FACTORS AFFECTING ONLINE PURCHASE INTENTION OF CLOTHING IN PAKISTAN

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ABSTRACT

The study aims to analyze the effect of trust and perceived risk with moderating role of brand awareness and mediating role of attitude on intention to purchase online. The positivist approach is used for data collection. Questionnaires were distributed among approximately 215 individuals in Rawalpindi and Islamabad. The convenience sampling technique is used for data collection. Our findings show that increased trust leads to a positive attitude ultimately leading to increased online purchase intentions of clothing. The more brand has awareness in consumers more will be trusted an e-brand. Perceived risk plays a significant but negative role in online purchasing intentions towards a product. If consumers have a higher perceived risk towards an e-brand, consumers will be more hesitant towards purchasing such a brand. Perceived risk creates a negative attitude towards any e-brand ultimately creating a negative purchase intention toward such brand. In Pakistan specifically in Islamabad, Females make more e-purchases than men. The significance of this model is supported by the theory of reasoned action and the theory of planned behaviour. This research is useful for the clothing industry in Pakistan. This will help them understand consumer intentions to purchase online and what factors are affecting the re-purchase intentions positively as well as negatively. This research can also help academic practitioners. Such a study is not being performed before in Islamabad, Pakistan. This study adds value to the growing online clothing businesses. It will help add value to the growing literature especially, on online purchase intentions towards clothes and the impact of perceived risk and trust directly and with mediation (attitude) and moderation (brand awareness) of variables.

Keywords- Online purchase intention, Perceived risk, Trust, Positive Attitude, Brand awareness, E-apparel industry, Theory of Reasoned Action, Theory of Planned Behavior

FACTORS AFFECTING ONLINE PURCHASE INTENTION OF CLOTHING IN PAKISTAN

ÖZET

Bu çalışma, güven ve algılanan riskin, marka farkındalığının düzenleyici rolü ve tutumun çevrimiçi satın alma niyeti üzerindeki aracı rolü ile etkisini analiz etmeyi amaçlamaktadır. Veri toplamada pozitivist yaklaşım kullanılmaktadır. Anketler Ravalpindi ve İslamabad'da yaklaşık 215 kişiye dağıtıldı. Veri toplamak için kolayda örnekleme tekniği kullanılmaktadır. Bulgularımız, artan güvenin olumlu bir tutuma yol açtığını ve nihayetinde giyimin çevrimiçi satın alma niyetlerinin artmasına yol açtığını gösteriyor. Tüketicilerde ne kadar çok marka bilinirliği varsa, bir e-markaya daha çok güvenilecektir. Algılanan risk, bir ürüne yönelik çevrimiçi satın alma niyetlerinde önemli ancak olumsuz bir rol oynar. Tüketiciler bir e-markaya karşı daha yüksek algılanan riske sahipse, tüketiciler bu markayı satın alma konusunda daha tereddütlü olacaktır. Algılanan risk, herhangi bir e-markaya karşı olumsuz bir tutum yaratır ve sonuçta bu markaya karşı olumsuz bir satın alma niyeti yaratır. Pakistan'da, özellikle İslamabad'da, Kadınlar erkeklerden daha fazla e-satın alma yapıyor. Bu modelin önemi, gerekçeli eylem teorisi ve planlı davranış teorisi tarafından desteklenmektedir. Bu araştırma Pakistan'daki giyim endüstrisi için faydalıdır. Bu, tüketicilerin çevrimiçi satın alma niyetlerini ve e-satın alma niyetlerini olumlu ve olumsuz etkileyen faktörleri anlamalarına yardımcı olacaktır. Bu araştırma aynı zamanda akademik uygulayıcılara da yardımcı olabilir. Böyle bir çalışma Pakistan'ın İslamabad kentinde daha önce yapılmamıştır. Bu çalışma, büyüyen çevrimiçi giyim işletmelerine değer katmaktadır. Özellikle giysilere yönelik çevrimiçi satın alma niyetleri ve algılanan risk ve güvenin doğrudan ve değişkenlerin aracılık (tutum) ve ılımlılık (marka farkındalığı) ile etkisi konusunda büyüyen literatüre değer katmaya yardımcı olacaktır.

Anahtar Kelimeler- Çevrimiçi satın alma niyeti, Algılanan risk, Güven, Olumlu Tutum, Marka bilinirliği, E-giyim endüstrisi, Gerekçeli Eylem Teorisi, Planlı Davranış Teorisi.

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to my parents..

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ABBREVIATIONS LIST

OP   :Online Purchase Intention

AT   : Attitude

PR   : Perceived Risk

TR   : Trust

BA   : Brand Awareness

TRA   : Theory of Reasoned Action

TPB   : Theory of Planned Behaviour

CHAPTER 1

1. INTRODUCTION

1.1. Background of the study

Due to corona, people will switch more towards online markets. Online markets are becoming more convenient and central. They are safer than traditional markets. But Pakistan being a developing economy is still following the brick and mortar model. People are more comfortable with going to markets physically, visiting shops, and making purchases after physically experiencing a product or service. They will still take time to completely or partially switch to online markets. Even with the explosive growth and advancement of the World Wide Web, a new form of electronic retailing and shopping has been witnessed. People find it more economical and convenient to shop online. In this century, there is a variety of various sorts of buying arrangements, for example, rebate stores, industrial facility openings, and web purchasing accessible for purchasers (Szymanski & His, 2000). Ever since the presentation of the internet in 1991, customers don't have to visit physical stores all the time, instead, they can buy products through the web. Because of the advantages of accommodation and effortlessness, online customers can just essentially browse the internet, collect the data, buy the items, and after that the items will be at their doorstep. Subsequently, location and hours are not being the imperatives of retail any longer (Chiang & Dholakia, 2003).

Individuals from Islamabad can buy the items from Karachi, Lahore, or even Multan at any location, at any point they like. Consumers communicate and interact in a virtual environment usually through websites (Alba, Lynch, Weitz & Janiszewski, 1997; Hoffman & Novak, 1996). So, it is not wrong to say that buyer's perception of web purchasing be peril has an important role in converting purchase intentions into actual actions. Web and internet shopping is picking up in bad name all through the

world still 53 percent of online customers have effectively attempted to make a purchase on the internet. 36% of online shoppers mainly purchase shirts, jackets, shoes, and accessories which have the ranking at top of the list (Nielsen, 2010). In the most recent decade, the online purchasing trade has had a radically growing pattern. These consist of various organizations which have built up web purchasing organizations from everywhere throughout the globe by displaying varied sorts of items. For instance, in Pakistan Daraz.pk, Kaymu and Bytes.com are widely used websites.

Although it is a known fact that the online utilization percentage is moderately high, the eccentric low internet purchasing rate in Pakistan is witnessed as compared to other Asian nations, for example, China, Korea, and Singapore (Nielsen, 2010). All around created carrier framework in Pakistan and absence of item testing might be the hindrances that keep individuals from web purchasing. As a little country Pakistan, individuals can without much of a stretch go to each locale to attempt on and buy the garments, yet web shopping is some way or another a danger for them to buy clothing since they can't touch and feel the attire through the web. In this way, an examination concerning the apparent hazard and trust connected with manner towards buy aim and directing part of brand attention to the trust of online customers are qualified to investigate. With this investigation of online purchases, we will have a superior comprehension of the present circumstance of internet shopping in Pakistan.

1.1.1. Textile Industry of Pakistan

The largest industry of Pakistan is the Textile industry as it employs around 25 million people. It is the most progressing industry of Pakistan as it contributes around 46% to the economy of the country. It shares around 10.20% of the gross domestic product (GDP) of Pakistan (The garment industry of Pakistan, 2015). Pakistan is ranked as the 4th cotton producer globally. This country has a large garment industry as the middle class is willing to pay huge amounts of money for durable and good-quality garments (Arifeen, 2017). This garment industry has evolved over the years and from selling customized tailor garments to ready- made clothes (Ghani, 2010). Even though most of the garments are sold through physical stores, e-shopping is becoming trending and mainstream in Pakistan especially in the youth (Arifeen, 2017).

Pakistan is the biggest exporter of garments including readymade clothes and bed linen, knitwear. It exported around approximately a 27million dozen clothes worth

12million US dollars in 2009-10) (Memon, 2010). Pakistan is the 8th largest exporter of apparel in the Asia of textile products. This industry contributed around 8.5% to the total GDP. Currently, there are 1,221 ginning units, 124 spinning units, 442 small spinning units, and almost 425 small units that manufacture textile products contributing to 30% of the country's employment.

Even though the Fashion industry in Pakistan is still in a struggling phase. Pakistan was still able to leave a mark on the textile industry. There are a lot of fashion designers, outfit experts, and top-class textile groups working and growing the textile industry. Pakistan established a creditable place worldwide due to its large-scale textile industry. So, there is a huge market for the textile industry to progress and make profits. But as the consumers are slow to accept change it is affecting the performance of the e-commerce industry of Pakistan. This is not affecting the consumer market but also the whole e-commerce industry as well as the growth of Pakistan as a country. It is very important to figure out that factors influence the online purchase intention of consumers in Pakistan to overcome it as soon as possible.

Pakistani apparel industry went through a lot of changes and up-gradation like consumers switched from traditional customized cloth stitching from tailors to standard ready-made dresses. Famous and trending designers or textile groups include Maria B, Junaid Jamshed, Sana Safinaz, Mausummery, Wardah, Gul-Ahmed, Lala textiles (etc.), which are all manufacturing ready to wear garments. Sellers or manufacturers marketed their brands through different digital platforms. T.V is still the most expensive and easy to reach consumer way of marketing tool. Pakistani sellers used T.V, radio shows, even newspaper advertisements, and e-marketing to promote their brands and establish brand awareness among the audience (Nasir, Vel, & Mateen, 2012). They all prefer conventionally selling their products because of the consumer preference and urge to buy traditionally and especially touching the fabric and seeing the color design with their eyes. This has caused a lot of hurdles for sellers who are trying to sell the same product online. But the most who faces problems while selling clothes online is the new buyer, with lesser familiarity and lesser brand awareness.

1.1.2. Online Shopping

Online shopping is the most frequently used medium for convenient e-purchases. This is the most popular way of shopping in the internet community (Bourlakis et al.,

2008). The main advantage of e-shopping is that it offers detailed information and alternative options so consumers can easily compare and decide. It is easier to look for and find what you want because there are 100's alternative options and it's convenient (Butler & Peppard, 1998). It is observed that e-shopping provides more satisfaction to consumers of this modern era who prefer convenience over anything else (Yu & Wu, 2007). E-shopping is becoming a basic necessity of life either you are at home or work you can buy anything, anytime, anywhere. This trend to shop online especially with such a level of convenience is also becoming mainstream in the region of Asia (especially India and Pakistan). Various e-stores offer a lot of fashionable and trending clothes, furniture, food, and a lot of other categories out of which nationally accepted e-companies include Amazon, E-bay, etc.

Pakistan has been slow to adopt trends. It is not easy to satisfy Pakistani consumers because they just don't fall for products that are shown online by websites or websites. But the young generation is more flexible to change and is slowly switching to e-shopping. Consumers in Pakistan, have faced a lot of e-scams and frauds, so it's pretty obvious why they are hesitant to buy online. Pakistan is the second from bottom in the world's ranking of fastest online shopping adaption list. In the last previous years, drastic growth has been witnessed in the usage of social media in Pakistan. Facebook is the most used social media platform in Pakistan, approximately a 19million people are using Facebook to communicate and for other purposes (Kemp, 2015). Phillips and Noble (2007) forecasted that social media would become the future marketing technique.

No doubt, social media specifically Facebook has played a vital role in attracting a huge amount of attention and audience including Pakistani youth and students (Shafique, Anwar, & Bushra, 2010). Social media is also not that effective in convincing consumers to purchase online. Even Nielson (2010) said that due to bad experiences in past, Pakistani consumer is not willing to take the risk to buy online. Only a few buy online clothes. The majority of consumers hesitate to buy online due to security and privacy reasons. According to Lian and Lin (2008), online buying continues to mark its presence with time as the online stores and e-shops become more sophisticated. Recent research (Li, Kuo & Russell, 1999; Shergill & Chen, 2003) suggests that there is going to be a drastic revolution in the way consumers select and buy products/services.

1.1.3. Consumer Behavior of Pakistan

"Consumer behaviour includes the study of individuals, groups, institutions and even processes used to choose, secure and disposes products/services, experiences or even ideas to satisfy the needs and effects these processes have n the consumer and society (Kuester, 2012)". Consumer behaviour varies from one individual to another depending upon their buying power, habits, and preferences which are affected by psychological and social factors that influence the purchase decisions of consumers (Brassington & Pettitt, 2000). Pakistan being a developing country is still lacking in various areas especially technology advancement. Consumers prefer traditional marketplaces where they can physically access the products, touch or see them before making a purchase. Consumers are still accepting this change, this process has speed up after the coronavirus situation as they are left with not much choice. The Pakistani consumer market is not easy to convince to accept change as they find it hard to switch to any unfamiliar process or thing.

As quoted by Keys (2011), "We are not aware of the change of our minds even when we have changed our minds. Most people, after they have changed their minds, reconstruct their past opinions- they believe they have always thought like that". Decision-making of the consumers is hard to explain and is an unpredictable process. Decision making varies from consumer to consumer, depending on their past experiences. The introduction of the internet has revolutionized the way business was conducted in the past years. With this advancement e-commerce preferences have been switched from conventional brick and mortar model to online shopping. E-shopping offers great benefits at a very minimum price to the consumers. The whole procedure of buying clothes online has become convenient like the ease of accessing information, a lot of alternative options, 24/7 accessibility and time saving, and suitable production evaluation and comparisons (Wen et al., 2011). Consumers can easily and quickly access alternative products and services simply with a few clicks (Adnan, 2014).

Guan and Cheng (2009) suggested that excessive use of the internet and e-commerce not only opened up massive opportunities for the consumers but also the marketers. This not only forced Pakistani sellers to offer their products online but also offered them a great opportunity to gain an edge over their competitors. This way they can easily reach their e-consumers who have been neglected by the other sellers who only offer products and services at their outlets. Despite all the advantages, there are

still some drawbacks for the Pakistani consumers. Javadi et al. (2012) also mentioned that consumers are reluctant to purchase online because they are unable to have a sense of product quality over the website and product quality matters especially for the apparel consumers. This leads to the risk of lacking face-to-face communication and lack of trust. This can be reduced by utilizing online product recommendation agents (Xiao & Benbasat, 2007).

1.1.4. Barriers to Adoption of Online Shopping in Pakistan

E-commerce was introduced as a by-product of the internet and has evolved the past trading patterns. It plays a vital role in the flow of capital, merchandise, and even information. The firms and institutes that have adopted the e-commerce technology quickly have an edge over their competitors and reduce the cost of production. Traditional businesses can also enhance their profits and maximize their efficiency and effectiveness. In the near future, e-commerce will change the way of running businesses and will also impact other aspects of human life such as production, education, and employment. Pakistani consumers are reluctant to change, thus, causing barriers to the adoption of online shopping. These barriers are slowing the progress of e-commerce in Pakistan specifically

- Consumers experience has a strong effect on the perception of barriers to e-shopping
- Gender has a strong influence on consumer perception online.
- Females face more difficulty in accepting e-purchase.
- Reasons of Pakistani consumer barriers towards adoption and use of online shopping/commerce include poor quality and guarantee, higher cost and inconvenience, lesser product ranges and lines.
- Perceived risk is the highest-scoring factor that impacts the adoption of online shopping of Pakistani consumers.
- Buying power had an effect on the perception of worst to best product quality.
- Consumers with high buying power have a strong impact on their preference of quantity over quality.
- Income has a strong impact on risk perception.

- Literacy rate had an impact on the perception of acceptance towards social norms etc.
- Consumers being inexperienced to shop online faced more barriers in buying online.
- Pakistani consumer prefers buying electronic and hardware products or books but not clothes.
- experience plays an important role in product re-purchase.
- Online payment methods are not considered so reliable.
- Brand image and lifestyle of a consumer also influenced online purchases.
- Delivery charges and other situational factors affect online buying.
- Pakistani consumer is not so familiar with this internet technology, they are still accepting it.
- Pakistani consumer lacks the information to use upgraded technology.
- There do not have a lot of online stores or e-options, as compared to physical stores.

1.2. Significance of the study

The research provides a systematic method of evaluating the willingness of online purchasers, their intention towards web purchasing, and a descriptive analysis of variables such as trust, brand awareness, and perceived risk. The impact of these variables on web purchasing will be brought into the light. This study will be of great importance to academic researchers and marketers for enhancing their understanding of the significance of online cloth purchasing in Pakistan. With a better understanding, marketers can consequently improve online clothing distribution strategies. Furthermore, this study will help in conceptualizing the impact of online purchase intention specifically in the clothing industry. The efforts to measure the online purchase value had become increasingly important with the need of firms to position and compete. So this will help firms study consumer online purchase intention in detail. The research and advice for further research will bring fruitfulness and challenges to researchers for future research.

1.3. Aim of study

This research attempts to find buyers' intention and interests towards digital purchasing and investigates relationship between certainty and recognized risk associated with web purchase of clothing and with the mediation of attitude as well. Furthermore, to increase the reliability of model brand awareness is added as a moderator to trust and online purchase intention. Hence, the findings of this connection will craft the research to develop a strategy that shall act as a guideline to the design of significant strategies to enhance web purchase intention of clothing in Pakistan. The study will aim to inline the idea of understanding factors negatively affecting the consumers attitude towards online purchase intention of clothing.

1.4. Research Objectives

- To analyse the impact of perceived risk, trust, and attitude on online purchase intention.
- To analyse the mediating role of attitude between perceived risk and online purchase intention.
- To analyse the moderating role of brand awareness between attitude and trust.

1.5. Research Questions

- What is the impact of perceived risk, trust and attitude online purchase intention?
- How attitude mediate the relationship of trust and perceived risk with online purchase intentions?
- How brand awareness moderates the relationship between trust and attitude?

1.6. Scope and Delimitations of the study

The delimitation includes characteristics that make a specific or limited scope and define the boundaries of the study. Non-probability sampling specifically convenient sampling technique is used to get vast and effective results otherwise, probability sampling would have been used. This research covers only online clothing

industry. This study will not cover all the dimensions and themes of variables such as the perceived risk (functional, psychological, physical, and social), attitude (cognitive, affective and behavioural), and trust (integrity, competence, consistency, loyalty, and openness). This study covers a specific area of Pakistan. The area selected within Pakistan includes two cities Islamabad and Rawalpindi. Furthermore, this study is limited to some variables of intentions to purchase online. These variables include trust, perceived risk, attitude, and brand awareness.

CHAPTER 2

2. LITERATURE REVIEW

The clothing industry is one of the fastest-growing and developing segments of e-commerce. There are strong theoretical and significant managerial reasons to better understand this industry. Research nowadays has gathered attention on consumer behaviour towards online purchases. Past researches have explained the factors to understand the attitude of the consumers towards the online purchase (Girard, Silverblatt & Korgaonkar 2002; Park & Jun 2003; Park & Kim, 2003).

Pakistani consumer is such risk-averse that they won't even try a new product online that they cannot touch or fee with their own hands. It's so hard for them to trust a new seller. This all happened because the first platform named Daraz.pk offered all the sellers to sell their garments and other stuff online and failed to maintain control and quality check over all the sellers or retailers. Consumer lost their trust in e-shopping. There was no warranty back, no refund, even cash on delivery was offered but consumers were not allowed to open their parcels before making a payment. So, it all added to their fears even more and only a specific number of consumers are still willing to shop online.

Keeping in mind the importance of the textile industry and the growth of this sector, this research will help understand why brands still fail to sell their products online, and why what factors are affecting consumers intentions to purchase online clothes. To understand the consumer behaviour of Pakistani e-shoppers, one has to gain insight into their attitudes, preferences, lifestyle, and how they decide. The attitude of consumers towards e-purchases differ from person to person. The reason for this research is to study the factors that held back from purchasing online. For that, one has to closely go through all the factors and their relationship with one other. Trust, perceived risk, brand awareness, and attitude are the major factors discussed in this

survey are the major factors regarding the intentions to purchase online.

2.1. Concepts and definitions

2.1.1. Online Purchase Intention

Most of the consumers in Pakistan purchase online but others are still reluctant to buy online. To purchase clothes is an important factor for customers and main dependent variable which shows the intention of customer in the model. The intention of customer is considered to be the main factor or worked as predictor of purchase (Grewal, Monroe, & Krishnan, 1998). Factors that affect online purchase intention is website's creativeness (Thakur & Srivastava, 2014), experience that customer has from previous purchase (Ling, 2010; Weisberg, 2011), the quality of the product and brand (Poddar., 2009) and the characteristics and specification of the web page (Tamimi & Sebastianelli, 2015), the impression of website and the image which is created through advertisement (Ku, 2012; Jalilvand & Samiei, 2012). The purchase of customer shows the representation of the consumer towards buying a product or brand and based upon those intentions it ensures the link between customer's needs and impression of customer about brand or product (O'Cass & Lim, 2002).

Ajzen (1991) assumed that intentions are to be important factor of purchase and the intentions are the willingness to which a consumer wants to purchase a product or utilize any services leads a customer act in a certain manner. Studies conducted by He (2008) indicated that lack of intention is the main barrier in the development of online market. Perceived risk and trust can make a positive or negative attitude of consumer towards action of online shopping (Orapin, 2009). We should consider that customer's intention to buy a product does not transliterate the action of purchase (Kim & Jones, 2009). Purchasing a product depends upon several variables and if studied properly will lead to strong buying behavior.

2.1.2. Perceived Risk

This research will help to understand the intentions and attitudes of our users while purchasing cloth and risk associated with purchasing online. Consumer perceives risk while purchasing online clothes than offline. There are few researches conducted

about perceived risk related with purchasing online (Lin, 2009). It is important to know all the factors impacting the dependent variables such as perceived risk, attitude and trust (Chattalas & Shukla, 2015). Mann and Sahni (2013) stated, that trust will influence online purchase negatively on perceived risk. Studies found that the quality of web page also impact the perception of customer in online shopping producing high perceive risk (Kim & Lennon, 2013). We assessed student population of different university and as per literature self-assessment on traits character may have impact on the personality i.e. the attitude of persons that involve risk (Dohmen, 2011), spontaneous or on the spot purchasing (Bellman, 2012) and having positive experience (Puri & Robinson, 2015).

Perceived risk negatively effects online purchase intention of consumers (Kim et. al, 2005). Perceived risk is considered to have a multi-dimensional property consisting of sub- dimensions as per studies but this research will focus and discuss perceived risk in general. There are other types of risk that can vary based on different situations which customer experiences. Among these risks financial risk, individual consider monetary loss if they purchase irrelevant product or they did not find satisfactory results for not getting the actual value of the product versus the money they spent. Financial risks include performance risks, embraces the expectations of consumers if the services/products are not up to the mark or will not offer favourable services. The risks are considered to be more when consumers are not aware about the specification of the product or the service provided.

Few consumers want the product to reflect their personality or self-image and failure includes the psychological risk of consumer. The risk is concerned with the opinion of the reference group or social surroundings. Physical risk is concerned with possible threat of any type of physical harm, sickness or injury caused by purchasing a product. Time risk involves the risk of time loss due to product failure or services not provided according to expectation (Kim, Kim & Leong, 2005). Purchasing involves technology like internet, become potential risk because consumer will be doubtful about the products/services deliverance (Tan, 1999).

Buyers would be more concerned about buying product online because risks are higher than buying the product physically. Security issue becomes the reason of hesitance by e-customers (Harrison, 2002) Previous researches described the relationship between e-purchase intentions and perceived risk as negative (Gefen, 2002; Wood & Scheer, 1996). Roselius (1971) mentioned time risk to be an important element of the perceived risk. The relevance of risk varies with certain situations that a consumer

experience. Consumer perceiving less risk purchasing online are more inclined than consumer with that of higher perceived risk. Thorelli (1998) suggested that PR is an important element that impacts the purchase intention of consumer. Author further discussed in the studies that perceived risk has influenced consumer negatively, has issue of trustworthiness and trust among online customers.

Risk perception is considered to be the main obstacle in further growth of e-commerce and also the main factor that influence consumer's decision to buy online (Noort, Kerkhof, & Fennis, 2007). Perceive risk causes uncertainty specially for consumers who have to decide regarding making an online purchase. Level of risk consumers perceive and how much they are risk takers influence their decision to purchase online a lot (Schiffman, & Kanuk, 2007). Vijayasarathy. and Jones, (2000) suggested that perceived risk affects the attitude of consumer as well as his/her intention to shop online. In contrast, Miyazaki, and Fernandez (2001), concluded that consumers who perceive lesser risk while buying online actually make more successful purchases online rather than those assuming more risk.

2.1.3. Trust

Davis and Schoorman (1995), described trust as the willingness of a consumer to be vulnerable to actions of seller depending on the expectation of consumer that seller will provide up-to mark, regardless of the inability of consumer to monitor or control seller. They were the first one to research on e-commerce trust. Recent studies have defined that if customers trust your product or brand than customer will buy more product online (Corbitt, 2003). Trust basically means confidence that one person has over the other person to behave in a certain way or up-to that person's expectations (Gefen et al*.,* 2003). Researchers have mentioned that trust is developed through proper communication like advertisement and timely interaction (Ennew, 2011).

In other words, trust is basically to have belief on product and ready to do transaction and has confidence upon it (Moorman, Zaltman & Deshpande 1992) or generally customer hopes that the product s/he purchased online would deliver or satisfies what it promised (Rotter, 1980) and when you have trust on a product then it will make you able to perform online transaction (Sitkin & Roth, 1993). Trust plays a more important role while making purchases online as compared to conventional businesses. The trust in such situation acts as a belief of consumer over seller that the

product/service will be up-to the expectations of consumer. During the online shopping trust is defined as an individual's attitude of secure expectation and not losing their vulnerabilities (Wiedenbeck, 2003).

During the process of online purchase trust has very critical and important role because consumer is very sensitive and when they feel any type of uncertainty and risk involve in it, they will be hesitating to purchase the product (Choudhury & Kacmar, 2002). Previous studies have suggested trust to be the main facilitator while shopping online (Hsu et al., 2015). The future of online shopping is based on customer's trust (Wang & Emurian, 2005). Instead on having big importance of trust in online buying behavior, then amount of trust would be low (Kim et al, 2011) so as a research we think that it will be significant to study more on trust factor because studies showed that outcomes of online purchasing have mixed opinion while considering trust. For example, while Wen (2010) stated that consumer trust would have positively influenced customer, Kamarulzaman (2007) did not locate an immediate impact on the selection of online shopping.

Trust has two aspects. One is intellectual aspect that is trusting opinions and other is behavioral perspective that is intention of trust (Maroonman, Zaltman & Deshpande, 1992). Beliefs that might make trust to make an opinion or assumption about making an exchange to trust each other. (Moorman, Deshpande & Zaltman 1993). Trusting beliefs have three dimensions: goodwill, integrity, and ability (Mcknight, Choudhury & Kachmar, 2002). A lot of studies even in the past have treated trust as a factor for achieving initial customer approval and even few individuals related trust with online repeated use of website (Wang & Chiang, 2009). Chiu et al. (2009), Badrinarayanan et al., (2010) and Rezaei and Amin (2013), argued that trust is a vital facilitator that supports e-purchase and repurchase. Trust is considered as a major facilitator of online or re-purchase.

2.1.4. Attitude

Consumers purchase a product because it has attitude towards the product (Fishbein & Ajzen, 1975). Attitude has been characterized as general and persevering, constructive or adverse sentiments (or learned experience) about a man, object, or issue (Eagly & Chaiken 1993). Purchasing a product shows the attitude of consumer towards it either trusting it with positive intention or rejecting it (Umair, 2014), to have

knowledge about customer's intention and attitude, attitude will influence directly and have considerably positive effect to new technology (Hernandez & Mazzon, 2007).

Attitude is being characterized by the different psychologists in several ways (Liska,1984). According to the definition, attitude defines that how much a person has positive or negative sentiments or feelings about something or someone (Ajzen & Fishbein, 1980). While Armould and Zinkhan (2004) described the term attitude as a sign or symbol of appreciating or conduciveness. Attitude relates feelings that are positive-negative, constructive-destructive, and favourable, unfavourable defining an object by different perspective (Ajzen, 2001) and as per studies customers having intention towards a brand and product would shape attitude towards purchase (Leonidou, 2010; Limbu et al., 2012). Consumer having positive attitude would produce willingness to purchase product (Cheah & Phau, 2011).

Attitude influences online purchase intentions theoretically and empirically as per the literature. In this new trend of online buying behavior, studies have shown the effect positive between these two (George, 2002; Griffith, Krampf & Palmer, 2001). Limbu, Wolf, and Lunsford (2012) said that the attitude towards an online brand purchase is positively affected by trust. This means that greater the trust over a brand greater will be positive attitude creating positive intention towards online purchase. Other studies suggest that greater the perceived risk towards an online brand greater will be negative attitude towards online purchase creating lesser intentions. In other words, attitude depends upon the central role and it affects thoughts and opinions that makes decision process (Bagozzi & Warshaw, 1990). Behaviours and attitudes of consumers depend on the type of cognitive, affective or human information stored in the memory (Zanna & Rempel, 1988). Previous studies have showed that online purchase intentions towards apparel purchase (Cho, Hwang, 2001; Ok & Shon, 2006). A positive attitude towards an online brand of clothing increases chances of actual intention towards purchasing that product (Shankar, Smith, & Rangaswamy, 2003). So, concluding by adding what Ajzen (1991) said that the intention to perform certain behaviour can only be strengthening with positive attitude towards it.

2.1.5. Brand Awareness

Brand awareness is the capability of a consumer to identify a of a product of brand (Aaker, 1991). This is based on the detailed information related to that particular brand.

Brand awareness is the way how customers relate the brand with the specific product that they plan to own. Brand awareness is vital for the communication procedure to grow i.e., a top-of-the-mind awareness (Macdonald & Sharp, 2013). As per Macdonald and Sharp (2013) despite customer are the intimate and agreeable to purchase a product, another part that still result the buyer choice effect is the brand awareness. As per Dodds, Monroe and Grewal (1991) more important level of the consciousness of brand awareness could impact on buy the purchasing choice of the customer Brand awareness is the probability that, customers are thinks about the nearness and accessibility of an association's product or services.

An organization with effective brand awareness indicates adaptability in its products or benefits and has a well-known and amazing repute in market and bearable (Gustafson & Chabot, 2007). A brand consists of a name and a mark that recognizes a product or a firm from its rivals. The literature refers to brand value as brand equity, which is resolved not by the item supplier but rather judged from the perspective of a consumer. Brand awareness is the by which promptly customer can think about specific properties of an ordinary item. These traits reorganize item data and buyer choices. When a customer is encounter with the brand to which they only hear the name of, could result in making the good will of that brand if the output results positive. The recognition is always taken by the process of having an observing and perceiving a brand with the attributes provided (Mandler, 1980). Thus, the difference between awareness and recognition would be known and confirmed according to the brand. The pervious representation of a state of knowledge infatuated by the customer of brand and the concluding a cognitive resulted process from the term awareness.

When the customer or the consumer wants buy a product or avail certain service, so they will think about it and a certain brand name will click in their minds at once, which shows that the product of a certain brand has very high brand awareness. This awareness can be made by many marketing tools (Dodds, Monroe & Grewal, 1991; Grewal, Monroe & Krishan, 1998). This explains why that when a product has greater brand awareness has the highest market value or market share.

2.2. Theoretical Reflections

This study is supported by underline theories of Fishbein and Ajzen. The theories that support this study are Theory of Reasoned Action (TRA) and Theory of Planned

Behaviour (TPB). The TRA purposes to elaborate the relations within human action between attitudes and behaviours.

TRA is basically used to project and foresee any individual's act based on previous behavioural intentions and attitudes. A decision that involves particular behaviour is the result of past experiences and individual predicts before performing the behaviour.

While on the other hand, the TPB is a theory that integrates behaviour and beliefs. This theory was suggested by Ajzen to enhance the power of forecasting TRA by incorporating control of perceived behaviour. This theory explains behaviours of human. It involves the prediction of an individual's objective to captivate in a behaviour at specific time and place. Luhmann (1979, 24), trust is explained as productive mechanism to minimize the complications of human behaviour where individual has to deal with uncertainty including perceived risk.

2.3.   Identifying literature gap pertaining to topic under study

Previous studies (Amaro & Duarte, 2014) suggested that same model needs to receive an additional evaluation to increase generalizability because it employed limits generalizations to the broader population. The previous study was performed on online travel purchases. Extensive range of products or categories can also be considered. In terms of the level of involvement or type of involvement, or utilitarian vs hedonic etc. should also be considered. An extended range of products/categories should also be considered, in terms of type and level of involvement utilitarian vs hedonic, private vs conspicuous consumption, etc.

Different or specific online products or brands and purchase intentions towards them can be examined. Economic situation of country also impact demand and effects could contribute to the observed results because participants might not be capable of buying tickets which may reduce buying intention. Another gap of the study was that research was only limited to country of china. We will apply this model on online apparel purchase intention in Pakistan with additional moderating variable brand awareness.

2.4. Substantiating evidences from the literature

2.4.1. Perceived Risk and Online Purchase Intention

Perceived risk has fundamental importance for e-buyers (Doolin, Dillons, Thompson, & Corner, 2007). Consumers are usually unfamiliar with their e-sellers as mentioned by Finch (2007). Internet emerges as a new medium of buying as well as selling product for consumers, bringing with new benefits, and it also involves potential risk with purchase process (Lee & Tan, 2003; Samadi & Najadi, 2009). Perceived risk negatively influences consumer's online purchase intention as it put doubts in the mind of consumers (Dunn, Murphy, & Skelly, 1986). Researchers like Lopez Nicolas (2007) described the negative relation between PR and OP. Due to the lack of limited physical access while purchasing online, it is said that perceived risk may be high for consumers (Forsyth & Shi, 2003).

The early stage of perceived risk consists of the following dimensions psychological, social, financial and physical risk. Times risk was also added as a dimension later on. Peter (1975) concluded that online buying has additional 3 dimensions such as security, privacy and source risk. Majority studies showed that perceived risk has negatively affected online purchase intentions (Adnan, 2014; Chaturvedi, Gupta, & Hada, 2016; Nazir, Tayyab, Sajid, Rashid, & Javed, 2012; Sulaiman, Mohezar, & Rasheed, Ur Rehan, Ashfaq, & Ansari, 2011; Zakuan & Mat Saman, 2009).But in contrast there have been other studies which showed non-existent impact of perceived risk on e-shopping (AadWeening, 2012; Chaudry et al., 2014; Muda, Mohd, & Hassan, 2016).

2.4.2. Trust and Online Purchase Intention

Attitude and risk are affected by trust as established by some studies (Meskaran, 2010). Hence, attitude and risk can persuade a desire to purchase. Few studies directed that trust made negative impact on willingness to purchase online. NECTEC (National Electronics and Computer Technology Centre) mentioned that above 60% of individuals that are online users still hesitate to purchase online due to lack of trust. It has a direct and strong relation as well as negatively influences online purchase intentions (Tariq & Eddaoudi, 2009). Similarly, Delafrooz (2011) have assumed trust

to be the fore runner of the online purchase intentions.

In the context of e-commerce, trust comprises the beliefs of e-consumers and online seller's characteristics expectancies (McKnight, 2002). People decision of buying a product shows the amount of trust an individual has on a brand, product and the firm (Kim et al., 2008). Trust can be explained as a desire of consumers to give meaning to the loss as a result of online purchasing process and trust can be considered to shape as a form of behavioural intention (Gefen, 2003).

2.4.3. Attitude and Online Purchase Intention

Attitude towards online purchasing is characterized as positive or negative sentiments of purchasers in the accomplishment or feeling that causes an inclination to react desirable or undesirable to an alluring behaviour of buying online (Chiu, 2005; Schlosser, 2003). Previous researches have shown that there are a lot of risks that can affect online shopping specially in Pakistan including perceived and convenience risk and even product risk (Ariff et al. 2010-14; Bashir et al., 2015; Clemes et at., 2014; Moshrefjavadi et al, 2010, Tariq et al., 2016; Masoud, 2013; Iqbal & Hunjra, 2012). All of these strongly effect intentions to purchase online.

The attitude of purchaser defines the impact of outside stimulus towards desirability and un-desirability behaviour. Purchasing a product shows the attitude of consumer towards it either trusting it with positive intention or rejecting it (Umair, 2014). Watchravesringkan and Shim (2003) defined a well-connected relationship of these two variables through focusing on apparel that are sold on internet. Yoh (2003) established that apparel shopping has been influenced by attitude of purchaser towards it.

2.4.4. Attitude and Perceived Risk

A lot of researchers suggested a negative relationship between perceived risk and attitude towards online purchase intentions (Gefen,2002; Wood & Scheer, 1996). Additionally, authors indicated that consumers with lower perceived risk have a positive attitude towards purchasing clothes online rather than those having higher level of perceived risk. Repurchase decision depends on how low the perceived risk is (Lobb, Mozzocchi, & Traill, 2007). Online shopping can be enhanced by reducing the risk

online (Chen, Hsu, & Lin, 2010). Thorelli (1998) mentioned that perceived risk has a significant role that influences the attitude negatively towards consumers e-purchase intentions.

2.4.5. Brand Awareness and Trust

The word and term Brand are always known to be the most valuable assets of any type business. The brand gives an identity to any of the product or service. By doing so, people can link themselves and can buy or use services according to their personalities. Brands awareness increases trust developing a positive attitude towards purchase intention. Brand awareness actually increases confidence, hence creating a more positive attitude towards purchase especially in online business. Studies suggested that brand awareness drives any market's performance through 2 mechanisms; it reduces the consumer's perceived risk and strengthens trust of consumers (Erdem & Swait, 1998). Higher brand awareness leads to more positive attitude towards online purchase intentions.

2.5. Critical analysis of the literature

According to the literature it is very important to examine as well as identify all the factors that affect the online purchase intentions of consumers such as perceived risk, trust and attitude., in order to develop strong grip over the area and to gain more knowledge (Chattalas & Shukla 2015; Liu, 2012). Collin, Dodd and Lindley (2003) suggested attitude to be the most important determinant of online purchase intention. A positive attitude is really important in building strong positive intention towards e-purchases (Papadimitriou, Kaplanidou, & Papacharalampous, 2016). Recently, Fang (2014) have focused on the role of attitude, the mediating effects of which are witnessed between trust, customer online purchase intentions and perceived risk. Jarvien (2014) said that trust of consumer is typically based on the consumer's previous experience associated with that brand or online and the ability to act in a reliable manner.

Consumers reduce perceived risk by searching for the right online web-store, in order to make an e-purchase (Solomon, 2014). When an e-consumer has strong trust in a specific brand, the number of actual e-purchases will increase. A lot of customer friendly websites are developed to minimize the perceived risk This is because they

know the reason that the better the customer knows brand, the more confident he/she is in making e-purchases.
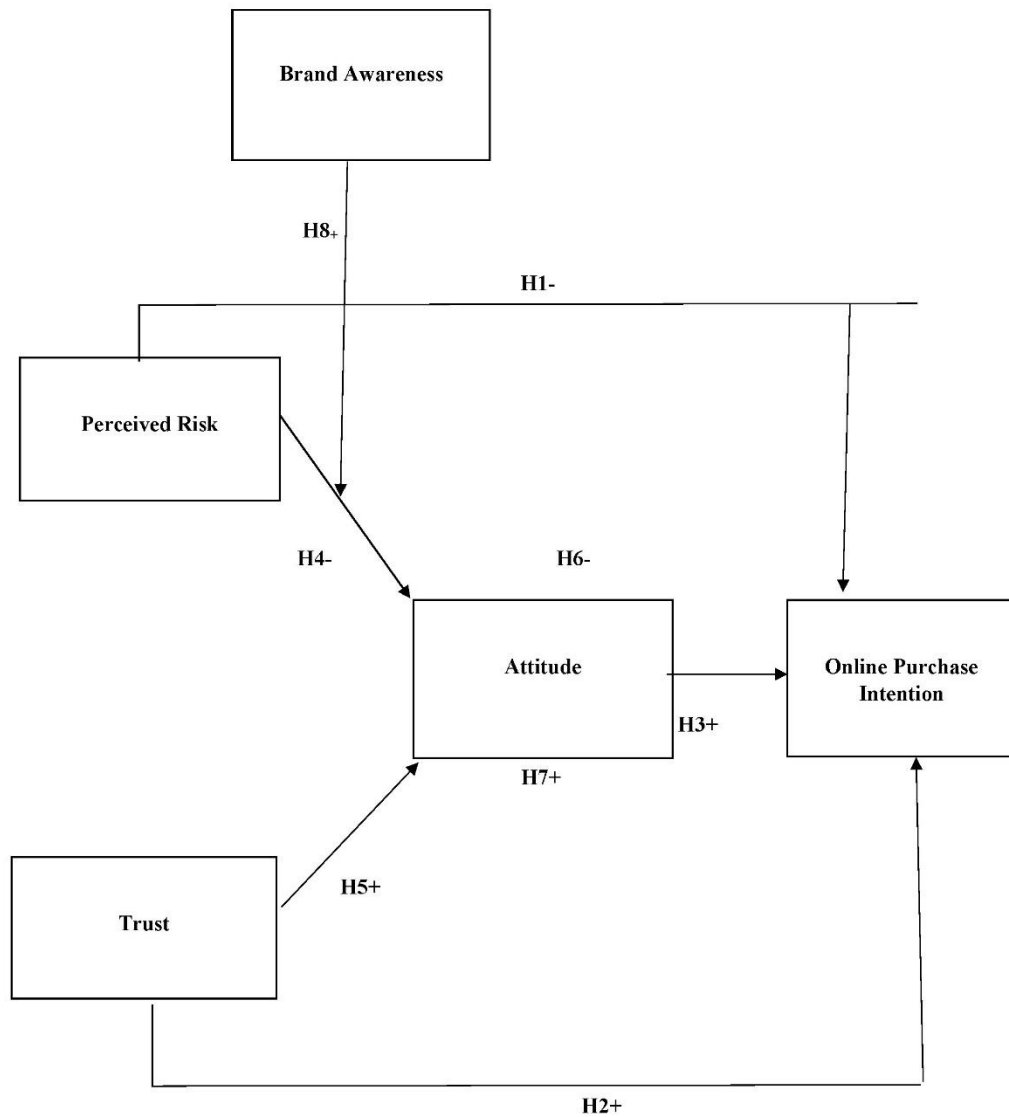
Figure 2.1 Theoretical Framework

2.6. Research Hypotheses:

H1: Perceived risk has a negative relationship with online purchase intention.

H2: Trust has a positive relationship with online purchase intention,

H3: Attitude has a positive relationship with online purchase intention.

H4: Perceived risk has a negative relationship with attitude.

H5: Perceived risk has a negative relationship with attitude.

H6: Attitude negatively mediates the relationship of perceived risk and online purchase intention.

H7: Attitude positively mediates the relationship of trust and online purchase intention.

H8: Brand awareness moderates the relationship of trust and attitude.

CHAPTER 3

3. RESEARCH METHODOLOGY

3.1. Sample Selection

In this study/research we used convenient sampling. This technique is used to collect as much as data easily available and it gives all the population equal chance of. Also, youth is using internet for buying purposes. Pakistani youth is quickly adapting to new trends and is educated so have knowledge to make purchases online. Our sample size consisted of 215 internet users specially university students which were easy to approach.

3.2. Pre-Testing

Pilot testing was performed on a sample of 25 individuals. The test results were quite reliable, so the questionnaires were further distributed among the selected sample.

3.3. Population Frame

Our population included students of Islamabad specially students of different universities. The internet users were the main focus to take reliable information of the related study.

3.4.   Unit of Analysis

The portion of study are youngsters (pupils of different colleges) who are internet users 'specifically online product purchasers. We have seen their interest and awareness towards online apparels.

3.5.   Type of study

Our research is of quantitative methodology. Quantitative methodology combine data collected from the masses via polls, questionnaires, and surveys. They provide an insight of current statistics with reference to masses.

3.6.   Time Horizon

The data was collected by using cross-sectional horizon instead of longitudinal. In this study, data is collected and analysed from a specific portion of the population in reference to one specific time period.

3.7.   Researchers Strength

As we are here for quite some time learning and getting to know all our strength that we own like using research tools, research skills and application software of analysing statistical data. As researcher we can analyse things like exploring data by quantitative analysis which we are taught and manage complex data as we are moderate user of SPSS. As a researcher we already have done research projects which will give us advantage of knowing how to obtain new information and explore new paradigm for this research.

3.8.   Instrument Development/Selection

The method I used for data collection was a survey questionnaire containing close-ended, organized questions. The questionnaire was composed of two sections. Section A consisted of gender, age, experience and education demographic information, while Section B consisted of questions that covered various items to determine variables responses. All questions were taken using the five likert scale

where there was 1 (strongly disagree) to 5 (strongly agree).

3.9.   Data Collection Procedures

The research data I have acquired is from students of different colleges/universities who are actively using the web in order to stay up to date with their favourite brands and brand purchasing via questionnaires. The methodology is quantitative of nature, the research structuring of this study is based upon hypothesis testing and both cross sectional and causal investigations have been done.

3.9.1. Secondary data

The collection of secondary data has been done through readily available resources including institute of science information (ISI) the resources and guides include journals on the internet, which include J-store, Emerald and Google Scholar respectively. Moreover, data and its analysis were obtained from digital libraries such as Isik university digital library, HEC digital library etc. In accordance and support of the secondary data collected this study showcases and supports a strong literature review.

3.9.2. Primary data

Primary data had been collected through questionnaire survey. The instrument for questionnaire were adopted from and responses collected and recorded on the likert scale of 5-points (1=strongly disagree to 5=strongly agree).

Table 3.1 Primary Data Sources

Variables	Type of Variables	Sources	No of items
Online Purchase Intention	Dependent	Grewal and Krishnan (1998) and Teo and Yeong (2003) Bign e et al. (2010) Limayem et al. (2000) Chen and Barnes (2007).	5
Attitude	Mediator	Ajzen and Fishbein (1980)	5
Trust	Independent	Cho (2004) Amaro and Duarte (2013). Shim et al. (2001) Corbitt et al. (2003) Kim et al. (2011)	5
Perceived Risk	Independent	Lee and Turban (2001).	5
Brand Awareness	Independent	Hsu, Oh and Assaf (2012)	4

3.10. Research Approach

There are two research approaches inductive and deductive research. In inductive research the researcher will hypothesize a theory through observed or collected data. And in deductive research would directly apply a theory on data observed or data collected (Saunders, 200). Deductive approach was used for this study and factors are identified that affects online apparel intention.

3.11. Data Analysis Techniques

I have screen questions on the preferences they visited internet apparels or bought in last few months. Only consumers who were visiting and buying apparels from internet are included in the analysis. Respondents are asked to complete the questionnaire.

The data is prepared for the rest of the analysis. All the variables of the study are essentially perceptual and, therefore, subject to a respondent 's filtering process.

Cronbach 's alpha and principal component analysis are used to test for internal consistency of each construct. In addition to the descriptive statistics, other statistical techniques are also used. To identify the variables predicting the dependent variables, stepwise linear regression analysis is applied through ANOVA and multiple regression analysis is applied through MANOVA. I also used Preacher and Hayes (2013) mediation and moderation analysis to test mediator attitude and moderator brand awareness.

3.12. Ethical considerations

It was made sure that the respect and integrity of all the respondents was maintained. It was highly guaranteed to protect the privacy of research subjects, ensuring the confidentiality of research data and also protecting the anonymity of individuals who participated. Participants were given beforehand information regarding the purpose of the research and given assurances that their data would be treated confidentially. Complete honesty and transparency have been maintained while communicating about the research.

3.13. Data preparation

Data preparation is necessary because it can significantly improve the quality of results and also results in better management choices (Malhotra, Kim & Patil, 2006). Data processing comprises many steps such as checking, coding, editing, transcribing and analysis.

3.14. Data checking

Data checking also facilitates early problem detection in the instrument so appropriate measures can be taken early on. It eventually results in accurate data collection from the respondents. The second step of data processing is data editing in order to increase the precision of the questionnaire. (Bush, Hair & Ortinau, 2002). Data coding is done after data editing so that the converted variables using numbers can be fed into the software in the computer (Lewis, Bryman, & Liao, 2004)

CHAPTER 4

4. DATA ANALYSIS AND RESULTS

4.1. Demographic Analysis

The total 215 questionnaires were distributed among the respondents; the targeted population for data was from all over Rawalpindi and Islamabad specially students of different university students. Questionnaires were distributed online among them.

4.1.1. Frequency Statistics

Frequency statistics of demographics have been showed below in the table:

Table 4.1 Gender

	Frequency	Percent
Male	94	43
Female	121	57
Total	215	100

The table 4.1 shows that from all 215 respondents of research, most of the respondents were male with having the frequency of 94, which represents 43 % and remaining 121 were female with 57% those who contributes in research questionnaire filling.

Table 4.2 Age

	Frequency	Percent
18-22	112	52
23-27	64	29
28-32	39	19
Total	215	100

The above table demonstrates the total number and percentages of the respondents belonging to different age groups. The research respondents were distributed in four different groups. Results show that respondents between 18 and 22 years contributed the most (52%) and their frequency is 112. The remaining 29% respondents aged between 23 and 27 and only 19% were above 28 years.

Table 4.3 Qualification

	Frequency	Percent
Intermediate	4	1.9
Graduate	172	80
Post Graduate	39	18.1
Total	215	100

The above table (4.3) displays percentages of selected sample's education background. The frequency of intermediate students is 4, bachelor is 172, and the remaining 39 are from masters contributing in research. Their contribution percentage is 1.9% for intermediate students, 80% for bachelor's students and 18.1% for master's degree students. The results show that most of the respondents are from bachelor's side in research.

Table 4.4 Occupation

	Frequency	Percent
Student	180	83.7
Employee	35	16.3
Other	0.00	0.00
Total	215	100

This table displays percentages of the selected sample set with different occupations. The frequency of students is 180 and employed people is 35. While none belonging to other. Their contribution percentage is 83.7% of students, employed personals is 16.3%. The results show that most of the respondents are unemployed and are students.

Table 4.5 Internet Usage

	Frequency	Percent
Daily	187	87
Weekly	21	9.8
Monthly	7.0	3.3
Total	215	100

The table 4.5 shows that the percentage of respondent's internet usage. The frequency of respondents that use internet at least daily is 187, those who use weekly is 21 and 7 of our sample include use less than a week i-e once a month. The contribution percentage for respondents that use daily is 87%, while those who use ones a week is as low as 9.8%. and those who use once a month are only 3.3%. Table shows that respondents belonged to medium internet usage group.

Table 4.6 Online Purchase

	Frequency	Percent
Frequently	71	33
Occasionally	73	34
Rarely	71	33
Total	215	100

The above table (4.6) has the percentages of the respondents that make online purchases. The frequency of frequent buyers is 71, occasional purchasers is 74 and those who buy rarely is 71. Their contribution percentage is 33% of frequent buyers, 34% of occasional buyers and 33% of those who buy rarely. The results show that most of the respondents are those who buy frequently online.

4.2. Reliability Statistics:

Below table (4.7) shows the reliability statistics and response of all the respondents.

Table 4.7 Cronbach Alpha

Variables	Cronbach Alpha	No. of items
Online Purchase Intention (OP)	.872	5
Attitude (AT)	.844	5
Perceived Risk (PR)	.666	5
Brand Awareness(BA)	**.**691	4
Trust (TR)	.676	5

The first step of this analysis includes testing of all items of the dependent variable that is OP. The value 0.872 confirms that all the items are reliable. If the value of Cronbach alpha is higher than 0.70, this proves that we have a reliable scale (Nunally, 1978). After that items of other variables are tested. AT with 0.844 value, PR with 0.666, BA with 0.691 and TR with 0.676 proves that all the items are reliable. The overall reliability of the instrument is 0.824 with 24 items in total and 5 variables. This confirms that the scale is reliable.

4.3. Descriptive Statistics

Table 4.8 Descriptive Statistics

	N	Mean	SD	Skewnes	Kurtosis
OP	215	3.3023	.80323	-.318	-1.035
AT	215	3.1544	.86531	-.916	.3270
PR	215	3.1721	.69144	-.528	-.4950
BA	215	3.5186	.72682	-.328	-.9740
TR	215	3.5749	.67084	-.238	-.5990

The above Table (4.4) displays that descriptive statistics of the variables which means normality testing of data. The values predict that whether the response of respondents was close to 1 or 5 on the 5 Likert scale. Value of OP (mean=3.3023) shows that majority respondent's response was towards 5 that is strongly agree. 0,80323 indicates that this data is normally distributed. Vales of skewness should range between -1 and +1, while that of kurtosis should be in the range of -3 and +3 (Sekaran, 2003). This table shows that all the vales of skewness and kurtosis fall between the ranges. While the values of standard deviation of AT and PR show that the respondent's response was more towards 1. Value of BA and TR indicates that the response was towards 5 and that the data is normally distributed.

4.4. Correlation Analysis

Below Table (4.9) displays the significance of the relationships between the dependent and independent variables.

Table 4.9 Correlation Analysis

	OP	AT	PR	BA	TR
OP	1				
AT	.554**	0			
PR	**-**.448**	-.557**	1		
BA	.342**	.882**	-.435**	1	
TR	.978**	.436**	-.432**	.359**	1

In this correlation analysis the relation among the variables is analysed whether it is significant or not. The double star is interpreted as highly significant. This means that it is strongly significant at the confidence interval (99%). So, even if we do the same study again. The result is expected to be 99% same as before. The attitude has correlation of 43% and perceived risk has 44% but its negative sign indicates the presence of a negative relationship with the dependent variable (OP). On the other hand, Trust has 97% correlation with the dependent variable and the moderator brand awareness has 34% correlation with online purchase intention. All the values are strongly significant at 1% margin of error. This could be interpreted as if we increase attitude with 100% it will increase online purchase intention with 43.6%.

4.5. Assumption of Regression Analysis

Table 4.10 Regression

Independent Variables	Dependent Variable	B	R^2	Adjusted R^2	T-Test	F	Significant	Status
AT	OP	.436	.190	.186	6 .815	46.438	0.00	Accepted
PR	OP	-.448	.201	.197	-7.052	49.729	0.00	Accepted
TR	OP	.978	.956	.955	65.271	42.602	0.00	Accepted
PR	AT	-.557	.310	.307	-9.441	89.193	0.00	Accepted

| TR | AT | .436 | .190 | .186 | 6.818 | 46.491 | 0.00 | Accepted |

The regression analysis makes us to learn that at what level the model is good fit. Correlation of coefficient (value of R) predicts the strength of the relationship between the variables. This table shows the individual effect or impact on dependent variables of independent variables. Beta value in this table is also known as slope of relation. Since the scale of the questionnaire is the same for all items, Beta for standardized Coefficients will be analysed. According to the table of coefficients, 1 unit change in attitude will cause .436 unit change in online purchase intention (B=0.436) , 1 unit change in perceived risk will cause -.448 unit change in online purchase intention (B=-0.448) which is an inverse relation and also 1 unit change in trust will cause .978 unit change in online purchase intention (B=0.978).

1 unit change in Perceived risk will cause -.557-unit change in attitude which means perceived risk is negatively impacting the relationship (B=-0.557) and 1 unit change in trust will cause .436 unit change in attitude (B=0.436). Adjusted R square penalize the value of R square for any errors. The value of R square (R2) show that 1% variation in attitude will cause 19% change in online purchase intention, 20% increase/decrease in OP will be caused due to 1% difference in PR, and 1% variation in PR will lead to 31% variation in AT. Lastly, 1% modification in TR will lead to 19% alteration in AT.

The value of F proves the fitness of model. All the values show that the overall model is fit with vales as AT (46.43), PR (49.729) and TR (42.602) with the dependent variable online purchase intention. While the vales of PR (89.193) and TR (46.491) with the mediator attitude. The results of t-test fully support all the hypothesis which proves that they are accepted. The value of t lies between -2 to +2. To have a strong relationship, the value of "t" should be above 2 and significance should be less than .05. Attitude and online purchase intention have a positive relation, while perceived risk and online purchase intention are negatively related. Trust and intention to purchase online are positively related. Perceived risk is negatively related to attitude towards online purchase intention. While, trust between attitude towards online purchase intention and trust there exists a positive relationship.

4.6. Mediation

Table 4.11 Mediation (a) of Attitude between Perceived Risk and Online Purchase Intention

Total Effect of X on Y						
	Effect	**SE**	**t**	**p**	**LLCI**	**ULCI**
	-.4417	.0626	-7.0519	.0000	-.5652	-.3182

Direct Effect of X on Y						
	Effect	**SE**	**t**	**p**	**LLCI**	**ULCI**
	-.2934	.0732	-4.0075	.0001	-.4377	-.1490

Indirect Effect of X on Y				
	Effect	**Boot SE**	**Boot LLCI**	**Boot ULCI**
Attitude	-.1483	.0497	-.2531	-.0548

Normal Theory test for Indirect Effect			
Effect	**SE**	**Z**	**p**
-.1483	.0439	-3.3776	.000

The table 4.11 shows the mediation impact. The results of mediation show that total effect of Perceived risk and attitude together have a significantly negative impact on the dependent variable OP. While the direct impact of PR on OP is also significantly negative.

Table 4.12 Mediation (b) of Attitude between Trust and Online Purchase Intention

Total Effect of X on Y						
	Effect	**SE**	**t**	**p**	**LLCI**	**ULCI**
	1.0165	.0156	65.2709	.0000	.9858	1.0472

Direct Effect of X on Y						
	Effect	**SE**	**t**	**p**	**LLCI**	**ULCI**
	1.0111	.0173	58.3549	.0000	.9770	1.0453

Indirect Effect of X on Y

	Effect	Boot SE	Boot LLCI	Boot ULCI
Attitude	.0054	.0099	.0129	.0257

Normal Theory Tests for Indirect Effect

Effect	SE	Z	p
.0054	.0077	.6996	.4842

The table 4.12 also shows the mediation impact. The results of mediation show that total effect of the independent variable trust and attitude have a strong positive impact on the dependent variable online purchase intention. Trust also has a direct strong and significant effect on online purchase intention.

4.7. Moderation

Table 4.13 Moderation Analysis

BA	Effect	SE	t	p	LLCI	ULCI
-.8545	-.2290	.0607	-3.7718	.0000	-.3488	-.1093
.0000	-.2650	.0394	-6.7235	.0000	-.3428	-.1873
.8545	-.3010	.0390	-7.7175	.0000	-.3779	-.2241

According to the above moderation test tables, we can see that when the moderation has occurred as signs are same of lower and upper limits. Results indicate that without the presence of moderator (i-e brand awareness) between perceived risk and attitude the value is -.2290. The relation is negative but strong. While in the average presence of brand awareness the value decreased to 0.2650. This means moderator is negatively affecting the relation. Lastly in the complete presence of brand awareness between perceived risk and attitude the values have even more decreased to -.3010. Brand awareness is a negative moderator, it is because perceived risk and attitude have a negative relationship. So, for a negative relation brand awareness affect them negatively. This means that perceived risk is reduced in the presence of brand awareness, making a positive attitude towards online purchase intention.

Table 4.14 Hypotheses Results

Hypotheses	Accepted/Rejected
H1: Perceived risk has a negative relationship with online purchase intention	Accepted
H2: Trust has a positive relationship with online purchase intention	Accepted
H3: Attitude has a positive relationship with online purchase intention	Accepted
H4: Perceived risk has a negative relationship with attitude	Accepted
H5: Trust has a positive relationship with attitude	Accepted
H6: Attitude positively mediates the relationship of perceived risk.	Accepted
H7: Attitude positively mediates the relationship of trust.	Accepted
H8: Brand awareness moderates the relationship of trust and attitude.	Accepted

CHAPTER 5

5. DISCUSSION

Percieved riskhas negative impact on the dependent variable that is online purchase intention online This study shows that PR and OP have a negative relationship. It has also been proved through the literature that the perceived risk has direct but negative effect on intentions to purchase online. Aaker (1990), Keller (1990) and Oliver (1999) prove that customers buy brands they trust, consider to be less risky and this leads to repetitive buying of that brand which builds brand loyalty. My target was university students, analysing their purchasing power to see how they make purchases when they access risk and what they prefer most while shopping online.

This study concludes that TR and OP have a positive relationship. Looking at the literature, Trust is directly proportional to intentions to purchase online. Trust plays a vital role in making up any customers mind to purchase online. The customer would likely to go for that brand of which they are well aware and trust (Hsu, Lai & Chen, 2007). The more the trust is, the stronger will be the intentions to purchase online. It is a hard decision for customers to make online purchases specially of clothes because without touching the fabric customers still doubt if the product will be same quality of as picture or not. Lastly Grewal, Krishnan, Baker and Borin (1998) clearly said that trust is directly and strongly related with Intentions to purchase online.

Attitude has a strong positive impact and effect on online purchase intention. Attitude can largely affect the consumers purchase intentions we proved this fact from the works of Judith and Richard (2002) and other researchers. Our targets are related to clothing industry so consumers would have purchase intentions towards websites and brands of apparel because attitude can influence purchase intention of customers.

Trust has strong positive effect on the attitude towards online purchase intention.

Trust is something that is built in the minds of the customers due to the previous experience and overall brand image or awareness. Trust affects the behaviour and attitude of customers which they have associated with a certain website of apparels (Dobni & Zinkhan, 1990). Brand trust forces its impact on consumers' decisions and in turn the purchase intention (Dube & Renaghan, 2000; Kandampully & Suharanto, 2003).

Attitude mediates the relationship of trust and online purchase intention positively. It has been proved by Oh and Hsu (2012) that consumers would purchase a brand that they think is reliable and would meet the expectation of the desired needs. Attitude and perceived risk have a negative relationship. Perceived Risk is something what customers perceive as. So, such risks can be overcome by increasing trust. If perceived risk is somehow minimized through website etc. than chances of positive attitude towards online purchase intentions is increased.

Negative moderation is being observed between online purchase intention and perceived risk. Perceived risk has a negative relationship with attitude. Greater the perceived risk towards an online cloth brand or website, lower will be the chances of a positive attitude towards making an actual purchase or even intention towards purchasing. Brand awareness negatively moderates the relationship so our hypothesis is rejected. The rejection was due to people are less aware of online apparel other than prominent brands (i.e. Khaadi, J.) that causes lower trust among customer and lower attitude of purchasing online.

5.1. Limitation

The study is limited to specific clothing industry. We used convenient sampling due to time constraint. It impacted our sample size because our sample is 215. We could also apply this model in other cities of Pakistan and other countries. Respondents were only limited to two cities of Pakistan one is Rawalpindi and the other is Islamabad. Data is only limited to a specific area and class of Pakistan. We need a bigger sample not based on convenient sampling. Pakistan is a diverse country if we talk about attitudes, behaviours, cultures, languages and clothing. All of that is not available in the specific two cities that is our sample. The time duration and resources were also limited.

CHAPTER 6

6. CONCLUSION

The study has found that brand awareness, trust, attitude, and intentions to purchase online are negatively affected by perceived risk. It signifies that if risk is high then attitude will influence negatively and it decreases the trust to words online purchase intention and consumers would only buy well known and well trusted brands (Keller et. al, 1993). Or in other words, we can say that by only increasing brand's awareness a positive attitude will be observed towards online purchase intention of clothing. It is found that the findings of trust are same as of Oliver (1999) who says that trust leads to repurchase of that brand and trust confines due to brand awareness. Moreover, a brand should create its awareness in consumer's minds' because consumers rather buy a brand that is popular in the market and of which they have information on. This was supported by Grewal, Krishnan, Baker and Borin (1998). Further, it is concluded that perceived risk leads complexity in making purchases (Syzmanski & Henard, 2001).

Results concluded that attitude and perceived risk are the most critical variables in building up positives online purchase intentions. It has also been observed that the other variables if kept constant, attitude by itself can strongly affect online purchase intentions. It was also observed during research that customers prefer to re purchase the same brand over time with which they had good experience. This is because the buying power is less and they try to avoid brand switching cost and involve risk cost. Perceived risk is a critical variable because if the risk perceived by the consumers and companies have no control over customer's mind. If a brand somehow gets grip over a customer mind that is by making a strong positive perception about their clothes, customer would never hesitate in buying their products online.

Apart from above in Pakistan the trend of buying online is really low as compared to the European countries. This is because consumers had bad past e-shopping experiences. They have been a victim of e-scams which made them conscious of four famous "W's. They are, what they buy? where they buy from? why that product/brand and from whom they buy it? The Pakistani consumer is slow in accepting change and less flexible to adapting new but complex mediums to operate. One of the reasons is also the low literacy rate, even though it has increased drastically in the last decade. Also, the consumer is more comfortable in buying familiar and known brands. Brand awareness has played a vital role reducing the perceived risk attached to buying online. Consumer is old fashioned. They prefer to see the product in hand first before even thinking to buy it. With e-shopping its hard for such consumer to just make a purchase on the basis of image of products or clothes seen online. They like feel the fabric first, to see it and compare price to quality. This way consumer basically evaluates how much "value" he/she is getting by buying a specific product.

Pakistani consumer buying power is limited but the lifestyle demands more of them. Majority of the consumer in Pakistan is middle class or struggling but they still manage to live and afford a better or a bit more expensive lifestyle. Consumers also hesitate to buy online if they face difficulty in understanding how to make purchases online. One of the barriers to buy online is also payments methods online are not so secure. Pakistani consumer also doesn't like to pay delivery charges and they prefer warranty back services. Consumers also get offended by hidden charges and taxes. But the major obstacle in e-shopping is the fear of not getting clothes of the promised quality, colour, size, shape etc. The researcher suggests that apparel brands should utilize social networking platforms and digital marketing on a next level or use it as a basic tool for marketing. This would help brands create and spread more brand awareness and maintain a positive brand image. E-word -of-mouth will also help (if positive) to gain positive brand image.

Customer feedbacks can be utilized to develop good will of online stores. This will not only increase trust over an e-brand, but also increase product re-purchase. Awareness of modern technology and information about such technology if provided to Pakistani consumer can help increase their internet usage thus, leading to more e-shopping. Another factor is the layout of website. If the website is user friendly, consumer will feel no psychological pressure instead, the consumer will feel comfortable in buying online. Most of the consumers feel insecure while sharing their

credentials and credit/debit card information online due to their past bad experiences. Friends and family experiences and their feedbacks plays an important role in consumer decision making process regardless of being online or offline. Word of mouth created by friends, family and acquaintances indirectly effects the intentions to purchase online of consumers.

6.1. Summary of Discussion

This study showed how only a strong brand awareness can make a positive attitude towards online purchase intention of clothing. It not only decreases perceived risks but also enhances the trust factor over any brand online. The data was collected from different university students who are making purchases through internet. There is only single dependent variable, online purchase intention. The term intention to purchase online has several factors that any customer would consider before actually making a purchase or attitude towards purchasing. There are perceptions, word of mouth, past experience, brand name etc. which might have encountered the customer. All of these elements make them realize which of the purchase they should be going after. The buyer purchase decision making may include the acknowledgement of the issue, looking for the related and relevant data, assessment of the available options, making any decision pre or post purchase (Engel. Blackwell & Miniard, 1995). Same goes for the decision-making process in which a problem is identified, available option is looked for and decision is made. Similarly, Mowen and Minor (2001) described that the customers keep up decision making is development of having many results to solve the problem, making the arrangements, option assessing and making a final decision. The online intention made is to be known as an independent variable that depends on all the independent variables and it shows if a customer will actually make a purchase (Fishbein & Ajzen, 1975). The purchases are made on the basis of a strong brand awareness leading to stronger trust, and making a positive attitude towards online cloth purchase.

The brand awareness is the limit to which customers are well aware of that brand and some of the detail or complete detail associated with that brand. The brand once born has to be market and advertise, that could result in making an existence for the customer related to the brand. The appreciation is continuously occupied by the process of having a noticing and remarking a brand with the attributes provided

(Mandler, 1980). While bearing the knowledge of certain brand, the customers can be making a product hold a point in consumers' minds and the outstanding variation which develops a selective and most satisfactory thing in the minds of consumer (Aaker, 1991). A well aware brand helps the organization is spending less on the advertisement. The reason for that is the brand is having a knowledge in the customer minds so less expenses would be spending on educating them about the product and it will help customer to make online purchases.

Brand trust is basically the image that is made in the customer's observance linked to certain invention or services. The level of trust is almost different for every customer. The amount of knowledge gained by them or having any perception also builds a map in their minds about online purchase intention. Brand trust stretches significance to the clients that they can categorize the needs that the brand is able to gratify and the discrepancy that the brand bounces as compare to his opponents and therefore its growths the likelihood that the consumer or the customer will confidently make online purchase (Hsieh, Pan, & Sentiono, 2004). Calculating trust and image constructed would aid marketers to recognize the strengths and Weaknesses of the brands, that they own and the consumers' protection should also be delivered in their product. Better the brand trust made in their customer's mind greater will be choice in making decision. Perceived risk is the opinion and assessment of the risk that a customer analyses before devising any purchase online. Customer chooses to acquire a brand, if the risk is low. Perceived risk indicates to customer the amount of risk involved and the failure to satisfy customer (Syzmanski & Henard, 2001).

Brand trust is the consistent repurchase promise that a brand has to deliver and satisfy customer's need. It makes a promise because it perceives that brand to be of superior quality than the other brands in market. (Aaker, 1991). Trust can be related to price premium where customer would pay higher price for a particular brand because of trust on brand (Aaker, 1996). Companies need to increase trust in customer as this would lead to continuous increase in sales and returns in long run (Aaker 1991, Assael 1998, & Wang & Kan 2002, Kamins & Marks, 1991).

Brand awareness was explained in relation to online purchase intention; where a customer chooses the product due information about the product and the ability of the brand being relied on. So, awareness is a factor which affects the purchase and choice of customer to buy online. The customers would be choosing a brand which is most reliable among most of the product and customers have knowledge about

(Zeithaml, Berry, & Parasuraman 1996). It was also observed that having awareness about the product in the market increases chances of online purchases even more. A positive e-word of mouth is an easy way to I prove brand name and brand awareness, and gets with an additional benefit of resistance to switching to rival brands. Further it was concluded once the customer develops a positive perception about the brand then they are found considering that the brand is trustworthy (Parasuraman, 1996)..

6.2. Recommendations and Future Implication

The study undertaken could be conducted in many ways using many different tools. We recommend that for future this study could be performed in other industries e.g. FMCG. The sampling technique could be different as probability sampling. The study could be performed in cross sectional way. This way in depth research could be performed. This study was only limited to two cities of Pakistan. This study should further be conducted in multiple cities at the same time. This study could be performed on global scale. Future research can be performed by adding the sub dimension to the existing variables. The research could be performed on bigger sample size for more accurate results. The study was restricted to only two cities. In future the scope of this study could be increased to other cities as well. Use other tools for results such as Interviews and open-ended questions that would not be specifying limitations of their statements.

The study was covering the clothing industry only. Others type could be studied for example. FMCG, cosmetics or electronics etc. Demographic factors such as age, social class, buying power (etc.) can be taken in account in the future researches. Future researchers can also discuss factors of website such as ease of use, layout of website, website design, consumer friendly webstore etc. The study could be conducted using a different data collection technique i-e other than questionnaire. Interviews using open ended questions can help gain a lot of insight for this research. Sample size can be enhanced to gain more accurate results. The time constraint held the researcher back from focusing on multiple industries that are still struggling to sell products online. The research can also be performed from a seller's perspective or what problems e-sellers face while trying to run their e-stores smoothly. Future researchers can add ore variables such as e-payments, security, psychological factors, repurchase etc. This study can also be conducted in developing countries so we can

compare the studies to get a better understanding of both consumers and why consumer of one country is slow in accepting e-stores as the main platform to buy anything. E-scamming should also be considered and treated as a main factor of why consumer is hesitant to buy online. This study would also be effective if performed in a qualitative manner. Other than brand awareness, there are other moderators that can help understand the relationship of intentions to buy online and perceived risk. This study could also be performed on existing brands, the one with strong brand recognition. Cross industry study is also recommended for this research.

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APPENDIX A

QUESTIONNAIRE
Factors Affecting Consumers Online Purchase Intention of clothing

Dear participants, this questionnaire is for the purpose of applied research methods project that will neither be shared with anyone nor will be used for any commercial purpose. This is purely confidential

Time pressure

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

A.	AGE	B.	GENDER	C.	OCCUPATION
1	18-22	1	Male	1	Government Employee
2	23-30	2	Female	2	Private Organization
3	30-35			3	Businessmen/women
4	36 and above			4	Retired
				5	Others
D.	EDUCATION LEVEL	E.	INTERNET USAGE		ONLINE PURCHASE
1	Bachelors	1	Once a day	1	Frequently
2	Masters	2	Once a week	2	Occasionally
3	Above master	3	Once a month	3	Rarely

SR NO	ONLINE PURCHASE INTENTION (OPI)	Strongly Disagree	Disagree	Neutral	Agree	Strongly
OPI 1	If you were to purchase apparel the probability of purchasing online would be	1	2	3	4	5
OPI 2	I expect to purchase apparel online in the near future (intention).	1	2	3	4	5
OPI 3	It is likely that I will transact with this web retailer in the near future.	1	2	3	4	5
OPI 4	Given the chance, I intend to use this retailer's web site	1	2	3	4	5
OPI 5	Given the chance, I predict that I should use this retailer's web site in the future	1	2	3	4	5
	ATTITUDE(AT)	Strongly Disagree	Disagree	Neutral	Agree	Strongly
AT1	Online clothes shopping is a good idea.	1	2	3	4	5
AT 2	Online clothes shopping is a wise idea.	1	2	3	4	5
AT 3	I like the idea of purchasing clothes online.	1	2	3	4	5
AT4	Purchasing clothes online would be pleasant	1	2	3	4	5
AT5	Purchasing clothes online is appealing	1	2	3	4	5
	PERCIEVED RISK (PR)	Strongly Disagree	Disagree	Neutral	Agree	Strongly
PR1	I do not feel comfortable giving out credit card information to make a transaction over the Internet.	1	2	3	4	5
PR2	I feel apprehensive about purchasing online	1	2	3	4	5
PR3	Purchasing apparel online is risky.	1	2	3	4	5
PR4	There is too much uncertainty associated with purchasing apparel online	1	2	3	4	5
PR5	Compared with other methods of purchasing, shopping online is risky.	1	2	3	4	5

	BRAND AWARENESS (BA)	Strongly Disagree	Disagree	Neutral	Agree	Strongly
BA1	I know what the product's symbol or logo looks like.	1	2	3	4	5
BA 2	I know what an online store looks like.	1	2	3	4	5
BA 3	I can easily recognize the brand among other competing brands.	1	2	3	4	5
BA 4	The product I purchased is unique and different from other clothing brands	1	2	3	4	5
	TRUST (TR)	Strongly Disagree	Disagre	Neutral	Agree	Strongl
TR1	The chance of having a technical failure in an online transaction is quite small.	1	2	3	4	5
TR 2	I believe most e-commerce travel web sites will perform to the outmost of the customers' benefit.	1	2	3	4	5
TR 3	I believe online clothing sites are trustworthy.	1	2	3	4	5
TR 4	Internet shopping is unreliable.	1	2	3	4	5
TR5	Internet shopping cannot be trusted, there are too many uncertainties.	1	2	3	4	5

RESUME