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# EFFECTIVE USE OF DIGITALIZATION TO BOOST COMPANY SALES A STUDY OF ONLINE CONSUMER BUYING BEHAVIOR TOWARDS E-COMMERCE SHOPPING PLATFORMS

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## ABSTRACT

*The principle motive of this research is to investigate digitalization and online consumer buying behavior because electronic transactions are increasing through different shopping platforms very rapidly. To conduct this study, I approached 300 respondents to survey the main cities of Pakistan. The sample consists of those people who prefer to use digital platforms for shopping for various products, especially in the Fashion Industry. As we all know Fashion industry is digitally growing rapidly mainly after this pandemic period. Now mostly citizens are avoiding visiting public places, marts, stores, etc., for shopping. From which 256 were selected considered as usable for analysis. The collected data was analyzed through different methods by using statistical tools like reliability test, hypothesis testing, correlation test, regression test, respectively. As a result, consumer buying behavior is affected by the factors involved in purchasing like time, availability, quality, and so forth. While risk factors haven't had any impact on online consumer purchase behavior. The effective utilization of digital platforms helps in increasing the sales of the company. The study further revealed that the majority of individuals previously shopping through the internet are also really likely to buy through the digital platform. Consumer buying behavior is also influenced by the security and privacy issues to make a purchase online. Thus, some customers still feel hesitant while making online purchasing because they thought the digital system for payment and*

*transactions is insecure. But the study shows that there is no impact of any risk on consumer buying behavior according to the survey.*

**Keywords:** Online Consumer Behavior, Digitalization, Social Media Advertising, Consumers Behavior, Buying Behavior, Consumer Buying Behavior, Purchasing Behavior, Consumer Shopper Behavior, Buying Patterns, Influence Of Ecommerce.

## INTRODUCTION

There was a time when brands sold their products physically, and the salespeople were also available at the point of purchase under the supervision of their experts. But now consumer habits have changed and it might be hard to imagine physically selling a product.

Consumer habits often change due to technological advancements. Digitalization or digitized selling has captured the attention of sales experts seeking to succeed in this revolutionized customer purchasing ground. There is a pool of digital technologies that an organization to choose from to improve the selling power of a business so that it drives sales.

The client produced information by users in a consequence of their effort on interpersonal social media, sites, advanced digital platforms, or associations with interactive media components that have a place with the digitized procedures of organizations make information focuses that offer significant client data about demographics, socioeconomics, topographical information, interests, or way of life propensities for clients. This load of client information should be dissected by firms to suitably fragment and propose electronic digital techniques that can adjust to client conduct in this advanced digital climate.

So, an organization rapidly evolved its internet strategies. In response to the new challenges, users have adapted their behavior towards the advancement of technologies and the internet in today's new era. These progressions have influenced shopping propensities and prompted the improvement of new client propensities in a computerized climate portrayed by notable individuals who intend to draw in new web clients.

The user-generated data by users as a result of their activity on social networks, websites, digital platforms, or interactions with multimedia elements that belong to the digitized strategies of companies create data points that offer important user information about demographics, geographical data, interests, or lifestyle habits of users. All these customer data must be analyzed by firms to appropriately segment and propose digital strategies that can adapt to user behavior in this digital environment.

Such client information and their purchase conduct that investigated, give a path to determine the variables that stimulate clients' internet-based dynamic. These components can be recognized by looking for the effects among clients on the Web, audits/reviews or opinion pioneers, individual encounters/experiences or references of dear companions, and diverse different elements and communications that can happen electronically conditions like social media.

According to the organizations' viewpoint, a system should be created to generate positive feelings about the organization's items/products and administrations on the Web channel, with the goal that clients can recognize a good standing comparative organization and its products and services on the digital path.

In this exclusive context, this extraordinary issue intends to investigate the variables that impact consumers' conduct/actions in the advanced digital age, with particular attention to the core digitalized advertising strategies used to advance different sorts of content distributed by online

clients. After email and web perusing, web-based spending is the third most famous digitalized service.

In contrast to an actual store, every one of the products in internet-based stores is depicted through text, images, and sight and sound documents. Numerous digital stores will give connections to many additional data about their item. Then again, some online customers are courageous wayfarers, fun searchers, shopping darlings, and some are innovation muddlers, disdain to trust that the item will send. Subsequently, online customer conduct (client activity during looking, purchasing, utilizing items) turned into a contemporary examination region for an expanding number of scientists to comprehend this interesting nature of web-based shopping.

Pakistan is also considered a developing digital society, and the state is moving rapidly towards a more advanced digital world. There is a great expansion of the digital economy across the nation and this positive response provides hope to citizens that Pakistan can also compete in the region. In different studies, creators discussed and focused on digitalization and consumer purchase behavior separately. But studies presented the influence of digitalization on company sales and consumer buying behavior in main cities of Pakistan concerning the key role of consumer demographic features i.e. age, gender, etc.

### ***Shifting in Consumer Buying Behavior towards Digitalization*** **Virtual Network Media and Consumer Buying Behavior**

Virtual media has been considered an essential tool for consumers who prefer online transactions nowadays and in this new change towards advancement. There is no doubt that almost the majority of the businesses have shifted to digitalization to find and establish a link with their specific target market.

The new generation invests most of their time on the internet using cellphones, laptops, or computers. They advocate web-based shopping since it gives and convenient for them and is a more efficient way to shop and it reflects digitization impacts on purchase behavior. Customers usually prefer to use digital networks to learn and accumulate information about new products. This locates internet-based media channels in a great position for executing effective and efficient digitalization procedures.

These statistics need to remember that facilitate in understanding how patron buying behavior works that can uphold in demonstrating your prescribed practices before investing in virtual media systems and other marketing strategies.

## **LITERATURE REVIEW**

Over the years, technology has revolutionized the globe we tend to board. The impact of technology on each sphere of human life is tremendous and quick-paced. Technology has created magnificent tools and resources, hook every person's most helpful material at their fingertips. We stock in our pockets enough technology to dive into the ocean of knowledge and to be acquainted with what is happenings across the globe.

Today, technology is providing opportunities for direct interaction to marketers and shoppers, also offering a good variety of recent choices. The appearance of the digital platforms has conversion the subtleties of business; with a click of a mouse you'll be able to have an eBay package sitting on the doorstep without any hassle, shoppers have 24/7 access to brands, and businesses listen, respond to, and involve with their customers in an exceedingly timely manner, along with they are also focusing to adequately address client issues.

The digital age associate with great growth in e-commerce shopping platforms has driven an unprecedented business model shift towards digitalization for product makers and retailers. Digitalized promotions and marketing have been inbuilt the least difficult way that empowers you to quantify profit on

investment (ROI). It is a triumph itself, in the light of the fact that before the digital age, there have been no measurable quantities of people to which advertising reached (and what considered these individuals) (Dost, October 2015 ).

The new world of 2018 comprised Digital set-up of reports from We Are Social, a worldwide discussion agency, and Hootsuite, online media board and analytic platforms reveal that currently over 4 billion folks using the intercellular net through various digital mediums around the globe (The number of internet users in 2018 was 4.021 billion, up 7% year-over-year), the number of social media users in 2018 was 3.196 billion, up 13% year-on-year, and cellphone users are 4.021 billion, higher 4% year over year.

With the increase of the digital era, the boom of smartphones, tablets, laptops, and digital technology, the transformation of promoting is afoot, digital marketing is on a gradual rise and can still soar.

The Internet has given shoppers a lot of control in accessing data about merchandise and services. Several aspects contribute to shoppers' pull for online content— shoppers decide the amount of advertising material they wish to view. The technology empowers shoppers to access a limitless variety of goods and services from businesses around the world, and it reduced the time and energy they consume on shopping.

Physical marketing now does not lie at the forefront of a campaign. Whereas it is still an essential element to promote and maintain brand responsiveness, digitalized promotion takes escalated positions to sit equivalent with offline (Işoraitè, April - June 2016 )

Digital promoting is a vital platform in product development, product promotion as well as product management as well as encompasses all marketing efforts that use digital channels over the net. Industries provide a channel to digital networks like a portal, browser, electronic mail, and their webpages to stay in touch with existing potential and new prospective customers. The key benefit of internet-based marketing is that you may reach the mass market in an extremely cost-effective manner i.e. least cost and measurable means. The various online marketing benefits exemplify the increase in product reliability and drive e-commerce company sales. (Alexander)

The electronic virtual media age-induced a paradigm shift in client behavior. We tend to board turbulent times. We tend to see incredible changes in ways of marketing, which has already moved from the mass communication model – when marketers told consumers what is best for them to expand their business and boost their sales. Today's shoppers are more aware and empowered in their picks. They're continuously being swamped with a lot of digital content than ever before. A large range of brands is on the gap of just one consumer's fingertip. Consumers become more demanding. They grasp over ever concerning what they require, how they ask for it, and who they are asking for. (Singh, Aug, 2021)

Buyers are looking for and anticipate a similar reliable and customized service expertise, customized personalized messaging from brands. The prime revolution in client behavior is that customers, avert from something they understand as marketing tactics. As shoppers are getting tech-savvy, they're turning impatient towards intrusive or tangential content and messages. Instead, they give the impression of being towards reviews of companions, forces to be reckoned with, specialists and consumers, evaluations, tributes, site surveys, Google search on the brand, and so forth to help in buying decisions. (Singh, Aug, 2021)

Modern shoppers aren't dedicated; they are more selection seekers, continually experimenting which makes them switchers from one to another option. Consumers are now impatient, they expect an on-the-spot reaction to their actions, response to their queries clear and quick, and if they get dissatisfied from you, they will post or tweet to discredit your brand within no time.

Consumer behavior in the digital period is continuously shifting and constantly extending development, the digitalized sector is likely to have major rapid changes in nearby future, and technology can continue its pervasive world impact on marketing methods. Consequently, businesses that build their distinctive digital "footprints" and brand experiences, become versatile enough to adapt their business models and techniques to those changes can stay relevant within the coming back years. (David, 2013)

While the change is challenging but on the other hand, it is exciting too. Organizations that are ambitious and get familiar with the approaches to use technologies and various capabilities will look forward to promising possibilities for development and overall execution. (David, 2013)

## Research Question

***“What is the effective use of digitalization in the Fashion Industry towards its sales for customer segmentation i.e. age?”***

## Research Problem/ Problem Statement

Rapid growth and development/ advancement in technology that boosts digital businesses and their sales of different industries that simulate changes in buyer behavior.

This advancement, economic globalization, etc. have recorded tremendous modifications, especially in this Covid-19 period as compared to past years. Most businesses have shifted themselves to digitalization because buyer prefers not to go shopping and buy what they need through online purchasing.

Consumers seek and demand their convenience so, they get attracted by social media shopping and increase the usage of smart devices to indulge in advanced technology, logistics, and payments done by an online forum.

The Global shopping arena has created approximately US 1.9\$ trillion (Kruh, 2017), due to a great change in consumer buying behavior, where many customers lose interest in physical visits to the outlet for purchasing.

Purchaser purchasing propensities currently have changed, individuals utilize electronic innovation for all the more research browsing now and again for all sort of examination, perusing, as indicated by their necessities and prerequisites and afterward, at last, made web-based buys.

So, this transformation in consumer behavior forced businesses and organizations to revise their strategies, policies, approaches according to the trend and move to digital platforms to boost sales. It is necessary to adopt advancement for the companies to penetrate the digital world and to be more competitive in the digital space.

The significant motivation behind this exploration is to recognize and dissect the digitalization impact Pakistani customers like to shop on the web. Other than this digitized stages impacting one more reason for the review is to dissect who are online customers as far as demography for example Age.

The discoveries of this exploration won't just assistance Pakistani advertisers to form their selling methodologies for online purchasers however will likewise improve the information and examination in the field of internet shopping.

- i) What impacts buyers to shop on the web?
- ii) Who are online customers as far as demography Age?

Even though, recognizing the inspiration level behind customer buying yet it is similarly fundamental to discover how the shoppers' structure perspectives and practices towards web-based buying since buyer demeanor towards buying on the web is an unmistakable factor influencing real purchasing conduct.

However, customers' ability to purchase on the web could be influenced by one's singular requirements and these necessities can be "Need for insight or Discernment" and "Need to evaluate." All the more intellectually elaborate people for the most part accept that the Web/digitalization can likewise raise their shopping effectiveness, experience, capability, and emotional inclusion.

## Significance of the Study

Rivalry is expanding step by step because of progress in the computerized world and present days we can see kind of developments every day. so, this adjustment in patterns impacts the purchaser conduct exceptionally incessantly and the new age is continually attempting to discover a straightforwardness in each progression and look for their benefit.

This study presents deep understandings and is rich in valuable information related to change in the consumer behavior that influenced by digitalization and the strategies that should be adopted by the organizations to penetrate and maintain their image, position and to get a competitive advantage in the digital market by using digital technology a strategic tool.

### **Digitalization**

It is the process of transforming the recorded data/information into a digital (computer readable) format. This information could be in the form of an object, a document, visual image, sound, or signal that generates a series of digits, it means the information can be stored in an analytical form that describes a discrete set of points or samples. It explains the pure conversion of existing data and documents from analog to digital format which records the information into the binary coding system. Collectively, the process in which analog signals are converted into numerical values or numbers is said to be 'Digitalization' or 'digital convergence'. (Ameer Ahmed)

With this advancement, companies can reach their target consumers and gather/record information regarding their purchases, an article that sold or product bought by the target audience.

### **Consumer Behavior**

The study identifies the four one-of-a-kind varieties of client's behaviors: complex purchasing behavior, dissonance-reduce purchasing behavior, routine purchasing behavior, and variety purchasing behavior; either for physical shopping or online shopping. The principle cognizance of this subject is on digitalization-based shopping conduct of customers that has changed in contrast with past as well as how buyer purchasing conduct is influenced by the segment aspect, for example, age sets. These types of consumer purchase behavior may vary from person to person either male or female. This study examines the positive position of patron's age that is influenced by digitalization, providing the converting in purchasing behavior. Age is the main demographic factor that influences the buying decision because the needs and wants of a person may change to age. (Bashir, 2013)

### **Effective Digitalization Impacts on Consumer Buying Behavior (CBB) in Context with Social Media**

The shift in consumer shopping experience (from the physical to online), is due to the rapid convergence and influence of social media, visual advertisements and e-commerce all together have created this chain reaction of consumer behavior. We can define social media as 'consumer-generated media' that captures or covers a wide variety/range of online information, used by consumers and also share information with others regarding any interesting product. Researchers include both mobile and web technologies focus on such ways that users "shares, create, write, analyzes and alter user-generated content". So, companies focus on determining the changing trend, buying behavior of prospects, and the fact on such frequent shifting to e-commerce or digitalization. (Ameer Ahmed)

### **Role of Digitalization in Pakistan**

Digital platforms like social media apps, webs, and advanced technology have changed lifestyles and made it more convenient for both consumers and companies. Like in Pakistan, nowadays people and brands are selling their products by online platforms that also help to promote products and to boost their sales. We can also see the different discount offers in the shape of seasonal sales more on online platforms as compared to in-store, especially in clothing brands and cosmetics. In this way, social media/digitalization is considered a more important tool to endorse products and businesses. The most used social networking platforms/webs that influenced the consumer buying behavior and motivate potential consumers are as follows:

- Facebook
- Twitter
- Instagram
- YouTube
- Whatsapp
- LinkedIn
- Amazon
- Personalized brand's websites.

So, the role of these social platforms and blogs is vital/influenced to take them into account seriously in point of business perspective. (Ameer Ahmed)

### **Future of Digitalization**

Whereas social media shopping/online shopping has acquired efficiency among sales specialists, digitalization is as yet in its earliest stages, it could also consider as a continuous process and offers massive possibilities for organizations looking to dominate online.

Along with online marketing/purchasing zeroed in on social resources, digital selling involves investing and utilizing digital resources. Those contain programs such as sales mechanization, Customer Relationship Management, online display of products, a digital copy of customer information so forth.

By way of growing an administrative system around the content to quantify its utilization, the buyer's interest and purchase rationale can be gauged to change the market and stimulated to transform sales.

To put it plainly, digitalizing the sale is more significant in the sales and marketing processes, where the use of social networks provides an opportunity in growing extra sales. On the off chance that your business wouldn't like to get abandoned, train workforce appropriately, they must comprehend and harness the power of digital technologies that help in generating leads by empowering them to interact with customers on those (seemingly countless list of digitalized networks), at the same time as giving them the self-sufficiency to be just about as innovative as conceivable with the new tools have been provided to them.

### **Hypothesis**

**H<sub>1</sub>: Factors can positively be effective in changing CBB while using digitized platforms.**

- *Factors Affecting Online Consumer Buying Behavior*

#### **Time**

The time factor is considered as the main apprehension for the people when they shop online. The majority who are sensible about time, evaluate and measure the time spent on shopping for both traditional and online shopping. Certain individuals accept that they save a great portion of time when they shop online because it's miles a reality that for online shopping they do not need to go and leave the spot, thus efficiency in online purchasing or the time that saved from wasting will be available. (G.Mythili, April 2019)

Ganapathi (2015), presented the time measuring pointer/indicator is as per the following:

- (1) The time requires in assessing and choosing the items while doing internet shopping is in the least amount.
- (2) Shopper requires a lot of free time to purchase more items via digital platforms (limitless).
- (3) Their purchases online help to stop wasting their time.

#### **Price**

Cost/price is the principal aspect that affects a customer's desire to purchase anything considered a pre-purchase decision. All products have some charges and these charges are the amount of money paid on the product, or the quantity paid by the customers to utilize/purchase the benefits of the product. (Kotler and Armstrong)Buyers first and foremost will take a look at the value tag on the items, since customers are as of now pondering the system of correct savings earlier than making a purchase. Furthermore, buyers can ponder the compatibility of the presented cost to the bought items. The mindset buyers have is significant for buyers as a material thought when settling

on a purchase choice. Little costs can inspire customers to use e-commerce. (Muhammad Edwar

1) Main utilized pointers are

(1) cheap costs become the fundamental alternative,

(2) The item's cost may quantify the capacity of the purchaser,

(3) The item's cost as per the item's features/benefits, and

(4) The cost of giving data to analyze comparative items (Kotler and Armstrong, 2001; Jadhav, 2016).

### **Availability**

The availability of the products is also the main factor that swings buyer's mood because if anyone searches for a specific product but didn't find it at the point of purchase that will affect the buyer's mood then it will have a high chance of shifting on another brand or product or maybe they will not shop online. (Uddin, VT2011)

### **Quality**

Customers prefer to buy good quality products as they perceived but it is also considered as a big factor in purchasing any product because in online purchasing products are in the intangible form we can't even touch, try, feel the quality. Shoppers will attempt to determine quality from proxy markers. The last credits, the believability, will consistently be questionable for the shopper.

Also according to the web perspective, virtual administrations quality should be maintained so that shoppers will shop or purchase effectively and in an efficient manner. The nature of e-administrations identified with purchaser discernment on the consequences of the administrations which gave by the organization subsequent their impression of the mending services administration at the situation of any concerns.

### **Society Culture**

Society culture may also affect the purchase decision of the people or buyers in some context like people have reference groups, opinion leaders in the community that changes the perception of one's individual. Worldwide advertisers accept buyers or customers would progressively look like one another and some have similar choices as we can see in the shopping taste of people. However, the fact could be very diverse. (Yakup Durmaz)

In this manner, to exchange in global business sectors, individuals should beat the enormous social and monetary limits. That now not only expands the rivalry in the international markets but similarly unique customary principles, inclinations, customs, propensities, are necessary to be perceived. Culture includes civilization's opinions, verses, people's customs, linguistic, infrastructure, mentalities, and social impact. Beliefs are one of the elements that make culture so appealing. Convictions of individuals locally can show similitudes. (Yakup Durmaz)

### **Age**

The key demographic factor is age may impact consumer purchasing conduct. A statement by Rani (2014) in which she said age is considered to be a hugely important element in advertising planning, subsequently age makes basic contrast between customer decision and utilization propensities and designs. (Patricia Sorce)

## **H2: Digitalization usage can make online purchasing risky by negatively affecting CBB.**

- *Risk & Security*

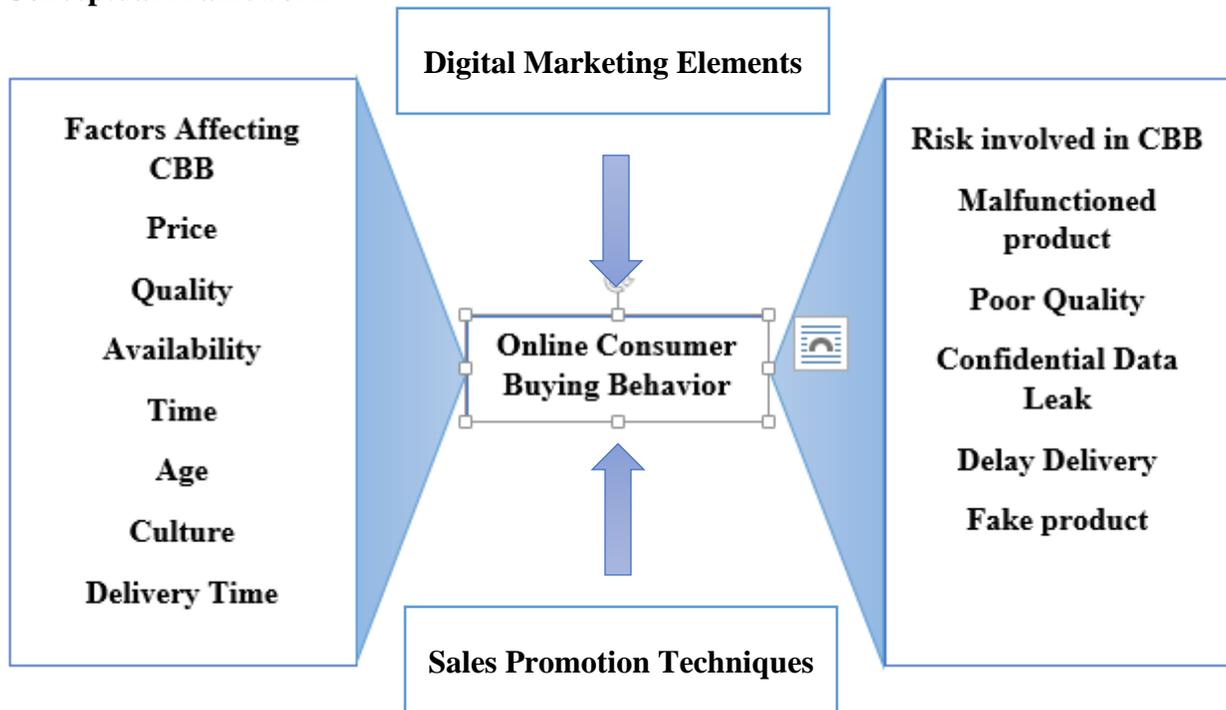
### Security

Safety and security is a term that regularly accomplishes through achievement or disappointment of running e-commerce businesses. ((Nuseir et al & Meskaran et al). Characterize wellbeing or protection as the ability of an online store to manage and maintain the storage of business data, keeping up with the safety of the exchange information, such as safety assurance. The assurance of a security system is a significant factor in the foundation of beliefs, trust and increase expectations of patrons, whereas it decreases customer anxieties about the use of personal and business data that can be compromised. (Chayapa Katawetawaraks)

### Malfunctioned Products

The trust and confidence of the purchaser is the significant indicator that establishes and enhancing of a decent connection among purchasers and dealers. If retailers provide and promised original and rich in best attributes products through the digital platform may increase the trust of the customer as well as develop a long-term relationship or if the customer got malfunctioned products they lose the trust in your products along with other sellers and on digitalization. (Khatwani)

### Conceptual Framework



Created a framework according to the study that will help in understanding consumer behavior for digitalization. The behavior and convictions are isolated from the patron's psychological traits and are especially dictated by past learning and practices.

If we compare the way of shopping physical way of shopping and digitalized shopping, in which we assume online shopping is greater convenient and advantageous to decide between buying something as contrasted with the conventional ones. This has been determined by the fact that the internet lets in for more data should be gathered in the minimal amount of the work, the accommodation and contributed time by the purchaser.

Specific factors have been identified that swing the moods of consumers related to purchases, socio-cultural impact, an emotional factor towards any product, the psychological attributes and confidentiality factors, product use insight, the acquisition, and post-shopping mechanism. Various psychological traits also affect consumers, like apparent worth, inspiration, character attributes, perspectives, and feelings.

**H3: Digitalized marketing elements are positively effective in changing CBB.**

- *Digital Marketing Elements* (SGS/0409/2011/A)

(Stokes, Paperback – January 1, 2011)

<b>Digital Marketing Elements</b>	<b>Definition</b>
<b>Email Marketing</b>	Digital marketing that delivers messages to an audience through electronic mail
<b>Online Advertising</b>	Advertisements that are displayed on the internet
<b>Affiliate Marketing</b>	An online affiliate markets products of an organization and gets rewarded for referrals
<b>Search Engine Marketing</b>	Marketing that is related to searches on the internet
<b>Pay Per Click Advertising</b>	An online advertising system whereby the advertiser pays for clicks on their advert
<b>Social Media Marketing</b>	The creation, publication and sharing of content by individuals such as blogs, images and videos on the internet

Table 1 Elements (Stokes,2011)

To attain the customer marketers use different digital mediums to engage them that are listed in Table 1, which can be electronic mail (email), virtual marketing, associate advertising, Search engine optimization (SEO), pay-per-click marketing, and digital social media network (Stokes, Paperback – January 1, 2011). The brief clarification is as follows:

**Electronic mail Advertising**

It is a type of marketing that uses direct email to interact, convey business commercials, or money-raising campaigns to a group of people. (SGS/0409/2011/A)

**Search Engine Optimization**

Search engine results pages (SERPs) contain marketing ads by putting through an advertising strategy to gauge site visitors.

SEO might be considered an easy straightforward way to upload ads and attain the targeted prospects, but it must be done effectively and efficiently to make it well. It will eventually lead to success, if a created message content is good/right, selection of best catchphrases, and focus on

the actual target segment. It can grow to be a cash pit that grants the least Return on investment on the enormous asset that is placed on it.

If not done right, it can turn into a money pit that delivers very low ROI on the substantial investment that you put into it. (SGS/0409/2011/A)

### **Pay-per-click Marketing**

It is a technique used by marketers to get more profit through the traffic of people who visit and click the webpage or website, in which the advertiser pays to the owner of the websites. In this manner, it will increase the traffic on the websites because it consists of an online marketing model to direct the traffic to webpages is considered a faster way to increase visitors than SEO. (SGS/0409/2011/A)

## **H4: The use of sales promotion techniques through digitalized platforms in the Fashion Industry can boost company sales by positively affecting consumer behavior.**

### **▪ Sales Promotion Techniques**

#### **Coupons**

It is a fixed stated worth to endorse sales, it is implied in the retail stores to reduce the price on a particular product (Arens, 2011) that's conceded promptly without delay to buy on the time (Lamb, 2009). These vouchers can be distributed to shoppers through different mediums such as direct email, by printing on the product's packing, employing electronic digital media, post-based mail, or by pamphlets outside the retail store (POS) and face-to-face distribution. (Pickton, 2005). (SGS/0409/2011/A)

These coupons are the reason to incorporate compensating faithful clients, empowering existing consumers to purchase more prominent amounts of products, attracting and drawing lost customers during contending between brands, instigating the preliminary of new, progressed, or adjusted items between presently existing and non-clients (Belch, 2012), empowering to purchase again and empowering contender's clients to switch towards their brand by contender's clients. (Semenik, 2002)

#### **Discounts**

The selling of a product in a transient value decrease in the actual/normal price of items (Belch, 2012) and people call it with many other equivalent names, particularly cost-off tickets (Shimp, 2010), cash-off coupons (R.J, 2002), and value enticements (Du Plessis, 2010), so on.

To attract and create buyer's interest retailers offer discounts and concessions since they give a prompt prize (Shimp, 2010) and the buyer could recognize an effectively perceived worth (Belch, 2012). The utilization of the markdown deals advancement method provides advertisers and vendors numerous advantages.

It helps in boosting sales (Ferrell, Pride, 2010) that motivate and urge the shoppers to purchase repeatedly or to buy more prominent items (Shimp, 2010), inspire or urge buyers to switch product brand and may empower consumers to have a 'significant impact' on purchasing to value delicate purchasers (Lamb, 2009). In any case, these offers might draw in just existing prospects and not new clients (Belch, 2012). When a brand if ceaselessly offer discounts, it may additionally result in a vulnerable brand position as customers are also constantly count on lower fees and may understand the emblem consistently expect lower costs and may see the brand as a minimal expense or inferior quality or low satisfactory (Ferrell, Pride, 2010). (SGS/0409/2011/A)

### **Free Sample**

These are the samples with no additional price of items that are given to the shopper utilized as a tribulation-size version to boost product preliminary. Views are reliable because the customer can immediately determine the value of the product directly, by sample offers believability (Duncan, Hans Ouwersloot & Tom, 2008)

Tests can be conveyed through standard/junk mail, house to house distribution, at the bundle of some other item, in wholesale outlets/markets, or with the help of electronic digitalized media (Bird, Blem, Duckles, Koekemoer, Skinner and Van der Westuizen, 1998) (SGS/0409/2011/A).

Examining is particularly powerful and successful if a product is to be unique to contenders and the customer understood this difference between the products (Duncan, Hans Ouwersloot & Tom, 2008), or to urge contender's clients to switch products and brands (Lamb, 2009). Moreover, examining can invigorate deals when an item is as yet in the beginning phase of its product life cycle (Ferrell, Pride, 2010) or build up a trademark inside a specific area with a frail portion of the overall industry (Semenik, 2002).

### **Premium or bonus packs**

They are characterized as a product advancement process offering gadgets, whichever free or at a little cost, to entice customers to buy an item/product (Ferrell, Pride, 2010). Bonus packs can incorporate a greater amount of the products (numerous units) presented at the ordinary cost, for example, "get one and get one free", likewise alluded to as „two products in one price“ (Lamb, 2009) bundles that incorporate a greater amount of the item (Du Plessis, 2010), or an incentive package with an alternate item (Yeshin, 2006).

Bonuses are utilized to allure shoppers to purchase promptly (Belch, 2012), support the buyer's purchase choice, instigate preliminary for new or further developed items, raise utilization, empower rehash to buy (Shimp, 2010) and convince customers to switch brands to brands (SGS/0409/2011/A).

## **RESEARCH METHODOLOGY**

### **Research method**

The study includes its fundamentals that may be the development of an effective and unique research design/methodology or strategy (Creswell, January 2009). The research methods can be seen as a hybrid research approach that includes explanatory and descriptive as not much research has been done on the consumer buying behavior and digitalization from the consumer and business's perspective in the Fashion industry. The research method can be seen as a hybrid search tool, this approach is the blended methodology of qualitative and quantitative analysis of data and testing, based on in-depth analysis and descriptive interpretation, and explanatory research (Mcmanus and Edmondson, 2007).

The study/description of any situation, persons, and the happenings, is the aim of descriptive research and can be done/conducted through data collection method (questionnaires surveys, interviews, sampling, and analysis of primary data).

While explanatory research emphasis the study of a situation that explains the significant relationship between the chosen variables, and can be analyzed through statistical tools, observations from past papers, and secondary data. (Saunders, M., Lewis, P. and Thornhill, A, 2012)

## **Primary Research**

### ***Research Method***

Deductive and inductive approaches are the two broad tactics of reasoning used by the researchers. The main difference between both of them is that the deductive approach is considered as tests theory, while an inductive tactic creates new theory evolving from data. Si the researcher used deductive tactic not to create any new theory but it construed data and hypothesis from existing researches and then data/info or observation could collect from their specific target area to tests hypothesis amended according to their area. Hence, to conduct this study a deductive research tactic is espoused (Pervez N.Ghauri & Kjell Grønhaug, january 2020).

### ***Target inhabitants***

The population of this study comprised the buyer's behavior while shopping through digitalized platforms. The sample units of this study will be Consumer buying behavior while shopping through digitalized platforms. Because the researcher believed that the consumer's buying behavior towards digitalization experienced the online shopping of fashion products, so they have been open to the digitalized platforms or to promote company sales.

### ***Sample size***

The variables and factors envisioned to examine can be used/applied and analyzed in the Pakistani population that is familiar with digitalization and buys fashion goods electronically. Due to time and resource limitations specific population had been reached/approached to simplify the results that include 256 respondents. The questionnaire was distributed through emails and personal contacts in the major cities of Pakistan. A total of 300 people provided their responses, out of 300, 44 were excluded from the survey/analysis as some respondents prefer physical shopping over online shopping and some have no knowledge of how to purchase online so 256 respondents are considered for study and analysis in this research.

### **Data sources and collection techniques**

In this paper, both types of research are used i.e. primary and secondary research. Primary research was done by collecting data/information through participants using a survey method questionnaire. An author Sekaran suggests in his journal that the best mechanism to collect, measure, and analyze data questionnaire are an efficient choice, that provides exactly what is needed and required and to get about the results regarding variables of interest, (Sekaran, 2001)

As you know questionnaires have different types but in this paper, general and specific questions have been included. General questions are based on some demographic general information about the respondents like gender, age, income, and education. To test different variables as mentioned in the literature review on digitalization and consumer buying behavior include specific questions to gather specific info about the variables. Likert scales were used to rate the level of perception of the respondents. Likert scale to measure from 1= strongly disagree, 2= Disagree 3= Neutral disagree nor agree (neutral), 4= Agree and 5= Strongly Agree, to get the opinion of the people on the asked specific statements.

### **Data Analysis and Interpretation**

**H<sub>1</sub>: Factors can positively be effective in changing CBB while using digitized platforms.**

**H<sub>2</sub>: Digitalization usage can make online purchasing risky by negatively affecting CBB.**

**Reliability**

**Scale: ALL VARIABLES**

<b>Case Processing Summary</b>			
		N	%
Cases	Valid	256	100.0
	Excluded <sup>a</sup>	0	.0
	Total	256	100.0

a. Listwise deletion based on all variables in the procedure.

<b>Reliability Statistics</b>	
Cronbach's Alpha	N of Items
.906	19

The Cronbach alpha was used to evaluate the internal consistency of the variable (Cronbach, 1951). For this reason, an experiment was conducted to determine the consistency of the variables. The results revealed that all the variables produced were reliable, with an alpha rate of more than 0.70, or 0.906, as suggested by Nunnally and Bernstein (1994).

**Correlation**

<b>Correlations</b>				
		ONLINECONSUMEBUYINGBEHAVIOUR	FACTORS AFFECTING CONSUMER BUYING BEHAVIOUR	RISKS INVOLVED IN CONSUMER BUYING BEHAVIOUR
ONLINECONSUMEBUYINGBEHAVIOUR	Pearson Correlation	1	.730**	.464**
	Sig. (2-tailed)		.000	.000
	N	256	256	256
FACTORS AFFECTING CONSUMER BUYING BEHAVIOUR	Pearson Correlation	.730**	1	.541**
	Sig. (2-tailed)	.000		.000
	N	256	256	256
RISKS INVOLVED IN CONSUMER BUYING BEHAVIOUR	Pearson Correlation	.464**	.541**	1
	Sig. (2-tailed)	.000	.000	
	N	256	256	256

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

The analysis revealed that there is a positive and strong connection among factors (price, availability, time, quality, culture, age, and home delivery) that are affecting consumer purchase

behavior and the consumer buying behavior, with the value of "r"=0.730 and on significance level "p" <0.000 which implies the Pearson correlation was significant at value 0.05 considered significant level (2-tailed).

There is a strong and positive relationship between risk (malfunctioning products, quality check, confidential data, fake product, and delay delivery) and consumer buying behavior with the value of "r" 0.464 and at significance level "p" value< 0.000.

**Regression Analysis**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.734 <sup>a</sup>	.539	.536	.62917
a. Predictors: (Constant), RISKSINVOLVEDINCONSUMERBUYINGBEHAVIOUR, FACTORSAFFECTINGCONSUMERBUYINGBEHAVIOUR				

The R2 assessment lets us know the amount of difference in the reliant variable (online consumer buying behavior) is clarified by using the model (the proportions of digitalization factors and risk that involve in online purchasing). The above table of analysis shows that the R2 value is 0.539 which implies that 53.9% variation in the predicted variable (online consumer buying behavior) is clarified by the predictor variable (Factors and the risk involved in online purchasing) and some different neglected factors might clarify the variation independent variable which represents about 46.1%.

**ANOVA**

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	117.219	2	58.610	148.058	.000 <sup>b</sup>
	Residual	100.151	253	.396		
	Total	217.371	255			
a. Dependent Variable: ONLINECONSUMERBUYINGBEHAVIOUR						
b. Predictors: (Constant), RISKSINVOLVEDINCONSUMERBUYINGBEHAVIOUR, FACTORSAFFECTINGCONSUMERBUYINGBEHAVIOUR						

Anova analysis lets us know whether the model, as a whole, is appropriate from a statistical angle i.e. whether the predictor variables are significantly at a decent level of prediction of the result provider variable.

As indicated in the table there is a statistically significant effect between explanatory variable (factors and risk) and response variable (online consumer buying behavior) where (F) value was (148.058) at sig=0.000 which states that there is a significant effect of factors and risk involved in online purchasing on online consumer buying behavior.

**Coefficients Analysis**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error			
1	(Constant)	.733	.180		4.078	.000
	FACTORS AFFECTING CONSUMER BUYING BEHAVIOUR	.710	.053	.677	13.345	.000
	RISKS INVOLVED IN CONSUMER BUYING BEHAVIOUR	.098	.051	.097	1.920	.056

a. Dependent Variable: ONLINE CONSUMER BUYING BEHAVIOUR

In the above statistical table, the analysis illustrates that some of the explanatory variables have a significant level below and some above 0.05 ( $p < 0.05$ ). Beta values also mean that individual predictor variables impact the predicted variable. The analysis specified the factors involved in online purchasing have a strong impact on online consumer buying behavior on a beta value of 0.677. It clarifies that 67.7% of changes in online consumer buying behavior are affected by the factors, which is significant at the level of 0.000. Consequently, the analysis inferred that it significantly and positively affects the consumers' buying behavior.

Based on the result similarly risk involved in online purchasing don't have any influence on online consumer buying behavior, with a beta value of 0.097 correspondingly, that is insignificant  $p > 0.056$ . It shows that there is no significant impact on online consumer buying behavior.

**H3: Digitalized marketing elements are positively effective in changing CBB.**

**H4: The use of sales promotion techniques through digitalized platforms in the Fashion Industry can boost company sales by positively affecting consumer behavior.**

**Correlation**

Correlations							
		ONLINE CONSUMER BUYING BEHAVIOUR	DIGITAL MARKETING ELEMENTS	CUSTOMER PROMOTION	DIGITAL SALES PROMOTION	FREEDOM	BONUS PLAN
	Pearson	1	-.068	-.000	-.000	-.048	-.065

ONLINECONSUMERBUYINGBEHAVIOUR	Correlation			53			
	Sig. (2-tailed)		.286	.404	.996	.448	.309
	N	250	250	250	250	250	250
DIGITALMARKETINGELEMENTS	Pearson Correlation	-.068	.1	-.093	-.010	-.106	-.022
	Sig. (2-tailed)	.286	.144	.144	.880	.095	.734
	N	250	250	250	250	250	250
COUPON	Pearson Correlation	-.053	-.093	1	.176**	-.014	.011
	Sig. (2-tailed)	.404	.144		.005	.826	.861
	N	250	250	250	250	250	250
DISCOUNT	Pearson Correlation	.000	-.010	.176*	1	-.168**	-.117

	Sig. (2-tailed)	.996	.880	.005		.008	.064
	N	250	250	250	250	250	250
FREESAMPLE	Pearson Correlation	-.048	-.106	-.014	-.168**	1	.088
	Sig. (2-tailed)	.448	.095	.826	.008		.167
	N	250	250	250	250	250	250
BONUSPACK	Pearson Correlation	-.065	-.022	.011	-.117	.088	1
	Sig. (2-tailed)	.309	.734	.861	.064	.167	
	N	250	250	250	250	250	250
**. Correlation is significant at the 0.01 level (2-tailed).							

The analysis revealed that there is no a positive and strong connection among digital marketing elements (email, SEO, Facebook, pay-per-click, Instagram, and so on) that are affecting consumer purchase behavior and the online consumer buying behavior, with the value of “r”= -0.068 and on significance level “p”>0.000 which implies the Pearson correlation was insignificant at value 0.05 considered significant level (2-tailed).

There is no strong and positive relationship between Sales promotion techniques (coupons, discounts, samples, and bonus packs) and consumer buying behavior with the value of “r” -0.053, .000, -.048, -.065 respectively and at significance level “p” value >0.000.

**Regression Analysis**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.068 <sup>a</sup>	.005	.001	.90772
a. Predictors: (Constant), DIGITALMARKETINGELEMENTS				

The R2 assessment lets us know the amount of difference in the reliant variable (online consumer buying behavior) is clarified by using the model (the proportions of digital marketing elements). The above table of analysis shows that the R2 value is 0.005 which implies that 00.5% variation in the predicted variable (online consumer buying behavior) is clarified by the predictor variable (Digital marketing elements).

**ANOVA**

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.944	1	.944	1.145	.286 <sup>b</sup>
	Residual	204.340	248	.824		
	Total	205.284	249			
a. Dependent Variable: ONLINECONSUMERBUYINGBEHAVIOUR						
b. Predictors: (Constant), DIGITALMARKETINGELEMENTS						

Anova analysis lets us know whether the model, as a whole, is appropriate from a statistical angle i.e. whether the predictor variables are significantly at a decent level of prediction of the result provider variable.

As indicated in the table there is a statistically significant effect between explanatory variable (factors and risk) and response variable (online consumer buying behavior) where (F) value was (1.145) at sig=0.286 which states that there is an insignificant effect of Digital marketing elements on online consumer buying behavior.

**Coefficients Analysis**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.668	1.048		4.455	.000

	DIGITALMARKETINGELEMENTS	-.283	.264	-.068	- 1.07 0	.286
a. Dependent Variable: ONLINECONSUMERBUYINGBEHAVIOUR						

In the above statistical table, the analysis illustrates that some of the explanatory variables have a significant level below and some above 0.05 ( $p > 0.05$ ). Beta values also mean that individual predictor variables impact the predicted variable. The analysis specified the digital marketing elements involved in online purchasing haven't impacted online consumer buying behavior on a beta value of -0.068. It clarifies that 06.8% changes in online consumer buying behavior affected by the DMEs, which is insignificant at the level of 0.000. Consequently, the analysis inferred that insignificant and negatively affects the consumers buying behavior.

### Regression Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.123 <sup>a</sup>	.015	-.005	.91027
a. Predictors: (Constant), BONUSPACK, COUPON, FREESAMPLE, DIGITALMARKETINGELEMENTS, DISCOUNT				

The R2 assessment lets us know the amount of difference in the reliant variable (online consumer buying behavior) is clarified by using the model (the proportions of sales promotion techniques). The above table of analysis shows that the R2 value is 0.015 which implies that 01.5% variation in the predicted variable (online consumer buying behavior) is clarified by the predictor variable (sales promotion techniques).

### ANOVA

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.108	5	.622	.750	.587 <sup>b</sup>
	Residual	202.176	244	.829		
	Total	205.284	249			
a. Dependent Variable: ONLINECONSUMERBUYINGBEHAVIOUR						
b. Predictors: (Constant), BONUSPACK, COUPON, FREESAMPLE, DIGITALMARKETINGELEMENTS, DISCOUNT						

Anova analysis lets us know whether the model, as a whole, is appropriate from a statistical angle i.e. whether the predictor variables are significantly at a decent level of prediction of the result provider variable.

As indicated in the table there is a statistically significant effect between explanatory variable (factors and risk) and response variable (online consumer buying behavior) where (F) value was (.750) at sig=0.587 which states that there is an insignificant effect of SPTs on online consumer buying behavior.

**Coefficients Analysis**

<b>Coefficients<sup>a</sup></b>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error			
1	(Constant)	6.428	1.598		4.021	.000
	SALESPROMOTIONTECH	-.335	.268	-.080	-1.251	.212
	COUPON	-.142	.155	-.059	-.914	.361
	DISCOUNT	-.013	.121	-.007	-.104	.918
	FREESAMPLE	-.121	.148	-.053	-.819	.413
	BONUSPACK	-.115	.120	-.062	-.962	.337

a. Dependent Variable: ONLINECONSUMERBUYINGBEHAVIOUR

In the above statistical table, the analysis illustrates that some of the explanatory variables have a significant level below and some above 0.05 ( $p < 0.05$ ). Beta values also mean that individual predictor variables impact the predicted variable. The analysis specified the factors involved in online purchasing have a strong impact on online consumer buying behavior on the beta value of -0.080, for coupons -0.059, discount -0.007, free sample -0.053, and -0.062. It clarifies that 08.0% changes in online consumer buying behavior affected by the SPTs, which is insignificant at the level of 0.212. Consequently, the analysis inferred that it meaningfully and positively affects the consumers' buying behavior.

**DISCUSSION OF THE RESULTS**

Based on the above analysis both the hypothesis and their variables were tested, the results of the components/variables like factors (price, time, availability, quality, etc.) were found reliable in the previous studies. Other variables like risk (malfunctioned products, confidential data leakage risk, bad quality of products, different product from the original one, etc.) discovered that there was an insignificant effect on the online consumer buying behavior as the p-value is greater than 0.05. So, the hypothesis related to factors is considered as accepted while the risk component has no impact on online consumer buying behavior.

**FUTURE SCOPE AND CONSTRAINTS**

Practically every article has a few constraints thus as in our topic. Lack of time is considered as a limitation because everything takes time and with time it will create in better form. Simultaneously cost is likewise one more impediment in our analysis. This plan includes a comparative analysis

between traditional shoppers and online shoppers. Thus, I did some research on digitalization utilized by online shoppers in Pakistan uniquely the survey is directed on its population. One more restriction in the analysis is convenience testing and most of the respondents are women of the sample population. Lastly, the sample size is also limited to 300 respondents because only the sample of online shoppers is considered. Some respondents unwillingness to the questionnaire form because of the lack of content related to Fashion products of the study, lack of time, and the other main limitation that was unable to collect data in the old fashion way (in hardcopy form) because of the pandemic.

Besides, this research generated these important results and created a generous collection of new and present information. Many other significant boundaries have to cross to further research should be conducted. The results of the study should be dealt with vigilantly as well as for the future the survey needs to be carried out with a massive population size to discover more factors, risky behavior, and other elements that could affect consumer buying behavior. The study explores the Pakistani sample population only, due to lack of time and can't visit cities frequently.

### CONCLUSION

This study recognizes the factors and other elements that could affect consumer buying behavior. Whether it is an online or traditional type of shopping, this study mainly on digitalization and how it changes consumer behavior towards the digital era. Nowadays especially in this pandemic period people have started using mobile apps and shifted to the digital world very quickly in Pakistan. So, the majority prefer to shop online for Fashion products rather than go to the store or outlet that are time-consuming sometimes it wastes time if you visit the store and didn't get the product according to their choice and wish.

### AUTHOR CONTRIBUTIONS

**Conceptualization:** Ghazal Zakir, Sohaib Uz Zaman

**Data Curation:** Ghazal Zakir

**Formal Analysis:** Ghazal Zakir

**Funding Acquisition:** Ghazal Zakir

**Investigation:** Ghazal Zakir

**Methodology:** Ghazal Zakir

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**Resources:** Ghazal Zakir

**Software:** Ghazal Zakir

**Supervision:** Sohaib Uz Zaman

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**Visualization:** Ghazal Zakir, Sohaib Uz Zaman

**Writing – Original Draft:** Ghazal Zakir

**Writing – Review & Editing:** Ghazal Zakir, Sohaib Uz Zaman

### CONFLICT OF INTEREST STATEMENT

The authors declare that they have no competing interests.

### ACKNOWLEDGEMENT

All authors contributed equally to the conception and design of the study.

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## APPENDICES

### Appendix A:

#### Questionnaire Sample

##### a) Questions related to online consumer buying behavior inclusion:

Strongly agree (5), agree (4), neutral (3), disagree (2) strongly disagree (1)

- I shop online because I found a greater variety of products
- I shop online because it is a decent method to buy things when time is short
- I shop online because it can liberate me the effort of buying what I want from offline retail stores
- I shop online because I value the accessibility of 24/7h availability
- I shop online because I can easily shop in privacy at home
- Social media influence your purchase decision
- Relevant information and site content helpful in online shopping

#### Factors affecting consumer buying behavior

- Online shopping provides you quality products.
- Online shopping saves your time in comparison to offline shopping.
- Products are available whenever you need
- Products at the doorstep make life easy
- Society culture may affect buying behavior.
- Age determines the things you buy.
- Because I get a great discount in online shopping

#### Risk involves in online consumer buying

- There is a high probability of getting malfunctioning products to shop online.
- It is hard to check quality in online shopping.
- It might not provide what ordered through online shopping
- The product might not be delivered on time
- Confidential data might be misused to shop online.

#### Digital marketing elements

- I have gotten messages delivered to me

- I stay updated with the products of Fashion through DMEs
- I engage greatly with the product of Fashion through DMES.
- DMEs provide clear information about the Fashion industry.
- DMEs make comparison easy between products competitors
- I can shop any time 24/7 using Digital marketing
- I can share the content of the products in the Fashion industry through DMEs
- Facebook page has made it easier to get information about the product
- The fashion industry uses Affiliate and pay-per-click marketing as DMEs.
- Email marketing and Google are the key elements to communicate with customers
- The Instagram digital marketing page of the fashion industry always reminds me of different products.

### **Sales promotion techniques**

#### **Coupons**

- The fashion industry conduct Coupon giveaways
- Coupon offer is used as a promotion for customers to purchase fashion product
- coupons are distributed at a point of sale to incur an instant change of preference on the customers
- Coupons value is higher to make the product of Fashion chosen more often

#### **Discounts**

- Fashion products provide discounts on their products to their customers
- I shift to competing brands if a discount is available
- My brand preference is based on the price discount on the products
- The sales promotion offered by the Fashion industry are good

#### **Free Samples**

- The fashion industry/products provide free samples as a sales promotion
- If a premium promotion required buying more than one product I still like to participate in the promotion
- I only try a new product offering a free sample
- I just don't take free samples, if I like the product I will come back and purchase that product

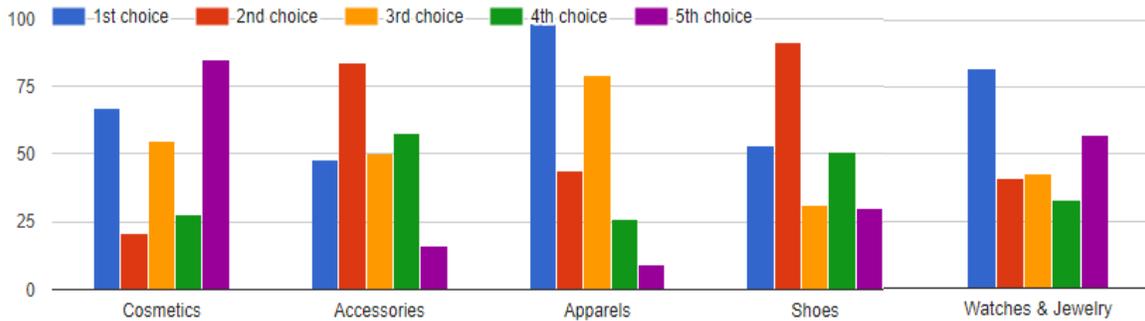
#### **Premium or bonus packs**

- I make repeat purchases when the Fashion industry gives bonus packs or premiums as a promotion
- My consumption amount increases when fashion products offer Bonus packs
- I make instant purchase decisions when Bonus packs or premiums are available
- I switch brands when Premium or bonus packs are offered

#### **General Questions**

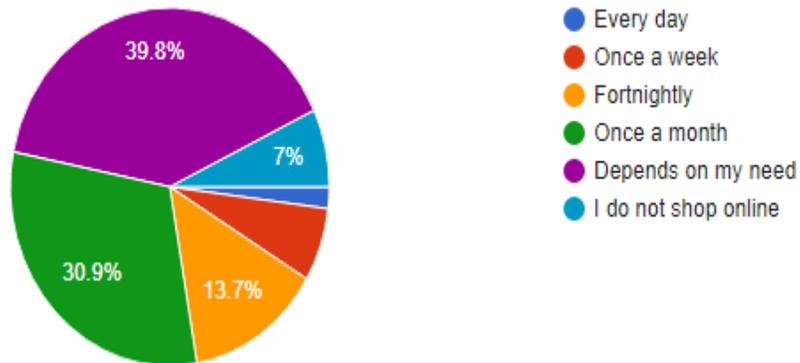
Please specify how likely you are to shop online for different categories of products below as were

- Cosmetics
- Accessories
- Apparels
- Shoes
- Watches & Jewelry



Please specify, how frequently you shopped online within one month before the outbreak of the pandemic?

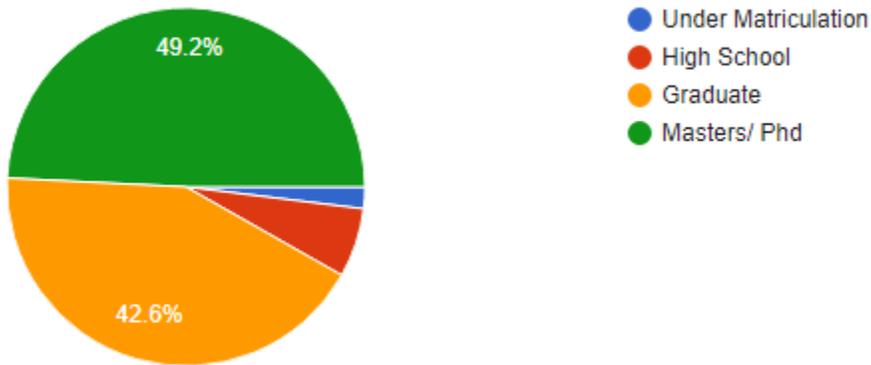
- Every day
- Once a week
- Fortnightly
- Once a month
- Depends on my need
- I do not shop online



**Demographic details**

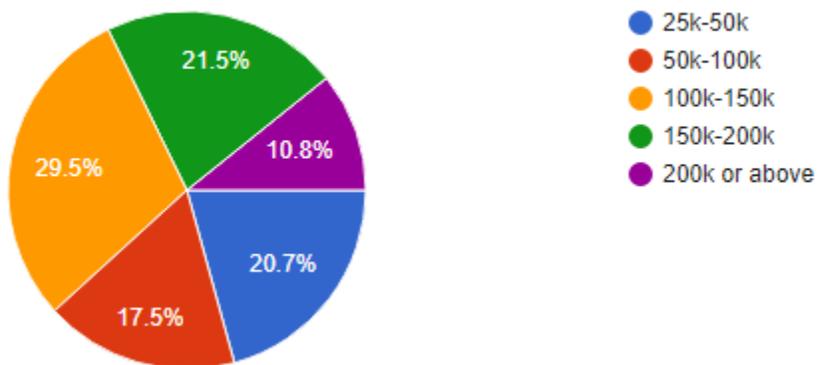
**Qualification**

- Under Matriculation
- High School
- Graduate
- Masters/ Phd



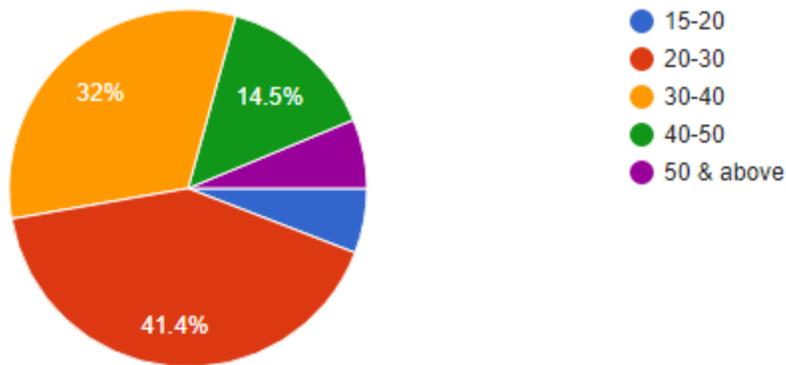
### Income in PKR

- Income in PKR
- 50k-100k
- 100k-150k
- 150k-200k
- 200k or above



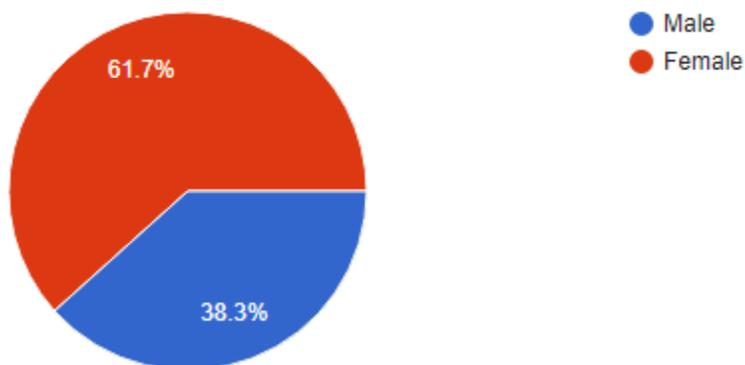
### Age

- 15-20
- 20-30
- 30-40
- 40-50
- 50 & above



### Gender

- Male
- Female
- Others 18%



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