

**T.C.
ISTANBUL AYDIN UNIVERSITY
INSTITUTE OF SOCIAL SCIENCES**



**ANALYZING CONSUMER EXPECTATIONS FROM E-RETAILERS:
“A STUDY IN PAKISTAN”**

MBA THESIS

Sajid AHSEN

**Department of Business
Business Administration Program**

Thesis Advisor: Assoc. Prof. Dr. İlkey KARADUMAN

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İSTANBUL AYDIN ÜNİVERSİTESİ
SOSYAL BİLİMLER ENSTİTÜSÜ MÜDÜRLÜĞÜ



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DECLARATION

I hereby declare that all information in this thesis document has been obtained and presented in accordance with academic rules and ethical conduct. I also declare that, as required by these rules and conduct, I have fully cited and referenced all material and results, which are not original to this thesis.

Sajid Ahsen





***I would like to dedicate it to my family, friends, and my professor Doç.
Dr.İlkay KARADUMAN. Today what I am is because of their support.***

FOREWORD

This thesis is about Analyzing Consumer Expectations from E-Retailers: “A Study in Pakistan”. The data has been collected from the online questionnaire. Mann-Whitney U test and Kolmogorov-Smirnov and Shapiro-Wilk test have been used to examine the developed hypotheses. The research that I worked on will be really useful for the particular issue. With the great help of my advisor Assoc. Prof. Dr. ILKAY KARADUMAN I could manage to it successfully and I am really obliged and thankful to my Advisor for the supervisory my project. I am really grateful to my parents and friends for motivating me to complete this empirical investigation.

June, 2019

Sajid Ahsen

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ANALYZING CONSUMER EXPECTATIONS FROM E-RETAILERS: “A STUDY IN PAKISTAN”

ABSTRACT

The research took place to highlight connection in different variables that influence the customer behavior and approach towards web-based shopping. This research focuses mainly on five factors that contribute to building up a connection between customer and E-retailers. The factors are known as time management, trust maintenance, item assortment, accommodation, and protection. For this purpose, a self-created instrument and method were used. As a result, it is noticed that trust and accommodation play a dominant role to let the customer choose either to do it or not. Trust variable has statistical importance in male and female with respect to consumer expectation from e-retailer. There is no statistically significant difference between male and female in term of consumer expectation from e-retailer. Thus, it rejects the alternative hypothesis and accepts the null hypothesis that male and female do not have any significant difference in consumer expectation from e-retailer with respect to the time variable. , there is a significant difference in trust with respect to age level on consumer expectation from e-retailer. There is a significant difference in consumer expectation with respect to age level on consumer expectation from e-retailer. Accepting the developed hypothesis, meaning that, privacy differs significantly with respect to age level on consumer expectation. , It indicates that an alternative hypothesis has been accepted by rejecting the null hypothesis where no significant difference exists with respect to age level on consumer expectation. Thus, it can be concluded that there is a significant difference in term of age level for the variable of consumer expectation. There is a significant difference in time with respect to the age level on consumer expectation from e-retailer. Thus, trust significantly differs with respect to education level on consumer expectation from e-retailer. Consumer expectation significantly differs with respect to education level on consumer expectation from e-retailer. privacy significantly differs with respect to education level on consumer expectation from e-retailer. , product variety significantly differs with respect to education level on consumer expectation from e-retailer.

Keywords: *E-Retailors, Trust, Privacy, Time, Product variety*

E-PERAKENDECILERDEN TÜKETİCİ BEKLENTİLERİNİN ANALIZI:“PAKISTAN'DA BİR ÇALIŞMA”

ÖZET

Bu tez, müşteri davranışını etkileyen farklı değişkenler ve web tabanlı alışverişe yaklaşım arasındaki ilişkiyi vurgulamaya yönelik bir girişimdir. Bu tez temel olarak müşteri ile E-perakendeciler arasında bağlantı kurulmasına katkıda bulunan beş faktöre odaklanmaktadır. Faktörler zaman yönetimi, güven bakımı, ürün çeşitliliği, konaklama ve koruma olarak bilinir. Bu amaçla, kendi kendine yaratılmış bir araç ve yöntem kullanılmıştır. Sonuç olarak, güven ve konaklama imkanlarının, tüketicinin çevrimiçi alışveriş yapıp yapmamaya karar vermesinde baskın bir rol oynadığı görülmektedir. Erkek ve kadın arasında e-perakendeciden tüketici beklentisine göre güven değişkeni açısından istatistiksel olarak anlamlı fark vardır. E-perakendeciden tüketici beklentisi açısından erkek ve kadın arasında istatistiksel olarak anlamlı bir fark yoktur. Erkek ve kadın arasında mahremiyet açısından istatistiksel olarak anlamlı bir fark yoktur. Böylece, boş hipotezi kabul eder. Ürün çeşitliliği açısından kadın ve erkek arasında istatistiksel olarak anlamlı bir fark yoktur. Kadın ve erkek arasında zamana göre istatistiksel olarak anlamlı bir fark yoktur. Bu nedenle, alternatif hipotezi reddeder ve erkek ve dışının e-perakendeciden tüketici değişkeni açısından zaman değişkenine göre anlamlı bir farkının bulunmadığı hipotezini kabul eder. e-perakendeciden tüketici beklentisinde yaş düzeyine göre anlamlı bir güven farkı vardır. Tüketici beklentisinde e-perakendeciden tüketici beklentisine göre yaş düzeyine göre önemli bir fark vardır. Geliştirilmiş hipotezi kabul etmek, mahremiyetin tüketici beklentisine göre yaş düzeyine göre önemli farklılıklar gösterdiği anlamına gelir. , Tüketici beklentisinde yaş düzeyi bakımından anlamlı bir fark bulunmayan boş hipotezi reddederek alternatif hipotezin kabul edildiğini göstermektedir. Dolayısıyla, tüketici beklenti değişkeninde yaş düzeyi açısından anlamlı bir fark olduğu sonucuna varılabilir. . Tüketici beklentisinden e-perakendeciden beklenti yaşı açısından önemli bir zaman farkı var.

Anahtar Kelimeler: *E-Perakendeciler, Güven, Gizlilik, Zaman, Ürün çeşitliliği*

1. INTRODUCTION

Main Purpose of the study is to analyze consumer expectation while buying online in Pakistan. The study relies on the basis of repliers'(online buyers) awareness and perception towards E-retailing. Many websites such as food, household things, garments, and grocery, etc. and worldwide renowned like eBay and Amazon are functioning in Pakistan.

There are so many internet users surfing at the same time in the electronic market. These related companies must come up with the most productive idea to provide the best option for their customers. In this way, the consumer will get more attracted to online shopping. Trust level will be built up if online companies are measuring and introducing a variety of product at a cheap price and also to make sure that the payment factor is secured and safe.

The Internet has become into consideration with an undeniably essential station for directing commercial and attract customers. In February 2005, it was evaluated that 817.5 million Internet users, that is, 12.7% of the worldwide populace (Nielsen, Nitrating's, 2005). Internet oversaw \$65 billion of trade just in the US in 2005 (Jupiter, 2005).

There are so many internet users surfing at the same time in the electronic market. These related companies must come up with the most productive idea to provide the best option for their customers. In this way, the consumer will get more attracted to online shopping. Trust level will be built up if online companies are measuring and introducing a variety of product at a cheap price and also to make sure that the payment factor is secured and safe.

Because of the internet, it got possible for organizations to achieve recent marketplaces and shoppers. Be that as it may, simply 'achieving' new buyers isn't enough; it is additionally important to hold them and win their dependability. Tragically, not every single online organization are aware of the significance of maintenance and devotion. For instance, a noteworthy extent of

exchanges on the Internet fall flat or are dropped by customers. In endeavoring to discover the foundations for these disappointments, all things considered, the hurdles are either specialized (for example lacks in the seller's correspondence systems or the buyers' connections) or individual (for example an absence of involvement in the utilization of Internet by shoppers). Be that as it may, there likely could be other specific factors for each situation, (for example, blunders in a given exchange, an absence of fundamental data to finish a specific buy, difficulties with certain sites, etc.)

There is always a thought in the brain of a consumer while doing the online transaction whether to go on and finish the transaction or to stop it. It happens when the trust factor comes in the way of buying and selling of goods. One the other hand people do not perform the business activity just on the basis of their feelings or emotions, they actually would like to get feedback about the particular product or services. There must be a strong trust factor between the buyer and a seller to finalize the transaction successfully. It is along these lines important to supplement these commitments (on alluring interfaces and 'ease of use') by exploring what different parts of the administration given by a site decide buyer view of 'administration quality'. Seeing such a view of site 'quality' is basic to the understanding of web fulfillment, conduct, and faithfulness (Marimon and Cristóbal, 2006).

At the point when an individual is in need and given different choices to utilize to satisfy for what he is looking for. Customer is always keen to do the transaction at a lower cost, the minimum amount of risk, given more variety, secure payment method, trust, and on-time delivery. These all aspects are not easy to cope with but in order to make the online business more effective and successful, these things also cannot be neglected.

The consumer is always varying different resources and sites to analyze the best outcome for need. Nowadays consumer is always checking the and setting some criteria to and making the choices independently on some gauges.

Research is being done to analyze the consumer expectations as per their desires and which can influence them and provide them a better platform. In order to achieve we need to apply a better procedure.

The growth in sales can be determined by the importance of e-retailing. The web business has changed of E-retailing based on prediction or conventional system. Run of the mill esteem chain, administrations, purchasing conduct, cost coordinating, are some of the prime outcomes. (Robert, Racine, 2001). In order to make online business more effective, conventional inventory networking has been transformed as well. The different techniques have also been introduced to make E-retailing more trustworthy, reliable and easy to access for the online users.

Amazon has been the most attractive website for the customers on planet earth. It has made an extraordinary change in the history of E-retailing. It enabled the clients to make online purchases on less cost with a wide amount of variety. Amazon became beneficial for the customer in term of gaining their trust within one year. Amazon used the most effective techniques and methods for organizing long haul clients.

In Pakistan hurdles like Social, political, religion, and financial will be focused on this research. Pakistan has improved its internet speed by introducing 3G, 4G and recently 5G has been launched in Pakistan for utilization. Wi-fi has become easy to access at commercial places and specialized improvements have been done on a daily basis. PressPK and PayPal have expanded their businesses by making purchases easy and providing online safety for their customers to gain trust. Plastic money like credit cards and other smart cards have been introduced for the customers to make online payment easily. New E-retailers are establishing their sites rapidly that has provided the online users a wide variety of choice. Pakistan is growing fast in the field of E-commerce yet to achieve so many different things. There is a strong potential in the online market, but online companies must make sure the consumers 'need and requirement. In this much-developed era of online business when high-tech has made everything advanced and fast online companies are doing their best to reach to their customers with the best, they can by using a well-mannered way of innovation.

Famous YouTubers are also a great way to give awareness to the people about the product. A recent analysis has approved that online consumers trust more in the product promoting by the YouTubers. Internet is expanding with the passage of every day. It has become the prime objective of all the network companies to

enable internet facility with the latest technology and speed all around Pakistan. Banks of Pakistan also playing a vital role in the field of E-retailing by introducing effective online applications to improvise their online banking system more productively. Banks are also providing a 3D secure payment method to make online buyers comfortable and feel secure while doing online transactions. It also helps increase in online buyers towards E-retailing in Pakistan.

Pakistan is experiencing different kinds of challenges while adopting E-retailing. For example, the infrastructure of Pakistan was deficient, such as the landline infrastructure all over Pakistan was not up to the mark, the frequent load shedding of electricity, and lack of trust in the government have made online transaction not as per satisfaction. Security and privacy are one of the main factors in Pakistan and the Pakistani government is also trying to overcome the issues related to it. The consumer expects a better platform with secure payment method while buying and selling of goods and services online. In 2005 the number of online users increased up to 5 million. There is a lot of danger of cybercrime in Pakistan. A lot of hackers are trying to hack the user's personal data, and this has been affecting online business in Pakistan terribly. It creates hesitant in people to make an online transaction. The Pakistani government is getting serious about this issue and have done a lot of changes in cyber law. Recent this matter has been given to the FIA department to deal with.

In Lahore, one of the major cities in Pakistan in term of trade, a recent survey was held by Nielsen in 2018 and the result showed that 82% of the people in urban areas have the access to the internet has made online buying which has increased up to 6% in 2017. This has clearly shown that there is a huge potential in online business in Pakistan.

According to Nielsen, this increase in online shopping in the current year rise because of the latest increase in smartphones and other gadgets which actually help people to understand the online business in a good way.

Furthermore, this is also reported that 55% of the people have built up if there is a product with a money-back guarantee. These kinds of offers to the people produce the trust factor between buyers and sellers. This encourages them to

take part in the online transaction. The study also shows that Pakistan is a developing nation with the largest youth nation which actually is a trend towards online shopping.

This is also stated that the traders who are affiliated or registered with the bankers are 1,094 and consumer made the online transaction for 3.4 million. Hence, it is vital for online companies to maintain the trust factor and build up a better relationship with the consumers by making them secure.

Hypotheses

H_{a1}: Male and Female significantly differ in terms of the trust

H_{a2}: Male and Female significantly differ in terms of consumer expectation

H_{a3}: Male and Female significantly differ in terms of Privacy

H_{a4}: Male and Female significantly differ in terms of Product Variety

H_{a5}: Male and Female significantly differ in terms of Time

H_{b1}: Trust differs with respect to age level on consumer expectation from e-retailer

H_{b2}: Consumer Expectation differs with respect to age level on consumer expectation from e-retailer

H_{b3}: Privacy differs with respect to age level on consumer expectation from e-retailer

H_{b4}: Product Variety differs with respect to age level on consumer expectation from e-retailer

H_{b5}: Time differs with respect to age level on consumer expectation from e-retailer

H_{c1}: Trust differs with respect to education level on consumer expectation from e-retailer

H_{c2}: Consumer Expectation differs with respect to education level on consumer expectation from e-retailer

H_{c3}: Privacy differs with respect to education level on consumer expectation from e-retailer

H_{c4}: Product Variety differs with respect to education level on consumer expectation from e-retailer

H_{c5}: Time differs with respect to education level on consumer expectation from e-retailer

H_{d1}: Trust differs with respect to occupations on consumer expectation from e-retailer

H_{d2}: Consumer Expectation differs with respect to occupations on consumer expectation from e-retailer

H_{d3}: Privacy differs with respect to occupations on consumer expectation from e-retailer

H_{d4}: Product Variety differs with respect to occupations on consumer expectation from e-retailer

H_{d5}: Time differs with respect to occupations on consumer expectation from e-retailer.

1.1 Research Objectives

This study Analyzing Consumer Expectations from E-Retailers: A Study in Pakistan i.e. online facility for the consumers and making sure there is a positive association. Security and privacy protection must be guaranteed and make it impossible for criminals to access information. Websites or applications should be designed productively according to the need of consumers. The designed should reflect a good amount of information and attractive products that becomes ultimately sort of satisfaction in a useful way.

1.2 Statement of Problem.

The statement of problem shows the loyalty of the customers and the aspects that are involved. The expectation of consumers towards E-retailing will be discussed in the research.

1.3 The objective of the Study:

- To analyze Male and Female significantly differs in terms of the trust.
- The relationship between Male and Female significantly differs in terms of

consumer expectation.

- To Measure Male and Female significantly differs in terms of Privacy
- To find out Male and Female significantly differs in terms of Product Variety.
- To examine Male and Female significantly differs in terms of Time
- To Inspect Trust differs with respect to age level on consumer expectation from e-retailer.
- To study Consumer Expectation differs with respect to age level on consumer expectation from e-retailer.
- To look over Privacy differs with respect to age level on consumer expectation from e-retailer.
- To evaluate Product Variety differs with respect to age level on consumer expectation from e-retailer.
- To scan Time differs with respect to age level on consumer expectation from e-retailer.
- To Investigate Trust differs with respect to education level on consumer expectation from e-retailer.
- To evaluate Consumer Expectation differs with respect to education level on consumer expectation from e-retailer
- To analyze Privacy differs with respect to education level on consumer expectation from e-retailer.
- To analyze Product Variety differs with respect to education level on consumer expectation from e-retailer
- To look over Time differs with respect to education level on consumer expectation from e-retailer.
- To study about Trust differs with respect to occupations on consumer expectation from e-retailer.
- To investigate Consumer Expectation differs with respect to occupations on consumer expectation from e-retailer.

- To Inspect Privacy differs with respect to occupations on consumer expectation from e-retailer.
- To examine Product Variety differs with respect to occupations on consumer expectation from e-retailer.
- To check Time differs with respect to occupations on consumer expectation from e-retailer.

1.4 Significance:

Significance of this research is to analyze the consumer expecting from e-retailer in Pakistan. Different online websites and the mindset of profit-oriented companies operating in our country. Customers trust must be earned and recognized and to analyze the factors which can be more money-making or bearable in the long run.

1.5 The Scope of Study:

Research is consisting of gathering qualitative data with the help of a questionnaire which is to be filled from students. The Questionnaire will be tested in order to calculate the proposed model for A Study to Identify the consumer expectation towards E-retailing in Pakistan. The study work is to be conducted in Pakistan.

1.6 Methodology:

The research is consisting of gathering qualitative data with the help of questionnaires which are to be filled by the public. The Questionnaire will be used to measure the model proposed for analyzing consumer expectations from e-retailers in Pakistan

1.7 Findings:

A questionnaire is planned to collect the data. To obtain the main statistics a questionnaire is designed from the targeted population of consumers. A well-

structured and motivated questionnaire with a series of written or verbal's questions is prepared to get the respondents' feedback.



2. LITERATURE REVIEW

This chapter discusses the critique and contribution to the study of e-marketing and E retailing. It elaborates the hurdles and problems linked with this study. It further draws attention to the possible challenges faced. The objective of this literature review was basically to provide and gain an understanding of the existing research and debates, which could be helpful in finding an answer to the research question. The sources of information in this literature review include scholarly articles, peer-reviewed journals, non-peer-reviewed journals, and scholarly books.

There are lots of factors that can be affected and determine the analyzation of consumer expectation from E-retailing. The problems faced by the retailers and different e retailing theories would be discussed. These theories denote various hurdles affecting the relationship between consumers and E retailers.

2.1 E-Business and E-retailing:

E-business can be defined as the core 'purchasing and offering through web' (Chaffey, 2009), nonetheless, it likewise partakes in numerous different mediums that are budgetary or no-monetary exchanges between B2B, B2C or C2C (Uddin, 2010). This implies that e-trade's procedure is additionally included in correspondences i.e. data conveyance about the item/benefit, electronic administration conveyance (downloading, transferring) and inputs/talks of the center website page. As indicated by Raynold in 2004, "E-trade is standard empowering organizations to offer items and administrations to clients on a worldwide premise." Thus, it's a procedure which permits the commercial way of putting on and inspect recent devices and strategies so there would be solace in advertising and offering items/administrations. It is essential to use ICT (Chaffey, 2009).

2.1.1 Business to business (B2B)

Business to Business is the process of exchanging goods and services containing all type of different electronic way of purchasing between two traders or corporations.

2.1.2 Business to customers (B2C)

The most practical way of doing electronic transitions from E-retailing. It includes all types of electronic transaction between the supplier and the final customer regarding goods and services.

2.1.3 Customer to customer C2C

In this kind of business, all the type of electronic bargaining regarding good and services are included between the customer and another customer. Mostly these good are second-handed goods and online websites are used such as eBay, Amazon, Olx.pakistan, etc.

2.1.4 Customer to business (C2B)

Mostly Freelancers are doing these kind business transactions. This is the way of electronic transaction where a customer establishes a product or services to complete the process in order to get the profit out of it. For example, creating a logo or designing the office if the company is in need.

2.1.5 Distinguish in e-business and e-retailing

Buying and selling of goods and services using the internet are called E-retailing. Whereas, E-business includes all the transactions related to the business in term of business commodities is considered to be E-business.

E-retailing is a vital element of E-business. Most people believe that if a company is doing business and has its own office then there is no need for a physical existence of E-business. If a company has its own office and also doing its business transactions online, then it is said to be E-retailing.

E-retailing and E-business have made some revolutionary changes to enhance the business and make it more effective. It is to believe that E-retailing or E-business takes less time at a cheap price. Customer is more relaxed while doing

online shopping. The E-shopping can be done at any time any place if there is internet access through a mobile phone or any other gadget.

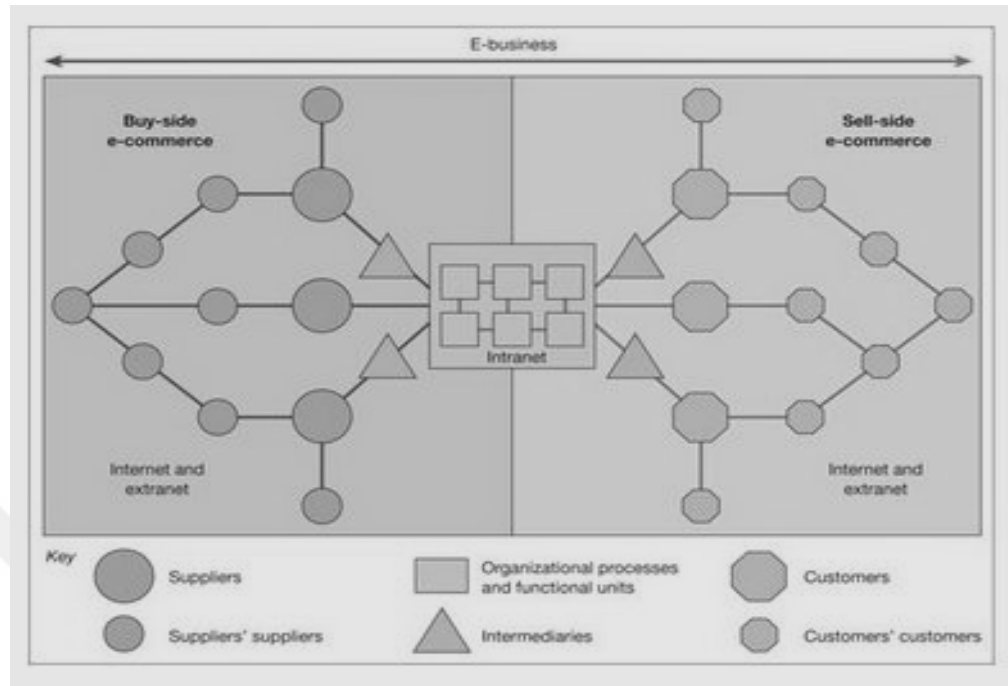


Figure 2.1: Framework of E-business

Source: <https://bit.ly/2SOUVeN>

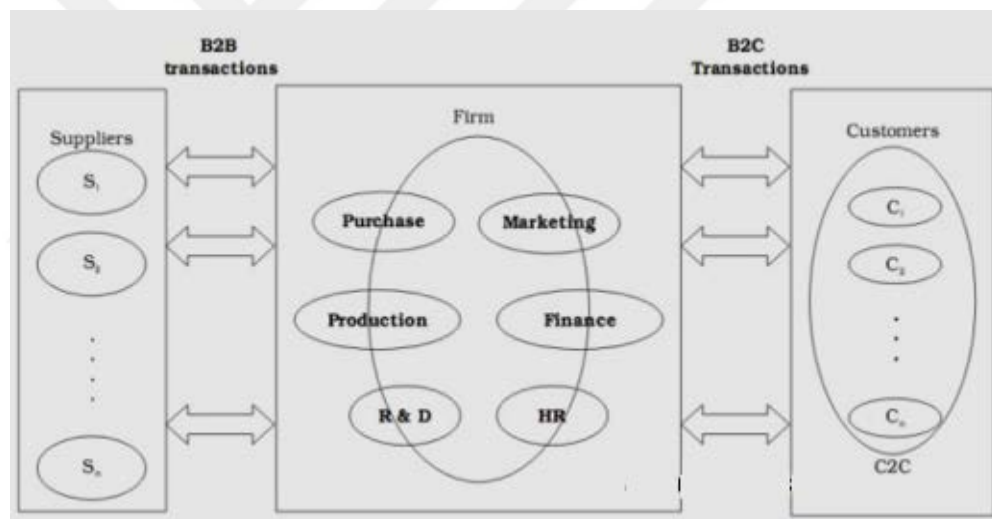
2.1.6 Basic e-retailing representations:

In client to client (C2C) representations of the trade gets from the client and the consequent focus is additionally the client. This kind of business gives a platform to the consumer to buy used products. This is a customer-friendly platform, where a consumer can offer used goods on usually comparatively prices. OLX is quite a renowned example of such business. Here people can communicate with each other according to their needs and requirements, and willingly make a deal. According to a study this kind of business produces empowerment among the consumers; they can leave their reviews to further guide the other customers. Hence this proves to be beneficial for the future process of buying and selling.

Business to business (B2B) has gained popularity in no time. This kind of process takes place between two businesses. Considering a legitimate concern for making better esteem items/administrations, conveying worth and powerful circulation frameworks organizations associate with one another automatically

(Korper, Ellis, 2001). This kind of business can take place between the wholesaler and retailer or manufacturer and wholesaler. According to a study B2B play, a prominent role in E retailing s it deals with a larger number of products. This is additionally critical due to the solid association with the production network of the business (Currie, 2004). Business to consumer (B2C) takes place between business and consumer. In this kind of process can be carried out between a business and a client, following the usual and traditional pattern of transaction. According to one's need, a customer puts an order online. The order is later delivered to the given address by the company.

E-commerce also makes sure that payments done online should be kept safe. (korper, Ellis, 2001). Payments such as pay pal make it possible that the payment stays safe and is not delivered until the customer doesn't receive the product.



Source: https://en.wikipedia.org/wiki/B2B_e-commerce

Figure 2.2: B2B vs B2C

E-commerce also makes sure that payments done online should be kept safe. (korper, Ellis, 2001). Payments such as pay pal make it possible that the payment stays safe and is not delivered until the customer doesn't receive the product.

2.1.7 E-Retailing and stock chain incorporation:

There are a lot of different encounters in E-retailing and stock chain incorporation. Customer who is doing the transaction via online services or going to the shopping mall physically have one thing in common and that is impatience. On the other hand, the e-retailers are also facing an immense challenge in terms of demand up and down situation. Company has to fulfill the demand of the customers in order to stay alive in the market. Most of the companies are giving responsibilities to the other companies through outsourcing. This pressure of demand comes out from the different kinds of buyers who prefer to shop online. Particularly youth is really impatient while placing the online order. They want their product as soon as possible and it creates hustle and bustle among the online business companies.

2.2 System Planning:

It is important to have online service which is useful and afterward underwrite e-organizations through its numerous correspondence networks (Korper, Ellis, 2001). To be specific E retailing is about purchasing and selling goods online. Studies have shown that this procedure needs a lot of consideration and proper management and planning to achieve results. It has been made possible for the customers to purchase and receive the products at home. New technologies have been introduced to make the best out of this business. Besides the fact that e retailing is flourishing day by day, it is also a worth noticing fact that the challenges faced by the E retailers are growing faster too.

Retail planning is to understand the process and strategies involved in E retailing. Amazon is considered as the first organization to start e retailing, initially, it was all about books, but later with proper planning and strategies, they have created a name worldwide. They are not limited to books only but offer a different variety of goods. Walmart eventually made its way in the field. In 2011 another name gave a prominent competition, E bay gained popularity. According to Levitt (2006), Web integration is a noteworthy hurdle in creating and keeping up e-organizations. However, typing speed, internet speed, and browser quality play an important part in online shopping. If a customer has

typical broadband or DSL, it is believed that an effortless process of buying a product can be made.

Online facility is the framework that uses normal system frameworks, for example, Wi-Fi, Ethernet, IP and so forth keeping in mind the end goal to associate individuals or gathering of individuals of the association. It is a standout amongst the most critical frameworks in e-organizations (Chaffey, 2009). Chiefs can achieve workers whenever furthermore representatives can start their ventures through the online facility (Levitt, 2006). E Retailers are bound to rely on the internet, as it provides a platform to the suppliers to make a connection with the customers. Effectiveness of the network can make the business far better. According to a lot of researches, frustration is produced in the customers when there are issues related to the networks, thus they avoid buying online.

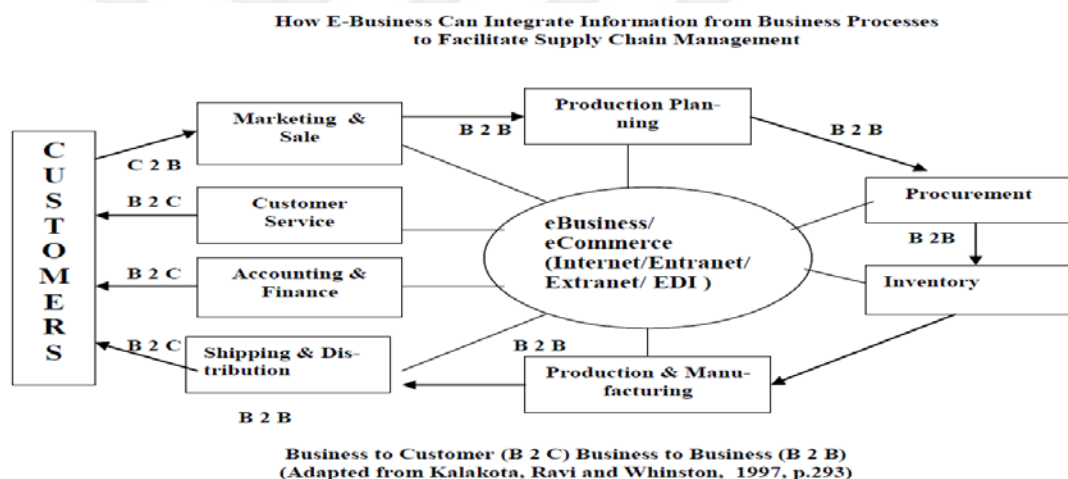


Figure 2.3: Supply Chain Management

Source: Adapted from Kalkatta, Ravi and Whinston, 1997. P.293

The extranet is a typical augmentation to intranets; it is workable for outer individuals or gathering of individuals to become acquainted with the organization's website page through extranets. It has additionally turned out to be a standout amongst the best frameworks which expand the viability of organizations. Electronic information exchange (EDI) is a framework utilized as a part of extranets which exchange/trade data over the web i.e. client relations, receipts, request following, acquiring requests, bills, and so forth (Laudon and Laudon, 2000). EDI could be utilized to manage CRM of the organization and it additionally gives the client database to the organization. Extranets could

likewise be useful for advertisers to distinguish the client data for business sector divisions. It upgrades the trust of clients when they read and expound on the items/administration (Kokakula, et al, 2010), clients can really achieve the purchasers who have as of now purchased and utilized the item/benefit. Hence it is a noteworthy instrument which could be utilized to build the substance of E-retailing page.

2.3 E- Retailing:

Publicizing is the procedure to work responsibly for inspecting, distinguishing, fulfilling and reckoning client requirements beneficially. Web advertising and automatic showcasing are essentially characterized as 'accomplishing promoting destinations by applying advanced advances' (Chaffey, 2009). These advancements incorporate web, extranet, sites, messages, remote, versatile media, and so forth. It is the procedure of creating and supporting client connections by means of online exercises to encourage new thoughts, items/administrations and the fulfillment of both sides (Manzoor, 2008). E-showcasing considers "process" which is a conventional advertising project (Harris, Dennis, 2007). The procedure incorporates corporate methodologies, specialty unit methods, opportunities in the business sector, promoting techniques, advertising arrangement, CRM procedures, and so forth. Showcasing is a significant procedure to create durable client connections. Hence it is advertisers' obligation to concentrate on discovering clients to develop an abundant measure of faithful clients through applying advertising instruments and procedures. There are three powerful stages in promoting that are utilized to target gatherings of people: mindfulness, examination, and duty (Manzoor, 2007). It ought to likewise be remembered amid e-promoting process that the objective is not just to assemble solid associations with the online client; the advertising key objective considers disconnected from the net (significant) clients too (Korper, Ellis, 2003).

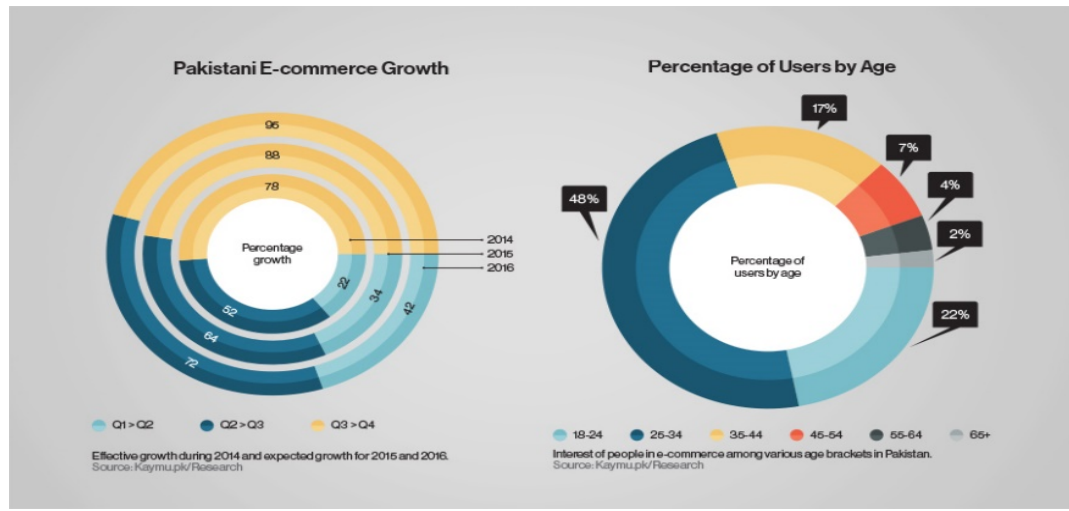


Figure 2.4: Growth of E-commerce in Pakistan

Source: Kaymu.pk/research

Showcasing arrangement means cross-practical action that can achieve on somewhat basis of an organization's life (McDonald, 2007). Arrangement of exercises includes in this arrangement, for example, showcasing destinations, development of arrangements, analyzing business circumstance and accomplishment of the objective. Advertising arrangement outlines a business sector examination which includes opportunities in the business sector, divisions, target groups of onlookers' determinations, situating, showcasing blend (item, place, cost, and advancement), special blend, and so on. The compelling showcasing arrangement does not just add to a single activity, for example, great item/benefit; rather it concentrates on the long-haul client-orientated techniques to convey quality to the clients. Case in point, amazon.com is a significant E-retailing which has constantly focused on long haul client-centered methods. As indicated by the chief executive officer of Amazon, 'begins with clients, to do in reverse. Hear out yet don't simply listen to clients likewise create for their benefit. Fixate on clients' (Ram, 2009). The e-advertising procedure involves the right mixing of promoting blend at the ideal time and succession.

There are a few compelling methods for promoting an E-retailing, the advertising procedure is likewise the procedure which creates and keep up the brand picture, so along these lines, it is typical to show another business enough i.e. early introduction may be endless (Korper, Ellis, 2003). Positive

administration submissions, for example, SWOT/PESTEL ought to additionally be connected whereas presenting new corporate in Pakistan.

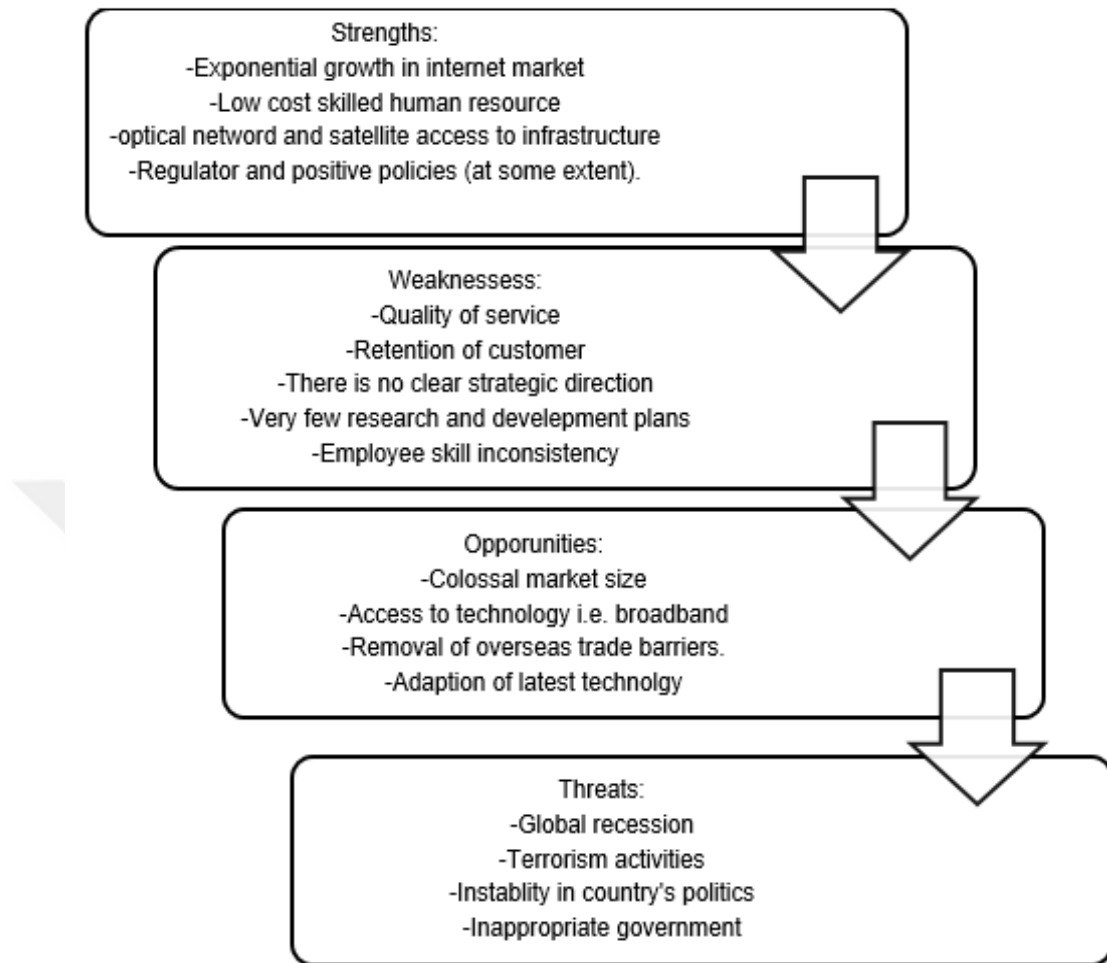


FIGURE 2.4

Figure 2.5: Different Marketing Tricks

Source: <https://bit.ly/32V5EsW>

The following marketing tricks can be useful to target audiences effectively.

E retailing can take benefits from search engines like Google. They can play a huge rule in promoting E retailing effectively.

E retailers can take help by distributing brochures to promote their products. Brochures can be a mean for thee retailers to pass on their messages and target a huge number of audiences.

E retailing can be made successful through online advertisement. Giving adds in the newspaper such as Dawn and other newspaper. Advertisement can be done through online web pages.

It believes that direct communication is an effective tool. E retailers can take huge benefit from the strategy. Sending direct emails, giving additional information regarding the products. Maintaining direct communication can literally help in gaining the confidence of consumers.

In the modern world, social media is the most powerful tool, taking the benefits e retailing can be given a boost through proper promotion on different networking sites. such as Instagram, YouTube and other social networking sites play a vital role in promoting and conveying a message.

2.4 Traditional Values and E-retailing:

The effect of ICT played a vital role in the growth past association's limits and has immersed in every part of day by day lifetime (Burn, et al, 2002). Comprehension about social differing qualities, discernments, values and generalizations of the intended interest groups is the real test while building up the new business into the business sector (Harsh, 2010). Society impacts shopper purchasing conduct straightforwardly (Schumann, 2009). Thought of qualities, images, religion, customs, dialect, and contemplations are essentially vital during the time spent business advancement. There is a division in the middle of subjective and target societies: subjective society could be values, standards, religion, demeanor, and so forth while target society alludes to the foundation, correspondence and innovation, and different resources (Burn, et al, 2002). Target society better inclined to center in consideration of the way of business (electronic) claiming it inspects that how data is being imparted in a public. For instance, America, England and Japan all are propelled in data and correspondence innovation, however electronically accommodated correspondence is significantly used in the US and the UK, yet Japan depends on oral or eye to eye correspondence (Burn, et al, 2002). In this manner, the nation's dropping in low-level setting society (UK, US, and so forth) would give relative significance to composed correspondence, nations (India, Pakistan, and so on) falling in higher connection society would moderately concentrate in

oral interchanges. Welcome Hofstede in 1980, discovered four measurements of society that emphasis on the way that 'how individuals from distinctive societies act and act. Trompenaars then again considered relates to Hofstede's four measurements as five relationship introductions.

2.5 Problems Related While Establishing E-retailing:

E-retailing started to be not long after the dispatch of the web (business utilization) in 1991. From 1994 in the western part of the world, E-trade has been effectively developing it. Creating HTTP and the supply of DSL was not an easy task to do even web was founded in 1991 still it lasted three years to achieve. Huge rise in the web clients, e-trade turned into the procedure of purchasing and offering via the web. Regardless, business to business of online business turned out to be moderately fruitful later in 1998, though business to customer -retailing would not be effective by 2001 because of the disappointment of numerous website organizations in 2000 (Laudon, Traver, 2008). Taking after problems turned out as obstructions in propelling e-organizations effectively:

2.6 Hurdles Related to The Payment Procedure:

The payment was the biggest hurdle in promoting E retailing. People didn't use to have credit cards, and there wasn't any secure payment system such as PayPal. Even after they started using credit cards, they weren't sure of the safety measures regarding the payment. They weren't very confident using their credit cards which obviously became a strong hurdle in promoting e-shopping.

2.7 Trust Factor:

To gain people's trust is not an easy job no matter what field it is. Same was with e retain. People weren't in the position to trust online shopping the way they do now. There was lack of facilities for the consumers like they weren't given the images of the product etc. people used to prefer going to the market so that they can have a clearer image and decide if they want to buy it or not. A lot

of trust hurdles were associated. People weren't having a guarantee of whether they going to get the same product as told.

2.8 Infrastructure:

Wi-fi, broadband, etc. we're not this common back then. Companies were not convinced to work online keeping in mind that people won't be having access to the internet. People used to take advantage of the internet only for writing emails and passing on messages (Levitt,1996). Internet accessibility was very expensive in those times, so people didn't use to prefer online shopping.

2.9 Globalization:

Awareness of globalization was way too fewer companies were not in a position or mindset to think of the benefits and strategies regarding their business through globalization.

2.10 Knowledge:

According to Chaffey strategy of marketing can be the best tool for giving information to the customer. (Chaffey 2009). Initially, people were not aware of E retailing. They were not properly guided. Soon after realizing this fact the company started planning and promoting accordingly. They gave people awareness about how E retailing can make their life easier.

2.11 Awareness:

There was no proper guidance, people were not aware of the concept of E-commerce. They started getting an idea when universities started teaching and giving a concept of E-commerce in 1990. Awareness of anything is the most important step in order to promote it. People were given an idea so that they can choose accordingly.

2.12 Security Hurdles:

People need security in whatever they do, especially when it comes to buying etc. people were afraid of getting cheated. Internet was not that common back in 1990 so people didn't feel safe using online methods or so. To promote E retailing companies had to make sure to provide secure methods of buying.

Hence there was no significant investment in E retailing which obviously became a hurdle in promotion of E retailing

E-bay and Amazon assumed a crucial part in advancing and setting up e-organizations. These organizations permitted e-exchanges. According to a study, Amazon.com being the first organization had to face a lot of difficulties. It was the very first platform and despite the fact that it had to go through various hurdles, it did survive. Initially, it was considered to be an online book store but later it made its way and presented a lot of other variables too which includes music-related items, outfits, feature amusements and so on.

This success made it clear that online shopping certainly has an audience. The only point to be understood was that a proper strategy was needed to make this market flourish. Studies show that Amazon made it possible by gaining the trust of the targeted audience. It focused on different aspects, making its sites clear and easy to use yet it created a friendly and trustworthy relationship between the consumer and management. Dell Inc. is additionally an impressive case; it created a platform for the customers to customize the products according to their need and preference. Since there was no other organization which offered such facility, it gained popularity eventually. According to Laudon, Traver (2000) these organizations gave E retailing a chance to flourish and certainly a secure and better future.

2.13 Online E-commerce Methods :

A 'genuine' retail outlet (physical shop) and a virtual retail outlet (internet shops) certainly have numerous similitudes. In fact, consumers talk about visiting the stores, no matter virtual or physical. There are some aspects that are common between an online store and a physical store; similarly, there are various differences which obviously are worth consideration. Investigations

have taken place to evaluate these similarities and differences between both the markets, as it allows understanding the flow of buying and selling in a better way.

A lot of investigations show that on one hand, the process of purchasing is similar when it comes to physical and online shopping, similarly, on the other hand, there are some factors different in nature that finalize the decision of buying a product online. According to Degeratu et al. (2000) that people are concerned more about the title of the brand when they are purchasing something from the virtual store. The sense of security to touch and feel the product before purchasing is a dominant factor of not making people prefer online shopping Lanvin et al. (2003). According to the studies, the process of buying a product (virtual, physical) has certain stages. The initial step is the need that takes place in a consumer. The need can be defined as a problem a customer feels without having that product. To overcome this, need a person takes the initiative to buy a product. Suppliers no matter dealing with e retailing or physical market need to understand these needs and work accordingly.

The next stage could be the search for the desired need. Here is when the major difference takes place in online and offline shopping. When a customer recognizes his need the next step taken is the search and information one gathers related to the product. Online search is way too productive as compared to offline search. Websites are easier and less time consuming and offer a variety by just some clicks. Whereas offline shopping demands a lot of time and effort. The major conflict in decision making starts here. People would, therefore, prefer online mode.

After the search stage the process of examining starts. This stage is different in both the modes depending on the need and nature of the customer. Virtual shopping, however, gives variety benefit to their customers, as there is no space issue as compared to the physical store. On the other hand, the positive side offered by the physical store is that the products are touchable, whereas offline mode doesn't offer this. The next step can be defined as the buying process. There is a slight difference between online and offline customers in preference. Products ordered online take time, whereas products can be purchased immediately from a physical store. According to various studies people

sometimes don't prefer waiting and therefore decide to buy from the physical store.

According to Douban, 2014 the design and presentation of the website play an important role in the process of purchasing a product. The excitement and the level of enjoyment also leave an impact on the behavior of people when they are purchasing goods online (Harris and Goode 2010). Studies show that the most fundamental portion of E retailing is the connection between the customer and the supplier. This connection is dependent on various elements such as entertaining the complaints, giving privacy security, providing an easy method for payment, allowing easy access to the website. However, payment security and ensuring the data privacy needs utmost concentration.

2.13.1 Internet facility value :

The internet facility which is given to its customer at a better quality is important for any online business company. Any product and services which is given to the customer through the website at the best quality that provides maximum satisfaction level to the customer: (I) those that have concentrated; and (ii) evaluation for those who already have web composition quality. The investigation is made in more prominent aspect underneath.

2.14 E-Commerce and Customer Satisfaction:

For any business and company, the satisfaction level of customers is the prime objective. It should be overlooked carefully by the organization to satisfy the customers' need. Figure 6 given below has clearly shown how satisfaction of the customer can be detected and how customers' expectation with perceived quality can affect the satisfaction level. So it actually demonstrates the satisfaction level so the quality of the product can be discomforted by decreasing its quality.

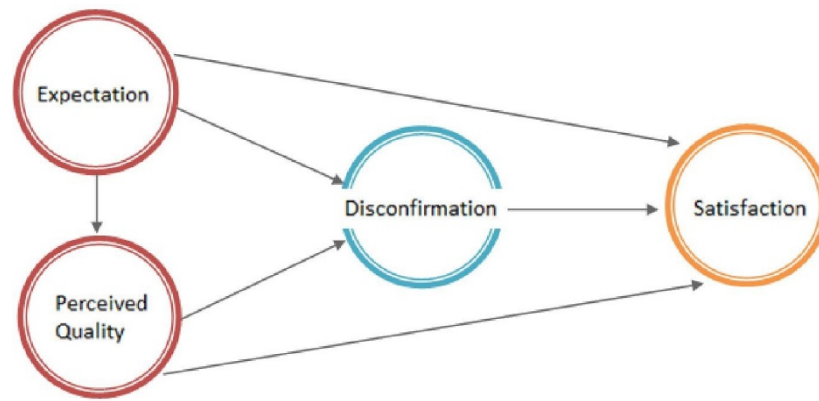


Figure 2.6: Satisfaction of Formation

Source : (Oliver referred to in Anderson & Sullivan, 1993 p.127)

2.15 The Quality Design of Website:

Cho and Park (2001) claimed that one of the prominent factors in the making of a customer's mind is the standard of a website. The quality and conditions play leaves an impact. According to a study people buying products online feel comfortable dealing technically without the involvement of any employee so buying process highly depends on the quality of the website. The formation of a site, therefore, has a huge impact. This formation includes friendly use, safety measures, and stylish outline and display. A lot of studies have taken place already to evaluate the elements dealing with designing an effective website. This study, however, contributes to understanding the factors that affect the quality of a website. The quality of a website can rely on two major factors. These elements can directly affect the behavior of a customer.

These two elements can be noted as process and formation of a website. Formation includes the presentation of the information, font, colors, and quality of being updated. Studies have shown that people find it as an entertaining activity to explore and buy online products. E retailers need to understand the value of this satisfaction. The process has an equal impact on the behavior of customer; this includes the efficiency of the website, for example, a customer would highly prefer using a website which is easier to process. Shopping is considered as an activity that provides satisfaction to the customer. Talking about physical stores, suppliers try to put maximum effort in the presentation of

the store and display of the products, which obviously attracts a lot of customers. Similarly, e-stores (websites) need to design in a way that leaves a healthy impact on the consumer. According to Ganapathy (2002) formation of a website influence the minds of customers.

Source: <https://bit.ly/2SK57oU>

A significant number of the investigations have concentrated on the specialized parts of administration quality, to the detriment of consideration regarding different.

2.16 Issues Affecting Online behavior:

According to various studies, certain factors (financial insecurity, uncertainty to receive the product and the quality of the product) are responsible for a negative or positive attitude of customers. If such ambiguities are handled properly positive results could be seen. Earlier studies have shown that online purchases can be predicted by evaluating behavior in online shopping (Yang et al., 2007). Payment insecurity and uncertainty has been the basic reason for not choosing online shopping by most of the people (Miyazaki & Fernandez, 2001; Teo, 2002).

People of Pakistan had many negative experiences regarding online shopping (Nielson 2010). People prefer buying garments online now. In Pakistan, rapid growth has been observed due to the availability of computers and internet. Experiences play an important role in making decisions in the future. Research shows that growth of E retailing is linked with the attitudes of people and has largely to do with the change in this attitude, it might be positive or negative. (Wu, Ching Ke, 2015).

The young generation is more inclined towards the trend of online shopping (Afizah Hashim, 2009). Although the use of internet websites is not always easy the excitement of using it overcome that factor too (Dennis et al., 2015). In the Asian Journal of Business Research, it has been declared that convenience is one of the most important factors influencing people behavior. The detail of the product mentioned on the website plays a vital part in making up the mind of a consumer (Sam, Sharma (2015). The recommendations of the supplier have an impact on the consumer's decision to buy a product but the reviews from the customers available on the website have a greater impact on the behavior of the customer (Benlian et al. (2012).

According to a study, the behavior of a customer towards E-shopping is determined by the priorities, opinions, trust, and provocation (Shwu-Ing Wu (2003). Another study shows that the variety of product often makes up the mind of a customer to purchase online(Wolfinbarger, M. and Mary Gilly, 2001). Online retailers can place a wider number of products as the element of space is ignorable in that case. Customers who prefer variety will, therefore, adopt the online shopping method (Delafrooz et al., 2009). A customer can obviously have a greater choice of visiting different websites to select a product as

compared to the physical market. This can highly affect the behavior of customers towards online shopping (Harn et al., 2006).

The availability of different promotions and offers has a great impact on the consumers as well. The fact that a customer gets these promotions offers through personal E mail make a big difference in the selection of these products (Norazah M. S. et al., 2002). According to a study, people will tend to shop online from the retailers who offer greater protection and safety (Janice Tsai et al., (2007). People find it more convenient to shop online (McGann (2004). However, E-shopping can never replace physical shops (Charles D., et al., (2002).

2.16.1 Graphic design:

Plentiful proposals have been offered as for the topic of visual computerization of sites. The greater part of these suggestions identifies with so many hurdles as shading, typography, route, size of pictures to show items and different other specialized subtleties.

In settling on choices about these hurdles, a planner needs to take a fair point of view (Lohse and Spiller, 1998). Even though, the facts confirm that 'words usually can't do a picture justice. Effective design of the website and its feasibility play an important role. There are different criteria that E retailers need to keep in mind while designing their websites. According to a study that a website should be constructed keeping certain factors such as easiness to use, visual criteria, privacy, and convenience (Cebi, 2013).

Website construction, the information provided and the visual used to attract a number of customers (Demangeot and Broderick (2010). Shades, presentation, and writing patterns play a vital role in building a website (Ha and Im,2012). The impression of the website has an effect on consumer behavior towards online shopping (Graham (1987). Graphics need to be attractive in order to gain a maximum number of consumers; a poorly designed website will hardly attract customers. According to study information, entertainment and easiness play a significant role in developing an effective website business.

Online customers rely greatly on the pictures shown to them. These pictures play the most significant role in making up the mind of a customer. An unclear

or little picture would have less impact on the buyer as compared to a clear picture. The font, colors, and quality of the display are the major hurdles in the selection of the products by the customers. Unlike a physical shop, online shopping has this disadvantage that a customer can't touch or see the product, so the web graphics need to be of high quality. This quality hence makes the customer decide to buy the product or not.

According to a study, the more attractive the website would be the better are the chances that consumers prefer it (Mandel and Johnson (1999)). However, these studies specifically focused on the appearance whereas other factors such as sound and quality should also be considered while constructing a website. Two factors condition (dimension of intuitiveness and the measure of data given by the site) are of the utmost importance when it comes to online shopping (Ballantine (2005)). Colors have a strong connection with the emotions, these colors used in the presentation of a website can, therefore, leave an impact on the behavior of a customer towards e-shopping (Lemoine, 2008). Since colors have this tendency of provoking emotions in a person so the websites can convey product and brand features using these colors (Lichtle, 2007).

2.16.2 Trust hurdles:

Mayer, Davis, and Schoorman (1995), (pg.709-734) define an element of trust as a concept of deliberately opening oneself up to the other party, believing and expecting the other party to be fair enough and having the idea that one has no power to control the other party. Mayer, Davis, and Schoorman (1995) concepts were the first yet the most important concept in understanding the factor of trust while dealing online.

The concept can be further be divided into three different aspects. The first one is the act of deliberately leaving oneself on the other party. The other factor draws attention to the fact that when dealing online it is expected by the other party to keep in mind the needs of the trustor. A consumer has certain expectations. The third aspect of the theory deals with the level of power that a consumer must control the other party. For effective online dealing therefore, it is very important that the customer has trust in the process of buying goods. The best way to remove all the insecurities of the client is to provide the brand name

image on the websites. By providing one's own image name like Amazon is a clever way to gain the trust of the customers (Korgaonkar and Karson, 2007).

The most important factor to keep the trust of a customer is to have a healthy connection between the consumer and seller (Kim and Tadisina, 2007) To build a healthy relationship it is important for the online organizations to give this security to the clients that their personal data would not be used for any other purpose. Lack of trust from the side of customers is the basic hurdle in online shopping (Gefen, Karahanna, and Straub, 20

2.16.3 Time:

The biggest problem faced by people is managing time. (Settle and Aleck) (1991). Most people have less time these days. It could be due to their family or practical life. People often are too busy in setting their priorities. They have loads of tasks to carry out, they are often stressed out because they are unable to manage time properly. People complain about the time and demands associated with their work. (Lavin, 1993).

Bellman et al., (1999) worked on the connection of people behavior and attitude towards online shopping and concluded that people with less free time often go for online shopping. Further explaining that there are more chances that people having hi-tech life go for online purchase. People who use the internet more frequently are more likely to shop online. On the other hand, online shopping requires patience too. It could be one of the disadvantages of online shopping. Online shopping might save time but for delivering and arranging the products online shopping also needs patience and time. People who are less patient would avoid online shopping. For such customers, proper planning is required. In this case, people who don't plan properly would not go for online shopping. (Bosnjak et al., 2007)

2.16.4 Range of products:

In some countries, online shopping has taken a rise. In order to make new customers companies need to satisfy old customers first. They need to understand their requirements and expectations. They need to work on the complaints from the customers. To carry out an effective web-based shopping

system a lot of researches need to be carried out. To understand what consumers, want from the website, how they feel comfortable in operating the website, to understand this researcher need to work on the behavior of consumers towards E retailing. According to various researchers' researchers (Lian & Lin, 2008; Peterson et al., 1997; Bhatnager et al., 2000; Liao & Cheung, 2001), there should be a lot of variety in the products to make online shopping effective and better. If people would be given a wider range of products, they will feel satisfied while shopping online.

Customers often want customized products. They look for a variety, according to researchers like Szymanki and Hise (2000), Ahn et al., (2004) in order to gain maximum results customers should be provided with a wide range in products.

The aim of the consumer to buy online is to get more variety at a low price without going to the stores or shopping malls. There are a lot of different brands are functioning and introducing a wide range of goods with different alternatives. Product promotion with a range of variety must be provided to the consumer to make them a potential customer.

2.16.5 Privacy :

A customer needs a sense of security while shopping online. The safer they feel, the more they would prefer online shopping. Privacy concern is one of the fundamental aspects that should be kept in mind when we talk about effective online shopping. According to Bélanger et al., (2002) privacy is the basic concern of the customer while making an online transaction. Out of several factors, it is found out that people are bothered more about the privacy hurdles. While making online payment against online shopping customer becomes more conscious and become insecure. This has to be taken under consideration that all the information that is provided by the customer must be secured. It gives confidence to the consumer while putting personal information while making an online payment.

No matter E-shopping is becoming popular, but people still feel insecure and unsafe. They are often not convinced when it comes to security and privacy Yi Yi Thaw et al (2009). According to the studies people are not comfortable giving their personal information. The risk concerning privacy is one of the

most important studies that has been carried to understand the behavior of consumers towards online shopping. If there are chances that a certain activity might produce dangerous and negative results, it is natural that people avoid that activity (Peter & Tarpey). One of the effective strategies towards the privacy issue could be the security given to the customers for not using their personal data inappropriately. Another strategy could be that there should be a record of whole buying procedure and transaction. Reviews gained from the previous transactions and customer satisfaction can play a vital role in making effective online business (Chen, 2008).

Over 20% of the people in Pakistan have stopped buying online because the companies are taking too much personal information while they are doing online shopping. In order to avoid these things, companies are focusing on and doing their best to protect consumer data. Such as credit card details, national identity-related information and some other sensitive information.

Eventually, the consumer should be well informed about their data protection and should be given a guarantee under the laws and regulations.

3. METHODOLOGY

Different methods and techniques have been used in this study (approaches, methods, and tools). The purpose of the research is to analyze the consumer expectation by collecting all the required data, accommodation of exploration and turn it into the best suitable outcome through applicable investigation.

The research emphasis on the shift in purchasing behavior towards online shopping. Data has been collected and evaluated. Different methods and techniques have been used in this study. The purpose of the research is to analyze the consumer expectation by collecting all the required data, accommodation of exploration and turn it into the best suitable outcome through applicable inspection.

This study is an attempt to understand consumer expectation from E retailing. A lot of study Uddin (2010), Harsh (2010), Chaffey (2009), Levitt (2006), Manzoor (2007) and Korper, Ellis (2001) are of the view that that with a specific end goal to end up fruitful n e-trade world t s essential to speak with target gatherings of people so they will get mindfulness about e-business and business sector, before launching this venture its importance and effect on the society is being contemplated. Consideration of literature has recognized various Consumer Expectation from E-retailing in Pakistan. These issues have executed an arrangement of exploration issue, the examination issue, and the exploration targets settlement. In the enthusiasm of assembling these issues, the writing audit was embraced. Therefore, the examination issue is as per the following: 'what is the Consumer Expectation from E-retailing in the country? What could be the productivity and feasibility of E bazar in Pakistan? Keeping in mind the end goal to address the inquiries, suspicion of the issue and after that setting the exploration destinations is indispensable.

To emphasize the Trust, Time, Product variety and Privacy that need attention during Analyzing consumer expectation from E-retailing in Pakistan.

To examine the possible hurdles in the process of marketing.

To propagate an understanding of E-retailing understands the way for modern

3.1 Research Setting:

The research setting utilized as a part of my exposition is non-devised. All examination is led in common habitat and my investigation and perceptions are gathered in one short at the same time from. This is considering the non-created field study.

3.2 Examination Method:

The success of the examination depends upon the accuracy of data collection. The accumulation of precise information relies on the right decision of overview technique. For the present study poll was the utilization. This system was utilized as a device for information accumulation. Along these lines, individual visits were made by the specialist to get the reactions from the Consumers in Pakistan. Analyst likewise went from individual to individual, made inquiries; clarify the reason for implications of such inquiries which did not see totally.

3.3 Sample Population:

The Population which I desired to produce implication which sample information was taken place is known as the targeted population. My aim was to take out the desired information from the targeted population who are into selling and buying of goods and services through the internet.

3.4 The element of Examination:

The element of examination is being utilized about the individual in this part of the research. 283 questionnaires are being taken under consideration in order to collect the data from who are into buying and selling of goods through online websites through online survey forms. 283 people took

The survey test to analyze The Consumer Expectations from E-Retailers a Study in Pakistan.

4. FINDING AND ANALYSIS

This chapter will deal with the respondent's demographic analysis along with its frequency analysis. Further, the researcher will analyze the descriptive statistics along with normality and reliability. Moreover, this chapter will attempt to answer the developed hypotheses with the help of relevant methodologies in order to reach some conclusion.

4.1 Demographic Analysis:

The demographic analysis attempts to explain about the respondent's attributes such as gender status, educational level, age level, and their personal characteristics.

Çizelge 4.1: Gender Status

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Male	127	50.8	50.8	50.8
Female	123	49.2	49.2	100.0
Total	250	100.0	100.0	

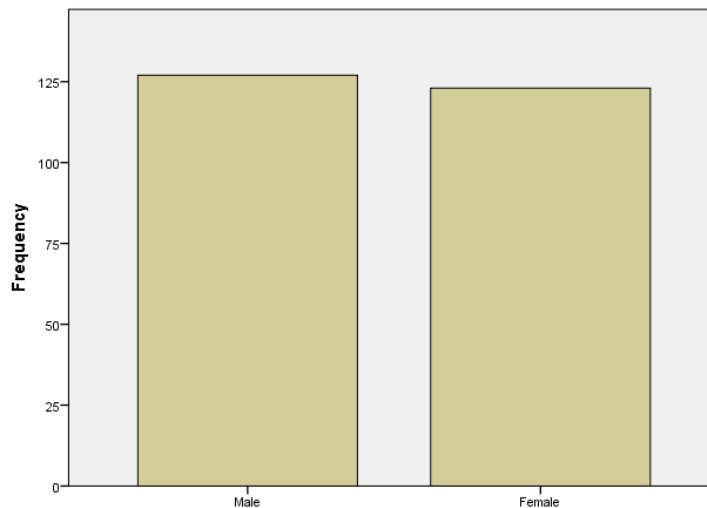


Figure 4.1: Gender Status

The above table shows that the total number of respondents for current investigation is 250, out of which male is represented by 127 which accounted for 50.8 percent while female representation is 123 that accounts for 49.2 percent. Therefore, male and female are almost equally represented in this empirical investigation. However, graphic representation has been given below.

Çizelge 4.2: Age level

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
18-22	74	29.6	29.6	29.6
23-26	65	26.0	26.0	55.6
27-30	81	32.4	32.4	88.0
31 or above	30	12.0	12.0	100.0
Total	250	100.0	100.0	

There are four categories which represent the respondent's age level. The frequency is 74 for the age level between 18-22 which accounts for 29.6 percent. The 23-26 level has a frequency of 65 with 26 percent weight. However, respondents who have an age between 27 and 30 has a frequency of 81 which accounts for 32.4 percent. Finally, respondents falling 31 or above has the lowest frequency level which accounts for 12 percent only. Their graphical representations have been shown in bar column as below. Thus, respondents between 27-30 have the highest representation in the study.

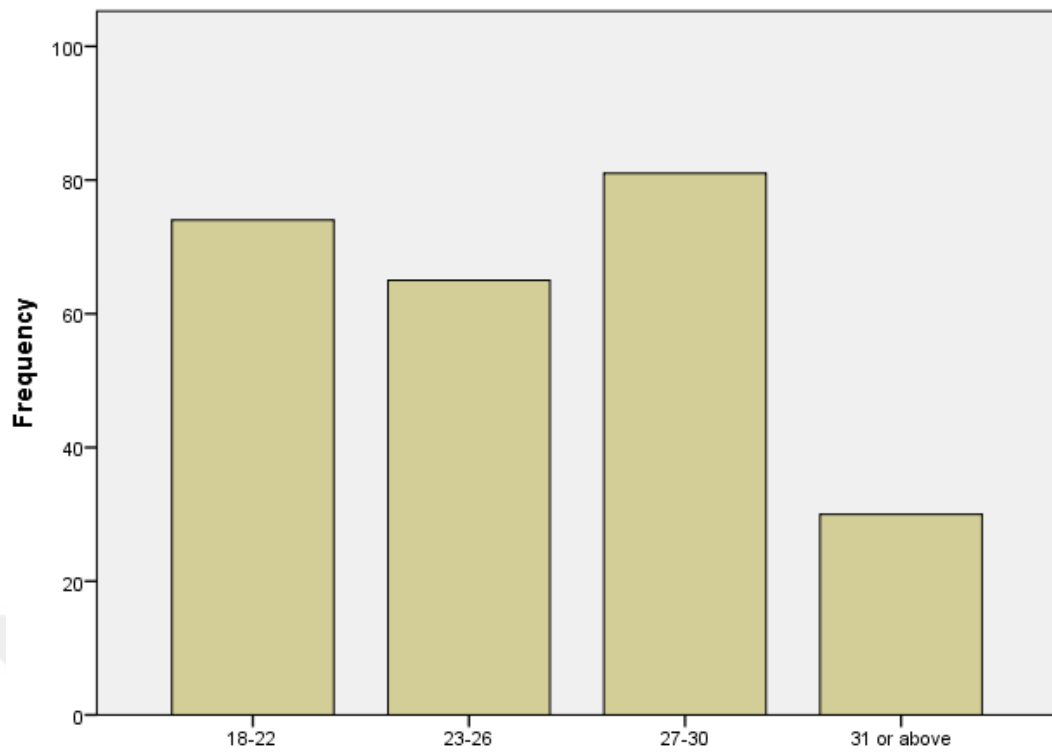


Figure 4.2: Age Level

Çizelge 4.3: Educational Level

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Higher school or less	21	8.4	8.4	8.4
Undergraduate	91	36.4	36.4	44.8
Bachelor's degree	1	.4	.4	45.2
BS-IT	1	.4	.4	45.6
Master	109	43.6	43.6	89.2
Doctorate	27	10.8	10.8	100.0
Total	250	100.0	100.0	

The educational level table shows that respondents who have an education of Higher School of less have a frequency of 21 with 8.4 percent weight. Undergraduate is represented with a frequency of 91 with 36.4 percent weight.

Bachelor's degree holder has a frequency of 1 with only .4 percent weight likewise for BS-IT. However, respondents who have a master's degree has a frequency of 109 with 43.6 percent weight. Finally, doctorate has a frequency level of 27 with 10.8 percent weight. Thus, most of the respondents have master's degree thereafter Undergraduate's degree.

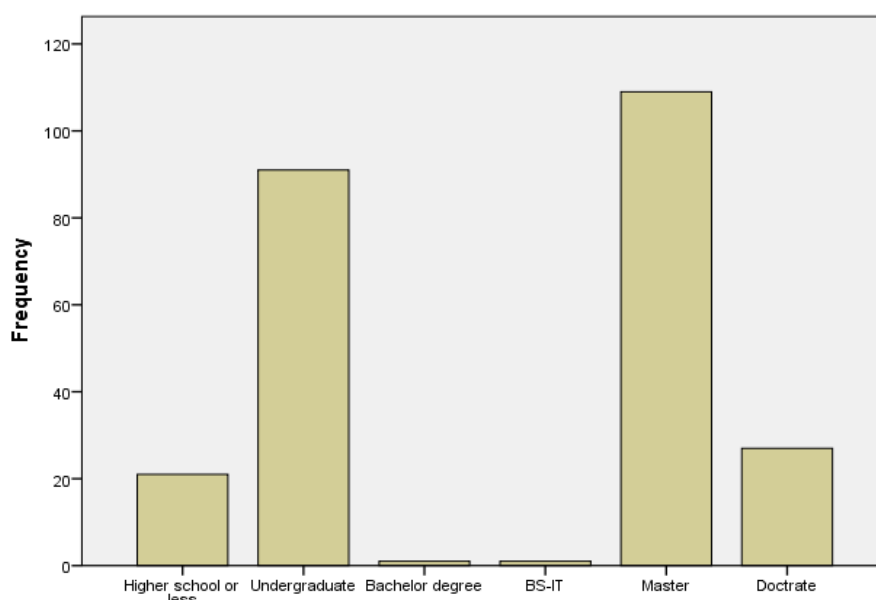


Figure 4.3: Educational Level

Çizelge 4.4: Respondent's Occupation

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Student	94	37.6	37.6	37.6
Businessman/Business Woman	48	19.2	19.2	56.8
Employed	85	34.0	34.0	90.8
Unemployed	23	9.2	9.2	100.0
Total	250	100.0	100.0	

The respondent's occupation has been shown in the above table. It can be seen that the student has a frequency level of 94 with 37.6 percent weight. Likewise, Businessman/Woman has a frequency of 48 which accounts for 19.2 percent.

Employed respondents have a frequency of 85 which has a weight of 34 percent. Finally, unemployed has a frequency of 23 which accounts for 9.2 percent only. Thus, majority of the respondents in our analysis will have a response from the student, thereafter employed individual. However, unemployed individuals have the lowest representation.

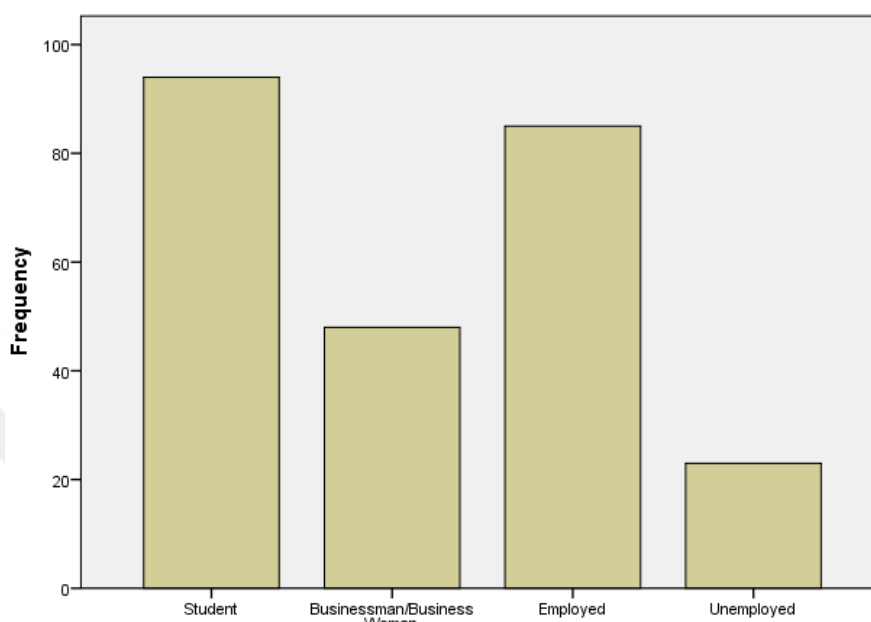


Figure 4.4: Respondent's occupation

Çizelge 4.5: Computer Availability

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	246	98.4	98.4	98.4
No	4	1.6	1.6	100.0
Total	250	100.0	100.0	

The respondents who have a compute availability represented by 98.4 percent with a frequency level of 246. However, those who don't have a computer availability has a frequency level of 4 which accounted for 1.6 percent only. The same has been presented in the graphical analysis as well.

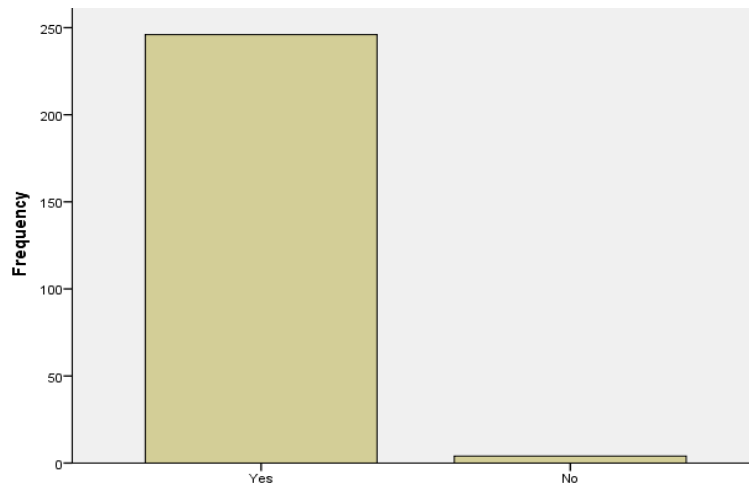


Figure 4.5: Computer Availability

Çizelge 4.6: Internet Use

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	250	100.0	100.0	100.0

The whole response indicated that all the respondents use the internet for some purpose, therefore, making it a more suitable sample for the current analysis in order to make the conclusion about the developed hypotheses.

4.2 Descriptive Analysis

The descriptive analysis concentrates about the maximum value, minimum value, mean value and standard deviation of each item and mean variable.

Çizelge 4.7: Descriptive statistics of Trust

Particulars	N	Minimum	Maximum	Mean	Std. Deviation
TR1	250	1.00	5.00	3.7920	.98825
TR2	250	1.00	5.00	4.2600	.84573
TR3	250	1.00	5.00	4.1520	.94470
TR4	250	1.00	5.00	4.1880	.86930
MTR	250	1.00	5.00	4.0980	.69846

There are four items which basically represent the trust variable. The maximum value is 5 and the minimum value is 1. However, total observations are 250. The first item shows that respondents are above than neutral, in other words, close to agree. However, all the other items have mean value above than 4 which indicates that respondents agree with the trust variable with respect to consumer expectation from e-retailer (mean value = 4.09).

Çizelge 4.8: Descriptive statistics of Consumer Expectation

Particulars	N	Minimum	Maximum	Mean	Std. Deviation
CE1	250	1.00	5.00	4.3360	.86840
CE2	250	1.00	5.00	4.0360	1.09522
CE3	250	1.00	5.00	3.9920	1.09761
CE4	250	1.00	5.00	4.1960	.90823
MCE	250	1.25	5.00	4.1400	.76632

There are four items measured by consumer expectations. All these items have a mean value above than 4 which represent that respondents agree with respect to consumer expectation. It indicates that respondents are agreed that their expectations are fulfilled by the e-retailer thereby respondents agree to do the online shopping because it helps to fulfill their consumer expectation from the e-retailer. Overall, respondents are agreed with the consumer expectation (Mean value = 4.14)

Çizelge 4.9: Descriptive statistics of Privacy

Particulars	N	Minimum	Maximum	Mean	Std. Deviation
P1	250	1.00	5.00	3.9440	1.16374
P2	250	1.00	5.00	3.9440	1.13579
MP	250	1.00	5.00	3.9440	1.03496

Respondents are close to agreeing that they prefer for online shopping (mean = 3.944), likewise, they also agree with respect to the e-retailer privacy (mean = 3.944)

Çizelge 4.10: Descriptive statistics of Product Variety

Particulars	N	Minimum	Maximum	Mean	Std. Deviation
PV1	250	1.00	5.00	4.1640	.84615
PV2	250	1.00	5.00	4.1920	.88446
PV3	250	1.00	5.00	4.3080	.84854
PV4	250	1.00	5.00	4.4120	.70159
PV5	250	1.00	5.00	4.2640	.93692
MPV	250	1.20	5.00	4.2680	.68208

The respondents are also agreed with the product variety. All the items of this variables are above than 4. Overall, the mean value is 4.268 which means that respondents agree with the product variety.

Çizelge 4.11: Descriptive statistics of Time

Particulars	N	Minimum	Maximum	Mean	Std. Deviation
T1	250	1.00	5.00	4.1560	1.00384
T2	250	1.00	5.00	4.3360	.81101
T3	250	1.00	5.00	4.4360	.79019
T4	250	1.00	5.00	4.4840	.75100
MT	250	1.25	5.00	4.3530	.67152

Finally, respondents are agreed that online shopping help reduces traveling (mean = 4.336), fast delivery (mean = 4.156). Thus, they are also agreed with the time variable (mean = 4.353).

4.3 Reliability Analysis:

It is important for the researcher to conduct a reliability analysis before going to see and analyze the data. Reliability analysis will help to ensure the internal consistency of the questionnaire which is desired. In order to see the internal consistency, the researcher has used Cronbach's alpha test to measure the reliability of each variable.

Çizelge 4.12: Reliability score of variables

Variables	Cronbach's alpha value	No. of Items
Consumer Expectation	.763	4
Trust	.768	4
Product Variety	.766	2
Privacy	.864	5
Time	.806	4
Overall Questionnaire	.944	19

The variables such as consumer expectation, trust, and product variety have a value of .763, .768 and .766 which is acceptable. Privacy and Time has a good reliability score. The overall questionnaire has a satisfactory score (Cronbach's alpha value = .944)

4.4 Normality:

Çizelge 4.13: Normality test of variables

Variables	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
MTR	.140	250	.000	.914	250	.000
MCE	.131	250	.000	.905	250	.000
MP	.184	250	.000	.870	250	.000
MPV	.142	250	.000	.881	250	.000
MT	.168	250	.000	.843	250	.000

The Kolmogorov-Smirnov and Shapiro-Wilk test have been used to see the normality of each variable. Both tests confirmed that none of the variables is normally distributed. Therefore, the researcher will use the non-parametric test to compare the mean value of each variable against the categorical variables.

H_{a1} : Male and Female significantly differ in terms of the trust

Çizelge 4.14: Mann-Whitney test for Trust Variable on Gender

Mean of Trust	Gender Status	N	Mean Rank	Sum of Ranks	Z	Sig.
	Male	127	116.43	14787.00	-2.031	0.042
	Female	123	134.86	16588.00		
	Total	250				

The Z value is -2.031 and p-value is 0.042 which is less than from 0.05. Thus, there is a statistically significant difference between male and female in term of trust variable with respect to consumer expectation from e-retailer.

H_{a2}: Male and Female significantly differ in terms of consumer expectation.

Çizelge 4.15: Mann-Whitney test for Consumer Expectation Variable on Gender

Mean of Consumer Expectation	Gender Status	N	Mean Rank	Sum of Ranks	of Z	Sig.
	Male	127	119.17	15134.50	-1.420	0.156
	Female	123	132.04	16240.50		
	Total	250				

The Z value is -1.420 and p-value is 0.156 which is greater than from 0.05. Thus, there is no statistically significant difference between male and female in term of consumer expectation from e-retailer.

H_{a3}: Male and Female significantly differ in terms of Privacy.

Çizelge 4.16: Mann-Whitney test for Privacy Variable on Gender

Mean of Privacy	Gender Status	N	Mean Rank	Sum of Ranks	of Z	Sig.
	Male	127	117.30	14896.50	-1.858	0.063
	Female	123	133.97	16478.50		
	Total	250				

The Z value is -1.858 and p-value is 0.063 which is greater than from 0.05. Thus, there is no statistically significant difference between male and female with respect to privacy. Thus, it accepts the null hypothesis.

H_{a4}: Male and Female significantly differ in terms of Product Variety.

Çizelge 4.17: Mann-Whitney test for Product Variety Variable on Gender

Mean of Product Variety	Gender Status	N	Mean Rank	Sum of Ranks	Z	Sig.
	Male	127	118.67	15070.50	-1.531	0.126
	Female	123	132.56	16304.50		
	Total	250				

The Z value is -1.531 and p-value is 0.126 which is greater than from 0.05. Thus, there is no statistically significant difference between male and female with respect to product variety.

H_{a5}: Male and Female significantly differ in terms of Time

Çizelge 4.18: Mann-Whitney test for Time Variable on Gender

MT	Gender Status	N	Mean Rank	Sum of Ranks	Z	Sig.
	Male	127	124.12	15763.50	-0.311	0.756
	Female	123	126.92	15611.50		
	Total	250				

The above table shows the Mann-Whitney u test results for the variable of time against gender. The result shows that the Z value is -0.311 and p-value are 0.756 which is greater than from 0.05. Thus, there is no statistically significant difference between male and female with respect to time. Thus, it rejects the alternative hypothesis and accepts the null hypothesis that male and female do not have any significant difference in consumer expectation from e-retailer with respect to the time variable.

H_{b1}: Trust differs with respect to age level on consumer expectation from e-retailer.

Çizelge 4.19: Kruskal-Wallis test for Trust Variable on Age Level

Mean of Age Trust	N	Mean Rank	Chi-Square	Sig.
18-22	74	97.67	15.846	0.001
23-26	65	137.21		
27-30	81	136.53		
31 or above	30	139.00		

The above table provides the result of the Kruskal-Wallis test for the variable of trust with respect to age level. The Chi-square value is 15.846 and p-value is $0.001 < 0.05$ therefore, there is a significant difference of trust with respect to age level on consumer expectation from e-retailer. As the p-value is less than from 0.05, therefore, it accepts the alternative hypothesis and rejects the null hypothesis.

H_{b2} : Consumer Expectation differs with respect to age level on consumer expectation from e-retailer

Çizelge 4.20: Kruskal-Wallis test for Consumer Expectation Variable on Age Level

Mean of Age Consumer Expectation	N	Mean Rank	Chi-Square	Sig.
18-22	74	87.40	30.223	0.000
23-26	65	146.49		
27-30	81	138.69		
31 or above	30	138.38		

The Chi-square value is 30.223 and p-value is $0.000 < 0.05$ therefore, there is a significant difference in consumer expectation with respect to age level on

consumer expectation from e-retailer. As the p-value is less than from 0.05 therefore, it rejects the null hypothesis and endorses the alternative hypothesis.

H_{b3}: Privacy differs with respect to age level on consumer expectation from e-retailer.

Çizelge 4.21: Kruskal-Wallis test for Privacy Variable on Age Level

Mean of Age Privacy	N	Mean Rank	Chi-Square	Sig.
18-22	74	92.70	25.444	0.000
23-26	65	150.37		
27-30	81	130.00		
31 or above	30	140.37		

The Kruskal-Wallis results are provided in the above table along with the chi-square and p-value. The chi-square value is 25.444 and its p-value is 0.00. As, the p-value is less than from 0.05 thereby accepting the developed hypothesis, meaning that, privacy differs significantly with respect to age level on consumer expectation.

H_{b4}: Product Variety differs with respect to age level on consumer expectation from e-retailer

Çizelge 4.22: Kruskal-Wallis test for Product Variety Variable on Age Level

Mean of Age Product Variety	N	Mean Rank	Chi-Square	Sig.
18-22	74	87.77	29.434	0.000
23-26	65	139.06		
27-30	81	140.73		
31 or above	30	148.05		

The above table provides the result of the Kruskal-Wallis test for the variable of product variety with respect to age level. The value of Chi-square is 29.434 and p-value is $0.000 < 0.05$ therefore, there is a significant difference in product variety with respect to age level on consumer expectation from e-retailer. As the p-value is less than from 0.05, it indicates that the alternative hypothesis has been accepted by rejecting the null hypothesis where no significant difference exists with respect to age level on consumer expectation. Thus, it can be concluded that there is a significant difference in term of age level for the variable of consumer expectation.

H_{b5} : Time differs with respect to age level on consumer expectation from e-retailer

Çizelge 4.23: Kruskal-Wallis test for Time Variable on Age Level

Mean Time	of Age	N	Mean Rank	Chi-Square	Sig.
	18-22	74	90.26	26.301	0.000
	23-26	65	145.15		
	27-30	81	138.80		
	31 or above	30	133.95		

The Chi-square value is 26.301 and p-value is $0.000 < 0.05$ therefore, there is a significant difference of time with respect to age level on consumer expectation from e-retailer. As the p-value is less than from 0.05 therefore, it rejects the null hypothesis and endorses the alternative hypothesis.

H_{c1} : Trust differs with respect to education level on consumer expectation from e-retailer

Çizelge 4.24: Kruskal-Wallis test for Trust Variable on Education Level

Mean of Trust	Education Level	N	Mean Rank	Chi-Square	Sig.
	Higher school or less	21	119.00	13.563	0.019
	Undergraduate	91	111.31		
	Bachelor's degree	1	46.00		
	BS-IT	1	98.00		
	Master	109	129.88		
	Doctorate	27	164.67		

The Kruskal-Wallis test has been used to compare the mean of trust variable against education level. The Chi-square value is 13.563 which is statistically significant ($p\text{-value} = 0.019 < 0.05$). Thus, trust significantly differs with respect to education level on consumer expectation from e-retailer.

H_{c2} : Consumer Expectation differs with respect to education level on consumer expectation from e-retailer

Çizelge 4.25: Kruskal-Wallis test for Consumer Expectation Variable on Education Level

Mean of Consumer Expectation	Education Level	N	Mean Rank	Chi-Square	Sig.
	Higher school or less	21	118.90	21.155	0.001
	Undergraduate	91	109.29		
	Bachelor's degree	1	70.50		
	BS-IT	1	95.50		
	Master	109	127.66		
	Doctorate	27	179.70		

he above table shows the result of the Kruskal-Wallis test which has been used to compare the mean of consumer expectation variable against educational

level. The Chi-square value is 21.155 which is statistically significant ($p\text{-value} = 0.001 < 0.05$). Thus, consumer expectation significantly differs with respect to education level on consumer expectation from e-retailer.

H_{c3} : Privacy differs with respect to education level on consumer expectation from e-retailer

Çizelge 4.26: Kruskal-Wallis test for Privacy Variable on Education Level

Mean of Privacy	Education Level	N	Mean Rank	Chi-Square	Sig.
	Higher school or less	21	113.62	13.943	0.016
	Undergraduate	91	119.16		
	Bachelor's degree	1	108.00		
	BS-IT	1	47.00		
	Master	109	122.66		
	Doctorate	27	171.13		

The Chi-square value is 13.943 which is statistically significant ($p\text{-value} = 0.016 < 0.05$). Thus, privacy significantly differs with respect to education level on consumer expectation from e-retailer.

H_{c4} : Product Variety differs with respect to education level on consumer expectation from e-retailer

Çizelge 4.27: Kruskal-Wallis test for Product Variety Variable on Education Level

Mean of Product Variety	Education Level	N	Mean Rank	Chi-Square	Sig.
	Higher school or less	21	123.86	23.637	0.000
	Undergraduate	91	103.82		
	Bachelor's degree	1	53.00		
	BS-IT	1	100.50		
	Master	109	132.41		
	Doctorate	27	175.56		

The Kruskal-Wallis test results are shown in the above that used to compare the mean of consumer expectation variable against educational level. The Chi-square value is 23.637 which is statistically significant ($p\text{-value} = 0.000 < 0.05$). Thus, product variety significantly differs with respect to education level on consumer expectation from e-retailer.

H_{c5} : Time differs with respect to education level on consumer expectation from e-retailer

Çizelge 4.28: Kruskal-Wallis test for Time Variable on Education Level

MT	Education Level	N	Mean Rank	Chi-Square	Sig.
	Higher school or less	21	109.79	20.984	0.001
	Undergraduate	91	112.30		
	Bachelor's degree	1	91.00		
	BS-IT	1	6.00		
	Master	109	128.44		
	Doctorate	27	176.06		

The Chi-square value is 20.984 which is statistically significant ($p\text{-value} = 0.001 < 0.05$). Thus, time significantly differs with respect to education level on consumer expectation from e-retailer.

H_{d1} : Trust differs with respect to occupations on consumer expectation from e-retailer

Çizelge 4.29: Kruskal-Wallis test for Trust Variable for Occupation

Mean of Trust	Occupation	N	Mean Rank	Chi-Square	Sig.
	Student	94	98.11	28.085	0.000
	Businessman/Business Woman	48	163.27		
	Employed	85	131.94		
	Unemployed	23	134.83		

The table shows the results of the Kruskal-Wallis test which compare the mean value of trust variable against the occupation. The value of Chi-square for the trust variable is 28.085 which is statistically significant because the p-value is 0.00 which is less than from 0.05 thereby rejecting the null hypothesis and accepting the alternative hypothesis. It means that there is a significant difference in trust in term of occupation on consumer expectation from e-retailer.

H_{d2}: Consumer Expectation differs with respect to occupations on consumer expectation from e-retailer

Çizelge 4.30: Kruskal-Wallis test for Consumer Expectation Variable for Occupation

Mean of Consumer Expectation	Occupation	N	Mean Rank	Chi-Square	Sig.
	Student	94	91.80	36.482	0.000
	Businessman/Business Woman	48	160.39		
	Employed	85	137.39		
	Unemployed	23	146.46		

The value of chi-square is 36.482 with a p-value of 0.00. It means that there is a significant difference in consumer expectation in term of occupation.

H_{d3}: Privacy differs with respect to occupations on consumer expectation from e-retailer

Çizelge 4.31: Kruskal-Wallis test for Privacy Variable for Occupation

MP	Occupation	N	Mean Rank	Chi-Square	Sig.
	Student	94	99.47	23.667	0.000
	Businessman/Business Woman	48	152.67		
	Employed	85	131.62		
	Unemployed	23	152.57		

The table shows the results of the Kruskal-Wallis test which compare the mean value of privacy variable against the occupation. The value of Chi-square for the trust variable is 23.667 which is statistically significant because the p-value is 0.00 that is less than from 0.05 thereby rejecting the null hypothesis and accepting the alternative hypothesis. It means that there is a significant difference in privacy in term of occupation on consumer expectation from e-retailer. Thus, the alternative hypothesis has been accepted.

H_{d4}: Product Variety differs with respect to occupations on consumer expectation from e-retailer

Çizelge 4.32: Kruskal-Wallis test for Product Variety Variable for Occupation

Mean of Product	Occupation	N	Mean Rank	Chi-Square	Sig.
Variety	Student	94	91.60	37.992	0.000
	Businessman/Business Woman	48	163.82		
	Employed	85	137.98		
	Unemployed	23	137.96		

The value of chi-square is 37.992 with a p-value of 0.00. It means that there is a significant difference in product variety in term of occupation.

H_{d5}: Time differs with respect to occupations on consumer expectation from e-retailer

Çizelge 4.33: Kruskal-Wallis test for Time Variable for Occupation

Mean of Occupation Time	N	Mean Rank	Chi- Square	Sig.
Student	94	95.69	28.159	0.000
Businessman/Business Woman	48	153.96		
Employed	85	136.95		
Unemployed	23	145.63		

The chi-square value for time-variable against occupation is 28.159 which is statistically significant. It means that there is a significant difference in time in term of occupation for consumer expectation from e-retailer.

Çizelge 4.34: Hypotheses Status

Hypothesis	Status
H _{a1} : Male and Female significantly differ in terms of the trust	Accepted
H _{a2} : Male and Female significantly differ in terms of consumer expectation	Rejected
H _{a3} : Male and Female significantly differ in terms of Privacy	Rejected
H _{a4} : Male and Female significantly differ in terms of Product Variety	Rejected
H _{a5} : Male and Female significantly differ in terms of Time	Rejected
H _{b1} : Trust differs with respect to age level on consumer expectation from e-retailer	Accepted

Çizelge 4.34: (Devamı) Hypotheses Status

H _{b2} : Consumer Expectation differs with respect to age level on consumer expectation from e-retailer	Accepted
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H _{b3} : Privacy differs with respect to age level on consumer expectation from e-retailer	Accepted
H _{b4} : Product Variety differs with respect to age level on consumer expectation from e-retailer	Accepted
H _{b5} : Time differs with respect to age level on consumer expectation from e-retailer	Accepted
H _{c1} : Trust differs with respect to education level on consumer expectation from e-retailer	Accepted
H _{c2} : Consumer Expectation differs with respect to education level on consumer expectation from e-retailer	Accepted
H _{c3} : Privacy differs with respect to education level on consumer expectation from e-retailer	Accepted
H _{c4} : Product Variety differs with respect to education level on consumer expectation from e-retailer	Accepted
H _{c5} : Time differs with respect to education level on consumer expectation from e-retailer	Accepted
H _{d1} : Trust differs with respect to occupations on consumer expectation from e-retailer	Accepted
H _{d2} : Consumer Expectation differs with respect to occupations on consumer expectation from e-retailer	Accepted
H _{d3} : Privacy differs with respect to occupations on consumer expectation from e-retailer	Accepted
H _{d4} : Product Variety differs with respect to occupations on consumer expectation from e-retailer	Accepted
H _{d5} : Time differs with respect to occupations on consumer expectation from e-retailer	Accepted

5. CONCLUSION

Results of research on a study to Analyzing Consumer Expectations from E-Retailers in Pakistan stipulated the following conclusions: -

After going through the results of this dissertation it is concluded that there are certain expectations from E retailers and if they are fulfilled to the maximum, it actually helps to enhance and flourish E-shopping. This research is carried out to determine the impact of different elements on E retailing. Different factors help to design human behavior. People usually go for easier activities. Similarly, people have a particular mindset towards shopping. Different people have different priorities when it comes to shopping. Some people prefer quality over quantity and so on. Same is the case with online shopping. The research basically shows that the factors such as time, trust, variety, and convenience have a productive result on the behavior of people towards e retailing.

The study did not target a particular gender or age group. The researcher of this study conducted a survey of 282 people. 51% of the total sample population was male. The collected information was later entered in software (SPSS). As a result, it is shown that the age group of 30.9% of the audience was between 18-22years, 31.6% age between 27-30 years. 11.3% of respondents' age was more than 30 years, however, 26.2% of the participated candidates' age between 23-26 years. Talking about the occupation it is seen that 37.5% of the participants were students, while 34.7% of respondents were employed. 18.4% of the samples were answered by business persons. Whereas 9.4% of respondents were unemployed.

The research emphasis on the shift in purchasing behavior towards online is significant due to various reasons like variety, privacy safety, time and convenience. This study can contribute positively to understanding the perspective of people towards online shopping. E retailers can understand in a better way the elements that can contribute to making e retailing effective. This

research shows that people of Pakistan are greatly concerned regarding the price and variety. e retailers need to pay attention to giving a wider range when it comes to variety to gain maximum results.

98.6% of the respondents answered that they have a computer facility with them, which made the research easier. On the other hand, 100% of people claimed that they had access and were users of the internet. Coming to the education level, the survey shows that 45% of the respondents had a master's degree. 36.5% of undergraduate students. 10.3% covered by doctorate and 7.4% were students of high school or less.

Evaluating the results, it can be easily stated that there are a few factors that affect people behavior towards online shopping. Time is one strong factor that has a very strong impact on the behavior of people. A great number of people tend to believe that online shopping saves time. Due to the busy schedule, people tend to avoid going out for shopping. The study shows that traveling is another factor that strongly affects the behavior of people towards online shopping. Taking out time for shopping seem a hurdle for people. A lot of people participated in the survey claimed to prefer shopping online to save time. The survey conducted shows that a lot of people prefer online shopping because of the more comfortable in doing so. It not only saves their time but also make it very feasible. This study proves that e retailers need to manage the time taken in delivery to satisfy customers with less patience.

On the other hand, it is perceived that most of the people feel secure in online shopping. 74% of the respondent reacted positively regarding the trust element. They didn't have trust issues when it comes to deal online. They were comfortable giving their personal data. The researcher of this study made sure to find out if people recommended online shopping to their family or friends, which a lot of respondents said they would highly recommend online shopping. The study shows the mindset of people of Pakistan towards online shopping. People seem to be comfortable paying online.

Variety is another factor that the researcher perceived out of this study. After this study, it would be safe to say that people are positive regarding e retailing as they find more variety. To have an effective e retailing platform supplier need to make sure that people are being given an extremely high range of

variety. The cheaper prices seem to be affecting consumer buying behavior towards e retailing. The research shows that if people would be given a high variety of products in comparatively cheaper rates, this would make e retailing very effective. To study trends regarding anything we need to study the mind and behavior behind that particular trend. Out of this research, it can be conceived that variety is one element that E retailers need to pay attention to. People go for online shopping as they think that they are being provided with a lot of option yet cheaper prices. This research shows that most of the people prefer online shopping as they are concerned regarding the price scale. If E retailers would offer products at cheaper prices, they would gain a higher number of consumers.

It can be evaluated that when it comes to trust variable there is quite a prominent difference in both the genders with respect to the customer expectation from E retailer. However, there is not a notable difference between the results of male and female when we talk about the expectations from E retailers. Talking about privacy there is no dominant difference found in both the genders with respect to the customer expectation from the supplier. Thus, it accepts the null hypothesis. There is no eminent difference between male and female with respect to product variety. Talking about time thus again there is no prominent difference both the genders with respect to the customer expectation from the retailer. Thus, it rejects the alternative hypothesis and accepts the null hypothesis that male and female do not have any significant difference in consumer expectation from e-retailer with respect to the time variable. , there is a significant difference in trust with respect to age level on consumer expectation from e-retailer.

There is a significant difference in consumer expectation with respect to age level on consumer expectation from e-retailer. Accepting the developed hypothesis, meaning that, privacy differs significantly with respect to age level on consumer expectation. , It indicates that an alternative hypothesis has been accepted by rejecting the null hypothesis where no significant difference exists with respect to age level on consumer expectation. Thus, it can be concluded that there is a significant difference in term of age level for the variable of

consumer expectation. There is a significant difference in time with respect to the age level on consumer expectation from e-retailer.

Thus, trust significantly differs with respect to education level on consumer expectation from e-retailer. Consumer expectation significantly differs with respect to education level on consumer expectation from e-retailer. privacy significantly differs with respect to education level on consumer expectation from e-retailer. , product variety significantly differs with respect to education level on consumer expectation from e-retailer. time significantly differs with respect to education level on consumer expectation from e-retailer. that there is a significant difference in trust in term of occupation on consumer expectation from e-retailer. There is a significant difference in consumer expectation in term of occupation.

There is a significant difference in privacy in term of occupation on consumer expectation from e-retailer. there is a significant difference in product variety in term of occupation. There is a significant difference in time in term of occupation for consumer expectation from e-retailer.

5.1 Limitation and Recommendations

Like most of the researches, this study has some limitations as well. This study was conducted mainly on youth, including all age groups could provide a wider perspective. Moreover, this research was basically conducted on the factors affecting the behavior of Pakistani people towards the E retailing; further studies could be carried on a wider scale. Cross country research could bring out more results on how behavior changes when dealing amongst other countries.

5.2 Recommendations:

This research draws some important implications that can be applied by E retailers to gain more consumers.

A prominent difference in the prices as compared to the physical store can attract more consumers. To maintain those discounted prices can be difficult for the retailers, so proper planning and management necessary. Such planning can make the whole process far more effective.

Fast delivery service should be provided. Most of the people prefer receiving their orders as soon as possible. Companies can have a good market reputation by making their delivery system accordingly.

E retailers need to make the buying procedure less complicated. Sometimes it gets too difficult for new users to purchase items by going through a series of formalities. A convenient and fast procedure would definitely make a greater number of customers.

E retailers can take maximum benefit by providing a wider range of available products. This has a drastic impact on the behavior of people towards online shopping. They can attract the audience by providing them with customized products.



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Appendix

1. I prefer to shop online if I get in cheap prices and authentic brands
2. E-retailing fulfill our expectations
3. There will be job losses if e-business becomes successful in Pakistan
4. Online shopping is very much usable or effective in the context of Pakistan
5. E-retailing helps to retain customer
6. I recommend my siblings/friends to shop online
7. E-Retailing has much potentiality in Pakistan
8. E-retailing can provide more value than traditional shopping system
9. E-retailing offer variety of product information
10. E-retailing offers variety of products to buy
11. E-retailing offers product comparatively in a cheap price
12. I feel secure while making the online payment for e-retailing
13. I Have trust in E-retailing
14. E-retailing is fast in delivery at cheap price
15. E-retailing offers great comfort while buying
16. E-retailing reduces travel necessity
17. E-retailing saves time

RESUME



SAJID AHSEN

Nationality: Pakistan

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PROFILE:

I have hands-on experience and an established record of success in Sales & Marketing Management & Trainer (Both of Modern, Traditional, on-premise and Discounter channels) Trade marketing. Areas of expertise in;

- *Sales & Distributor Management
- *Pricing & Promotion Strategy
- *Brand Management
- *Brand Quality
- *Key Account Management
- *Revenue Growth Management
- *Business Planning
- *Category Management
- *Forecasting
- *Budget Development & Management
- *Team Management & Development
- *Route to Market
- * Merchandising
- *On the Job training
- * People and Organization management & Coaching

My quick adaptation skills give me a unique opportunity to create and add value even in short term assignments. Demonstrated organizational and negotiation skills and the ability to prioritize multiple and complex tasks, often with conflicting deadlines. Exercise a high degree of discretion, mature judgment, and tact in handling issues of a sensitive nature. Strong leadership, problem-solving, planning, team building, and project management skills.

EXPERIENCE & KEY ACHIEVEMENTS

English Language Trainer - Istanbul Aydin University- İstanbul (06.2016/ present)

Deliver instruction on topics such as the principles of marketing, how to operate a business and the financial aspects of the business.

- Improve students' knowledge of business practices.

- Teach business topics such as basic economics, resume writing, facts about business careers, account checking, computers, the stock market, accounting, and finance.
- Deliver the skills and knowledge necessary for students to function as responsible citizens in the business world.
- Hold seminars and lectures at local organizations.

Keep records of grades, grade papers, and perform other administrative duties as needed.

- Write grant proposals to gain funding for further research.
- Create projects designed to enhance lectures.
- Read and stay abreast of current topics in business.
- Create lesson plans.
- Utilize various curriculum resources.
- Integrate competencies, goals, and objectives into lesson plans.
- Utilize curricula that reflect the diverse educational, cultural, and linguistic backgrounds of the students served.

Accounts and Management Trainer – Turkiye Finans Bank- İstanbul (12.2016/ present)

- Deliver the skills and knowledge necessary for students to function as responsible citizens in the business world.
- Hold seminars and lectures at local organizations.
- Keep records of grades, grade papers, and perform other administrative duties as needed.
- Write grant proposals to gain funding for further research.
- Read and stay abreast of current topics in business.
- Create lesson plans.
- Utilize various curriculum resources.
- Integrate competencies, goals, and objectives into lesson plans.
- Utilize curricula that reflect the diverse educational, cultural, and linguistic backgrounds of the students served.

Account Executive (Incharge Import & Contractor sections) -Sui Northern Gas Pipelines Limited, Lahore, Pakistan (June 2012/August 2014)

- Managing and controlling section
- Authorizing
- Inputs for subsidiary Import Ledger
- Journal entries for General Ledger
- Payment Vouchers
- Transfer for sales tax from clearing agents' accounts to input Sales Tax account.
- Arranging shipping guarantee where the imported consignment has arrived but the shipping documents have not been received.
- Managing and controlling section
- Authorizing
- Inputs for subsidiary Import Ledger
- Journal entries for General Ledger
- Payment Vouchers
- Transfer for sales tax from clearing agents' accounts to input Sales Tax account.
- Arranging shipping guarantee where the imported consignment has arrived but the shipping documents have not been received.

- Payment of local agency commission, inspection charges, installation and other services relating to imported consignments.
- Pricing of import receiving statements.
- Providing for input sales tax on imported consignments as well as on services of clearing agents.
- Payment against foreign currency loans directly borrowed and relents.
- Correspondence with banks regarding authentication of performance or bank guarantee and encashment of related bank guarantees as advised by purchase and stores department.
- Calculation of liquidated damages on related orders.
- Vetting of the foreign purchase order as a part of the pre-audit activity.
- Repayment of foreign currency loans and financial charges
- Arranging payments in respect of exchange risk fee to GOP.

Field & Marketing Executive- United Motors (June 2010/July 2012)

- Planning, developing and implementing effective marketing communication campaigns.
- Using the full marketing mix for the company's marketing communications
- Writing copy for all marketing collateral, including brochures, letters, emails, and websites.
- Understanding the product and customer profile and write thorough specs for each.
- Monitoring ongoing campaign spends against the budget, keeping accurate records and highlighting where variances occur.
- Producing an accurate summary of the total spend at the end of a marketing campaign.
- Undertaking detailed ongoing analysis of marketing campaigns to ensure targets are met. Assisting in the production of ongoing competitor analysis and reporting, with particular reference to pricing, presentation, and promotion.

Customer Relation Officer –Abacus Consulting – Lahore, Pakistan (January 2009/August 2009)

- Prepares for customer inquiries by studying products, services, and customer service processes.
- Responds to customer inquiries by understanding inquiry; reviewing previous inquiries and responses; gathering and researching information; assembling and forwarding information; verifying customer's understanding of information and answer.
- Records customer inquiries by documenting inquiry and response in customers' accounts.
- Improves quality service by recommending improved processes; identifying new product and service applications.
- Updates job knowledge by participating in educational opportunities.

Accomplishes customer service and organization mission by completing related results as needed.

LANGUAGES:

- English-Advanced
- Urdu- Mother Language
- Turkish –Intermediate
- Hindi- Advanced

SKILLS & Projects:

- ORACLE OPERATIONS.
- Working with Oracle Financial R12 (Module: Accounts Payable & Gen. Ledger) ➤ Enter and process bills for clearing agent through oracle financial.
- Payment of Invoices related to L/C and Clearing Agent in oracle.
- Generating different Reports in oracle for reconciliation.
- Reconciliation of all relevant account head.
- Microsoft Office.
- SAP (System Application Product)

EDUCATION

2015 – 2019	Istanbul Aydin University, Istanbul, Turkey Master of Business Administration
2014 - 2015	The society of Accounting Education, Lahore, Pakistan. Certified Financial Accountant (CFAc)
2008 – 2012	Al-Khair University; Islamabad, Pakistan Bachelor of Business Administration, (4 years)
2007 - 2009	The University of Punjab; Lahore, Pakistan Bachelor of Commerce (2 years)