A Cross Sectional Analysis of the Dynamics persuading young adults Intention of Web Retailing-SEM Approach

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Abstract: With the technological advancement in the speed of internet, availability of gadgets and wide spread awareness of global brands web retailing has become more systematic in the recent times. The study aims to investigate the dynamics that persuade young adults in south Asia with to shop more online and the elements that would increase their adaptability towards this new medium of shopping that leads to the intention to buy through web retailing. This paper tests the hypothesis that Usefulness, Convenience, Higher Satisfaction, Payment Security, Privacy and the customer support by the companies impact the intentions to buy online in future. These factors were identified after conducting Exploratory and confirmatory factor analyses. Through Structural Equation Modeling the results concluded that instead of Customer Support and payment security all other factors significantly influenced the intentions to buy more online in future

Keywords: *online shopping, intention, factors, internet, SEM.*

Introduction:

The ever increasing number of internet users and expansion in technological advancements in the field of wireless networks and web retailing has influenced a vast majority of users for online shopping. These internet users constitute a potential target audience for the businesses. Due to the changing trends, media coverage, gadget accessibility, brand consciousness and spending control, the customers around the world have one way or the other recognized the comfort of online shopping. According to Forrester research inc. (2015), web retailing will reach $523 billion dollars by 2020 in the United States alone. With an increment in sales and the mass usage of cell phones, more burden and responsibility would lie with web retailers to satisfy their virtual customers.

The embryonic scale of ecommerce and online retailing relates directly to the number of online customers. The added advantage of gathering information prior to a transaction, search products and equate prices besides make things more enjoyable and convenient for buyers, at the same time puts a burden on the retailers to satisfy the needs of the customers. This forces the retailers to go an extra mile attracting new customers with added efforts to re-engage their current customers to remain loyal, (Reichheld and Schefter 2000). With an escalation in e-commerce division, connoisseurs forecast online buying magnitude of web market to mount from $30 million to $600 million by end of 2017. There is a significant influence of technology on today's youth, from using it as a mean of connection to building business empires.

This papers tends to figure out if the ever changing technological environment has been able to make a significant effect on the consumers of Pakistan to use internet as a medium for shopping. The other major contribution which this paper will be trying to make, is to determine the possible characteristics which make a considerably influence on online shopping. This paper will be

analyzing the present trends and the future potential adaptation of internet as a medium of online shopping in a developing country such as Pakistan.

The analysis of online purchasing attitudes is an extremely important subject for research of the current era as it shapes the buying behavior of people around the world. Due to the wide-spread popularity of internet and its social uses among the youngsters, researchers from all parts of the world have tried to analyze the trends of online shopping in different regions of the world. A study conducted in 2003 by (Comegys and Brennan) highlighted a group of university students from United states and Finland identifying them as *Net Generation* upon their usage of a new medium: online communication.

Literature Review:

Chen and Barnes (2007) pilot a study in Taiwan and established that perceived usability, security, privacy, good reputation, and readiness to customize are significant precursors to online shopping trust. They opined that online initial trust and awareness together with online procuring has an optimistic effect on buying intentions. Bhatt and Bhatt (2013) acknowledged that regular virtual buyers were more impressed by the comfort, attractiveness and service excellence of website with safety as central features encouraging virtual purchase insight. Occasional buyers evaluated safety as an imperative aspect over others. Halimi et al. (2011) examined the features that affect consumers' approach towards web retailing amongst educated consumers of Singapore. A significant connection was highlighted among usability, user-friendliness, security & consumers' attitude towards online purchasing. Furthermore a damaging but substantial association occurred among privacy apprehensions and the approach towards online buying.

We will further be categorizing and discussing multiple prominent variables identified by the literature over last couple decades which we have used in our research and collection of data.

Intention to shop online:

Intentions are recognized as the willingness to adopt a certain behavior. In this study, the intention to shop online is the readiness of respondents to adopt to this mode of purchasing in future. Intention to procure online has majorly been influenced by attitude, availability of information and hedonism (Khare and Rakesh, 2011). Students were found more loyal towards online shopping with satisfaction, trust and commitment which played a vital role in shaping students reliability toward online shopping (Pratminingsih et al., 2013).

Even though intentions were identified as a prominent predictor of definite behavior to procure online (Pavlou & Fygenson, 2006), it must be admitted that buying intention does not ensure a purchase act. Therefore the relation between purchase intentions and the actual purchase action is advised to be investigated through empirical studies (Jamil and Mat 2011).

As supported by the literature, in order to identify the dynamics that persuade young adult`s intentions to buy online, we have taken "intentions to shop online" as our dependent variable. Furthermore the model is developed with the help of various independent variables discussed below:

Usability:

Usability or usefulness is a subjective term, with people making their own interpretations. Usefulness is outlined as the degree to which customers sense that web retailing could enhance the value to their shopping experience in comparison to the brick and mortar. (Hu et al., 2009; Lai & Wang, 2012). This can be measured by observing several variables. The most important characteristic of internet is the extent of available information and has majorly been considered playing a vital role in compelling and influencing customers. Kiran et al. (2008) noticed mounting awareness of retrieving more information through websites. Vast majority of customers inquire

about products, their categories and features but not all of such searches ends as a purchase act. Sorce et al. (2005) indicated that young clients hunted for more goods online than older generation, but however did not end up purchasing. Product information, customer service and navigation factors appeared significant in an examination done by (Seock and Norton (2007). Huang (2008) revealed that university students perceived usefulness and comfort of web information as central forecasters of virtual customers' intentions to buy online.

In this empirical study usability is constructed with the help of various observed items, such as online shopping as less time consuming, retailers in depth information, online discounts, better variety online and online transactions are quick and easy. These items were grouped together through exploratory factor analysis and confirmatory factor analysis.

Convenience

A general perception about web retailing is that it is convenient for all ages belonging to different walks of life. Young adults somehow agreed and explored online websites more than elder adults. Online shopping sanctions customers to approach up-to-date information of goods, make price comparisons, avail promotional offerings and order products easily (Zheng ,2006). The study revealed following observed variables, twenty four hours accessibility, ease to order online, ease of price comparison, buying from a well known retailer and easy payment procedures and formed Convenience as a Latent variable. As said by Chung and Shin (2008) the major differentiating factor among online and brick and mortar stores is the competitive pricing.

Satisfaction:

Satisfaction can be defined as customer level of endorsement when comparing a product's apparent performance with his or her expectations. Satisfaction, trust and obligation were found to affirm urgent outcome on understudy devotion toward on-line seeking, (Pratminingsih et al, 2013). In another survey coordinated in USA by Lester et al. (2005), difficult to find merchandise was extremely easy to discover online throughout the day. Focused costs, capacity to match costs, secure site, extensive blend of stock, and assurance were among the essential vital capacities behind purchasing stock on the internet. Customer satisfaction is key to finish higher cash execution of organizations in association that might be that the second most vital issue for them, though perusing a benefit. The understudy utilizes multiple observed items like "Higher satisfaction after online purchase", "organizations better understanding of customers", "customers like to buy more from international brands than local brands" under the construct of satisfaction.

Security:

Gommans et al. (2001) stated that payment security in online transactions played a vital role in determining online buying behavior and customer loyalty. Trust and security are interlinked, while ordering online, the consumers do not observe the product physically and cannot assess the body language of salespersons, therefore it is vital for firms to build trust among their consumers to evade suspicions. It was also noted that consumers dread online fraud due to sharing sensitive information of their debit/credit card or an inherent fear of non-delivery or wrong supply.

Privacy:

Privacy is coined as the right to be liberated from secret surveillance and to establish whether, when, how, and to whom, one's personal information and preferences are to be revealed. The major issues highlighted by the respondents were informational privacy, hesitation to transmit their credit cards information on the web, inability to try products prior to buying, problems in returning goods, shipping charges, and delayed delivery.

Lester et al. (2005) identified, twenty four hour accessibility to online stores, ease of price comparison, security and privacy as the most crucial factors for purchasing products on the internet. Dillon and Harry (2004), showed that youthful grown-ups with a past experience of web retailing exhibited a great deal of positive edge towards on-line procurement in comparison to inexperienced ones. This virtual shopping experience serves as a good predictor of intention to buy more online. Subsequently, our review is an attempt to manage this first crevice. In our analysis the ability of online shopping to provide customers with "More Thought at choices", "saves from carrying cash", and "maintaining privacy through online accounts" were grouped together to explain Privacy as a factor leading to intentions to shop online.

Customer Support:

Anderson and Srinivasan (2003) contend that client administration is an extra imperative issue for companies doing e-organizations. To dodge a number of troubles in thinking of web sites, they need to possess conscious client profit framework. Cheung and Lee (2005) in their review used an instrument to measure customers' anticipation and cognizance of facilities that contained five measurements: tangibles, trustworthiness, responsiveness, guarantee and reliability. Responsiveness specifies response from stores, once costumers have problems or inquiries.

Privacy, security, customer service, reliability and website layout were key factors persuading online intentions. Shergil & Chen (2005) based on their regularity of buying in the past, classified online shoppers in four separate sets as trial shoppers, occasional shoppers, frequent shoppers and regular shoppers. Customer support is further studied with the help of "Prompt inquiries by the customers" and "companies response to customer queries".

Socio Demographics:

Panwar and chahal (2013) realized that the behavior of online shopping fluctuates on the basis of multiple variables. Indispensable varieties were found in customers' behavior and intentions grounded on the household income. Kim and Kim (2004) also demonstrated that age, instructional foundation, weekly web utilization and years of experience of using internet extensively affect the web purchasing.

Nirmala and Dewi (2011) directed a review and highlighted that elements like customer creativity, on-line buy mastery, gender and price sensitivity molds internet users' intention to shop online. Male gender generally exhibited higher objectives to shop for fashion goods online than females. Crisp et al. (1997) further proposed that past web usage, age, home size and recurrence of shopping affected intentions. Security issues, unpredictable payment mechanisms and delivery problems hindered online shopping.

The specialized advancement of web and web based business has conveyed and keeps on conveying generous points of interest to the customers and organizations. Customers buy stock on-line attributable to comfort, unbelievable determination, twenty four hours openness, no geographic limits, decreased "purchase associated costs" and "ease of price comparisons".

Theoretical Background:

Extensive theoretical and empirical researches have been conducted in this field and multiple aspects have been investigated. In this paper we have developed and proposed a model of online purchase persuasion and willingness to adapt to online shopping. To add significance to the research we have adopted numerous items from different published and working articles. These items were further analyzed by performing exploratory and confirmatory factor analysis. Some significant variables that form the existing literature were used and studied in order to develop our hypothesis. Usability, convenience, customer support/ responsiveness, satisfaction, payment

security and privacy were measured. The presented theoretical model has been constructed after detailed analysis of the developed theory, and has been empirically tested below:

Figure 1: Theoretical Framework

Methodology:

In this section we will be discussing the sampling, data collection and analysis. The objective populace comprises of the internet users, dwelling in a metropolitan city of Pakistan, with some prior online purchasing experience. A simple Random strategy was assimilated. As the target population were young adults, who had experienced online shopping in the past. Our technique assumed that each respondent of the target population has the equal chance of being nominated and they are symbolic of target population. Questionnaires were distributed in several shopping centers, colleges, banks and organizations over a time period of two months. The quantitative survey method was conducted by distributing the questionnaires to respondents who were either enrolled in their undergraduate programme or completed minimum of 16 years of education. The data was further analysed using sophisticated statistical packages like SPSS and Amos. The methodology includes Exploratory Factor Analysis, confirmatory factor Analysis and eventually leads to path analysis. Therefore structural equation Modelling has been employed in order to conclude the results.

Data collection:

For exploratory data assemblage, questionnaire survey was adopted. The questionnaire comprised of different items ranked on a scale from (1 – 5) Likert scale questions and consumers rudimentary demographics. To begin with, respondents were investigated about the number of times people elected online shopping in the past year. On the basis of their frequency of virtual shopping, the consumers are categorized in four different groups.

   a. Trial Shoppers (respondents who bought online about 1-2 times in the last year)
   b. Occasional Buyers (respondents who bought online about 2-4 times in the last year)
   c. Frequent Buyers (respondents who bought online about 5-10 times in the last year)
   d. Regular Buyers (respondents who bought online more than 10 times)

Analysis Technique:

10 questionnaires were circulated for pre-testing. The Cronbach`s alpha came out to be 0.893, which demonstrates that the between term consistency exists. This means the sizes of the considerable number of factors of the shape were appropriately comprehended by each respondent. However, upon the suggestions of many respondents the questionnaire was modified and updated. These questionnaire surveys were disseminated among net clients. Out of five hundred circulated

questionnaires only 360 were returned. 111 respondents had not encountered on-transaction in the previous one year. Finally 249 surveys were coded and examined for detailed analysis. The gathered information from the respondents was coded then examined by abuse connected math bundle of the logical teach (SPSS).The demographic profile of the respondents was generated.

Demographic profile of the Sample:

The thorough insight of online buyers in Lahore is explained by the demographic features exhibited in Table 1. The results clearly indicates that maximum respondents were the Trial Buyers having a wither experience of shopping once or twice during past year. However, the second largest category is of Occasional Buyers is who shopped three or four times during the last year. The reasons could be attributed to the newness of phenomenon, lack of knowledge, education, trust and other cultural constraints in a developing country like Pakistan. Our argument is further strengthened if we look at the demographics of age category, which clearly shows that majority of the respondents participating in this sample survey were young, who were more flexible and keen to adopt new ideas.

Comegys et al. (2006) identified that virtual supermarkets have tremendously gained admiration amid both genders in Finland and USA. Majority of respondents who experienced online shopping before were male which is consistent with findings of Usha Vaidehi (2014) study in India. Most important cause of higher frequency among male gender is owning a debit/credit card, paypal account, taking part in online auction, eavesdropping to podcasts. (Hannah & Lybecker, (2009) Coming to the Social status, largest portion of our respondents belong to the Middle class, however only two respondents who experienced online shopping before classified themselves from Lower class. Majority of our respondents were Graduate and belonged to English medium institutions. The survey focuses the target population of Lahore (Capital of Province of Punjab), so majority of our respondents classified their ethnicity as Punjabi.

Table 1: Demographic Profile of Respondents

Variables	Categories	Percentages
Online Buying Frequency	Frequent buyers	17%
	Occasional Buyers	35.3%
	Regular Buyers	2.6%
	Trial Buyers	45.1%
Age in Categories	Young	74.4%
	Middle aged	16.7%
	Old	8.9%
Gender	Male	59.3%
	Female	40.7%
Married	Single	66%
	Married	30%
	Divorced	2.4%
	Widowed	0.4%
Working Couple	Yes	28.8%
	No	71.2%
Socio Economic Class	Lower Class	0.8%
	Lower Middle Class	6.2%
	Middle Class	53.7%

	Upper Class	9.5%
	Upper Middle Class	29.8%
Education	Undergraduate	16.7%
	Graduate	64.1%
	Post Graduate	16.1%
Education Medium	English	79.4%
	Urdu	20.6%
Ethnicity	Punjabi	75.9%
	Non-Punjabi	24.1%

Exploratory Factor Analysis:

To detect the key elements that impact online shopping, an exploratory factor analysis is executed. The purpose of factor analysis is to reduce and summarize the dimensions. The algorithm identifies the reduced set of uncorrelated variables to swap the original set of interrelated variables. We run the algorithm on 31 opinionated statements measured on a five theme Likert scale, stretching from strongly disagree to strongly agree.

Although there exists weak or moderate correlation among majority of the statements indicated by the Correlation Matrix (results can be provided if required), however the Kaiser-Meyer-Olkin (KMO) statistic value (.844) direct that it is appropriate to apply the factor analysis. The (KMO) measure of sampling adequacy inspects the suitability of factor analysis and values greater than 0.5 indicates applicability of factor analysis. Further, significant value of Bartlett's test of sphericity (BTS) also explains that there exists a correlation structure among the original variables and the Factor analysis is appropriate. BTS tests the hypothesis that variables are uncorrelated and rejection of null hypothesis implies the existence of correlation among the variables.

Table 2: Kaiser-Meyer-Olkin Measure of Sampling Adequacy

KMO-MSA	.844
Bartlett's Test of Sphericity	1915.514
df	406
Sig.	0.000

The Principle Component Analysis method with varimax rotation extracted ten orthogonal factors from 31 variables. These factors explained 55% variation of the original dataset (Table 3). However, depending upon the information conveyed, the factors termed as usability, convenience Customer Support, Satisfaction, Payment Security and Privacy. We consider the factor loadings of above 0.5 as deciding criterion.

Table 3: Total variance explained

| Component | Initial Eigenvalues | | | Rotation Sums of Squared Loadings | | |
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.023	24.216	24.216	3.320	11.448	11.448
2	1.879	6.480	30.695	3.038	10.474	21.922
3	1.526	5.263	35.959	2.180	7.517	29.439
4	1.374	4.740	40.698	2.049	7.066	36.505
5	1.265	4.361	45.059	2.046	7.053	49.559
6	1.166	4.019	49.079	1.601	5.520	55.079

Factor 1(**Usability**) loaded five items i.e. Retailers in-depth information (0.640), shopping online allows more online discounts (0.632), better variety of products online (0.614), quick and easy transaction (0.565) and online shopping is less time consuming (0.503). Factor 2 (**Convenience**) loaded five items such as online shopping is convenient because of 24 hours accessibility (0.692), easy to order online (0.675), online shopping offers ease of price comparison (0.647), it is important to buy from well-known web retailer, online provides easy payment procedure (0.540) Factor 3 (**Satisfaction**) loaded three items such as online shopping gives high satisfaction (0.770) , online shopping provides better understanding of the products (0.525) , I like international products over national (0.524). Factor 4 (**Privacy**) includes online shopping allows more thought at choices (0.649), saves from carrying cash (0.559) and online shopping maintains privacy (0.522). Factor 5(**Customers support**) highlighted two items: Web retailers answer prompt inquiries (0.634) and customer service (0.631) and lastly Factor 6 (**Payment security**)was emphasized by two objects that buyer rate payment on delivery better (0.508) and that providing credit card information is insecure (0.669).

Factor1 :	Factor Loading
Retailers In-depth Info	.640
Online Discounts	.632
Better variety Online	.614
Quick and easy Transaction	.565
Less Time Consuming	.503
Factor 2:	
Convenient because of 24 hrs access	.696
Easy to Order Online	.675
Ease of Price Comparison	.647
Important To Buy From Known Web retailer	.596
Easy Payment Procedure	.540
Factor 3:	
High Satisfaction Online	.770
Online Better Understanding of Customers	.525
I Like International over National	.524
Factor 4:	
Allows More Thought At choices	.649
Saves from Carrying Cash	.559
Maintains Privacy	.522
Factor 5:	
Inquiries are answered Promptly	.634
Companies respond to requests	.631
Factor 6:	
Credit Card Information is Not secure	.699
Cash on Delivery is Better	.508

After identifying these five factors we were able to name them according to their items. The highest rating (largest factor loading) items were given more importance while deciding the name of the latent variable. The following table concludes the five final latent variables:

Table 4: Identified Latent Variables

Factor 1	Usability
Factor 2	Convenience
Factor 3	Satisfaction
Factor 4	Privacy
Factor 5	Customer Responsiveness
Factor 6	Payment Security

Hypothesis

Before moving to the next step of CFA, we would like to define few of the basic hypotheses. Keeping the model in mind following hypotheses would be tested in SEM:
Ho: There isn't any relationship between Usability and Intention to buy.
H1: There is a relationship between Convenience and Intention to buy.
Ho: There isn't any relationship between Satisfaction and Intention to buy.
H2: There is a relationship between Privacy and Intention to buy.
Ho: There isn't any relationship between Customer Responsiveness and Intention to buy.
H3: There isn't any relationship between Payment security and Intention to buy.
Ho: There isn't any relationship between Perception of Ease and Enjoyment and Attitude
H4: There is a relationship between Perception of Ease and Enjoyment and Attitude

Confirmatory Factor Analysis

The next step is to conduct Confirmatory Factor analysis with 5 discrete factors recognized by the EFA, the spreadsheet with responses was imported into Amos for the execution of CFA. Through Confirmatory analysis the factors are confirmed which were previously identified by the Exploratory Factor Analysis. CFA doesn't just support the importance of factors rather it also imperative to understand the association between the elements identified in EFA.

Figure 1 represents the CFA analysis: All the latent variables and their detected items are represented. We drew covariance among all the latent variables to test the correlation. This is the basic model and has yet to be amended according to the recommendations of modification index. Subsequent are the outcomes of the basic model.

Table 5: Computation of degrees of freedom (Default model)

Number of distinct sample moments:	230	Number of distinct parameters to be estimated:	75
Degrees of freedom (945 - 136):	155		
Result (Default model)		Chi-square =327.7	
Minimum was achieved		Degrees of freedom = 188	
Probability level = .000			

The Chi-Square of resulted in 327.7. The degree of freedom is calculated to be 188. However to upgrade the model the error terms were correlated. The following error terms were correlated: e10 to 12, e3 to e8, e8 to e11, e9 to e20 to get better outcomes. Following result were obtained:

Baseline Comparisons:

Differences amongst predictable and real data are explained with the help of chi square 327. The degrees of freedom 188 validates Chi-square. The model appears to be realistic analyzing baseline comparison since all the values of "NFI", "RFI", "IFI", "TLI" and last but not the least is "CFI" are approaching 1, signifying a saturated model. Fit of the model compared to the baseline model is assessed by "CFI".

Chi-Square/cmin	<5
AGFI	>0.8
CFI	>0.94
GFI	>0.95
PCLOSE	>0.05
p-value	>0.5
SRMR	>0.09

Table 6: Ideal Model Fit

Model	NFI Delta 1	RFI rho 1	IFI Delta 2	TLI rho	CFI
Default model	.760	.675	.879	.826	.872

Figure 2: Confirmatory Factor Analysis
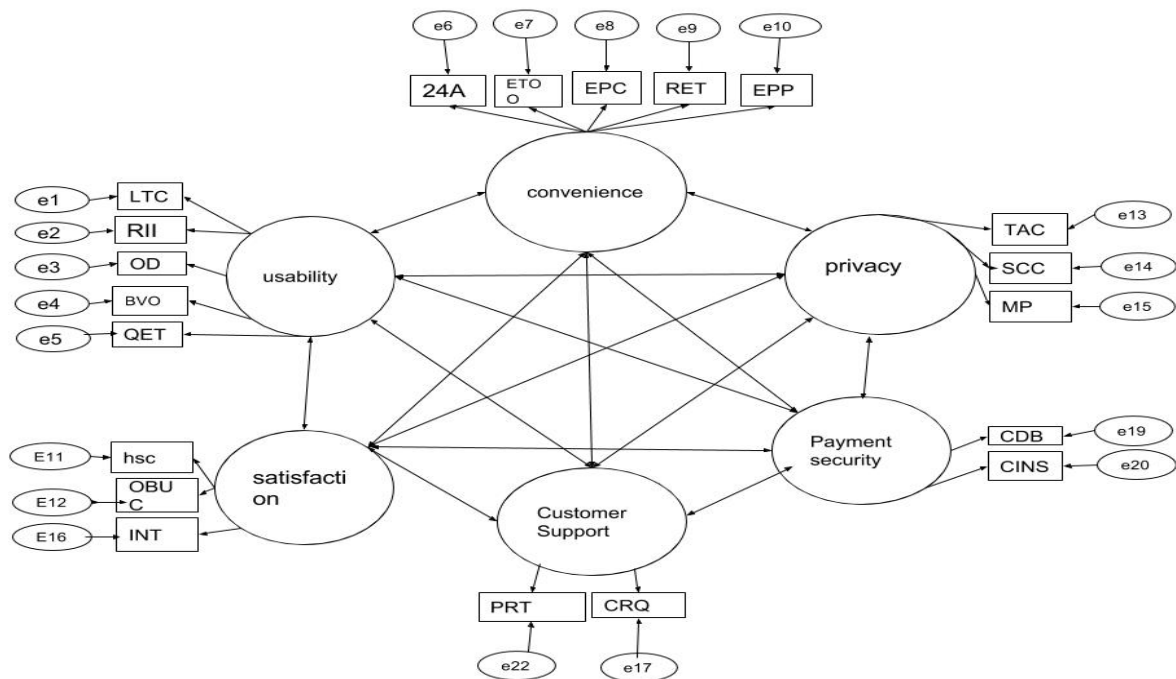
Root Mean Squared Error Approximation normalizes fit to correct for model. For our model the value of 0.52 directs a close fit of the model relative to Degree of freedom. With exclusion of Chi-Square our values are conferring to the basic requirement of the model fit.

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.052	.045	.067	.178
Independence model	.134	.127	.142	.000

Discriminant Validity

To check if discriminant validly holds or not we have used the correlation matrix among the factors. The result is as follows:

Table 7: Discriminant Validity

Latent variable	Ave	Construct Reliability	Discriminant validity
usability	0.51	Reliable	The discriminant validity holds
convenience	0.56	Reliable	The discriminant validity holds
customer support	0.62	Reliable	The discriminant validity holds
security	0.66	Reliable	The discriminant validity holds
privacy	0.53	Reliable	The discriminant validity holds
satisfaction	0.59	Reliable	The discriminant validity holds

Path Analysis

We performed Path analysis after modifying CFA model to finish our Structural Equation Modeling. The final model came out to be following:

Figure 3: Path Analysis
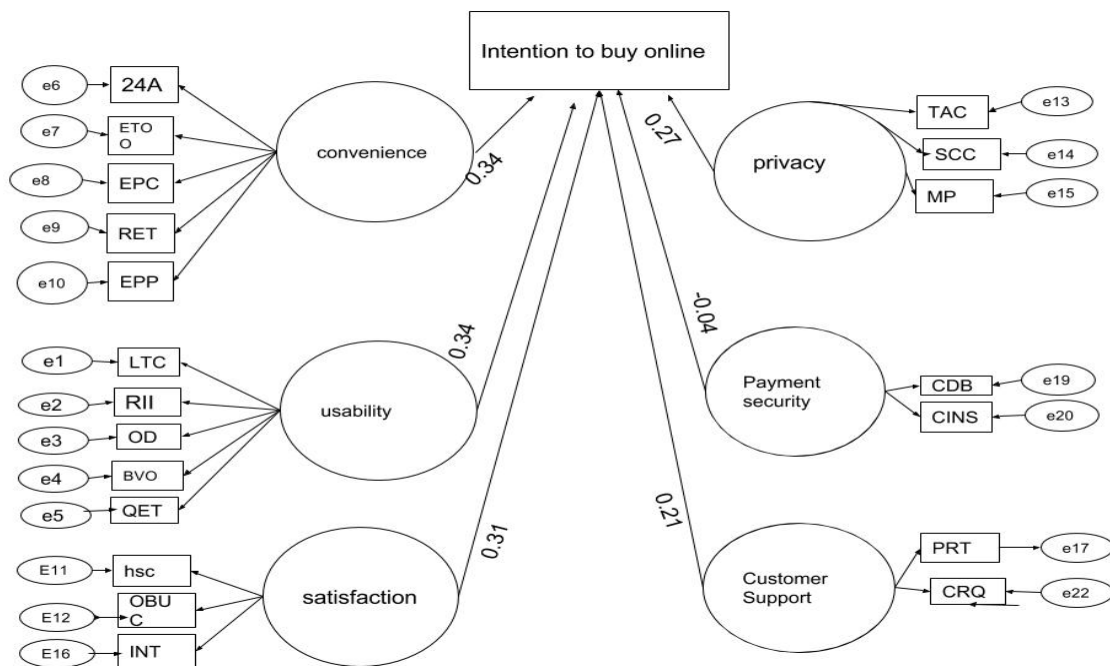
This model is modified to maximum and is depicting the original model recommended by us in the start of the paper, where all six constructs are explaining Intentions to buy online.

Table 8 Effects of constructs on Intention

			Estimate	S.E.	C.R.	P value
Intention of Buying Online	<---	usability	.335	.141	2.376	.018
Intention of Buying Online	<---	convenience	.340	.107	3.181	.001
Intention of Buying Online	<---	customer Responsiveness	.205	.188	1.091	.275
Intention of Buying Online	<---	security	-.043	.187	-.231	.817
Intention of Buying Online	<---	privacy	.273	.149	1.836	.046
Intention of Buying Online	<---	satisfaction	.313	.1 02	3.057	.002

Table 9 shows the uninterrupted effect of all four constructs on Intention to buy more online. 33% of intention is described by usability (with standard error of 0.141), 34% of intention is explained by convenience, 0.205 % is described by customer support (with standard error of 0.188), 31.3 % is explained by customer satisfaction (S.E of 1.02) and 4% is explained by payment security (S.E of 0.187), 36.7% is explained by maintaining privacy (S.E of 0.146) and the highest 43% is explained by Convenience. Customer satisfaction and convenience are significant at 1%, whereas p-value for usability and privacy are 0.004 and 0.012 which is still less than 0.050 and significant at 5%.

Computation of degrees of freedom (Default model)
Result (Default model)
Minimum was achieved   Chi-square = 555.27
Degrees of freedom = 184   Probability level = .000
The results of our model are significant with a considerably high degree of freedom and chi square. The probability level of 0.000 also supports our results and a significant model.

Model	NFI Delta 1	RFI rho 1	IFI Delta 2	TLI rho2	CFI
Model	0.913	0.912	0.971	0.957	0.969

All The values of above given table are closer to one and represent a reasonable rather saturated model. The CFI measures the fit of a model in comparison baseline model, classically independence or null model that undertakes zero population covariance between the detected variables. The value of 0.052 displays nearly a close fit of the model.

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	0.052	0.055	0.064	0.001

Discussion & Conclusion:

The research conducted on the dynamics persuading young adults intention of web retailing, had some very insightful outcomes. Exploratory Factor Analysis was performed after measuring sample adequacy, which was well in range. After doing an Exploratory Factor Analysis, six latent constructs were identified which were explained by 31 diverse items. A model was created after

performing EFA and six distinct factors were classified ; "Intention to shop more online", "Usability", "Convenience", "Satisfaction", "Security", "Customer support". Futher analysis of CFA was performed using Amos, in order to identify the dependency of intention to rest of the four factors. The Chi-Square of 555.180 with 184 degree of freedom for our basic initial model was achieved. The results obtained signifies a saturated model as the calculated values of "NFI", "CFI", "RFI", "TLI" and "IFI" are closer to one. Satisfaction from the past purchase experience came out to have major effect on intention, 67% of intention to shop online is explained by satisfaction, furthermore 43% is explained by convenience, 36.3% of intention to shop online in future is explained by privacy and 23.7% is explained by usability. Customer support and satisfaction are significant at 1%. P-values for privacy and usability are 0.012 and 0.004 which are both less than 0.05. Therefore, it is significant at 5%. These results are coinciding with the research previously done by (Huang, 2008: Dillon and Harry, 2004).

The vast study of consumer behavior identifies that customers behave differently based on many factors. The study examines the different dimensions of online shopping trends in Lahore Pakistan. The 31 attitude based questions reduces to 10 important uncorrelated dimensions using factor analysis. Then discriminant analysis is conducted to see the impact of these extracted factors on different types of online buyers. The different types of online buyers were categorized based on their frequency of purchasing online in the past one year and their preference for each of the factors. Consumers are categorized as Trial, occasional, frequent and regular buyers. The results indicate that out of the three functions generated by the analysis only discriminant Function 1 appeared to be significant.

General public from all parts of the world are acclimated and fascinated by this medium of communication, buying, and selling. With unlimited scope of reaching out to millions of customers, minimal operative costs and no geographical boundaries, companies across globe are capitalizing this medium. Conversely as the virtual market turns out to be much more competitive, diversity needs to become an essential part of operations. Brands are incessantly succeeding to upsurge their sales by implying new methods and techniques. Our study concludes that convenience, usability, maintenance of privacy and the high level of satisfaction achieved from an online transaction would lead to the adaptability and intention to purchase more online in future. Whereas customer satisfaction and convenience are the most dominant factors that impact the intention to buy online. In the backdrop of above mentioned review of literature, the results of this study are consistent with the deductions of (Seock and Norton (2007), Huang (2008) and Dillon and Harry (2004), which also approves of usability, privacy, and satisfaction from the last purchase plays a significant role towards compelling clients to buy online and provides a positive edge. Similarly, customer support or responsiveness and payment security were found to be insignificant in order to compel clients to buy more online. The reasons could be attributed to the trustworthiness of online brands and a strict check from financial institutions and once again technology facilitating the users to pay carefully and requiring verification codes and special permissions to proceed with the transaction. Payment security in the online banking services is also enhanced by the introduction of OTP i.e. one time password service in their mobile phones. Before the completion of any transaction you need to enter the OTP that is generated by the bank while the user is trying to initiate any mobile banking transaction and it is generated for one time use only as it expires after single use (Nayak et al.,2014).

This research has shown an enlarged illustrative power of the purchase intention and online shopping behaviour compared to previous research. As with any studies, there are some drawbacks in this research such as the sample elected was restricted to university students with higher

education background. Thus, future study is suggested to select working adults and other variables that related to online shopping can be included. Researchers must also inquire about the type of products with high potential of being sold online, other than this the scope and influence of customer support that offers online businesses an edge over brick and mortar must be analysed.

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APPENDIX:

Table 9 rotated Component Matrix

	Component					
	1	2	3	4	5	6
RetailersIndepthInfo	.640					
OnlineDiscounts	.632					
BettervarietyOnline	.614					
quickneasyTransaction	.565					
LessTimeConsuming	.503					
OnlineCompetitivePrices						
Comfortableovernet						
QualityatArrival						
OntimeDelivery						
OnlineIsSecure						
convinientcozof24hrsaccess		.696				
easytoOrderOnline		.675				
EaseofPriceComparison		.647				
ImpToBuyFromKnownWebretailer		.596				
easyPaymentProcedure		.540				
NotDealingWithSalespersonSweet Tongue						
HighSatisfactionOnline			.770			

Variable						
OnlineBetterUnderstandingofCustomers			.525			
ILikeInternationaloverNational			.524			
iwouldBuyMoreOnlineInFuture						
ReducedPurchaseRelatedCosts						
AllowsMoreThoughtAtchoices				.649		
SavesfromCarryingCash				.559		
MiantainsPrivacy				.522		
lessCheating						
InquiriesansweredPromptly					.634	
companyrespondsQueries					.631	
CardInfoNotsecure						.699
CashonDeliveryisBetter						.508

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 21 iterations.

Figure 4: Variables Explained

Usability	Convenience	Privacy	Payment Security	Customer support	Satisfaction
LTC= Less time consuming	24A=24 hours accessible	TAC=Allows more thought at choices	CDB=Cash on delivery is better	PRT= Prompt Inquiries	HSO=High satisfaction Online
RII=Retailers in-depth information	Easy to order online	SCC=Saves from carrying cash	CINS= Card information is not secure	CRQ=Companies Responds Queries	OBUC = Online better understanding of customers
OD=Online discounts	Ease of price comparison	MP=Maintains Privacy			I like to buy from International companies than National
BVO=Better variety online	Easy payment procedure				
QET= Quick & easy Transaction	RET=important to buy from well-known Retailer				

Table 10 Standardized Regression Weights

			Estimate
LessTimeConsuming	<---	usability	.489
RetailersIndepthInfo	<---	usability	.688
OnlineDiscounts	<---	usability	.446
BettervarietyOnline	<---	usability	.613
quickneasyTransaction	<---	usability	.610
convinientcozof24hrsaccess	<---	convenience	.622
easytoOrderOnline	<---	convenience	.602
EaseofPriceComparison	<---	convenience	.580
easyPaymentProcedure	<---	convenience	.556
HighSatisfactionOnline	<---	satisfaction	.753
OnlineBetterUnderstandingofCustomers	<---	satisfaction	.533
ILikeInternationaloverNational	<---	satisfaction	.423
AllowsMoreThoughtAtchoices	<---	privacy	.495
SavesfromCarryingCash	<---	privacy	.803
MiantainsPrivacy	<---	privacy	.534
CardInfoNotsecure	<---	security	.896
CashonDeliveryisBetter	<---	security	.278
InquiriesansweredPromptly	<---	customer suppot	.880
companyrespondsQueries	<---	customer suppot	.359
ImpToBuyFromKnownWebretailer	<---	convenience	.575
iwouldBuyMoreOnlineInFuture	<---	usability	.173
iwouldBuyMoreOnlineInFuture	<---	convenience	.232
iwouldBuyMoreOnlineInFuture	<---	customer suppot	.179
iwouldBuyMoreOnlineInFuture	<---	security	-.049
iwouldBuyMoreOnlineInFuture	<---	privacy	.132
iwouldBuyMoreOnlineInFuture	<---	satisfaction	.258