

GENDER DIFFERENCES IN ONLINE SHOPPING BEHAVIOR WITH RESPECT TO TRUST: THE CASE OF PAKISTAN¹

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Abstract : The continuous growth on the internet enables the developing nation to adopt e-commerce, thus providing the access to consumers across the borders. This study attempts to explore the gender difference between online shopping behavior with respect to trust level. Frequency and descriptive analysis have used to understand the mean response of respondents. Cronbach alpha test has used to check the questionnaire's reliability and Kolmogorov-Smirnov and Shapiro-Wilk tests are used to examine the normality in variables. The results show that all variables are reliable because their Cronbach's alpha value were greater than required level. However, Kolmogorov-Smirnov and Shapiro-Wilk tests showed that variables are not normally distributed thereby non-parametric tests Mann-Whitney and Kruskal Wallis tests have used to examine the gender difference in trust level towards online shopping behavior. Non-parametric tests showed that gender statistically differ with respect to trust level towards online shopping behavior. Consumer rating, technical quality and trust have found statistically significant on the basis of age level while reliability and technical quality are significant on the basis of education level. Therefore, it can be concluded that gender significantly differ in term of trust level towards the online shopping behavior. However, there was no difference among respondents towards online shopping behavior with respect to education level and age level.

Keywords : Gender, Trust Level, Online Shopping Behavior, Pakistan.

1. INTRODUCTION

Internet shopping is the simple answer for occupied life in this day and age. In the previous decade, there had been a monstrous change in the method of client's shopping. Regardless of purchasers' continuation to purchase from an actual store, the clients or purchasers feel exceptionally advantageous to web-based shopping. Internet shopping saves pivotal time for present day individuals since they get so bustling that they cannot or reluctant to invest a lot of energy while doing market shopping. In the modern world, trade and business have been expanded to such an extent that multichannel has occurred and web-based shopping has expanded fundamentally all through the world. Internationally, web-based business established about 2.29 trillion-dollar market and expected to arrive at 5 trillion dollars by 2025 because of the twofold digit overall development in deals and orders taking all things together kinds of web-based business including but not limited to business to consumer segment.

Besides, the method of doing worldwide trade has changed, as well. Organizations utilizing the internet pathway, another component of correspondence with different organizations and associations. Web-based business turned into the ordinary method of leading business and with improvement of social trust, it fundamentally adds to the financial development. Internet business and e-business has been the subject of exploration for some investigates, as until 2013, there were many examinations accessible talking about e-business reception as it were. In the developing rivalry of online stores, it is unavoidable to screen factors that influence consumer purchase behavior during their purchasing time in term of trust. By not doing as such, organizations put themselves to the danger of losing their clients for their rivals. This paper gives the outline of consumer's discernment towards different element during internet shopping.

Online business is a type of business that is directed in the online climate, while the Web acts as a brought together stage that interfaces purchasers and venders consider web-based business to the scope of conceivable business trades led on the web. Every site that can produce monetary benefit or income can be remembered for this classification characterizes electronic trade as friendly and monetary exercises between members, while PC gadgets and the Web are utilized. Be that as it may, with the fast turn of events and infiltration of cell phones, this definition can be considered as obsolete. web-based business and e-business should surrender the letter "e" in light of the fact that the utilization of web-based business innovations is on its ascent and they turned into the standard piece of promoting activities. As the Web keeps on advancing, network organizations and web-based business have prospered step by step. Flaunting such

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uncommon highlights as boundlessness, agelessness, extraordinary communication, quick reaction, low expenses and few boundaries to passage, internet has emerged to be the ideal platform of publicizing, advertising, and online trade for entrepreneurs. More than that, it likewise implies perpetual online commercial center possibilities. The commitment lies in the utilization of accumulated information by business visionaries (organizations), just as offices zeroed in on creating sites and online stores. While organizations can exploit these data to upgrade the running store, web offices can exploit these data as a rule during the advancement of new e-shops. Offices can likewise utilize the data to assemble a selling system for their customers.

Web-based business is the purchasing and selling of the merchandise and enterprises on the web; web is the best source to utilize this device. Today the measure of trade that is directed electronically utilizing online business has expanded with a widespread utilization of web and innovation. Web-based business incorporates moving of assets on the web, production network the board, showcasing over web, In Pakistan it began as purchasing of online services from different nations practically and it included a total trade which administration was given through web and cash was moved through Mastercard's to other nation's firm. The innovation of the web has made another example of the conventional way individuals shop. Clients are not, at this point attached to the opening times or explicit areas; it might become dynamic practically whenever and any spot to buy items and services. The Web is generally new mode for the correspondence and the trading of data which has gotten present in our everyday lives.

1.1. Global Perspective

Asia Pacific district is driving the development of web-based shopping when contrasted with the develop market like the US, UK, Japan, and European Nations. The Asia Pacific recorded huge development, particularly in China. In 2016, Asia Pacific made about \$1 trillion in online deals and larger part came from China. With an ever-increasing number of buyers become progressively acquainted with the Web and its advantage, web-based shopping is getting famous and getting inclination among a gathering of buyers looking for better offer in regard to data, comfort, cost, decision. Like other youthful Asian residents, young people in Pakistan are exploring different avenues regarding better approaches for shopping that have prompted the prominence and development of web-based shopping in Pakistan.

Since web perusing turned into a customary movement, people have changed their conduct. At first web was created as a data scattering channel yet now it has become a fundamental device in various fields. Earlier years saw the change of web as a creative innovation into a standard conductor for the introduction of information and realities, sending and accepting messages, and retailers changing over into e-posterioris. It is assumed that on the web/retail market would prosper with the expanding number of web clients and give freedoms to organizations. The worldwide reach of the web benefits shoppers to purchase merchandise and enterprises of various assortments anyplace and at any area. Buyer arranged electronic trade is turning into a worldwide wonder as customers overall are going to web for the acquisition of products and enterprises. Notwithstanding, the quickest developing retail channel web is as yet not the most well-known strategy for shopping on the web.

Shoppers all around the planet shop on the web, yet how they see and buy items broadly differs. Online buying and selling are broadly acknowledged yet couple of nations actually linger behind. Regardless of the worldwide development of web-based business, the greater part of the purchaser arranged practices and models were created for the Western business sectors. On the off chance that worldwide online business needs to arrive at its summit, it is imperative to decide huge components answerable for a universally fruitful online business. E-posterioris that are intending to go around the world should know normal ascribes that influence purchasers' impression of shopping on the web. This exploration would discover regular factors that are mindful to impact online customers internationally.

In contrast to an actual store, every one of the merchandises in online stores portrayed through text, with photographs, and with sight and sound documents. Numerous online stores will give connects to much additional data about their item. Then again, some online purchasers are a gutsy pilgrim, fun searcher, shopping sweetheart, and some are innovation muddler, scorn trusting that the item will send. Subsequently, online customer conduct turned into a contemporary exploration territory for an expanding number of analysts to comprehend this special nature of web-based shopping. The advancement of the Web and its limitless overall effect were the premise to outreach the business to the new circles. Electronic business permitted organizations to sell without the need to set up physical stores. Trust with regards to purchaser and seller relationship can be characterized as "a buyer's readiness to depend on the merchant and make a move in conditions where such activity makes the customer powerless against the dealer". With the advancement of new e-plans of action and movement in the field of data innovation, online trust is one of the ruling variables in Business to Business (B2B) and Business to consumers (B2C) segments.

1.2. Pakistan Context

Web has created in new conveyance channels electronic trades are expanding quickly. This need has emerged to see how they see straight forwardly to purchase shoppers. The greater part of individuals who utilize the web to buy merchandise on the web, however that there are still a few explanations behind which shoppers are hesitant to purchase on the web. The perspectives of individuals toward the buy online are diverse in Pakistan. The reason for this examination is to survey the components felt reservation of purchasers in web-based shopping. Web-based shopping demonstrates electronic trade to purchase items or services straightforwardly from the vender

through the Web. A greater number of individuals than before are utilizing the web to look for a wide assortment of things, from house to shoes to plane tickets. Presently individuals have numerous alternatives to pick their items and services while they are shopping through an online stage. These days, because of creating of innovation, an ever-increasing number of clients are applying electronic trade to get data and acquisition of products and ventures. The web is another shopping channel and the innovation acknowledgment is a significant chance to impact buyer conduct of web-based shopping. Via looking and sharing data just as utilizing separated services, online stores have a benefit in more fast conveyance, lower costs, and more limited buying time.

This thesis will be conducted in Pakistan in order to check the gender difference with respect to online shopping behavior in term of trust. Web-based shopping is one of the ordinarily utilized mechanisms for advantageous shopping. It is, truth be told, a famous method for shopping among the Web people group. Regardless of garments, hardware, or pets, web-based shopping pattern is getting more famous as time passes. Many sites and applications are being made and conveyed each year to cater this rising interest of happy with shopping patterns. Web-based shopping is turning into a reasonable method to make every one of your buys, regardless of whether you are at home in office, or in an alternate country. This is particularly valid for created nations, where each store has its site, you can purchase from. You can undoubtedly pass on about the advancements like money down and exceptional limits on online buys. This pattern to shop online with the solace of your own love seat has as of late been taken up in the Asian locale also, particularly in Pakistan and India. India appears to have embraced the pattern a lot quicker when contrasted with Pakistan.

They have different design, furniture, and food sites, alongside the generally referred to organizations, like Amazon and eBay. For Pakistan, be that as it may, the selection of such patterns has been more troublesome. Individuals normally do not believe the items being shown before them. Therefore, we cannot anticipate that they should purchase on the web and be happy with it. In any case, the young people of Pakistan is liberal and has gradually accepted web-based shopping, regardless of whether it is requesting food on the web. Individuals, in Pakistan, have been casualties of tricks both on the web and on portable applications, so it is reasonable why they take a gander at such a movement. These new patterns have persuaded that age is not the lone factor making the young turn towards web-based shopping. Different variables are additionally associated with making internet shopping one of the quickest developing business sectors in Pakistan, which is significantly helping the IT business in Pakistan to thrive. This examination study will attempt to uncover such factors. Web has entered in individuals' lives totally to the point that it has become a significant channel for shoppers to purchase items and wares. Web Internet Shopping, which is contracted as web-based shopping, empowers purchasers and entrepreneurs to join such business exercises as purchasing and selling, item and services through PC organization, subsequently improving buyers' purchasing goal. With the fast development of internet business enterprises and increment in their reasonable valuations, an ever-increasing number of organizations are pulled into the point that they start to contribute on the foundation of web-based shopping sites to furnish purchasers with more alternatives. It is subsequently worth directing further examinations to see the impact factors on purchasers when they pick among the incredible number of online shops.

Today administrators are taking advantage of the force of internet business. Noticing numerous possible answers for sinking business area of Pakistan, an enormous number of firms have gained web-based business for their business and have advanced through this instrument. E business has arisen to be the perhaps the main promoting and deals instrument. With the assistance of e business you can buy whatever is accessible on the web. Basic comprehension of shopper conduct in the electronic climate, as in this actual world, can be accomplished if the components that influence the buy choice are disregarded or unequivocal. For instance, online buyers' apprehensions about the need freedom to look at items before buy explicitly viewed as powerful factors in direct buy choice.

1.3. Problem Statement

Web-based media has presented another element of buying items from home. Web clients, particularly Youth, have shown more interest in purchasing items on the web but observed reluctant for multiple reasons. In this examination study, gender difference on online shopping behavior with respect to trust level will be examined by taking the evidence of Pakistani consumers.

1.4. Significance

As far as hypothesis this examination paper plans to give a practical comprehension of the components which influence the internet shopping practices of customers in Pakistan. Also, regarding practice this examination will endeavor to introduce vital ramifications and bearings for advancement of web-based shopping in Pakistan. Web-based shopping is, in any case, turning into a significant factor in accomplishing proficient deals development. Directors need to incorporate and put resources into this factor in the improvement of their online plans of action. Obliging the barriers of e-shoppers would empower firms to grow better business procedures. The examination's discoveries are significant not exclusively to existing organizations, yet in addition new organizations, which could utilize these to create viable strategies. Considering both the positive and negative angles would help administrators who are intending to embrace internet business.

2. LITERATURE REVIEW

E-business (or internet business) helps out customary business exercises through the new mechanism of the Web. Internet business can be characterized as any business activity directed in an electronic arrangement. Kalakota and Whinston recommended that online business is the utilization of the Web for buying, selling, or exchanging items and services. The point is to diminish costs, abbreviate item lifecycles, accelerate client criticism, and improve the nature of administration. Web-based business is the interaction of online trades among people and endeavors. These incorporate Business-to-Business (B2B) trades, Consumer to-Customer (C2C) trades and Business-to-consumer (B2C) retail deals. Internet business or the Electronic trade is where business and innovation mix together to give buying and selling merchandise through the Web platform. The Web is the principal foundation of the Online business, which addresses one of the cutting-edge advertising strategies. All activities here are being executed through the Web. Simultaneously, all the exchanging created the electronic climate can be called as a web-based business. It is conceivable to meet various definitions for the internet business in various types of sources. There are a few models identified with these definitions underneath. World Trade Organization (WTO) characterizes the web-based business to such an extent that: it is the amount of all business exercises over telecom lines, including creation, dissemination, promoting and deals of the products and the services.

2.1. Gender and E-commerce

Male and female buyers are regularly inspired by various items. Male buyers normally incline toward equipment, programming, and gadgets while female buyers for the most part favor food, refreshments, and attire (Zhou et al., 2007). During the beginning phases of internet business, the sorts of items sold online were male situated; accordingly, females could not discover items online that intrigued them (Van Slyke, Comunale, and Belanger, 2002). In any case, despite the fact that online clothing deals have outperformed online PC deals, men's keep on making more buys on the web and go through more cash on the web. Online retailers want to see how to attract female buyers to take part in internet business shopping. The absence of material input on online business Sites for experience items, for example, cosmetic, electronic, or clothing make an obstruction, particularly for females (Zhou et al., 2007). In this way, the shopping direction for females is typically unique in relation to the shopping direction for men's, as females will in general be more friendly (Zhou et al.). Site intelligent highlights are frequently utilized to give more friendly cooperation to females just as empower buyers to find products on the web. The purchaser's online experience can decide their view of a web-based business Site and whether the shopper will get back to the online business site.

Understanding the contrasts among male and female view of internet business help online retailers address customer worries about shopping on the web (Van Slyke et al., 2002). These distinctions gave understanding into how internet business Sites can be adjusted to address web-based shopping concerns. Females presently cannot seem to welcome online business as promptly as men's (Van Slyke et al.). Despite the fact that the two men's and females similarly visit internet business Sites, men's are bound to buy items or services from the Site (Van Slyke et al.). Men's and females will in general approach web-based business in an unexpected way, as females shop in an arranged style and men's are more hasty customers (Zhang et al., 2007). Females have less satisfaction with internet business and are more incredulous of web-based business than men's, maybe because of the absence of a passionate bond with the online retailer (Rodgers and Harris, 2003). Interestingly, men's have more prominent trust of web-based business and see online business as more helpful than females (Bourlakis, Papagiannidis, and Fox, 2008). While men's are bound to shop through internet business, females are bound to shop when all is said in done (Stafford et al., 2004).

To arrive at the developing section of female Web clients, online retailers need to comprehend what inspires female customers to participate in web-based business (Van Slyke et al., 2002). Online substance should be expanded to empower both male and female customers to invest energy investigating internet business Sites (Wang, Chen, Chang, and Yang, 2007). The quantity of females utilizing the Web and the development of online clothing deals are both expected to proceed (Siddiqui, O'Malley, McColl, and Birtwistle, 2003). Understanding the distinctions in goals to participate in internet business may help the gender gap among male and female spending on the web (Van Slyke et al.). Females have customarily been and keep on being the standard purchasing specialists for families; along these lines, females are bound to have more prominent fulfillment with shopping (Alreck and Settle, 2002). This pattern of females being the fundamental family customers may at last move to web-based business as the quantity of females online keeps on expanding (Van Slyke et al., 2002). Some female buyers are beginning to support the comfort of online business shopping like their male partners, because of time imperatives and feverish ways of life (Ergin and Akbay, 2008).

For female business visionaries specifically, the Web improves admittance to data, portable innovation empowers new installment channels and admittance to fund. Online business gives female new business openings and can help increment their investment in homegrown and global trade. Nonetheless, there is minimal authority information about the number of female-based business that access the internet, their way to use it or how much they take part in web-based business. Furthermore, most female possessed organizations are in low-esteem areas that are outside worldwide worth chains. There is proof that absence of education, abilities, access, assets, and different elements are barring female business visionaries from the chances offered by e-commerce. Therefore, providing the aforementioned facilities may enable the women business to grow. Gender contrasts have been important to sponsor and advertisers for quite a long time. Since sites will in general be focused to one or the two genders, endeavoring to comprehend the various ways that

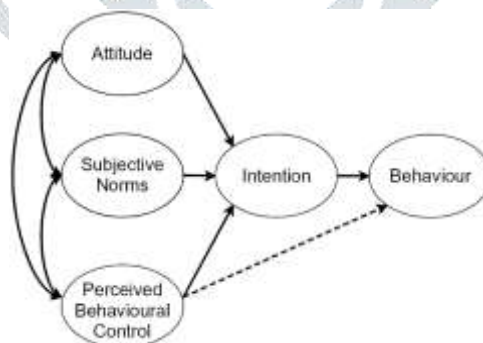
guys and females see web-based shopping is fitting. With regards to the web, gender is accepted to impact, or maybe moderate, the degree and example of investment in web activities. In practically every examination that has inspected gender and internet business, guys are normally demonstrated to be the predominant customers.

2.2. Theory of Planned Behavior

The theory of planned behavior (TPB) began as the hypothesis of contemplated activity in 1980 to foresee a person's goal to participate in a conduct at a particular time and spot. The hypothesis was planned to clarify all practices over which individuals can endeavor control. The vital segment to this model is social plan; conduct aims are impacted by the demeanor about the probability that the conduct will have the normal result and the abstract assessment of the dangers and advantages of that result. The TPB has been utilized effectively to clarify and anticipate conduct in a huge number of social areas, from actual work to tranquilize use, from reusing to decision of movement mode and from innovation reception to assurance of protection. The advancement of the TPB was worked off, of what was expected of human conduct in the hypothesis of contemplated activity.

This hypothesis was introduced in Icek Ajzen in 1985 in his article. It proposed that an individual's conduct goals and their perspectives about a specific conduct are controlled by having the option to comprehend that individual's conduct and standardizing convictions just as the accepted practices for the general public that they are inside. The fundamental contrast between the TPB and the hypothesis of contemplated activity is that there is a more noteworthy possibility of having the option to comprehend an individual's real mentalities through the TPB that bring about the actual conduct that is being done (Martin, 2017). The essential explanation the TPB is because of the expansion of social control which considers if an individual really accepts that they have command over the conduct which they need to complete. The TPB has been utilized effectively to foresee and clarify a wide scope of wellbeing practices and goals including smoking, drinking, wellbeing administrations usage, breastfeeding, and substance use, among others. The TPB states that social accomplishment relies upon both inspiration and capacity. It recognizes three sorts of convictions including social, regulating, and control. The TPB is included all things that address an individual's genuine power over the conduct. The TPB begins with an express meaning of the conduct of interest regarding its objective, the activity in question and the time span. Every one of these components can be characterized at different degrees of explicitness or over-simplification.

Notwithstanding, when the conduct has been characterized, any remaining builds in the hypothesis should relate to the conduct on the whole four components. This is known as the standard of similarity (Ajzen, 1988). For instance, to examine innovation acknowledgment, an examiner may characterize the conduct of revenue at a low degree of over-simplification. On the other hand, the specialist might be keen on innovation acknowledgment at a broader level. Note that the objective has been extended to incorporate a wide scope of gadgets, not simply a webcam, and that the setting is left vague. Nonetheless, unexpected occasions; inadequate time, cash, or assets; absence of essential abilities; and a huge number of different variables may keep individuals from following up on their aims. How much individuals have genuine command over the conduct relies upon their capacity to defeat obstructions of this sort and on the presence of such encouraging variables as past experience and help given by others. Considering these contemplations, the TPB proposes that level of social control directs the impact of expectation on conduct.



Source: Luzzi and Spencer (2008)

Figure 2.1 : Theory of Planned Behavior

Social goal is a significant factor in understanding conduct propensity before a specific conduct is embraced. Conduct expectation alludes to the articulation incited during the choice interaction; this articulation regularly tells if certain conduct will be embraced. Conduct goal is an important cycle in any type of conduct articulation; it is a choice made before a real conduct is completed. As indicated by TPB, singular conduct is controlled by their expectation to play out that conduct. TPB joins a wide scope of variables to clarify human conduct by and large.

TPB proposes that real utilization is dictated by mutually conduct goal and saw social control. People are impacted to a great extent by thoughts, assessments, and advice of others around them and essential to them. Past exact investigations have discovered factual help for regulating convictions in innovation appropriation research. The last segment of TPB is seen conduct control. In web-based shopping

setting, perceived behavioral control (PBC) alludes to insights and convictions of people of having the important assets, information, and abilities during the time spent utilizing the Web and, thusly, shopping on the web. PBC has two significant measurements: self-efficacy (SE) and facilitating conditions (FC). As per social psychological hypothesis, individual, intellectual, segment and conduct qualities of people impact one another. SE is simply the people's decisions of their self-capacities and the assets to draw in a specific conduct. SE is the people's view of their capacity to do a specific activity. Consequently, SE is simply the customers' evaluation of their capacities to shop on the web. Hence, it is essential to address self-adequacy in the Web shopping setting. The second component of PBC is the encouraging conditions allude to the accessibility of assets expected to perform specific conduct.

Among these assets could be time, cash, and admittance to Web in internet shopping setting. Albeit various investigations discovered solid experimental help for TPB to anticipate. Human conduct is guided by three sorts of thought: social convictions, regularizing convictions, and control convictions. In blend, the disposition toward the conduct, the abstract standard, and the apparent social control led to the arrangement of a conduct intention. The TPB depends on an expectancy-value definition to portray the arrangement of demeanor toward a conduct. In particular, mentality toward the conduct is thought to be a component of promptly available convictions in regard to the conduct's reasonable results, named social convictions. The TPB is separated into an individual's disposition, their apparent conduct control, and the abstract standards of society which all impact an individual's aim and eventually the last conduct. The TPB utilizes an individual's very own disposition and assessment in blend with their apparent control of the conduct and social orders' abstract standards to impact their conduct expectation which will prompt the conduct or activity. At times, in the event that somebody has a contrary demeanor and feel that they do not have control of this activity, that will prompt the individual being less inclined to do that activity. Thus, it develops a direct link between achievement and control of behavior.

2.3. Online Shopping Behavior

Economic growth is one of the important aims of the economies (Ugurlu,2009, Ugurlu,2010). Growing economy has an effect on shopping. Web-based shopping behavior refers to the way toward buying items or services through the Web. The interaction comprises of five stages like those related with conventional shopping conduct (Liang and Lai 2000). With the shopping behavior as of online, when potential purchasers perceive a requirement for some product or service, they go to the online forum via internet and inquire about the require product or service. Therefore, an acquisition of products or services by means of the internet forum refer to online shopping. Online shopping (Web-based business) is the purchasing and selling of merchandise and enterprises online through web (Nazir et al, 2012). Web-based media in Pakistan assumes no dynamic part to impact clients of internet shopping. Other significant variables in most internet shopping encounters in the area are likewise negative (Nielson, 2010).

Pakistan deals with the pattern of web-based shopping is extremely low contrasted with the U.S. or on the other hand the UK, however in different nations likewise negative pattern of web-based shopping, yet better than Pakistan (Yousaf et al, 2012). Buyers need to pick an item in web-based shopping by digital appearance including, the size of the item picture, item appearance, cost factors and how to survey a solid organization. Web has tremendous potential as a shopping channel has, as it permits association with buyers by offering an entirely unexpected shopping (Sharma and Sheth, 2004). Motivation of purchasing propensity as a character quality shifts among individuals and drive purchasing conduct influence your evaluation (Chen, 2008). There is an expansion in web-based shopping and many factors drive for online purchasing. Internet shopping is turning into a reasonable method to make every one of your buys, regardless of whether you are at home or in office, or in an alternate country. This is particularly valid for developed nations, where each store has its site, you can purchase from.

India appears to have received the pattern a lot quicker when contrasted with Pakistan. They have numerous designs, furniture, and food sites, alongside the normally referred to organizations, like Amazon and eBay. For Pakistan, in any case, the appropriation of such patterns has been more troublesome. Individuals for the most part do not believe the items being shown before them. Subsequently, we cannot anticipate that they should purchase on the web and be happy with it.

Nonetheless, the young people of Pakistan is liberal and has gradually accepted internet shopping, regardless of whether it is requesting food on the web. Individuals, in Pakistan, have been survivors of tricks both on the web and on versatile applications, so it is reasonable why they take a gander at such a movement. These new patterns have persuaded that age is not the solitary factor making the adolescent turn towards web-based shopping. Different elements are additionally associated with making web-based shopping one of the quickest developing business sectors in Pakistan, which is significantly helping the IT business in Pakistan to thrive. Through web, you can helpfully purchase items and services. Web-based shopping is extremely helpful and beneficial (Bourlakis et al., 2008). One benefit of Web shopping is that it furnishes the purchasers with point-by-point data and various decisions, so they can think about items and cost on the web. The more the decision and comfort, the simpler it is to discover online your ideal item or service. It has been seen that web-based shopping gives more fulfillment to the advanced customers who are looking for comfort and speed without putting more energy and time (Yu and Wu, 2007).

Pakistan comes next from the bottom on the list of quickest web-based shopping. In Pakistan, the web-based media do not have a viable part in affecting clients for web-based shopping. Another explanation, as proposed by Nielson (2010), is that individuals in Pakistan

have had negative involvement in web-based shopping previously. The vast majority who shop online in Pakistan purchase just garments or equipment's related with hardware on the web. In spite of the fact that web improvement has achieved an expansion in number of online shoppers, numerous individuals actually delay because of the worries identified with security and individual wellbeing. As online establishment and store become more complex, web-based shopping keeps on denoting its reality on the lookout (Lian& Lin, 2008). As per Burke (2002), there are four pertinent segment factors that significantly affect three essential determinants of the purchasers' behavior towards internet shopping. The four determinants incorporate age, income, education, and gender. Past examinations have demonstrated that shopping behavior is a significant pointer for deciding if customers expect to participate in online business. Customary store shopping can be a sincerely satisfying encounter; in any case, shopping on the web does not generally give a similar encounter because of restrictions (Koufari, 2002). Online business allowed the buyers to shop or purchase from home (Ergin and Akbay, 2008).

Buyers who lean toward conventional stores esteem the confirmation and happiness regarding shopping contrasted with online buyers (Rajamma et al., 2007). Accordingly, a few purchasers may have vulnerabilities about internet business Sites because of the customers' reliance on conventional store shopping (Van Slyke et al., 2002). Conventional stores are typically connected with human association and an unmistakable nature. Shoppers have various necessities and needs; subsequently, they will shop where they are best served (Burke, 2002). Online retailers want to comprehend which factors, like shopping behavior, impact the customer's choice to continue its purchasing activity from online stores.

A buyer's shopping behavior may impact their goal to take part in online business shopping as aims may fluctuate for various items (Earthy colored et al., 2003). Item type is a significant factor in internet business as shoppers may suggest conversation starters with respect to the size, and texture of clothing things (Axelsson, 2008). Customers should have the option to contact and check the online items as displayed (Rajamma et al., 2007). Consequently, online retailers need to see how customers utilize their items to help buyers with their online buy choices. Numerous buyers feel clothing is hazardous to buy online because of vulnerability about shading, texture, and fit (Bhatnagar, Misra, and Rao, 2000). It is simpler to accumulate data about attire things in a customary store in light of the fact that the clothing things can be taken a stab at, looked at, and genuinely assessed (Axelsson, 2008). Past research has additionally discovered that customers who like to encounter items are less inclined to purchase on the web (Li et al., 1999). Hence, online retailers are beginning to offer innovation that empowers purchasers to analyze the items on the web.

Social thought can likewise impact a customer's shopping direction, as certain buyers normally like to shop outside of the home for the social activity and engagement (Li et al.). Past investigations have discovered the social segment to be a huge indicator of purchaser conduct (Kim, and Kumar, 2003). Online business keeps on being a single action; notwithstanding, Sites are offering more intelligent highlights to expand social movement. Customer qualities, aside from regular segment factors, incorporate generally likewise a buyer's web use propensity and past shopping activities. Thus, online shoppers would prefer to ensure that displayed products or items fulfill their requirements as they do it by visiting the markets.

The client's online experience is characterized as the emotions of customers while performing on the web purchasing activities (Zhou et al., 2007). The nature of the client's online experience can affect the impression of internet business Sites (Constantinides, 2004). Shoppers need an online encounter that is connecting with noteworthy, and intuitive. Internet business presents a chance for online retailers to establish an intuitive climate that permit customers to accumulate data, assess items, evaluate alternatives, and straightforwardly purchase items from an online website.

3. DATA AND METHODOLOGY

3.1. Population of the Study

Mugenda and Mugenda (2003) defined the population as observable characteristics with similar in behavior of set of individuals. The population of the study is Pakistani online shopping buyers who are doing the online shopping through different platform. Mahmood et al. (2004) stated that most of the online buyers are wealthier and educated. Though, the population number is big and the whole population cannot be considered for the current investigation due to the limited resources and time thereof it is wiser to select the sample from population. The selected sample will be analyzed with respect to online shopping behavior and inferences will be taken for the whole population on the basis of selected sample. Therefore, population is number of individuals or observations that composed of different subsets, out of those subsets, a sample is taken to make an inference for the whole study. Thus, in this empirical investigation, population of the study will be those Pakistani online buyers who do the online shopping from different websites and their response will be analyzed in order to draw the final decision whether gender difference exist in term of online shopping behavior with respect to trust level.

3.2. Sampling Method

Silverman (2014) defined the sampling method as an approach and technique that is used by the researcher to select the sample from population. Non-probability and Probability are two types of the sampling techniques. There are further different in techniques in non-

probability and probability sampling methods. Such as random sampling, systematic sampling, convenience sampling, snowball sampling, stratified sampling, judgement sampling and quota sampling. As, it is very hard to include all the observations of the study due to time constraints and limited resources and seem hard for the researcher to cover all the characteristics of the object. Therefore, it is more appropriate and suitable for the researcher to follow the convenience sampling approach. Convenience sampling approach is flexible, cost effective and time saving for the researchers who have limited resources and time to conduct the empirical investigation. Convenience sampling also allows the researcher to gather the primary data at reasonable time frame without any bias selection. So conveniently available data will be collected from the selected sample on the basis of its availability and flexibility. Thus, a type of non-probability sampling technique, convenience sampling will be followed to select the sample from the population and data will be collected from the selected sample in order to draw the inference about the whole population. A sample size is defined as number of observations that has been considered in the empirical investigation. The sample size for the empirical investigation has been determined by following the Slovin's formula.

$$n = \frac{N}{1 + N(e^2)}$$

Where n = Sample Size,

N = Total population,

e = margin of error.

The total population of Pakistan is 212.2million and I suppose that margin of error is 0.075 because in social science, minimum benchmark for the level of acceptance is 0.10 (alpha = 10%). After putting the required values:

$$n = 212200000 / (1 + 212200000 (0.075^2))$$

$$n = 177.77$$

For convenience purpose, I will round the sample size into 200.

3.3. Data Collection and Analysis

The researcher will adopt the questionnaire which will be used to gather the data. Questionnaire offers many advantages for conducting the empirical researchers for those having limited resources. Online survey will be conducted, and questionnaire link will be shared with the users or with the selected sample and their responses will be taken online. Likert scale will be followed because structured questionnaire allows the researchers to get the insight information about online shopping behavior with respect to trust level. The questionnaire will cover all the aspect pertaining to security, reviews from consumers, trust, website quality, goodwill and reputation and online shopping behavior. The online questionnaire will provide the clear information about data collection and its purpose. All the collected information will be used only for empirical investigation purpose.

None of the information will be used to gain any social benefit or for re-sale purpose and identity of the respondents will be keep as secret keeping in view the social privacy issue. The first part will provide the information about the questionnaire purpose thereafter will ask the respondents to provide the information about their demographic profile such as gender status, age level, education level. Finally, it will collect the information about the selected variables that pertain to online shopping behavior by keeping the trust level at focal point. The SPSS package will be followed to analyze the collected. The reliability of the questionnaire will be checked through Cronbach's alpha value thereafter relevant methodology will be followed in order to see the gender difference with respect to online shopping behavior with the focus of trust. The feedback received from the online questionnaire was 200 who do the online shopping behavior. The current study will use the SPSS package to determine the gender difference in term of online shopping behavior with respect to trust level. The questionnaire was adopted from the difference articles with respect to shopping behavior and trust level. The technique includes the descriptive analysis, reliability analysis, frequency and graphic analysis and t-test. The table 3.1 will provide the information about the sources of questions that was adopted during the current investigation. Moreover, relevant permission has been obtained from the concern authorities or from the authors regarding adopting the questions without any modification and proper citation has been made. In this table, desired variables along with the sources of questions has been mentioned along with the number of questions.

Table 3.1 : Adoption of Questions

| Variable | Question no. | Source |
|--------------------------|--------------|-------------------------------|
| Security / Privacy | 1 to 4 | Wolfinbarger and Gilly (2003) |
| Fulfillment/ Reliability | 5 to 8 | Wolfinbarger and Gilly (2003) |
| Technical Quality | 9 to 12 | Aladwani and Palvia (2002) |
| Consumer Rating | 13 to 15 | Raffaele Filieri (2015) |
| Trust | 16 to 17 | Kim and Stoel (2004) |
| Online Shopping Behavior | 18 to 23 | Wu and Tsai (2017) |

4. ANALYSIS AND RESULTS

4.1. Analysis of Demographic

The demographic analysis provides the information about the respondent's gender values, age level and educational background. Online survey has been conducted and feedback of 200 respondents have been received. The frequency will be presented of each respondent's with respect to their characteristics along with the percentage for gender status.

Table 4.1 : Frequency of Gender

| Gender | Frequency | Percent |
|----------|-----------|---------|
| Male | 93 | 46.5 |
| Female | 107 | 53.5 |
| Over-all | 200 | 100 |

Demographic information includes gender, age, and educational background in the current investigation. Firstly, gender frequency analysis has been presented in which male has been numbered as 1 and female has been numbered as 2 during conversion stage. The total response for the current investigation was 200, out of which male ratio was 93 and female ratio was 107. In term of percentage, male has a representation of 46.50 percent in total feedback, while female has a representation of 53.50 percent.

Table 4.2 : Frequency of Age

| Particulars | Frequency | Percent |
|--------------|-----------|---------|
| 15-20 | 21 | 10.5 |
| 21-26 | 113 | 56.5 |
| 27-32 | 37 | 18.5 |
| More than 33 | 29 | 14.5 |
| Total | 200 | 100 |

The table 4.2 gives the information about the frequency of age. Age frequency table provides the shed lights about the respondent age classification. Age frequency has been categorized into four categories including, 15-20, 21-26, 27-32 and More than 33. Where, value 1 is assigned to 15-20, value 2 is assigned to 21-26, value 3 is assigned to 27-32 and value 4 is given to More than 33 categories. The frequency of 15-20 class is 21 and account for 10.50 in total sample and indicating the least representation in the sample. 21-26 class has a frequency of 113 which is the highest representation in the total sample thereof accounted by 56.5 percent in overall sample. The class 27-32 has a frequency of 37 with 18.5 percent weight thereof indicating the second highest representation in selected sample. However, more than 33 category has a frequency of 29 with 14.5 percent in selected sample thereby indicating the second least representation in current investigation. The table 4.3 gives the education level information with respect to respondent feedback. Education has been classified into 3 major classes such as High School, Bachelor and Master and above. The High school is assigned number 1, 2 is assigned to bachelor degree and 3 is given to Master and Above during conversation process. The frequency of high school respondents is 32 and accounted by 16 percent. The bachelor degree has a frequency of 63 with percent of 31.5. Finally Master and above class has a frequency of 105 with total weight of 52.5 percent in the selected sample. The frequency clearly shows that Master and above class has a highest representation compare to other graduates. High school has least representation, while bachelor degree holders fall in between.

In the table 4.3, frequency and weighted percent of respondents given with respect to their educational background against the selected sample.

Table 4.1 : Education Level

| Particulars | Frequency | Percent |
|---------------------|-----------|---------|
| High School Diploma | 32 | 16 |
| Bachelor Diploma | 63 | 31.5 |
| Master and Above | 105 | 52.5 |
| Total | 200 | 100 |

The frequency analysis of gender demographic provides the information with respect to respondent's gender status, their age level and educational background. The gender analysis reveals that proportion of female is higher than male because female do the more shopping compare to male. Moreover, it also shows that female prefer to do the online shopping because it is more convenient, safe and easy to do. On the other side, frequency analysis of age level reveals that different age sect engages in the online shopping behavior. Meaning that, online shopping behavior is not limited to specific age limit rather all the individuals with different age level do the online shopping. However, analysis revealed that frequency to do the online shopping behavior is higher for the youth who fell in the category of 21-26 which is representing the highest proportion in the selected sample.

4.2. Reliability Score

The reliability of the questionnaire ensures the internal consistency of the variables. In this empirical investigation, researcher used the Cronbach's alpha test to examine the internal consistency of the variables. The Cronbach's alpha value for each of the selected variables have been provided in the below table.

Table 4.4 : Reliability Statistics

| Particulars | Cronbach's Alpha Value | No. of Items |
|--------------------------|------------------------|--------------|
| Privacy | 0.947 | 4 |
| Fulfillment/Reliability | 0.891 | 4 |
| Technical Quality | 0.886 | 4 |
| Consumer Rating | 0.968 | 3 |
| Trust | 0.924 | 2 |
| Online Shopping Behavior | 0.925 | 6 |
| Overall Questionnaire | 0.798 | 23 |

4.3. Normality Results

Kolmogorov-Smirnov and Shapiro-Wilk are undertaken in order to check the normality. The null hypothesis states that variable is normally distributed while alternative hypothesis states that variable is not normally distributed. All the variables reported significant results thereof rejecting the null hypothesis. Thus, non-parametric tests will be implied to see gender difference.

Table 4.5 : Results of Normality

| Variable | Kolmogorov-Smirnov | | | Shapiro-Wilk | | |
|----------|--------------------|-----|------|--------------|-----|------|
| | Statistic | df | Sig. | Statistic | df | Sig. |
| MP | 0.16 | 200 | 0 | 0.93 | 200 | 0 |
| MR | 0.14 | 200 | 0 | 0.96 | 200 | 0 |
| MTQ | 0.13 | 200 | 0 | 0.94 | 200 | 0 |
| MCR | 0.17 | 200 | 0 | 0.91 | 200 | 0 |
| MT | 0.18 | 200 | 0 | 0.94 | 200 | 0 |
| MOS | 0.18 | 200 | 0 | 0.89 | 200 | 0 |

For brevity purpose, I reported the results of gender only, while the other results can be obtained on demand. The null hypothesis states that gender does not significantly differ whereas alternative hypothesis states that gender significantly differ in term of privacy. The mean rank of male is 91.17 with 93 observations, while mean rank value of female is 108.61 with number of observations are 107. Both female and male significantly vary in term of privacy as indicated by Mann-Whitney's Z value of -2.139 and p-value of 0.032. Thus, null hypothesis has been rejected and accepted the alternative hypothesis.

Table 4.6 : Outcome of Mann-Whitney for privacy

| Mean of Privacy | Gender Status | N | Mean Rank | Sum of Ranks | Z | Sig. |
|-----------------|---------------|-----|-----------|--------------|---|------|
| | Male | 93 | 91.17 | 8478.5 | | |
| | Female | 107 | 108.61 | 11621.5 | | |
| | Total | 200 | | | | |

The alternative hypothesis describes that reliability significantly differ between male and female while null hypothesis rejects the claims. The value of mean rank for male is 111.65 with 93 observations and mean rank for female is 90.81 with 107 observations. The Mann-Whitney reported a Z value of -2.55 which is statistically significant at 0.01, less than from 0.05 thereof alternative hypothesis has been accepted and null hypothesis has been declined because p-value is less than from 0.05. Thus, reliability between male and female vary significantly while doing the online shopping in Pakistan.

Table 4.7 : Outcome of Mann-Whitney for Reliability

| Mean of Reliability | Gender Status | N | Mean Rank | Sum of Ranks | Z | Sig. |
|---------------------|---------------|-----|-----------|--------------|---|------|
| | Male | 93 | 111.65 | 10383.5 | | |
| | Female | 107 | 90.81 | 9716.5 | | |
| | Total | 200 | | | | |

The current empirical study also taken the technical quality aspect to check whether gender difference exist while doing the online shopping. For that purpose, Mann-Whitney test has been undertaken and its results are given below. The value of male's mean rank is 110.52 higher than of female's mean rank of 91.79. The outcomes reported a z-value of -2.29 with significance level of 0.02 that is below than from required level of 0.05. Therefore, null hypothesis has been rejected that no significant difference exist between gender in term of technical quality.

Table 4.8 : Outcome of Mann-Whitney for Technical Quality

| | Gender Status | N | Mean Rank | Sum of Ranks | Z | Sig. |
|---------------------------|---------------|-----|-----------|--------------|--------|-------|
| Mean of Technical Quality | Male | 93 | 110.52 | 10278.5 | -2.295 | 0.022 |
| | Female | 107 | 91.79 | 9821.5 | | |
| | Total | 200 | | | | |

Consumer rating also plays positive role in e-commerce activities. Male has a value of mean rank of 85.09 lower than female mean rank value of 113.90. The reported outcomes of Mann-Whitney have a z-value of -3.55 and p-value is $0.00 < 0.05$ thereof alternative hypothesis has been accepted. Thus, consumer rating significantly changes between male and female when they do the online shopping in Pakistan.

Table 4.9 : Outcome of Mann-Whitney result for Consumer Rating

| | Gender Status | N | Mean Rank | Sum of Ranks | Z | Sig. |
|-------------------------|---------------|-----|-----------|--------------|--------|------|
| Mean of Consumer Rating | Male | 93 | 85.09 | 7913 | -3.551 | 0 |
| | Female | 107 | 113.9 | 12187 | | |
| | Total | 200 | | | | |

Trust level is an important component that is being considered by the users while doing online shopping behavior. There are two items that have been used to measure it. The result of Mann-Whitney has been presented below. 78.11 and 119.96 represent the mean rank of male and female, respectively. Mann-Whitney reported the value of Z is -5.21 which is statistically significant because significance level is below than 5 percent. Therefore, it can be stated that trust level significantly contrast between male and female with respect to online shopping behavior.

Table 4.10 : Outcome of Mann-Whitney for Trust Level

| | Gender Status | N | Mean Rank | Sum of Ranks | Z | Sig. |
|---------------------|---------------|-----|-----------|--------------|--------|------|
| Mean of Trust Level | Male | 93 | 78.11 | 7264.5 | -5.219 | 0 |
| | Female | 107 | 119.96 | 12835.5 | | |
| | Total | 200 | | | | |

The difference of online shopping behavior between male and female has been estimated through Mann-Whitney test. The results reported that male has a mean rank value of 116.80 higher than of female value of 86.34. The z-value is -3.72 with p-value less than 5%. Therefore, null hypothesis can be rejected and accepting the alternative hypothesis. Meaning that, gender significantly differ in term of online shopping behavior.

Table 4.11 : Outcome of Mann-Whitney result for Online Shopping Behavior

| | Gender Status | N | Mean Rank | Sum of Ranks | Z | Sig. |
|----------------------------------|---------------|-----|-----------|--------------|--------|------|
| Mean of Online Shopping Behavior | Male | 93 | 116.8 | 10862 | -3.729 | 0 |
| | Female | 107 | 86.34 | 9238 | | |
| | Total | 200 | | | | |

5. CONCLUSION

In this empirical research, author attempts to gender differences in online shopping behavior with respect to trust by taking the evidence from Pakistan. The reliability of the variables have been tested through Cronbach's alpha test and results of the test show that all the variables are reliable as indicated by Cronbach's alpha value.

Kolmogorov-Smirnov and Shapiro-Wilk tests are used to examine the normality of the variables. Both tests confirmed that all variables are not normally distributed. Thus Mann-Whitney and Kruskal Wallis tests are used to examine the gender difference towards online shopping behavior with respect to trust level. The results indicate that gender significantly differ in term of explanatory variables including privacy, reliability, technical quality, consumer rating, trust level and online shopping behavior. It is also found that difference also exist on the basis of age level except for reliability. Finally, education level is also considered to examine the difference and reported that respondents significantly differ towards reliability and technical quality and have similar shopping behavior towards trust level in term of education level.

The continuous variables are privacy, reliability, technical quality, consumer rating, trust level and online shopping behavior which are examined on the basis of gender. The frequency analysis shows that proportion of female is higher as compare to male. Mann-Whitney test has been used to examine the gender difference towards online shopping behavior with respect to trust level. Privacy, reliability, technical quality, consumer rating, trust level and online shopping behavior has been examined on the basis of gender. In order to observe the gender difference, Mann-Whitney test has been applied to draw the final conclusion. The results of Mann-Whitney confirmed that gender significantly differ in online shopping behavior when it comes to privacy matter. The results also indicated that there is significant difference between male and female with respect to reliability factor. Likewise, technical quality factor also found statistically significant between male and female while doing the online shopping. Male and female also differ with respect to consumer rating perception in doing the online shopping. The results of Mann-Whitney showed that male and female statistically significant different in term of trust level for online shopping. Thus, male and female statistically differ in doing the online shopping as confirmed by the results of Mann-Whitney results. Privacy, reliability, technical quality, consumer rating, trust level and online shopping behavior also examined on the basis of age level.

As, all the variables are not normally distributed and non-parametric test has used to explore the difference between respondent class. Kruskal Wallis test has been employed for the age variable. Respondents significantly differ on the basis of age in term of privacy. Respondents of the survey did not differ on reliability factor in doing the online shopping behavior on the basis of age level. Technical quality, consumer rating and trust level have seen as significantly difference between the respondent's age level. The researcher also examined the privacy, reliability, technical quality, consumer rating, trust level and online shopping behavior with respect to respondent's education level. There is no difference among respondents on the basis of education level with respect to privacy, consumer rating, trust level and online shopping behavior while statistically significant difference has been observed among the respondents on the basis age with respect to reliability and technical quality factors. Thus, it can be stated that respondents statistically differ in doing the online shopping behavior with respect to gender, age, and education level. All of the variables are found significant with respect to gender, only reliability and online shopping behavior have been rejected on age level while reliability and technical quality factors have been accepted on the basis of education level. Thus, it can be concluded that outcomes of the Mann-Whitney have confirmed that gender statistically differ in doing the online shopping behavior with respect to trust level as well as for other considered variables. The continuous growth on the internet enables the developing nation to adopt e-commerce, thus providing the access to consumers across the borders. This study attempts to explore the gender difference between online shopping behavior with respect to trust level. Frequency and descriptive analysis have used to understand the mean response of respondents. Cronbach alpha test has used to check the questionnaire's reliability and Kolmogorov-Smirnov and Shapiro-Wilk tests are used to examine the normality in variables. The results show that variables are not normally distributed thereby non-parametric tests have used to examine the gender difference in trust level towards online shopping behavior. Non-parametric tests showed that gender statistically differ with respect to trust level towards online shopping behavior. Consumer rating, technical quality and trust have found statistically significant on the basis of age level while reliability and technical quality are significant on the basis of education level. Therefore, it can be concluded that gender significantly differ in term of trust level towards the online shopping behavior. However, there was no difference among respondents towards online shopping behavior with respect to education level and age level.

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