

The Impacts of Brand image, value, trust and cost on online buy

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Abstract

This investigation centers around the elements that influence the web based shopping background in Pakistan. Pakistan has seen tremendous growth in internet usage over the last decade. The trend of online shopping in Pakistan is also on the rise in the last few years owing to greater internet access. This investigation looks at the impact of four variables to be specific brand image, costs, trust, and incentive on the internet shopping background in Pakistan. The statistical analysis of data show that all the four variables have a positive relationship with online shopping in Pakistan.

Keywords: Brand Image, Value, Trust, Price, Online Purchase

Introduction

Web has changed the world from various perspectives, from our way of socializing to the decisions we make in our day to day life are all somehow shaped by the information we gather through internet. Pakistan is 2nd only to India in the number of internet users in south Asia with 22.2% of population having access to the internet facilities, up from 10.4% in 2010 (Internet World Stats, 2018). This has been made possible by the introduction of 3G/4G Technologies and the availability of affordable tablets and smartphones. The e-commerce or online shopping has seen a significant rise in Pakistan due to easy access to internet. Almost all the major retailers and brands have established their online shops to facilitate the customers. It has also increased their customer base as major brands having outlets in only big cities can now easily target customers in the sub-rural areas as well. The emergence of online shopping websites like daraz.pk, kaymu, shop hive etc. has also stimulated customer interest by providing a platform for purchasing a variety of products from one site. Likewise the online limits assume a critical job as observed by the huge reaction of clients on the day after Thanksgiving deals. As indicated by measurements, Pakistan's add up to internet business deals added up to \$622 million out of 2017 (Digitalization: Pakistan e-commerce witnesses growth, The Express Tribune, September 21st, 2018) In the backdrop of this fast emerging trend, researchers have focused on various aspects that affect the online shopping. This research is inspired by the work of Lien, Wen, Huang and Wu (2015) in which they have focused on the impacts of brand picture, value, trust an incentive on online hotel booking. This study has tried to gauge the effects of these factors on the overall online shopping experience in Pakistan. These components assume critical job in basic leadership process of potential customer and this study focuses on their effect on the online shopping experience in Pakistan.

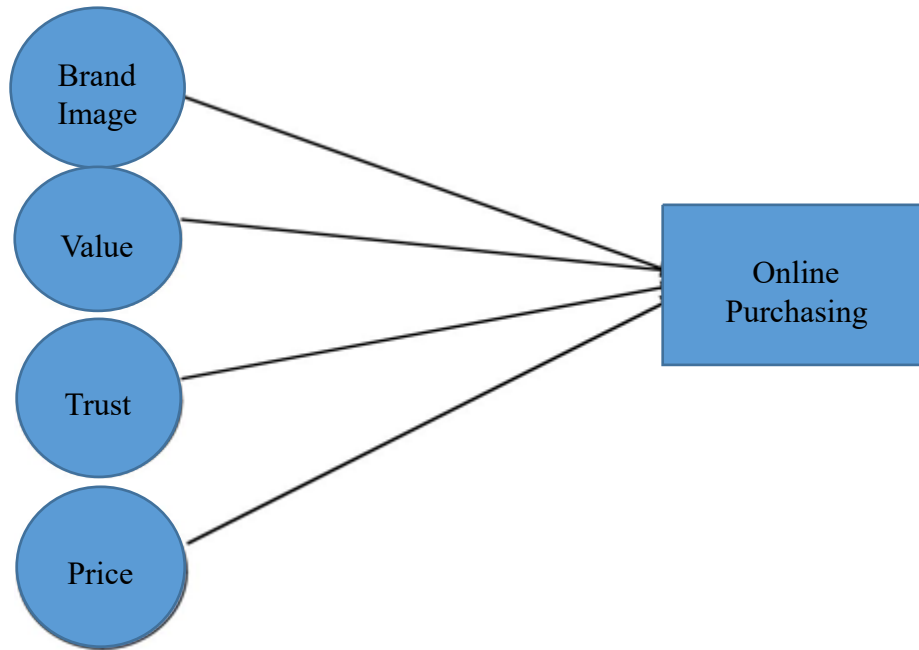
Problem Statement

To examine the impact of four variables mentioned below on the online purchasing intention of the customers who has access through internet and are interested in making online buying of their desired goods. The variables are:

- Brand Image
- Value
- Trust
- Price
-

Conceptual Framework

In the below figure is given our conceptual model. Here in the model we have assumed that brand image, value, trust and price has direct relation with the online purchasing. It is further to investigate their implications on online purchasing.



Research Hypothesis

In this investigation our attention is on the immediate connection of Brand picture, esteem, trust and cost individually on online purchasing. Online purchasing is considered to be a dependent variable on which independent variables having positive or negative effect which is further to be studied.

Brand Image

Brand picture is a determinant influencing clients' abstract discernments and ensuing practices (Ryu et al., 2008) what's more, is an outward signal when customers are assessing an item/benefit before obtaining (Zeithaml, 1988). According to the theory of reasoned action (Fishbein & Ajzen, 1975), customers think about the results of elective practices previously captivating in them (Bang, Ellinger, Hadjimarcou, & Traichal, 2000). Buyers' conduct plan is gotten from state of mind toward the conduct and abstract standards (Bang et al., 2000). Keller (1993) defined mark picture as observations about a brand as reflected by the brand affiliations held in shopper memory. A brand affiliation has a dimension of solidarity, and the connection to a brand will be more grounded when the connection depends on shoppers' involvement or the exposures to interchanges (Aaker, 1991). Brand affiliations are ordered into three classifications including characteristics, advantages, and mentalities and these affiliations can shift dependent on their favorability, quality, and uniqueness (Keller, 1993). The more good the brand picture, the more positive the state of mind toward the marked item and its characteristics (Aghekyan-Simonian et al., 2012). Brand picture helps a shopper in perceiving his/her needs and needs in regards to the brand and recognizes the brand from different opponents (Anwar, Gulzar, Sohail, & Akram, 2011). When the customer is purchasing something he/she is not actually paying for the product but for ease and satisfaction he/she is going to attain from it. While purchase of a product, customer look for certain benefits that could ensure his maximum satisfaction. Brand

image is the perception of the customer regarding the brand. It has direct relationship with the online purchasing such that it could enhance the online purchasing intention of the customer if he is offered best product at reasonable price along with good sales services and post sales services.

H1: There is direct positive relationship between brand image and online purchasing Value

A by and large acknowledged meaning of significant worth was proposed by Zeithaml (1988). Zeithaml (1988) found that, in spite of the fact that there are distinctive shopper articulations of significant worth, saw esteem can be caught in one generally speaking definition as the buyer's general appraisal of the utility of an item/benefit dependent on impression of what is gotten and what is given (i.e., an exchange off between apparent advantages and saw cost). Lee and Overby (2004) recognized two sorts of internet shopping esteems: utilitarian esteem and experiential esteem. Utilitarian esteem is a general evaluation of useful advantages including the value reserve funds, benefit magnificence, time investment funds, and stock determination measurements. Experiential esteem is a general portrayal of experiential advantages from the excitement, the visual intrigue, and the intelligence required with internet shopping (Lee & Overby, 2004). Products manufactured or services designed are based on providing the core customer value to the buyer. If the customer is not happy with the services it can negative effect on online purchasing. Businesses focus on giving value to the online purchaser in a way that the buyer can make purchasing of variety of quality products without moving to any market and gets the product at doorstep. Customer also gets privacy while buying in a way that he doesn't need to interact physically with the seller for the purchasing. Hypothesis is given below:

H2: There is direct positive relationship between value and online purchasing Trust

Trust is one of the focal highlights of purchaser vender connections. The job of trust in social trade relations has been the subject of analysts' interests (Wu, Chen, & Chung, 2010). Trust alludes to a constructive conviction about the unwavering quality and trustworthiness of a man or a protest (Everard & Galletta, 2006). Trust fabricates when the client believes in a specialist organization's unwavering quality and respectability (Kim, Kim, & Kim, 2009). Shoppers' trust in the specialist coops can help diminish their intellectual hazard and frailty and in this manner empower the support of the long haul relationship (Gefen, 2000). The more a client confides in a site, the lower the apparent online exchange chance and the more noteworthy the goal to buy on that site (Mansour, Kooli, & Utama, 2014). It also refers to the integrity, capability and benevolence which effects the customer's online shopping intention. Online purchasing intention of the customer will be enhanced when the customer's expectations are fulfilled by the seller by providing the promised product and services along the regular procedures fairly, willingly and grace. Hypothesis developed is given below

H3: There is direct positive relationship between trust and online purchasing Price

From the buyer's point of view, cost speaks to the measure of cash purchasers must offer up to get the item/benefit (Zeithaml, 1988). Numerous buyers utilize cost as a quality-flagging sign mirroring the standard way of thinking that "you get what you pay for" (Erickson and Johansson, 1985).

Buyers don't recollect forget genuine costs of items. Rather, they encode costs in way that are important to them (Zeithaml, 1988). In the internet shopping, clients will in general think about the goal costs (cost offered by the present merchant) with reference costs (cost offered by different sellers) and after that frame their view of value (Kim et al., 2012). Cost, as a heuristic sign, is more promptly noticeable than quality (Yoon, Oh, Song, Kim, and Kim, 2014). Under the focused condition, low costs (or sensible value) enable lodgings to accomplish a supportable favorable position inside their item advertises (Bojanic, 1996). Rather than a solitary value, shoppers typically have a scope of costs that are adequate for a proposed buy. Online purchasing intention of the customer is directly affected by the perceived price of the product in the mind of buyer with comparison to the benefits to be attained by its purchase. Shoppers assess the real cost of an item with what they think the item is worth to decide the apparent relative cost with the end goal to settle

on an obtaining choice. When benefits offered are more than the perceived price of the product than increasing purchasing trends is observed. The hypothesis developed is given below:

H4: There is direct positive relationship between price and online purchasing Online Purchase

Buy goal is the probability that a client will purchase a specific item/benefit (Dodds, Monroe, and Grewal, 1991). Buy goal is an indispensable indicator of genuine purchasing conduct (Bai, Law, and Wen, 2008; Sparks and Browning, 2011). Previous research has shown that brand image, price, trust, and value are driving forces of online purchase intentions (Chiang & Jang, 2007; Chen & Dubinsky, 2003; Everard & Galletta, 2006). As online purchase is at developing stages in Pakistan, this relationship has to be studied in the specific environment of Pakistan.

Methodology

Introduction

To test the variables and their effect on online purchase intention a questionnaire was developed. It included almost all the relevant questions and resulted in elicit response from the respondents. The target population of this research were the executives working in different public and private offices and a few executives from industry located in Lahore who had smart phones and laptop within reach and an internet connection. Moreover, these respondents were mostly active internet users. Thus, the executives working in different companies were the population of this survey from which we could get an idea about the general trend of online purchasing among people. The study used item response theory with a criteria of 10 respondents against each item of questionnaire. A sum of 250 surveys were disseminated among the respondents. Out of which, 186 reactions were gotten which were utilized for conclusive examination. Convenience sampling, a non-probability sampling technique, was used to collect data. It is selected because of limited time and cost constraints. Convenience sampling targets respondents who are readily available (Latham, 2007) and is usually used to collect large number of completed questionnaires quickly (Zikmund, 1997). The motive and reason of the research was explained to the respondents so that they could easily answer their responses. Measurement is the process of observing and recording the observations that are collected as part of a research effort.

Table 1

Reliability Statistics	
Cronbach's Alpha	N of Items
.693	20

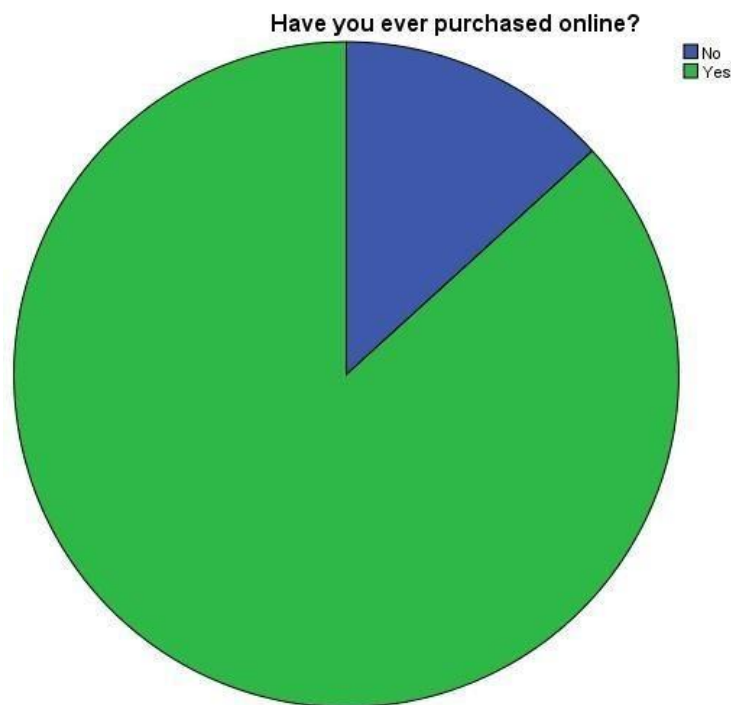
The Reliability Statistics table gives the Cronbach's Alpha (.693) which is certain and dependent on institutionalizing the things (.70). The aftereffects of this information are worthy since it is exceptionally close to (.70). Along these lines we can state that interior consistency unwavering quality of the things gives great help to inquire about writing.

Analysis Procedure

250 surveys were disseminated to the objective members, which were mostly professionals. Mixed response was observed from the participants as many enthusiastically participated in the research process and addressed the survey with unmistakable fascination and determination and a couple demonstrated little enthusiasm for the exploration. Out of 250 surveys, 186 were gotten finished in all regard and were utilized for the exploration. It tends to be seen from the table beneath that 157 respondents (86.7%) have effectively made online buy in their lifetime.

Measurements

Pie Chart



Analysis and Results Table 4

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Brand	186	1.25	5.00	3.6761	.73859

Value	186	1.67	5.00	3.6129	.63301
Trust	186	1.75	5.00	3.5914	.56327
Price	186	1.75	4.75	3.3575	.62644
Online Purchase	186	2.20	4.80	3.5667	.53420
Valid N (listwise)	186				

Table 4 gives the mean and standard deviation scores of free and ward factors embraced in this investigation. To answer the inquiries, the respondents were solicited to rate each from the measurements on a five-point scale extending from emphatically deviate (1) to firmly concur (5). Generally speaking, the mean scores for the five scales which comprise of aggregate twenty things demonstrates the positive high mean qualities which extended from 1.25 to 5.00.

Pearson Correlation Table 5 Correlations

		Brand	Value	Trust	Price	Online Purchase
Brand	Pearson Correlation	1	.108	.376*	.193**	.379**
	Sig. (2-tailed)		.142	.000	.008	.000
	N	186	186	186	186	186
Value	Pearson Correlation	.108	1	.296*	.219**	.192**
	Sig. (2-tailed)	.142		.000	.003	.009
	N	186	186	186	186	186

Trust	Pearson Correlation	.376**	.296		.200*	
			**	1	*	.335**
	Sig. (2-tailed)	.000	.000		.006	.000
	N	186	186	186	186	186
Price	Pearson Correlation	.193**	.219	.200*		.327**
			**	*	1	
	Sig. (2-tailed)	.008	.003	.006		.000
	N	186	186	186	186	186
Online Purchase	Pearson Correlation	.379**	.192	.335*	.327	
			**	*	**	1
	Sig. (2-tailed)	.000	.009	.000	.000	
	N	186	186	186	186	186

** . Correlation is significant at the 0.01 level (2-tailed).

In Table 5, the Pearson Correlation coefficient is .379; the hugeness level (sig) or p is .000 and the quantity of members of the two factors (Brand Image and Online Purchase) is 186 is factually huge on the grounds that the "sig" is under .05. Along these lines, we can dismiss the invalid speculation of no relationship and express that there is a relationship between Brand Image and Online Purchase. As the relationship is sure, it implies that higher the Brand Image, higher will be the Online Purchase and the other way around. The Pearson Correlation coefficient is .192; the essentialness level (sig) or p is .009 and the quantity of members of the two factors (Value and Online Purchase) is 186 is factually critical in light of the fact that the "sig" is under .05. Therefore, we can dismiss the invalid speculation of no relationship and express that there is a relationship among Value and Online Purchase. As the relationship is sure, it implies that higher the Brand Value, higher will be the Online Purchase and the other way around. The Pearson Correlation coefficient is .335; the criticalness level (sig) or p is .000 and the quantity of members of the two factors (Trust and Online Purchase) is 186 is measurably noteworthy on the grounds that the "sig" is under .05. Therefore, we can dismiss the invalid speculation of no relationship and express that there is a relationship among Trust and Online Purchase. As the relationship is sure, it implies that higher the Trust, higher will be the Online Purchase and the other way around. The Pearson Correlation coefficient is .327; the essentialness level (sig) or p is .000 and the quantity of members of the two factors (Price and Online Purchase) is 186 is factually huge in light of the fact that the "sig" is under .05. Along these lines, we can dismiss

the invalid theory of no relationship and express that there is a relationship among Price and Online Purchase. As the relationship is certain, it implies that sensible the Price, higher will be the Online Purchase and the other way around.

Multiple Regression

We have utilized numerous straight relapses which is a speculation of basic direct relapse where a few indicator factors are permitted on a correct hand side. Online buy is taken as reaction, result or ward variable, while Brand Image, Value, Trust and Price are utilized as illustrative, indicator or autonomous factors. The deliberate piece of our model comprises of Online Purchase as steady term and rest are other indicator factors referenced above are viewed as settled (nonarbitrary or exogenous). **Table 6 Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.494 ^a	.244	.227	.46954

a. Predictors: (Constant), Price, Brand, Value, Trust

In Table 6, the Summary table demonstrates that the different connection coefficient (R), utilizing Brand Image, Value, Trust and Price indicators at the same time, is .49 and Adjusted R² is .227, implying that 22.7% of the difference in Online Purchase can be anticipated from the blend of Brand Image, Value, Trust and Price. Note that balanced R² is lower than unadjusted R² (.244). This is to a limited extent identified with the quantity of factors in the condition. Further Table 8 demonstrates the reliance of Online Purchase (subordinate variable) on Brand Image, Value, Trust and Price (autonomous factors). R estimation of .49 demonstrates the decency of the model. Regression investigation demonstrates that 24% change in ward variable is because of the autonomous variable, while staying 76% is the unexplained inconstancy.

Table 7 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.888	4	3.222	14.614	.000b
	Residual	39.905	181	.220		

	Total	52.793	185			
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a. Dependent Variable: Online_Purchase

b. Predictors: (Constant), Price, Brand, Value, Trust

In Table 7 of ANOVA table demonstrates that $F=14.614$ and is measurably noteworthy. This shows the indicators join together to foresee Online Purchase. Additionally demonstrate is viewed as great if essentialness esteem falls somewhere in the range of 0% and 5%. Table 7 demonstrates the sig estimation of .000 which implies that connection among Independent and ward variable is exceedingly critical subsequently the model is great. **Table 8 Coefficients^a**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.437	.300		4.783	.000
	Brand	.191	.051	.264	3.751	.000
	Value	.053	.058	.063	.911	.363
	Trust	.163	.069	.172	2.362	.019
	Price	.194	.058	.227	3.368	.001

a. Dependent Variable: Online Purchase

Table 8 implies Regression coefficients i.e. Beta (β) of Brand Image with Online Purchase is .191 with criticalness esteem .000 which demonstrates a positive and noteworthy connection between Brand Image and Online Purchase.

Regression coefficients i.e. Beta (β) of Value with Online Purchase is .053 with noteworthiness esteem .363 which demonstrates no connection among Value and Online Purchase.

Regression coefficients i.e. Beta (β) of Trust with Online Purchase is .163 with noteworthiness esteem .019 which demonstrates a positive and noteworthy connection among Trust and Online Purchase.

Regression coefficients i.e. Beta (β) of Price with Online Purchase is .194 with hugeness esteem .001 which demonstrates a positive and huge connection between Reasonable Price and Online Purchase.

So:

$$X = \alpha + \beta_1 Y_1 + \beta_2 Y_2 + \beta_3 Y_3 + \beta_4 Y_4$$

Where

X = Online Purchase

Y_1 = Brand Image

Y_2 = Value

Y_3 = Trust

Y_4 = Price

$$X = 1.437 + .191 Y_1 + .053 Y_2 + .163 Y_3 + .194 Y_4$$

We see that Online Purchase is relied upon to increment by .191 if Brand Image increments by 1. Online Purchase is relied upon to increment by .053 if Value increments by 1. Online Purchase is relied upon to increment by .163 if Trust increments by 1. Online Purchase is required to increment by .194 if Reasonable Price increments by 1. The standard blunders of the relapse coefficients are genuinely little, showing that coefficients have been assessed genuinely exact.

One Sample Test Table 9 One-Sample Test

	Test Value = 3					
	t	df	Sig. (2- tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Brand	12.484	185	.000	.67608	.5692	.7829
Value	13.205	185	.000	.61290	.5213	.7045
Trust	14.319	185	.000	.59140	.5099	.6729
Price	7.784	185	.000	.35753	.2669	.4481
Online Purchase	14.467	185	.000	.56667	.4894	.6439

Table 9 demonstrate the dimension at which diverse autonomous components influencing the procedure of Online Purchase of respondents. These autonomous factors of the current investigation were tried at test estimation of 3 out of One-Sample Test.

The results showed that:

T-Value of Brand Image is 12.48 which is emphatically identified with Online Purchase with criticalness estimation of .000 which demonstrates that considered Brand Image as a noteworthy autonomous variable is essential for the Online Purchase.

T-Value of Value is 13.20 with hugeness estimation of .000 which demonstrates that respondents have pronounced that Value is a basic fixing fundamental for Online Purchase. The respondents have clear point of view that Online Purchase can't be finished without the Value.

T-Value of Trust is 14.32 with noteworthy estimation of .000 which demonstrates that respondents emphatically trust that Trust is one of key components in Online Purchase. Without such a quality there is uncommon probability of Online Purchase. Along these lines Trust turns into a fundamental factor in charge of Online Purchase.

T-Value of Price is 7.78 with P estimation of .000 which likewise demonstrates that respondents bolster sensible cost as one of real autonomous variable without which Online Purchase isn't conceivable.

T-Value of Online Purchase is 14.46 with P estimation of .000 which demonstrates that the respondents have concurred with the writing that Online Purchase is a standout amongst the best procedures.

Conclusion

This undertaking is led to beseech that what tendencies and components have ability to impact the online buy in the expert individuals of Pakistan. With the assistance of precisely structured self-administrated poll, the specialist could gain the required data and concentrate the outcomes with the assistance of most recent factual devices and methods. There consequences of research unfurled new substances in the Pakistani market before the specialists that variable like Brand Image, esteem, Trust and Price are basic fixings in Online Purchase. The advertisers can utilize verbal exchange and they can teach the clients by web based showcasing to upgrade their observation about online buy. Others like Government should become an integral factor and advance purchaser worry about their insurance with reference to online buy.

Suggestions and Recommendations

1. It is recommended that future research should consider a more extensive perspective of customers instead of simply concentrating on experts.
2. The factors taken in this examination are not by any means the only factors that influence the goal of the purchasers. A lot more factors are there that impact their worry to purchase on the web. So there is a chance to think about different factors also.
3. Keeping in view the span of the populace the example size can be an inquiry for any examines. The examination is led in a moderately created city, i.e. Lahore. While different urban communities particularly remote zones are excluded in the examination. Further analysts can incorporate the members of differed urban communities to achieve more exact discoveries and suggestions.
4. Another constraint of our exploration is the survey system i.e., filling of the poll. This strategy some of the time can't give the genuine reaction the same number of respondents just top off the poll without knowing the significance of the examination and understanding the significance of the inquiry. In this way talk with system has ability to tackle this issue if not totally might be to some degree.

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