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Factors Influencing Trust for Online Buying Behavior in Pakistan

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ABSTRACT

This paper explores the effect of transaction security, data privacy, guaranteed return policy, and perceived web image on the development of online trust and the effect of the trust on online buying intention in Daraz.PK, one of the most popular e-commerce websites in Pakistan. Based on the previous study, this study fills a gap in the Pakistani context where the problem of trust and awareness is a constraint to the growth of online shopping. The correlational research design was applied in order to gather data on 500 respondents using a structured questionnaire with a five-point Likert scale. Reliability and regression analyses established that all the four factors have significant effect on online trust which has a strong positive influence on online buying intention. The results have emphasized the importance of trust-building factors in improving consumer confidence and increasing the use of e-commerce. It is recommended that businesses should concentrate on safe, privacy-aware and convenient online platforms to increase customer confidence and online shopping habits, which leads to economic development in Pakistan.

Introduction

Businesses depend on customers in order to survive and this is basic fundamental of running a business because any business no matter how big or small needs customers in order to sell their products. Customers have been the most important factor since the traditional times and even until now, though there are other factors like technology, human input, marketing etc. customers have been the most important and vital factor for a business to survive (Ahmed et al., 2024).

In the present era business have transformed from the traditional face to face buying and selling market to online means. Transactions once done by physical exchange of money now have changed to digital means. Customers now get wide variety of items to purchase on the internet and it is the most convenient way of doing business and while modern consumers, who are driven by both functional and hedonic factors, often use the internet to research products and services; however, they usually feel uneasy, insecure, and doubtful about the actual physical and financial purchase. The lack of trust, especially in relation to financial and personal information is the root of the problem (Sahney et al., 2013).

This issue brings a need of research to check how financial transaction security and data privacy leads to create trust which ultimately results in online buying intention. Here we analyze several variables like transaction security, data privacy, guaranteed

return policy and perceived web images to have an impact on trust creation in online businesses and going on in creating online buying intention (Yusuf et al., 2022).

When considering creating trust amongst consumers for online shopping there are various factors which are found and these factors have been a part of study one way or the other. They have been done in different countries with different areas of business working in the online sector all with their own perception and barriers in online shopping. According to Conner Forest survey, it was found that 49% of the survey participants were concerned about their privacy and have lack of trust in online shopping (Forrest, 2017). Trust is a key factor when working using online means and these factors are influenced by transaction security and data privacy.

One of the many research projects was the research done by Sahney et al. (2013) on online trust where they studied the creation of online trust in the Indian market their target was an online railway ticket booking service where they conducted a survey in finding how financial safety and data privacy impacts the creation of trust where they referred trust a concept.

This research was done in context of a country where information technology and digitalization is at a fast pace but in case of a country like Pakistan where there is a lot of lacking in trust due to unawareness and with that there is fear of information being stolen which takes away trust on online buying from customers. This study will check the intensity our variables have in creating online trust and ultimately creating buying intention. There is another gap which is in the selection of business online train tickets is a business where the frequency of customers buying is moderate as compared to online shopping sites like amazon or OLX where the buying and selling of goods is at a good rate.

We have conducted our research using the website of Daraz.PK where we are testing the impact of our variables on creating online trust. Our research will be filling the gap of how much transaction security, data privacy, guaranteed return policy and perceived web image creates trust in consumers considering a website like Daraz.PK as a medium to test our research.

The objective of this study is to explore the relationships between various factors and online trust. Specifically, it aims to examine how the security of transactions, data privacy, guaranteed return policy, and perceived web image influence online trust. Additionally, the study seeks to investigate how online trust affects online buying intentions.

With the passage of time and evolution of technology, people are getting more and more advanced especially our young and working class who are too busy with their own income and earning that they cannot find time to purchase things for them. They are used to technology as compared to old aged and this research will help boost up their morale in purchasing products from Daraz.PK. This will be helpful since our working class likes to multitask and tries to save time for other work as much as possible. From a business perspective, this research will be beneficial to entrepreneurs or ongoing businesses who intend to turn their attention towards online selling. With our research they will be ready and will work in creating their website secure and perceptive for customers creating opportunities for business to explore a new and strong form of business. They will be able to devise strategies and plans strong enough to win customer trust.

Literature Review

Theoretical Background

This study was based on the model adopted by Sahney et al. (2013) where they adopted the determinant of trust as a concept across numerous fields and discipline (Wang & Xu, 2026). Early trust has been studied as a psychological phenomenon but later on became a concept in the field of marketing which was based on the relation between buyer and seller and relationship marketing done by (Ahmed et al., 2024; Ali et al., 2023).

Further, this concept of trust has further been studied under various models and theories. "Trust in online buying is developed based on the positive expectation on the potential online buyer that the online marketer will not act opportunistically through online dealing (Sahney et al., 2013). Trust is a phenomenon when in terms of marketing is created on the satisfaction of the buyer that the seller is selling the goods or service of good quality and reasonable price but in case of online the buyer is unaware of the seller and is at a risk, therefore, creates issues of building trust. This also, in turn, effects the buying intention of the buyer. The higher the customer trust, the higher the intention to buy, which allows attracting, maintaining, and sustaining long-term relationships with consumers (Pedeliento et al., 2017).

Empirical Analysis

Yeo et al. (2017) studied the relationship between convenience motivations, post usage usefulness, price saving and time saving which affects the behavior of customers towards online food delivery services. They used the contingency framework and extended IT continuance model 2014 for their based theory and for their survey they got 224 valid questionnaires and their results showed the proposed hypothesis was supported but only prior online purchase and post usage. Their research further showed that a person's online purchase experience is an important factor which effects his attitude and purchase intention but prior purchase does not lead to the usefulness of technology. Their research could have gone to much bigger scale but their respondents were almost the same ethnicity and due to constraints, they were not able to fully utilize the TAM and IT continuous model.

Bianchi and Andrews (2012) explored online purchasing behaviour of Chilean consumers with special emphasis on perceived risk and trust. The sample will be composed of 176 online purchasing Chilean consumers. This link has been investigated using semantic difference scale and 7-point Likert-type measures. The findings show that the analysis indicates an inverse relationship between perceived online risk and attitude of the consumers, whereby attitude affects intentions to keep on buying. Of the trust factors that are analyzed, trust in the third-party certifications and a social climate of trust, have the greatest positive impact on intentions to continue online shopping, whereas trust in online vendors and a tendency to trust have no effect. It has been recommended that future studies should be aimed at confirming these results by replicating this study in other Latin American nations that have high internet penetration like Argentina and Colombia.

Becerra and Korgaonkar (2011) explored the simultaneous effects of product, brand, and vendor trust on online intentions, namely, the intentions to make a purchase and the intentions to disclose personal information online. The sample size of 433 students at a college in the Southeast of the United States was used to gather the data

using quantitative methods to measure internal and external consistency by correlation analysis, factor analysis, and Cronbach's alpha. The outcome demonstrates the concomitant impacts of brand trust beliefs and product trust beliefs. The research establishes that the concomitant impacts of product, brand, and vendor trust beliefs have to be factored in comprehending the online expectations of customers.

Harris and Goode (2010) introduce and analyze a conceptual framework that links purchase intentions, trust, and e-service environments, highlighting that online physical settings consist of three distinct dimensions. The investigation uses a study to deal with assembling information in regards to customers' perception of online services cape Surveys were directed to 257 respondents in regards to an expansive scope of sites. They are utilizing the measurable methods to dissect the relationship. To analyze potential connections between constructs, information was first investigated by means of the investigation of bivariate zero-arrange relationship coefficients.

Kaur and Quareshi (2015) analyzed the causes of non-purchase of goods online. The analysis also aims at explaining the association between trust expectations (TE) and online purchasing intentions. The sample comprised of 226 students pursuing Masters of Business Administration and Masters of Computer Applications courses in one of the universities in the north of India. The research shows that 90 percent of the respondents are knowledgeable of online shopping platforms, yet only 38 percent are real online buyers of other products. The main motives that make them not shop are lack of security, physical examination and testing of goods, lack of information about the products, poor visual presentation and layout among others. However, it is noted that approximately 79 percent of the respondents have positive intentions of purchasing products online in the nearest future. Further studies should consider other important elements, such as consistency, nature, external validation, mindset, usability, perceived opportunity and others to provide a more detailed analysis of behaviour.

Pedeliento et al. (2017) investigate how the intermediation of an online specialist in the connection between forthcoming customers and expert specialist organizations influences singular buying procedures and choices, and fulfillment. The information was gathered from 188 clients of an Italian site which fuses an online specialist that alludes legal officials to forthcoming customers... Choices to buy proficient administrations handled by online specialists rely on confide in the operator, and clients' impression of the operator's capacity to lessen data asymmetry, and its apparent handiness. Additionally, inquire about is expected to research the impacts of other online operators sent in a similar setting or in different fields portrayed by high data asymmetry amongst customer and provider or high belief content items/administrations. Additionally investigate is likewise expected to look at post-buy fulfillment of customers who buy an administration following the exhortation got by the online operator with the individuals who buy the administration from an alternate supplier recommended by peers and pertinent others.

Bauman (2015) investigate online shoppers' view of a dependable Web website. In particular, it dissects which Web webpage components and highlights online purchasers recognize as online trust prompts flagging e-merchant's reliability. Since the objective of this investigation was to investigate view of online trust prompts perceived by purchasers and to test the utilization of an altered repertory lattice method, hypothetical examining as opposed to factual inspecting was chosen. The information was gathered from understudies of four online classes in a private college in the USA. The most much of the time recognized online trust signals have a place with the "Format",

"Simple to Use" and "Deals" classes. This is interesting with the customary perspectives that Web components identified with clients' protection and security are driving put stock in prompts. For additionally research can be attempted utilizing the repertory matrix method for contrasting view of online customers and distinctive socioeconomics (age and sexual orientation) or social foundations to check whether the accentuation on the format, convenience, and deals Web highlights stays inside those gatherings of custom.

Akram et al. (2018) studied the influence of the quality of the site on online impulse purchase: Moderating effects of promotional offers on credit card usage. The sample size was 1,161 online clients who lived in three large cities in China, namely Beijing, Shanghai, and Nanjing. Validity and reliability tests, confirmatory factor analysis and structural equation modelling were used to test the data. They were able to identify three remarkable results: firstly, the quality of websites has a positive effect on online impulse buying behaviour (OIBB); secondly, the business development has a significant effect on OIBB and serves as a strong mediator in the relationship between website quality and OIBB; and thirdly, credit card usage has a positive influence on online impulse purchases, which enhances the relationship between website quality and OIBB.

Hsu et al. (2014) investigate the roles of four types of trust and their antecedents. The information was gathered through online study from 242 Ihergo individuals were utilized to test the proposed demonstrate, and auxiliary condition displaying with fractional slightest squares was performed to investigate the estimation and basic models. The discoveries demonstrate that the four kinds of trust recognized in this examination are basic determinants of saw hazard and mentality.

The issue of transaction security is essential in promoting online confidence in online shopping because online buyers worry about the security of their financial data when conducting transactions (Bianchi & Andrews, 2012; Yusuf et al., 2022). Research proves that perceived security plays a significant role in determining trust in online retailers by alleviating the fear of fraud and unauthorized access in users, thereby increasing their readiness to undertake online purchases (Camacho et al., 2026; Gurung & Raja, 2016). Moreover, safe transaction systems enhance consumer trust in the capability of the retailer in keeping their property safe, which directly enhances trust.

H1:Transaction security has a significant impact on online trust for online shopping.

Another crucial factor that influences online trust is data privacy because consumers are becoming more conscious of the dangers associated with the abuse or unauthorized dissemination of personal data (Gurung & Raja, 2016; Karantinou & Ntzoumanika, 2026). The studies indicate that transparency and appropriate privacy protection policies have a positive influence on the trust of consumers because they are confident that their sensitive information will be treated responsibly (Bhattacharya et al., 2023). Unaddressed privacy issues greatly decrease the amount of trust and thus hinder the adoption of online shopping.

H2:Data privacy has a significant impact on online trust for online shopping.

Another major factor that affects online trust is the guarantee return policy, as it lessens perceived risk since a consumer is assured that he/she can return the products that are not satisfactory as well as receive a refund (Harridge-March, 2006; Pedeliento et al., 2017). This consumer protection mechanism indicates the reliability and commitment

of the retailers to customer satisfaction, which, in turn, increases trust (Quintus et al., 2024). Clear and consumer friendly return policies are also evident and this instills confidence in buyers hence building their confidence in online stores.

   H3:Guarantee return policy has a significant impact on online trust for online shopping.

   Online trust is influenced by perceived web image which includes quality of the website design, credibility cues and professionalism, which influence how consumers perceive the competence and integrity of the retailer (Bianchi & Andrews, 2012; Harris & Goode, 2010). Good quality web presentation minimizes perceived risk by the user and enhances trust because of the smooth and trustworthy shopping experience offered (Quintus et al., 2024). Such visual and structural signage mediate trust such that consumers develop the impression that the retailer is reliable.

   H4:Perceived web image has a significant impact on online trust for online shopping.

   Lastly, online trust has a huge influence on the online buying intention because when there is trust, the uncertainty and risk perception of online purchases is minimized (Yusuf et al., 2022). There is empirical evidence that increased online trust is directly proportional to increased purchase intentions as customers are more confident making transactions with online sellers whom they trust (Sahney et al., 2013; Siddiqui et al., 2026). Trust is a key process that triggers consumers to make an online purchase and therefore validates its critical role in the success of e-commerce.

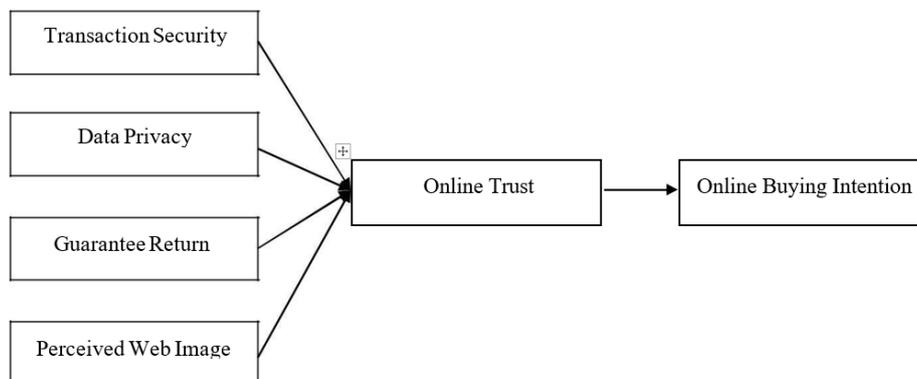   H5:Online trust has a significant impact on online buying intention for online shopping.

Figure 1: Research Framework

Material and Methods

Research Design

   This study employs a correlational research design to examine and explain the nature and strength of the relationship between various factors of consumer trust and the online buying intention of customers using Daraz.PK, Pakistan's leading e-commerce platform. By focusing on the associations among these variables, the design facilitates understanding of how trust influences consumers' decisions to engage in online shopping. The correlational approach allows for statistical analysis to identify significant patterns and relationships without manipulating any variables, thereby providing

insights into the dynamics of trust-building and its impact on purchasing behavior in an online retail context.

Sample and Population

This study employs a convenience sampling design due to the unavailability of direct access to Daraz.PK customer database. Data were collected from respondents who were readily accessible and had prior experience shopping on Daraz.PK, ensuring relevance to the research objectives. The sample comprises individuals who have engaged in online purchasing through the platform, representing the target population of online shoppers familiar with Daraz.PK product offerings. A total of 500 respondents participated, providing sufficient data for quantitative analysis to explore the relationship between consumer trust factors and online buying intention. This sampling design balances practical constraints with the need for relevant and reliable data to support the study's correlational research framework.

Measures

The questionnaire contains close-ended questions and is developed using the five points Likert scale ranging from "strongly disagree" (1) to "strongly agree" (5). The questionnaire was adapted from the past studies. The items of security of online transaction were adapted from Bianchi and Andrews (2012). The items of data privacy and safety were adapted from Gurung and Raja (2016). The items of guaranteed return policies were taken from Mukherjee and Nath (2007). The items of perceived image of website were adapted from Chen and Barnes (2007). The items of trust were adapted from Gefen et al. (2003). The items of online buying intention were taken from Chen and Barnes (2007).

Data Analysis

In the study, reliability analysis and regression analysis were employed to measure the relationship between the characteristics of customer trust and online purchasing intention on Daraz.PK systematically using SPSS software. The reliability analysis will assess the internal consistency of the measurement scales through Cronbach's alpha, hence, guaranteeing proper and consistent measurement of the constructs. The regression analysis will measure the predictive relationships between the independent variables (trust factors) and the dependent variable (online purchasing intention), and find the significant predictors and the strength of their relationships.

Ethical Considerations

The response gathering from participants who willingly complete an online survey, intended exclusively for a research study. The information provided by the respondents will remain confidential and anonymity of the respondents will be respected and will not be used to harm the dignity of respondents.

Results and Discussions

Respondents' Profile

The sample size for this research consisted of 500 respondents of whom 311 (62.2%) were male and 189 (37.8%) were female. 359 (71.8%) of the respondents were between 18-25 years while 138 (27.6%) of the respondents were between 26-30. 350

(70%) of the respondents were undergraduates and 145 (29%) were graduates. The online shopping frequency of 345 (69%) respondents was light usage while 150 (30%) respondents had moderate online shopping frequency. 3 (0.6%) of the respondents had heavy usage of online shopping while only 2 (0.4%) respondents were having extreme usage of online shopping.

Table 1
Respondents' Profile

Categories	N	%
Age		
18-25	359	71.8
26-30	138	27.6
31-35	1	0.2
36 and above	2	0.4
Gender		
Male	311	62.2
Female	189	37.8
Education Level		
Undergraduate	350	70
Graduate	145	29
Others	5	1
Online Shopping Frequency		
Light Usage	345	69
Moderate Usage	150	30
Heavy Usage	3	0.6
Extreme Usage	2	0.4

Reliability Analysis

The reliability of the data has been tested by application of reliability statistics. The data has been collected through questionnaire comprising of 21 questions including both dependent and independent variable. The Cronbach's Alpha for DP is - 0.056, The Cronbach's Alpha of social GRP is 0.947, the Cronbach's Alpha for OBI is 0.876, the Cronbach's Alpha for PIW is 0.742, the Cronbach's Alpha for TR is 0.903 and the Cronbach's Alpha for TS is 0.872.

Table 2
Reliability Analysis

Construct	N Items	Cronbach's Alpha
Data Privacy	4	0.732
Guarantee Return Policy	3	0.947
Online Buying Intention	3	0.876
Perceived Image of Website	3	0.742
Trust	3	0.903
Transaction Security	7	0.872

Regression Analysis

The research objective is to empirically observe the impact of Factors Influencing trust for online buying behavior. The research objectives were transformed into hypotheses. The hypotheses were tested through linear correlation and multiple regressions for the results.

Table 3
Regression Analysis

Hypotheses	Path Regression	Coefficients	Prob.	Remarks
H1	Data Privacy -> Trust	0.309	0.001	Supported
H2	Guarantee Return Policy -> Trust	0.385	0.000	Supported
H3	Perceived Image of Website -> Trust	0.483	0.000	Supported
H4	Trust -> Online Buying Intention	0.855	0.000	Supported
H5	Transaction Security -> Trust	0.176	0.004	Supported

The first hypothesis concerning the effects of DP on TR shows the significant and direct relationship as (β = 0.309; p < 0.001). The second hypothesis concerning the effects of GRP on TR shows the significant and direct relationship as (β = 0.385; p < 0.001). The third hypothesis concerning the effects of PIW on TR shows the significant and direct relationship as (β = 0.483; p < 0.001). The fourth hypothesis concerning the effects of TS on TR shows the significant and direct relationship as (β = 0.176; p < 0.001). The fifth hypothesis concerning the effects of TR on OBI shows the significant and direct relationship as (β = 0.855; p < 0.001).

Discussions

The research conducted by Yeo et al. (2017) also showed consistency with our findings and states a significant relationship between convenience motivations, post usage usefulness, price saving and time-saving which affects the behavior of customers towards online food delivery services .

Study conducted by Chen and Barnes (2007) also affirms the factors that build initial trust and intention to purchase online in the context of a Taiwanese online bookstore. Their result also showed consistency with our result as they showed that perceived usefulness, perceived security, perceived privacy good reputation and willingness to customize and important factors in creating initial trust because in an e-commerce environment the buyer don't experience the goods they purchase on what information is available to them (Fisher & Zoe Chu, 2009), therefore, trust is a very important factor in order for vendor to survive in an e-commerce environment and e vendors can do that by giving the customers satisfaction and security of their information (Ali et al., 2023).

Similarly, Mukherjee and Nath (2003) agreed with our findings that trust has a big effect on customers' decisions to buy things online. It has been suggested that dyadic viewpoint be looked at in more depth in future studies by using data from both bank managers and bank customers in the same analysis. We can say that DP, GRP, PIW, and TS are some of the factors that affect how people buy things online (Huang et al., 2026).

Conclusion

This study was done to check the impact of transaction security, data privacy, guaranteed return policy and perceived web image on building online trust, and further check the impact of online trust over online buying intention for Daraz.PK. The variables were all analyzed separately through theories and literature. This study was extended and adapted from Sahney et al. (2013) who worked on online trust by studying an online railway ticket booking site in India, our research was to test this phenomenon on the website of Daraz.PK operating in Pakistan. This was a gap because seeing the technological advancement happening in India the growth of its technology industry is amazing and compared to that Pakistan is growing at a steady pace which is due to lack of trust on online buying and the awareness of the people and most of this is because of

security and privacy. Therefore, using reliable research tools, we conducted our research on 580 respondents through a survey which showed that transaction security, data privacy, guaranteed return policy and perceived web image have a significant impact on online trust and due to this online trust have a significant impact on online buying intention.

Recommendations

Recent patterns in the present purchasing method of web-based shopping from Daraz.PK demonstrates a move from the bricks and mortar method for business action to web-based business. In this way business who are offering on the web like HomeShopping and OLX need to devise procedures in view of sound buyer conduct and learning of client accommodation administration. With expanding rivalry from deals systems like Black Friday and other shopping profits by online like discount and so on. The variables introduced in this examination will give organizations and new business visionaries entering the online market a superior comprehension of their current, and also the potential, clients'/clients' introduction towards assuming that instigate them to settle on web-based purchasing of products and ventures. A client arranged and easy to understand framework in light of these basic segments can encourage a faster dispersion of the web-based shopping framework by pulling in new clients/purchasers and empowering rehash web-based obtaining by the current clients. This would prompt an expansion in the income age of organizations and also the economy by virtue of volume of clients acquiring on the web. The implications of this investigation are that customers will start to use plastic money and third-party payment methods used for online purchasing and business when shifting to online means will know the importance of customer privacy and security when making business activity using e-commerce. This, in turn, will enhance the reach of the customers and business in Pakistan to a new level of growth which can eventually work for the growth of our economy and in the quality of lives of the people of Pakistan.

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