Consumer's Perception towards Website Factors for Online Shopping and its Effect on Buying Behavior in Peshawar

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Key Words

Online Shopping Behaviors, Website Design, Website Reliability, Website Customer Service, Website Privacy

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Abstract: *The use of e-commerce is growing so rapidly around the globe and provides e-marketers with many emerging opportunities. Ife-marketers get awareness about those elements and aspects which can affect consumers' buying behavior and the relationships between these factors. Then they can further develop their marketing strategies to convert potential customers into active ones and hold current online customers. The increasing use of the Internet by Pakistani customers provides developing prospects for online retailers. This paper focuses on factors that online Peshawari buyers keep in mind while buying online. This study found that website design, website reliability/fulfillment, website customer service, and website security/privacy are the four dominant factors that influence consumer perceptions of online purchasing. Online buyers have positive evaluations of website design and website reliability/fulfillment but negative evaluations of website security/privacy issues, which implies that security/privacy issues are important to most online buyers. Finally, the recommendations presented in this research may help foster the growth of Pakistani online marketing in the future.*

Introduction

Background of Study

One of the basic features of electronic commerce is web browsing or the use of the internet. According to UCLA Center for Communication Policy (2001), while using internet use, online shopping is considered the 3rd basic online activity, while other basic activities involve searching for different purposes or messaging through email or other sources. People usually make use of the internet for watching the news or funny videos etc., as the two most familiar online activities, while online shopping is more prominent among them. The number of consumers who do online shopping was about 48.9 % in 2001, and this proportion shows that these one-third percent consumers will increase to 10 % in the near future (2001, p.38).

Online shopping behavior (also called online buying behavior and Internet shopping/buying behavior) involves different phases for buying various items of use and availing customer services while using the Internet. This is thought to be a total of 5 phase's activity which is similar to the steps involved in typical shopping activity

(Liang and Lai 2000). The traditional shopping method starts when buyers are deficient in something. They browse the web to get some knowledge about their needed product. Consumers find it more comfortable and beneficial to search and get information for their required items on the Internet rather than visiting a physical store. Then they make a comparison between different products and brands easily and select one which seems better among others. In the last step, a business deal between online seller and buyer is made, and some sellers also provide post-sale services to their customers. On the other hand, online shopping intentions involve consumers' perception of online buying (Na Li and Ping Zhang 2002).

Shopping trends to buy goods and services are changing because of the internet, and it is becoming an international phenomenon. Many businesses are now making their websites and start selling their products online to reduce their promotion expenses. They also reduce price levels while selling through the Internet because, in this way, they will be able to meet market competition. Some other purposes for which companies use the Internet is to transmit and circulate important messages to increase their sales, to take response from customers, and finally, asking from them about their satisfaction level through different online surveys. Along with simply shopping through the internet, it is even used by consumers to make a comparison of prices, to check product features, and to avail of post-sale services. Many experts are optimistic about the prospect of online business (Gurvinder S Shergill Zhaobin Chen2005).

Many studies have been conducted in the last years to know about the online shopping manners of consumers. The focus of various research was to examine which elements are facilitative for inducing consumer behavior for online shopping (Gurvinder S Shergill Zhaobin Chen2005).

In Pakistan use of the Internet for online buying is comparatively slow, but the trend is rapidly changing, and now we find many online shoppers throughout the country. The credit for this increase also goes to social media. (Niu, 2013). The reason for avoiding online shopping was that they had bad experiences with online stores (Nielson, 2010). also, there were not many online retailers, and the consumer services were very inferior. In Pakistan, many people use the internet to make online purchases of goods, but consumers are still hesitant to buy online for some reasons. The customer's perception of online shopping varies greatly in Pakistan. Pakistani buyers frequently browse websites and search and find knowledge about their required items. (Nazir *et al.* 2012).

This study will be conducted to identify four key elements, which involve patterns of the site, consistency, consumer facilities, and safety and security, which influence buying manners of consumers in Peshawar.

Problem Statement

Consumers' perception of internet buying is a dominant element which influences the actual shopping manners. Different studies have made important contributions that provide clear insights into the dynamics of the online shopping field. In Pakistan, trade through the internet is molded in such a way that causes changes in consumer's buying patterns to find out various factors that can influence internet buying.. In recent years various e-commerce websites have been introduced by Pakistani marketers to increase their sales volumes through online marketing. Organizations are constantly doing research to find out those elements and factors. But there is a deficiency of rational understanding about the appropriate elements that have strong impact on internet buying, perceptions and behavior of consumers and research study is needed to investigate consumer perception for online shopping.

Research Questions

1. What are the Factors of a website being considered by online buyers in Peshawar, Pakistan?
2. Which of the website Factors are the most significant from an online buyer's point of view?

Research Objectives

1. To discover significant factors of a website that can affect online purchase perceptions and behavior of consumers in Peshawar.
2. To identify which website factor is considered more important by online buyers.

Hypotheses

Based on the objectives, the researcher developed the following hypotheses:

H1: Internet buyers consider a pattern of the site as the main influencing element that affects Internet shopping manner.

H2: Online buyers consider website quality as the main influencing element that affects internet shopping manner.

H3: Online buyers consider website customer service as the main influencing element that affects internet shopping manner.

H4: Online buyers consider website security and privacy as the main influencing element that affects internet shopping manner.

Significance of Research

The purpose of this study is to deliver the growing prospect for e-commerce businesses to develop such websites which provide attractive marketing offers for online buyers in Peshawar, Pakistan. As the researcher has stated that there is a lack of research as to what are the significant elements that can change consumer will toward involvement in online buying. This research will objectively focus on different aspects of websites that affect the internet shopping manners of customers. The study will provide an opportunity for e-commerce businesses to attract and retain consumers for online shopping and will help E-marketers to refine their e-business strategies.

Literature Review

Electronic commerce

According to Tech Target (2007-2012), purchasing or marketing products and services through World Wild Web or internet channels is called E-Commerce (electronic commerce or EC). When it comes to online shopping, it is comparatively a cheap source of business dealings and involves a minor cost for searching the goods or services as compared with other kinds of shopping. This advantage is also very beneficial for the growth of E-commerce. (Cuneyt & Gautam, 2004).

E-commerce offers many online prospects to different businesses throughout the world. EC is a means of providing quick growth and developments in online transactions, and merchants are able to market their goods and services and expand their businesses (Akber and James, 2014).

Charles (1998) found e-commerce as a mean to reduce administrative costs, run business processes, lessen the cycle time, and improves associations between consumer and businessman.

Electronic commerce and the internet were said to be the two most famous developments of information technology in the 1990s. Electronic commerce has made a remarkable increase in sales worldwide, and many consumers started online shopping because of it. Many modifications just occurred in markets for their competition as a result of Improvements in electronic commerce (Blosch, 2000; Hamid & Kassim, 2004).

Transactions through e-commerce are now easier than past, and there are many benefits to consumers who avail a huge collection and choices of merchants offered by online brands

(Lim and Dubinsky, 2004; Prasad and Aryasri, 2009).

Jarvenpaa and Todd (1997) observed that consumers now have easy access to different goods and services from every corner of the world because of the developments in information technology; also, they can get this information from a variety of sources rather than from the producer only. Consumers prefer online buying as it provides them with more efficiency, fewer efforts for searching and bargaining, and they have some control over their shopping decisions. Buyers now do not have much time to look and select from different locations and to evaluate different kinds of information regarding the objects, so they get this knowledge explosively through the internet.

Baty and Lee (1995) suggested that if marketers design their websites in such an efficient way that facilitates customers in terms of an easy finding of the required objects, necessary information about that product, its usage, and their buying decisions, customers will be able to get some control and ease of shopping online.

Online Shopping and Online Stores

Tech Target (2007-2012) defines Online shopping as an aspect of E-commerce through which consumers make orders of products and services they want and get them at their home place through the use of the internet. A brand online, online factory, internet shop, e-store, or online store are different means which make online shopping possible. A product description in an online store is given in the form of text or in written form. Sometimes pictures or multimedia presentation is also given for different products to be clearly observed. Extra information about products is also available through different links provided by many online stores. They provide the availability of products, safety measures, directions, manufacture designs, and demonstrations.

Consumers' Attitude on Online Shopping

Li and Zhang (2002) define that a consumer's emotional state of online buying is typically called a buyers attitude toward internet shopping. According to Akber and James (2000), online buying consists of five phases. For example, customers first recognize their need or want and then describe the requirements necessary to fulfill that need. The second step involves gathering and evaluating options that are available. In the fourth step, after knowing the options available, they will make a purchase which involves negotiation for a reasonable price and involves shopping for the item. Finally, consumers will go through the whole process and finds various elements that restrict or encourages their final choice, and they will be able to evaluate the whole process.

According to Jun and Jaffar (2011), consumers buying decision is affected by their attitude, which is said to be a prominent influencing element. Fishbein and Ajzen (1975) describe that a person's behavior which comes from his attitude, is basically the calculation of his final performance which involves an item or result. For example, when a person dons not show his strong will to play any game online, his feeling of not playing or boredom is his attitude while playing the game on the internet will be his behavior.

Connections between a buyer's attitude and his actual buying behavior have been a part of research studies since the mid-1970s (Javadi *et al.,* 2012). Fishbein and Ajzen (1975) developed a model of behavior and attitude. They found that consumer intentions are a major cause for making a change in his attitude. It has been observed through research that such intentions of customers when resulting in the form of their behavior, can greatly affect their shopping behavior.

Attitude is said to be something that has many aspects. One aspect involves using the internet for online buying and considering it as a shopping station (Jahng, Jain, and Ramamurthy, 2001).In previous studies, attitude toward

internet buying is considered a prime factor that facilitates online shopping (Yang *et al.*, 2007) and behavior toward shopping (George, 2004; Yang *et al.*, 2007).

Jarvenpaa and Todd (1997) worked on intentions of shopping for online buying and consumer attitude. Their theory involves four types of elements derived from certain elements, product importance, shopping practices, quality standards given by online stores, and the views about the risks of internet buying.

Consumer's Purchase Perception

Kotler & Armstrong (1997) found that Consumer online shopping decisions are based upon four aspects which include their insights, urge to shop, knowledge, and views and beliefs. Consumer perception is said to be something through which they give meaning to certain phenomena, i.e., how they choose, shape, and understand facts through which they gain knowledge.

Belanger, Hiller, and Smith (2002) reported that low online purchases customers are related to their misunderstanding or misperception about online products and also their lack of trust.

An observation was taken from a survey study (on 9700 members) in which every third member among five didn't consider online shopping as trustworthy as traditional shopping. Also, the seller's understanding, consciousness, and consistency about customer service greatly affect his shopping decisions (Baker, Levy, and Grewal, 1992; Gefen, 2002).

Vellido, Lisboa, and Meehan (2000) concluded a few elements which describe consumers' insights into online shopping. The insights which were related to their risk were their feeling that online shopping is easy, searching on online sites is very comfortable, their control over shopping, and their ability to buy products and services for customers.

Khalifa and Limayem (2003) conducted a research study called "Drivers of internet shopping," in which they observed different behavioral theories and explained consumer behavior for online shopping. Then they had a survey study that highlighted important elements affecting website shopping and analyzed their importance. They came to a result that what they think can largely affects their online buying behavior. Also, they concluded that social influence is also a major factor in affecting consumers buying behavior.

Factors Affecting Consumers' Online Shopping Behavior

It has been observed that in previous literature, scholars fully focused on explaining those factors which influence consumer online shopping practices. Among them, few studies focused only on some important factors, usually three to six(Chen, 2009).

The reason for using only a few factors in their research is that those factors which were involved and those not involved were interrelated and resulted in multiple effects, and it made it difficult for those researchers to generalize their findings accurately. (Javadi et al. 2012).

Javadi *et al.* (2012) also examined various theories and observed that these theories focused on consumer buying intentions. The review of the previous research shows that all of them analyzed a few factors, and it was not possible to cover all factors which can affect consumer behavior. Koufaris (2002) worked on factors associated with the information system of online shopping. Their model was called the technology acceptance model. It was multidimensional and included marketing (Consumer Behavior) and psychology (Flow and Environmental Psychology) in one model; Pavlou (2003) studied how consumer acceptance of electronic commerce and uncertainty, reliance, and thinking of ease of use are interrelated.

From the literature above, it can be observed that the main focus of these studies was on many important elements affecting customer's behavior for online shopping, such as the

usefulness of web pages, post-sale services provided by online stores, safety, and security measures, (product, price, promotion and distribution methods) and status of the site.

Ranganathan and Ganapathy (2002) used 214 samples in their study, which revealed knowledge, content, pattern, safety, and security as significant elements of Business to Consumer websites. Their findings indicated that although all these elements have an effect on consumers buying online, safety and security features are more important for them when it comes to online shopping.

It has been observed from the literature above that a thorough study is needed to be done in the same field in Peshawar, Pakistan, and the purpose of this study is to find the same quality control measurements in this area.

Website Design

According to Shergill and Chen (2005), the design of a web page is a prime factor that affects the buying behavior of consumers who shop online. Ho and Wu (1999) found that the presentation of the display page (Home Page) is a contributing factor in consumer satisfaction.

Online shopping requires internet facilities, and websites provide the basic platform for online businesses. Thus easy usage of the website is crucial for the overall success of e-business.

Web users can be defined as providing a simple layout of the website so that the consumers, who are goal-directed towards a certain decision, can attain the results of their required decision easily (www.webcredible.com). Many researchers have concluded many factors as a means to measure the usability of websites, like easy use, quick response time, communication, navigation, web layout, accessibility, ease to learn, effectiveness, easy finding on the internet, and covenant usage (Jun and Jaffar, 2011).

In e-commerce, customer satisfaction is dependent on the quality of the layout of the website (Cho and Park, 2001).

Lee and Lin (2005) critically observed that website design has a positive impact on the overall satisfaction of the customer and perception of service quality.

It is, therefore, clear that a properly designed website allows users to locate the necessary information. If the customer is not satisfied with the after-sale services or low retailer visibility, he can change the uncertain product. Additionally, a good website design adds more to the value of the buyers' experience. (Luo, Ba, and Zhang, 2012).

Weathers et al. (2007) deduced that website communication practices vary in inspiration between search goods and experience goods.

Song and Zahedi (2001), in their study, divided the website quality elements according to their purpose into five categories:
1. Promotion
2. Service
3. Informational influence
4. Self-efficacy
5. Resources

These investigations resulted in the fact that each of the five elements completely influences the consumers' perspective, which in turn positively affects consumer online shopping attitude and behavior.

Website Reliability/ Fulfilment Factor

Website reliability is closely related to the accuracy of information. Kateranttanakul (2002) discussed that the reliability of a website depends on the contents, which helps the consumers to make the rational and best decision. It also affects satisfaction and buying behaviors. Daft and Lengel (1986) focused on the importance of quality, accuracy, and reliability of information exchanged between consumer and buyer.

Christy and Mattew (2005) concluded that information quality has four different

dimensions, which include format, accuracy, content, and timelessness. It has a significant effect on the satisfaction that a consumer derives from online buying.

Liu *et al.* (2008) said that if the information quality is high, it will increase the satisfaction that a consumer derives through online shopping. They further suggested that there are four dimensions of quality of information, i.e., accuracy, unambiguousness, completeness, and relevancy.

Probably, the most important factor in online buying can be asserted to be reliability. Reliability is the satisfaction that a consumer derives from online buying and loyalty to the website (Vijayasarathy and Jones, 2000)

According to Jun et al. (2004), online customers really wants to get the right merchandise of premium quality and quantity within the time frame promised by the retailers with no hidden charges.

Website Customer Service Factor

Parasuraman et al. (2005) define that the limit to which the website facilitates for the consumers the complete process of purchase, including delivery of a good or service, is called e-service. Santos (2003) explained e-service quality as an overall judgment of customers related to the excellence of e-service and its effectiveness in the marketplace. E-service quality is now considered an important means to assess the e-retail of websites and a measure of business success.

Cox and Dale (2001) said that a business would not excel unless it provides excellent quality management to ensure effective delivery from the system to staff and then to suppliers. A website serves as a medium between customers and suppliers and is greatly dependent on the Internet.

Kuang-Wen Wu (2011), in a study, evaluated the relationship between electronic service quality, customer satisfaction, electronic

recovery, service quality, and customer loyalty for internet customers. His study indicated that electronic service quality has a hidden but positive effect on consumer satisfaction. Thus, the findings of Jung-Hwan and Chungdo (2010) are opposite to that of Kuang-Wen Wu (2011).

Online stores must deliver to consumers additional e-service value (Wang et al., 2005). And should have a feedback section on their websites (Yu and Wu, 2007).

Customers must be able to interact with e-tailor at all times (Lim and Dubinsky, 2004). They also found that online sellers can use software downloading, e-form inquiries, order status pursing, customer remarks, and feedback to fulfill their online service.

Website Security/ Privacy Factor

Security is another crucial factor that affects online shopping satisfaction. Salisbury, Pearson, and Miller (2001) explained security perception on the Web as "the extent to which one relies on the world wide web as a secure source for transmitting sensitive information." They were in view that online shopping was affected by the security of online transactions. Also, they concluded that security was positively connected with online purchase intention.

Christy and Matthew (2005) said that the security of a website is to protect the customer's data collection from online dealing and not to disclose it without permission. Elliot and Fowell (2000) also revealed similar findings, and that website security is one of the important elements in the sales of website products. Thus, if the security factor is absent, customers hesitate to buy products online.

Perceived Privacy

To understand privacy, personal information should be understood. A common definition of personal information is data that is not otherwise available through a public source (Beatty, 1996). A person, when online, goes to one or more websites that might require him to give his

personal information: This information provided is picked and disclosed by the website's operator for completely different purposes, giving rise to privacy concerns (Hatch, 2000).

Smith et al. (1996) gave four aspects of online privacy, i.e., illegal secondary use of personal information, adequate access to digitally stored personal information, collection of personal information, and errors in collecting personal information.

As per previous research by Elliot and Fowell (2000) and Szymanski and Hise (2000), as a customer feels secure about the personal information that they are provided on the websites, they will automatically feel more secure, which means that high-security characteristics increase the customers' satisfaction.

If the website is certified by e-trust, more customers will trust the website. A reliable website attracts more customers (Korgaonkan and Korson, 2007).

Scriben; di, an English editing and proofreading service provider, bought an SSL certificate from VeriSign. After buying this certificate, Scribendi sales leaped by 27% (Verisign, 2009).

Theoretical Framework

The model theory from which the researcher has taken the idea to do further research came from the study of Wolfinbarger and Gilly (2002), which they have tested and analyzed and which involved fourteen different types of measures for judging the standards of an online store. In the above-mentioned study, three more measures were added by Chen et al. (2002) and Srinivasan et al. (2002) in their studies. The same data were also presented by Gurvinder S Shergill and Zhaobin Chen (2005) in New Zealand. Their

findings indicate that a total of four elements were extracted from 17 different variables and were used as the main measures by the New Zealand shoppers for judging the standard of online websites. Each factor was elaborated on with the help of three to four questions. Their findings revealed similarities with the results of the study of Gilly and Wolfinbarger (2002). The first-ever element was named as a pattern of the online site (website design). To explain this factor, eight variables were added through which consumer behavior for online shopping can be predicted. It includes such elements as easy map reading, data upload speed, surfing environment, checkout speed, demand handling, stock variety, adequate knowledge, and pay benefits. All these aspects were thought to be influential and present buyers' Internet shopping decisions. The second element was called website reliability/fulfillment, which is associated with variables 9 to 11, i.e., accurate time of product distribution and resemblance of goods with the description provided on websites. The third factor was categorized as customer facilities provided by the site and involved variables from 12-14. The fourth factor was characterized by the safety measures of websites. It can also be observed that safety measures are very important for online shoppers. (Shergill and Chen2005).

There was another study done in Malaysia by Syed Shah Alam, Zaharah Bakar Hishamuddin Bin Ismail, and Ms. Nilufar Ahsan (2008), which focused on a few important aspects of internet buying that how younger consumers of Malaysia think about it. They found that four different elements (website pattern, site consistency, safety features, and privacy) were involved in affecting consumer buying patterns. The researcher has also adopted the same framework for further investigation in Peshawar, Pakistan.

Research Methodology
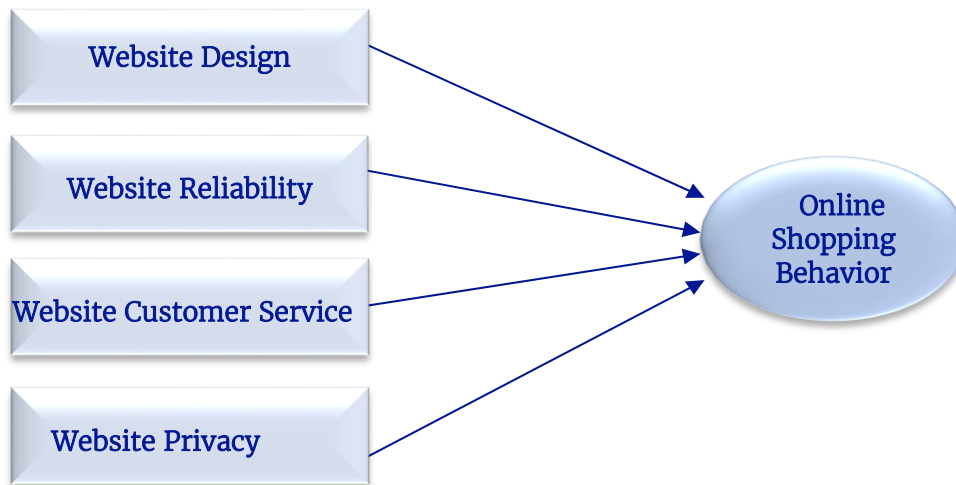
Research design is a framework that makes certain that the corroborated information obtained enables one to point out the research problem logically and as clearly as possible. According to Zikmund (2003), research design describes the procedure and method used for collecting and analyzing essential information. In this study, the researcher has used positivist philosophy. In positivist philosophy, we believe that society shapes individuals by using quantitative methods. A deductive approach has been used by the researcher as the researcher is going from general to specific. A survey method was used to collect the information through a questionnaire from the respondents. The current study adopted the mono method, i.e., quantitative, as this research is quantitative research. The data was collected at a single time from the sample population. Hence the current study fits in the Cross-Sectional method.

Data Collection Procedure

A self-administered questionnaire was used as an instrument for data collection. Items included in the questionnaire were composed of two parts. Part 1 included Demographic questions (such as gender, age, education, etc.). At the same time, the second part was composed of 31 structured questions related to consumer perceptions and

behaviors toward online shopping. Respondents were given a number of alternative responses to choose from. The scale that was adopted is Likert's five-point scale, i.e. (Strongly disagree–1, Disagree–2, Neutral–3, Agree– 4, and Strongly Agree–5.

The selected questionnaire was distributed among online buyers in Peshawar on a convenient basis. During the data collection process, the focus was on collecting authentic information from the respondents. After data collection, different tools of analysis were applied to test the hypothesis of the study.

Data Analysis Techniques

For the purpose of data analysis, the software SPSS was used, in which simple regression was applied to the data collected. t value, p–value, f value, and ANOVAS were used by the researcher to reach the objective of the study.

Data Analysis and Discussions

The instrument of the study was distributed among a population of different age groups and genders in Peshawar, Pakistan. There were a total of 200 questionnaires that were properly filled and could be used in data analysis. This section of

the study represents the results of the analysis of the study and also discusses them.

Data Analysis

According to Uma Sekaran (2003), there are three ranges of Cronbach's Alpha for checking data reliability.
Poor: 0.60–0.69
Average: 0.70–0.80
Good: 0.81–0.90
Excellent: 0.90 +

Consumer Behavior (CB)

Table 1

Reliability Statistics	
Cronbach's Alpha	No of Items
.724	5

The above table presents the reliability statistics for the variable CB. The value of Cronbach's Alpha is 0.724, which is the average range. It means consumers or respondents do not show large variations in their behavior for online shopping.

Website Design (WD)

Table 2

Reliability Statistics	
Cronbach's Alpha	No of Items
.819	6

The above table reflects that the Reliability of WD is 0.819, which is a good range. This means website design strongly influences the perceptions of consumers for online shopping.

Website Reliability (WR)

Table 3

Reliability Statistics	
Cronbach's Alpha	N of Items
.197	6

The above table presents the reliability of WR. The Cronbach's Alpha value is very low, i-e 0.197, for which we did a factor analysis

Website Customer Service (WCS)

Table 4

Reliability Statistics	
Cronbach's Alpha	N of Items
.784	5

The above table presents the reliability statistics for the variable WCS. It can be seen that the value of Cronbach's Alpha is in the average range, i.e., 0.784, and it does not show variations regarding consumer behavior for online shopping.

Website Security & Privacy (WSP)

Table 5

Reliability Statistics	
Cronbach's Alpha	N of Items
.748	5

It can be seen in the table above that the value of Cronbach's Alpha is 0.748, which is an average range and show that the expectations of respondents towards website security /privacy are not high for online shopping.

Summary of Reliability Stats

Table 6

Variable	Cronbach's Alpha	N of Items
CB	.724	5
WD	.819	6
WR	.814	4
WCS	.784	5
WSP	.748	5

The above table presents the summary of the reliability statistics for all the variables of the study.

It can be seen in the table that WD and WR are in the good range while CB, WCS, and WSP are in the average range. It means website design and website reliability can more positively affect consumers' behavior for online shopping, while website customer service and website security/privacy can moderately influence consumers for online shopping. So the summary shows that the overall data is reliable.

Regression Analysis

Table 7

Model Summary

Model	R	R Square	Adjusted R Square	Std. An error in the Estimate
1	.605[a]	.593	.562	.2417

Predictors: (Constant), WSP, WR, WD, WCS

The relation between the different attributes regarding consumer behavior and consumer perception is analyzed using multiple regression analysis models. Table 4.10 of the study is a model summary for the first regression model for the relation of CB and explanatory variables. In the table, it is presented that the R-value is .605, suggesting that there is a considerable association between the explanatory variables and CB. The R square value given in the table is .593, this implies that explanatory variables in the model explain almost 59% of the variation in CB, and hence these explanatory variables may be considered important determinants of CB. The value of the adjusted R square is .56 and further supports the results provided by the R square of the model.

Hypothesis Results

H1: *Online buyers consider website design as the most important factor influencing online purchasing behavior.*
The results prove that hypothesis 1 that there is a significant relationship between website design and online shopping is acceptable. The website is perceived to be one of the important factors in the previous study. In this study, it is also proved. From the analysis, we found that consumers in Peshawar who are browsing the Internet perceived website design as an important factor that would likely influence their online buying behavior.

Similarly, from further analysis, it is found that online purchasing is influenced by good

website design. Therefore, it is believed that website design does help in enhancing different ages consumers to buy online.

H2: *Online buyers consider website reliability as the most important factor influencing online purchasing behavior*
Reliability is an important factor that affects online buying, and most consumers are concerned about the on-time delivery of their products (Shergill and Chen, 2005). The results of this study show that there is a significant association between website reliability and online shopping. Accordingly, hypothesis 2 could not be rejected. It indicates that the higher the reliability of the website of e-retailers, the higher online buying will be. Also, there is a need for e-retailers to ensure all aspects of reliability, especially in terms of delivering exactly the same product as shown by the website. This will enhance the acceptability of consumers to participate more in an online buying experience.

H3: *Online buyers consider website customer service as the most important factor influencing online purchasing behavior*
Ainscough (1996) found in his study that most companies used online shopping as a way to provide help and service to their customers. The online customer service factor is another important factor that has effects on online shopping. The result of the study shows that there is a negative direction between the two constructs. Furthermore, the result indicates that customer service is not considered the most important variable that may influence online purchasing. In this situation, there is a need for online companies to improve their online customer services if they would like to have more consumers involved in online purchasing.

H4: *Online buyers consider website security privacy as the most important factor influencing online purchasing behavior*
The results of the study show that, like customer services, consumers are fairly satisfied with

security and privacy issues. Consumers still perceive a lack of security and privacy in terms of payments for their products. These findings also confirm the results of Jarvenpaa and Todd (1997) and Vellido et al. (2000), which show a lack of trust as a barrier to online purchasing. Frequent use of online shopping may help to remove that barrier and result in building the trust of online buyers.

The results showed that only the website design factor and the website reliability/fulfillment factor were perceived differently among online buyers. On the other hand, the perception of customer service and security/privacy among online buyers was not significantly different. This indicated that different Peshawar online buyers were less satisfied with Website security and privacy, and customer service.

Conclusion and Future Directions

Conclusion

Companies worldwide are now getting many online marketing opportunities through e-commerce. Internet shopping is the third most popular activity among other e-commerce activities, and because of this rapid growth of online shopping, retailers now want to sell their products and services channel to expand their market. Many E-marketing kinds of research related to the factors which influence consumer perception of online purchasing are done, which highlights various factors affecting consumer behavior for online shopping.,

In Pakistan, most people use the internet to purchase goods online, but there are still some reasons why consumers are reluctant to buy online. The perceptions of people toward online purchases are different in Pakistan. Pakistani buyers are visiting online stores and are interested in browsing search and discovering new information regarding the product they need and want.

This study was conducted to identify four different factors, including website design, website reliability/fulfillment, website customer service, and website security/privacy, as perceived by online buyers, that affect the online purchase behavior of consumers in Peshawar.

The study found that website security/privacy, website design, website reliability/fulfillment, and website customer service are the four dominant factors that influence consumer perceptions of their online purchasing behavior. Pakistani (Peshawari) online buyers had different perceptions about these four factors. The results of the study suggested that Website reliability/fulfillment had the highest rating score, followed by website design, website customer service ranked third, and the lowest was website security/privacy. Different Pakistani online buyers have a different perceptions of specific website elements and website factors. Most of them were more satisfied with the website design element and website reliability factors. On the other hand, these buyers had a negative perception of website customer service and website security and privacy for online shopping.

Future Research Directions

1. A similar study may be conducted in other cities of Pakistan to know the preferences of online buyers in those cities.
2. The sample size was relatively small. A large sample can be used to carry out any future research in this field.
3. Many other factors can also be studied, which can provide insights for e-marketers to make their online transactions successful.

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