Revisiting Trust towards E-Retailers among Pakistani Online Consumers

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Abstract
The core purpose of this study is to revisit the trust of online consumers towards e-retailers in Pakistan. However, numerous studies have highlighted those factors which are related to online business rather than human behavior. Although, the study is based on a quantitative research technique and used a deductive approach. Moreover, the survey strategy chose to collect data. The close-ended questionnaire was distributed among "300" respondents through a large portion of respondents from the main city "Karachi" with the help of "purposive sampling" and followed a cross-sectional pattern. The collected data were evaluated in the smart PLS and executed "structural equation modeling (SEM)" to analyze data. Besides this, the gathered data were quite reliable and valid, and also were not found multicollinearity issues. Furthermore, two indirect relationships and three direct relationships have been found significant. Also, some important limitations have been underlined like the study used a small sample size of 300. Secondly, because of time constraints, a cross-sectional time horizon was followed. Though, a larger portion of data was collected from the main city. Last, the study has some contributions such as introducing a new conceptual model, highlights essential areas to improve consumer's online trust.

Keywords: *Online familiarity, consensus perception, perceived risk, website design quality, online consumer's trust, and trust propensity.*

The material presented by the authors does not necessarily represent the viewpoint of the editor(s) and the management of the Khadim Ali Shah Bukhari Institute of Technology (KASBIT) as well as the authors' institute.

Introduction

Business over the internet is getting fame these days, and it is happening because the present time is the time of advanced technology which is a good indication for people, where the one side shows many benefits of online business, on the other hand, the negative consequences are also there. For long-term online business needs to understand online consumer's trust and make it an intense priority (Pereira, Maria de Fatim Salgueiro, Paulo , & Helia , 2016; Svatošová & Veronika, 2018; Svatošová & Veronika, 2019a; Svatošová & Veronika, 2019b). The study of Feenstra, Muzellec, de Faultrier, and Boulay (2016) explained in the present time people want to ease in every situation and seeking feasibility to get succeed similarly online shopping is the best way to save time and enjoyment. Nowadays, companies usually prefer to work online as it is feasible for them and also their customers (Akar & Nasir, 2015). The utmost issue in the internet business is a trust or attaining worth of consumer's online behavior in the online atmosphere which has been widely highlighted in the previous literature (Pilík, Michal, Eva Juˇriˇcková, & Michael Adu Kwarteng, 2017a; Pilík, Michal, Petr Klimek, Juˇriˇcková Eva, & Pˇremysl Pálka, 2017b). In this perspective, trust is considered a core element to make the online business successful, the reason is in online business, the website is the only platform where the online business can be accomplished so that the online sites play an important role in developing trust between two parties whether they are seller or buyer because the consumer is unable to see the product from their eyes and cannot touch them, therefore based on the trust the relationship can be made (Huizingh, 2000).

The process of selling and buying tangible or non-tangible things by using the internet channel is known as online retailing, people purchase products through sites or by installed applications in their mobiles and enjoy shopping online in a limited timeframe (Ahn, Ryu, & Han, 2007). The most difficult task is to get the consumer's trust therefore online retailers must know their requirements as the priority and develop a trustworthy relationship with the consumer (Kim & Prabhakar, 2004). Purchasing through the internet is deliberated the easiest way as per the consumer's point of view (Bourlakis, Papagiannidis, & Fox, 2008). The attractiveness of internet-based businesses has been amplified swiftly resulting in people feel relaxed and convenient (Liu & Goodhue, 2008). In online business, the root cause of developing trust among online consumers is to satisfy consumers according to their needs (Flaviàn & Guinalìu, 2006; Doong, Wang, & Foxall, 2011). The online connection between retailer and consumer grows on the level of trust, for this reason, neither a retailer could see the consumer nor the consumer interacts with them, therefore in this situation trust has a significant role to make this connection strong (Fang, Chiu, & Wang, 2011).

The important thing which every online retailer must focus on that is the website is the only room where fruitful business can take place, consumers first seek their private convenience in terms of easy communication with the online retailer, the accurate and credible information they could get regarding their desired products or service, their privacy keeps confidential, the easy online payment method, security of their money and sensitive information sanctuary (Bart, Shankar, Sultan, & Urban, 2005). It has been observed that in the last few years online shopping is much preferable to traditional shopping, everyone wants ease in every context whether it is shopping or outing somewhere, traveling, online tickets booking, in the education sector whatsoever the matter is people want comfort in every region (Jun, Yang, & Kim, 2004).

To sum up, in this discussion a relationship without trust surely difficult to sustain, accordingly trust is mandatorily required in any nature of business either it is traditional or online. As a result, online retailers must keep trying to improve themselves to make strong connections with consumers ultimately lead to a successful business. Furthermore, it is confirmed from the previous debate that there are several advantages of online shopping but some hidden hindrances such as lack of trust, less privacy and security, the high level of payment risk, product quality, less reliable information on retailer's website, and timely delivery. Thus, the main purpose of writing this paper is to revisit trust towards e-retailers among consumers with the help of those elements which are necessary for developing trust. However, some essential contributions have done through this paper like it is considered as the authentic source of relevant information and deep knowledge and has also introduced new strategies to online retailers regarding consumer trust. Next, companies who usually sell products online can get benefit by taking innovative ideas and can better understand consumer's needs and demands.

Literature Review

- *Consumer's Online Trust*

Mayer, Davis, and Schoorman (1995) defined it as**: *"The willingness of a consumer to be vulnerable to the actions of an Internet merchant in an Internet shopping transaction, based on the expectation that the Internet merchant will behave in certain agreeable ways, irrespective of the ability of the consumer to monitor or control the Internet merchant"*** (p.79). In a business association, strong connections are necessary from both sides (Wu & Tsang, 2008). The study of Grabner-Kräuter and Faullant (2008) indicated that the different nature of business takes place for example online shopping or traditional shopping either it is a physical or non-physical absence of trust among consumers difficult to proceed. There is much risk in online shopping rather than traditional consequent lack of online consumer trust towards e-retailers (Lee & Turban, 2001). A successful online business can be performed based on a consumer's trust, the reason is a high level of unseen risk is there in online transactions (McCole, Ramsey, & Williams, 2010). In the past literature, consumer's trust has been explained in several ways because it is the most difficult element of human psychology (Gefen & Straub, 2003)

- *Ability*

Mayer et al (1995) proposed the best definition of an ability which is defined as**: *"Ability as that group of skills, competencies, and characteristics that enable a party to influence within some specific domain"*** (p.72). The study of Cook and Wall (1980) & Sitkin and Roth (1993) explained that the development of trust is based on the ability means how much online retailer is capable to complete the online transaction smoothly and successfully. This statement is endorsed by Belanger, Hiller, and Smith (2002) no doubt ability is the main characteristic of e-retailer and represents the strength of online business completion, and also it differentiates from one e-retailer to another. It is the true reflection of e-retailer's commitment to consumers (Li, Piekowski, van Moorsel, & Smith, 2011). It is confirmed from the previous studies that the ability found a key factor and has a significant role in developing trust among consumers.

- *Benevolence*

Pavlou and Dimoka (2006) defined benevolence as**: *"The buyer's belief that a seller has beneficial motives is genuinely concerned about the buyer's interests, and will act in a*

goodwill manner beyond short-term profit expectations." (p.87). The study of Rempel, Holmes, and Zanna (1985) explained that benevolence is a set of pure, transparent qualities of a person eventually trust develops. Ganesan (1994) defined benevolence is considered a positive intention towards the contentment of a commitment in business terms. It is argued benevolence is the main attribute of a seller towards the business accomplishment smoothly with a good relationship of a consumer in the end trust develops (Mayer et al., 1995). It is reflected as another trust dimension of risk minimization and improving uncertainties in smooth business transactions either online or physical (Gefen & Straub, 2004). The positive effect of benevolence in developing trust is confirmed by the prior debate.

- *Integrity*

    Mayer et al (1995) defined it as**: *"Integrity refers to the consumers' belief regarding commitment or obligation fulfillment of the retailers in the whole purchasing process."* (p.56)*.* The previous studies of McFall (1987) deliberated integrity is the acceptance of moral values along with the emotional attachment of an individual either it is an emotional attachment or a business attachment integrity works as an imperative factor in both affections, for example in a particular relationship if one party follows the specific rules and standards so then the other party is liable to follow those rules thus integrity can maintain between them. According to Mayer et al (1995) integrity is essential for the online retailer because the consumer wants satisfaction at every level therefore online seller needs to satisfy them and it can be done through integrity in a relationship.

- *Consensus Perception*

    Benedicktus, Brady, Darke, and Voorhees (2010) & Cialdini (1993) have cleared the concept of consensus perception and elaborated that consumer's trust particularly in online transactions grows on the old consumer's experiences which they share through different platforms in terms of some information about the e-retailer, thereafter it is considered the easiest way to develop trust among online consumers towards e-retailers. Moreover, it is supposed the key factor of trust specifically in online businesses, because the first time buyer wants internal satisfaction towards e-retailers and it is possible when previous consumers share their good and bad experiences through digital media, or electronic media where people easily approach and share their personal opinions, views, perceptions regarding online retailer and then it helps to build a strong connection between consumer and e-retailer (Benedicktus et al., 2010).

- *Online Familiarity*

    The foundation of any relationship is constructed on trust as previous studies massively highlighted. Business connections are only made on the maximum amount of familiarity involvement from both parties (Luhmann, 1979). If a consumer has limited information about e-retailer and they know them very well so then the level of risk surely minimizes because of the awareness and thus trustworthy relationship can be made (Gefen, 2000; Ganesan, 1994).

- *Perceived Risk*

    The qualitative study of Janda, Trocchia, and Gwinner (2002) explained there are two types of risks in online retailing the first one is financial risk and the other is a non-financial risk; the financial risk involves buyer credit card information while the non-financial risk contains

online retailer's personal information. Prior researchers have identified that perceived risk is a complex factor for growing trust because it has so many forms (Pavlou & Gefen, 2004; Van der Heijden, Verhagen, & Creemers, 2003). Although, numerous other studies perceived risk has many dimensions and it is hard to explain as a single construct (Gefen et al., 2003).

- *Website Design Quality*

        Sinha, Hearst, Ivory, and Draisin (2006) suggested the website is the only place where internet businesses normally do accomplish and because of this reason, e-retailer's website must be proper navigation, easy to use, provide authentic information regarding products and services, strong network structure with e-retailer, assurance of instant feedback regarding any consumers' query, and also ensure the best place to an online consumer where they think their demands and needs can be fulfilled certainly. Kim, Ferrin, and Rao (2009) confirmed that there is a high impact of E-retailer's website on consumer's online trust.

- *The mediating role of Trust Propensity*

        Rotter (1971) defined it as**: "*Expectancy held by an individual or a group that the word, promise, verbal, or written statement of another individual or group can be relied on.*"** (p. 444). Chopra and Wallace (2003) explained that trust propensity is an important psychological characteristic of a human. An individual's trust may lack if there is no propensity to trust, thus consumer trust-building is established with the help of a fundamental trait of a person that is trust propensity.
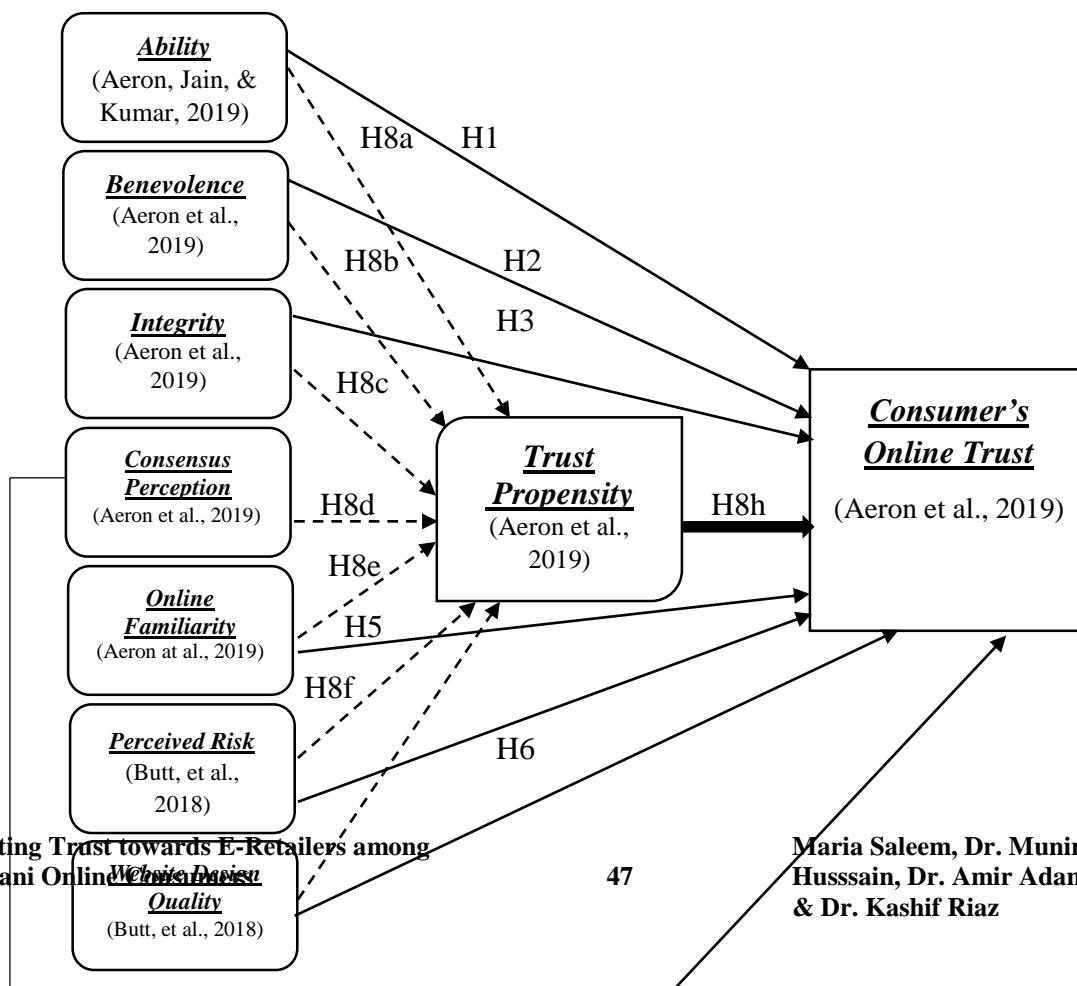
H8g

H7   H4

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Figure 1: Conceptual Research Model

H1: There is a significant effect of ability on trust toward e-retailers among online consumers in Pakistan.

H2: There is a positive effect of benevolence as a major driver of trust on consumer's online trust toward e-retailers.

H3: There is a positive effect of integrity on trust toward e-tailers among online consumers in Pakistan.

H4: There is a significant effect of consensus perception on e-trust among consumers toward online retailers in Pakistan.

H5: There is a significant effect of online familiarity on online trust among consumers toward e-retailers.

H6: There is a necessary negative consequence of perceived risk on online trust toward e-retailers among online consumers.

H7: There is a positive effect of website design quality on online trust among consumers toward e-tailers.

H8: There is a positive mediating role of trust propensity among ability, benevolence, integrity, consensus perception, online familiarity, perceived risk & website design quality, and online trust toward e-retailers among online consumers in Pakistan.

Research Methodology

The research methodology is the main part of the research. The proper path should be followed from the starting to the conclusion (Saunders, Lewis, & Thornhill, 2009). The current study is based on the quantitative research technique and followed a deductive approach. The secondary data was gathered through published researches, an online research database, research papers, and relevant reports. However, the primary data was composed through a questionnaire (Zikmund, Babin, Carr, & Griffin, 2013). The survey strategy has been applied (Zikmund et al., 2013) although the survey was conducted in two different ways; the first was an online survey with the help of google scholar, whereas the second was a physical survey based on the close-ended questionnaire which was categorized into two sections one was the descriptive and personal information of a respondent while the other was focused on the questions for variables and were designed on the Likert scaling. Though it was distributed to the relevant people who had satisfactory knowledge about online purchasing through e-retailers. The sample size was 300. However, the purposive sampling technique was adopted for the data collection. All the analyses were performed in the smart PLS by using the Structural Equation Modelling (SEM) statistical tool as it is considered the most popular research technique (Ringle, Wende, & Becker, 2015). The study of Hair et al (2017) theory can only be better understand through smart PLS of research. The SEM approach is divided into two phases. The first segment is the Measurement Model Validation which measures reliability, validity, and VIF values. However, the second phase is the Structural Model Assessment, which explains the testing of hypotheses.

Results

- *Demographics*

According to the obtained results of the respondent's demographic profiles, the sample was collected 63% from males and 37% from females that confirms the male's respondent participated enormously. Although, the majority of respondent's age was between 21 to 30 years. Next information, the household income level was required, the acquired results have shown that 26,000 - 35,000 averagely amount they get. However, the majority of respondent's qualification was based on the Master degree, there was no respondent without having any qualification. The last area was mentioned in the questionnaire was the respondent's online shopping experience, thus the respondent had generally 1-2 years of experience in online purchasing.

Table 1: Respondents' Demographic Profiles

Profile	Frequency	Percentage (%)
Gender	188	63%
Male	112	37%
Female		
Age Group	25	8%
Below 20 years	121	40%
21 to 30 years	109	36%
31 to 40 years	35	12%
41 to 50 years	10	4%
51 and Above		
Household Income level	18	6%
Below 25000	120	40%
26,000 - 35,000	71	24%
36,000 - 45,000	61	20%
46,000 – 55,000	30	10%
Above 55,000		
Qualification	0	0
Matric	53	18%
Intermediate	90	30%
Bachelors	143	47%
Masters	14	5%
Diploma Certificate		
Online Shopping Experience	20	7%
Less than 3 months	63	21%
3-6 months	59	20%
6-12 months	66	22%
1-2 years	60	20%
2-3 years	16	5%
3-5 years	16	5%
More than 5 years		
Prefer Buying Online	100	33%
Clothing and accessories	88	30%
Electronic goods and gadgets	30	10%
Books and magazines	22	7%
Gifts, games, and toys	30	10%
Beauty care (cosmetics etc.)	30	10%
Replicas (1st copy)		
Online Shopping Preference	120	40%
Daraz. Pk	4	1%
Azmalo. Pk	3	1%

Shop daily. Pk	105	35%
OLX.com.Pk	2	0.7%
Symbios. Pk	3	1%
Techcity. Pk	7	2.3%
home shopping. Pk	56	19%
Yayvo.com		

- *Measurement Model Validation*

Figure 2: Measurement Model Validation
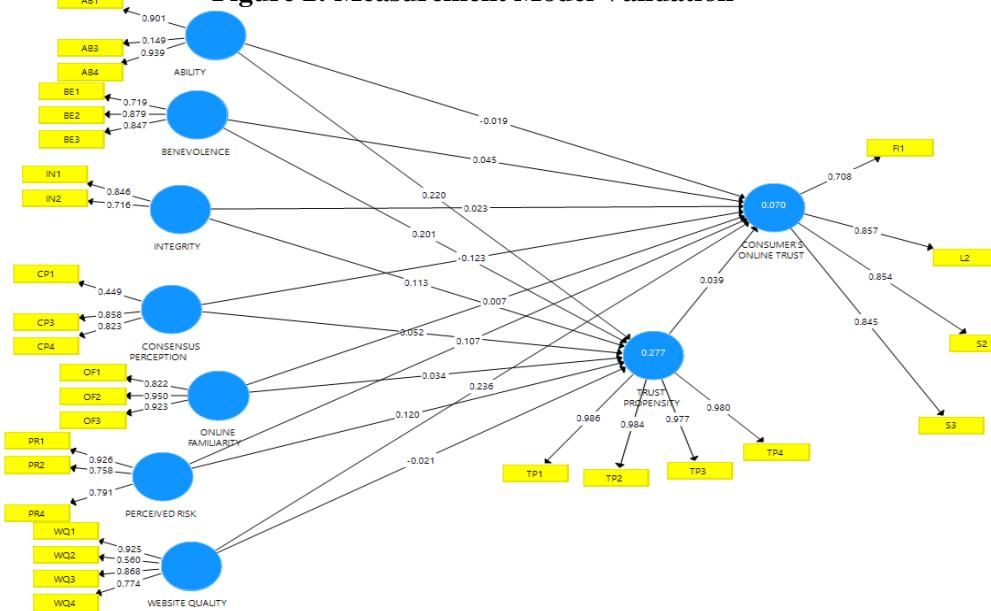
**Table 2: Measures of Measurement Model**

Constructs	Items	Outer Loadings	Cronbach's Alpha	rho_A	Composite Reliability	(AVE)	VIF
Ability	AB1	0.901	**0.584**	0.856	0.755	0.572	1.965
	AB3	**0.149**					1.024
	AB4	0.939					1.943
Benevolence	BE1	0.719	0.763	0.816	0.857	0.669	1.529
	BE2	0.879					1.767
	BE3	0.847					1.475
Consensus Perception	CP1	**0.449**	**0.562**	**0.661**	0.766	0.538	1.075
	CP3	0.858					1.374
	CP4	0.823					1.308
Consumer's online trust	S2	0.854	0.834	0.832	0.890	0.670	2.771
	S3	0.845					2.295
	F11	0.708					1.278
	L2	0.857					2.532
Integrity	IN1	0.846	**0.378**	**0.395**	0.760	0.614	1.058
	IN2	0.716					1.058
Online Familiarity	OF1	0.822	0.890	0.980	0.927	0.810	2.543
	OF2	0.950					3.894
	OF3	0.923					2.561
Perceived Risk	PR4	0.791	0.776	0.905	0.867	0.686	1.671
	PR1	0.926					1.966
	PR2	0.758					1.466

Trust Propensity	**TP1**	0.986					3.652
	TP2	0.984	0.987	0.988	0.991	0.963	2.008
	TP3	0.977					**4.287**
	TP4	0.980					**4.602**
Website Quality	**WQ1**	0.925					3.945
	WQ2	**0.560**	0.809	0.975	0.868	0.630	1.390
	WQ3	0.868					3.753
	WQ4	0.774					1.622

The "convergent validity" is maintained if the values of outer loadings >0.7 and the values of average variance extracted (AVE) >0.5 respectively. The items with minimum outer loadings like < 0.7 then remove as they badly affect the construct's reliability and convergent validity (Hair, Hult, Ringle, & Sarsted, 2017). As seen in Fig: 2 and Table: 2 the satisfactory results of outer loadings are obtained. Thus, convergent validity is established. The measurement model validation was estimated through reliability (internal consistency & convergent validity), discriminant validity, and VIF values. The study of Hair Jr, Hult, Ringle, and Sarstedt (2016) elucidated that the internal consistency of a model can be evaluated through average variance extracted (AVE) and composite reliabilities. Carlson and O'Cass (2010) further described Cronbach's alpha coefficients and composite reliabilities are measured for the confirmation of "internal consistency" in data, though convergent validity is recognized by AVE and item's outer loadings. The standard value for composite reliability is > 0.7, if the obtained values are more than 0.7 it confirms the internal consistency (McLure Wasko & Faraj, 2005). The past studies have already highlighted > 0.7 threshold value for composite reliability (Meng-Hsiang, Li-Wen, & Cheng-Se, 2014).

To consider the values of composite reliability as it is the best way to describe the internal consistency (Naylor, Lamberton, & West, 2012). As seen in Table: 2 all the acquired values of composite reliabilities are > 0.7. Hence, excellent internal consistency exists in data. However, the obtained values of AVE all are > 0.5 threshold value, which confirms satisfactory convergent validity is present. Two methods are used to measure "discriminant validity", the first one is the Fornell-Larcker criterion and the second is the Heterotrait-Monotrait Ratio (HTMT). The most appropriate technique for measuring discriminant validity in data is the HTMT ratio with < 0.9 threshold value (Henseler, Ringle, & Sarstedt, 2014). Therefore, the results in Table:3 the attained values of Fornell-Larcker criterion are greater than the squared value of AVE, thus discriminant validity is confirmed, whereas in Table:4 except two values 1.038 & 0.923 which confirmed that the items are highly correlated and difficult to differentiate by the respondent as a separate item. As seen in Table: 4, most values are < 0.9 sufficient discriminant validity exists.

	Ability	Benevolence	Consensus Perception	Consumer's online trust	Integrity	Online Familiarity	Perceived Risk	Trust Propensity	Website Quality
ABILITY	0.756								
BENEVOLENCE	0.404	0.818							
CONSENSUS PERCEPTION	0.331	0.172	0.734						
CONSUMER'S ONLINE TRUST	-0.006	0.092	-0.023	0.818					
INTEGRITY	0.524	0.209	0.425	0.036	0.784				

ONLINE FAMILIARITY	0.288	0.228	0.259	0.046	0.240	**0.900**			
PERCEIVED RISK	0.477	0.345	0.315	0.085	0.294	0.533	**0.828**		
TRUST PROPENSITY	0.449	0.370	0.250	0.056	0.334	0.248	0.363	**0.982**	
WEBSITE QUALITY	-0.198	0.075	0.182	0.215	0.085	-0.024	-0.060	-0.038	**0.794**

Table 3: Fornell-Larcker Criterion

Table 4: Heterotrait-Monotrait Ratio (HTMT)

	Ability	Benevolence	Consensus Perception	Consumer's online trust	Integrity	Online Familiarity	Perceived Risk	Trust Propensity	Website Quality
ABILITY									
BENEVOLENCE	0.524								
CONSENSUS PERCEPTION	0.562	0.308							
CONSUMER'S ONLINE TRUST	0.152	0.122	0.163						
INTEGRITY	**1.038**	0.352	**0.923**	0.083					
ONLINE FAMILIARITY	0.498	0.252	0.387	0.065	0.394				
PERCEIVED RISK	0.795	0.415	0.446	0.122	0.497	0.633			
TRUST PROPENSITY	0.492	0.396	0.314	0.068	0.539	0.237	0.386		
WEBSITE QUALITY	0.336	0.349	0.273	0.216	0.178	0.057	0.170	0.121	

Table 5: Model Fit Summary

	Saturated Model	Estimated Model
SRMR	0.08	0.08
d_ULS	3.070	3.070
d_G	1.047	1.047
Chi-Square	1,622.652	1,622.652
NFI	0.720	0.720

To determine the fitness of a model. The value of SRMR should be =<0.08 which is considered as the model is deemed acceptable (Hu & Bentler, 1999)**.** Hence, in Table: 5, the achieved value is = 0.08, therefore the model is approximately well fit. The variance inflation factor (VIF) normally produces and creates many problems in the data, for the confirmation of the collinearity issue the VIF values must be < 5 (Hair et al., 2017)**.** The results in Table: 2 have displayed that there was no collinearity issue found because all the obtained values are < 5, except two values 4.287 & 4.602 which were quite closer to 5.

- *Structural Model Assessment*

Figure 3: Measurement Model Validation
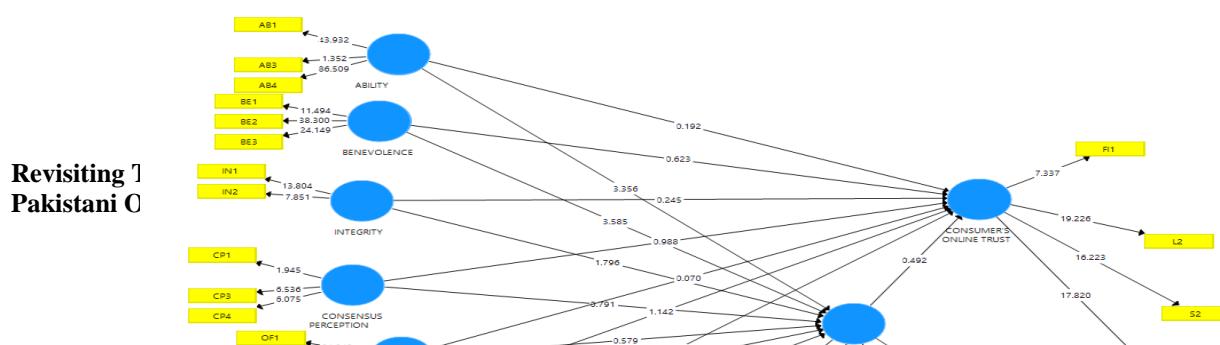
In Smart PLS, the bootstrapping technique is used to test the Hypotheses of the study. The hypotheses of this study were checked through this procedure, though it verifies the path coefficient on the standard p-value (Hair et al., 2016). Although several past studies have selected the different significant values which can vary according to the nature of the study for example 10% (0.1) or 5% (0.05) (Hair et al., 2016).

Table 6: Results of Hypothesis testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Decision
ABILITY -> CONSUMER'S ONLINE TRUST	-0.019	-0.014	0.098	0.190	0.850	**Not Supported**
ABILITY -> TRUST PROPENSITY	0.220	0.218	0.067	3.283	**0.001**	*Supported*
BENEVOLENCE -> CONSUMER'S ONLINE TRUST	0.045	0.047	0.074	0.608	0.543	**Not Supported**
BENEVOLENCE -> TRUST PROPENSITY	0.201	0.196	0.056	3.566	**0.000**	*Supported*
CONSENSUS PERCEPTION -> CONSUMER'S ONLINE TRUST	-0.123	-0.118	0.128	0.957	0.338	**Not Supported**
CONSENSUS PERCEPTION -> TRUST PROPENSITY	0.052	0.062	0.068	0.765	0.444	**Not Supported**
INTEGRITY -> CONSUMER'S ONLINE TRUST	0.023	0.021	0.093	0.243	0.808	**Not Supported**
INTEGRITY -> TRUST PROPENSITY	0.113	0.113	0.065	1.728	0.084	**Not Supported**
ONLINE FAMILIARITY -> CONSUMER'S ONLINE TRUST	0.007	0.008	0.095	1.997	**0.001**	*Supported*
ONLINE FAMILIARITY -> TRUST PROPENSITY	0.034	0.033	0.059	0.580	0.562	**Not Supported**
PERCEIVED RISK -> CONSUMER'S ONLINE TRUST	0.107	0.103	0.094	1.989	**0.000**	*Supported*
PERCEIVED RISK -> TRUST PROPENSITY	0.120	0.124	0.067	1.794	0.073	**Not Supported**
TRUST PROPENSITY -> CONSUMER'S ONLINE TRUST	0.039	0.038	0.082	0.477	0.634	**Not Supported**
WEBSITE QUALITY -> CONSUMER'S ONLINE TRUST	0.236	0.234	0.077	3.078	**0.002**	*Supported*
WEBSITE QUALITY -> TRUST PROPENSITY	-0.021	-0.027	0.064	0.328	0.743	**Not Supported**

Note: T-statistics > 1.96 at p < 0.05

As seen in Table: 6 the only two indirect relationships of variables that were found significant, ability and trust propensity; benevolence and trust propensity. The results of these two indirect relationships have shown that there was a noteworthy role of mediating variable (trust propensity) between them, while the other results of variables have revealed that there were no positive relationships with the intervening variable. On the other hand, three direct relationships have established momentous that are online familiarity and consumer's online trust; perceived risk and consumer's online trust; website design quality and consumer's online trust. The obtained results of these three direct relationships have presented that people mostly consider online familiarity, perceived risk, and website design quality while purchasing online. Online familiarity shows how much awareness does have a consumer regarding online buying things, whereas perceived risk spectacles that the risk factor occurs in every circumstance, therefore there is an extreme risk while purchasing online. However, website quality has an essential role in shopping online because it is the only path for consumers to interact with an e-retailer, there is no other way to purchase things over the internet though it is not traditional shopping, consumers have to trust online retailer from the beginning of transaction till the end. Thus, the quality of a website must be easy and understandable.

Discussion

According to the achieved results of demographic, men revealed strong participation in providing data comparatively than women. However, the reliability of data has been checked through internal consistency, convergent validity, and discriminant validity. As per the rule, the internal consistency was measured by Cronbach's alpha coefficients and composite reliabilities therefore the obtained values of both are in favor. For the confirmation of convergent validity, the outer's loadings and average variance explained (AVE) were examined thus the results of both have confirmed the existence of convergent validity in data. On the other hand, the discriminant validity was established through the Fornell-Larcker criterion and Heterotrait-Monotrait Ratio (HTMT) in this regard the results have proved a sufficient amount of discriminant validity. Whereas, no multicollinearity issue was found because all the attained results met the threshold value. Although, the fitness of a model shows adequate fit. In the last, a few hypotheses have been supported while the others are not significant.

Conclusion

At the beginning of the study, it was very difficult to cover all those factors which are necessary for online business, but this study has proved it true. However, the achieved results have confirmed the conceptual model is valid and can be applied for further studies. In the segment of data collection, the males took a party massively as compared to women. Although, the instrument was planned in two ways because it was a requirement for authentic data. The online interaction was done with respondents through google scholar, whereas the physical survey was conducted by distributing the questionnaire. The collected responses were quite interesting and reliable as people shared their personal views. Besides this, the smart PLS was the priority to analyze data by using SEM statistical technique. The results have revealed satisfactory reliability and validity were determined on the other hand the problem of multicollinearity was also absent in data. The most important part to analyze was the testing of proposed hypotheses. According to the obtained results, two indirect relationships were observed substantial; trust propensity has a noteworthy mediating role between ability and consumer's online trust, and trust propensity has a

significant mediating role between benevolence and consumer's online trust. Moreover, the results of three direct relationships have found positive online familiarity, perceived risk, and website design quality. These factors have confirmed that they have a momentous effect on consumer's online trust. To conclude this discussion these mentioned factors highly influence the consumer's online trust in online purchasing. Therefore, an online retailer must understand the consumer's requirements, their insecurities in terms of online purchasing. This should be their key responsibility to satisfy their customers as much as they can by providing all those facilities as what their consumers demand to them, resulting in e-retailer can enhance their business, improve business growth and expand the business rapidly. All this can happen when online consumers are completely satisfied and have full faith in them.

Contribution to the Field

Some important contributions have done from this study. Firstly, it has increased the pool of marketing literature related to online shopping. Though the usage of technology has amplified because advanced technology would be available at every corner around the world very soon. Secondly, the study has contributed to providing detailed information about online purchasing and raised those major elements which are needed to make successful online transactions and developing trust among internet consumers towards e-retailers. Although the study is a source of meticulous information and can assist the online retailer in improving their business and describes necessary strategies that are mandatory to build a strong relationship between e-retailer and online consumer. Last, it is highly beneficial on the industrial level in the way that online businesses will become a specific industry shortly. Thus, the study is more advantageous for those online companies who want to increase their reputation in the online market and also trust-building among consumers.

Limitations and Recommendations

The study was bound to face some restrictions. It was already decided to select a small sample size "300" the reason was the researcher had limited financial resources. Thus, it is recommended that in the future study the data must be collected from more than 300 respondents to get more accuracy and reliability. The second limitation was emphasized to check the effects of only those seven variables among online consumer's trust, which have been explained in the conceptual research model. Hence, the next study must adopt new and different factors and verify their influence in the context of online purchasing towards e-retailers. The third major constraint that was faced by the researcher at the time of data collection was mostly the data were gathered from the main city i.e. Karachi, although the researcher should have covered the major cities of Pakistan, because of a limited timeframe just had an interaction only with the respondents of Karachi. Therefore, if a new study represents the whole country then it would be mandatory to collect data from the main cities of Pakistan. Lastly, a cross-sectional time horizon pattern was followed. Next, conduct a study on a longitudinal pattern to get deep knowledge and information regarding online shopping.

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