Consumers' Perception of Online Shopping in Swabi Area

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Abstract

The current research is about the trend of online shopping to judge consumer's perception regarding online shopping in Swabi area. For this purpose, primary data has been collected through convenience based questionnaires. The sample size for research is 155 and the gathered data has been analyzed through SPSS software. Various questions related to different variables were asked and it was concluded that majority of the people's demand is best quality products with on time delivery and cash on delivery payment along with money back guarantee which is a safe way of reducing the perception of financial risk and quality issues. The study also found that youth is showing a keen interest in online shopping, however, the elderly people were not that much interested. The findings of the study specify that online shopping might be developed well in Swabi, if the people are provided the above mentioned facilities. People of the area have a reasonable literacy rate which is helpful in adopting the trend of online shopping. This study is the first of its kind ever conducted in this area, no published work is available in the area concerned.

Keywords: Consumers' Perception, Online Shopping, Customers Satisfaction, Financial Security

Introduction

The process of online shopping has become a key source of time saving, ease and convenience (Khedkar, Phule, & Patil, 2015). An Internet shop or e-store provides 24/7 facility of shopping online. The rapid advancements in internet shopping has compelled majority of firms to make their products and services available online which leads them to attain competitive advantage in physical market (Adnan, 2014). The companies marketing campaign and promotional strategies are considered to be fundamental in analyzing the marketing factors that greatly influence the consumers shopping online. Companies having identified these factors can strengthen their strategies regarding online shopping and help them in making online potential customers and retaining existing ones. . Earlier in Pakistan online shoppers used to purchase products and services from e-stores of foreign countries and thus transferring money to other countries firms (Nazir, Tayyab, Sajid, Rashid, & Javed, 2012).

In current era of globalization internet has become the most important need for carrying out majority of the businesses. Among those, one of the leading business is online shopping which is rapidly growing in developing and grown enough in developed countries. Online shopping is a process of buying goods or services from an electronic store through internet without physical presence (Devi & Kumari, 2015). Through online shopping consumers can enjoy a large variety of products and services including well-known brands of various companies around the globe. Consumers can make payment through credit card, debit card, bank account, paypal or at the time of delivery. Currently in Pakistan the trend of online shopping is in rapid progress. More people are willing to make online purchases with the availability of many online stores like Symbios.pk which is largest e-store in Pakistan providing a huge variety of various products. Daraz.pk, which aims to provide branded products with cash on delivery and 7 days return policy.

Through online shopping a shopper can buy multiple products with just a few clicks, sitting at home choosing its desiring model, size, style, colour and design. However doing all this at a physical store is a comparatively difficult, time consuming and most of time hard to get. But on other hand most of the people still disagree with online shopping because of not having the option of personally checking, touching, seeing or testing the products they want to buy. Most of the online customers claim that the quality of products they see on internet is often different and low quality than shown or written in description on internet by an online store which discourages their desire of shopping online. The purpose of current research is to check the perception of people regarding online shopping in Swabi area where a handful people make online purchases while majority of the people are still away from it.

In Pakistan, there have been a lot of researches prompted to investigate such factors and they too have

concluded differently. The current research will cover the various information and knowledge regarding online shopping, percentage of internet users, their satisfaction level, attitude and behaviour towards online shopping and factors affecting the intentions and ideas of people desiring or avoiding online buying in Swabi area. Which may possibly result in judging the overall perception of people toward online shopping in the area. Furthermore the study aims to judge the perception of people from different working class toward online shopping in Swabi area and will determine the comparative contribution towards online shopping.

The Specific Objectives of the research are:

(i)   To check the perception of people regarding online shopping in Swabi area.
(ii)   To identify their major problems and barriers in shopping through internet.
(iii)   To know the satisfaction level and experience of online shoppers in Swabi area.
(iv)   To analyze people's attitude towards online shopping in future

Literature Review

The literatures up till now reviewed mostly include the studies conducted in countries that are technologically advanced where online shopping is at its best level. However, in Pakistan the trend of online shopping is still emerging. Different kind of people perceive internet shopping differently. Often people have fear of losing their money while making purchases through internet (Ko, Jung, Kim, & Shim, 2004). Gurleen (2012) Stated that the main causes which effects consumer's attitude of online shopping are per capita income, age and education. Such causes may compel consumers to follow the traditional way of shopping from a physical store. More than anything else the income factor influence online shopping attitude enough (Adcock *et al*, 1995) consumers with higher income have lower level of risk perception and feel free in placing purchase order through internet, in contrast consumers with lower income have higher level of risk perception which discourage their intentions and attitude toward e-shopping. Age too has a greater impact on consumer's perception and attitude toward online shopping, people in various life stages have different needs and wants (Kotler and Armstrong, 1996). Currently the most number of online shoppers are young generation who have more internet familiarity and usage which leads to increase in trend of online shopping. All these without education and knowledge are surely toughest jobs and may become a hurdle in making a positive behaviour toward shopping through internet. As getting aware of complete information for self-efficiency is must needed before making a strong intention for an online purchase. Grewal et al (2004) stated that both online and offline shopping have some advantages and disadvantages which create confusion for shoppers in selecting a medium. Since online shopping provide all time availability everywhere which is a greater convenience and motivate a large number of consumers for online purchase but a shopper cannot meet or communicate a seller face to face while in offline shopping a shopper can check a product physically before purchase and communicate a seller face to face about a product which raises his confidence to purchase but lack of all-time and everywhere availability compel most of internet familiar customers to shop online.

Various researches have been conducted to find out factors that make people willing and familiar with online shopping. The aspects such as internet familiarity, risk handling, product quality, design, warranty and fast delivery servicers may make consumers involve in shopping through internet (Qureshi, Fatima, & Sarwar, 2014). Consumers often demand high quality products in lower rates and multiple designs. An e-store offers a lot of designs with top quality and affordable price which can attract customer's interest. Delivery service is the most important factor in online shopping. Majority of consumers prefer online shopping just because of home delivery service, if delivery is made on time it may positively affect consumer's attitude and encourage them to shop online next time. Another key aspect of online buying is Internet familiarity which makes people eager in shopping through internet. Consumers, who get confidence, trust and experience in online shopping, become frequent buyers of online products. Karayanni (2003) found that consumer's causes of shopping online are primarily time saving, 24/7 store availability and no stand in queues. Miyazaki and Fernandez (2001) stated that more internet familiarity and experience has a positive impact on consumer's behaviour of online shopping. Physical stores or retailers, who have got public confidence and trust in traditional market, may gain the same trust in internet shopping through their online web store created by traditional retailers. (Balabanis and Reynolds 2001) Most of the physical stores has earned a great name in traditional market and retain a numerous amount of consumers but still most of purchasers can't make approach to such stores for some certain products because of residing in farther areas. Thus availability of such products online by the same the store make it easy for such consumers to order and beneficial for e-store as well. (Nazir, Tayyab, Sajid, Rashid, & Javed, 2012) However reported that most of online shoppers avoid shopping when a website demands overall information of buyer because they feel it a threat for himself to disclose all its information which result in cancelation of online transaction and product purchase decisions as majority of consumers don't like to share their information with other sources.

Consumer's perception of risk, privacy concerns and personal information's security are the key factors influencing consumer's behaviour and decision of online purchase. It creates consumer's trust in e-stores and e-
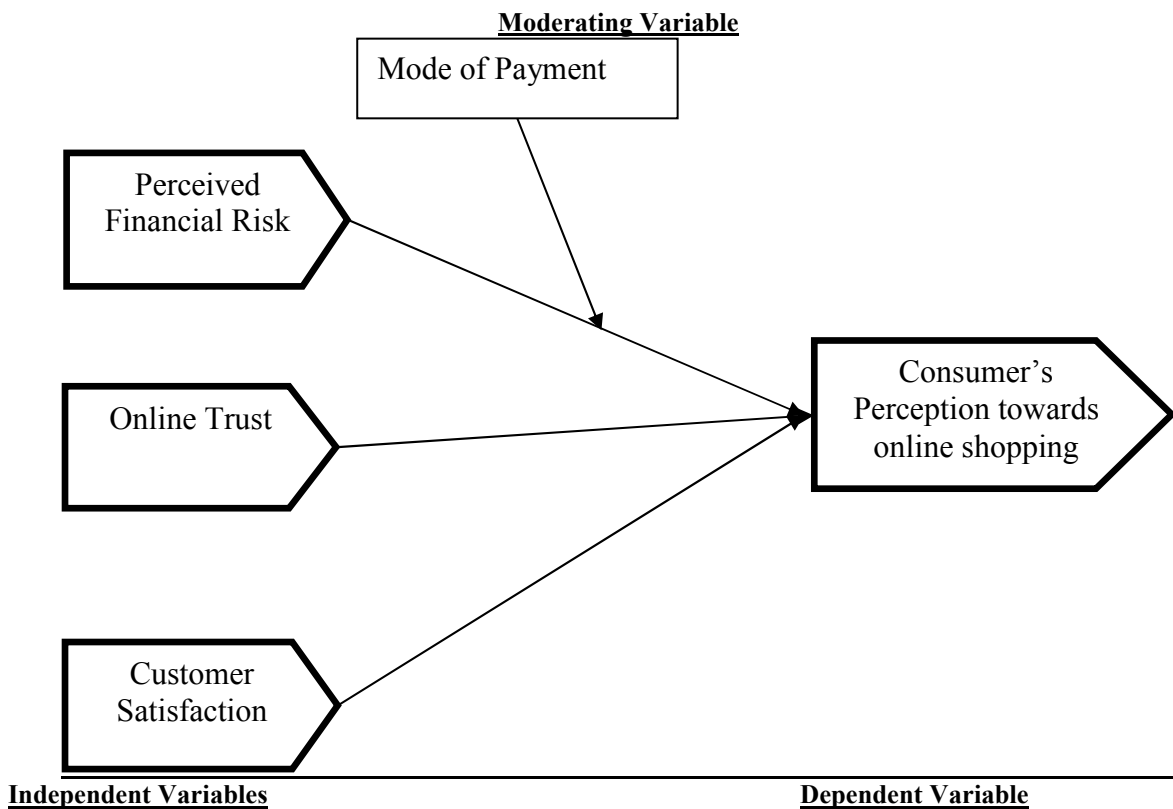
shopping. Lack of trust may easily discourage customer's intention of internet shopping (upadhyay, 2012) Consumers at an e-store buy products from a faceless seller without checking or touching it personally before purchase which rise their perception of risk about buying products online (Ko, Jung, Kim, & Shim, 2004). Performance risk is one of the major issues which consumers perceive that products purchased online might not perform according to expectations or exactly the same what shown on internet (Kim and Lennon, 2000). Consumer's risk ratio rises when product purchased online fails to meet the consumer's needs effectively which results in reduction of their desires for online shopping. Risk perception has been reported as one of the major issue by various researchers in online shopping (Forsythe and Shi 2003). Most of the online shoppers claim that the product displayed on internet by an online store often has low quality than what described, which causes dissatisfaction to online consumers and may result in social risk as well by failing to create favorable image in consumer's family, friend and peer's mind. Apart of performance risk another huge constraint in online shopping is financial risk. Consumers perceive the risk of losing their cash and leakage of their credit card information while making intention for an online purchase. Chapell (2005) stated that even in United States 39% of internet shoppers avoid online buying because of financial loss risk. Which shows that perception of financial risk is not yet perfectly clear. Online shopping websites need to facilitate its customers with stronger security in order to earn customer's trust and confidence which positively affect their attitude and reduces their fear of risk. Kini (1998) stated that successive aspect for an online store is trust which itself alone is not enough, the addition of customer's trust may make it even smoother and psychologically acceptable thus an online purchase may take place. Trust is the key factor and play a vital role in making an online purchase which may result in words of mouth and viral for success of online product and e-store. Miyazaki and Fernandez (2001) describes that provision of strong security and privacy to e-shoppers by an online shopping website increases customer's trust in internet shopping. Websites offering products and services through internet may need to deliver best possible updated techniques for providing information security and developing customers trust.

In today's busy era consumers whether shopping online or traditionally in a physical market always look for satisfaction and convenience. As internet shopping provide a broader environment and multiple varieties of products and services where a consumers can select any of his/her choice without travelling anywhere, sitting comfortably at home. This facility has been perceived a great satisfaction by majority of online shoppers. Products on internet with superior brand equity play a vital role in building customer's satisfaction (Higgins, 1999) Since these kinds of brand have earned a great name, there it can easily occupy a position in consumer's mind which they perceive satisfactory. Online shopping is a great source of satisfaction for old and disable people who cannot visit physical store easily or alone therefore a little internet knowledge and familiarity may easily led them to shop online without support of any other person. The bad weather may sometime become a barrier in buying something necessary from a physical store located farther, however buying the same product on internet is easy and satisfactory as usual. Furthermore the satisfaction level of consumers increases with frequency of online buying, the more consumers purchase products through internet the higher experience they will accomplish and the greater satisfaction they will get from it.

Throughout the world multiple modes for payment in online shopping are used. Various people around the world prefer different modes of payment like Card payment (Master card & Visa card) Digital wallet payment, Bank transfer, Mobile billing, Paypal, Debit card, Credit cards and cash on delivery etc. However not all of them are used in every country. In Pakistan currently the most usable online payment modes for internet shopping are credit card, debit card, visa, master cards, mobile billing, bank transfer, easy paisa and payment on delivery.

Theoretical Framework
Related to the current research the following model shows a summarized process of an online shopper. While making intentions for online shopping various perceptions run over the mind of a consumer which ultimately results either in a positive attitude and lead to shop online or a negative attitude dominate consumer's mind which lead to cancelation of online shopping intention.

Moderating Variable

Mode of Payment

Perceived Financial Risk

Online Trust

Customer Satisfaction

Consumer's Perception towards online shopping

Independent Variables   **Dependent Variable**

Research Methodology

This chapter illustrates the different techniques used for the methodology including Research design, Population, Sampling, Sampling techniques, Sample size and Data collection tools. The current research is descriptive in nature and the purpose was to judge consumers' attitude in present and for future toward online shopping in swabi area. The data was collected through convenience based sampling including questions relevant to objectives of research to better find people's view about internet shopping in swabi. To examine the people attitude and perception toward online shopping in swabi, primary data was collected in which it was difficult for majority of the people to understand all the questions exactly however a considerable portion of respondents provided better responses to questions concerning the aspects that influences consumers' attitude toward internet shopping. Various participants from all around the area were targeted to get broader and exact results however the main target of research was students as youth have been resulted as most of the frequent online buyers according to various researches regarding online shopping throughout the world. Other participants were lecturers, Professors, Government and private sectors employees and some of non-employed people to cover majority population of the entire swabi area. Both male and female participants are involved to get cross results. In current research non-probability sampling technique has been used with convenience sampling due to limited time and financial resources, which was supportive and appropriate. The aim was to collect data from major portion of swabi's population but laterally due to time constraint 200 questionnaires were distributed among various people in which 155 were returned while some of the questionnaires were not properly filled as most of the people were unable to understand the questionnaires and some were not returned. The data was collected through questionnaire which was the fastest tool for getting people's ideas and views about online shopping. The questionnaires were simple and easy to understand including specific questions relevant to the topic.

Result & Discussions

This section comprises of data analysis and discussions about findings collected through questionnaires. The result has been clearly shown through table for better understanding.

Gender   Table. 1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	101	65.2	65.2	65.2
	Female	54	34.8	34.8	100.0
	Total	155	100.0	100.0	

Gender

As shown in table 1 among 155 respondents 65.2% were male while the rest of 34.8% were female respondents. Since the research was conducted in swabi area where the literacy rate of female are quite low compare to male which results in collecting comparatively less data from female and majority of the females were not even aware of online shopping because of lack of internet familiarity.

Table. 2

	Age	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30	147	94.8	94.8	94.8
	30-40	4	2.6	2.6	97.4
	40-50	4	2.6	2.6	100.0
	Total	155	100.0	100.0	

Age

Table 2 shows that 94.8% of respondents were from 20-30 years of age, 2.6% were from 30-40 while remaining 2.6% were from 40-50 years. As majority of respondents were students whose age was from 20-30 years.

Table. 3

	Profession	Frequency	Percent	Valid Percent	Cumulative Percent
	Student	133	85.8	85.8	85.8
Valid	Teacher	18	11.6	11.6	97.4
	Other	4	2.6	2.6	100.0
	Total	155	100.0	100.0	

Profession

Among 155 respondents 85.8% of the respondent's profession was student, 11.6% were teachers while 2.6% were other employees from various sectors.

Analysis of research Objectives:

(i) **Factors affecting people's attitude in area.**

Table. 4

		Frequency	Percent	Valid Percent	Cumulative Percent
	Product quality	72	46.5	46.5	46.5
Valid	User friendly website	21	13.5	13.5	60.0
	On time delivery	50	32.3	32.3	92.3
	Secure payment option	12	7.7	7.7	100.0
	Total	155	100.0	100.0	

The attitude of swabi's people regarding online shopping was analyzed giving four different and most relevant factors including product quality, user friendly website, on time delivery and secure payment option. The question was "Which factors may affect your attitudes toward online shopping in future". Where 46.5% of the percent of the respondents demand was product quality, 13.5% preferred user friendly website, 32.3% choice was on time delivery while 7.7% respondent's priority was secure payment option. The result to this question shows that majority of the people's issues is often product quality which if delivered the originally as shown on website, may persuade consumers to shop online however the presence of rest of the factors are also considered of key importance for attracting consumers toward internet shopping.

(ii) **People's perception of online shopping**

Table. 5

		Frequency	Percent	Valid Percent	Cumulative Percent
	Convenient	22	14.2	14.2	14.2
	time saving	117	75.5	75.5	89.7
Valid	Untrustworthy	9	5.8	5.8	95.5
	Complicated	7	4.5	4.5	100.0
	Total	155	100.0	100.0	

Since the number of the online shoppers in swabi is quite low however those who were in favor of online shopping provide the result shown in table below. The question was "How do you perceive online shopping" and the result provided as 14.2% people stated online shopping more convenient than traditional, 75.5% reported it time saving, 5.8% people claim it untrustworthy while 4.5% resulted it complicated. The following result proves that major part of respondents stated it time saving which seems a true result in current busy era.

(iii) Major issues in online shopping

Table. 6

		Frequency	Percent	Valid Percent	Cumulative Percent
	Online payment requirement	31	20.0	20.0	20.0
	Lack of internet knowledge	33	21.3	21.3	41.3
	Financial/security risk	37	23.9	23.9	65.2
Valid	Quality issues	54	34.8	34.8	100.0
	Total	155	100.0	100.0	

To analyze the major possible issues a question "Which possible issues may discourage you to shop online" with four options was given in questionnaire. The respond to each of the question was as, 20.0% of the respondents pointed online payment requirement as an issue because most of people in the area don't have credit/debit cards or any kind of online account. 21.3% of the respondents reported lack of internet knowledge as a core issue because most of the people are not familiar with internet 23.9% of the people stated financial/security risk while 34.8% a huge amount of people claimed the quality issue mention earlier in study.

(iv) Level of online shopping in area.

Table. 7

		Frequency	Percent	Valid Percent	Cumulative Percent
	High	21	13.5	13.5	13.5
	Average	78	50.3	50.3	63.9
Valid	below average	24	15.5	15.5	79.4
	Low	32	20.6	20.6	100.0
	Total	155	100.0	100.0	

To better analyze the current level of online shopping in area four different options were given to respondents in which 13.5% stated the current level of online shopping high in the area, 50.3% was average, 15.5% was below average and 20.6% of respondents listed the current level as low. It shows that people have an interest in shopping through internet but a few specific factors are the barriers to people which have been discussed earlier in the study.

Analysis of research variables

The next part of chapter includes analysis of four variables with one dependent and three independent variables given separately in likert scale questionnaire. Each variable involves a number of related questions to get people ideas about online shopping currently and in future. Various data has been collected from different respondents throughout swabi area according to variables of research, which may better and broadly explain people views. The average results of the questions related to each variable are given in a merge table and considerably explained beneath.

	Modules	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	Consumer's Perception		Frequency Percentage			table 8.
5	The Opinions and experiences of previous online shoppers may affect consumers' perception of online shopping.	19.4	51.0	24.5	3.9	1.3
6	Shopping on internet is a great advantage to be able to shop at any time.	30.3	53.5	10.3	4.5	1.3
7	Necessity of having a bank account or debit/credit card creates difficulty in shopping online.	16.1	40.0	20.0	18.7	5.2
8	Payment on delivery is comparatively secure than payment via debit/credit card.	26.5	43.2	21.3	6.5	2.6
9	Selection of products available on internet is very broad.	22.6	49.0	19.4	7.7	1.3
10	Consumer's income is positively associated with online shopping intention.	20.0	38.1	29.7	10.3	1.9
11	Internet familiarity and knowledge is must for shopping online.	38.7	43.2	11.6	5.2	1.3
	Average Percentage	**26.95**	**43.38**	**20.5**	**7.43**	**1.76**
	Perceived financial Risk					
12	Consumer's perceived trust may result in negative.	11.6	47.7	26.5	12.9	.6
13	Consumer's personal information might be leaked in shopping online.	14.2	35.5	21.9	27.7	.6
14	Providing credit card information is risky in online shopping.	20.6	50.3	13.5	14.2	1.3
15	Online shopping has higher financial risk than traditional shopping.	18.1	41.3	26.5	12.9	1.3
16	Consumer's perception of risk may discourage their online buying intention.	14.8	49.0	24.5	9.0	2.6
	Average Percentage	**15.86**	**44.76**	**22.58**	**15.34**	**1.28**
	Online Trust					
17	Online shopping websites provide full financial security.	12.3	45.5	26.5	14.2	1.3
18	Online shopping websites make product delivery on time.	16.8	58.1	19.4	5.8	
19	Online websites make right delivery in right place.	25.2	54.8	15.5	4.5	
20	Products purchased online have good quality.	9.7	18.7	34.8	32.3	4.5
	Average Percentage	**16**	**44.28**	**24.05**	**14.2**	**2.9**
	Customer's Satisfaction					
21	Online shopping provides more ease than traditional shopping.	27.7	54.8	9.7	7.1	.6
22	Shopping online is more convenient compare to shopping in physical store.	26.5	49.0	14.8	9.0	.6
23	Online shopping can save a lot of consumer's time.	43.2	42.6	10.3	2.6	1.3
24	Facilities provided in online shopping have higher satisfaction.	16.8	33.5	35.5	12.3	1.9
	Average Percentage	**28.55**	**44.98**	**17.58**	**7.75**	**1.1**

(i) Consumer's perception of online shopping

The first variable is dependent variable of the research comprises of seven related and important questions given above in table to judge people's perception of online shopping in area. In the dependent variable of research the overall average percentage to the total questions related to variable was quite significant showing most of the result considerably favorable as 26.95% average result was strongly agreed, 43.38% agreed, 20.5% neutral, 7.43% disagreed while 1.3% result was

strongly disagreed.

(ii) Perceived financial risk

The next variable is independent variable containing five relevant questions which aims to judge the perceived risk regarding financial concern of online shopping. The average result for all questions involve such responses, 15.86% were strongly agreed, 44.76% agreed, 22.58% neutral, 15.34% disagreed and 1.28% strongly disagreed.

(iii) Online Trust

The third variable of research is an independent variable involving four questions with the objective to judge people's perception of trust toward online shopping. Since an average amount of people in swabi area were internet literate and familiar therefore it was necessary to check their level of trust. Four questions were given in this regard which got the average result as 16.0% strongly agreed respondents, 44.28% agreed, 24.05% neutral, 14.2% disagreed and 2.9% were strongly disagreed.

(iv) Customer's Satisfaction

Every business dreams to satisfy its customers to enjoy reasonable customers' interest which play a key role in the success of any business. Like more other businesses online shopping firms also put huge efforts to satisfy its customers for developing their confidence and attitude toward e-shopping. Four significant questions were given in this regard which got the average result as 28.55% responses were strongly agree, 44.98% agreed, 17.58% neutral, 7.75% disagree while 1.1% were strongly disagree.

Conclusion

This study aims to evaluate the consumer's perception of online shopping in swabi area. The area having a decent literacy rate but internet knowledge and familiarity is comparatively not that much. Majority of the internet users are youth who possesses strong desires for the adopting the trend of online shopping because of its convenience and ease. Therefore the current research has been conducted to recognize the factors that influence the perception of swabi's residents regarding internet shopping. For this purpose a questionnaire with various questions relevant to variables of research was designed to collect people's ideas about online shopping in swabi. Through which required data was collected from 155 respondents residing in various parts of the area with different qualifications, professions and class. The collected data was analyzed through SPSS software using descriptive statistics to get better results. Which proved that youth was the most demanding demographic factor for adopting online shopping in the area. Among those majority of the people's result showed that product quality and payment are major aspects affecting online shopping. Most often quality of the product is not desirable which dishearten online shoppers.

Next issue was online payment that requires debit/credit cards and online account which most of the people lack and are considered risky in financial regards. Therefore the conclusion derived through research is that quality provided by online websites should be best enough to satisfy and fulfill consumers' needs and cash on delivery payment facility should be provided to consumers along with on time delivery and money back guarantee on product failure to develop their confidence.

Research Limitations

This research was supposed to collect data from all villages in the Swabi area, to cover major portion of the population, by meeting various shop owners and visiting educational institutes to judge the people perceptions of online shopping but laterally the decision was changed and data was collected from villages having comparatively higher literacy rate and more internet users because of rare financial resources and limited time, in order to accumulate exact information to find better results.

Future Research

Due to limited time the study was conducted only in swabi area however the same kind of study if extended to whole KPK province of Pakistan, might be more supportive and explanatory.

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