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ISTANBUL AYDIN UNIVERSITY

INSTITUTE OF GRADUATE STUDIES

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

MASTER'S THESIS

Muhammad Awais IQBAL

Department of Business

Business Administration Program

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ONAY FORMU

DECLARATION

I hereby declare with respect that the study "Gender Dıfferences In Onlıne Shoppıng Behavıor Wıth Respect To Trust: The Case Of Pakıstan", which I submitted as a Master thesis, is written without any assistance in violation of scientific ethics and traditions in all the processes from the Project phase to the conclusion of the thesis and that the works I have benefited are from those shown in the Bibliography. (.../.../20...)

Muhammad Awais IQBAL

FOREWORD

This thesis attempts to investigate the gender differences ın onlıne shoppıng behavıor wıth respect to trust: the case of Pakıstan. Nn-parametric test has been estimated in order to draw the final conclusion with respect to online shopping behavior. I personally hope that this compilation of research will be helpful to the subject. I am humbly grateful to my advisor Prof. Dr. Erginbay Ugurlu for guiding me, giving me support and courage to do this thesis. I would also like to thanks my friends and family members who remembered me in their prayers.

<u>**August, 2021**</u>   <u>**Muhammad Awais Iqbal**</u>

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ABBREVIATIONS

ARPANET	: Advanced Research Projects Agency Network
B2B	: Business-to-Business
B2C	**:** Business-to-Customer
B2E	: Business to Employees
B2G	: Business to Government
C2B	: Consumer to Business
C2C	**:** Consumer to-Customer
CoD	: Cash on Delivery
FC	: Facilitating Conditions
FTP	: File Transfer Protocol
G2C	: Government to Citizen
G2E	: Government to Employees
G2G	: Government to Government
PBC	: Perceived Behavioral Control
RAND	: Research and Development
SE	: Self-Efficacy
TAM	: Technology Acceptance Model
TPB	: Theory of Planned Behavior
UK	: United Kingdom
US	: United States
USD	: United States Dollar
WTO	**:** World Trade Organization

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

ABSTRACT

The continuous growth in the internet provides access to consumers across the borders by enabling the developing nations to adopt e-commerce. The subject of e-commerce has widely studied in developed nation but lack in developing countries espeically Pakistan. This study attempts to explore the gender difference between customers towards online shopping behavior with respect to trust level. Frequency tables and descriptive statistics are interpretted 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. Howeover, Kolmogorov-Smirnov and Shapiro-Wilk tests showed that variables are not normally distributed thereby non-parametric tests Mann-Whitney and Kruskall Walis tests are 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. 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*

ONLINE ALIŞVERİŞ DAVRANIŞINDA GÜVEN AÇISINDAN CİNSİYET FARKLILIKLARI: PAKİSTAN ÖRNEĞİ

ÖZET

İnternetteki sürekli büyüme, gelişmekte olan ülkelerin e-ticareti benimsemelerini sağlayarak sınırların ötesindeki tüketicilere erişim sağlamaktadır. Bu çalışma, güven düzeyine göre online alışveriş davranışına yönelik olarak müşteriler arasındaki cinsiyet farkını keşfetmeye çalışmaktadır. Ankete yanıt verenlerin ortalama tepkilerini anlamak için frekans ve tanımlayıcı analizler kullanılmıştır. Anketin güvenilirliğini kontrol etmek için Cronbach alpha testi, değişkenlerdeki normalliği incelemek için Kolmogorov-Smirnov ve Shapiro-Wilk testleri kullanılmıştır. Sonuçlar, tüm değişkenlerin güvenilir olduğunu, Cronbach alpha değerinin gerekli seviyeden büyük olduğunu göstermektedir. Bununla birlikte, Kolmogorov-Smirnov ve Shapiro-Wilk testleri, değişkenlerin normal dağılmadığını göstermiştir, bu nedenle parametrik olmayan testler, Mann-Whitney ve Kruskall Walis testleri, online alışveriş davranışına yönelik güven düzeyindeki cinsiyet farkını incelemek için kullanılmıştır. Parametrik olmayan testler, cinsiyetin online alışveriş davranışına duyulan güven düzeyine göre istatistiksel olarak farklılaştığını göstermiştir. Tüketici derecelendirmesi, teknik kalite ve güven yaş düzeyi bazında istatistiksel anlamlı bulunurken, eğitim düzeyi bazında güvenilirlik ve teknik kalite anlamlı bulunmuştur. Bu nedenle, online alışveriş davranışına yönelik güven düzeyi açısından cinsiyetin anlamlı ölçüde farklılaştığı sonucuna varılabilir.

Anahtar kelimeler : *Cinsiyet, Güven Düzeyi, Çevrimiçi Alışveriş Davranışı, Pakistan*

1. INTRODUCTION

This chapter will provide the information about the gender difference in terms of online shopping behavior by considering the trust. It contains the information about subject background by taking the perspective from global world as well as from Pakistan. The problem statement has been defined alongside with research objectives. Finally, significance of the study has been presented before the research questions both general and specific.

1.1 Study Background

Web shopping is the fundamental reaction for included life these days. In the prior decade, there had been an enormous change in the procedure for client's shopping. Regardless of purchasers' continuation to purchase from a genuine store, the clients or purchasers feel extraordinarily valuable to electronic shopping. Web shopping saves critical time for present day individuals since they get so clamoring that they can't or reluctant to contribute a lot of energy while doing promote shopping. In the high level world, trade and business have been expanded such a lot of that multichannel has occurred and electronic shopping has reached out on a fundamental level all through the world. All around, online business set up about 2.29 trillion dollar market and expected to appear at 5 trillion dollar by 2025 because of the twofold digit by and large improvement in deals and orders taking all things together kinds of web based business including but not limtied to business to consumer segment.

In addition, the procedure for doing in general trade has changed, as well. Affiliations utilizing the web pathway, another piece of correspondence with different affiliations and affiliations. Electronic business changed into the normal method for driving business and with progress of social trust, it by and large adds to the money related development. Web business and e-business has been the subject of examination for certain explores, as until 2013, there were various appraisals accessible talking about e-business assembling as it were. In

the making rivalry of online stores, it is unavoidable to screen factors that sway purchaser purchase direct during their delaying in term of trust. By not doing in light of everything, affiliations 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 sort of business that is composed in the online climate, while the Web goes probably as a unified stage that interfaces purchasers and traders consider electronic business to the degree of conceivable business trades drove on the web. All e-commerce websites 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. In any case, with the fast new turn of events and intrusion of cells, this definition can be considered as old. electronic business and e-business should surrender the letter "e" considering the way that the use of online business headways is on its trip and they changed into the standard piece of propelling activities. As the Web keeps on advancing, network organizations and web based business have prospered step by step. Flaunting such 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 obligation lies in the utilization of assembled information by business visionaries (affiliations), correspondingly as working environments zeroed in on making objections and online stores. While affiliations can mishandle these data to update the running store, web working environments can abuse these data if all else fails during the progress of new e-shops. Working environments can besides utilize the data to accumulate a selling system for their customers.

Electronic trade is the purchasing and selling of something and it is taken a stab at the web; web is the best asset for utilizing this arrangement. These days, the level of progress in the web business being utilized electronically is connected to the far and wide utilization of the web and improvement. Electronic business is working with the development of assets on the web, constructing the

administration organization, making it apparent on the web, it began in Pakistan essentially by buying on the web relationship from different nations, and it joined a level change where association was given and cash coursed over the web. To the firm of another country through Mastercards. The Internet's development has made another depiction of the standard way individuals shop. Clients are not added to the fundamental circumstances or express zones as of now; can essentially get dynamic anytime and anytime to purchase something and affiliation.

1.2 Global Perspective

The Asia Pacific region continues to advance electronic shopping while escaping the cautious market such as the US, UK, Japan, and European Countries. Asia Pacific has experienced tremendous events, especially in China. In 2016, Asia Pacific secured online rules of about $ 1 trillion, most of which came from China. As an ever-growing number of buyers become logically familiar with the Internet and the advantages of the Internet, electronic shopping is gaining admiration among buyers seeking better offers in information, consolation, cost, choice. Like other excited Asian residents, adolescents in Pakistan are studying various techniques for better shopping frameworks that encourage online shopping to stand out and thrive in Pakistan.

Ever since web browsing turned into a standard development, individuals have rapidly changed their direction. The web functioned as an upstream and downstream channel to disseminate information, but at this point it became a central vehicle in different areas. Previous years were considered a creative development towards a standard conductor for the presentation of data and real factors, sending messages and suffering, and for retailers to move to e-backends. In the web / retail market, it is necessary to do it with increasing web customers and offer opportunities for memberships. The group of people on the web licenses customers to buy different kinds of things and leads everything out and at any point. 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-posteriors 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.

Rather than an authentic store, all of the things in the online stores is depicted with text, photos, and visual and solid documentation. Heaps of online stores will give interfaces a huge load of additional data about their things. Taking everything into account, some online buyers are a difficult wayfarer, fun-pursuing, client sweetheart, and some progression muddler, sure that the thing will send. A short time later, online customer direct progressed into a contemporary space of disclosure for a creating number of analysts to fathom this particular nature of electronic shopping. The movement and endless for the most part effect of the Web was the explanation of taking business to new conditions. Electronic exchange allowed relationship to sell without the need to set up real 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.
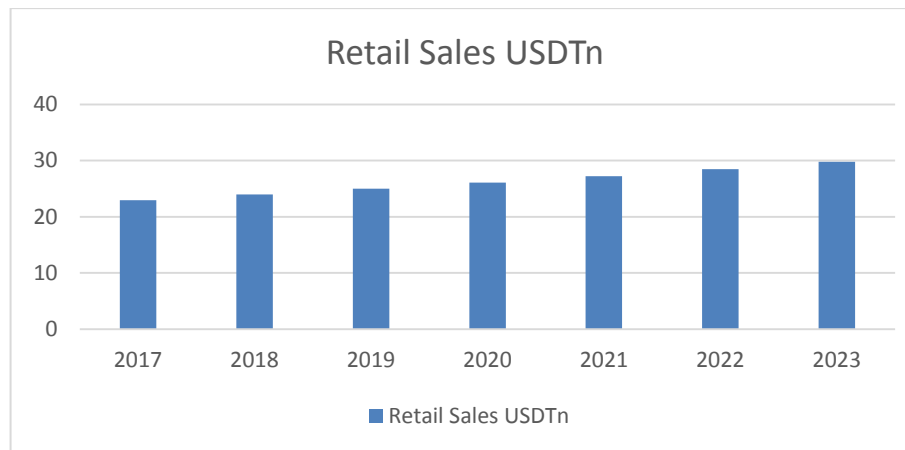
Figure 1.1: Total Retail Sales Worldwide, 2017-2023

Source: eMarketer, May 2019

Figure 1.1 shows the significance of retail sales acrosss the world and its expected potential in upcoming years along with the percentage. It can be observed that there is tremendous potential in the retail sales in the futures with stead growth of 4.5%, remaining stable for the consective three years.

1.3 Pakistan Context

Web has made in new transport channels electronic exchanges are extending rapidly. This need has arisen to perceive how they see straight forwardly to buy customers. Most of people who use the web to purchase stock on the web, anyway that there are as yet a couple of clarifications behind which customers are reluctant to buy on the web. The points of view of people toward the purchase online are assorted in Pakistan. The justification this assessment is to study the segments felt reservation of buyers in online shopping. Online shopping exhibits electronic exchange to buy things or administrations directly from the seller through the Internet. A more noteworthy number of people than before are using the web to search for a wide arrangement of things, from house to shoes to boarding passes. As of now people have various choices to pick their things and administrations 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. Electronic shopping is one of the normally used instruments for favorable shopping. It is, in all honesty, a renowned techniques for shopping among the Internet social class. Notwithstanding pieces of clothing, equipment, or pets, electronic shopping design is getting more acclaimed over the long haul. Numerous destinations and applications are being made and passed on every year to cook this rising interest of content with shopping designs. Electronic shopping is transforming into a sensible strategy to make all of your purchases, whether or not you're at home in office, or in a substitute country. This is especially substantial for made countries, where each store has its site you can buy from. You can without a doubt pass on about the headways like cash down and uncommon cutoff points on online purchases. This example to shop online with the comfort of your own affection seat has actually been taken up in the Asian region additionally, especially in Pakistan and India. India seems to have accepted the example much faster when stood out from Pakistan.

They have particular arrangement, furniture and food objections, nearby the all things considered implied affiliations, like Amazon and Ebay. For Pakistan, regardless, the assurance of such models has been more badly arranged. Individuals regularly don't acknowledge the things being showed up before them. Accordingly, we can't expect that they should purchase on the web and be content with it. In any case, the adolescents of Pakistan is liberal and has gradually recognized web based shopping, regardless of whether it's referencing food on the web. Individuals, in Pakistan, have been misfortunes of tricks both on the web and on advantageous applications, so it's reasonable why they take a gander at such a turn of events. These new models have persuaded that age isn't the lone factor making the energetic turn towards electronic shopping. Different components are moreover associated with making web shopping one of the quickest making business regions in Pakistan, which is basically helping the IT business in Pakistan to prosper. This appraisal study will try to uncover such

factors. Web has entered in individuals' lives totally to the point that it has become an immense channel for clients to purchase things and items. 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 it their reasonable valuations, an ever increasing number of organizations are pulled in to 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.

Several specialists have suggested that the clients' buying conduct in online shops can be fundamentally not by and large identical to that in the normal climate. More online purchasers and typical utilization of the Web shopping expected much more constantly will be shown and refreshes their confirmation on the spot for the less online ordinary and purchasers. Buyers are hesitant to purchase things on the web and it has different explanations behind this miracle since they consider that they don't have conviction during the time spent online buys for the deficiency of credit or check cards, the passwords, the course toward hacking data, less an ideal opportunity to submit, whimsical, plotting, a penetrate of protection and social risks.
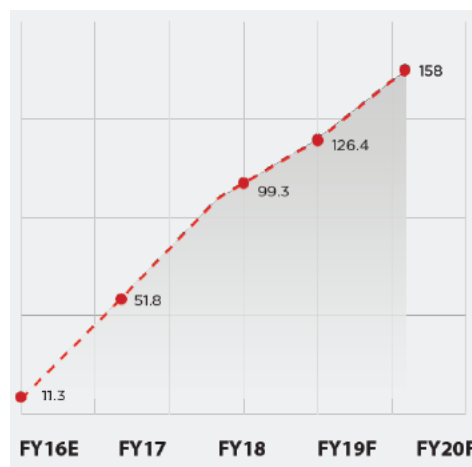
Figure 1.2: E-Commerce Sales (including CoD & Digital)

Source: State bank of Pakistan

7

Figure 1.2 provides the information about the estimated and forecasted e-commerce sales. It is forecasted that e-commerce sale in Pakista would be USD15billion in financial year 2020. The trend is continuous upward from the last four years. Through e-business explicit sort affiliations has obtained an opportunity to assemble their strategy and can keep a comfortable relationship with its customers with no other individual among you and your customer. E-business has helped an inconceivable game-plan in the globalization of affiliations all through the world. Affiliations can without a completely astounding stretch market their thing in the whole worl dand can make grand market of their thing. Ernst and Young (2000) is bestowed that its cost and genuine expenses, due to the purchase on the web transport yet the things snap to review the structure and fear of Visa hacking buyers are massive concern. Web shopping recommends procuring of thing and undertakings through the Internet. A web orchestrate sign applies to the point of view of our customers, concerning online shopping.

1.4 Problem Statement

The consumer can do the home-shopping from the e-commerce website. This is why e-commerce consumers showed the interest in e-shopping, especially youth, 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.

1.5 Research Question

Is there any gender difference for online buyer behavior in terms of trust level?

1.6 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. Electronic shopping is, regardless,

transforming into a critical factor in achieving capable arrangements improvement. Chiefs need to consolidate and place assets into this factor in the improvement of their online game plans. Obliging the boundaries of e-customers would enable firms to develop better business methods. The assessment's disclosures are huge not solely to existing associations, yet furthermore new associations, which could use these to make practical methodologies. Directors may gain the benefits through pointed out the pros and cons of e-commerce websites and may consider to apply the mechanism in order to pursue the e-business.

2. LITERATURE REVIEW

Definition of e-commerce presented in the start of chapter. Relevant theories pertaining to online consumer behavior have been elaborated with respect to trust. The consumer behvior towards the online shopping in term of trust level has discussed with respect to previous literature. The linkage between the relevant elements and online shopping behavior also presented to gain the insight information about their relationships and their interactions.

2.1 Concept of E-Commerce

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-customer (B2C) retail deals.

There has been continuous improvement in e-business that help to understand the factors or variables affecting on the consumer buying decision which product is perceived as an important for their consumption purpose (Zahedi and Melody, 2009). Among the large number of elements inspected in past research as possible determinants of web based shopping, demeanor toward internet shopping showed a huge effect on web based shopping conduct (Sanchez-Franco, 2006 and Wu, 2003). As needs be, better comprehension of web based shopping mentality is basic for planning and overseeing viable sites that can assist organizations with pulling in and hold online clients. While investigations of internet shopping demeanor are boundless in the writing, investigations of

gender contrasts in web based shopping disposition are scant and revealed discoveries are conflicting. A broad survey of web based shopping writing by Chang, Cheung, and Lai (2005) shows that a bigger number of men than female purchasing on the web in certain investigations and no huge genderual orientation contrasts in web based shopping conduct between the genderes in different examinations.

Similarly, a later audit by Zhou, Dai, and Zhang (2007) exhibits clashing discoveries relating to the effect of gender on web based shopping exercises and gender contrasts in internet shopping. The mechanical insurgency that happened 200 years prior has changed our reality and the living souls similar path as did the innovative transformation toward the finish of the twentieth century and our lives are as yet affected by these fast changes. At the point when PCs and the Web went to our life, the speedy presentation of the work without exercise in futility, minimization of the human deficiencies have become the prevailing component in work practice. Simply consider everything, regardless of whether it is a gigantic electronic gadget or day by day food items that we devour or simply the littlest writing material gear, we can purchase every one of these items in extraordinary assortments without escaping the home, without misuse within recent memory straightforwardly through the Web. The most excellent side of the reality we can generally utilize the advantages of this colossal mechanical change by being essential for it. It is smarter to investigate the historical backdrop of the Web.

The Web is the absolute organization of the nets that encompass the world, first characterizes as an ARPANET. ARPANET as the primary snare of nets at first was brought into the world during the 1960s for military purposes. The main explanation here was the viable utility of trade structures if a nuclear conflict incident was supposed to happen if telephone lines were damaged. Paul Baran, an American planner known to be the creator of the Internet, developed package trading while simultaneously working for the RAND Organization. The place of packet trading networks was that each message was split into more subtle chunks, and after a while those chunks seem strongly to the target point where they could deliver the main message. Over time, the term Internet dynamically gained wide usage among people around the world.

Web business or Electronic trade is the place where business and progress meet up to exchange stocks through the Web stage. The Web is the center establishment of the Online business, which will in general be one of the bleeding edge limited time philosophies. 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 the all business exercises over telecom lines, including creation, dissemination, promoting and deals of the products and the services. Another meaning of the web based business is the sharing of the crude or handled business data to form business, the board and utilization exercises on the Web, between the makers, buyers and the public authority establishments. Online business is the creation, promotion, deals, protection, conveyance and installment tasks of merchandise and enterprises by methods for PC organizations.

The ascent of Web clients around the planet cleared the development of web based business industry, particularly in developed nations. Web clients in developed nations, for instance in the (US), favored shopping on the web because of comfort and efficient credits of web based buying (PRC, 2008). Notwithstanding, the mechanism to do the e-business has been growing and attaining the focus of developing as well as under-developed nations such as in Pakistan. For instance, It has been found that informal networking were more frequent in the emerging economies as compare to the Web clients in Europe and the US (Poushter, 2016).

2.1.1 Evolution of the E-commerce

The world economy is under the control of global networking in the 20th century, investors of the financial markets are controlled with the new conditions by developing the latest ideas and mechanism. A worldwide market is main impetus in back of global money and trade. Miniature and macroeconomic scale ideas are basically managed with it. Usually one

geological area offers better benefit for certain items or ventures and award the financial backer with a higher pace of return for a similar measure of capital flood.

e-business has not developed dramatically in the recent times as evident in the literature. It advanced and modified after some time to fulfill the consumer requirements from time to time. There were some many restrictions and limitations for doing the e-business in the early days thereby making the mechanism more complex and complicated for the users. Users has not much option to customize the products as of their own needs and chocies rather to accept it as of it. The evolution of the e-commerce doesn't happen in few years rather develop gradually with the time as internet users started to interact with it.

In mordern days, products can be found easily via internet or from electronic sources without any hassle and made it more conveinent for the users to make it more customize with respect to their chocies and requirements. Not only product can be found via internet sources but also can be displayed for selling purpose without putting any energy and efforts at minmum costs. Thus, evolution of e-commerce enable the users to benefit from modern days by selling and buying the products online from the available channels.

The folowing image shows the evolution of e-commerce from 1994 in which different gadgets were offered for the users. With the time, as it evolved, e-commerce provides the easiness to the internet users and offer viable benefits.
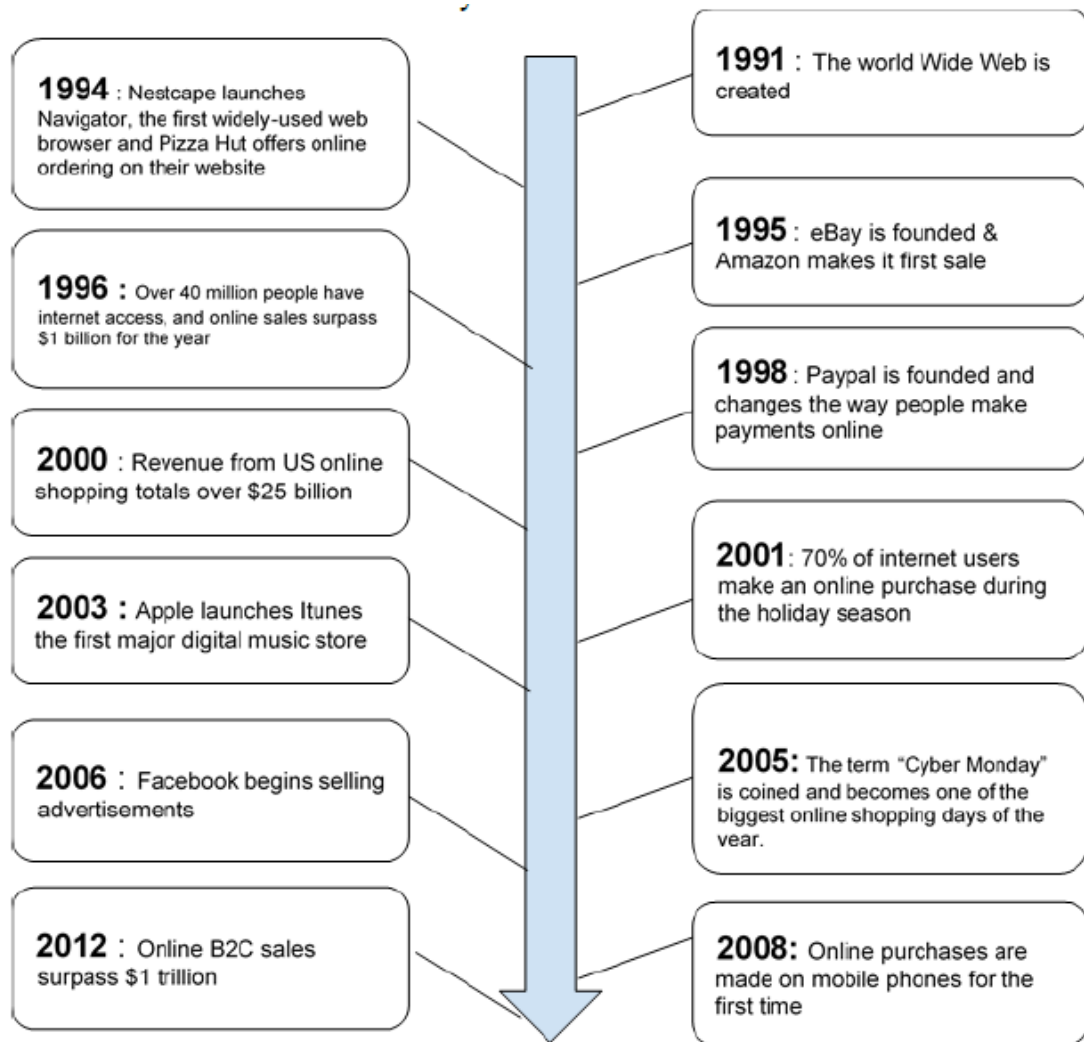
Figure 2.1: Evolution of e-commerce

Source: Ferrera, Cécile; Kessedjian and Eowyne (2019)

With the time, when the internet users started to begin the online activities with the advancement of the internet facilities. The onlnie business to consumers (B2C) sale surppassed more than USD1 trillion. In 1991, world wide web came into existence providing more comfort and easyiness to the online users. With the advancement of the online payment solution as in 2001 introduced by paypal, online sales picked up 70% in 2001. Different promotions and campaigns were launched to bring the more internet users and 2005 broke the previous sale records. Similarly, mobile commerce also provide the easiness to the internet users.

2.1.2 Gender and E-commerce

Consumers are regularly inspired by various items in the e-business and e-commerce selling points. 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). In beginning phases of internet business, most of the products are linked or related with the chocies or preferences of the male customers; accordingly, females couldn't discover items on internet which are intrigued them (Van et al., 2002). In any case, despite the fact that online clothing deals have outperformed online PC deals, mens 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 womens (Zhou et al., 2007). In this way, women doing e-purchasing is typically unique in relation to the shopping direction for mens, 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 et al., 2002). Distinctions gave basic understanding in relation with e-business that how internet business Sites should be adjusted to deal with the matters of web based shopping. Women presently can't seem to welcome online business as promptly as mens (Van Slyke et al.).

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 sponsors 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 Tools of E-commerce

The most compelling apparatus of the online business is internet based business. The principle explanations behind this are the expense benefits it gives to the web based business gatherings and its simple and brisk insight and selection by the clients. Simultaneously, it is quickly sending the advanced information and by doing so giving time and cost saving by each mean to its clients. Internet business devices can be characterized as the items that encourage the cycles that are performed by the two players of the purchasers and the venders (Ercetin, 2015).

Although there are many factors which are required to be focused before proceeding with the e-business and one of them is to be considered as an important factor that how the buyer will complete his/her e-activity on the website. The quick extension of the Web and its simple use by the mass of individuals made it the most favored device among the other online business devices. Simultaneously, the advancement of the Web has made the web based business more modernized and simple to utilize. This applications likewise can be characterized as one of the most established electronic correspondence frameworks. It is accepted that the online business is an infant idea. In any case, the online business devices that will be appeared underneath will show that web based business is an idea coming from an earlier time. The followings are the devices that are being used for conducting the e-business through internet are as

given. TV is a far and wide specialized device. Thus, the communicated data is arriving at the majority immediately. In our days, this device is getting appeal and solicitation, in the zones of item ad and promoting issues. TV is a one-sided online business instrument. Telephone is another instrument that phone is the most established instrument of internet business. Today, a phone is the first wellspring of numerous innovative tool. By methods for phone, it enables the sellers and buyers to communcite freely or at a very low cost thereby ensuring their interaction for sharing the information and data. Fax is another device provided by the phone lines foundation. By methods for the gadgets that are accessible between the two sides, quick trade of records is conceivable, prompting an enormous efficient. Be that as it may, it is more costly contrasted with different methods for electronic business gadgets. These days, it is a favored online business instrument nearly by the entirety of the organizations and ventures.

Table 2.1: Tools of e-commerce

Conventional Tools	Modern Tools
Radtio	FTP
Television	Word Wide Web
Telephone	Electronic Mail
Fax	Voice Mail
Intranet	Global System for Mobile Communication
Electronic Data Interchange	Wireless Application Protocol
Electronic Funds Transfer	Short Message Service
Electronic Payment	Teleconference

Source: Burak, Elektronik ticaret ve Stratejileri Ekonomik ve Teknik Dergi, February 2003.

In these days, internet is the most ideal and utilized instrument of internet business, in light of the data gave in the worldwide organization has no limits and the information sent by it is being conveyed promptly to all aspects of the world. The common data is being moved momentarily to wherever on the globe and effortlessly. By methods for this commonsense instrument, countless individuals are trading data in a straightforward and quick manner. A subset field of the web is termed as Intranet that basically depend on the usage of internet platform. This networking has been widely applied and used in the

fields of corporate in order to keep connected the employees on a single platform.

The extranet is an open organization associating one organization to different organizations that it works with, to project workers, providers or to the shoppers. For example, while an organization is satisfying a request given by a customer, the customer can look at and track the most recent updates and installments online by methods for this organization. While the data on the Web is in an open discussion, for organizations and their subsidiaries, customers, project workers, accomplices there is data that ought to be private. Now, the Extranet assumes a part of absolute significance that provide ample support to promot the e-business.

2.3 Traditional Commerce vs. E-Commerce

Customary Market gives a typical climate to purchasers and venders to go to genuinely and to actualize the trade interaction or the exchanging. The two players meet each other eye to eye and trade data with one another. As such, the customer can contact the item, registration it genuinely before the buying and a short time later chooses to get them item or not (Kotler et al., 2005). In early times, when goods and services were traded on barter system thereof providing the basic idea to do the business with providing the more easiness to users. Though, actual market offers some benefits despite the introduction of e-business/market where buyer can visit the market and buy the product as of it available on the basis of their preference and choice. Another feature was that it allows the individual for outdoor activity by visiting the marketplace physically, making the interaction with seller, introducing with the new items and market trends and keep the people in touch with social networking. People get more excited while interacting with the buyers and get themselve more introduced with the available products with the help of sellers thereby providing the ease of picking better products which perfectly meet their requirement.

In the conventional market framework, the vast majority of the organizations are situated in an area where they involve more explicit and restricted geological territory. In any case, the Web beats every one of these impediments and furnishes the organizations with the chance of offering their items

everywhere on the world and contact the bigger customer populace. In the conventional market, clients can look at the nature of the item by contacting it in actual contact to see whether it relates to their quality assumptions and after that get it. Specifically subjects, the conventional market may have a bigger number of benefits than the online business. Nonetheless, in generally scale web based business offers more benefits and that is the reason it is becoming so quick. It gives extraordinary comforts and benefits to both the purchasers and the venders. Indeed, in the customary market, there are foreordained shopping hours, while in internet business the clients are allowed to do buying tasks in whatever time they need and this, thus, expands deal execution.

Simultaneously, more extensive product offering, item variety and less expensive costs are a portion of the unrivaled sides of the web based business. More often than not Online items are being sold at less expensive costs than in the customary market. For instance, the vast majority of individuals like to buy carrier tickets from the internet. Many websites provide the online services to the consumers which are more convenient as compare to the traditional agent. A consumer may avail the benefit by directly buying from the e-site rather than from the middle man who charge for commission. Advantages of new business openings, contrasted and the conventional market offers less expensive items and services, invigorating the serious climate and numerous different benefits can be appeared. Nonetheless, from the place of purview, the provisos in the laws ought to be filled and a decent framework ought to be built. On the off chance that the escape clauses in the laws will be shut, the universe of the Web will get far more secure.

Nonetheless, if this legitimate foundation escape clauses won't be shut and reinforced, there will be not kidding security issues, robbery of individual data and client disappointment. However long the universe of the Web is continually changing, these standards and laws ought to be adjusted to recently arose needs. Once in a while, present standards are not viable with recently stimulated changes. Advancements and revisions ought to be made by these changes (Kuar, 2011: 339).

Web based business is the way toward trading merchandise or services as computerized mode where the installment is done by means of online trades, in

electric structure. The installments can be made by any type of computerized modes, for example, credit or charge cards, advanced wallets or Net banking. Web based business is an online stage for clients to sell and purchase merchandise or services and it is conveyed to the doorstep of the client. This sets aside the time and cash that would have been usually spent on voyaging.

Table 2.2:: Difference between Traditional and E-commerce

Traditional Commerce	E-Commerce
Telephone, Mail or Face to face	Internet and latest communication tools for business activities
Business transactions were performed manually	Automated systems are developed to perform the transactions
Business processes were complex involving individual at every business activity.	Complexity resolved and flexible business processes were introduced and reducing the un-necessary business stage for time saving and efficiency.
Goods are hard to sell across the borders due to limitations	Goods could be solved all over the world

Table 2.2 points out the difference traditional and e-commerce thereby summarizing it in a comparative form. In traditional commerce merchants and buyers have to interact at some place for trade of goods and services while e-commerce doesn't require such activity instead buyer may buy the goods from home without losing any time with few clicks. Thus, e-commerce has numerous advantages over the traditional commerce in the modern world.

2.4 Types of E-Commerce

An item or a product that has been selled to the consumer through the medium of internet is referred to e-commerce activity. A seller who is selling the products or services through the sources of internet termed to e-seller or e-business. These products and services are offered across the countries without putting any limitation on the buyers such as any sort of discrimination.

Though, every service can be rendered through the internet but most of them included but not limited to involve transferring of cash, development of infrastructure plan, meetings, seminars, or any other informationd deemed necessary to share. It is the most famous terminology in today's time when

goods and services are offered online theeby catching the fancy word of e-commerce. Thus, e-commerce provides the unique opportunity where buyer and seller can interact on a single form in order to exchange the required items.
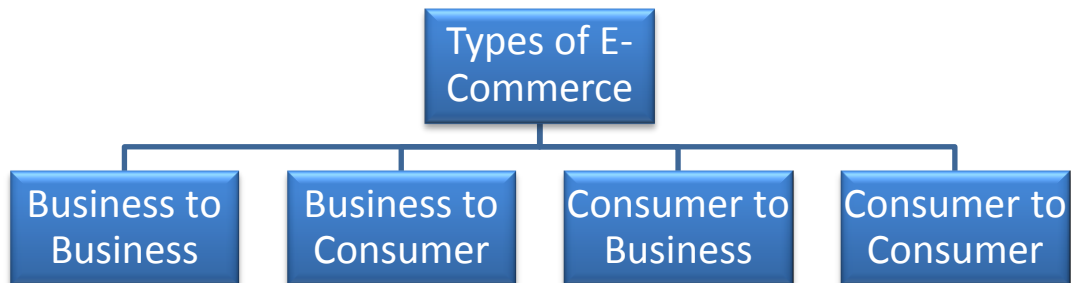
Figure 2.2: Types of E-Commerce

2.4.1 Business-to-business B2B

An internet business that includes all trades of products or services directed between entities through electronic channel. This channel is widely followed and used by the buyers and sellers for instance e-commerce. B2B is a web based business type between the organizations. It is characterized as the business exercises between the providers, merchants, makers and discount dealers. The last objective of the B2B tasks closes in the Business-to-Client. Before it, an organization can do some B2B activities. The participation and performed occupations between the laborers of an internet business site preceding the item deals can likewise be characterized as the B2B. The terms like B2B are utilized to characterize and clarify a portion of the tasks that did in electronic trade. Thus, B2B model can be elaborated as an plan of action in which one entity offers its unique products and servies to another entity against some consideration. One entity allows the products and services as of need to another entity in order to fulfill their requirement. Therefore, these offer the products that meet their requirements in order to develop and growth the venture.

It offers many benefits and advantages over the other models. Because, it provides the final or ready to final products to the other business entity. The other entity process the product in order to shape final product that meet customer requirement. Therefore, B2B models allow the entities to exhange the final goods or semi-processed goods against some consideration. If a final

product is offered then another entity charge a commission from the final customer. However, if semi-product is being received from another entity then product is processed by the entity and sold to the final customer by taking a some portion of profit. Thus, in B2B model, entities exchange the ideas either by interacting with each other or through internet channel where they try to explore the products and services and if it's according to the customer requirement then entered into final contract for long term relationship.

2.4.2 Business-to-consumer

A model which allows the sellers to sell the products and services directly to the final consumer is termed as B2C model. A customer searchs the required item from the internet channel and explore the relevant information as provided by the seller. If a product fit the customer requirements then customer make the purchase order by filling the required information. In early days, sellers place the goods on shelves and display it for the customers so that when the customer will visit the market they may find it during the visit. As the time passed and more advancement has been made in the technology, such products are displayed on the websites so that final customers may find easy to explore the required products and read all the available information pertaining to the customers. Michael Aldrich introduced the B2C model in the time of 1979 that used the TV medium for displaying the products and interacted with the customers. With internet business proceeding to create around the world, the market is progressively venturing into more specialty classes, obliging increasingly more explicit buyer and business needs. Throughout the worldwide, Asia flaunts the biggest B2C online business market, trailed by the similarly strong however more modest North American and European business sectors. Asia's conspicuousness in the web based business area is reflected by the strength of players, for example, the Chinese Alibaba Gathering, which is at present the greatest online commercial center internationally. B2C is definitely more factor in deals volume than B2B.

In this way, organizations should watch their fixed expenses and cautiously pick how to put capital in their framework. One reason numerous early B2C adventures fizzled was on the grounds that they went excessively far quick, instead of advancing their business.

2.4.3 Consumer to business

C2B online business is additionally perceived as buyer to-business. This advancement reports a total nullification of the well known model, with the individuals who might conventionally be end-clients making items and services that are utilized by the organizations and associations they buy from. Rather than a business promoting help to likely purchasers, buyers presently required assistance at a cost that they're happy to pay and expected for a business (or consultant) to fill the gap. This change of the typical method of working is currently becoming considerably more common. Clients are currently starting to perceive the force they practice and are seeing to use that capacity for values. In much the indistinguishable manner as a brand use its notoriety, buyers would now be able to use their significance. C2B interests as a novel type of money that has, albeit affirmed, amazingly effective for the two sides.

In case you're a business, you can see utilizing promoting instruments that depend further on shopper communication, including market investigation to illuminate co-inventive advancement, client criticism channels that accommodate underwriting and counsel, an trade with clients through online media that affirms associations with influencers, and having a solid blend of positive and valuable audits, which help and improve the business. As a customer in this C2B business model, you can start to see yourself as working more force than you at any point have beforehand. You can promptly influence the deals of an organization with your survey, which infers that you have an obligation to treat them genuinely. In the event that you do as such, and your tone of criticism across various touchpoints is significant and edifying, you can begin to see yourself develop as an influencer. Internet business is developing more interactional than any other time, and these developments are purchaser driven. While C2B promoting improves buyer force and benefit over a business, it likewise progresses the advantage a business can experience, by making buys more direct and more routine than any other time.

We would now be able to perceive how that is a beneficial plan of action in itself and how organizations are changing everything about C2B. The C2B model has thrived in Modern times due to prepared admittance to shoppers who are "connected" to brands. Where the business relationship was once carefully

one-directional, with organizations pushing services and merchandise to purchasers, the new bi-directional organization has permitted shoppers to turn into their own organizations. Services like PayPal and Google Wallet facilitate the weight of installment, and Google Adsense pays website admins by sending them checks in dollars, bringing about delivery expenses for Google and money change charges for worldwide clients.

2.4.4 Consumer to consumer

Consumer to Consumer (C2C) Web based business is a model in which one person is offering an items to another person using the internet channel, such as eBay or Aliexpress works. It is a sort of exchange connection where both the merchants and purchasers are customers rather than organizations. The reason for customer to-customer Web based business is to empower purchasers to purchase and sell straightforwardly with different buyers without going through a mediator, or going through a gigantic measure of cash constructing and keeping up their own online retail facade. One attribute of the unequivocally digitized retail climate is the rise and improvement of consumer to consumer (C2C) online business stages. C2C online business can be characterized as buyers executing both purchasing and selling electronically (Leonard 2011) straightforwardly starting with one then onto the next. It is now a huge retailing wonder.

For example, C2C is assessed to address generally 80% of all electronic business in China (Hoffmann, Lannes, and Dai 2012). From one viewpoint, this gives admittance to a huge range of utilized merchandise, and on the other it offers a channel through which to sell abundance products. While C2C business has been read for quite a long time in a physical climate (Sherry 1990), research on the diverse idea of C2C internet business is as yet in its earliest stages, albeit a few points of view on its pertinence and potential have effectively been accounted for (Chen, Su, and Widjaja 2016;). Digitilization is firmly forming the nature and substance of C2C trade. Thus, people interact with each other with different needs and requirements and exchange the goods against some consideration.

2.4.5 Business-to-employee

It is a web based business model that utilized between the representatives of an organization by means of the Intranet innovation. The work process and the cycles between the representatives are executed through this model. As per the Hansen and Deimler (2001), business-to-employee (B2E) contains three fundamental parts. These are the processes of the business, management of the people via online and services to be delivered online. This model gives a simple admittance to the organization data for the representatives. It gives the stage to the web based preparing and elevates the representatives to purchase the items that are supported by the organization. On a collaboration when the representatives are in various areas, the utilities like video chat, sound, video, text informing through the Intranet builds the exhibition and proficiency between the organization laborers.

Rahim and Singh (2008) have classified the merits of the B2E from the perspective of the organization as well as worker benefits. Representative advantages involve the chances to learn IT frameworks, work process and the cycles inside the Intranet, admittance to the data and participation to the instructional classes. A worker can get to the organization information through an interface autonomous of his area at that point. The merits of the organization contains the expense investment funds while giving its workers to play out the utilities above. By methods for hierarchical advantages, the organization establishes a superior workplace by utilizing streamlined procedures without investing a lot energy and cash.

2.4.6 Business-to-government

It may be assessed as the web based business model between the private area and state area is known as business to government (B2G) model. Individuals can help out a portion of their tasks through the public authority sites without visiting the state organizations actually. The claims, rules, guidelines can seek after through the Web and some regulatory desk work can be rounded out online to without wastage of time between the authority boards. The tender notices of the government can be announced through the web for its need of items, merchandise or administrations and supplies a quick support of the

organizations to meet this prerequisite. Therefore, government may continue its operation via online channel by reduing the labor forces and providing the maximum services for the betterment of society.

2.4.7 Government-to-business

There has been continuous development in the government activities which were transformed into paperless and went into computerized. Most of the government in the developed nations interact with their society through web channel thereof providing more comfort and easiness to them. Goverment put all the documents and services on the web and corporate entities may avail these services from their home without visiting the government office. This allow the government entities to manage their activities more effectively and can organize the plan in more betterway. Government collects the data of the entities and devise the plan accordingly without going through any hassel. Likewise, entities may avail the benefits by using the e-government services from the desk-office thereby providing 2-side benefit. These services include but not limited to e-ticketing, online payment of utilities bills, paying taxes for corporate and vehicle online, buying personal and corporaet insurance from state entities and many more servies.

2.4.8 Government-to-citizen

For each administration, it is of urgent significance to offer a superior assistance to its residents and to guarantee that these residents are happy with the nature of its administrations. E-administration is a more current method of the customary administration. State gives its residents the capacity of playing out their techniques without the requirement for actually visiting the state organizations by methods for utilizing the data innovations. By thusly, the residents can finish their administrative work in an agreeable way without the need to visit a specific state office by paying the visiting expenses. The online simple access of the residents to the modern and most recent data given by the public authority makes them more cognizant and assumes a vital part in the advancement of the general public. Government to citizen (G2C) by methods for web applications gives its residents the prospects of covering their expenses, bills, internet casting a ballot in the surveys. Government facilitates its citizen by offering

state products through different online portal where the users may create their login account and may avail the services. Thus, G2C model works for the benefit of the society in which individuals from the society may avail the benefits from the products and services offered by the government citizen portal that cover all the basic requirements and meet the citizen needs.

2.4.9 Government-to-employees

Government to employee (G2E) model provides the e-government services to employee via internet channel. E-services provide the access to the government employees without visiting the concern offices and can obtain the required information or data from internet channel or sources. Government may develop the different portal in which different applications are formed, employees are given the credential login with password. By using the relevant credential, employee can get the acccess to that portal application and may avail the benefit by saving his/her time. Thus, G2E is an advance model compare to the traditional method for providing the official information or data to the employee so that they can deliever/continue their operation without any discontinuation.

2.4.10 Government-to-government

Government to government (G2G) model work out in a way, in which central government provides and shares the information to the local government in order to keep the operation at normal pace without any breakup or visiting the central government office. This model contains the electronic administrations, data sharing and collaboration of one state establishments with another state within the country or across the world. One state who has better products and has more experience in management thereby providing the superior services to another state who is far behind from the leading state and may gain the benefit. They could interact through the internet channel in which they can share all the relevant information by establishing the intranetworking in which state personnel may get the infomation in no-time. This is not limited with sharing the information with another state rather one state may provide the online training to another state representative and such training may store in the database which is accessable at anytime for the training session. Thus,

governments help and provide the assistance to each other using the internet channel and sharing the information in the best interest of the society.

G2G model provides all the relevant information via internet channel or intranet platform to the local governmet or administration by keeping them upto date with respect to the central government decisions, policies, agenda and goals. These policies can be implemented at local areas by the respective administrative offices in order to ensure the smooth continuation of the opeations.

2.5 Theories

2.5.1 Theory of planned behavior

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 more broad 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.
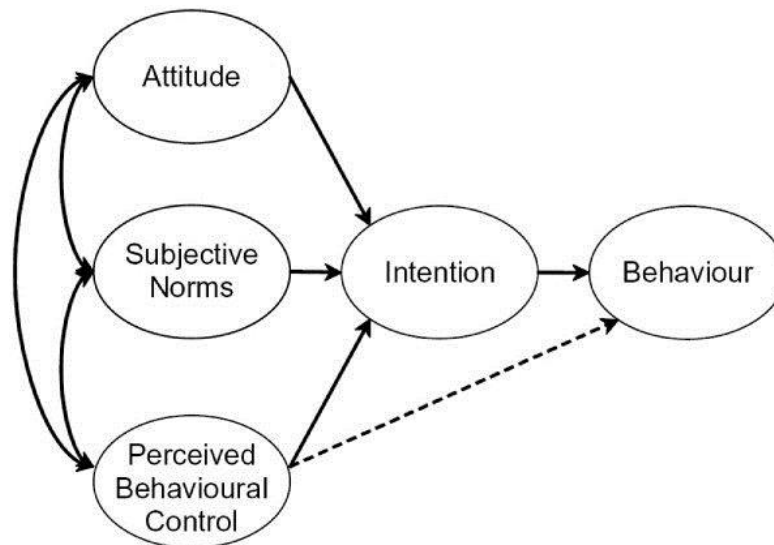
Figure 2.3: Theory of Planned Behavior

Source: Luzzi and Spencer (2008)

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 advices 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 lead 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 regards to the conduct's reasonable results, named social convictions. Thus, it develops a direct link between achievement and control of behavior.

2.5.2 Technology acceptance model

Web based business can be seen as a framework that permits buyers to improve their shopping profitability (Koufaris, 2002). In this way, in light of TAM, the buyer's utilization of web based business could be clarified by their apparent convenience and usability of the internet business site. Convenience alludes to whether the buyer will participate in online business shopping dependent on the handiness of a web based business site. Web based business requires customer acknowledgment of new advancements, as different site's intuitive highlights brings about new buyer practices. TAM is broadly used to examine web based business; in any case, it doesn't catch qualities explicit to web based shopping (Zhou et al., 2007).

One significant line of exploration to comprehend framework use is TAM, which has gotten a considerable consideration in the information system since it centers around innovation use, it has dependable instruments with superb

estimation properties, it is miserly, and it is exactly stable. TAM guesses that real framework use is controlled by singular expectations that are shaped by mentality toward use. Perceived helpfulness and simplicity of use would by implication impact social goals and genuine conduct through demeanor toward utilization. Applied to online purchaser conduct, a web interface that is seen to encourage the exchange cycle while being not difficult to work is probably going to trigger shopper exchange goals.
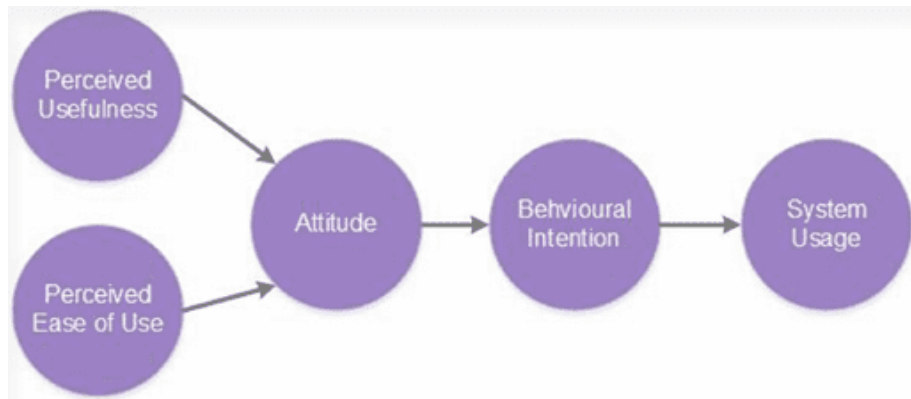
Figure 2.4: Technology Acceptance Model

Source: Davis, (1989)

TAM can be utilized to comprehend web based shopping conduct (Zhang et al., 2007). Males and females receive distinctive choice cycles while assessing new innovation.

TAM gives an establishment to explore researching customer acknowledgment of internet business (Ha and Stoel, 2009). Web based business can be seen as the customer's selection of the Web as a way to shop and buy on the web (Shang et al., 2005). TAM has been censured for just clarifying buyer conduct on the web, dependent on an innovative perspective. Since the online forum is very mind loaded with vulnerabilities, there are numerous likely factors, like worries about security and protection, item quality, and e-administration quality, webpage plan, item return, buyers' Web abilities, and so on that can influence online purchaser buy and post-buy choice. Additionally, the factors in TAM are more qualified to choices including not many innovation use decisions than to circumstances including clients' intentional decisions. The first TAM factors may not satisfactorily catch the key convictions affecting buyers' perspectives toward internet shopping.

2.6 Trust and E-Commerce

Trust is an idea that has been broadly concentrated in the fields of social science and advertising, the board data frameworks, and authoritative conduct with regards to business and the executives over the previous decade. Trust is basically another method of conceptualizing chances, explicitly those identified with people's vulnerability in regards to the thought processes, goals, and imminent activities of others on whom they depend. On the off chance that dangers are available, purchasers need trust on the merchants so that buyer could pay the merchant using paypal or other medium of exchange (Hong and Cha 2013). As demonstrated by various examinations, the basic factor which pose the challenge in doing the e-business as well as e-buyer enterance is trust level (Kim et al. 2011). Trust has been characterized and conceptualized in various manners. As per Grabner-Kraeuter (2002), trust was characterized from a utilitarian perspective in that it lessens intricacies and vulnerabilities.

Trust has consistently been a significant factor in impacting customer conduct; henceforth, development of internet business is depending upon the trust of the purchasers. The open idea of the Web and its worldwide nature have additionally uplifted the significance of trust in B2C web based business (Hoffman et al. 1999). Indeed, Jarvenpaa et al. (2000) contend that absence of trust keeps purchasers from participating in online exchanges. Absence of trust has additionally been promoted as one of the principle boundaries to online business selection (Sharp 1999).

For all intents and purposes all exchanges require a component of trust, particularly those led in the unsure climate of internet business. The connection among trust and control is defended by putting trust in the Internet retailer in the nomological design of the TPB as a control conviction. Thus, trust positively affects apparent conduct power over online exchanges. Trust in an Internet retailer is seen as a notable conduct conviction that straightforwardly impacts shopper mentality. There is an agreement that trust is identified with uplifting mentalities. Trust makes good emotions towards exchanges with Web retailers, giving assumptions to an agreeable exchange, in this way decidedly impacting disposition toward the exchange. In spite of the various goals and belief systems, this factor assumed an essential part in the exhibition of the

collaboration. Trust factor additionally can be characterized as a social capital. The trust factor is one of the fundamental sensations of the human instinct. Confiding in somebody and being trusted is an awesome inclination.

This individual has his own position, explicit talking, non-verbal communication, vision and capacity to persuade and deal with his devotees. Therefore, e-trust develop in the internet world where purchaser builds the trust on the information provided by the sellers. E-trust may see less secure than the ordinary trust. For instance, in the conventional market, all dealings and cycles are performed eye to eye. They are carried out in actual contact. Be that as it may, in internet business as long as every one of the activities are carried out in a computerized climate, individuals are reaching each other just behind the screens in an online climate. In the present circumstance, e-trust has the significant impact by comprising the scaffold between the gatherings and empowers them to execute their regular business. As a rule, trust doesn't appear in one single second. It creates as time passes by and when individuals' previous encounters prepare to procure trust. As a matter of fact, if the organization doing web based business can build up the trust factor in its clients, undeniably it will take this organization to a drawn out progress. Since the shortcoming of the trust factor is perhaps the greatest deterrent keeping individuals from doing internet business. An individual's has to believe others increments as the individual turns out to be more subject to other people, at last showing that the significance of trust is profoundly connected with the degree an individual relies upon others. Trust has consistently been a significant component in affecting buyer conduct consequently, creating purchaser trust is basic for the development of internet business.

2.7 Online Shopping Behavior

Pakistan deals with the pattern of web based shopping is extremely low contrasted as compare to developed nations (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. 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 doesn't generally give a similar encounter because of restrictions (Koufaris, 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 shopping (Van et al., 2002). Conventional stores are typically connected with human association and an unmistakable nature. 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. The simpler way to accumulate data about attire things under the 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).

Social thought can likewise impact a customer's shopping direction, as certain buyers normally like to buy by visiting the marketplaces and engagement. Past investigations have discovered the segment to be a huge indicator of purchaser conduct. 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 acitivities. Thus, online shoppers would prefer to ensure that displayed products or items fulfill their requirements as they do it by visiting the markets.

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 a onilne websites.

	High Involvement	Low Involvement
Significant Difference between Brands	Complex Buying Behavior	Variety Seeking Buying Behavior
Few Difference between Brands	Dissonance-reduing Buying Behavior	Habitual Buying Behavior

Figure 2.5: Online Buying Behavior

Source: Kotler and Armstrong, 2019

Kotler and Armstrong (2019) have categorized the four forms of buying behavior including high and low involvement with respect to significant and few difference in brands. The novel attributes of internet business, including the powerlessness to contact an item and nonattendance of eye to eye collaborations, make vulnerability among certain buyers with respect to their online buy choices. Moreover, a web based business site ought to be animating to give a convincing on the web insight (Sanchez-Franco and Roblan, 2005).

3. RESEARCH METHODLOGY AND DESIGN

3.1 Introduction

The development, appropriateness and assessment provide the guideline for the choice of research methodology. Venkatesh et al. (2013) stated that research context should be covered in the applicability and development of research methodology. Similarly, Wind and Green (2011) described the research method which should be inline with respect to subject. In this chapter of research design, an overall plan of activities has been described that how the empirical research will be undertaken. This chapter will provide the information about the research design with respect to philosophy, approach and strategy. It will also provide the information about the data collection instrument and methodology. The population of the study and selected sample has been explained. Moreover, appropriate methodology has been explained to test the hypotheses.

3.2 Research Design

Saunders et al. (2012) defined the research as a productive and effective process that seeks to describe and explain the facts and figures on the basis of analysis and making the inference thereon. It can be explained in plain text as a simple technique in which a specific procedure has been followed for the collection of data, which analyzed and making the interpretation inline with the research objectives and questions. Similarly, Cooper and Schindler (2010) defined the research design as a systematic framework in which dependent and explanatory variables and their relationship have been identified. The analysis of the research basically depends upon the research methods. There are two types of research method such as quantitative and qualitative research. Saunders et al. (2012) defined the qualitative research as social investigations where open-ended questionnaire has been followed in order to collect the data, along with interview and inquires. However, quantitative method is another type of research method in which numeric data has been collected, results are

interpreted in order to draw the inferences. In the current investigation, researcher will follow the quantitative method in order to collect the data and result will be drawn by following the appropriate methodology.

Descriptive research aims to explain the characteristics and predict the behavior under the definition of problem statement. Thus, gender difference will be examined in online shopping behavior with respect to trust

3.3 Philosophy and Research

An approach where researcher collect the data, analyze and make the inference is termed as philosophy of research. Saunders et al. (2009) defined the four kinds of philosophies in research such as realism, positivism, interpretivism and pragmatism. Realism can be defined as an approach that concentrate on the existing body of literature and gives its own views with respect to certain situation. On the other hand, positivism not only gives the views and realities but also support it in context of logical reasoning. Thus, objective perspective has been followed in order to present the reality. However, an approach which pay the attention to sample size which is relatively small and taken from the population in order to forecast the behavior for the overall population is known as interpretivism. Because, it is important to understand the behavior of overall population and their difference with respect to views and opinions. Therefore, it will focus more on the population rather than object. In the last, pragmatism states that questions of the researchers which are followed in the investigations are research philosophy's factors. The pragmatism describes that if a question doesn't follow the specific pattern of interpretivism or positivism then, there is a way to select both of the philosophies in view of pragmatism. However, in the current study of investigation, researcher will follow the interpretivism approach where a sample will be selected from the population in order to see the shopping behavior of the selected sample with respect to trust level in online business to consumer platform.

3.4 Research Approach

Saunders et al. (2012) described the research approach in term of deductive or inductive way where qualitative or quantitative research will be followed and

data will be analyzed. Both approaches differ in term of their origin. The inductive approach analyzes the collected data and concentrate to develop the new theory by testing different hypotheses. While, deductive approach concentrates on the existing body of literature and theories and test the data with respect to those theories in order to make meaningful interpretation of the outputs.

Therefore, hypotheses are developed in the deductive approach and collected data has been analyzed for research questions and objectives. So, developed hypotheses are depending on theories which are given in the literature and research's results are analyzed for supporting or rejecting the developed hypotheses. Bryman and Bell (2015) viewed that theories will be validated through deductive approach. Thus, deductive approach is appropriate and suitable for the current investigation in order to test the developed hypotheses about shopping trend.

3.5 Research Approach

Set of procedures, techniques and goals are concentrated in the research strategy. A frame of action in which research methodology and objectives are systematically executed. It assists the research with respect to conducting the empirical investigations. Strategy of the reserach including survey, case study, archival research, grounded theory and action research. A standardized and systematic process for collecting the information from the group of objects is known as surveys. Survey technique includes, questionnaire, research approaches and interviews to collect the data. Munhall (2012) explained that an approach that helps to gather in-depth information for a specific situation in termed as case study. So, it concentrates on real-life experiments and characteristics where different approaches are followed such as observations, questionnaires, interviews and discussion. The approach which test the hypotheses on the basis of evidence is called as experiment strategy.

However, action research is normally applied in the filed of computer science. Because, it is time consuming and more expensive in nature thereof less applied in practices. Since, the current investigation aims to analyze the gender difference in term of online shopping behavior in the environment of business to

consumer with respect to trust thereof, survey strategy is most appropriate and suitable for collecting the data. In this regards, online questionnaire will be formulated, and link will be shared with selected sample to give their responses. Online questionnaire offers many advantages over other approaches with respect to time and data collection .Moreover, it is more convenient for the researcher, having limited resources and time constraints to follow the questionnaire approach to collect the data. The analysis will be conducted on the collected data in order to get insight about the gender difference for online shopping behavior with respect to trust level.

3.6 Research Choices

Saunders et al. (2007) stated that research choices can be categorized in mixed, mono and multi-method. A single research approach will be followed for gathering, testing and analyzing the hypotheses in mono-research, while mixed research choice has multiple approaches by considering both quantitative and qualitative methods. Bryman (2012) said that research choice that pays an attention on wider perspective on the availability of the techniques and methods is multi-research choices. However, there is difference in mixed and multi-research choice in term of methodology. In the current empirical investigations, mono-research will be followed where single approach will be considered to collect the data through survey experiment by adopting questionnaire and outcomes will be analyzed from the perspective of online shopping.

3.7 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.

3.7.1 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 coverall 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

3.7.2 Sample size

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 = (N/ 1 + N(e^2)

Where n = Sample Size,

N = Total population,

e = margin of error.

Due to the Covid-19 situation globaly, There were severe Lockdowns and the flights were not operating, Many of the businesses were close down due to this situation. Our basic idea was to collect 400 samples or more but due to the Covid-19 resinstrictions, We were not able to collect a large number of sample size, Therefore we used 200 as our sample size and we developed the questionire accordingly.

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.

3.8 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 modication and proper citiation 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

Variables of the Study	Numbering	References
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)

3.9 Consideration of Ethics

It is very important for the researcher to mention all the issues pertaining to the ethics while implementing the empirical investigations. During the period of empirical research, researcher will follow the principle of ethics. As of ethical practices and norms, information relating with the respondents will be kept as secret and will not be disclose for any commercial benefit. Such disclosure provides the perks to the researcher while conducting the empirical investigations. The researcher clearly explains the reason for collecting the information along with its aims. Personal information includes gender status, age, education level which will not be revealed to any institutions. If, respondents feel unsecure while submitting the information, then they can ignore or skip it in order to ensure the respondents privacy.

4. ANALYSIS AND RESULTS

In this chapter, descriptive and frequency analysis has been examined thereof dealing with demographic characteristics of the respondents. The demographic characteristics of the respondents include their gender status, education background and age level. The chapter presents the analysis of gender difference with respect to online shopping behavior keeping in view the trust element. After the demographic analysis, descriptive analysis has been undertaken thereafter reliability of the questionnaire and normality of the variables. Base on the results of normality, non-parametric test has been estimated in order to draw the final conclusion with respect to online shopping behavior.

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	Percentage
Male	93	46.5
Female	107	53.5
Over-all	200	100.0

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.

The table 4.2 gives the information about the frequency of age. Age frequency table provides the shed lights about the respondent age classification.

Table 4.2: Frequency of Age

Particulars	Frequency	Percentage
15-20	21	10.5
21-26	113	56.5
27-32	37	18.5
More than 33	29	14.5
Total	200	100.0

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 4.3: Education Level

Particulars	Frequency	Percent
High School Diploma	32	16.0
Bachelor Diploma	63	31.5
Master and Above	105	52.5
Total	200	100.0

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.

While, the least representation come from the age level class of 15-20 that accounted for only 10.5 percent in the selected sample. The frequency analysis also shows that respondents above than 33 years old, also do the online shopping. Therefore, it can be concluded that online shopping behavior is not limited for certain age level. However, frequency of education revealed that most of the respondents have higher education, for instance, Master and Above,

because when the respondent gain the higher education level, they understand the perks and benefits for the online shopping behavior in much better way compare to those individual who are less education or illiterate. Similarly, bachelor graduated respondents also do the online shopping, while proportion to do the online shopping for high school diploma is low.

4.2 Descriptive Analysis

4.2.1 Privacy

Privacy is an important characteristic that a user keeps in focus while making an online shopping. Although, many developments take place with respect to privacy and maintaining the customer security but still it's being considered key components while doing the shopping through online platform. This issue has been widely addressed by the e-merchant who are trying to cope with it by giving the maximum customer satisfaction level that their private information, credit/master card information will be fully protected so that users can make the online transaction without any hassle. Besides, many positive features of e-commerce, it also brings many challenges for the users as well. Because, if user personal information and bank account information is not fully protected there would be more probability that user will do online shopping. Therefore, website security remains an important segment that has been widely talked in e-commerce literature when it comes to do the online shopping or customer safety measures.

Table 4.4: Descriptive results of Privacy

Items	No. of Obs.	Mean Value	Std. Dev.
I feel secure giving out credit card information at this site.	200	3.42	1.16
I trust this site will not misuse my personal information.	200	3.48	1.12
I feel I can trust this website.	200	3.53	1.14
I trust that this site will not give my information to other sites without my permission.	200	3.63	1.03
Privacy	200	3.51	1.03

The above table gives the information about total respondents, their value of mean and standard deviation on privacy. The total observations were 200 of

each question. The respondents feel neutral while giving the credit card information because its mean value is 3.42 and standard deviation is 1.16. Similarly, they remain neutral with respect to trust level as well for using their personal information (mean= 3.48; Std. Dev.=1.12). About website trust level, it was above than neutral, while mean value of not sharing their information was higher of 3.63 (Std. Dev.=1.03).

4.2.2 Reliability

Reliability is another component that a user considers while making the online order. It is vital for the supplier to ensure that orders are received in correct way without any error. Providing the easiness and consistency without any technical error allow the customer to place order without any hassle. It is very important for the customer to ensure that correct order has been received from the supplier side and wrong order has not been shipped. Thus, it is important to see whether the website receives the order correctly or not. Likewise, customers also willing to receive the online billing or payment receipts where they can verify their payment charges, the same can be re-checked through the bank statement after making the payment by using the bank transfer or debit/credit card. Thus, reliability of the website can be checked through the error-free transactions that customer can experience without any getting errors.

Table 4.5: Descriptive results of Reliability

Items	No. of Obs.	Mean Value	Std. Dev.
You get what you ordered from this site.	200	3.23	1.14
This website gets orders correct.	200	3.16	1.06
The online receipt informs me of the total charges that will be debited against my credit card.	200	3.15	1.08
Transactions at this website are error-free.	200	3.20	0.90
Fulfillment/reliability	200	3.18	0.91

Six items are determining the reliability of the website which are adopted in this questionnaire. The feedback has been taken from the 200 respondents with respect to the website reliability. Referring to the correct order receiving, respondents remain neutral as mean value is 3.23 while deviation from the mean

value was 1.14. Similarly, respondents remain neutral with respect to getting the order from website (mean= 3.16; Std. Dev.=1.08). The mean value of 3.15 and standard deviation of 1.08 indicate that respondents are neutral in case of total charges that being debited from their account. Similarly, error-free website seems neutral through its mean value of 3.20 and standard deviation of 0.90. Thus, respondents remain neutral with overall website reliability (mean= 3.18 and Std. Dev.=0.91).

4.2.3 Technical quality

Technical quality plays an important role in the online shopping behavior segment. Availability of the website and continuous working without any shutdown plays a significant role on the consumer mind about the goodwill and market reputation. Similarly, managing the traffic effectively without taking it overloaded may provide an extra advantage. Because, when the users are making the online order, they would prefer to do it without any break-down and continuity in website performance provides a soft image about the technical quality of the website. Moreover, it is important for the supplier to create the friendly environment for the online buyer so that they can make the purchase without any issue. Further, easy to use and quick website enables the users to make purchase without any issue.

Table 4.6: Descriptive results of Technical Quality

Items	No. of Obs.	Mean Value	Std. Dev.
The website is always up and available.	200	3.57	1.13
The website has valid links.	200	3.54	1.11
The website loads fast (response time acceptable).	200	3.49	1.12
The website is easy to access.	200	3.66	0.99
Technical Quality	200	3.56	0.94

Technical quality has been measured through four items and feedback has been evaluated of 200 respondents. The four items that were used to measure the technical quality include "The website is always up and available", "The website has valid links", "The website loads fast (response time acceptable)" and "The website is easy to access". The respondents are above than neutral

above the availability of the website (mean = 3.57; Std. Dev.=1.13). The valid link has a mean value of 3.54 indicating above than neutral response with standard deviation of 1.11. Similarly, respondents remain neutral with respect to website response time as indicated from its mean value of 3.49 and standard deviation of 1.12. Easy to access towards the website remain above than the neutral as depicted from the mean value of 3.66 with low standard deviation of 0.99. Thus, technical quality has a mean value of 3.56 with standard deviation of 0.94 indicating above than neutral behavior towards technical quality.

4.2.4 Customer rating

Customer rating has been widely used by the online users before doing any buying activity. This helps the new user to know about the supplier quality and efficiency with respect to customer care services.

Table 4.7: Descriptive results of Customer Rating

Items	No. of Obs.	Mean Value	Std. Dev.
Customer ratings have helped me to learn about the product	200	3.65	1.17
Have improved my understanding of the quality of the product's features	200	3.87	1.01
Were useful in order to evaluate the quality of product specifications/features	200	3.45	1.07
Customer Rating	200	3.66	1.05

Respondents were above than neutral that rating help them to learn about product (mean= 3.65 and Std. Dev.=1.17). Respondents seem near to agree that rating improved their understanding about product's feature (mean= 3.87 and Std. Dev.=1.01). Overall, respondents were above than neutral about customer rating (mean= 3.66 and Std. Dev.=1.05).

4.2.5 Trust

Table 4.8: Descriptive results of Trust

Items	No. of Obs.	Mean Value	Std. Dev.
I trust the website to keep my personal information safe	200	3.17	1.00
I feel safe in my transactions with the website	200	3.19	1.10
Trust	200	3.18	1.01

Respondents show neutral behavior towards trust level that their information remain safe as can be seen from mean value of 3.17 and standard deviation of 1. Overall, respondents were neutral towards trust level (mean= 3.18 and Std. Dev.=1.01)

4.2.6 Online shopping behavior

Online shopping has been continuously increasing with the passage of time. E-commerce provides many benefits to users compare to conventional shopping market. Online shopping environment enables the users to do the shopping with easiness, secure and comfort. Therefore, online shopping has changed the marketing trends of many supplier to switch their selling strategy and providing the access across the borders.

Table 4.9: Descriptive results of Online Shopping Behavior

Items	No. of Obs.	Mean Value	Std. Dev.
I shop online for the products I need on a regular basis.	200	3.74	1.01
When I want to buy something, online shopping is my first choice.	200	3.61	1.04
Basically, I do all the shopping on the Internet.	200	3.61	1.02
When I want to buy something, I would buy it online.	200	3.63	0.93
I have a great intention to shop online.	200	3.62	1.03
Shopping online is more convenient.	200	3.64	0.92
Online Shopping Behavior	200	3.64	0.85

Six items were used to measure the online shopping behavior which were adopted from the questionnaire of Wu and Tsai (2017). Respondents were near to agree that they do the online shopping as can be seen from the results of mean value of 3.74 and standard deviation of 1.01. Respondents remain above than neutral with respect to first choice of online shopping (mean value=3.61 and standard deviation=1.04). Likewise, respondents were above than neutral in term of online buying with respect to their wants (mean=3.63 and standard deviation=0.93). The mean value of intent to do online buy was 3.62 and standard deviation of 1.03 thereof indicating the neutral behavior. Similarly,

respondents were neutral that it is convenient to do online shopping. Thus, respondents were above than neutral towards online shopping behavior as indicated by results (mean=3.64; Std. Dev= 0.85).

4.3 Reliability

The questionnaire was adopted in order to measure the online shopping behavior with respect to trust level. Likert scale had followed during collecting the data based on a rank of 1 to 5. The internal consistency can be checked through measuring the reliability of the questionnaire which was done through Cronbach's alpha test. Measuring the internal consistency enables the researcher to test the hypotheses without any biased. Thus, L.J. Cronbach introduced the test to check the internal consistency of the questionnaire through Cronbach's alpha test as indicated in social science literature. The test has a value of range from 0 to 1 where any variable near to 1 indicating the better reliability thereof free bias selection. However, if the variable has a value near to 0 indicating biased and less reliable. It is dire important for the research to estimate the reliability of the questionnaire while conducting the questionnaire (Tavakol and Dennick, 2011). Therefore, data has been gathered from the adopted questionnaire and its reliability has been checked through Cronbach's alpha value.

Since, different items are included in order to measure a single variable in the questionnaire and value of Cronbach's alpha test thereof depend on number of items included in the variables and its ability to explain the variable. The internal consistency of the variable can be seen through Cronbach's alpha value, if it is high thereof indicating the reliable variable. However, if the value of Cronbach's alpha is small thereof indicating that variable has low internal consistency. In order to check the Cronbach's alpha value with its base value, different scholars provided the different values. George and Mallery (2003) provided values as benchmark to test its reliability.

Table 4.10: Scale value of Cronbach's Alpha

Cronbach's alpha Value	Status
$0.00 \leq \beta \leq 0.49$	Unacceptable
$0.50 \leq \beta \leq 0.59$	Poor
$0.60 \leq \beta \leq 0.69$	Questionable
$0.70 \leq \beta \leq 0.79$	Acceptable
$0.80 \leq \beta \leq 0.89$	Good
$0.90 \leq \beta \leq 1$	Excellent

4.3.1 Reliability Score

The internal consistency of the variables has been measured through questionnaire reliability. 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 4.11: Reliability Statistics

Particulars	Cronbach's Alpha Value	No. of Items
Privacy	.947	4
Fulfillment/Reliability	.891	4
Technical Quality	.886	4
Consumer Rating	.968	3
Trust	.924	2
Online Shopping Behavior	.925	6
Overall Questionnaire	.798	23

In this empirical investigation, main variables are privacy, reliability, technical quality, consumer rating, trust and online shopping behavior. These variables will be used to examine the difference based on gender difference. Privacy, reliability and technical quality have four items and their Cronbach's alpha values are 0.94, 0.89 and 0.88 respectively thereof within acceptable bracket. However, consumer rating and trust have 3 and 3 items with alpha value of 0.96 and 0.92 respectively. On the other hand, online shopping behavior has 6 items with 0.92 value of Cronbach's alpha thereby indicating the reliable value. Finally, reliability of the questionnaire has also been tested through Cronbach's alpha test. The value of Cronbach's alpha test for the whole questionnaire was

0.79 that fall within the bracket of acceptable range as proposed by the George and Mallery (2003). Therefore, all the variables and questionnaire have acceptable value thereby indicating the reliable collected data.

Averages of each variables have been taken to draw meaningful information thereby an average of each item has taken during transformation process. When the averages of these items have been taken, it creates metric variable. These variables are MP, MR, MTQ, MCR, MT and MOS which stand for privacy, reliability, technical quality, consumer rating, trust and online shopping behavior.

$$\textbf{Privacy} = \frac{P_1 + P_2 + P_3 + P_4}{4}$$

$$\textbf{Reliability} = \frac{R_1 + R_2 + R_3 + R_4}{4}$$

$$\textbf{Technical Quality} = \frac{TQ_1 + TQ_2 + TQ_3 + TQ_4}{4}$$

$$\textbf{Consumer Rating} = \frac{CR_1 + CR_2 + CR_3}{3}$$

$$\textbf{Trust} = \frac{T_1 + T_2}{2}$$

$$\textbf{Online Shopping Behavior} = \frac{OS_1 + OS_2 + \cdots + OS_5 + OS_6}{6}$$

4.4 Normality Results

Table 4.12: Results of Normality

Variable	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
MP	.16	200	.00	.93	200	.00
MR	.14	200	.00	.96	200	.00
MTQ	.13	200	.00	.94	200	.00
MCR	.17	200	.00	.91	200	.00
MT	.18	200	.00	.94	200	.00
MOS	.18	200	.00	.89	200	.00

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.

H_{x1} : Gender significantly differ with respect to Privacy

Table 4.13: Outcome of Mann-Whitney for privacy

	Gender Status	N	Mean Rank	Sum of Ranks	Z	Sig.
Mean of Privacy	Male	93	91.17	8478.50	-2.139	.032
	Female	107	108.61	11621.50		
	Total	200				

The null hypothesis states that gender doesn't 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.

H_{x2} : Gender significantly differ with respect to Reliability

Table 4.14: Outcome of Mann-Whitney for Reliability

	Gender Status	N	Mean Rank	Sum of Ranks	Z	Sig.
Mean of Reliability	Male	93	111.65	10383.50	-2.553	0.01
	Female	107	90.81	9716.50		
	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.

H$_{x3}$: Gender significantly differ with respect to Technical Quality

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.

Table 4.15: 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	10278.50	-2.295	.022
	Female	107	91.79	9821.50		
	Total	200				

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.

H$_{x4}$: Gender significantly differ with respect to Consumer Rating

Table 4.16: 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	7913.00	-3.551	0.00
	Female	107	113.90	12187.00		
	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.

H$_{x5}$: Gender significantly differ with respect to Trust Level

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.

Table 4.17: 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	7264.50	-5.219	0.00
	Female	107	119.96	12835.50		
	Total	200				

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.

H$_{x6}$: Gender significantly differ with respect to Online Shopping Behavior

Table 4.18: 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	116.80	10862.00	-3.729	0.00
	Female	107	86.34	9238.00		
	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.

H$_{y1}$: Respondents have different online shopping behavior towards privacy in term of Age level

The normality results shown that non-parametric tests can applied in order to check the difference with respect to age level. Therefore, Kruskal-Wallis test has been applied to see whether there is difference on the basis of age level or not. The results of online shopping behavior towards privacy with respect to age level has been presented in the below table.

Table 4.19: Privacy on the basis of Age level

	Age Level	N	Mean Rank	Chi-Square	Sig.
Mean of Privacy	15-20	21	89.74	11.075	.011
	21-26	113	109.09		
	27-32	37	74.81		
	More than 33	29	107.59		

There are four categories of age level, 21-26 bucket has a mean rank of 109.09 highest compare to other categorize. The chi-square is 11.075 with p-value of 0.01. Therefore, it indicates that null hypothesis rejected, meaning that respondents have different online shopping behavior towards privacy with respect to age level.

H_{y2} : Respondents have different online shopping behavior towards reliability in term of Age level

Table 4.20: Reliability on the basis of Age level

	Age Level	N	Mean Rank	Chi-Square	Sig.
Mean of Reliability	15-20	21	98.52	3.038	.386
	21-26	113	106.27		
	27-32	37	93.89		
	More than 33	29	87.88		

The chi-square value is 3.038 and p-value is 0.38 higher than of 0.05 thereof null hypothesis has been accepted. That, respondents have same online shopping behavior towards reliability on the basis of age level.

H_{y3} : Respondents have different online shopping behavior towards technical quality in term of Age level

Table 4.21:: Technical Quality on the basis of Age level

	Age Level	N	Mean Rank	Chi-Square	Sig.
Mean of Technical Quality	15-20	21	69.10	8.189	0.042
	21-26	113	102.38		
	27-32	37	101.30		
	More than 33	29	114.88		

The mean rank value of 15-20 category is 69.10, 21-16 has a mean rank value of 102.38, 101.30 is mean rank of 27-32, while more than 33 has a mean rank value of 114.88. The value of chi-square is 8.18 and p-value is 0.042 less than of 0.05 thereof null hypothesis has been rejected. Therefore, respondents have different online shopping behavior towards technical quality in term of age level.

H_{y4} **:** Respondents have different online shopping behavior towards consumer rating in term of Age level

Table 4.22: Consumer Rating on the basis of Age level

	Age Level	N	Mean Rank	Chi-Square	Sig.
Mean of Consumer Rating	15-20	21	118.21	14.251	.003
	21-26	113	91.76		
	27-32	37	127.30		
	More than 33	29	87.53		

The category of 27-32 has highest mean rank of 127.30 and More than 33 has lowest mean rank of 87.53. The category of 21-26 has mean rank of 91.76 and mean rank of 15-20 category is 118.21. The chi-square and p-value are 14.24 and 0.003 respectively. Thus, it indicates that null hypothesis has been rejected and accepting the alternative hypothesis. Therefore, respondents have different online shopping behavior towards consumer rating on age level.

H_{y5} **:** Respondents have different online shopping behavior towards trust in term of Age level

Table 4.23: Trust on the basis of Age level

	Age Level	N	Mean Rank	Chi-Square	Sig.
Mean of Trust level	15-20	21	110.40	8.018	.046
	21-26	113	94.24		
	27-32	37	121.58		
	More than 33	29	90.83		

The category of 15-20 has mean rank of 110.40, mean rank of 94.24 belongs to 21-26, 27-32 has 121.58 mean rank value and More than 33 categories has least mean rank value of 90.83. The Kruskal-Wallis test gave the outcome of 8.01 which is statistically significant at 5 percent. Therefore, null hypothesis has been rejected and alternative hypothesis has been accepted. Meaning that, respondent's online shopping behavior towards trust level statistically vary on the basis of age level.

H_{y6} : Respondents have different online shopping behavior in term of Age level

Table 4.24: Online Shopping Behavior on the basis of Age level

	Age Level	N	Mean Rank	Chi-Square	Sig.
Mean of Online Shopping Behavior	15-20	21	88.02	3.480	.323
	21-26	113	106.52		
	27-32	37	89.88		
	More than 33	29	99.64		

The Kruskal-Wallis is non-parametric test that has employed to check the online shopping behavior with respect to age level. The age has been classified into four categories, 15-20, 21-26, 27-32 and More than 33. The number of respondents were 200. The Kruskal-Wallis reported chi-square value of 3.48 and significance level of 0.32. The p-value is more than 5 percent thereof statistically insignificant. Thus, it can be concluded that alternative hypothesis has been rejected and null hypothesis has been accepted.

H_{z1} : Respondents have different online shopping behavior towards privacy in term of Education

The normality results shown that non-parametric tests can applied in order to check the difference with respect to education. Therefore, test which will be

implemented to examine the difference is Kruskal-Wallis, which examine the difference on the basis of education. The outcomes with respect to education level for online shopping behavior is given below.

Table 4.25: Privacy on the basis of Education

	Age Level	N	Mean Rank	Chi-Square	Sig.
Mean of Privacy	High School	32	93.52	.581	.748
	Graduation Degree	63	101.04		
	Master and Above	105	102.30		

Education has been classified into 3 classes, high school bracket has mean rank of 93.52 which is the least in whole group. While master and above bracket has highest mean rank of 102.30, graduation degree bracket fall in between. The chi-square for the test is 0.581 with p-value of 0.748 which is statistically insignificant.

H_{z2} : Respondents have different online shopping behavior towards reliability in term of Education

Table 4.26:: Reliability on the basis of Education

	Age Level	N	Mean Rank	Chi-Square	Sig.
Mean of Reliability	High School	32	147.78	25.71	.00
	Graduation Degree	63	92.70		
	Master and Above	105	90.77		

The chi-square value is 25.71 and p-value is 0.00 less than of 0.05 thereof alternative hypothesis has been accepted. That, respondents have different online shopping behavior towards reliability on the basis of education.

H_{z3} : Respondents have different online shopping behavior towards technical quality in term of Education

Table 4.27: Technical Quality on the basis of Education

	Age Level	N	Mean Rank	Chi-Square	Sig.
Mean of Technical Quality	High School	32	108.45	18.437	.00
	Graduation Degree	63	74.86		
	Master and Above	105	113.46		

The highest mean rank is for the bucket of master and above with the value of 113.46, high school bucket fall in between of them with the mean rank of 108.45 and graduation degree has lowest mean rank of 74.86. The chi-square for the test is 18.74 which is statistically significant at 0.05. Therefore, null hypothesis has rejected and accepting the alternative hypothesis. In other words, technical quality significantly differ on the basis of education.

H_{z4} : Respondents have different online shopping behavior towards consumer rating in term of Education

Table 4.28: Consumer Rating on the basis of Education

	Age Level	N	Mean Rank	Chi-Square	Sig.
Mean of Consumer Rating	High School	32	91.63	.919	.632
	Graduation Degree	63	101.91		
	Master and Above	105	102.36		

The chi-square value of test is 0.919 and p-value is 0.63 greater than 0.05 thereof rejecting the alternative hypothesis and accepting the null hypothesis. Thus, consumer rating don't differ significantly on the basis of education.

H_{z5} : Respondents have different online shopping behavior towards trust in term of Education

Table 4.29: *Trust on the basis of Education*

	Age Level	N	Mean Rank	Chi-Square	Sig.
Mean of Trust	High School	32	97.27	.126	.939
	Graduation Degree	63	101.29		
	Master and Above	105	101.01		

The chi-square value of test is 0.126 and p-value is 0.939 greater than 0.05 thereof rejecting the alternative hypothesis and accepting the null hypothesis. Thus, trust level remain same on the basis of education.

H_{z6} **:** Respondents have different online shopping behavior in term of Education

Table 4.30: Online Shopping Behavior on the basis of Education

	Age Level	N	Mean Rank	Chi-Square	Sig.
Mean of Online Shopping Behavior	High School	32	101.70	.721	.697
	Graduation Degree	63	95.45		
	Master and Above	105	103.16		

The non-parametric test of Kruskal-Wallis has chi-square of .721 with p-value of .697 which is above the 0.05. The result rejects the alternative hypothesis, meaning that, online shopping behavior remain same among respondents on the basis of education level.

Table 4.31: Hypotheses status

Hypothesis	Status
H_{x1} **:** Gender significantly differ with respect to Privacy	Accepted
H_{x2} **:** Gender significantly differ with respect to Reliability	Accepted
H_{x3} **:** Gender significantly differ with respect to Technical Quality	Accepted
H_{x4} **:** Gender significantly differ with respect to Consumer Rating	Accepted
H_{x5} **:** Gender significantly differ with respect to Trust Level	Accepted
H_{x6} **:** Gender significantly differ with respect to Online Shopping Behavior	Accepted
H_{y1} **:** Respondents have different online shopping behavior towards privacy with respect to Age level	Accepted
H_{y2} **:** Respondents have different online shopping behavior towards reliability with respect to Age level	Rejected

Table 4.31: (con) Hypotheses status

Hypothesis	Status
H_{y3} : Respondents have different online shopping behavior towards technical quality with respect to Age level	Accepted
H_{y4} : Respondents have different online shopping behavior towards consumer rating with respect to Age level	Accepted
H_{y5} : Respondents have different online shopping behavior towards trust with respect to Age level	Accepted
H_{y6} : Respondents have different online shopping behavior with respect to Age level	Rejected
H_{z1} : Respondents have different online shopping behavior towards privacy with respect to Education	Rejected
H_{z2} : Respondents have different online shopping behavior towards reliability with respect to Education	Accepted
H_{z3} : Respondents have different online shopping behavior towards technical quality with respect to Education	Accepted
H_{z4} : Respondents have different online shopping behavior towards consumer rating with respect to Education	Rejected
H_{z5} : Respondents have different online shopping behavior towards trust with respect to Education	Rejected
H_{z6} : Respondents have different online shopping behavior with respect to Education	Rejected

x represents gender, y indicates age level and z reflects education level.

5. CONCLUSION AND IMPLICATIONS

5.1 Overiew of Chapter

The ending chapter will disccuss the reported results with respect to its practical implications. In this chapter, author will elaborate the results of each conducted test such as reliability test, Mann-Whitney test and Kruskal Wallis test and conclude the hypothesis status. It also provides the limitations of the study alongside recommendiation for future direction.

5.2 Discussion of Results

In this empirical research, author attempts to gender differences in online shopping behavior with respect to trust by taking the evidence from pakıstan. 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 Walis tests are used to examine the gender difference towards online shopping behavior with respect to trust level. The results indicate that gender significantly differ with respect to 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, eduaction 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 with respect to education level.

Does gender differ towards online shopping behavior?

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 fequency 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 satistically significant between male and female while doing the online shopping. Male and femal 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 with respect to trust level for online shopping. Thus, male and female statistically differ in doing the online shopping as confirmed by the resutls 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 with respect to privacy. Respondents of the survey didn't 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 betweent 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 eduction level. There is no difference among respondents on the basis of eduction 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 reliablity 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.

5.3 Implication of Study

This empirical investigation has important implications for both both theoretical and practical consideration.

5.3.1 Theoretical perspective

Research scholars may use it as base study for conducting the empirical investigations on similar topic for other countries thereby providing the guideline and assistance for upcoming empirical investigations. A similar study can be considered by using the theory of planned behavior in order to explore the factors that may influence on the buyer while doing online shopping behavior.

5.3.2 Practical perspective

The outcomes of the thesis provide the guidlines to the entrepreneurs who are doing the e-commerce business or running the website, in order to understand the factors which are crucial and important as perceived by the shoppers while doing the online shopping behavior. This could be also useful for those e-commerce website who are looking to improve the users experience by providing the friendly-user interface and paying the attention to those factors which are important for the users. As the results show that gender differ significantly towards trust level in doing online shopping behavior therefore, websites which are female or male oriented could learn the factors which are statistically differ with respect to gender, age level and education level.

5.4 Limitations

The study gathered the data from the Pakistani buyers who do the online shopping thereby any change in the country or factors may change the outcomes. Since, it doesn't cover those buyers who do the shopping while visiting the shopping mall therefore, can not be applied on them. The literature showed that there are many other factors which are also affecting on the online shopping behavior, could be considered for the upcomig empirical investigations. Moreoevr, a comparative study can also be considered to observe the common factors which affect on online shopping behavior.

5.5 Conclusion

The continuous growth in 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 tables and descriptive statistics are interpretted 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 with respect to trust level towards the online shopping behavior. However, there was no difference among respondents towards online shopping behavior with respecto to education level and age level.

The final results of the hypothesis are concluded as : Gender significantly differ with respect to Privacy (null hypothesis is rejected). Gender significantly differ with respect to Reliability (null hypothesis is rejected). Gender significantly differ with respect to Technical Quality (null hypothesis is rejected). Gender

significantly differ with respect to Consumer Rating (null hypothesis is rejected). Gender significantly differ with respect to Trust Level (null hypothesis is rejected). Gender significantly differ with respect to Online Shopping Behavior (null hypothesis is rejected). Respondents have different online shopping behavior towards privacy in terms of Age level (null hypothesis is rejected). Respondents have different online shopping behavior towards reliability in terms of Age level (null hypothesis is accepted). Respondents have different online shopping behavior towards technical quality in terms of Age level (null hypothesis is rejected). Respondents have different online shopping behavior towards consumer rating in terms of Age level (null hypothesis is rejected) Respondents have different online shopping behavior towards trust in terms of Age level (null hypothesis is rejected). Respondents have different online shopping behavior in terms of Age level (null hypothesis is accepted). Respondents have different online shopping behavior towards privacy in terms of Education(null hypothesis is accepted). Respondents have different online shopping behavior towards reliability in terms of Education (null hypothesis is rejected). Respondents have different online shopping behavior towards technical quality in terms of Education (null hypothesis is rejected). Respondents have different online shopping behavior towards consumer rating in terms of Education (null hypothesis is accepted). Respondents have different online shopping behavior towards trust in terms of Education (null hypothesis is accepted). Respondents have different online shopping behavior in terms of Education (null hypothesis is accepted).

However this study has some practical implications on this empirical investigation has important implications for both theoretical and practical consideration. The data was collected only in Pakistan and the change in the political and economic factors may effect or imapct on the behaviour of the online shopping customers and trends. Some recemendations for the future stidies about this research topic can be, The researchers can take this research as a benchmark and may use the different variables for example The profuct warranty or the after-sell services etc. The research can also be conducted in different other countries with certain continous variables which can help to better analys the behaviours and the gender differences of the online shopping

customers. This study will also help the product owners which are selling their products through E-commerce in order to enhance the product quality and sales of their products.

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APPENDIX

APPENDIX A Questionnaire
APPENDIX B Ethical Approval Form

Hello!
I am a student at Istanbul Aydin University. I am in my last year and at the moment, I am writing my Master's Thesis and one of the tasks is to conduct a survey. The aim of this survey is to find out "Gender Differences In Online Shopping Behavior With Respect To Trust: The Case Of Pakistan". This questionnaire is anonymous.
I would really appreciate if you could allocate 10 minutes and fill out the questionnaire. Thus, I would like to invite you to participate in this survey and I hope that you will contribute to my Master's Thesis. Thank you in advance for your collaboration!

Sr. No#	Personal Characteristics				
1	**Gender**	Male	Female		
2	**Age**	15-20	21-26	27-32	More than 33
3	**Education Level**	High School	Bachelor's degree	Master and Above	

Sr. No#	Particulars	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Privacy					
1	I feel secure giving out credit card information at this site.					
2	I trust this site will not misuse my personal information.					
3	I feel I can trust this website					
4	I trust that this site will not give my information to other sites without my permission.					
	Fulfillment/reliability					
5	You get what you ordered from this site.					
6	This website gets orders correct.					
7	The online receipt informs me of the total charges that will be debited against my credit card.					
8	Transactions at this website are error-free.					
	Technical Quality					
9	The website is always up and available.					
10	The website has valid links (hyperlinks).					
11	The website loads fast (response time acceptable).					

12	The website is easy to access.					
	Customer Ratings					
13	Customer ratings have helped me to learn about the product					
14	Have improved my understanding of the quality of the product's features					
15	Were useful in order to evaluate the quality of product specifications/features					
	Trust					
16	I trust the website to keep my personal information safe					
17	I feel safe in my transactions with the website					
	Online Shopping Behaviour					
18	I shop online for the products I need on a regular basis.					
19	When I want to buy something, online shopping is my first choice.					
20	Basically, I do all the shopping on the Internet.					
21	When I want to buy something, I would buy it online.					
22	I have a great intention to shop online.					
23	Shopping online is more convenient.					

APPENDIX B Ethical Approval Form

T.C.
İSTANBUL AYDIN ÜNİVERSİTESİ REKTÖRLÜĞÜ
Lisansüstü Eğitim Enstitüsü Müdürlüğü

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Sayın Muhammad Awaıs IQBAL

Tez çalışmanızda kullanmak üzere yapmayı talep ettiğiniz anketiniz İstanbul Aydın Üniversitesi Etik Komisyonu'nun 30.10.2020 tarihli ve 2020/09 sayılı kararıyla uygun bulunmuştur.
Bilgilerinize rica ederim.

e-imzalıdır
Dr.Öğr.Üyesi Alper FİDAN
Müdür Yardımcısı

RESUME

Name Surname: Muhammad Awais İqbal

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2010-2014 Beaconhouse National University-Bachelors ;Business Economics Department

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Work Experience:

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2016-2018 Dunya News –Marketing Executive

2018-2019 Barer Holding Assistant Manager Marketing

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-Turkish: Intermediate

-English: Advanced

-German: Basic

-Urdu:Native

Skills:

-Communication, Teamwork, Problem Solving, Flexibility, Creativity

- Computer skills (Microsoft Office) and others