behavioural intent towards use of internet technology in Pakistan (Khyzer et. al., 2015). The considerable economic indicators of e-commerce growth, one may interested to know the reasons or ways to generate the interest of the consumers to adopt internet technology as a shopping medium.

So, in consideration of the aforesaid situation. It is important to study that customers in Multan city are also taking interest in e-shopping and the trend is increasing with substantial pace especially in rendering queries for purchasing automobiles, cell phones, sports and gifts. Although, this trend is expected to grow further in future due to the convenience factor that is associated to online shopping (Khyzer et. al., 2015) but contrary to the other sectors, comparatively no significant growth has been observed so far in garments sector as a particular case (Sheikh et. al., 2015).

1.4 Research Objectives

The core idea behind this study is to assess the behavioural intent for online shopping of working adults, with the mediating impact of purchase intention. Whereas the objectives of the study are precisely as under:

(i) To study the influence of consumers' online shopping attitude on their shopping intentions and behaviours;

(ii) To study the influence of the subjective norms on online shopping intention and behaviour;

(iii) To study the influence of website trust on online shopping intention and behaviour;

(iv) To test whether the consumer's online purchase intention mediates the relationship between online shopping attitude, subjective norms, website trust and the online shopping behaviour or not.

1.5 Research Questions

This study is intended to investigate and answer the below questions which are the prime focus of the study.

(i) Does the consumer's attitude determine online shopping behaviour?

(ii) Do the subjective norms determine online shopping behaviour?

(iii) Does the website trust determines online shopping behaviour?

(iv) Does the consumer's purchase intention mediates the relationship between online shopping behaviour and its antecedents?

1.6 Purpose of the Study

The intention behind conducting this quantitative study on said situation, was to evaluate all three determents of the behavioural theory (TPB) to know which antecedent is more influential to build behaviour while making purchase decision. Secondly, how can we increase the interest of the working adults to shop their garments by using some online shopping medium. This study intended to know the most influential factor among attitude, subjective norms and website trust that leads to form intentions and then behaviours which eventually encourage or discourage the consumers to shop their garments online. This study helps to better answer the raised questions regarding consumers' behaviours that, which factor highly motivates them to shop their garments online or otherwise. According to Liang & Lai, (2000) online shopping behaviour (also termed internet or online buying behaviour) refers to the process of buying goods and services via Internet.

This study moves around an important behavioural theory, that refers to a set of control beliefs and their perceived power (to enable or deter the performance of a behaviour) and known as Theory of Planned Behaviour (TPB). Theory of Planned Behaviour predicts and comprehends motivational influences on behaviour that according to the theory are not under the individual's volitional control.

1.7 Scope of the Study

The scope comply with and centric to the behavioural intent of working adults in Multan city who purchase their garments by using some online shopping medium (online shopping website or social networking site).

1.8 Significance of the Study

The findings and recommendations of the study may support researchers by developing a comprehensive model and validating empirical links. These links could be tested in different other business environments (e.g. electronics, foods, grocery etc.) rather than in the context of the garment industry. Simultaneously, it may assist these marketers, who are intended to focus on Multan garment market to set their online marketing strategies especially for working adults. It may help them to retain the existing buyers and also benefit them in attracting new clientele.

1.9 Contribution of the Study

For having deep insight, contribution of the study is segregated into theoretical and practical prospective.

1.9.1 Theoretical Contribution

Current study is intended to explain the predicting power of the antecedents of Theory of Planned Behaviour and its related factors that might provide further illustrative strength in explaining the reasons of variation in consumers' (working adults) argumentative purchase intentions. Investigation in this area would provide additional insight on consumers' behavioural intent in adopting or abandoning online shopping medium for purchasing their garments.

1.9.2 Practical Contribution

This study will cater useful and valuable comprehend to the planning managers to know the online purchase intentions of online shoppers (working adults) in setting their online marketing strategies for Multan or surrounding markets. This study can assist managers in recognizing and eliminating the potential key behavioural obstacles and allows them to deliver highly customer oriented online customized services and as well as to enlarge their loyal customer base by increasing trustworthiness of their shopping websites.

As for as firms are concerned, the firms which are targeting to project their businesses online may utilize this paper as a guide for extension and improvement. These firms can focus even better on possible areas which they could have missed otherwise. Eventually, the findings of the study can be the benchmark for improvement in the business processes.

CHAPTER 2

LITERATURE REVIEW

2.1 Theoretical discussion

In current era, consumers have numerous choices to shop their products or services online (through some website or email order) or direct through some conventional store. As far as online channel is concerned, it must require some gadgets like cellular phone, tab or a computer with an internet connection to connect with an online store. Although, this way of shopping holds extreme level of privacy and one can order his/her requirement by sitting in bed rooms instead of visiting markets physically but still the opinion of other people does matter who exist around them (Alam & Sayuti, 2011). Theory of Planned Behaviour advises that, not only the attitude that does matter but also the opinion of others who come under the circle of influential people around them and finally the technology available. Perhaps some of the potential customers have positive attitude towards online shopping contrary to their associates who may have negative perception about online shopping. Even customers and their associates, both are positive towards internet shopping but still nothing will actualize if the required technology is unavailable, (Chen & Zimitat, 2006).

Hence, the relevant circumstances to the attitude of a consumer towards online shopping, the opinion of the influential people around him and the existence of the required technology are the important factors and it is valuable to examine the interrelationship among these factors. A theoretical framework from a behavioural theory (TPB) is used to examine the factors which influence internet shopping according to which the human intent towards a behaviour is exceptionally influenced by following three factors:

(i) Attitude towards the behaviour,

(ii) Subjective norms,

(iii) Perceived behavioural control.

2.2 Origins and Historical Developments in Applied Theory

TRA was developed by Fishbein, (1967) for better demonstrating the relationship between three of the main behavioural variables i.e. attitude, intention and the behaviour. Although, these variables are also discussed in some of the previous studies but have low correspondence between variables. Even some theorist for instance (Abelson, 1972; Wicker, 1969) neglected attitude in their proposed studies as a factor underlying behaviour. Later on Fishbein distinguished two main aspects in his theory which led to develop TRA. He segregated the attitude towards an object and as well as attitude towards a behaviour with reference to that particular object. For instance, mostly researchers measured attitude towards an object in trying to predict behaviour as it happened in measuring the attitude in mammography (breast cancer screening). Fishbein proposed that rather object, attitude towards behaviour is far superior predictor of behaviour (Fishbein & Ajzen, 1975).

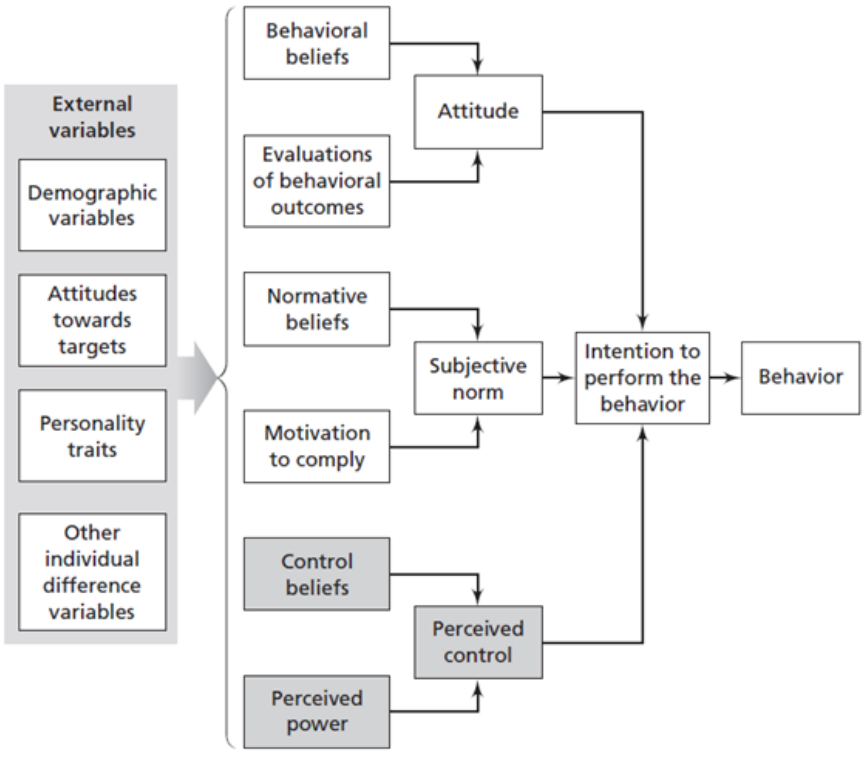


Figure 2.1: Theory of Reasoned Action and Theory of Planned Behavior.*

**Note:* Upper light area shows the Theory of Reasoned Action; entire figure shows the Theory of Planned Behavior.

Fishbein, (1980) proposed a new extension of the former theory (TRA), which exhibited voluntary behaviour as a discrimination construct from the former theory. Later on Ajzen, (1989, 1991) extended his model that is entitled the Theory of Planned Behaviour (TPB). Basically, TPB just taken perceived behavioural control as an additional theoretical construct. It exhibited behaviour is not actually fully under control of the performer.

2.3 The Background of Two Behavioural Theories (TRA and TPB)

In last three decades, some of the general behavioural models had proposed by the researchers where Theory of Reasoned Action (TRA) and Theory of Planned Behaviour (TPB) are two of the best known models on behavioural intent. The TRA was proposed by Ajzen & Fishbein (Ajzen & Fishbein, 1969, 1980; Fishbein & Ajzen, 1975). TRA suggested that one's intention to approve or not to approve a behaviour is the immediate indicator to the actual behaviour.

Both renowned behavioural theories (TRA and TPB) emphasis on motivational factors which finally determine the likelihood to endorse or deter the particular behaviour. These theories, mutually specify the behavioural intent as the best predictor of a behaviour which in turn is determined by some of the other antecedents like people's normative perceptions and the attitude towards a certain behaviour. Whereas TPB includes another theoretical construct i.e. perceived behavioural control over behaviour and it is the point of extension that segregate the TPB from TRA.

The highlighted part of the model (Figure 2.1) indicated two main factors which affect the behavioural intent. Those two factors are subjective norms and attitude toward the behaviour. Attitude describes and judge two situations i.e. whether the behaviour is considered to be the good or bad in perception of the performer and whether the performer is in favour to perform it or not. Subjective norm is the opinion of the associates that how an individual should behave. Later on, Ajzen (Ajzen, 1989, 1991) extended his model and presented an advance theory, the Theory of Planned Behaviour (TPB). Basically, TPB just taken perceived

behavioural control as an additional theoretical construct which determines that how it would be easy or difficult for an actor to perform the behaviour.

Many researchers utilized TPB which introduced by Ajzen, (1985, 1991) for supporting their research studies. (Alam & Sayuti, 2011; Chen & Zimitat, 2006; Hidayanto et al., 2012; Huang et al., 2011; Limayem et al., 2000; Orapin, 2009; Phau et al., 2013; Tseng et al., 2011; Zhao & Othman, 2011). According to Ajzen, (1991) there are still so many issues with the (TPB) which are still unsolved and need some perfection to this theory.

As per TPB, behaviour is influenced by three of its main antecedents i.e. subjective norm, attitude and perceived behavioural control together with intention. Hidayanto et al., (2012) applied two independent variables in their research, first attitude and second perceived behavioural control proposed by Ajzen, (1991) to support their research and the results showed that both variables have positive relationship with behavioural intent.

2.4 Theory of Reasoned Action and Theory of Planned Behaviour

TRA states that the most significant factor of behaviour is behavioural intention (Figure 2.1). Attitude towards performing or abandoning the behaviour and the subjective norms associated to the behaviour of an individual, are the direct determinants of his or her behavioural intention. Whereas TPB adds up perceived behavioural control as an additional determinant in order to cater the situation where one may not have complete volitional control over a certain behaviour. In Figure 2.1 the shaded boxes area narrates the perceived power and control beliefs are proposing perceived control.

Figure 2.1, demonstrated that person's behavioural beliefs or beliefs regarding outcomes after evaluation of these outcomes, determine the attitude. So, the individual who carries the strong believes which are positively valued by the outcomes, will have a favourable attitude towards behaviour. Conversely, an individual who have strong negative perception will result in negative attitude towards the behaviour. Similarly, an individual's subjective norm will also drive from his normative beliefs, i.e. whether people associated to him approve

or disapprove his act to perform the behaviour but it depends upon where he weights these referents to him (Huang et al., 2011).

An individual who try to meet the expectations of the people around him and want to be alike, will obviously hold strong positive subjective norm. Conversely, an individual who thinks that he should not exercise such a behaviour that referents disapprove will have a negative subjective norm and an individual who wants to be in between these two situations. He neither want approval nor disapproval from the referents, comparatively will have neutral subjective norm (Hidayanto et al., 2012).

The behavioural intention is the most important determinant of behavioural sciences that discussed by Theory of Reasoned Action. Success of TRA in describing behaviour depends upon, to what extent an individual exert a volitional control over certain behaviour. It is still ambiguous whether the components of the theory (TRA) are appropriate to forecast behaviours in which volitional control is eliminated or at least reduced. Eventually, Ajzen and colleagues (Ajzen, 1991; Ajzen & Driver, 1991; Ajzen & Madden, 1986) considered perceived behavioural control as an additional antecedent to TRA, assert for the determinants beyond individual's control that may impact intentions and behaviours. The additional factor (perceived control) led the Theory of Planned Behaviour (shaded boxes area of Figure 2.1). Individual's control beliefs in presence or absence of facilitator and hurdles to behavioural performance, valued by their perceived power determine the perceived control. These supporting factors consequently facilitate or inhibit the behaviour.

The fresh addition of an additional element (perceived control) in theory was based upon the concept that the behaviour is mutually predict by the motivations (intention) and abilities (behavioural control). Perceived control over behavioural performance, along with intention, is assumed to exert a direct effect on behaviour, specifically when the volitional control is not that much significant and perceived control is supposed to be the evaluation of actual control on behaviour. The impact of perceived control decreases and intentions are adequate behavioural determinant in situations when volitional control on behaviour is significantly high (Madden, Ellen & Ajzen, 1992). Therefore, Triandis, (1980) also endorsed

these facilitating conditions and he argues that ‘perceived control is supposed to moderate the influence of the intention on behaviour’. However, much insignificant empirical support has acquired this interaction hypothesis (Yzer, 2007).

Both theories, Reasoned Action and Planned Behaviour assumed a casual chain that associates behavioural, normative and control beliefs with each other toward behavioural intent and behaviours via subjective norm, attitude and perceived behavioural control. So, these hypothesised causal links among components of the model are categorically defined and drawn their measurement and calculation by Ajzen & Fishbein (Ajzen & Fishbein, 1980; Ajzen, 1991; Ajzen, 2006). Hence, it is the strength of both behavioural theories (TRA/TPB) that the other contributing factors for instance, demographic and environmental characteristics do not autonomously take part to predict the probability of exercising the behaviour in question and also these are assumed to regulate through model constructs.

2.5 Theory of Planned Behaviour (TPB)

Theory of Planned Behaviour (TPB) is an extension of its base theory, the Theory of Reasoned Action (TRA) (Ajzen & Fishbein 1980) to forecast behavioural intent of a person to engage in a behaviour at some particular point of time or place. The reason behind developing this theory, was to develop and explain the behaviour over which an individual have ability to apply a self-control. TPB is among one of the most effective theories in illustrating and predicting behaviour and it has been employed to explain a variety of behaviours (Sheppard et al., 1988). Ajzen & Fishbein framed TRA in order to assess and explain discrepancy between two of the main antecedents of the theory attitude and behaviour, for predicting voluntary behaviour. Later, it is observed that the behaviour is not cent present voluntary and fully under individual’s control. This observation resulted to induct another aspect which was perceived behavioural control. After this additional aspect, the revised theory was presented with the title, Theory of Planned Behaviour (TPB) that comprehensively explain deliberate behaviour because behaviour can be schedule and planned.

According to TRA, behavioural intention is the most conveying factor of a behaviour. Whereas behavioural intention in turn, is explained by attitude and subjective norms. Attitude conceptualizes by the overall estimation of performing or not performing the behaviour; subjective norms refers to the overall opinion and expectations of the associates about the particular behaviour. Finally, the antecedents of attitude and subjective norms are a package of causal attitudinal and normative beliefs respectively. These attitudinal beliefs are estimations of possible behaviour's consequences and the normative beliefs are approximation about what significant referents might perceive the behaviour. In consideration of the phenomenon that mostly human behaviours are subject to face hurdles in exercising, Ajzen, (1991) presented Theory of Planned Behaviour that concludes Reasoned Action by introducing a third element: perceived behavioural control (PBC). Perceived behavioural control denotes as individuals' perceptions about the capability to exercise a specific behaviour. These factors all together refers to intention. A thumb rule, an individual's intention to exercise the behaviour will be higher if the attitude and the subjective norms along with higher perceived control are more favourable toward that behaviour in question.

So, Icek Ajzen, (1985) proposed Theory of Planned Behaviour for compensating the additional determinant perceived behavioural control, in extension of Reasoned Action theory that proposed by Fishbein & Ajzen together. The TPB predicts, behavioural achievement are fully depends upon motivation (intention) and ability (behavioural control). The major strength of the theory is, it differentiates between three different sorts of beliefs i.e. behavioural, normative, and controlled. It comprises of six elements that mutually explain a performer's real control over the behaviour.

(i) Attitudes - Attitude conceptualises as, extent to which people have favourable or unfavourable tendency towards the behaviour of interest. It involves a consideration of the results of exercising the behaviour.

(ii) Behavioural intention – It states to the consideration of the motivating factors that hit a given behaviour where stronger is the intention to exercise the behaviour, the higher probability the behaviour will be accomplished.

(iii) Subjective norms - It states to the belief that, how an individual evaluates the proposed behaviour as positive and the people associated to the person approve desirable behaviour. It refers to an individual's perception about whether referents think he should involve in given behaviour or not.

(iv) Social norms - This refers to an informal or unsaid understanding of the social codes that manage the behaviour of the members of a society.

(v) Perceived power - It states to the perceived existence of the elements which might enable or deter performance of a behaviour.

(vi) Perceived behavioural control - It refers to one's approach to assess that degree to which an individual thinks he can control the planned behaviour. In other words, it is the comfort or adversity of executing the given behaviour. Perceived behavioural control varies across situations and actions that comes up with an individual's ever changing view point of behavioural control depending on the scenario. This important element was made part of the study later and brought reason of transform of the study from Reasoned Action to Planned Behaviour (TPB).

TPB also emphasizes that; along with subjective norms and attitude, perceived control is also an independent component of behavioural intention. If we consider two out of three determinants attitude and subjective norms constant, an individual's perception regarding comfort or adversity of behavioural performance will consequently impact his behavioural intent. Proportional mass of these three determinants which eventually determine the intentions should differ for dissimilar behaviours and populations. Except some studies, mostly researches used the direct measures of perceived control rather operationalizing it using the associated measures of perceived power and control beliefs (Ajzen, 2002).

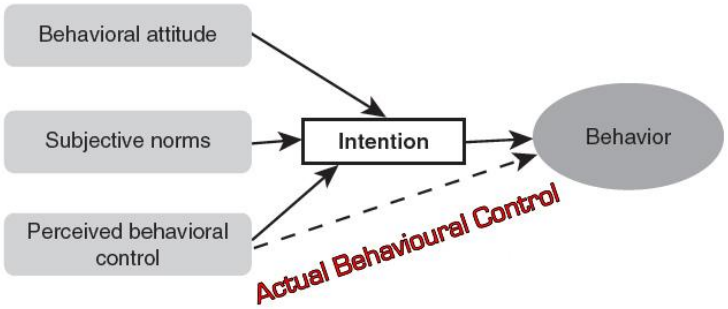


Figure 2.2: Theory of Planned Behaviour (TPB)

2.6 Extension from the theory of Reasoned Action

According to TRA, if individuals assess the proposed behaviour as positive and they also assume their referents endorse and wish them to accomplish the behaviour, this will eventually come up in a substantial intention (motivations) and there are sufficient chances that they will probably engage in that particular behaviour. This high correlation of attitude and subjective norm toward behavioural intention and later toward behaviour has been confirmed by the numerous studies.

Another substantial argument that endorse the previous studies, it is not mandatory that behavioural intention always lead to the behaviour and it is just because of some circumstantial limits. That is to say, since behavioural intention identified as not only the exclusive contributing factor of behaviour and the control of an individual over some specific behaviour is incomplete, it led to feel the need to introduce a new theory by adding a new and powerful determinant, 'perceived behavioural control'. Hence Ajzen, (1985) introduced the Theory of Planned Behaviour for compensating the additional component non-volitional behaviours in order to predict behavioural intent and actual behaviour.

The additional element PBC (perceived behavioural control) refers to one's approach to assess that degree to which an individual thinks he can control the planned behaviour. The theory of planned behaviour purposed that individuals are most probably to approve given behaviours when they are usually of the opinion that they can perform these successfully. PBC

is a combination of two of the most exclusive dimensions, which are self-efficacy and controllability. Self-efficacy is referred to the degree of ease or difficulty that might require to accomplish the behaviour, or it is the one's belief in oneself to succeed in accomplishing the behaviour. Whereas controllability refers to the external factors, and individual's belief that they personally have control over the performance of the behaviour, or if it is controlled by externally, uncontrollable factors. Eventually, it is the belief that boost-up the confidence of a person that he or she can perform a behaviour effectively if he or she has high perceived behavioural control. So, the theory has since been amended with revised name by Ajzen and Fishbein.

2.7 Extension of Self-Efficacy

The additional concept of PBC (perceived behavioural control) that reformed TPB, was originated from Self-efficacy theory that presented by Ajzen's counterpart Bandura in 1977 where the concept extracted from social cognitive theory (SCT).

Self-efficacy theory directs to the individuals' beliefs about their abilities to form designated levels of performance that put impact on events that influence their lives. These Self-efficacy beliefs define how people perceive, feel, motivate themselves and behave. Bandura says, 'behavioural reaction is being effected by frustration and the repeated failures of an individual associated by his or her level of motivation and performance expectations'.

Expectations are being segregated by Bandura in two different categories: self-efficacy and outcome expectancy. He defines self-efficacy as acceptance that one can successfully perform the given behaviour to generate the outcomes whereas the outcome expectancy denotes to an individual's assessment that a behaviour required will lead to the particular outcomes. Bandura approves self-efficacy, as an essential condition for behavioural change, since it regulates the starting of replicating the behaviour. Past studies also investigated and described the individuals' behaviours that these are highly influenced by the beliefs about their abilities to execute these behaviours.

SET is extensively applied especially in fields of mental and physical health, more specifically in physical activity and exercise because SET refers to explain several relationships between attitudes, intentions, beliefs and behaviour simultaneously.

2.8 Online Shopping and Online Stores

Contrary to the traditional stores, online shopping stores are more convenient to the customers as there is no need to wait for hours in lines or traveling is required. These are serving to their customers 24/7 and accessible anytime and anywhere. Besides that, these online stores provide their customers a real time updated and rich information about required product or service as and when required. These quality, packing and price information help customers to make compare the desired product with its counterparts. For this purpose, these online stores have introduced online tools to assist customers to take purchase decisions among several homogeneous category products (Hoffman & Novak, 1996).

All above connecting benefits of online shopping stores enabled the customers to have more decisive control over bargaining power as compare to the traditional stores because online stores give more interactivities between customer and produce as well as greater availability of real time updated information regarding product or service required. Geissler & Zinkhan, (1998) reveled that balance of power has exceptionally transferred in favour of consumers due to easy access to the shopping stores and better control over bargaining, product comparisons and the evaluation of the alternatives without being pressured by the retailors. Hence, this ease of making virtual transactions also reduced the transactional costs and have benefits for both customers and retailors.

However, major drawback associated with online stores comparing to the brick-and-mortar, consumers can not have any sense (seeing, smelling, touching, tasting, and hearing) about the product which they are going to search or purchase on internet. This may lead to develop low trust in online stores and raise perceived risk to maximum extent due to passive communication. Although, these deficiencies have been reduced after emerging of modern

internet tools likewise the online recommendation agent (Häubl & Murray, 2003; Xiao & Benbasat, 2007) and the online negotiation agent (Huang & Sycara, 2002; Huang & Lin, 2007) but some flaws still exists and need to be addressed.

2.9 Subjective Norms (SUBNORM)

Icek Ajzen, (1991) discussed in Theory of Planned Behaviour that the subjective norms submit the perceived social influence for performing or not performing the behaviour. It is the impact of a people's normative beliefs that motivate them to approve (or not) a specific behaviour. Individuals' intend to exercise a specific action in building and determining the subjective norms, or their realization that significant others place a greater importance in their lives in observing subjective norms (Pavlou et al., 2006).

It is establish that the subjective norms effected by the people's normative belief that the behaviour is acknowledged, endorsed, and further exhibited by their associates. Subjective norms are assumed as the sum of two elements: societal norm and social influence. Societal norm denotes to the course of adopting the broader societal fashion. Social influence denotes to the degree to what individuals obtain a hierarchical system with an unequal power distribution and under such scenario, the person is assumed to be followed the opinions of significant people. Subjective norms incline to be more powerful while early phases of development and implementation of some technology when customers have comparatively less direct experience of technology (Taylor & Todd 1995). As per Orapin's, (2009) point of view about the societal expectations and inclination to the adherence of these societal expectations can be easily gauged from these normative standpoints. Ajzen, (1991) discussed that normative beliefs in-fact determine the subjective norms, moreover consumers' perception is influenced by people's opinions and the expectations from particular groups (Xie et al., 2011).

As numerous past studies have proven a significant effect of the subjective norms on individuals' purchase intentions (Orapin, 2009; Park, 2013; Al-Maghrabi et al., 2011; Limayem et al., 2000). Contrary to this standpoint, Tseng et al., (2011) and Taylor & Todd,

(1995) claimed that subjective norm has no significant effect on internet purchase intention. As per Taylor & Todd, (1995) in particular case of internet shopping, subjective norms do not have a vital role while in early stage of adapting internet as a shopping medium as it is assumed for early stage adoption of some other technologies. Although there are few references in support of this finding that subjective norms are insignificant with purchase intentions in an adoption stage, (Chen, 2006) but this study supported these findings probably because internet shopping is not in vogue among consumers and still is in adoption stage in Multan city. Eventually, the outcome can be summarized as subjective norms significant positively influence online purchase intention (Lim et al., 2015).

Subjective norms consists of the customers' perception which shaped by the important others or the associates like friends, family and media. According to Hossein & Rahman (2013); family, friends, colleagues, peers and media (both electronic and print) all together influence the consumer's decision.

It is cognate to intention because consumers normally react as per their viewpoint of what their associates want them to do. Subjective norms incline to be more powerful while early phases of development and implementation of some technology when customers have comparatively less direct experience of technology (Taylor & Todd, 1995).

Subjective norms states that a particular behaviour is being approved by an important individual or a group of people. It refers to belief that how an individual would be viewed by his/her important others if he/she will perform a certain behaviour. The expectations or views of the influential people regarding one's conduct, are known as perceived social pressure. Previous studies proved that, in respect to form intentions, subjective norms have weaker influence on intentions as compare to attitude. Furthermore; Norris Krueger and his colleagues (Krueger, Reilly, & Carsrud, 2000 Krueger, N. F., Jr, Reilly, M. D., & Carsrud, A. L., 2000), totally denied any correlation between subjective norms and the intention of people to initiate their own businesses. However, the researchers insist for more investigation and improvement on the applied measures. One potential reason could be, a person may already have an instinct of desirability of performing a particular behaviour. This may lead to some discrepancies in

potential importance of the subjective norms variable. One of the most frequently highlighted weak point of TPB is precisely a weak correlation between subjective norms and intentions. The theorist, Icek Ajzen, (1991) clarify with facts that personal factors like attitude and perceived behavioural control widely influence the intentions comparing to the subjective norms. Armitage, C. J., & Conner, (2001), criticize such narrow conceptualisation or understanding of the variable (subjective norms), which uphold a weak relation between normative beliefs and intentions. Further in this sphere, Rivis & Sheeran (2003) contended that an established relation between descriptive norms and intentions refers the probability of the explanatory strength of the construct that motivates for further in-depth analysis in this area. We consider descriptive and social norms variables as an essential part of subjective norms variable where descriptive norms denotes to the actual conductus and behaviours of the people and social norms; whereas social norms contrarily state to the opinion of significant others that how one should exert the given behaviour.

McClelland's, (1987) Theory of Needs proposed that people have a tendency to exercise a behaviour that is appreciated by their social circle, as they pursue relations and group affiliations. Besides direct effect of the subjective norms on the other components of the Theory of Planned Behaviour, we speculated that the subjective norms might get moderated the relationship between the components of the theory. Such moderate effects may disclose the functional importance of numerous social procedures and of significant interest. It can lead us to further apprehend of the models variables relationships such as the TPB (Povey et al., 2000). So, among all possible potential moderation effects, It is speculated that, attitude and perceived behavioural control have the greater predictability among all other variables when the public opinion is favourable for organic food consumption.

As already discussed in detail, in broader spectrum normative beliefs are refer to the social pressure or subjective norms otherwise. As such, subjective norms refers to the one's perception of societal pressure from significant people for instance friends, family, peers, media etc. to comply with the people's perceptions and react or not to react in a certain manners (Eckhardt, 2009).

Ajzen, (2002) further recommends that there should also be taken some items for gauging descriptive norms while developing the measure of subjective norm to anticipate whether significant people themselves exercise the same behaviour or not? Injunctive and descriptive norms were also being distinguished by another study that conducted by Rivis & Sheeran, (2003). They distinguished the both as a separate source of motivation. Subjective norms as a component of TPB being injunctive social norms, since it refers to the perception of associates and descriptive norms relating to the opinions of the significant others' own attitudes and behaviour in the domain.

In order to cater, what important others perceive the person ought to do, could be cheeked through some reformulated injunctive questions which answer whether significant others really observe the actual behaviour (descriptive questions). Some of the prior behavioural researches exhibited more than an average correlations between descriptive norms and intentions (Rivis & Sheeran, 2003) and few discovered it insignificant or at least the weakest (Stanton et al., 1996). In order to ensure whether descriptive norms improve the variance explained in intentions after taken key predictor into account, meta-analytics procedures were being applied by Rivis & Sheeran, (2003) in their study. The results depict that descriptive norms increase further 5% variance in intentions over and above the other main predictors of the TPB. Therefore the authors suggest that the established relation between aforesaid variables (descriptive norms and intentions) predicts the possible existence of their explaining power. This strong predictability provides strong inspiration for further research in this field. So in context of these ideas, researchers suggest to consider a dual approach for the measurement of subjective norms.

H_1: Subjective norms affect online shopping behaviour.
H_{1a}: Subjective norms affect online purchase intention.
H_{1b}: Subjective norms affect online shopping behaviour through mediating role of online shopping intention.

2.10 Consumers' Attitude towards Online Shopping (OSATT)

Theory of Reasoned Action and Planned Behaviour (Ajzen & Fishbein, 1980; Ajzen, 1985, 1991) both are in agreement that attitude is a leading predictor of behavioural intent. Attitude refers to an individual's overall assessment of a concept (Peter & Olson, 2010). There are two kinds of attitude which can be recognized i.e. attitudes toward objects, and attitudes toward behaviours.

This study measures the working adults' attitude toward online purchase intention whereas attitude toward online shopping behaviours is also important part and the proposed framework of current study. Attitude operationally defines as, 'degree to which a person has a favourable or unfavourable evaluation of the behaviour of interest' (Taylor & Todd, 1995). In other words, attitude is an individual's positive or negative assessment of his or her behaviour of interest which is formed by an individual's vital beliefs regarding the anticipated results of exercising a behaviour (Al-Debei et al., 2013; Kim & Park, 2005).

Attitude has been extensively discussed as a major predictor of behavioural intent in past researches which were conducted on buyers' purchasing behaviour since the mid-1970s. Customer's attitude is influenced by intentions, as it is discussed in the model of attitude change and behaviour (Fishbein & Ajzen, 1975). When these intention are judged in sphere of online shopping behaviour, the study can observe the outcomes of the buying transaction. Attitude as a latent variable has several dimensions where one likely dimension is the acceptance of the internet as a shopping channel (Jahng, Jain & Ramamurthy, 2001). Past studies also confirmed that online shopping attitude is a salient determinant of making online purchases (Yang et al., 2007) and purchasing behaviour (George, 2004; Yang et al., 2007).

Wu et al., (2014) discussed attitude in his study that it is a psychological tendency which communicated through obtaining a certain unit with some extent of favour or disfavour and it is formed through cognitive and behavioural appraisal. Similarly, Lai & Wang, (2012) and Perner, (2008) are also in agreement with Wu et al., (2014) that attitude is a some of consumers' positive or negative assessment of behaviour, emotional feelings and behavioural disposition kept by the consumers during transaction. It eventually affects consumer's decision

and assessment while making a purchase decision and would finally affect his or her perception about online vendor.

H2a: Online shopping attitude affect online purchase intention.

Attitude toward behaviour defines as, degree to which a person has a favourable or unfavourable evaluation of the behaviour of interest. An individual's attitude towards a certain behaviour is influenced by the beliefs and appraisal of the behaviour. As it is endorsed by Ajzen, (1985) that an individual is supposed to exercise a certain behaviour if the behaviour is supported by a positive attitude. Attitude according to the most renowned behavioural theories TRA (Ajzen & Fishbein, 1975) and TPB (Ajzen, 1991) is a powerful determiner of behavioural intent.

As it is stated above, the attitudes toward a behaviour initiates once appraisal of a behaviour. These are regulated by the most striking beliefs about the ease and difficulties of performing the behaviour. It consists of various behavioural tendencies of an individual like fear, joy, delight, disgust or hatred towards a behaviour of interest. Fishbein et al., (1980) also proposed and upheld the similar logic that attitude toward a behaviour is an individual's assessment of a certain behaviour that involves an object or an outcome. They revealed, attitude isn't that much highly related to an object as it is linked to the specific behaviour. Whereas Yang et al., (2007) established in his study that attitude is a combination of inter-correlated predispositions to action which are structured around an object or a situation. Socio-economic attitudes of the people are perceived to be the outcome of their previous experiences forms intentions which direct their future behaviours.

H2: Online shopping attitude affect online shopping behaviour.
H2b: Online shopping attitude affect online shopping behaviour through mediating role of online purchase intention.

In a study, which is conducted by Hossein & Rehman, (2013) on Family Takaful scheme in Malaysia, proposed that attitude effect the intentions quite positively to take part in the scheme. Same findings also endorsed by Noor et al., (2014) in his study. He also described

the positive effect of attitude towards nutritional supplements adoption. Whereas Zhao & Othman, (2011) suggested that customers with more favourable attitude towards complaining will be more likely to have complaint intention. In addition, two researches used students as the respondents (i.e. Noor et al., 2014; Phau et al., 2014) while others used general public as the respondents (i.e. Chen & Zimitat, 2006; Diallo et al., 2013; Hidayanto et al., 2012; Hsu et al., 2013; Hossein & Rahman, 2013; Li et al., 2013; Petruzzellis, 2010; Zhao & Othman, 2011).

Further, in some other studies of similar context; researchers for instance, Hsu et al., (2013) and Hidayanto et al., (2012) indicated that most of the sample have been chosen are young consumers since most of them are frequently used internet shopping compared to the older users. Hsu et al., (2013) concludes in his study that the internet users aged between 25 to 35 years had accounted for 97 percent compared to only 3 percent for internet users aged 36 above.

2.11 Website Trust (WEBTR)

2.11.1 Trust

Trust is a multidimensional concept and off course complex in nature, one may find a number of definitions of trust even in the literature of similar context. For instance, Barney & Hansen, (1994) suggested that, trust is the mutual assurance that while an exchange no one will exploit another's vulnerabilities. According to Mayer et al., (1995), trust is the willingness of a person or group to be vulnerable to the actions of other group of people based on those expectations that the other will do a certain action benefit to the trustor. Trust also refers to the belief of an individual in the trustworthiness of others which can be determined by their perceived integrity, benevolence, and competence (McKnight et al., 2002; Lin, 2011). Eventually, trust can be conceptualized as 'Trust implies the degree to which one can believe and rely upon promises made by others'.

So, in context of online shopping where the state of vulnerability of the user is quite high due to the dynamic disposition of cyberspace. Trust is theorized as a directly contributing factor of attitude (Gefen & Straub, 2003; Hansen & Head, 2007; Lin, 2011). Eventually, trust can be theorised as a belief that other individual or group will not behave opportunistically (Gefen et al., 2003) and that the vendor will deliver exactly what, that has been promised (Ganesan, 1994). Apart from various definitions, trust is usually considered quite essential in online shopping environments because it consists of various kinds of potential risks which are associated to cyberspace.

2.11.2 Website Trust

As for as trust in e-commerce domain is concerned, it leads to belief that permits customers to voluntarily open themselves to actions of e-sellers after taking into account the e-seller's worth. This relates to the construct of trust as a belief encompassing goodwill trust and believability or honesty (Wei, Marthadan, Chong, Ooi & Armugam, 2009). The environment in e-commerce is uncertain and trust is thus more complex and important than in traditional commerce (Wei et al., 2009). Trust has been stated as the key element for successful online business and its lack may create reluctance to engage in e-commerce (Yeh & Li, 2009). Trust has an essential role in buyers' activities and thus influences the e-commerce success (Corbitt et. al., 2003).

Various other researchers also considered the trust as an essential element in online transactions. For instance, Wu & Chen, (2005) says, 'in online transactions, trust assumes a key job in producing satisfied and anticipated outcomes'. Egger, (2006) contended that 'an adequate level of trust is required while submitting an online transaction request and when the buyer provides his personal and the financial information in performing financial transaction'. So, trust can be summarized as higher the level of buyers' trust, higher would be the degree of purchase intentions of buyers.

H3a: Website trust has influence on online purchase intentions.

Wei et al., (2010) stated that most of the consumers were questioning on the integrity of the vendors while before and after sale services, trader authentication and non-refusal of substandard goods and services. In addition to this, the privacy protection, accuracy to declaration and unauthorized access also lead to distrust behaviour (Tseng et al., 2011). The interpretation in accuracy of information that is presented by the underlying information systems may influence customers' trust.

Simultaneously, distrust is also a significant context of the various studies as it is taken into account as absence of trust but it is not exactly like so. Distrust does not exactly means the lack of trust, but as the negative expectation that the other party for instance a website, SNS or shopping store will act in a way to disrupt the well-being and safety of the buyer (client or customer) (Kramer, 1999).

Trust is known as the demonstration what an individual or group (trustor) places in some entity, regardless with the matter that either the individual's trust turns to be better employed or not, trust instigates from an individual. As recommended above, trust in online business or transactions can appear in various trustor/trustee relationships but we confine our definition; being to be specific with one kind of trust association, that is the trust that appears for an individual towards a particular online shopping website. Here in this study, the object means in our model is an SNS or a website which are browsed by the consumers for transactional or informational purposes. SNS (Social Networking Site) and website are referred to the basic internet technology that enables customers to interact with the website or the people behind the website. In modern days, a website possesses both features as it works as a storefront and also act as a salesperson in offline world. So, the online trust is conceptualized as per requirement of the current study i.e. "an attitude of confident expectation in an online situation of risk that one's vulnerabilities will not be exploited".

H3: Website Trust has influence on online shopping behaviour.

H3b: Website Trust has influence on online shopping behaviour through mediating role of online purchase intention.

2.11.3 Website Repute

Collectively, corporate reputation is conceptualized as the degree to which people or firms in the industry do believe a firm is honest and concerned about its customers (Keh & Xie, 2009). Therefore, perceived website reputation is characterized as 'the degree of website popularity to which a consumer perceives' (Hsiao et al., 2010). However, the word website popularity and credibility is a mix of various other essential characteristics of an online website for instance, legitimacy, uniqueness, visibility, transparency and consistency. In online business, a good repute of a website has a vital role in its significance and profitability. As per consumers' point of view, the reputable and credible websites are more likely to be acknowledged among customers than the unknown ones (Park & Lee, 2009).

In fact, the websites which have significant repute are probably more convincing than of low or no trustworthy websites. Although it is difficult to assess the credibility of an SNS or website prior to transact with them due to some inherent difficulties attached to them. So, consumer trust on a website is also affected by the opinion of the associates or referrals cues about the repute of the website. (Kim & Prabhakar, 2004; Hsu et al., 2014). In past researches, repute has been set as a key element for establishing trust in both e-commerce and conventional markets (Keh & Xie, 2009). Jarvenpaa & Tractinsky, (1999) also confirmed in their study, reputation is the decisive factor that can increase the trust and confidence of the customers which resulted in positive influence on the online shopping attitude. Particularly in online shopping context, it has also been observed that website repute has a positive impact on buyers' trust (Hsiao et al., 2010).

Consequently, the perception of the customers regarding all those benefits and returns what they get from the website are totally depend upon its perceived reputation. So, the perceived website reputation would be as higher, as customers have positive perception about that website.

Despite aforementioned observations, the confusion encircle corporate image and corporate reputation (Karaosmanoglo et al., 2011), corporate image set entirely different from perceived website reputation as it refers to the overall repute and image of the company which

appeals web surfers as a result that is perceived by the customers (Cretu & Brodie, 2007; Foroudi et al., 2014).

2.11.4 Website Image

Online shopping websites need to manage their image as it is a valuable asset which usually yields high profitability (Dowling, 2001; Rindell, 2013). In context of online shopping, website image refers to the perception what the customers have in their mind regarding website. It is also defines as, what customers perceive and comes in their mind when they think about website or sight its logo (Barnett et al., 2006). Customer perception is the pivotal point that describes how the customer perceive the actions and procedures of an online shopping website. With regards to the web based shopping, perceived website image is also linked with some of the website physical and behavioural aspects for instance, website visual appeal, layout, its functionalities, the manners it collaborates with the customers, the variety of goods and service it offers and finally its operational excellence for transactions (O'Cass & Carlson, 2012).

In an e-shopping context, where there is absence of tangibility due to lack of salesperson interaction, product and storefront; it is quite difficult to form a favourable image in customers' minds. Website interface is the only stimuli what delivers to the online buyers (Pavlou et al., 2007; O'Cass & Carlson, 2012). It is being admitted in various past studies that a transformation or upgradation in corporate image can reinstate a change in customers' attitude (Chen, 2015; Dowling, 2001; Vanhamme et al., 2012; McWilliams & Siegel, 2001).

2.12 Online Purchase intention (OPI)

Purchasing intention is one of the widely used and pivotal concepts which has been extensively discussed in marketing literature. Business scholars' interest in purchasing intent gets stimulate from its association with the customer purchase behaviour (Goyal, 2014).

Intentions are believed as strong predictor of future outcomes (Vineyard, 2014). Ajzen, (1985) defines as, intention is a sign that indicates that degree to which people are ready to exert a particular behaviour and how many attempts they are employing for performing a specific behaviour.

Purchase intention as a concept can be theorized as an essential element of consumers' cognitive behaviour that how a buyer means to purchase a specific product (Hossein, 2012). Purchase intention determines that consumers will make their purchase decisions by using their experience, considering referrals and external environment for collecting information and evaluating product alternatives (Chi, Yeh & Tsai, 2011). Eventually, online shopping intention is simply defines as the buyer willingness to perform online transactions (Meskaran, Shanmugam & Ismail, 2013).

This study demonstrated that consumer's purchase intention has a noticeable impact on their real purchase decisions. Companies are now realizing the significance of purchase intentions as these are associated to their motive of profits maximization by increasing the sales of their goods and services (Hossein, 2012). Additionally, marketing managers consistently gauge the purchase intentions as an instrument to forecast their existing and potential market share as this data help them in decision making regarding market segmentation and in setting the promotional strategies (Goyal, 2014). As indicated by Moe, (2003), purchase intention can be linked to both goal-oriented and exploration-oriented browsing behaviour. Ramlugun & Jugurnauth, (2014) further narrate these both kinds of browsing as, Goal-oriented consumers are inclined to probe some relevant information prior to make their final decision of purchasing a particular product, whereas those who just explore the products or services on internet openly and freely without any pre plan of buying any item are known as Exploration- oriented consumers. These two divisions are not only centric to the online customers but the people who buy goods and services through conventional markets. Belch & Belch, (2003) further highlight as, 'a purchase intention get rise as a result of information hunting and comparison with the substitute, once consumers have satisfied their evaluation with alternate products'.

According to Limbu et al., (2012) purchase intention is characterized as an individual's plan to make purchases of products or services in the future. It refers to a purchase repeat of a customer with higher probability of returning back with the intention of buying same products or services. This purchase repeat process is a vital concern of the marketing managers and business organizations to know the most influential determinants of purchase intentions among group of consumers as well as for forecasting the consumers' preferences (Fon et al., 2008).

Venkatesh et al., (2003) conceptualized the intention as the strength of a person's intent to accomplish a certain behaviour. Ajzen & Fishbein, (1980) proposed in Theory of Reasoned Action that an individual's behavioural intent is basically a function of two common determinants. Where first determinant is indigenous or personal in nature and the second one is exogenous in context which refers societal influence. The indigenous element reflects person's positive or negative evaluation of the behaviour whereas the other one element of behavioural intent is the individual's perception about that social pressures which associates usually exert on him about whether to engage or not in given behaviour. Because it cater the assimilated prescriptions, Ajzen & Fishbein, (1980) termed this factor as subjective norm.

Due to some important factors, a purchase intention may or may not turn into a real purchase, for instance change of need, buying or consumption circumstances, change in motivations, latest information or alternatives may no longer be available or may avert or amend this process, changing the customer's decision (Engel, Blackwell & Miniard, 1995). They further explain, intention is the direct determinant of purchase behaviour which obtains influences from the buyers and the environment.

H3: Online purchase intention influences online shopping behaviour.

Absence of enough free time and financial constraints are also come in environmental factors, both of which may inhibit a purchase intention from leading to a real purchase. However, the online purchase intention is centric to the extent, a buyer is agreed and intends to purchase a particular product through some online platform; in this case, the Internet (Pavlou, 2003). TAM is one of the better accepted models for understanding desire and willingness to use a technology (Schepers & Wetzels, 2007). Perceived ease of use and

perceived usefulness significantly determine buyer attitude which mean buyer's feelings toward using online shopping (Yu, Ha, Choi & Rho, 2005). Whereas He et al., (2008) also endorsed the aforesaid statements but in a different way. They say, 'lack of online buying intent is the main hurdle in development of e-commerce'.

The buying process gets start when a buyer browse the shopping website for searching his or her required product. It is a secondary matter, whether this search converts into actual purchase transaction or not but the intention endorses the attitude in this way which is associated with the tendency to purchase the required goods or services in future. He et al., (2008) is in agreement with Ajzen that lack of online buying intent is the main hurdle in development of e-commerce. Many attempts are required to perform a certain behaviour. So, the intentions are probably the best indicators to indicate that, to what extent buyers are willing to purchase online. As Hossein, (2012) confirmed in his study that buyers' purchase intentions have noticeable effects on their actual purchase decisions.

In current study, online purchase intention (OPINT) effectively explains the relationship and act as a mediator between IVs (OSATT & WEBTR) and the DV (WEBTR) of the study. Several past studies also taken purchase intentions as a mediator between online shopping behaviour and its antecedents where it effectively explained the relationship in comprehensive way e.g. Hsu et. al., (2012); Lim et. al., (2016); Lim et. al., (2015) and Orapin, (2009).

2.13 Relationship between Attitude and Online Shopping Intention

Intention refers to the willingness of an individual to perform certain behaviours (Chen, Sheen & Lou, 2006). It also refers to the strength of intention that how strong it is, in performing a certain behaviour (Venkatesh et al., 2003). Researchers, for instance Hennington et al., (2009) have paid attention to behavioural intention. TAM is one of the better accepted models for understanding desire and willingness to use a technology (Schepers & Wetzels, 2007). As per Yu et. al., (2005), perceived ease of use and perceived usefulness both define

the individual's attitude significantly, which mean customer's feelings toward using online shopping.

Venkatesh et al., (2003) have found that the attitude has no direct effect on intention. Meanwhile, according to the most renowned theories like TRA (Fishbein & Ajzen, 1975), TAM (Davis et al., 1989) and TPB (Ajzen, 1991), attitude has more significant positive impact on Intention. Whereas many other researchers who conducted their researches on similar framework, underscored the attitude's strong impact on behavioural intent (e.g. Cheong & Park, 2005; Kuo & Yen, 2009; Castaneda, Chang & Wang, 2008; Chen, Sheen & Lou, 2005; Bruner & Kumar, 2003; George, 2002; Chuang & Hsu, 2014; Frias & Rodriguez, 2009; Lee et. al., 2005). Nakagawa & Gouvea, (2010) suggested that attitude is a determinant related to intention to adopt e-shopping. Venkatesh et al., (2003) have revealed in his study that how significantly the intentions determine usage behaviour. In such context, outcome of the aforesaid statements may summarized as, attitude has a significant positive influence on intentions. In other words, consumer's favourable and positive emotions toward online shopping resulted in increases of consumers' willingness for online shopping.

2.14 Consumers' Online Shopping Behaviour (OSBHVR)

As it is endorsed by the theory of Planned Behaviour, human behaviour is formed by three different types of beliefs. These beliefs are:

- Behavioural Beliefs
- Normative Beliefs
- Control Beliefs

Behavioural beliefs are the possible consequences of the behaviour that formed a favourable or unfavourable attitude toward the behaviour. What associates or important others expect from us to perform a certain behaviour is known as the normative beliefs or in general, the beliefs about the normative expectations of associates. It resulted in assimilated societal pressure or subjective norm in other words. Whereas control beliefs are the beliefs about the

existence of the external elements that might expedite or obstruct perform ability of the behaviour. In presence of these external elements, the control beliefs escalate the perceived behavioural control either in a positive or in a negative way. Collectively, aforesaid factors e.g. behavioural, normative and control beliefs bring towards the building of a behavioural intention. As a thumb rule, the individual's intentions for appraisal of a certain behaviour should be stronger if he or she have stronger and favourable the attitude and subjective norm, and higher the perceived control on behaviour in question. Finally, assuming an appropriate behavioural control, individuals are assumed to bring about their intentions when opportunity occurs. Hence intentions are thus anticipated as an immediate determinant of behaviour.

However, since various behaviours pretend hurdles of execution that possibly eliminate or minimize volitional control, so it is suitable to acknowledge perceived behavioural control further to the behavioural intent. To the extent that perceived behavioural control is veridical, it can serve as a proxy for actual control and contribute to the prediction of the behaviour in question (Ajzen, 1991). A contradictory opinion that negates the degree of high relationship between intention and behaviour also exists that discussed in some studies. This counter-argument suggested that behavioural intent does not always take part in formulation of the given behaviour due to some environmental and circumstantial limitations. Explicitly, since behavioural intention cannot be the exclusive determinant of behaviour where an individual's control over the behaviour is incomplete. Ajzen presented the theory of planned behaviour with extension of an additional new determinant, "perceived behavioural control". Through this additional determinant, he stretched reasoned action theory to cater non-volitional behaviours for forecasting behavioural intent and actual behaviour. However, since various behaviours pretend hurdles of execution that possibly eliminate or minimize volitional control, so it is suitable to acknowledge perceived behavioural control in addition to intention.

A buyer perhaps get expose to almost everything for instance product information, brand symbols, packages, advertisement, opinion of the significant others, even if buyer did not actually purchase that particular product or service (Kardes et al., 2010). Customer behaviour comprises of all of his collective activities from purchase, consume and disposal of

products that emotionally linked to the consumer, perceptional and behavioural reactions that lead, determine or follow these activities (Kardes et al., 2010).

2.15 Theory of Mediation Analysis

Mediating variable is the intervening variable which influences the relationship between a predictor and an outcome variable. According to Barron & Kenny, (1986), in order to confirm Full or Partial Mediation, following conditions must be present:

- IV must predict Mediator (path a)
- IV must predict DV (path c)
- Mediator must predict DV (path b)
- IV must predict DV when paths a and b are controlled (path c').

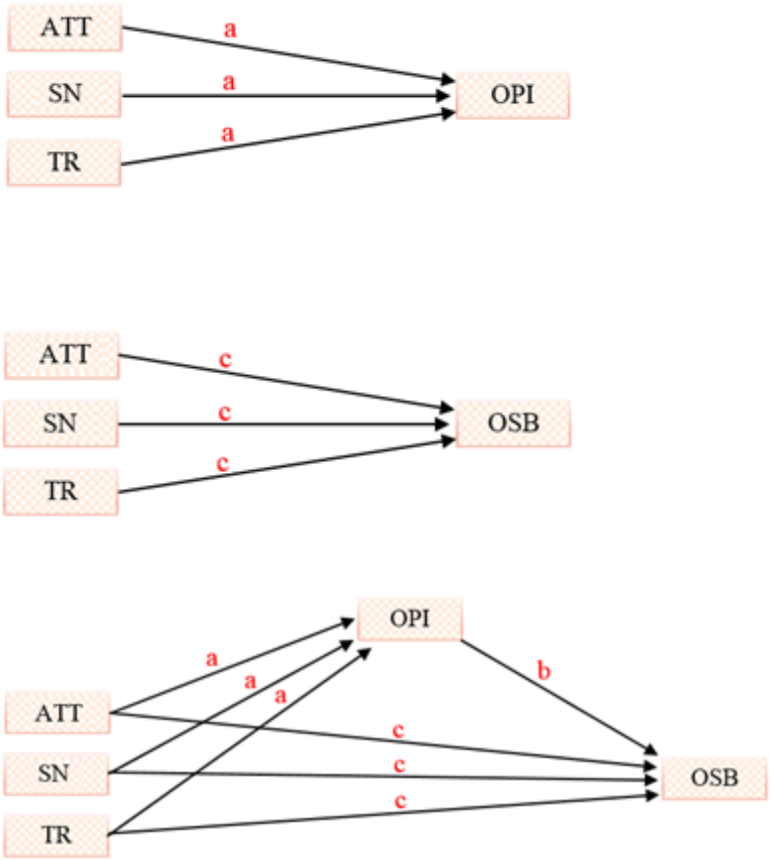


Figure 2.3: Paths to test Mediation

Multiple Regressions were run for this purpose and it is checked whether IV does not remain significant when mediator is controlled, then it is Full Mediation, and if both IV and mediator predict DV, then it is Partial Mediation (Newsom, 2017; Barron & Kenny, 1986). Hence, OSATT and WEBTR has partial mediation and SUBNORM has full mediation for observing OSBHVR.

2.16 Hypothesis Building

Hypotheses are used to designate the logical relationships which are imagined between two or among many variables in a formal statement. A statement that can be tested through some statistical operation. Therefore, this study addresses the following hypotheses.

H_1: Subjective norms affect online shopping behaviour.

H_{1a}: Subjective norms affect online purchase intention.

H_{1b}: Subjective norms affect online shopping behaviour through mediating role of online purchase intention.

H_2: Online shopping attitude affect online shopping behaviour.

H_{2a}: Online shopping attitude affect online purchase intention.

H_{2b}: Online shopping attitude affect online purchase intention through mediating role of online purchase intention.

H_3: Website trust has influence on online shopping behaviour.

H_{3a}: Website trust has influence on online purchase intention.

H_{3b}: Website Trust has influence on online shopping behaviour through mediating role of online purchase intention.

H_4: Online purchase intention influences online shopping behaviour.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

The chapter begins with the conceptual framework followed by hypotheses which are developed to answer the questions discussed in this study. The chapter generally focuses on the research approach and its methodology. This will address the research design, sampling technique, data collection method, constructs' measuring instruments and eventually the data analysis methods.

3.2 Conceptual Framework

Conceptual framework is an understanding of the researcher that exhibit an outline of how the study variables connect with each other. The theoretical framework exhibit the relationships that exist among different constructs or variables of the research study (Miles, 1994).

However, this theoretical framework can be conceptualized through conceptual model of the study (Figure 3.1). The relationships which hold by the variables, are indicated through arrows. As a single headed uni-dimensional arrows are drawn from the observed variables to the latent variables, which show the direction of the relationships. Whereas, dotted lines show indirect and simple lines show the direct relationships among study variables.

Proposed Conceptual Model

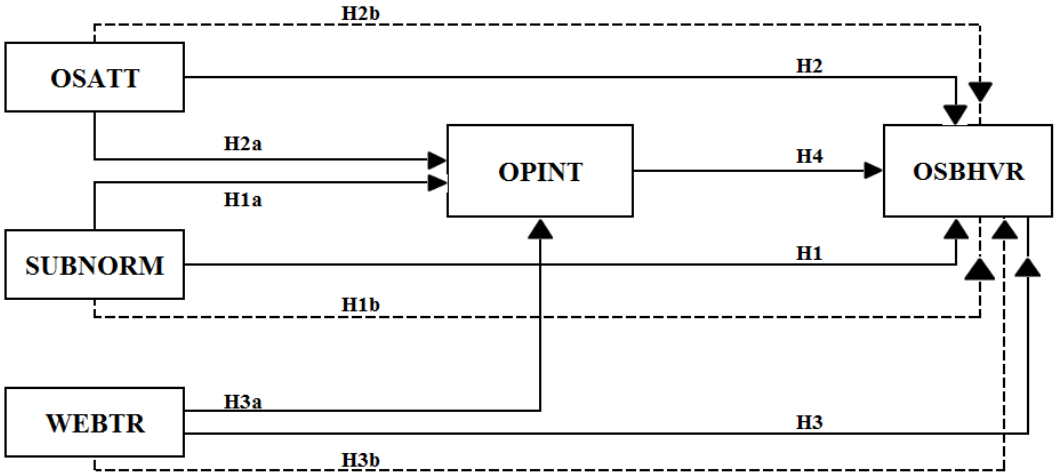


Figure 3.1 - Diagrammatical representation of relationship between variables of the study (Conceptual Model)

3.3 Study Hypotheses

As per theoretical framework of the research, the hypotheses are developed to investigate the research objectives. Hypotheses are used to designate the logical relationship that is imagined between two or more variables in a formal statement, which can be tested through some statistical operation.

Icek Ajzen's (1991) Theory of Planned Behaviour states that subjective norms submit the perceived social influence for performing or not performing the behaviour. It is the impact of a people's normative beliefs that motivate them to approve (or not) a specific behaviour. More precisely, it refers to an individual's perception about whether referents think he should involve in given behaviour or not. So, it is hypothesized that:

H_1: Subjective norms affect online shopping behaviour.

H_{1a}: Subjective norms affect online purchase intention.

H_{1b}: Subjective norms affect online shopping behaviour through mediating role of online purchase intention.

Chang et al., (2005) analyzed six past studies that measured the attitude towards online shopping and confirmed that all studies did show the significant positive influence of online shopping attitude on online purchase intention and behaviour. According to TRA (Fishbein & Ajzen, 1975), TAM (Davis et al., 1989) and TPB (Ajzen, 1991), attitude employs a significantly positive effect on behavioural intent. Numerous researchers have confirmed this relationship (e.g., Bruner & Kumar, 2003; Chang & Wang, 2008; Chen, Sheen & Lou, 2005; Chen, Sheen & Lou, 2006; Cheong & Park, 2005; George, 2002; Lin, 2007; Shin, 2007). Hence, it is hypothesised that:

H_2: Online shopping attitude affect online shopping behaviour.

H_{2a}: Online shopping attitude affect online purchase intention.

H_{2b}: Online shopping attitude affect online purchase intention through mediating role of online purchase intention.

Chen & Tan, (2004); Yu, Ha, Choi & Rho, (2005); Wu & Chen, (2005); Cho & Fioritto, (2009); and Lee, (2009) have established that trust has significantly positive influence on behaviour. So, it is hypothesized that:

H_3: Website trust has influence on online shopping behaviour.

H_{3a}: Website trust has influence on online purchase intention.

H_{3b}: Website Trust has influence on online shopping behaviour through mediating role of online purchase intention.

Yi Jin Lim et al., (2016) revealed that purchase intention exerts significantly positive impact on online shopping behaviour.

H_4: Online purchase intention influences online shopping behaviour.

3.4 Research Design

Each research study has several aims to accomplish. No matter whether it is descriptive, exploratory or explanatory, each study has a research design to answer the raised questions in

its own way. So, in order to meet the requirements of the current study, descriptive and quantitative study method was employed by circulating 500 questionnaires for getting opinion of the respondents who were using internet for purchasing their garments in Multan city.

A self-administrated questionnaire having 34 items was used as an instrument for primary data collection from the respondents of interest. These questionnaires were delivered to the respondents after explaining them the purpose behind conducting the study and conveying the scenario of responding in perspective of online shopping. Employing the survey method is considered appropriate for answering the research questions concerning the relationship between the study variables (Malhotra & Grover, 1998). Thus, in this study, a survey method is used to collect quantitative data from a large number of respondents.

3.5 Instrument

A questionnaire is also known as Instrument. Instrument is a source that is used to gather the responses over study constructs which may under discussion. Data for this study have collected from comprehensive self-administered questionnaires which conveyed the complete and comprehensive information without any biasness. As per proposed framework of the current study, instrument is employed to measure following five variables.

(i) SUBNORM (Subjective Norms)

(ii) OSATT (Online Shopping Attitude)

(iii) WEBTR (Website Trust)

(iv) OPINT (Online Purchase Intention)

(v) OSBHVR (Online Shopping Behaviour)

3.6 Instrument Validation

The current study intents to apply the measures which have already been developed and tested in order to broaden the validness and dependability of the research instruments as it

is proposed by Hair et al., (2013). Adopted scales are used in various studies which covered the different areas of the studies' subjects and hence proved valid and reliable for measuring the similar concepts. It is necessary that an instrument must be reliable prior it considered to be valid but reliability does not or it need not to depend on validity as it is assumed by Kimberlin & Winterstein, (2008). Validity refers to what extent an instrument gauge a concept thoroughly what it is supposed to be. Sekaran & Bougie, (2010) describe the reliability as, reliability evaluates the acquired results' uniformity and stableness covering a particular period.

Consistency and validity of the measures were assessed through Cronbach's alpha test which is also known as reliability test. The Cronbach's alpha value should be greater than or equal to 0.70 in general cases which is mandatory for further data analysis (Nunnally, 1978). Therefore, Cronbach's alpha values fell within the acceptable range (0.747 to 0.855) and confirmed the reliability of measures.

3.7 Construct Measurement

As necessity of the study model, a questionnaire was designed that contained two explanatory sections. The first section of the questionnaire was included respondents' demographics and screening questions regarding their internet usage, familiarity to online shopping medium and past experience of buying garments through some SNS or shopping website. Nominal scale was used to measure this demographical split of the respondent class. Whereas, the second section was carried out the measurement of the study variables by using a five-point Likert scale. The continuum of the Likert scale ranging from strongly disagree to strongly agree (1~5).

(Table 3.1) Measurement of Study Variables

Variable	No. of Items	Measurement
SUBNORM (Subjective Norms)	4	A five point Likert scale by Swinyard & Smith, (2003)
OSATT (Online Shopping Attitude)	4	A five point Likert scale by Hossein et al., (2012)
WEBTR (Website Trust)	5	A five point Likert scale by Chiou, J. S., (2004)
OPINT (Online Purchase Intention)	4	A five point Likert scale by Vazquez & Xu, (2009)
OSBHVR (Online Shopping Behaviour)	17	A five point Likert scale by Hossein et al., (2012)

3.8 Operationalization of variables

3.8.1 SUBNORM (Subjective Norms)

'Subjective norms refer to the perceived social pressure to perform or not to perform the behaviour in question'.

First four items (Quest. # 1-4) of the questionnaire are measuring SUBNORM (as shown in Appendix A) which adopted from Swinyard & Smith, (2003). These items were measured at five point Likert scale with anchors from "strongly disagree" to "strongly agree". SUBNORM scale indicated fair level of reliability with Cronbach's alpha (α) .747 (Table 3.1) as the level also endorsed by Robert A. Peterson, (1994) in his study "A Meta-Analysis of Cronbach's Coefficient alpha". Where he took various constructs from numerous past studies that discussed individuals' personality and behavioural traits. He found in his meta-analysis that the average mean of Cronbach's alphas varies across studies depending upon the nature and the environment of the study. So, the average mean of subjective norms' Cronbach's alpha (α) after considering 289 studies was .76 overall.

3.8.2 OSATT (Online Shopping Attitude)

Attitude toward behaviour operationally define as, degree to which individuals have favourable or unfavourable appraisal of the behaviour of interest. Question no. five to eight (Appendix A) were measuring the impact of OSATT on purchase intentions and behaviour. Whereas, these 4-items scale (Quest. # 5-8) was adopted from Hossein et al., (2012). Five-point Likert scale with anchors from "strongly disagree" to "strongly agree" is used for measuring these four questions. OSATT scale indicated good level of reliability with Cronbach's alpha (α) .804 (Table 3.1).

3.8.3 WEBTR (Website Trust)

'Trust implies the degree to which one can believe and rely upon promises made by others'. Trust in e-commerce sphere relates to belief that encourage customers to voluntarily open themselves to actions of e-seller after considering seller's worth. This relates to the formation of trust as a belief encompassing goodwill trust and believability or honesty (Wei, Marthadan, Chong, Ooi & Armugam, 2009). For measuring the respondents' trust in a website, study has adopted 5-items (Quest. # 9-13) from Chiou, J. S., (2004) and off course these five items were also measured on a five-point Likert scale with anchors from "strongly disagree" to "strongly agree". WEBTR scale had good level of reliability with Cronbach's alpha (α) .847 (Table 3.1).

3.8.4 OPINT (Online Purchase Intention)

Purchase Intention refers to the willingness of a person to buy the required products or services. In e-commerce context; online purchase intention can be theorized as, a situation when an individual need to purchase the required products or services through the website (Fygenson & Pavlou, 2006; Chen, Hsu & Lin, 2010). Four items (Quest. # 14-17) scale was employed for measuring the online purchase intentions of the respondents that adopted from

Vazquez & Xu, (2009) and thus measured on five point Likert scale. OPINT scale possessed a good level of reliability with Cronbach's alpha (α) .855 (Table 3.1).

3.8.5 OSBHVR (Online Shopping Behaviour)

Consumer's shopping behaviour conceptualizes as, 'it is the sum of a consumer's attitudes, preferences, intentions and decisions regarding the consumer's behaviour in the marketplace when purchasing a product or service'. For measuring OSBHVR (online shopping behaviour) 17-items (Quest. # 18-34) were used which adopted from Hossein et al., (2012). All items were gauged at five point Likert scale with anchors from "strongly disagree" to "strongly agree". OSBHVR scale carried good level of reliability with Cronbach's alpha (α) .847 (Table 3.1).

3.9 Questionnaire Design

The finalized draft of the study questionnaire comprises of three sections. The first section intents to collect biographical information of the respondents using close-ended questions where respondents were questioned about their gender, age, education, employment and marital status.

The second part of the questionnaire leads the respondents towards purposive feedback. It consists of some screening questions i.e. "Did you ever purchase or thought to purchase garments, hosiery or fabric through some online shopping store (website) or some social networking site (SNS)?" and then "How many times have you visited the websites to buy garments, hosiery or fabric during last year?".

Eventually the third part of the questionnaire is related to the measurement of variables which are under discussion in current study i.e. SUBNORM (Subjective Norms), OSATT (Online Shopping Attitude) and WEBTR (Website Trust) as predictor variables, OPINT

(Online Purchase Intention) as mediating variable and OSBHVR (Online Shopping Behaviour) as a dependent variable. Eventually, respondents were asked to mark their answers at five-point Likert scales with anchors from “strongly disagree” to “strongly agree”.

3.10 Sample and Sampling

A sample is a portion of a population which is statistically studied and analyzed (Plessis, 2010). The aim of selecting a sample from a population is to examine the target population’s characteristics by concentrating and examining a certain fragment of the population under consideration.

3.10.1 Population

A population is an overall collection of individuals or subjects which are the prime focus of the scientific query, from which sample is extracted to measure the variables of interest. The population normally refers to the particular community that observes common binding characteristics or traits.

As per pre-defined objectives of the study, the target population of concern was the working adults of Multan city that were purposively selected as the subject of analysis. Target population of the study included both males and females who shop their garments online through some online store/website or social networking site (SNS).

3.10.2 Unit of Analysis

The unit of analysis is the prime element which is aimed to be analyzed in the study (Trochim, 2006). In current study, the unit of analysis is working adults aged between (20~45 years) who live in Multan city and shop their garments online.

3.10.3 Sampling Technique

Non-probability sampling is usually considered more favourable especially when the researcher has stuck to the limited time, budget and resources, which does make the randomization impossible. Although probability sampling shows more degree of exactitude and consistency (rigor), but it does not appear feasible while conducting research on social aspects (Trochim, 2006).

Purposive sampling is the method which comes under the domain of non-probability sampling, for selecting the sample from target population. Purposive sampling is widely considered in the case when we have some specific purpose of the study in our mind and want to choose the sample accordingly. In addition to the previous, Homogeneous sampling is the further narration and also appears as the subsection of purposive sampling that emphases on population's subjects with similar characteristics (Etikan, Musa & Allkassim, 2016). Hence, Homogeneous sampling is preferred for this study as the working adults from Multan city are similar in terms of age, education and online shopping exposure. Eventually; for achieving the objectives of the study, Purposive sampling is used for selecting the 'working adults' falling in the age group 20~45 years and having the online shopping exposure in past for buying their garments.

3.10.4 Criteria of the Sample

As per requirement of the theoretical framework of the study. The criteria were built to identify the subjects of interest. As this study is going to judge the online purchase intentions and behaviours of online garments shoppers in Multan city. So, the purposive sampling technique was adopted and the screening of the subjects had been made on the bases of following screening questions in section A (Appendix A).

The criteria were as follows:

- Consumers who purchase or intent to purchase through some online shopping store or SNS at least once in their past;

- Consumers who have purchased garments/hosiery/fabric at least once in their past;
- Consumers who are working adults and doing businesses or doing jobs in some public or private institution.

3.10.5 Sampling Design

As the study was going to examine those contributing factors which affect online purchase intentions and behaviours of working adults. So, it was essential to use purposive sampling technique in such research frame of work. As for as study sample is concerned, males and females online shoppers of garments (age varied between 20 to 45 years) residents of Multan city is taken as a study sample.

3.10.6 Sampling Size

A suitable sample size is essential for ensuring the validity and reliability of the results. The larger the sample size, the higher will be the reliability of the study or otherwise (Saferpak, 2007). A rule-of-thumb that $N \geq 50+8K$ is the formula for determining the least number of subjects required for conducting multiple analysis on data (Green, 1991).

Hence for the study, a sample of 322 respondents was required as per proposed formula but in order to be on safer side with adequate number of sample size. A sum of 500 questionnaires were distributed and taken back approximately 470 out of total. Eventually, adequate 439 questionnaires were selected after rejecting 31 due to various unconvincing reasons and for acquiring the better adequacy of the results.

3.11 Data Collection Method

Data Collection is the basic but prime step of any study. Adequacy of data pays a vital impact on the ultimate analysis of the results. So, it is important to decide that what type of

data will be used for the study. Hence, primary data is collected from the respondents for answering the study questions. Primary data is the data which is directly collected from the real world for study purpose. Quantitative and cross-sectional primary data is collected for the study as it is gathered once at a specific point of time.

For descriptive researches, questionnaire is the most suitable way to collect data from population of interest especially when there is need to be gauged the inconsistency in phenomena in organizational practices. Questionnaire is the most widely used mechanism for collecting data for survey strategy (Saunders, Lewis & Thornhill, 2015). Survey is considered to be a fascinating method for data collection due to its ability to help the researcher in collecting a large number of data that can be used to examine the relationships between two or more variables (Miller, 1991). Hence, for the current study, questionnaire is considered to be the best suitable method for collecting data from the respondents of interest. It is also considered best amongst other data collection instruments because questionnaire permits the respondents to answer the similar set of questions in a predefined way.

Survey questionnaires were circulated among 500 working adults in different public and private sector institutions of Multan city. All of them were literate (age varied between 20~45 years) and they had the shopping experience of buying garments online at-least once in their past. These criteria have been ensured through marking the screening questions right in the beginning (section 1) of survey questionnaires. The respondents were participated in this survey on volunteer bases and the confidentiality of their responses was exclusively ensured. Out of 500 questionnaires, around 472 were collected back with overall response rate of almost 94.5%. For acquiring better adequacy of the results, 439 suitable questionnaires were selected after rejecting 31 due to various unconvincing reasons. These unconvincing reasons were:

- Eleven questionnaires had missing values;
- Sixteen respondents neglected the screening question or they select option “No” for their past exposure of doing online shopping;
- Four respondents for either neutral across the questionnaire or they rate all the questions on same selection like “strongly disagree” or “strongly agree”.

3.12 Data Analysis and Processing

After data collection, eventually the most important step is data analysis which is essential to check the authenticity of data by coding and compiling it using different applications for final processing. Thus, the data get analyzed using SPSS and AMOS applications by performing various statistical analysis for instance, Multiple Regression Equation, CFA, and SEM etc. Structural Equational Modeling therefore applied to test the model fits and hypothesis testing.

3.12.1 Descriptive Analysis

The descriptive analysis of the data was carried out in order to assess the demographical characteristics of the respondents along with frequency, mean and standard deviation of the acquired data. Analysis had estimated the influence of subjective norms, online shopping attitude and website trust together with the mediating role of online purchase intention towards behaviour in working adults of Multan city.

3.13 Structural Equation Modeling (SEM)

Structural equation modeling is a multivariate cross sectional statistical analysis technique that analyzes complex structural relationships. As it analyzes the hypothesized casual relationships so it is also known as Casual Modeling. SEM is a combination and it simultaneously addresses both techniques i.e. Factor Analysis and Multiple Regression Analysis at the same time for analyzing the structural relationship between observed and the latent variables. This technique (SEM) is ideal because it evaluates and answer the multiple and inter-component dependencies of a model in a single analysis.

This study contains some unobserved variables, so rather using Path Analysis which is good for measuring path of observed variables, current study consists of Structural Equation

Modeling (SEM) technique which is to account for measurement error of latent variables and the proposed relationships between constructs of the study. The proposed model was tested using AMOS programme by restricting the current data with the domain of direct and indirect effects.

3.14 Assessment of Measurement Model

The measurement model pinpoints the link between the detected and inactive variables; and links an instrument's scores and the concepts that they are meant to measure through confirmatory factor analysis (CFA). A measurement model's validity can be shown by testing convergent validity and discriminant validity.

3.15 Confirmatory Factor Analysis

Conducting a pretest to estimate the items as a first step in Structural Equational Modeling to explain the constructs theoretically. Confirmatory Factor Analysis (CFA) refers to perform the confirmatory test on sample data. Where the connection between observed and latent variables being established through measurement model. It also links the scores of the measuring instrument and the concepts which these are supposed to measure through CFA. Confirmatory factor analysis is used within Structure Equational Modeling to define the validity and reliability of the observed variables which are representing the model constructs.

3.15.1 Validity Assessment

Construct validation process is applied in the study for assessment of the validity. This process accomplished by achieving both the structural validity and the reliability. CFA is used to test structural validity whereas structural validity further used to evaluate discriminant and

convergent validity. Reliability tests were conducted to calculate the reliability of scales for the latent variables while testing the assumptions.

3.15.1.1 Convergent Validity

Convergent validity determines that to what extent dimensional measures of the similar concept in agreement are linked with each other. So, the items should merge which are relatively measures the similar concepts or these items may share a significant level of uniform variance. Relative significance among item measures in convergent validity can be measured through various processes. The study used Factor Loadings, Composite Reliability (CR), and Average Variance Extracted (AVE) to assess convergent validity as recommended by Hair et al., (2010).

3.15.1.2 Discriminant Validity

Discriminant validity assess that to what extent a concept actually differ from the other concept of the study. If a construct shows a significant level of discriminant validity, it truly means that the concept is more precise in nature and it is measuring the effects which has been overlooked by the rest measures. The values along with the diagonals of correlation matrices which calculated through getting square roots of the AVEs demonstrate the Discriminant validity. These values can be observed in the lower left off-diagonal elements in the correlation matrix.

3.15.2 Reliability Tests

Reliability tests are conducted to ensure, how systematically an instrument measures the intended latent construct (Sekaran & Bougie, 2010). In other words, reliability is associated with consistency. Reliability testing better defines the consistency of acquired results through some mearing instrument. For instance, when we do measure the responses of different

respondents by using a common method then Cronbach's alpha defines the internal consistency or the average correlation of items in a survey instrument, which is used to measure its dependability (Santos, 1999). Reliability assessment could be done through assessing the internal and the composite reliabilities.

3.15.2.1 Internal Reliability

Cronbach's alpha explains the internal consistencies or average correlation among the items of a measuring scale through which scales dependability can be gauged (Santos, 1999). The measures which are used in this study were not modified for current purpose because these already been used and supported by the earlier studies of similar context. Therefore, for ensuring the reliability of the measures, Cronbach's alpha has been calculated for the multiple scale items which reflected that how consistent the answers of the respondents to all items in the measure were.

3.15.2.2 Composite Reliability

The composite reliability confirmed the reliability and the internal consistency of the latent constructs. The acquired values are either 0.70 or above (≥ 0.7) and hence met the criterion.

3.16 Assessment of Structural Model

After measurement model assessment and when it deemed suitable, the structural model underwent testing. This process entitled calculating the path coefficients which predicts the variables' powers of associations and the significance of the model concepts. To indicate a certain influence, the path coefficients should exceed 0.100 within the model and be substantive at the 0.05 level of significance at least.

CHAPTER 4

DATA ANALYSIS

This chapter consists of the survey and statistical analysis results of the study. This chapter comprises of three phases. These phases comprehensively describe, how the data were prepared for analysis, the demographics of the respondents, descriptive analysis of variables, validity and reliability of the measures, presentation of the inferential statistics (using both Pearson's Correlation and Linear Regression), Factors Analysis, assessments of the measurement model, the statistics of the structural model and finally the test results of research hypotheses are outlined in this chapter. Eventually, there is a brief summary at the end of the chapter that concludes the overall findings of the statistical analysis of the data.

4.1 Phase 1

This section involves the descriptive statistics and assumption along with the demographical characteristics of the respondents. The assumptions of structural equation modeling with regard to sample size, missing data, outliers, normality, and multi-collinearity were tested.

4.1.1 Descriptive Statistics

This study was initiated with having 439 respondents and 5 latent constructs originally. Descriptive statistics of all five constructs were measured as indicators of the distributions. For describing the distribution of the study variables, descriptive summary statistics for instance Mean, Median, Standard Deviation and Variance are given in Table 4.1 and also discussed in detail hereunder:

(Table 4.1) Descriptive Statistics

	N Statistics	Minimum Statistics	Maximum Statistics	Mean Statistics	Std. Deviation Statistics	Variance Statistics
SUBNORM	439	1.00	5.00	3.6703	.6536	.427
OSATT	439	1.50	5.00	3.6959	.7493	.561
WEBTR	439	1.00	5.00	3.5164	.8019	.643
OPINT	439	1.00	5.00	3.5729	.8083	.653
OSBHVR	439	1.76	4.94	3.5247	.5264	.277
Valid N (listwise)	439					

Table 4.1 comprehensively illustrated the descriptive statistics of the study variables. All responses were calculated using a renowned statistical application SPSS version 23. The results shows that four items were used for measuring SUBNORM (subjective norm) that has 3.6703 mean and 0.6535 standard deviation value. It shows the acquired responses which have been taken using items of the Subjective Norm sub-scale direction giving are significantly varying from each other.

Similarly, four items were used for measuring OSATT (online shopping attitude). Descriptive statistics illustrate that OSATT has the largest mean 3.6959 and 0.7493 standard deviation. It shows that the acquired responses which has been taken using items of the online shopping attitude sub-scale direction giving are also significantly varying from each other.

Furthermore, a set of five items were used to measure consumers' trust in forming their intentions or behaviours for purchasing their garments online. The statistics shows that the website trust has 3.5164 mean and 0.8019 standard deviation.

Online purchase intentions of the respondents were measured using four items. The figures illustrate that online purchase intention (OPI) has 3.5729 mean and 0.8083 standard deviation. Standard deviation value of OPINT is highest among others.

Eventually, for measuring online shopping behaviour of the working adults in Multan city, a set of seventeen items were used to get the opinion of the respondents. The ultimate analysis of the collected responses shows that OSBEHV as a variable has the 3.5247 mean and the lowest standard deviation (0.5264) among all. Therefore, it illustrates that the acquired responses which has been taken using items of the online shopping behaviour sub-scale direction giving are significantly varying from each other.

4.1.2 Identification of Missing Data

This section refers to processes which are comprises for the preparations of the data. The accuracy of data is essential in quantitative research, so it is important to check and rectify possible errors in data in the form of missing values and other inconsistencies (Hair, 1998). The process of data collection was initiated with the distribution of 500 questionnaires in various public and private sector offices in Multan city and taken back approximately 472 out of these circulated set of questionnaires. Eventually, suitable 439 questionnaires were selected which finalized after scrutiny and being considered for further statistical analysis. For acquiring the better adequacy of the results, about 33 questionnaires excluded from the data which were not meeting the screening criteria and had missing values or some other unconvincing reasons for instance respondent neglected the screening question or he/she marked "No" while answering the screening question. The study used the Structural Equation Modeling framework where a single set of respondents' response data was coded to estimate the research questions. The data screening got ensured before data analysis that includes missing data, outlier, normality, multi-collinearity and adequacy of covariances. Once it was ensured that the acquired data is cleaned from all of its discrepancies, exclusive of missing elements and free from errors. The acquired data were coded in SPSS for further statistical analyses.

4.1.3 Sample Size

The initial sample size was 472 cases. However the adjusted sample size after data screening was 439 respondents which is appropriate as per sample size requirements and fulfil the criterion for the power of analysis.

4.1.4 Missing Data

The high percentage of missing data values can influence the results. It is important to address this phenomenon in statistical analyses including SEM. Collected data for the study, also had some missing values in filled questionnaires. Hence, such questionnaires which were around 33, not entertained in the study and rejected for further considerations. There were various reasons of this rejections where one of the major reasons was missing values. Whereas, the rest 439 questionnaires had complete and adequate information for testing the hypotheses of the study.

4.1.5 Outliers

Outliers are the values that are much smaller or much larger than the mainstream values in a data set. It is essential to set apart such outliers because these values may be mistakenly emphasised in the data analysis. In this type of situation, the analysis results reflect the characteristics of the outliers rather than those of the majority of the values.

Data outliers are conceptualized in two different types. First type is, univariate outliers and the other one is known as multivariate outliers. Univariate outliers are those with extreme or unusual values on a single variable. Various methods have been developed to identify univariate outliers. One method involves converting all the scores for a variable to standard scores (*z* scores) using statistical application and then assessing the values of each variable. Such cases which have less than -3.29 or greater than +3.29 *z* scores are considered univariate outlier cases and can be omitted from the data set (Hair et al., 2013). This is the standard score value that equates with the *P*-value of 0.001. Here in this study, some cases were separated

from the finalized set of data where the *z* score was lying outside the given range. Hence the adjusted sample size was 439 respondents.

4.1.6 Multivariate Normality

Skewness and kurtosis of data is tested through Normality tests. Skewness refers to the balance or regularity of the data distribution whereas kurtosis indicates the peakedness or flatness of data distribution. Tests for detecting normality were applied to ensure that extreme deviations from mainstream data are not present that could distort the analysis results. Skewness and kurtosis tests were employed to check normality because these are considered appropriate for most psychometric uses. Usually; the value greater than +1 or lower than -1, is commonly considered as substantially skewed distribution. Likewise, a kurtosis value of <1 reflects a distribution that is too flat (Hair et al., 2013). Analysis showed that neither skewness nor kurtosis values were observed outside the acceptable range of normality (Figure 4.1). So, it is certainly assumed that, the current available data for analysis is normally distributed.

(Table: 4.2) Frequencies

		OSATT	SUBNORM	WEBTR	OPINT	OSBHVR
N	439	439	439	439	439	439
	0	0	0	0	0	0
Skewness		-.710	-1.034	-.527	-.771	-.614
Std. Error of Skewness		.117	.117	.117	.117	.117
Kurtosis		.189	1.023	-.452	.348	.602
Std. Error of Kurtosis		.233	.233	.233	.233	.233

4.1.7 Multi-collinearity

In statistics, multi-collinearity is a phenomenon in which one response or outcome variable in a multiple regression model does linearly predict by the other predictor variables

with a substantial degree of accuracy (Sullivan, 2016). Moreover, multi-collinearity also defines as, it is the high correlation between two or among many predictor variables in a multiple regression model. Multi-collinearity can be a potential reason of a non-positive covariance matrix in Structure Equation Modeling (Kline, 2005). To observe multi-collinearity between variables of the study, a correlation matrix was generated. The values of the covariance matrix, which are above the suggested level (i.e. > 0.85), could be the potential indicator of multi-collinearity problem (Kline, 2005).

Variance Inflation Factor (VIF) is also the way to measure multi-collinearity. VIF measures the degree of increase in the variance of an estimated regression coefficient if the predictors are correlated. An acquired value of Variance Inflation Factor could be problematic and represent high correlation if it places in between 5 and 10. High multi-collinearity between two or many predictor variables creating confusion or it leads to some misleading results. Table 4.3 explains the variance between two or more predictor variables towards outcome variable where the Variance Inflation Factor (VIF) values of the predictor variables are below 10 and the tolerance level is below 1. Thus ascertain that, there is no multi-collinearity problem in data as the VIF values of all study constructs are less than the threshold value (< 0.3). Similarly, the collinearity between predictors and the outcome variable is also confirmed as and eventually the study met this assumption too.

Although, SUBNORM value is closer to 1 but still it isn't perfectly 1. So the data satisfy the standard of absence of multi-collinearity.

(Table 4.3) Multi-collinearity Statistics

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	OSATT	.479	2.089
	SUBNORM	.935	1.069
	WEBTR	.527	1.896
	OPINT	.476	2.100

a. Dependent Variable: OSBHVR

4.1.8 KMO's and Bartlett's Test of Sphericity

It confirms the adequacy and suitability of the data for its further statistical analysis i.e. Factor Analysis. For measuring the adequacy of the sample for each variable of the model and hence of complete model, Kaiser-Meyer-Olkin (KMO) test is being used as a statistical tool. It measures the percentage of variance among study variables that might come under concern of common variance. As a thumb rule, a value in between 0 to 1 is the defined range of KMO, but it is recommended that the KMO value must be greater than .50 as an accepted index and a favourable value of 0.7 and higher for better proceedings through factor analysis (Kaiser, 1970).

Table 4.4, illustrates that KMO and Bartlett's values are in acceptable range and significant as well. This means CFA can be conducted on this data.

(Table 4.4) KMO and Bartlett's Test

KMO and Bartlett's Test	OSATT	SUBNORM	WEBTR	OPINT	OSBHVR	Overall
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.740	.747	.827	.779	.856	.904
Bartlett's Test of Sphericity Apporx. Chi-Square	595.9	648.1	873.2	781.9	2863.9	6941.2
df	6	6	10	6	136	561
Sig.	.000	.000	.000	.000	.000	.000

4.1.9 Sample Demographics

The survey used for the present study carries the response of 439 online shoppers in Multan city. The total number of respondents are included 360 males (82%) and 79 females (18%). Respondents' age wise group representation percentage was: from 20 to 26 years

(36.2%), between 27 to 33 years (34.9%), between 34 to 40 years (22.6%), and 6.4% respondents were in between 41-45 years group. The data show relatively balanced participation of age groups. In addition, 43.1% respondents were single, 56% were married, and only 0.9% were divorced who took part and gave their valuable opinion in this survey.

All of these groups embodied five varying levels of education: 10.5% Secondary School, 33.3% Bachelor's degree, 42.1% Master's degree, 8.7% had above Master degree and 5.5% respondents had checked the "other" category i.e. diploma or some other certification like ACMA, CA or FCPS.

For choosing the desired sample from the population of interest was based on the criteria that had experience of online garments shopping in past and also belongs to working class. Some screening questions set in the beginning of the questionnaire ensured the following characteristics of the participants:

- Respondents were well aware of using internet technology.
- In past, all of them had purchased or even thought to purchase their garments, hosiery or fabric online.
- They all did visit online shopping websites or social networking sites quite a few times in last one year.

Table 4.5 shows the descriptive statistics of all 439 valid cases (N) and their frequencies of participation in demographic variables.

(Table 4.5) Demographic Distribution of Sample (N = 439)

Sample Characteristics	Sample Classifications	No. of valid Cases. (N)	Percentage (%)
Gender	Male	360	82.0
	Female	79	18.0
Age	20-26 years old	159	36.2
	27-33 years old	153	34.9
	34-40 years old	99	22.6
	41- 45 years old	28	6.40
Marital Status	Single	189	43.1
	Married	246	56.0
	Divorced	4	0.90
Education Level	Secondary School	46	10.5
	Bachelor's degree	146	33.3
	Master's degree	185	42.1
	Above Master Degree	38	8.70
	Other (Diploma etc.)	24	5.50

4.2 Phase 2

Phase 2 contains inferential statistics, using both Pearson's Correlation and Linear Regression for evaluating the predicting power of the study constructs and to crosscheck the hypotheses results with the Structural Equational Modeling results. Therefore some assumptions drawn to check whether these variables suit to run liner regression on them or not. So, it was necessary for the proposed assumptions to be fulfilled in order to run regression on the data.

4.2.1 Correlation

The technique, which is used to analyze the correlation between the constructs of some study is known as Pearson correlation. It measures the direction and the strength of relationship

between two constructs. The correlation coefficient's sign specifies the positive or negative trend of the existing relationship whereas the correlation value ($0 < r < 1$) describes the power of mutual association between these variables.

For measuring the Pearson's correlation, Correlation Matrix (Table 4.6) values describe the bivariate correlations of the study variables, where ** shows that the correlation between two variables is statistically significant at point 0.01 (2-tailed). Correlation value should be <0.7 to ensure that two particular constructs are not that much mutually correlating with each other where these can create correlational problem. Therefore, the correlational values of this study variables are laying below the threshold value (< 0.7) and thus confirm the weak correlation among study variables.

(Table 4.6) Correlations Matrix

MODEL		SUBNORM	OSATT	WEBTR	OPINT	OSBHVR
SUBNORM	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	439				
OSATT	Pearson Correlation	.239**	1			
	Sig. (2-tailed)	.000				
	N	439	439			
WEBTR	Pearson Correlation	.216**	.622**	1		
	Sig. (2-tailed)	.000	.000			
	N	439	439	439		
OPINT	Pearson Correlation	.194**	.670**	.630**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	439	439	439	439	
OSBHVR	Pearson Correlation	.235**	.540**	.497**	.554**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	439	439	439	439	439

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

4.2.2 Correlation between Constructs

As for as partial correlation is concerned, among all other predictor variables of the study, OSATT has 0.670 and 0.540 values with the greatest unique partial contribution in predicting criterion variables OPINT and OSBHVR respectively. Whereas, OSBHVR has lowest unique partial contribution with the values of 0.194 and 0.235 in predicting criterion variables OPINT and OSBHVR respectively.

With the Pearson's Correlation Coefficient of 0.194, SUBNORM observed positively correlated to OPINT but of less intensity. The p-value is <0.05 and also significantly lower than 0.01 level. Simultaneously, with the Pearson's Correlation Coefficient of 0.235, SUBNORM also found positively correlated to the dependent variable (OSBHVR) with weak intensity where the p-value is <0.05 and also significantly lower than 0.01. So, it concludes in a way that there is indeed a very weak but positive correlation of predictor variable (SUBNORM) with the mediator (OPINT) and the criterion variable (OSBHVR).

With the Pearson's Correlation Coefficient of 0.670, OSATT observed positively correlated to OPINT with moderate intensity where the p-value is <0.05 and also significantly lower than 0.01. Simultaneously, with the Pearson's Correlation Coefficient of 0.540, OSATT also found positively correlated to OSBHVR with moderate intensity where the p-value is <0.05 and also significantly lower than 0.01. Hence, the values of OSATT describe a moderate positive correlation towards mediator (OPINT) and the criterion variable (OSBHVR).

4.2.3 Regression

Regression is a technique that applied to judge the direction and the nature of relationship between predictors and the response variable. Regression is also assumed as a good measure to explore the causal relationships of IVs and DVs of a study in restricted circumstances. In order to explore better association among constructs of a multi-variable model, simple Regression also extended further to discover such relationships.

4.2.3.1 Multiple Linear Regression

The term multiple regression was firstly mentioned by Pearson, (1908). Multiple Linear Regression is an extension of simple linear regression. It helps to linearly predict the value of one response or outcome variable in a multiple regression model with the help of some other predictor variables with a considerable degree of exactitude. The ultimate objective behind multiple regression was to explore the relationship between a number of (usually more than one) predictor variables and a response variable. The variable we want to predict is called the dependent, target or criterion variable. Although the study model have more than one explanatory variables, so here multiple linear regression may apply to explore the linear relationship among study variables.

Simultaneously, Multiple Linear Regression observed some assumptions which must fulfill prior to run analysis on data. For instance, if the outcome variable (DV) is considered to be a normally distributed than as a thumb rule, it will require 20 records against each of the predictor variable otherwise it must require more than 20 records for each predictor variable. Secondly, there should be no outliers in the data and also the independent variables must observe absence of multi-collinearity.

In multiple regression, the value of *r* predicts the correlation between the calculated and the supposed value of the DV. The value of *r* (correlation coefficient) between the predictor and the outcome variable will be equal to beta value, if we have only one predictor variable in our model. Whereas, by simply comparing the value of *r,* we cannot compare the individual role of each of the independent variable, if our model have more than one predictor variables.

The beta (β) regression coefficient value allows to compare and evaluate the degree of association between each of the predictor and the response variable. Whereas beta standardized regression coefficient value is an extent that degree to which each of the predictor variable puts effect on the outcome variable. The beta is measured in units of standard deviation. For instance beta standardized regression coefficient value 3.3 shows that it will bring change of 3.3 SD in outcome variable, if we change one SD in an independent or a predictor variable.

So, as higher would be the beta value, as greater would be the effect of an independent variable on a response variable. In multiple regression, plus or minus signs (+/-) of the β coefficients reflects the direction of the relationship, it will be either positive or negative relationship among independent and dependent variables. Thus, in such sphere the relationship of an independent variable with the criterion variable will be positive if the β coefficient is positive or otherwise. Simultaneously, if the β coefficient is neither positive nor negative and its value is zero then there is no relationship exists between the constructs.

The values of multiple linear regression describe the relationships among variables as under:

R^2 is multiple R times R value that also mean it is the square of coefficient of correlation. R-square is a statistical measure which is also known as coefficient of determination. It describes closeness of the acquired data to the fitted regression line. The value of 1 demonstrates that the regression explains perfectly fit of the response data around its mean. R^2 demonstrates the percentage variation in an outcome variable which is collectively explained by all the predictor variables. So, here in this study, the value of R^2 is 0.380 which shows the model explains 38% variance in the dependent variable which is statistically significant at the level (p<0.05).

Multiple R is the correlation coefficient which is the square root of R^2. Multiple R describes the correlation between predictor and the response variable. It shows how strong the linear relationship is. For instance, the value of (Multiple R) 0 represents no linear relationship between two variables whereas value of 1 represents a perfect positive relationship. In Table 4.7a, the value of R^2 (coefficient of determination) shows the total explained deviation in response variable which is explained by all predictor variables together. OPINT explains the highest deviation (52.4%) whereas SUBNORM explains the lowest deviation in dependent variable with 6.5% respectively. Simultaneously, after adjusting the degree of freedom, the value of Adjusted R^2 of OPINT shows the highest explanatory power with 52.1% whereas SUBNORM reflects the lowest with 5.8% deviation in DV. Table(s) 4.7 express the overall fit statistics and model summary of multiple regression analysis results.

The application of Multiple Regression Analysis technique for analyzing the relationship between predictors and the criterion variable of the study. SUBNORM explained 5.8% (Adjusted R^2 = 0.058) variance in the model as a whole. Simultaneously, *t*-statistics (*t* =2.329, p <0.05) and β coefficient (.091) as statistics of the analysis of an individual predictor found to be significant with the criterion variable (OSBHVR). Whereas, SUBNORM has an insignificant relationship with the mediator (OPINT) of the study. As the regression weight for SUBNORM in the prediction of OPINT is not significant at (t =.338, p <0.05) and β coefficient (.012). Hence, statistics of the analysis of an individual predictor found to be insignificant.

OSATT explained 51.8% (Adjusted R^2 = 0.518) variance in the model as a whole. Simultaneously, *t*-statistics (*t* =4.261, p <0.001) and β coefficient (.233) as statistics of the analysis of an individual predictor found to be significant with the criterion variable (OSBHVR). Whereas, OSATT also has a significant relationship with the mediator (OPINT) of the study. As the regression weight for OSATT in the prediction of OPINT is significant at (*t* =10.594, p <0.001) and β coefficient (.452). Hence, statistics of the analysis of an individual predictor found to be significant.

WEBTR explained 46.9% (Adjusted R^2 = 0.469) variance in the model as a whole. Simultaneously, *t*-statistics (*t* =2.954, p <0.01) and β coefficient (.154) as statistics of the analysis of an individual predictor found to be significant with the criterion variable (OSBHVR). Whereas, WEBTR also has a significant relationship with the mediator (OPINT) of the study. As the regression weight for WEBTR in the prediction of OPINT is significant at (*t* =8.186, p <0.001) and β coefficient (.347). Hence, statistics of the analysis of an individual predictor found to be significant.

OPINT explained 52.1% (Adjusted R^2 = 0.521) variance in the model as a whole. As the regression weight for OPINT in the prediction of WEBTR is significant at (*t* =5.175, p <0.001) and β coefficient (.283). Hence, statistics of the analysis of an individual predictor found to be significant.

Hence, the structural equations will be as under:

$$\text{SUBNORM} = \beta_0 + \beta_{01}(\text{OPINT}) + \beta_{02}(\text{OSATT}) + \beta_{03}(\text{WEBTR}) + \mu_0$$

$$\text{OSATT} = \beta_1 + \beta_{11}(\text{SUBNORM}) + \beta_{12}(\text{OPINT}) + \beta_{13}(\text{WEBTR}) + \mu_1$$

$$\text{WEBTR} = \beta_2 + \beta_{21}(\text{SUBNORM}) + \beta_{22}(\text{OSATT}) + \beta_{23}(\text{OPINT}) + \mu_2$$

$$\text{OPINT} = \beta_3 + \beta_{31}(\text{SUBNORM}) + \beta_{32}(\text{OSATT}) + \beta_{33}(\text{WEBTR}) + \mu_3$$

$$\text{OSBHVR} = \beta_4 + \beta_{41}(\text{SUBNORM}) + \beta_{42}(\text{OSATT}) + \beta_{43}(\text{WEBTR}) + \beta_{44}(\text{OPINT}) + \mu_4$$

In above equations we have taken the different notations for coefficients to clarify that β_{01} (OPINT) in first equation is entirely different from β_{12} (OPINT) of the second equation. The terms μ_0, μ_1, μ_2, and μ_3 are the unexplained variances or error terms. In order to find the path coefficients, we simultaneously run four regression analyses with SUBNORM, OSATT, WEBTR and OPINT by placing these as a criterion variable in turn and using the rest variables as the predictor variables. β_0, β_1, β_2, and β_3 (intercept) are the constant value, so the acquired results of output path diagram are given in Table(s) 4.7. ,

(Table(s) 4.7) Regression (Analysis/Results)

(Table 4.7a) Overall Models Summary

MODEL	*R*	R^2	Adjusted R^2
OSATT	.722a	.521	.518
SUBNORM	.254a	.065	.058
WEBTR	.687a	.473	.469
OPINT	.724a	.524	.521
OSBHVR	.617a	.380	.375

(Table 4.7b) Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		Beta (β)	Std. Error	*Beta* (β)		
1	(Constant)	.524	.184		2.844	.005
	OSATT	.487	.046	.452	10.594	.000
	WEBTR	.350	.043	.347	8.186	.000
	SUBNORM	.014	.042	.012	.338	.736

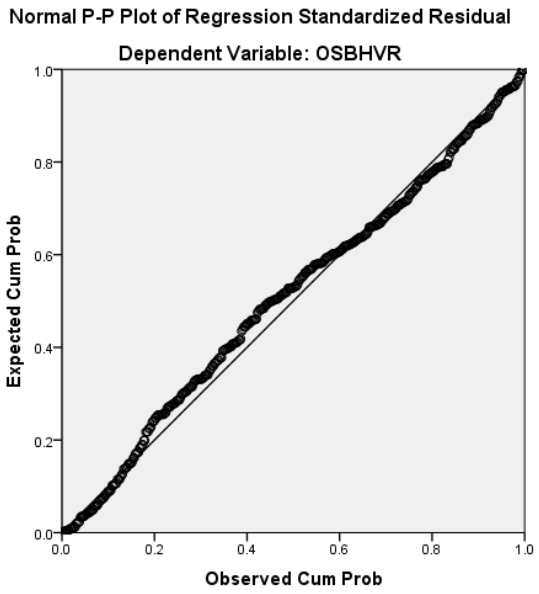
a. Dependent Variable: **OPINT** (Mediator)

(Table 4.7c) Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		Beta (β)	Std. Error	Beta (β)		
1	(Constant)	1.647	.138		11.909	.000
	OSATT	.163	.038	.233	4.261	.000
	SUBNORM	.073	.031	.091	2.329	.020
	WEBTR	.101	.034	.154	2.954	.003
	OPINT	.185	.036	.283	5.175	.000

b. Dependent Variable: **OSBHVR**

P-Plot



4.2.4 Principles of Path Analysis (Regression)

Path analysis is a simple diagrammatical representation of the study variables. It's an extension of multiple regression that consists of single or bi-directional arrows which link one variable to other that we may believe it effects. Path analysis provides estimation of the degree and the significance of the hypothesized casual links between sets of variables. In order to form a simple path diagram, we just take the study variables and then establish the links through connecting these with the help of arrows.

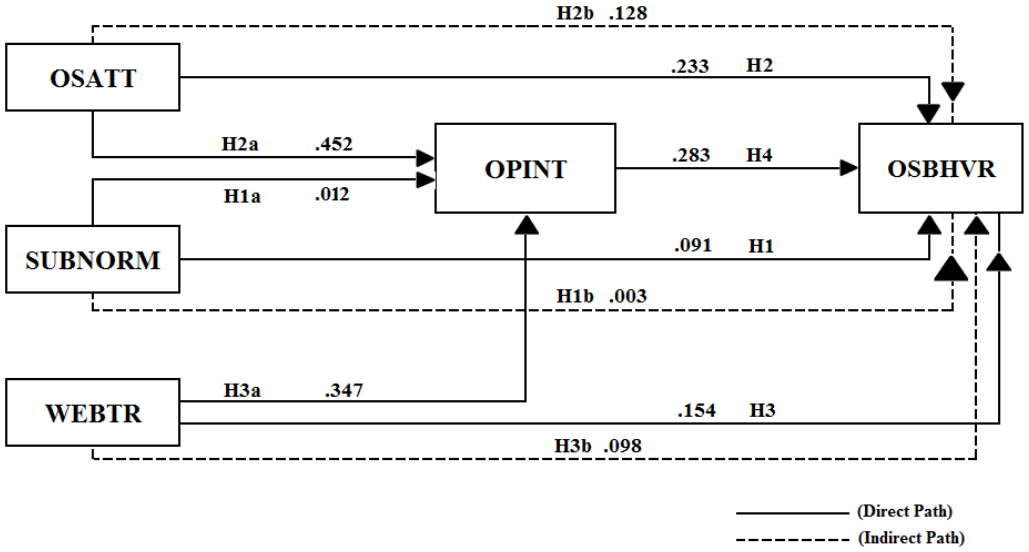
4.2.4.1 Path Analysis

It is an important component of Multiple Regression which permits to consider the designated links between proposed variables that A puts an effect on B and B does influence C in response. So in such chain of association, the variable B possesses both characteristics of

IV and DV simultaneously because it behaves as a dependent variable when it is affected by A. Therefore, B is an independent variable as well because it predicts C at the same time.

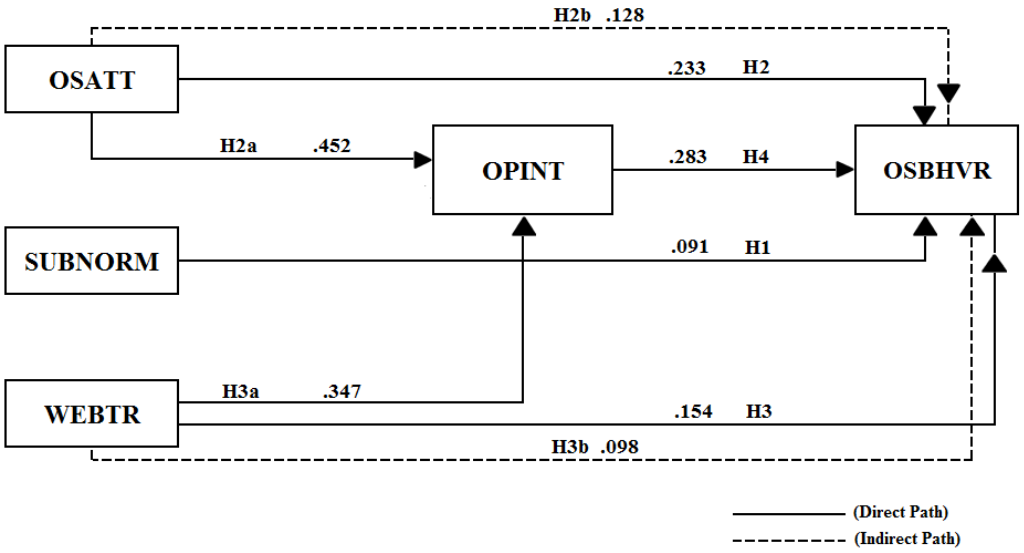
The major discriminating factor that distinguish the Path analysis from SEM is, it contains only observed variables and only addresses the defined dependencies among variables. Secondly, where SEM assumes latent variable for explaining measurement error, path analysis measures the model's variable without error and comparing to SEM, it assumes much restrictive set of assumptions. In Path analysis, two types of paths are referred to indicate the direction of the relationships. These affiliations among variables in a model could be either direct or indirect. Both kinds of relationship paths with beta coefficients (β) are shown in Figure 4.1.

Figure 4.1: PATH ANALYSIS VIA REGRESSION



Examining the above path model, the first and second layer regression analysis results (Table 4.7b) illustrate that SUBNORM has no indirect relationship (via OPINT) with OSBHVR but it has eventually a direct relationship with OSBHVR. So, the below reduced path model does not consist those paths which do not portray casual links between study variables. Reduced model is as on next page (Figure 4.2).

Figure 4.2: PATH ANALYSIS VIA REGRESSION
(REDUCED MODEL)



4.3 Phase 3

This phase consists of, firstly Factor Analysis and then construct reliability testing to confirm the findings of the research followed by descriptive statistics of main variables. Factor Analysis is used to see the linear correspondence of the variables with their factors, called 'Loadings' in statistical terms. It is a commonly used data-reduction method (Peri, 2012). The sample is appropriate for factor analysis as size of the sample is (N=439) as recommended by Tabachnik & Fidel, (2001). After assessing the suitability of the measurement model, structural model underwent testing in this phase. This process entitled calculating the path coefficients. The process describes the relationship's strength between variables of the study. This phase measures the two tailed significance of direct and indirect effects which predictor variables exert on mediator and then DV.

4.3.1 Structural Equation Modeling (SEM)

Structural equation modeling is a multivariate cross sectional statistical analysis technique that analyzes complex structural relationships. SEM enables the researchers to simultaneously observe a chain of unified dependent association between a set of constructs

represented by several variables (e.g., scales), while accounting for measurement error (Byrne, 2001).

Although, some other methods like Partial Least Square (PLS) and Choice Modeling are also exist but SEM is a fancy technique indeed to measure complex relationships. Eventually, SEM has applied in current study as most suitable statistical technique for the following reasons:

(i) SEM is widely used in management researches for measuring the complex relationships.
(ii) SEM allows direct and indirect relationships among the variables.
(iii) SEM is used for simultaneous estimation of the measurement of structural relationship models.

The Structure Equational Modeling can be divided into two parts. These two parts are essential to support theory that how observed variables relate to the latent constructs. First part consists of measurement and the structural models.

(i) **Measurement model:** It affirms the theory that postulates how measured variables set in and brought together to support the theory. It links the observed variables with the latent constructs.
(ii) **Structural model:** It supports the theory that shows how constructs of the study relates to the other constructs. It relates latent variables to one another.

4.3.1.1 SEM Analysis

This study contains some unobserved variables, so rather using Path Analysis which is good for measuring path of observed variables, current study consists of Structural Equation Modeling (SEM) technique which is to account for measurement error of latent variables and the proposed relationships between constructs of the study. The proposed model was tested using AMOS programme by restricting the current data with the domain of direct and indirect

effects. First, it was determined by testing the fit of the measurement model that either the latent variables are truly indicated by the observed variables or not? So the regression paths and the overall model fit were tested in this method. In second step, the original complete proposed SEM model was analyzed to confirm, whether the model defined the data well or not. Goodness of fit indices between purposed model and the acquired data were then analyzed. Finally; in third step, step by step modification process did apply to improve the model up to maximum possible extent, not only for representing the good fit to the data but also effectively describing the meaningful hypothesized relationships between the study constructs. Prior to apply SEM technique on data, it is essential that data must fulfill the proposed assumptions which are obligatory for SEM analysis.

4.3.1.2 SEM Assumptions

Prior to apply the SEM technique, some assumptions are need to be considered before projecting and establishing the research model. Such assumptions are; data should be normally distributed, measures should be reliable, consistency of measurements should be met and no significant relationships between unrelated variables. So, it was being assured prior to conduct further analysis on data that the assumptions got fulfilled.

4.3.1.3 Confirmatory Factor Analysis

After assurance of the proposed SEM assumptions that all assumption come true, the Confirmatory Factor Analysis (CFA) applied as the primary step of SEM. Whereas in next step, analysis of the complete model i.e. measurement model and the structural model took place.

Conducting a pretest to estimate the items as a first step in Structural Equational Modeling to explain the constructs theoretically. Confirmatory Factor Analysis (CFA) refers to perform the confirmatory test on sample data. Where the connection between observed and

latent variables being established through measurement model. It also links the scores of the measuring instrument and the concepts which these are supposed to measure through CFA. Confirmatory factor analysis is used within Structure Equational Modeling to define the validity and reliability of the observed variables which are representing the model constructs. CFA is a dynamic and rigorous statistical technique that comprises of following steps.

- Model Specification
- Model Identification
- Model Estimation
- Model Assessment
- Model Re-specification

4.3.1.4 Validity Assessment

Construct validation process is applied in the study for assessment of the validity. This process accomplished by achieving both the structural validity and the reliability. CFA is used to test structural validity whereas structural validity further used to evaluate discriminant and convergent validity. Reliability tests were conducted to calculate the reliability of scales for the latent variables while testing the assumptions.

4.3.1.4.1 Convergent Validity

Convergent validity determines that to what extent dimensional measures of the similar concept in agreement are linked with each other. So, the items should merge which are relatively measures the similar concepts or these items may share a significant level of uniform variance. Relative significance among item measures in convergent validity can be measured through various processes. The study used Factor Loadings, Composite Reliability (CR), and Average Variance Extracted (AVE) to assess convergent validity as recommended by Hair et al., (2010). Factor Loadings, CR and AVE are used to estimate convergent validity where the

Factor Loadings ≥ 0.5, and ideally ≥ 0.70, show high convergent validity. If the value of an item's factor loading is < 0.5, it must remove to determine if its removal improves AVE. For internal consistency, CR estimates should be greater than or equal to the level of 0.70 that also shows the enough convergence whereas Average Variance Extracted express those indicators which exhibit the total variance calculated for the latent construct. The recommended level which is generally accepted for target AVE is ≥ 0.5. Hence, the acquired score values over and above the recommended level for Factor Loading, CR and AVE testify that instrument items are accurately describe their intended concept.

Here in this study, all the factor loadings were considered which met the recommended level of ≥ 0.5 with the exception of six items SN4, ATT1, OSB10, OSB12, OSB16 and OSB17, which had loading less than 0.5 and caused low AVE value. Therefore these six items were removed from measurement model and accordingly AVE upgraded to the proposed level ≥ 0.5 (range 0.5102 ~ 0.5797). Simultaneously, the Composite Reliability values of the items (range 0.8026 ~ 0.9309) were also laying above the proposed level of ≥ 0.70. Thus, convergent validity was confirmed by the empirical data as shown in Table 4.8.

(Table 4.8) Measurement Model Result Summary

Component	Item	Main Loading	AVE	Composite Reliability (CR)	Cronbach's Alpha
OSATT	ATT2	0.616	0.580	0.802	0.804
	ATT3	0.828			
	ATT4	0.821			
SUBNORM	SN1	0.676	0.577	0.803	0.747
	SN2	0.805			
	SN3	0.791			
WEBTR	TR1	0.683	0.507	0.837	0.847
	TR2	0.691			
	TR3	0.709			
	TR4	0.715			
	TR5	0.761			
OPINT	OPI1	0.839	0.629	0.871	0.855

	OPI2	0.728			
	OPI3	0.776			
	OPI4	0.825			
OSBHVR	OSB1	0.675	0.510	0.931	0.847
	OSB2	0.794			
	OSB3	0.676			
	OSB4	0.689			
	OSB5	0.671			
	OSB6	0.694			
	OSB7	0.692			
	OSB8	0.649			
	OSB9	0.794			
	OSB11	0.788			
	OSB13	0.697			
	OSB14	0.685			
	OSB15	0.759			

4.3.1.4.2 Discriminant Validity

Correlation matrices for latent constructs were calculated to gauge discriminant validity. Discriminant validity assess that to what extent a concept actually differ from the other concept of the study. If a construct shows a significant level of discriminant validity, it truly means that the concept is more precise in nature and it is measuring the effects which has been overlooked by the rest measures. As per the criterion set by Fornell & Larcker, (1981) discriminant validity of the scales is satisfied when the square root of the average variance extracted (AVE) values from the component are greater than the variance of any inter-component correlations. More simply and precisely, the values along with the diagonals of correlation matrices which computed through getting square roots of the AVEs. These correlational statistics can be observed in the lower left off-diagonal elements in the matrix (Table 4.6). Discriminant validity is realized when the diagonal elements (square roots of AVEs) exceed the off-diagonal elements (correlations between constructs) in the same row and

column (Fornell & Larcker, 1981). The diagonal values of AVE in correlation matrices are higher than the coefficients of these factors which shows that all the factors did satisfy the discriminant validity. Hence, the values of all five variables had confirmed that all variables are significantly discriminating from each other and are precise in nature.

4.3.1.5 Reliability Tests

Reliability tests are conducted to ensure, how systematically an instrument measure's the intended latent construct (Sekaran & Bougie, 2010). In simple means, reliability is somehow associated or equated with consistency because reliability test is conducted to determine the consistency of an instrument in generating results. Especially when, the items are measured by other respondents using same methodology. Reliability assessment could be done through assessing the internal and the composite reliabilities.

4.3.1.5.1 Internal Reliability

Cronbach's alpha explains the internal consistencies or average correlation among the items of a measuring scale through which scales dependability can be gauged (Santos, 1999). The Cronbach's alpha coefficient value ranges from 0 to 1, where 0.7 is recommended as an acceptable value (Lehman, 2005; Wells & Wollack, 2003; Nunnally, 1994). Reliability of the measure would be as higher as its value of Cronbach's alpha shall closer to 1. Table 4.9 demonstrates the Mean, Standard Deviation and Cronbach's alpha values along with number of items in the survey instruments where Cronbach's alpha values confirmed that all components are sufficiently reliable, ranging from 0.747 to 0.855.

(Table 4.9) Reliability of Measures

Component	No. of Items	Mean	SD	Cronbach's Alpha
OSATT	4	3.6959	.74928	.804
SUBNORM	4	3.6703	.65355	.747
WEBTR	5	3.5164	.80188	.847
OPINT	4	3.5729	.80830	.855
OSBHVR	17	3.5247	.52642	.847

As stated earlier, Cronbach's alpha value usually lays between 0 and 1. More this value is closer to 1, greater will be internal consistency of the scale. For current study, Cronbach's alpha values for all five constructs are greater than the recommended level (≥ 0.7) that shows the satisfactory level of the scales reliability.

4.3.1.5.2 Composite Reliability

The composite reliability shows the reliability and the internal consistency of a latent construct. This value must be either 0.70 or above (≥ 0.7) to fulfill the criterion. In Table 4.8, the Composite Reliability values of five study constructs are laying above the suggested level. Hence composite reliability is also established.

4.3.1.6 Measurement Model

The measurement model (also recognized as path analysis) assumed the potential relationships between endogens and exogenous variables. These relationship are indicated through arrows. As a single headed uni-dimensional arrows are drawn which are leading one way relationship from observed variable to the latent variable; so, the measurement model keeps the assumption of uni-dimensionality. As per measurement theory, the measured

variables are being caused by the latent variables and that the error term is uncorrelated within measured variables.

Path analysis is an extension of the regression model. It is also defines the path diagram as "A diagram which consists of measured, intermediate, and latent constructs". Path Analysis is the major component of SEM that permits to consider the chain of association between the variables. For instance, A affects B and B in response puts effect on C. So, where the B acts as a DV because it is affected by A, simultaneously B is also an IV since it predicts C. Path analysis is also known or it refers to some other terms like analysis of covariance structures, latent variable model and causal modeling etc. The one major difference what distinguish the Path Analysis from SEM is, it contains only observed variables and only addresses the defined dependencies among variables. Path analysis measures the model's variable without error and contrary to SEM, it assumes much restrictive set of assumptions. In Path analysis, two types of paths are referred to indicate the direction of the relationships. These affiliations among variables in a model could be either direct or indirect

Path analysis have ability to compare two or more casual model from the correlation matrix simultaneously. Different paths of the model have shown by the arrows, which shows the associations. Model also demonstrates the regression weight for both direct and indirect routs. Hence, goodness of fit statistic were measured to assess the model fits. A unidimensional arrow represents the cause for the measured, intermediate, and latent constructs whereas the bi-dimensional arrow displays the covariance between variables of a study. The standardized regression coefficient (β) (also known as path coefficient) in a path model, represents the direct effect of a predictor variable on an outcome variable where unexplained variance and measurement error is being reflected by the residual error or disturbance term in other words. One of the major advantages what a path model have over others, it shows both types of direct and indirect effects. It is believed to be a direct impact, if an arrow is drawn from exogenous to an indigenous variable. Whereas, indirect effect is being conceptualized when an indigenous variable influences the exogenous variable through some mediating variable. So, by adding these direct and indirect effects, we can assess the total effect. Simultaneously, there is a

possibility that a variable may not have an indirect influence on DV through mediator but it possessed a direct effect or vice versa.

4.3.1.6.1 Measurement Model Assessment

In measurement model assessment, the first and foremost important step is model specification, where we specify our hypothesized model constructs individually and then collectively. We do specify our latent variables along with their indicators and also label the error terms of the indicator variables (Figure 4.3).

In next step, we identify our model that how much pieces of information our hypothesized model have. It is necessary to have enough pieces of information in an equation to produce unique estimates of unknown parameters. CFA must require over-identified models that yield a likelihood value which can be used to assess model fit. Hence, as per equation, number of non-redundant parameters [½ s (s+1)] must be great than the number of unknown parameters (***t***). Where S refers to the number of observed variables.

$$\text{Eq.} \qquad t < \tfrac{1}{2}\, s\,(s+1)$$

All five models of the study have more known pieces of information than unknown parameters. Hence, the models are over-identified.

After identification of the model, in next step we estimate the parameters of the hypothesised model by calculating the different model fit indices for instance, Goodness of Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI), Comparative Fit Index (CFI), Tucker Lewis index (TLI) and RMSEA. Chi-square (x^2) value and some other indices applied to test the degree of exactitude of the model. Since the Chi-square (x^2) value is sensitive to a large sample i.e. (n > 200) as per Bagozzi & Yi, (1988), chi-square was exerted from a suitable sample size that is of 312 for the current study. As a rule of thumb, when the value of chi-square/*df* is < 3, the some other model fit indices for instance, GFI, CFI, NFI, & RMSEA could explain the model fit instead. Statistical software AMOS was used for conducting data analysis test and then for hypotheses testing by performing standardized and unstandardized direct and

indirect effects on data. Before estimating the aforesaid goodness of fit indices, some model fit indices are necessary to be known.

Significance and goodness of fit: SEM was applied to assess the path coefficient. These path coefficients and goodness of fit statistics were calculated through AMOS (v-20) that compute model fit statistics for establishing the statistical significance and the goodness of model fit.

(i) **Chi-square statistics:** CMIN (chi-square statistics (x^2) value (i.e. CMIN/df < 3), shows that the latent constructs are significantly different from each other. The non-significant value of chi-square demonstrates the goodness of fit model. More often, the value of chi-square statistics observes the significance level. However, it is still mandatory to check one incremental fit index along with the absolute fit index.

(ii) **Absolute fit index:** A value, less than 0.07 observing 95% confidence interval for RMSEA shows the absolute goodness of fit model.

(iii) **Incremental fit indices:** GFI, AGFI, CFI and TLI are known as incremental fit indices and comes under the same family of measures. These indexes are necessary to set above the level of .90 (≥ .90) for achieving goodness of fit model.

(iv) **Modification indices (MI):** In modification process, modification indices are the statistics that apply to add in the selection of parameters by adding arrows in the model for improving the model fit.

Finally, if the values of aforesaid fit indices do not match with the threshold values and reflect a poor-fit. It means, our model requires re-specification that may happen by co-varying those error terms which may bring larger change while specifying in the overall chi-square (x^2) value. Figure 4.3 shows all the covariances among the error terms of the indicator variables that helped to achieve the threshold value of the model fit indices. This will lead to the good-fit of the model and will confirm that hypothesized model fits the data.

Fit measures are reported to predict overall model fit prior to go for final data analysis. Here in Table 4.10, the minimum discrepant value between the sample of the study and fitted covariance matrices i.e. CMIN (chi-square statistics (x^2) is less than the minimum value (i.e.

CMIN/*df* < 3). So, the acquired value confirms that the distributions of these latent constructs are significantly different from each other. Similarly, the value of GFI, AGFI, CFI and TLI are close to 0.9 which are indicating the overall good fit of the model. As for as TLI is concerned, its value lays between 0 and 1, but unlike other statistics it is not restricted to this proposed range. In TLI, the value closer to 1 shows an over fit of the model.

The usage of population discrepancy function did introduce by Steiger & Lind, (1980) for measuring the model adequacy. Rather considering the sample moments, they considered the population moments for fitting the model in order to obtain the value of discrepancy function. RMSEA is mostly used which is the population root mean square error of approximation. The RMSEA value ≤ 0.07 shows a good fit of the model in relation to the degrees of freedom (*df*) (Arbuckle, 2005).

Eventually, step by step individual assessment of the study models, the RMSEA values of OSATT and WEBTR are showing (Appendix B) the exact fit of the model with zero values. Then comes SUBNORM and OSBHVR with 0.047 and 0.062 RMSEA values respectively which show a close fit of the models and finally OPINT value (0.069) indicate a reasonable error of approximation. The indices values (GFI, AGFI, CFI and TLI) of OSATT, WEBTR and OPINT are close to 1, which show the good fit of the model. These value are highlighting good indications in case of SUBNORM, OSBHVR and in complete model prospective. Chi-square (x^2) is < 3 in all five cases showing the level of discrepancy, which is another strong indication of good-fit of the model. So all these values collectively indicated that the overall model is over-identified where the known values are greater than the unknown values of the parameters. Consequently, individual model fit statistics (Table 4.10) indicate a good fit and confirm that hypothesized model fits the data.

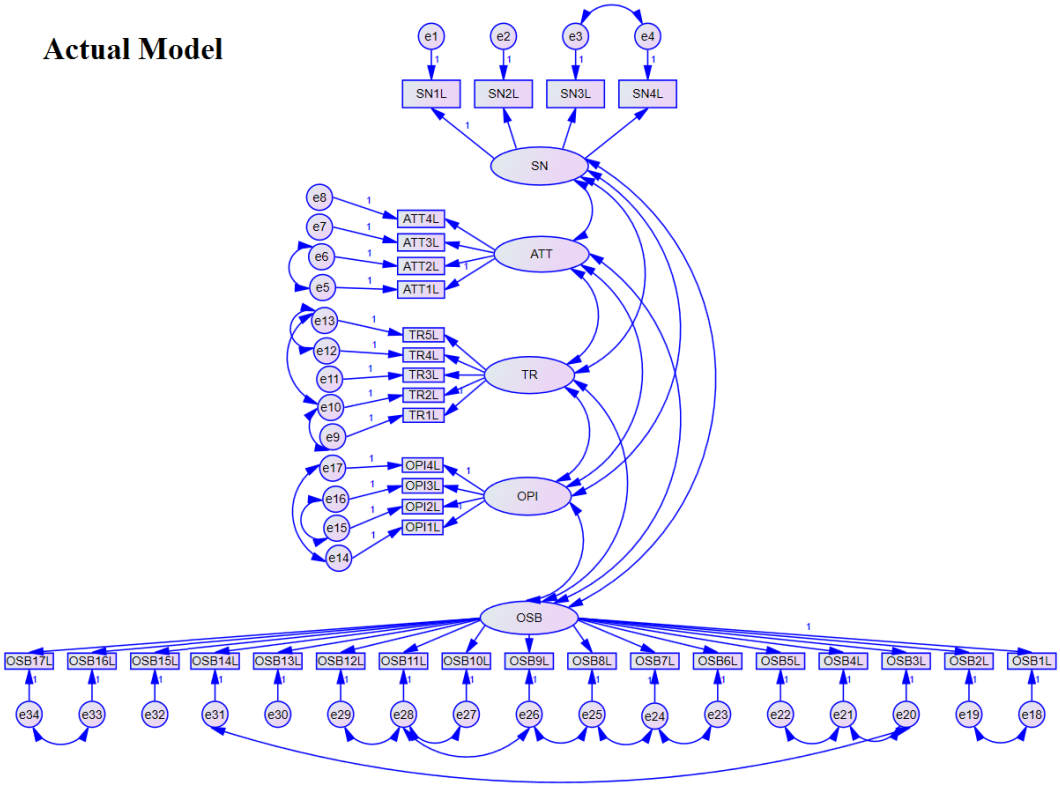
(Table 4.10) Model Fit Summary

Model	Items	CMIN/*df*	*df*	GFI	AGFI	CFI	TLI	RMSEA
Original Model	34	2.333	500	0.864	0.838	0.899	0.886	0.055
Revised Model	28	2.580	328	0.878	0.894	0.910	0.899	0.060

Table 4.10 shows overall model fit summaries of the original and then of revised model. Some assumptions were taken into account for these indicators that, there is no equality constraints were set on the factor loadings (Figure 4.3).

As per overall measurement results of the actual model of the study, where (N = 439), $p < 0.001$, GFI = 0.864, AGFI = 0.838, CFI = 0.899, TLI = 0.886 and RMSEA = 0.055 demonstrated an average fit of the model overall (Table 4.10). So this average-fit led to the need of model re-specification.

Figure 4.3



4.3.1.6.2 Model Re-specification

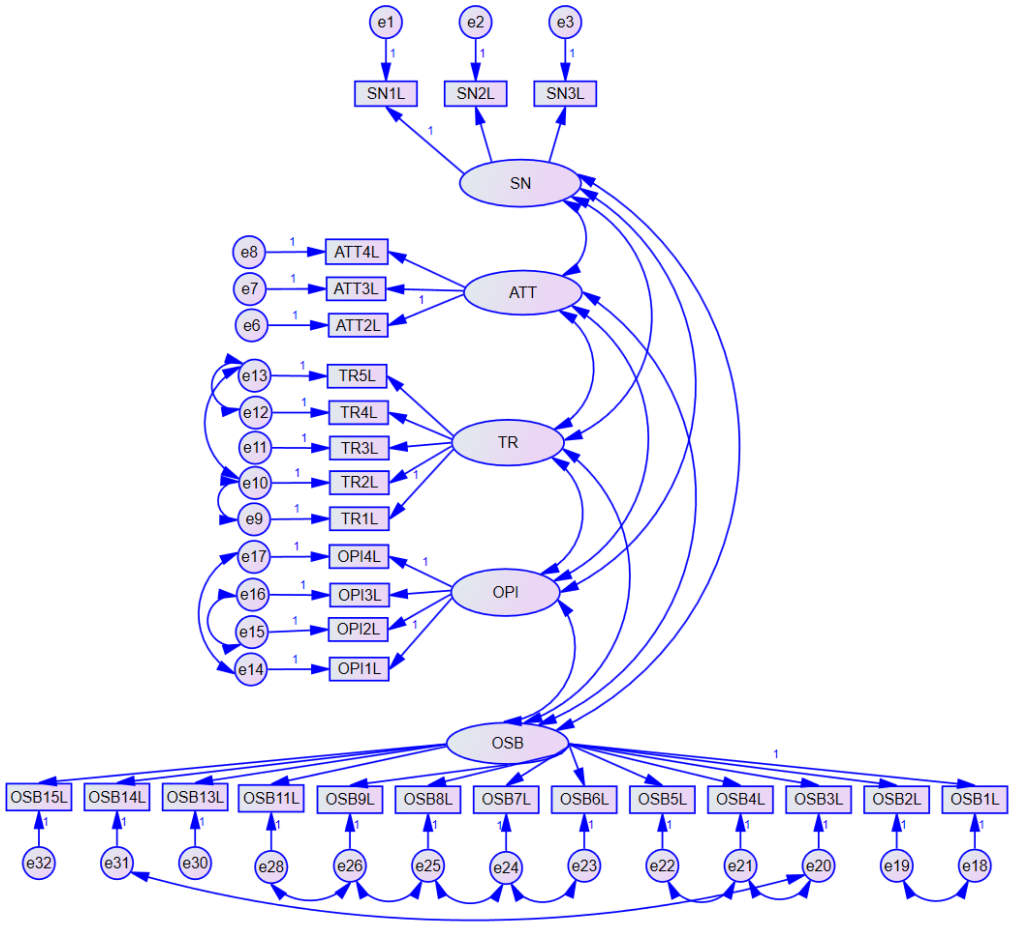
Hence, under model re-specification process, our model underwent some amendments based on an assessment of the factor loadings. Such factor loadings which were showing comparatively weak values (<0.50), were removed from the basic 34 Items (Figure 4.4). These items were SN4, ATT1, OSB10, OSB12, OSB16 and OSB17. Eventually, the measurement

model rested after fine-tune and achieved the acceptable level of proposed values for all the factor loadings. (N = 439), p <0.001, GFI = 0.878, AGFI = 0.849, CFI = 0.910, TLI = 0.899 and RMSEA = 0.060.

Thus, the measurement model testing process, including assessment of scale component validity, internal consistency (reliability) and model fit indices established that the used measures are sound and these sufficiently predict the components theoretically. So, the accuracy of the outer model (measurement model) allows to measure the hypotheses in a structural model.

Figure: 4.4

Revised Model



4.3.1.7 Structural Model

For analyzing the relation between two variables that how strong the link is, measured through path coefficients. It's better to have path coefficient values above the level of 0.1 within the model for better indication of a certain influence or at least it should meet the 0.05 level of significance. Finally, for testing the study hypotheses, standardized path coefficients were measured with bootstrap value of 2000 resamples. In current study, two-tailed significance were taken into account due to anticipation of both types of relationships either these relationships are positive or negative.

4.3.1.7.1 Structural Model Assessment

Measurement model was re-specified in order to observe the goodness of fit of hypothesised model by applying the structure of every individual model of the study (Figure 4.4). Detailed results can be visualized in Appendix B whereas brief results summary of proposed structural parameters is given in Table 4.10. Some path coefficient constraints were enforced that resulted in improved results comparing to the model previously tested in mediation analysis stage. The model fit statistics demonstrated that the hypothesised model reflected a good fit to the data with (N = 439), $p < 0.001$, GFI = 0.878, AGFI = 0.849, CFI = 0.910, TLI = 0.899 and RMSEA = 0.060. With overall fit statistics, the hypothesised model is assumed to be a fairly good fit to the current data due to significant and meaningful paths indications in the model (Figure 4.3). Although for further assurance of the adequacy of individual results, the careful analyses of the individual parameters confirmed that the revised model fit the current data and the estimated parameters are statistically significant (Table 4.11).

Except subjective norms, other two constructs OSATT and WEBTR generated indirect effects that led diligently towards OSBEHV and also have indirect effects mediated by OPINT, found to be statistically significant at ($p < 0.05$). The data analysis results confirmed the authenticity and adequacy of the projected path structure. Table 4.11 exhibit the summary of hypothesis testing results and explains the direct, indirect, and the total effects vis a vis path coefficients and *p*-values of the study variables.

(Table 4.11) Hypothesis Testing Results Summary

Hypothesis	Relationships	Path Coefficients	P-Value	Sig.	Confidence Interval
H1	SUBNORM → OSBEHV	.091	.022	.05	.013 - .170
H1a	SUBNORM → OPINT	.012	.766	.05	-.064 - .092
H1b	SUBNORM → OPINT→ OSBEHV	.003	.761	.05	-.017 - .027
H2	OSATT → OSBEHV	.233	.001	.05	.106 - .357
H2a	OSATT → OPINT	.452	.001	.05	.360 - .539
H2b	OSATT → OPINT→ OSBEHV	.128	.001	.05	.067 - .196
H3	WEBTR → OSBEHV	.154	.010	.05	.033 - .263
H3a	WEBTR → OPINT	.347	.001	.05	.256 - .428
H3b	WEBTR → OPINT→ OSBEHV	.098	.001	.05	.053 - .154
H4	OPINT → OSBEHV	.283	.001	.05	.151 - .407

Hypotheses testing results (Table 4.12), giving support for eight out of ten hypothesis. The table contains direct and indirect relationships of predictor variables with the mediator and the dependent variable of the study. It summarizes the results and hence confirms, either these hypothesized relationships are established or not with respect to their path coefficients.

(Table 4.12) Hypotheses Testing Results

	HYPOTHESIS	Path Coefficients	RESULTS
H1	Subjective norms affect online shopping behaviour.	.091*	Supported
H1a	Subjective norms affect online purchase intention.	.012	Not Supported
H1b	Subjective norms affect online shopping behaviour through mediating role of online purchase intention.	.003	Not Supported
H2	Online shopping attitude affect online shopping behaviour.	.233***	Supported
H2a	Online shopping attitude affect online purchase intention.	.452***	Supported

H2b	Online shopping attitude affect online shopping behaviour through mediating role of online purchase intention.	.128***	Supported
H3	Website trust has influence on online shopping behaviour.	.154**	Supported
H3a	Website trust has influence on online purchase intention.	.347***	Supported
H3b	Website trust has influence on online shopping behaviour through mediating role of online purchase intention.	.098***	Supported
H4	Online purchase intention influences online shopping behaviour.	.283***	Supported

** mean significant at level P<0.05, ** mean significant at level P<0.01, *** mean significant at level P<0.001*

4.3.2 Hypotheses Testing Results

Hypothesis H1 proposed that subjective norms (SUBNORM) are positively associated with online shopping behaviour (OSBHVR) referring to the purchase of goods and services through some online shopping website. SEM results exhibited proper support for the hypothesis (H1) with value of ($\beta = .091$, $p < .05$) and confirmed that subjective norms tend to be good indicator of online shopping behaviour (OSBHVR) and have significant positive relationship with OSBHVR. Hypothesis H1a proposed a relationship between subjective norms (SUBNORM) and online purchase intention (OPINT) but the results do not support this relationship ($\beta = 0.012$, $p < .05$). Study findings revealed that the associates or significant others do not influence the intentions of working adults in postulation of making online garments purchase decisions. Hence, hypothesis H1a isn't supported due to not existing any significant relationship between SUBNORM and OPINT. Consequently, H1b also not supported by the results as there is no significant indirect relationship ($\beta = 0.003$, $p < .05$) has observed between SUBNORM and OSBHVR (via mediator) as it was hypothesized in early stage of the research.

Statistics are demonstrating OSATT's positive direct and indirect relationships with dependent variable (OSBHVR) as these were proposed by hypotheses H2 and H2b. Study results also endorsed these significant positive relationships with the values ($\beta = 0.233$, $p < .01$) and ($\beta = 0.128$, $p < .01$) respectively. Results show that online shopping attitude (OSATT)

is an indicator of building or transforming online shopping behaviour (OSBHVR) of working adults for considering e-shopping as a medium for purchasing their hosiery and garments. Hypothesis H2a proposed a relationship that OSATT has effect on mediator (OPINT). Acquired results endorsed this high significantly positive relationship as (β=.452, $p < .01$) and revealed that online shopping attitude (OSATT) is an essential indicator for building intentions toward online shopping websites.

Hypotheses H3 and H3b postulated that there are direct and indirect relationships exists between WEBTR and OSBHVR. Results confirmed these positively significant relationships as (β = 0.154, $p < .01$) and (β = 0.098, $p < .01$) respectively and revealed that WEBTR (website trust) is an indicator of building behaviour of the working adults for e-shopping. Hypothesis H3a proposed a relationship between WEBTR and the mediator (OPINT). Results endorsed this significantly positive relationship as (β = 0.347, $p < .01$) that means, consumers' trust in an SNS or website is resulted in transforming their intentions for generating online purchase queries to shop the garments online.

Finally, hypothesis H4 postulated a relationship that exists between OPINT and OSBHVR. Results proven this significantly positive relationship as (β = 0.283, $p < .01$) that indicates, OPINT (online purchase intention) is a strong apparatus of building behaviour of the working adults for purchasing their garments through some online shopping websites or social networking site (SNS). OPINT also effectively explains the relationship and act as a mediator between IVs (OSATT & WEBTR) and the DV (WEBTR) of the study.

4.3.3 Summary

Chapter 4 consists of a comprehensive details about statistical analyses on sample data that starts form organized data collection process. Data for this study was collected through self-administered questionnaires which conveyed the complete and comprehensive information without any biasness. Thus, the data get analyzed using SPSS and AMOS applications by performing various statistical analysis on data for instance, Multiple

Regression Equation, Confirmatory Factor Analysis and SEM etc. Reliability test were conducted for verifying the degree of relatedness among the scale-items of the questionnaire. Finally, reliability of the measurement scales got confirmed through Cronbach's alpha test where these scales achieved the proposed threshold values and hence confirmed that all scales are internally consistent and reliable for measuring the concepts.

Descriptive statistics represents the elementary characteristics of the data that drawn basic summaries for the sample and also for the measures. Subsequently, for observing the correlation between the constructs of the study, an inferential statistical technique i.e. Pearson correlation is used to analyze these correlations where the value of correlation coefficient indicated the strength of association and the correlation coefficient's signs described the direction of the relationships.

In Multiple Regression analysis, a step by step regression process applied on data where one by one, each response or outcome variable in multiple regression model has been linearly predicted by the other predictor variables with a substantial degree of accuracy.

The chapter also applied those techniques which confirms the adequacy of the measurements for all five constructs of the study. Multiple data analysis techniques were applied that includes Factor Analysis and KMO & Bartlett's test to validate the constructs and check the dimensionality. Convergent and Discriminant validities confirmed the overall adequacy and constructs' validities which established through measurement model assessment followed by structural model assessment.

The final statistical results supported eight out of ten hypotheses of the study where the link between OPINT and OSBHVR (H_4) demonstrated a strong significant relationship. The value shows that the purchase intention is a significant determinant of actual behaviour to purchase goods and services online. There is no significant direct relationship observed between SUBNORM and OPINT and hence indirect relationship between SUBNORM and OSBHVR as it was assumed in hypothesis H_{1a} and H_{1b} respectively. Whereas, SUBNORM has direct positively significant relationship with OSBHVR. Hence, except H_1, other two hypothesis H_{1a} and H_{1b} are not supported by the results. Hypotheses H_3, H_{3a} and H_{3b} are

supported as WEBTR has significantly positive direct relationships with OPINT and OSBHVR and also indirect relationship with DV (OSBHVR) through mediator (OPINT).

Finally, the relationship of OSATT with the mediator (OPINT) and then dependent variable (OSBHVR) has found significant. As OSATT has highly significant positive direct effect (H2a) on OPINT and also significantly positive direct and indirect effects (H2 & H2b) on dependent variable (OSBHVR).

Next chapter consists of a detailed discussion on the findings of the study. It also consists of both theoretical and practical contribution of this study in existing literature and practical life. Eventually, suggestions for future research are also presented at the end of 5th chapter.

CHAPTER 5

DISCUSSION AND CONCLUSION

This chapter consists of the conclusion of the study, followed by both theoretical and practical implications. Moreover, it provides recommendations for future research, which may benefit other researchers to use this as a base study to investigate the similar or somewhat different phenomena.

The core objective behind conducting this study was to contribute in evaluating the predictability strength of the proposed variables namely; subjective norms, online shopping attitude and website trust correlated with online shopping behaviour in identifying the online purchase intentions and behaviours of the working adults.

Here in this study, the dissertation entitled "Factors affecting online shopping behaviour, application of theory of Planned Behaviour" is a quantitative research that revolves around one of the renowned behavioural theories, the Theory of Planned Behaviour. Since theory has been extensively used in numerous past studies that conducted to evaluate and exhibit the individuals' behavioural course of actions in an online shopping context.

According to Statista's annual report 'Essential Ecommerce Statistics for 2017', and Amasty's annual report 'Global e-commerce Trends and Statistics 2016-17', e-commerce sale touched the figure of US$ 2290 in 2017 and is expected to grow up to US$ 2774 in 2018. Therefore, the abandonment rate of online purchase queries is rose to 69.23% in year 2016-17 that was 68.63% in year 2015-16 and it is gradually increasing since 2006 (Abandoned Basket Statistics by Cara Wilson, 2017). This shopping cart abandonment is rare in brick and mortar stores but common in e-commerce. Online shoppers are abandoning their shopping queries nearly 60% of the time which cost e-vendors $61 billion in lost sales revenues (Holland, 2016). Trust deficit in e-shopping mediums was one of the major reasons behind query abandonment that resulted in huge loss of e-vendors revenues.

So, in order to study whether trust is such a powerful determinant that can extensively influence the purchase intentions and behaviours of the consumers in e-shopping. Perceived behavioural control was exchanged with website trust as it is a key determinant on the consumers' control over online transactions (Tseng et al., 2011). However, other four (out of five) main variables has been taken as it is from the based theory in order to meet the study requirements.

One more important thing that need to be considered prior to apply this theory on a larger behavioural spectrum. The researchers also associates a major drawbacks with this theory as they do believe, TPB has limited scope and is unable to postulate the economic and environmental influences. Secondly, other behavioural dimensions like fear, threat, mood and past experience are also not taken into account whereas theory is also unable to address the time frame that how soon an intention will convert into behaviour. So, in order to make the model more integrated, mostly researchers took some other factors too from different other behavioural theories in order to cater the limitation of the theory (TPB). But at the same time, it is the main strength of both behavioural theories (TRA/TPB) that the other contributing factors for instance, demographic and environmental characteristics do not autonomously take part to predict the probability of exercising the behaviour in question and also these are assumed to regulate through model constructs.

Meanwhile, as a perceived behavioural control, website trust (WEBTR) is an extended antecedent to know its impact on consumers' online purchase intentions and behaviours. Initially, theoretical framework of the study proposed that three aforesaid determinants of behaviour determine the behavioural intent which are mediated through consumer's purchase intention. The acquired results gave a valuable insight and help to understand the impact of said determinants on purchase intention and behaviour. The results confirmed that website trust along with other two behavioural antecedents (subjective norms and online shopping attitude) is an ideally important antecedent in determining online purchase intentions and behaviours.

For getting opinion of the respondents (working adults), descriptive and quantitative study method was employed by circulating the questionnaires among citizens of Multan city

who were using internet for online shopping. Study questionnaire was consisted of 34 close-ended questions that allowed easy selection for collecting primary data form the class of interest. These questionnaires were delivered personally to the respondents after explaining them the purpose of the study and conveying the scenario of responding in online shopping perspective. The process of primary data collection was initiated with the distribution of 500 questionnaires in various public and private sector offices and taken back approximately 472 out of total circulated set of questionnaires. Eventually, 439 questionnaires were selected which finalized after scrutiny and being considered for further statistical analysis. For acquiring the better adequacy of the results, about 33 questionnaires excluded from the data which had missing values or some other unconvincing reasons and which didn't fulfil the screening criteria.

Hence, adequate 439 questionnaires were selected and their data coded in SPSS for statistical analysis. Reliability and validity tests ensured the authenticity and accuracy of the coded data. These tests along with skewness and kurtosis ensured that the data was exclusive of missing elements, no multi-collinearity exists, data is free from errors and no highly influential outliers was found in it.

Later in chapter 4, the statistical analysis verified that SUBNORM (subjective norms), OSATT (online shopping attitude) and WEBTR (website trust) are significantly important determinants that positively influence consumer's online shopping behaviour but in case of determining online purchase intention (OPINT), the scenario is bit different. Contrary to the OSATT and WEBTR, SUBNORM did not establish any significant relationship with online purchase intentions (OPINT). Working adults who shop their garment online are convinced that online shopping is more convenient and interesting for them. WEBTR (Website trust) and OSATT (online shopping attitude) are the major motivational factors in generating intentions among working adults to shop their garments online. Whereas both predictors all together with SUBNORM (subjective norms) lead to build behaviour which eventually resulted in an online transaction. The findings suggest that online shopping stores need to develop more trust and provide more convenience to their customers in order to attract and motivate them more to build their purchases behaviours.

More specifically, as this study aimed to examine intentions and behaviours of the working adults which actually predict the antecedents behind preferring online shopping for their garments. The acquired results nearly support all proposed hypotheses of the study except H1a and H1b which did not establish any significant link between subjective norms (SUBNORM) and online purchase intention (OPINT) and thus with the DV through mediator (H1b). This outcome is in tandem with the earlier studies of similar context that "subjective norms has no significant effect on internet purchase intention in certain cases. As per Tseng et al., (2011); in particular case of e-shopping, subjective norms do not play an essential role while in early stage of adopting internet as a shopping medium as it is assumed for early stage adoption of some other technologies (Taylor & Todd, 1995). The most essential and widely discussed weak point which is associated with the theory of planned behaviour is specifically the weak relationship between subjective norms and intentions. This weak point also clarifies by the author of the theory Ajzen, (1991) with the fact that intentions are extensively shaped by the personal traits likewise attitude and perceived behavioural control.

The final statistical results established a strong significant relationship between the mediator and the DV of the study. The acquired value confirmed that strong influence of purchase intentions (OPINT) towards behaviour (OSBHVR) is consistent as it is reported by a number of previous studies (Orapin, 2009; Roca et al., 2009; He et al., 2009; Pavlou & Fygenson, 2006; Hsu et. al., 2012 and Lim et. al., 2016) that the purchase intentions effectively explain the relationship and act as a mediator between online shopping behaviour and its antecedents. So, here in this study, purchase intention functioned very effectively as a mediator between two out of three IVs (OSATT & WEBTR) and DV (OSBHVR). Therefore; in case of subjective norms, purchase intention did not function as a mediator between SUBNORM and DV (OSBHVR) because there was no significant direct relationship observed between SUBNORM and OPINT. Same has negated by Barron & Kenny, (1986) in his first assumption of Theory of Mediation Analysis that IV must predict mediator for establishing partial mediation. So, there is no indirect relationship or partial mediation exists between SUBNORM and OSBHVR as it was assumed in hypothesis H1b. So, the hypothesis H1a and H1b are not supported by the study results. This absence of relationship between subjective norms (SUBNORM) and online purchase intention (OPINT) was also anticipated by some of the

previous studies (Harn et al., 2006; Jamil & Mat, 2011). In current study, working adults' behavioural intent as a particular case, the results revealed that consumers' purchase intentions were not significantly influenced by the perceptions of their associates like family members, friends, colleagues and media. Other social classes like students or housewives might be effectively encouraged or being influenced by their significant others whether to engage or not in certain behaviour but such supporting conditions do not affect online shopping intent of the working adults as a particular case. It ascertains that once a consumer has decided to shop online, extra directions from social circle or pressure group will not have any added influence. Therefore, subjective norms perform a vital role in building behaviour and have direct significantly positive affect on formulation of behaviour for purchasing garments online.

The direct and indirect relationships of OSATT with the mediator (H2a) and then dependent variable (H2 & H2b) were found significant. As OSATT has significant positive direct impact (H2a) on mediator (OPINT) and also significantly positive direct and indirect impact on DV (OSBHVR). The connection between OSATT and OPINT has exhibited the strongest relationship comparing to the other relations. In marketing researches, purchase intention has been the core concept that is thought to be one of the most significant determinants of future outcomes. This predictability was consent with numerous previous studies (Vineyard, 2014; Goyal, 2014; Liu, He, Gao & Xie, 2008; Hossein, 2012; Limbu et al., 2012).

Finally; hypotheses H3, H3a and H3b, all were effectively supported by the study results as WEBTR has significantly positive direct and indirect relationship with DV (OSBHVR) and direct with the mediator (OPINT). Results endorse trust factor as it powerfully drives the attitude to build intention and motivate consumers to do online shopping. Consumers become more comfortable with online shopping as their confidence in trustworthiness of the shopping medium increases. Their trust is also affected by how they view their online shopping medium (SNS or website). Trust also grows with the e-vendors' ability to fulfill their promises and to meet with the customers' expectations. Trust has a pivotal role in predicting online shopping behaviour as various past studies declared it a basic requirement in growth of e-commerce (Hsu et al., 2013; Jiang et al. 2008; Limbu et al., 2012; Mukherjee & Nath, 2007; Nor et al., 2010).

The buying process gets start when a buyer browse the shopping website for searching his or her required product. It's a secondary matter, whether this search converts into an actual purchase transaction or not but the intention endorses the attitude in this way which is associated with the tendency to purchase the required goods or services in future. He et al., (2008) is in agreement with Ajzen, (1991) that lack of online buying intent is the main hurdle in development of e-commerce. Many attempts are required to perform a certain behaviour and this potentially could be the strongest reason of abandoning purchase queries. So, the intentions are probably the best indicators to indicate that to what extent buyers are willing to purchase online. As Hossein, (2012) confirmed in his study that buyers' purchase intention has noticeable effect on their actual purchase decisions. In another study which is conducted by Hossein & Rehman, (2013) on Family Takaful scheme in Malaysia, suggested that attitude positively influence the intentions. Hence, it is ascertain that behaviour is influenced by three of its main antecedents i.e. subjective norm, attitude and perceived behavioural control together with intention.

5.1 Contributions of the Study

For having deep insight, contribution of the study is segregated into theoretical and practical prospective to know exactly what this study is contended for.

5.1.1 Theoretical Contribution

This study is based on Theory of Planned Behaviour that is applied to explain the predicting power of its antecedents and its application to online shopping. The theoretical contribution might provide further illustrative strength in explaining the reasons of variation in consumers' (working adults) argumentative purchase intentions. Furthermore, this theoretical contribution expands the theory by applying the effects of website trust on consumers' intentions and behaviours to shop their products and services through some online shopping medium. In previous studies of similar context, website trust has not been used in exchange of working adults' perceived control over their behavioural intent. So, it will add some theoretical contribution in existing literature.

5.1.2 Practical Contribution

This study will cater useful and valuable comprehend to the planning managers to assess the online purchase intentions of online shoppers (working adults) in setting their online marketing strategies for Multan and surrounding markets. There is an enormous market potential of e-commerce growth is laying vacant for the current players and the new comers. Now the consumers are potentially more interested in adopting online shopping for their convenience which mold the producers and retailers to pay more focus on this area for growth and expansion of their businesses.

The intention behind conducting this quantitative study on said situation, was to evaluate all three determents of the behavioural theory (TPB) to know which antecedent is more influential to build behaviour while making purchase decisions. Hence, this study proved "website trust" a worth considering contributing factor and endorsed it as a key determinant that builds favourable intentions and behaviours for online shopping rather opinion of the significant others. Lack of trust is the core reason of trust deficit in query abandonment or not preferring e-buying as a shopping medium. So, the individuals or firms should pay more focus on credibility of their websites. It is assumed that attitude and perceptions can be modified. Thus, positive attitude towards using online shopping can be strengthened by the increase of trustworthiness of shopping websites since trust is essential to online shopping. The consumers need to have confidence in the reliability of online shopping medium. Online sellers can strengthen this level of confidence by ensuring their consumers that they will not behave opportunistically.

The literature confirms that, by using internet, buyer / produce interactive online shopping technology enabled customers to have an opportunity to compare among desired products and it also enabled customers to gain information about products and services besides accomplishing their physical possession. Since, firms are transforming their corporate activities brick-and-mortar to brick-and-click, online shopping mediums enabled their customers to have direct contact with the producers. E-commerce allows the customer to purchase required products directly from producers or retailors without bearing some middle channel. Now the consumers extensively search information about products or services prior

to make actual purchase and make these compare with their counterparts and select the most cost effective best fits which may cater their needs. So, it is recommended that, firms should share trustworthy information or visuals of their offered products/services. They should focus on what actually they are comparatively going to offer to their customers.

As for as marketing strategies are concerned, planning managers are integrating their communication channels with their potential and actual buyers by using best available digital mediums. Furthermore, they should provide extensive and real time information to their customers which may strengthen their positive assessment of behaviour, support emotional feelings and behavioural disposition that consequently will lead to a positive attitude towards e-shopping. As the state of vulnerability of the users is quite high in dynamic disposition of cyberspace, managers should also provide some mutual assurances to their customers that no one will exploit another's vulnerabilities while an exchange and that, they will deliver exactly what, that has been promised to them.

Simultaneously, literature also confirms that, customers are also quickly changing the ways they buy or search their required products in this changing era. So, the e-seller firms are also trying to get align their selling activities with respect to their customers' intentions and preferences vis a vis changing nature of market dynamics. So, it is essential for e-vendors to design such a viable systems that support and appeal behavioural and normative beliefs of the customers toward e-shopping. The system must hit customers' control beliefs too which persuade them to think that e-vendor is honest and concerned about its customers. It is essential because mostly customers question the integrity of the e-vendors while before and after sale services, trader authentication and non-refusal of substandard goods and services. So, e-vendors must therefore convince users to have trust in their shopping websites since it is obvious that trust significantly influences the intent to shop online.

The firms which are still targeting to project their businesses online may utilize this paper as a guide for extension and improvement. These firms can focus even better on possible areas which they could have missed otherwise. This study can also assist managers in recognizing and eliminating the potential key behavioural obstacles and allows them to deliver

highly customer oriented online customized services and as well as to enlarge their loyal customer base by increasing trustworthiness of their shopping websites.

5.2 Limitations and Future Research

5.2.1 Limitations

As for as the realistic judgment about this study is concerned, every study has its limitations and this one is no exception. There are some limitations such as, the sample taken was limited to the working adults who resides in Multan city. Secondly, the study only discourses the behavioural intent of those online shoppers who shop their garments, hosiery or fabric through some online store or social networking site (SNS). The statistics may not appeal the other segments of consumer market like electronics, food, cosmetics, books, toys, medicine, securities or grocery. Therefore, this research will definitely offer some new aspects to consider in support and augmentation of future studies in online shopping spheres.

Some of the study constraints are listed below to consider while applying the results on other segments of the society.

(i) Only working adults who shop their garments online were selected for the study. Therefore, extending the findings to other segments of the society may be misleading.

(ii) The acquired response rate was bit low, which makes difficult to generalize the actual situation. However, the response rate in this study was quite reasonable as per suggested formula of seasoned researchers.

(iii) The constructs that were used to explain the intention to shop online did not include other variables for instance fear, joy, delight, disgust or hatred towards a behaviour of interest that may affect the consumers' e-shopping intentions and probably could be the good antecedents of behavioural intent.

5.2.2 Directions for Future Research

The limitations of this research furnished the directions for further research. These directions could be as under:

- Respondents from various cities can be included and cross-culture influences can be examined.
- The specific demographical group that might base on gender, age, and education level can be taken in order to design the future pattern of e-commerce.
- Housewives and students could be taken as next subject along with other predictor variables concerning to online shopping can be included.

5.3 Implications

This study results offer better understanding of the constructs that determine intention for online shopping. The study recommends that it is essential for e-vendors to design such a viable systems that support and encourage positive feelings (attitude) toward e-shopping. These positive feelings will certainly lead toward considerable growth in online shopping. The findings of the research also reveals the positive relationship between perceptions (intentions) and the decision to shop online (behaviours). E-vendors must therefore convince users to have trust in their shopping websites since it is obvious that trust significantly influences the intent to shop online. Additionally, e-vendors should develop their systems in such a way that it may appeal the consumers' family and friends. Although, social influence does not affects the online purchase intentions of working adults but it affects their behaviour significantly in a positive way. It is assumed that attitudes and perceptions can be modified. Thus, positive attitudes towards using online shopping may be strengthened by the increase of trustworthiness of online shopping websites since trust is essential to online shopping. The consumers need to have confidence in the reliability of online shopping medium. Online sellers can strengthen this level of confidence by ensuring their consumers that they will not behave opportunistically and that, they will deliver exactly what, that has been promised to them. Such commitments

and promises will add additional value by reducing the uncertainty in e-shopping and hence boost the online shopping trend.

5.4 Summary

In comparison to the former studies, this study has portrayed an improved explanatory power of two of the main components of behavioural sciences like intention and online shopping behaviour in a specific context. This study theoretical contribute further illustrative strength in explaining the reasons of variation in consumers' argumentative purchase intentions. The study also expands the theory by applying the effects of website trust on consumers' intentions and behaviours to shop their products and services through some online shopping medium. This study can also assist managers in recognizing and eliminating the potential key behavioural obstacles and allows them to deliver highly customer oriented online customized services and as well as to enlarge their loyal customer base by increasing trustworthiness of their shopping websites.

Further, it also delivers guidance for future research, for focusing on the strengths and eliminating the weaknesses.

Similar to others, this study also has some weak points which need to cater through further examination in this sphere. As, the sample chosen was centric to the working adults within Multan city.

So, the results may not generalize to other geographical areas or social classes as a whole. Eventually, this study opened up some new frontiers in support of future research for knowing behavioural intent in online shopping context.