

# CONSUMER PANACEA OVER INTERNET USAGE IN PAKISTAN

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## *Abstract:*

*The present age is the era of information technology and everywhere microwaves are scattered. Everybody wants to explore itself with this information technology and happenings taking place of Internet for the purpose of education, awareness, entertainment and especially interaction with strangers. In Pakistan, the awareness of internet usage is increasing and people are gaining knowledge about online buying and selling. Although the Internet may well empower consumers, there is a paucity of systematic conceptual, analytical, or empirical research indicating that the Internet will in fact lead to more and better information, which in turn will lead to better consumer decision making. The Internet is not, in and of itself, a monolithic entity subject to broad generalizations. It is a complex phenomenon, unlike anything else in history and not completely understood. This research finds that consumers who have more positive beliefs about Internet apparel shopping have more positive attitude toward Internet apparel shopping than do consumers who have less positive beliefs about Internet apparel shopping and consumers who have more social support for Internet apparel shopping perceive more social acceptance of Internet apparel shopping than do consumers who have less social support for Internet apparel shopping.*

## **Introduction**

According to US Census Bureau, the number of internet users in Pakistan is 18,500,000. Internet access has been available in Pakistan since the mid-1990s. The Internet represents the ultimate consumer panacea. Indeed, the hubris surrounding the alleged benefits that the Internet offers consumers is unprecedented. Foremost among these alleged benefits are the quantity and quality of individually customized information that the Internet can provide with minimal effort and cost, information that facilitates better decision making (e.g., Alba, Lynch, Weitz, 1997). Although the Internet may well empower consumers, there is a paucity of systematic conceptual, analytical, or

empirical research indicating that the Internet will in fact lead to more and better information, which in turn will lead to better consumer decision making. The Internet is not, in and of itself, a monolithic entity subject to broad generalizations. It is a complex phenomenon, unlike anything else in history and not completely understood. Simultaneously, though, the Internet is simply an alternative mechanism for accomplishing certain communication-related functions. Likewise, the manner in which consumers search for, process, and use information is a complex phenomenon that is not completely understood. Consequently, statements implying that the Internet provides more and better information, which in turn

leads to better consumer decision making, may not be completely warranted. Indeed, it is not even clear whether the Internet will ultimately be beneficial to society (e.g., Kraut, Patterson, Lundmark, Kiesler, Mukopadhyay, & Scherlis, 1998; McKenna & Bargh, 2000).

### **Internet developments in Pakistan**

E-learning – Already been initiated and provided by Government supported Virtual University of Pakistan in more than 700 cities

E-banking – Online and internet transactions provided by almost all major banks of Pakistan.

E-health – Not everywhere but initiatives has been taken by Government of Punjab, Sindh.

E-Crimes – Government of Pakistan is setting up special tribunals in the Federal Capital and provincial headquarters to investigate and check the incidents of e-crimes (under Electronic Crimes Bill-2006 finalized very soon), which has remained unpunished for lack of specific law.

E-Commerce – Online Auctions, EBilling, Online selling's of Computer and Books has been started by major shops.

E-Governance – Government is working a lot in order to establish e-governance system across every department (Kashif Adeel, 2005).

### **Consumer Search Behaviour**

Because consumer information search behavior, in one fashion or another, precedes all purchasing and choice behavior, it has been a perennial topic of research. Consequently, the literature on consumer information search behavior is voluminous and possesses a long and rich

history. For example, one of the most widely cited empirical investigations of consumer information search behavior occurred a half-century

ago (Katona & Mueller, 1954), and a plethora of research on information search behavior was conducted in the 1970s and 1980s. Further, virtually all contemporary consumer behavior textbooks (e.g., Hoyer & MacInnis, 1997) contain extensive discussions of consumer information search behavior, and several general reviews (e.g., Newman, 1977; Srinivasan, 1990) have been published. Therefore, the present discussion merely presents illustrative insights to provide a foundation for an introduction to the topic of this article, consumer information search behavior in the context of the Internet.

### **Internet Characterization**

Although many tomes have described the various aspects and attributes of the Internet (see, for example, Ainscough & Luckett, 1996; Hoffman & Novak, 1996), it is instructive to briefly consider certain capabilities that can be used to characterize the Internet. These capabilities serve as the general underpinnings for many of the Internet's implications for consumer information search behavior.

According to Peterson, Balasubramanian, and Bronnenberg (1997), the Internet provides the capability of inexpensively storing vast amounts of information in different virtual locations. Thus it provides a nearly limitless repository for information that is available at all times and is accessible on demand from almost any point on the planet (and some in space). Moreover, the Internet possesses a powerful capacity for efficiently and effectively searching, organizing, sharing, and disseminating this stored information, as well as information generated dynamically through various protocols. In many instances, the Internet enables the acquisition of what Kraut, Patterson, Lundmark, Kiesler, Mukopadhyay, and Scherlis (1998, p. 1018) refer to as "previously inaccessible information."

One of the most widely heralded capabilities of the Internet is its interactivity. The Internet possesses the capability of supporting and facilitating several forms of interaction, including one-to-one, one-to many, many-to-one, and many-to-many interactions. These interactions in turn can be characterized according to their origination and interface, whether they involve human-to-human, human-to-machine, machine to- human or machine-to-machine origins and interfaces.

### **Internet Search Behaviour**

It is clear that consumers presently are using the Internet when searching for information and will increasingly rely on the Internet when searching for information in the future. Likewise, it is clear that the Internet is being searched both when a consumer's objective is specific product or service information in anticipation of a purchase as well as when the objective is to obtain general information about a brand or product or service category (e.g., Breitenbach & Van Doren, 1998; Shim, Eastlick, Lotz, & Warrington, 2001).

Hoffman and Novak (1996) distinguished between the two types of Internet- based consumer information search behavior using six dimensions. Specific information search was characterized as being extrinsically motivated, having an instrumental orientation, reflecting situational involvement, seeking utilitarian benefits, consisting of directed search, and focusing on goal-directed choices. General information search was characterized as being intrinsically motivated, having a ritualized orientation, reflecting enduring involvement, seeking hedonic benefits, consisting of non directed search, and focusing on navigational choices.

On the Internet, consumers can search for different categories of goods and services. Nelson (1978) argues that experiential goods are more likely to be

affected by advertising than search goods. This is the reason why traditional main media advertising focuses on non-durable and experiential goods/services. However, when advertising costs get cheaper, as advertising space is virtually unlimited on the Internet, there exists many potential opportunities for previously inactive and non-advertised product sectors to advertise on the Internet. However, when more advertising is conducted on the Internet, this creates problems of information overload for buyers. Common knowledge among consumers is extremely limited on the Internet where imperfect knowledge is likely to predominate. Thus, buyers face uncertainty and time-constrained problems when making purchases (Kreps, 1990). To model the informational problems confronting consumers given imperfect knowledge, a simple probability analysis is undertaken. The crucial idea in the example is consistent with the choices offered by used-car markets. Hence, due to lack of information about the true mechanical features of used cars, consumers are thrown into dark and so have to gamble when purchasing. Given that used cars with similar engine characteristics are grouped together, under an identical offer price. Despite the fact that these cars are different in certain quality aspects, sellers who advertise to attract Internet buyers not normally willing to give information on the true mechanical features of cars on offer. Consumers are therefore ignorant of quality levels and do not possess sufficient information to evaluate the potential reliability standards before delivery. This type of buying environment is seen at auction web sites and at used-product supermarkets on the Internet. Retail prices in this analysis are kept identical to facilitate comparisons. However, to reflect the varying levels of utilities to be gained by

consumers, there exist different perceived buyer values.

Use of the Internet as an information resource or information facilitator requires some minimal level of financial resources and time availability. Although these conditions may change, Internet users must obtain access to the Internet through some type of electronic device and access code as well as have sufficient time to learn how to traverse the Internet and time to seek out information on or through it. Furthermore, consumers must possess at least rudimentary intellectual resources to be able to search for information on the Internet and have some knowledge as to where to find pertinent information on the Internet.

Consumers must also be motivated to use the Internet when searching for information. Unless a consumer is motivated to go on line and search for information, an Internet-based information search will not occur. Thus, even though Internet-based information search will likely become easier due to the ability of computers to process natural language commands and oral commands and the use of intelligent agents, there are still roadblocks to overcome before a substantial majority of consumers habitually use it in their information searches. In brief, consumers must simultaneously possess the motivation, ability, and opportunity to use the Internet when searching for information (Ramaswami, Strader, & Brett, 2000-2001).

### **Attitudes towards advertising in general**

Public attitudes toward advertising in general have long been a focus of research (see Mittal, 1994; O'Donohoe, 1995; Pollay and Mittal, 1993; Zanot, 1984). According to Zanot (1981, 1984), the first largescale, national surveys of public opinion about advertising date

back to the 1950s and 1960s (Bauer and Greyser, 1968; *Gallup*, 1959). Many recent studies have also been conducted (e.g., Alwitt and Prabhakar, 1992; Alwitt and Prabhakar, 1994; Andrews, 1989; Mittal, 1994; Muehling, 1987; O'Donohoe, 1995; Reid and Soley, 1982; Sandage and Leckenby, 1980; Shavitt, Lowrey and Haefner, 1998) but most of these have been more focused upon investigating the structure of advertising attitudes rather than the generalizability of overall attitude favorability.

### **How has online price dispersion changed over time?**

Given the earlier findings that online price dispersion is no smaller than off-line, recent research attention has shifted from comparison of online and off-line price dispersion to longitudinal analysis on how online price dispersion evolves over time. Following up on their earlier study, Clay, Krishnan, and Wolff (2001) further investigated the price dispersion in the online book industry using data spanning from August 1999 to January 2000. They studied 32 online bookstores and 399 books in five categories—

The percentage price difference ranged from 31.9% for random books to 65.2% for *New York Times* bestsellers, and the coefficient of variation of price ranged from 12.9% for random books to 27.7% for *New York Times* bestsellers. In both the measures, the *New York Times* bestsellers had the highest degree of price dispersion, followed by former *New York Times* bestsellers, computer bestsellers, former computer bestsellers, and random books. Such intracategory price dispersion was fairly consistent. Contrary to Tang and Xing (2001), Pan et al. (2003b) found that multichannel retailers generally have less price dispersion than do pure player e-tailers. This result, however, is consistent with Ancarani and Shankar (2004), when the price dispersion

measure is percentage difference in price. In November 2000, multichannel retailers had larger percentage difference in price only for 10% of the product items and larger coefficient of variation in price only for about one-third of the product items. The percentages of product items for which multichannel retailers have higher price dispersion had steadily increased from November 2000 to February 2003. However, this percentage is still much less than 50% (41% for coefficient of variation and only 27% for percentage difference). Thus, pure play e-tailers still appear to have larger price dispersion than multichannel retailers. Over the same time period, both the absolute number and the proportion of multichannel retailers steadily increased, reflecting the multichannel retailing trend on the Internet.

Previous research has demonstrated the multidimensional and context-dependent nature of perceived customer value (Bolton & Drew, 1991; Holbrook, 1994; Parasuraman, 1997; Zeithaml, 1988). That is, perceived customer value can change with the circumstances of the person and/or consumption situation. Thus, the new consumption context—buying on the Internet—may well lead to a change in perceived customer value relative to alternate purchase settings, as well as the factors influencing perceived customer value. Despite its import, though, no systematic body of literature suggests how an e-commerce shopping *context* affects perceived customer value.

#### ***Ease-of-Use of the Web Site.***

Consumer decision-making research suggests that in addition to affective reactions induced by product information, information processing *per se* may influence affect (e.g., Garbarino & Edell, 1997; Swinyard, 1993). A task that requires more cognitive effort to evaluate can lead to more negative affect (Garbarino & Edell, 1997).

Because information processing requires cognitive effort, especially when the information displayed is not readily comprehensible (Coupey, 1994), a Web-site design that does not facilitate information processing may cause negative affect. Swinyard (1993) argues that, if consumers who are in a good mood are exposed to especially negative stimuli, their mood-protection mechanism may fail.

The primary purpose of this article was to stimulate thinking and research about the possible effect of the Internet on consumer information search behavior. Without question, the Internet will affect the search behavior of consumers who use it in their information searches.

However, when considering the various ways in which the Internet will influence consumer information search behavior in the future, it is important to think broadly about the Internet. Thinking must not be constrained to the World Wide Web, e-mail, chat rooms, listservs, or whatever is available at the moment or on the immediate horizon. Rather, the Internet should be thought of as a source of information that parallels information currently available from physical sources as well as a source of information that heretofore has been unavailable or perhaps

even unthinkable, with certain information potentially being provided forms that have yet to be conceived.

#### **Research Hypotheses**

Research hypotheses developed based on these four hypothesized paths are as follows.

**H1:** Consumers who have more positive beliefs about Internet apparel shopping have more positive attitude toward Internet apparel shopping than do consumers who have less positive beliefs about Internet apparel shopping.

**H2:** Consumers who have more social support for Internet apparel shopping perceive more social

acceptance of Internet apparel shopping than do consumers who have less social support for Internet apparel shopping.

**H3:** Consumers who have more positive attitude toward Internet apparel shopping have greater intention to purchase apparel through the Internet than do consumers who have less positive attitude toward Internet apparel shopping.

**H4:** Consumers who perceive more social acceptance of Internet apparel shopping have greater intention to purchase apparel through the Internet than do consumers who perceive less social acceptance of Internet apparel shopping.

**Method**

***Sample and Procedure***

To generate responses from a wide variety of consumers residing in the Pakistan, a mail survey was conducted. The aim was to access a sample representative of Pakistan population.

A self-administrated questionnaire was mailed to each household. The sample was contacted through three separate mailings, following a modified mail survey method of Salant and Dillman (1994). After the first mailing, a reminder postcard was sent to all respondents who had not yet returned the survey. Three weeks after the first mailing, a second mailing of the questionnaire, explanatory cover letter, and return envelope were sent to the respondents who had not yet responded.

***The Percentage of Users of Specific Internet Activities for Entire Sample***

• Use % E-mail	46
• Reading the news, weather, or sports	31
• Learning or gathering information	47
• Making or researching travel information or reservations	49
• Surfing	44
• Work/business	27
• Buying goods or services (requires entering your credit card)	27
• Gathering product or retail store information	17
• Looking up stock quotes	09
• Researching hobbies	42
• Download software	47
• Job searches	64
• Communication with others such as in chat rooms or message boards	43
• Entertainment such as playing games	45
• Real-time audio or video	32
• Buying stocks or investing online	05
• Banking online	11
• Other	37
• Participating in online auctions by buying or selling products	13

Proponents contend that the shortened list is both more relevant to individuals in their daily lives and easier to respond to (Kahle, 1983). In using the LOV values, respondents were asked to rate how important each of the following

nine LOV values were in their daily lives (1 \_ “very unimportant” to 9 \_ “very important”): (a) sense of belonging, (b) excitement, (c) warm relationships with others, (d) self-fulfillment, (e) being well respected, (f) fun and enjoyment in life,

(g) security, (h) self-respect, and (i) a sense of accomplishment. Each of the individual values was split into a high and low group—those who scored at the median or above and those who scored below the median. Additionally, respondents were also asked to indicate the one personal value that was most important in their daily lives.

**Specific Internet Usage.** A list of 19 Internet activities was constructed from previous studies by Nie and Erbring (2000) and Hoffman, Kalsbeek, and Novak (1996). Respondents were asked: “When you use the Internet, what do you use it for?” and were then instructed to “check as many boxes as apply.”

**Measuring the Technological Paradox Concept.** Based on the literature previously cited, particularly Mickand Fournier (1998), nine items were posed to capture consumers’ feelings about the Internet as they related to two paradoxes—assimilation/isolation and competence/

#### **Causal Model Analysis**

The analyses of causal models were conducted by a maximum-likelihood estimation procedure with the use of LISREL VII (Joreskog & Sorbom, 1989). To assess model fit, a chi-square statistic, goodness-of-fit index (GFI), adjusted goodness-of-fit index (AGFI), and root-mean-squared residual (RMSR) were used. Kline’s (1998) criteria were applied as an indicator of good fit of the model to the data (GFI  $\geq$  0.95, AGFI  $\geq$  0.90, RMSR  $\leq$  0.10). The chi-square statistic was not considered a good indicator for model fit because  $n$  was over 200 (see Bagozzi & Yi, 1988). The  $R^2$ s for the whole model and for apparel buying intention through the Internet—the most comprehensive dependent variable—were examined as important indicators addressing the explanation capability of the hypothesized model.

The overall fit indices for the hypothesized model revealed a chi square of 43.37 ( $p < 0.001$ ) with 11 degrees of freedom. The GFI was 0.96; AGFI was 0.90; and RMSR was 0.08. The indices indicated that the hypothesized model fit the data.  $R^2$  for the whole model was moderately high ( $R^2 = 0.54$ ), indicating that respondents’ Internet adoption process for apparel shopping was generally explained by the model.

The present study primarily focused on the effects of prior experience on the adoption process. Further research could focus on other theoretical concepts from innovation adoption theory (Rogers, 1995) in explaining the decision-making process of innovation adoption. The effect of perceived characteristics of the innovation (relative advantage, compatibility, complexity, trialability, and observability) on Internet shopping adoption are important topics to study. Also, personality variables of innovators (innovativeness, venturesome, empathy, dogmatism, ability to deal with abstractions, rationality) should be further studied in relation to Internet shopping. Demographic characteristics are not included in the model tested, but effects of variables such as geographic location and age could be examined for impact on adoption. Furthermore, differences in personal characteristics according to adoption categories (innovators, early adopter, early majority, later majority, laggards) may be another important issue to be studied related to Internet shopping.

Theories commonly employed in media studies, such as uses and gratifications theory (Eighmey & McCord, 1998) also may help to deepen understanding of why and how consumers use the Internet for shopping and product information search. The focus in this study on intention to shop via the Internet limited

the model to testing symbolic adoption rather than actual adoption.

(Klonglan & Coward, 1970; Sapp & Jensen, 1997). Increasing levels of Internet shopping adoption encourage more specific testing of models on actual adopters versus non adopters. In addition, adoption diffusion theory is structured around a process model outlining stages that individuals go through in adopting or rejecting a new innovation. Research focused on how the experiences and attitudes of consumers develop and change during the adoption process is warranted. The findings contribute to the growing literature related to Internet shopping. The proposed theoretical model also contributes to scholarship in the fields of retailing, marketing, and sociology by providing theoretical basis for understanding adoption of Internet modes of shopping.

Expanded theory testing and incorporation of theoretical concepts as research variables will ultimately yield practical consequences for understanding Internet shopping adoption. The limited but common focus on description of demographic characteristics of adopters yields immediate and interesting reading but seems to go out of date within a few months; Internet adoption is in constant flux and increasingly defies simple demographic pigeonholing (GVU's

WWW User Survey, 2001; Lohse et al., 2000). Theoretical models, if well tested over time and over representative samples, help in understanding the underlying processes of Internet adoption that then can be addressed in practical marketing campaigns. As e-commerce develop the linkages between retailers, agents and consumers may become more complex. Generally, in the long run, as the "knowledge domain" of consumer increases via Internet activity agents will perform a key "quality" service for buyers by matching prices, consumer expectations with "quality" sellers. Profit maximizing search agents who fail to do this consistently for consumers with rational expectations will go bankrupt.

Compared with those who scored low on "security," respondents who scored at or above the median on this value reported more usage of the Internet for making reservations or researching travel and for entertainment such as playing games.

Only one Internet activity—communication with others such as in chat rooms or message boards—was significantly different between high- and low-scoring respondents on "being well respected." There were no significant differences in usage of the Internet for those who scored high versus those who scored low on the personal value "sense of belonging."

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