

**FACTORS STIMULATING ONLINE BUYING
BEHAVIOUR AMONG MILLENNIALS IN
PAKISTAN**

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**FACTORS STIMULATING ONLINE BUYING
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PAKISTAN**

by

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LIST OF ABBREVIATIONS

APAC	Asia-Pacific
AVE	Average Variance Extracted
CMV	Common Method Variance
CPEC	China Pakistan Economic Corridor
CRM	Customer Relationship Management
E-servicescape	Electronic servicescape
GoF	Goodness of Fit
GoP	Government of Pakistan
HTMT	Hetrotrait-Monotrait
ICT	Information and Communicational Technologies
KMT	Krejice and Morgan Table
OB	Online Buying Behaviour
OCRs	Online Customer Reviews
PLS- SEM	Partial Least Squares-Structural Equation Modelling
PTA	Pakistan Telecommunication Authority
SBP	State Bank of Pakistan
S-O-R	Stimulus-Organism-Response
SPSS	Statistical Package for Social Sciences
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Actions
UTAUT	Unified Theory of Acceptance and Use of Technology
VIF	Variance Inflated Factor

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FAKTOR-FAKTOR YANG MENDORONG TINGKAH-LAKU PEMBELIAN ATAS TALIAN DALAM KALANGAN MILLENNIAL DI PAKISTAN

ABSTRAK

Peruncitan dalam talian di Pakistan semakin berkembang dan telah menggalakkan penglibatan peruncit tempatan dan antarabangsa. Kejayaan para peruncit dalam talian ini bergantung kepada keupayaan mereka dalam menarik perhatian pengguna untuk membeli dalam talian. Oleh yang demikian, kajian perlu dijalankan bagi memahami tabiat pembelian dalam talian oleh pengguna. Kajian ini bertujuan untuk mencari faktor yang merangsang tabiat pembelian dalam talian generasi millennial di Pakistan. Teori S-O-R dan teori penyesalan digunakan untuk menyokong kerangka kajian ini. Penyelidik mengkaji hubungan faktor rangsangan luaran (promosi jualan, pengurangan, lanskap e-perkhidmatan, kualiti laman web dan jenama laman web) terhadap emosi millennial (sikap terhadap laman web, kepercayaan terhadap laman web dan jangkaan penyesalan) dalam mempengaruhi tabiat pembelian dalam talian. Kajian ini turut mengkaji pengaruh pengantaraan kepercayaan terhadap laman web, sikap terhadap laman web dan jangkaan penyesalan dalam hubungan antara lanskap e-perkhidmatan, kualiti laman web, jenama laman web, promosi jualan, pengurangan dan tabiat pembelian dalam talian. Disamping itu penyelidik turut mengkaji peranan penyederhanaan terhadap ulasan pelanggan dalam talian antara emosi milenium (sikap terhadap laman web, kepercayaan terhadap laman web dan harapan penyesalan) dan tindak balas pengguna (tabiat membeli dalam talian). Kaji selidik dalam talian digunakan untuk mengumpul data dari 466 pelanggan millennial di Pakistan. SPSS dan SmartPLS digunakan untuk menganalisa data. Hasil

analisa mendapati semua hubungan secara langsung di antara pembolehubah adalah ketara kecuali pengaruh kualiti laman web terhadap kepercayaan terhadap laman web. Hasil kajian juga mendapati lanskap e-perkhidmatan dan jangkaan penyesalan mempunyai pengaruh pengantara yang positif dan ketara tetapi kepercayaan terhadap laman web tidak mempunyai pengaruh pengantara di antara lanskap e-perkhidmatan, kualiti laman web, jenama laman web dan tabiat pembelian dalam talian. Selain dari itu, ulasan pelanggan dalam talian mempunyai pengaruh penyederhanaan dalam hubungan perilaku terhadap laman web dan laman web. Ulasan pelanggan dalam talian tidak mempunyai pengaruh penyederhanaan dalam hubungan jangkaan penyesalan dan tabiat pembelian dalam talian millennials. Selain menyumbang terhadap perkembangan pengetahuan, kajian ini juga membuka mata dalam memahami faktor rangsangan pembelian dalam talian generasi millennial di Pakistan.

FACTORS STIMULATING ONLINE BUYING BEHAVIOUR AMONG MILLENNIALS IN PAKISTAN

ABSTRACT

Online retailing with its increasing foothold has made Pakistan one of the most anticipated destinations for both local and multinational retailers. The success of these online retailers will depend on their ability to attract more and more consumers to shop online. Therefore, it is pertinent to comprehend and understand consumers' online buying behaviour. The purpose of this research is to examine the factors which can stimulate specific generational cohort's, i.e. millennials online buying behaviour. The proposed model of this study was conceptualised by using S-O-R theory and Regret theory. In this regard, this study has investigated the effect of several external stimulating factors (sales promotion, scarcity, e-servicescape, website quality and website brand) on millennials emotions (attitude towards the website, website trust and anticipated regret), resultantly affecting their online buying behaviour. This study also examined the mediating effect of website trust, attitude towards the website and anticipated regret between e-servicescape, website quality, website brand, sales promotion, scarcity and online buying behaviour. This thesis also examined the moderating role of online customer reviews between the consumers' emotions (website trust, attitude towards the website, anticipated regret) and consumers' response (online buying behaviour). An online questionnaire was used to collect the data from the 466 usable Pakistan millennials consumers. For statistical analysis, both Statistical Package for Social Science and SmartPLS was used to analyse the data. The findings reveal that all direct relationships were found significant except the

insignificant effect of website quality on website trust. Results also reveal that both e-servicescape and anticipated regret were found to have a positive and significant mediating effect. However, website trust was found to have an insignificant mediating effect between e-servicescape, website quality, website brand and online buying behaviour. Findings also illustrated that online customer reviews positively moderated the relationship between attitude towards the website and website but played an insignificant role while moderating between anticipated regret and millennials online buying behaviour. This study not only extended the extant body of knowledge but also provide valuable insights and understanding of factors in stimulating online buying behaviour among Millennials in Pakistan.

CHAPTER 1

INTRODUCTION

1.1 Introduction

In this section of the research, the study offers a summary of the current research encompassing the background of the study, objectives of the research, problem statement, significance of the research and the definition of the key terms used in this research.

1.2 Background of Study

Nowadays the development in Information and Communicational Technologies (ICT) coupled with the internet has proven to be a great invention in catalysing various commodities online worldwide (Mohseni et al., 2018; Saprikis et al., 2018). The sheer development of the internet has caused a momentous shift and completely altered the way people buy and sell products/services (Vijay et al., 2019). The world is seeing an incessant development of consumer buying and selling on the internet (electronic retailing) which draws significant attention to electronic commerce (e-commerce) as it is evolving into a potent force which drives world's economic development (Kim and Ammeter, 2019; Goyal et al., 2019). Owing to the consistent rise in users' interest to purchase online recently, the B2C e-commerce industry is expanding in leaps and bounds (Barenji et al., 2019; Lee et al., 2019).

E-commerce has been defined as an electronic transmission medium for buying and selling and is regarded as e-commerce (Wanger Mainardes et al., 2019; Goyal et al., 2019). It includes taking orders, receiving payments and providing customer services. The e-commerce horizon is vast and includes selling and buying

various goods, raw materials and services among consumers, suppliers and external partners. Therefore, this study's main aim is to investigate and highlight the holistic view of the online buying behaviour of Millennials by examining the various factors that can boost buying in Pakistan. Consequently, to avoid any ambiguity, this study has used e-business, e-commerce and e-retailing interchangeably while describing business activities which are conducted through the help of the electronic medium and internet, especially between businesses and consumers (B2C). These terminologies will illustrate different meanings pertaining to the business operation's nature, such as e-business, which spans a broader term, which contains customer relationship management (CRM).

As e-retailing is a subcategory of e-commerce, it refers to the buying and selling activity between business and consumers (B2C). E-retailing is also defined as retailers who sell over the Internet to consumers (Turban et al., 2011). Owing to the massive growth of individuals engaging in buying and selling over the internet worldwide, this motivates the research to narrow its focus on business to consumer (B2C), as it is also garnering eye-catching attention and has remained the epicentre of research all around the world (Wanger Mainardes et al., 2019; Kim and Ammeter, 2018). Resultantly, online vendor activities to lure more customers on the internet need to be more beneficial.

Moreover, focusing on B2C sector is also highly epitomised, especially in Pakistan, where the business to business (B2B) market is neither as strong, nor has that much potential as compared to the B2C market (Dawn, 2018c). With reference to online buying behaviour, the following sections will provide an insight into the online buying behaviour worldwide and in Pakistan.

1.2.1 Online Buying Behaviour Worldwide

There is a subtle variation among traditional brick and mortar purchase behaviour and online buying behaviour. The method of buying products online gives birth to the idea of consumer online buying behaviour. According to scholars, the world is witnessing a monumental shift towards online buying by consumers in the last few years (Wanger Mainardes et al., 2019; Nilashi et al., 2016). Consumers' increased interest in shopping through the online platform has boosted digitalisation (Kuhn and Petzer, 2018). Consequently, the upsurge of online buying has witnessed a remarkable shift in business models (Wanger Mainardes et al., 2019; KPMG, 2017; Kouser et al., 2018).

Owing to the booming progress of information technology, particularly the development of e-commerce, many old-style businesses such as physical stores, and emerging entrepreneurs find themselves distanced from operating in the old ways and adopting online business models emphasising on consumers. Resultantly, operating online enables their businesses to be borderless (Kim & Ko, 2012; Sashi, 2012). Many businesses make most of the internet connection and communicate information among their consumers, while receiving valuable feedback from potential customers to keep businesses and services updated (Vijay et al., 2019). Purchasing online signifies a novel and radical mode of buying, unlike shopping in the physical world (Shukla and Vyas, 2017). Besides, social media is also playing its role in bridging the gap between organisations and societies, and providing a platform for businesses to foster consumer needs and develop a better association (Vijay et al., 2019; Oakley & Salam, 2014; Leung, 2013).

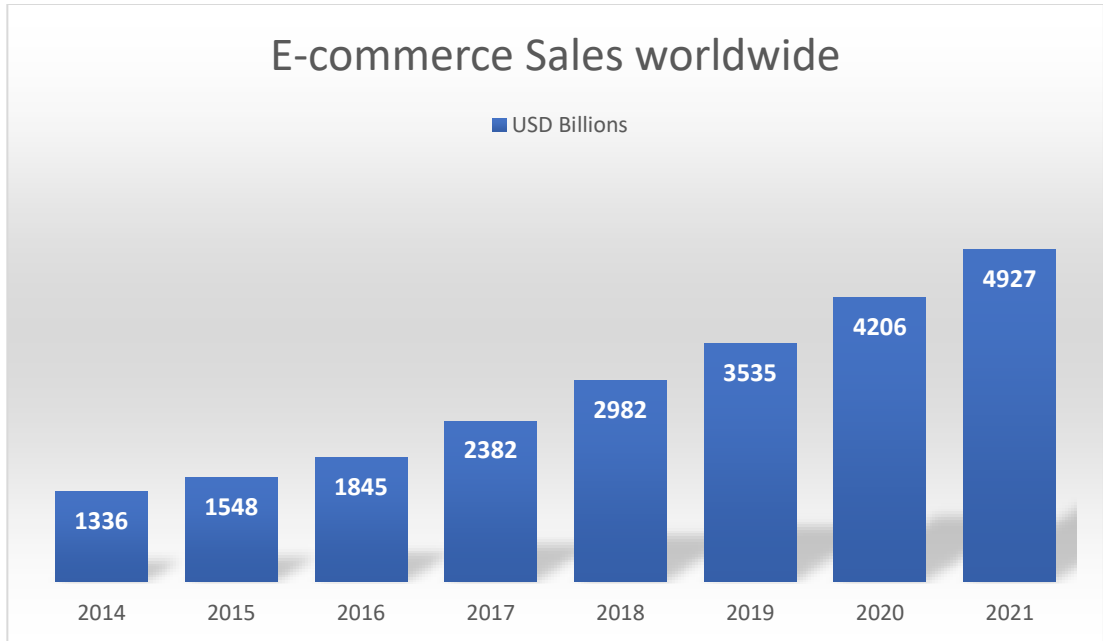
There is no doubt that online consumer behaviour has recently remained the central theme of the academic world. Most of these studies have heavily focused on generations before the Millennials, such as generations X. Millennials are very accustomed to this process, as they have been brought up surrounded by digital media, social media, internet and all kinds of technological gadgets (Akbar et al., 2019). Moreover, buying online is considered a recreational activity, in comparison to going shopping in the real sense of the word. Therefore, very scant focus has been devoted to comprehending consumers buying behaviour and empirically validating a theoretical model that can investigate the critical stimulating factors, especially in developing countries like Pakistan which can influence online buying behaviour among various generational cohorts such as generation Y, who are also known as Millennials (Akbar et al., 2019; Wanger Mainardes et al., 2019; Kim and Ammeter, 2018). Furthermore, prior studies in consumer behaviour have examined various elements inducing consumer online buying behaviour, but failed to highlight the essence of unpredictability which exists and varies across all online consumers concerning their a priori attitude and trust towards the whole process of online shopping.

Also, in the context of Pakistan, it has been stated clearly by the United Nation Human Development Reports (Ahmad, 2018) that Pakistan has 64% of people who are under the age of 30 years; with three out of every ten people being between the age of 15-29 years. Similarly, more than 56 million of Pakistan's total population (207 million) are categorised as Millennials (Pakistan Bureau of Statistics, 2018). Therefore, the above statistics depict the importance of Millennials in Pakistan and globally. Thus, the current study concentrates on revealing the intricacies of the buying behaviour of Millennials in Pakistan. As such, the importance of academic knowledge-

driven from this research model will bring more in-depth insights for academicians and practitioners, especially in developed countries. Therefore, for theoretical and practical purposes, a sound understanding of consumer online buying behaviour in a developed country is considered fundamental.

Contemporary age has seen an unparalleled growth in online buying, and its importance can be seen in the fact that e-commerce sales of the world is projected to reach USD 3,535 billion (USD 3.535 trillion) in 2019, with an increase of 18.54% from 2018, i.e. USD 2,982 (refer to Figure 1.1). Moreover, it is expected to rise to USD 4,206 billion in 2020, and USD 4,927 billion in 2021, with a growth rate of 18.9% and 17.1%, respectively (Statista, 2020). However, online buying in Asia is also rampant and estimated to be USD 1.9 trillion (KPMG, 2017). These improvements have left an indelible effect on our lives. Therefore, it is fair to say that consumers are more active shopping online than buying at the mall (Lee and Lee, 2019); thereby, changing the buying behaviour of consumers and becoming a convenient way to purchase products or services online.

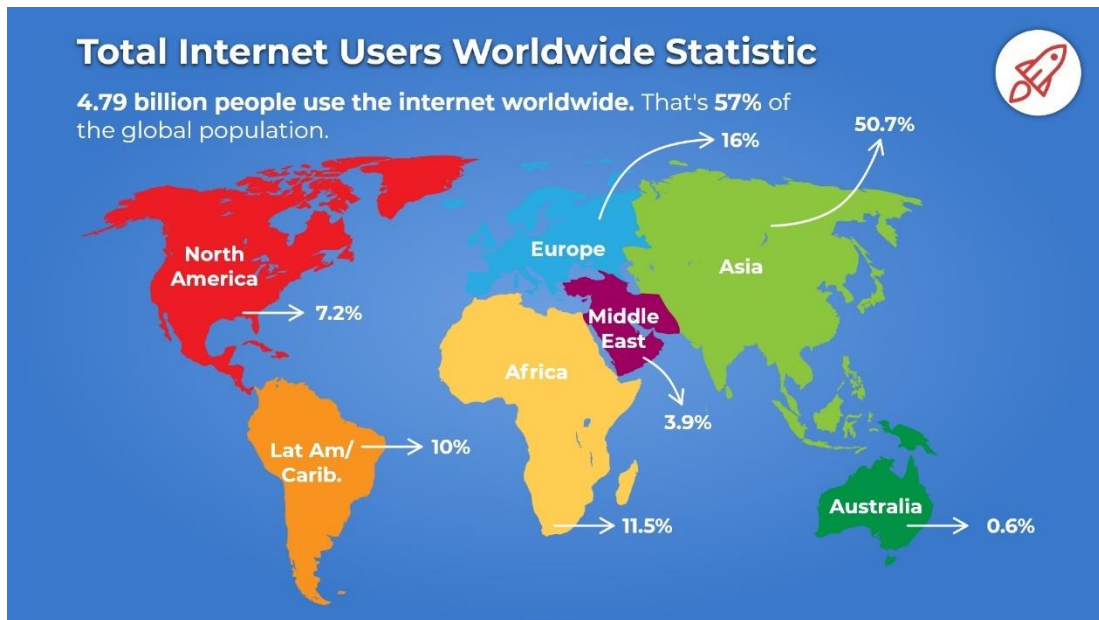
There are various benefits associated with online buying such as entailing users to lower and more transparent prices; consumers can also quickly compare prices with other websites and gain more bargaining power; consumers can buy anything without taking a step outside their homes; consumers can avoid overcrowding and queueing in long lines for long periods of time; and consumers can also save time hunting for parking spaces at busy malls (Hamid et al., 2019; Vijay et al. 2019). Furthermore, convenience is regarded as the most influential aspect in driving the urge of consumers to shop online. Similarly, when the element of risk associated with the payment process and consumers' personal information is minimised, it will generate more and more people shopping online (Tran and Strutton, 2020; Hausman and Siekpe, 2009).



Source: Statista, 2020.

Figure 1.1. Retail E-commerce sales worldwide.

Without a doubt, online shopping has brought a great change due to its features such as ease, effortlessness, economical, time saving speedy delivery and expediency (Tran and Strutton, 2020; Zhou and Jia, 2018). E-retailers are steadily increasing and penetrating new terrestrial areas. Shopping online is considered a daily activity of life, thus becoming a habit (Rahman et al., 2018). The significance of online buying is evident, in that worldwide e-commerce sales are projected to reach USD 4,206 billion in 2020, with an increase of 18.9% from 2019 (refer to Figure 1.1).



Source: Broadbandsearch (2020).

Figure 1.2. Internet users in the world by Regions, 2020.

The rate of occurrence of online buying varies geographically. According to a report by KPMG (2017), online shopping is higher in North America, Western Europe and Asia, than in the rest of the world. However, recent trends clearly depict Asia as having the greatest number of internet users. Moreover, the rising popularity of online shopping in Asia is also evident from the fact that out of 57% of the global online population, 50.7% exist in Asia (refer to Figure 1.2). It was further highlighted that 9 out of 10 people in Asia would browse or purchase products; which in contrast, is higher than in developed countries, with 8 out of 10 consumers engaged in online buying activities (PricewaterhouseCoopers, 2015). The rise of internet penetration and usage in Asia could be due to the fact that Asia's population makes up almost half of the population of the world. (Internetworldstats, 2017). Worldatlas.com (2018) posited that Asia consists of 44 countries from Afghanistan and Pakistan, to Yemen (alphabetically).

In today's highly competitive marketing environment, the fundamental emphasis of all marketing strategies and activities is to shape consumer attitude and behaviour. Therefore, it is pivotal to understand and investigate consumer buying, as well as consumption decisions on various products online. (Mehmood et al., 2018). However, the online buying of products and services is changing drastically. According to a report by KPMG (2017), there is a gradual increase in consumer planned online buying for most products and services worldwide, and the use of the website is becoming the central tool for searching and buying commodities and products in the region (Nawaz and Clemmensen, 2013). A website of a business is considered as the fronting face of the business; and most often the first impression consumers perceive, and this becomes a foundation of reliability between e-retailers and customers (Demangeot and Broderick, 2016).

1.2.2 Online Buying Behaviour in Pakistan

Research regarding online buying behaviour has been the focal point in advanced nations (Gao and Li, 2019; Wu et al., 2013), while research in developing countries like Pakistan has received little attention from scholars around the globe (Kouser et al., 2018; Saqib et al., 2016). The features of developed countries may expressively change and evolve, such as income, access to knowledge, skills and infrastructure, resulting in influences on online buying in emerging nations (Wanger Mainardes et al., 2019; Panagariya, 2000).

Online buying in the Pakistani context is still at an introductory stage (Kouser et al., 2018; Pervaiz, 2015; Khan et al., 2014). It is also considered as the new medium of shopping with new demands of consumers in Pakistan (Saqib et al., 2016). 64% of more than 216 million in the total population of Pakistanis are under the age of 30

(Ahmad, 2018), and more than 56 million people are Millennials (Pakistan Bureau of Statistics, 2018). According to the Pakistan Telecommunication Authority (PTA; 2018), Pakistan has 60 million 3G/4G subscribers with the penetration rate of 28.89%. The speedy upsurge in internet penetration and the introduction of 3G/4G services in Pakistan, has enabled people to access the online market and engage in the online buying process. However, despite the rise in the number of people getting access to the internet, Pakistan still has a smaller number of internet users compared to the vast average in Asia (GlobeNewswire, 2020).

Pakistan's ever-changing demography brings potential prospects and marks itself as a potential market, especially in the e-commerce industry (Baber et al., 2016); this is also evident from an increasing number of internet service subscriptions and mounting penetration of smartphones in the country. The 30 million US dollar spent on online purchase by consumers, further highlights the vivacity of its potential in the region (TechAsia, 2015). With a population of more than 216 million individuals (WorldBank, 2020), the total number of broadband and 3G/4G subscribers are even more than the total population of Canada; i.e. 62 million and 60 million, respectively (PTA, 2018). The constant rise in the number of people obtaining access to the internet illustrates that Pakistan has all that it needs to be a primary internet market in the forthcoming years.

The recent development in 3G/4G services and mobile telecom operators have opened vistas of growth and digitalisation by enhancing the scale of the e-commerce industry in Pakistan. It has also been opined that the surge of online shopping environment would take over traditional brick and mortar shopping, and that shopping in malls will only be for leisure-related activities in the years to come (Dawn, 2016). Thus, the apparent gains for consumers and the element of profitability for businesses

in Pakistan's e-commerce industry, has become the centre of attraction for other businesses to make most of the opportunity (Mazhar et al., 2012; Baig et al., 2011; Aman and Hopkinson, 2010).

According to a report by Statista, global e-commerce sales exceeded the US \$ 1 trillion mark for the first time in 2014, along with an unprecedented double-digit growth in every continent (Statista, 2018a). In comparison to the worldwide e-commerce industry, Pakistan can be said to be in the introductory stage (Pervaiz, 2015; Khan et al., 2014). In a similar vein, Global Internet Report (2016) also posited that in comparison to the industrialised world, e-commerce had not shown such progress in emerging countries. Acknowledging the problem and in a bid to foster the burgeoning e-commerce market of Pakistan, the Government of Pakistan (GoP) and the Pakistan Telecommunication Authority (PTA) are highly active in promoting and facilitating internet facilities in the country. In this regard, GoP with the collaboration of the government of China, has undertaken many initiatives (Qianqian and Yijun, 2020), such as the launch of fibre optic cables and the like; under a collaborative project called CPEC (China Pakistan Economic Corridor), with the aim to increase connectivity in under-developed areas in Pakistan, where internet facilities had been non-existent prior to these initiatives (Planning Commission Pakistan, 2018).

Furthermore, the advancement in ICTs and the progress it has made in the last decade has not only made a substantial impact on consumers' daily existences, but has also brought a noticeable and perceptible transformation in the conduct of a business. Owing to the omnipresence of the internet in the world, technologically driven gadgets have opened vistas of opportunities by bringing in a far higher level of potential consumers through the help of social media. In the context of Pakistan, many businesses are going online due to the ease of accessibility to the internet; thereby

giving rise to the number of online shopping website (e-commerce), i.e. 2.6 times from 344 in 2016, to 904 by the end of 2017 (Dawn, 2018b). It was stated by the State Bank of Pakistan (SBP) that around Rs 4.5bn worth of transactions had been booked in the last three months of 2017.

Due to the rise of internet accessibility in Pakistan, consumers in this part of the world can now shop online from a variety of local and regional online shopping websites, such as Daraz.pk, Goto.com.pk, Outfitters.com.pk, Symbios.pk, Shophive.com and many more. Owing to the promising future of Pakistan e-commerce market, global e-commerce investors are swooping in to reap all the benefits by becoming the main players of Pakistan's e-commerce market. Rocket Internet, a German Internet incubator company, entered Pakistan in 2013 and have been expanding its chain of ventures in the country. Within a short period of two years, it already has six online ventures running in Pakistan.

Similarly, highlighting the significant potential of Pakistan e-commerce market, which in 2017 were on the side-lines of the World Economic Forum in Switzerland, Alibaba Group chairperson Jack Ma met with the Prime Minister of Pakistan to express his interest in investing in Pakistan's e-commerce sector. Consequently, Alibaba Group entered the e-commerce industry of Pakistan with the acquisition of Pakistan's largest digital market company, i.e. Daraz group (Dawn, 2018). The entrance of the above-mentioned big e-commerce entities will sow the seeds of trust in future foreign investors. They may be reluctant to enter Pakistani's e-commerce market due to the country's deteriorating macroeconomic situation (Mehtar, 2017).

Furthermore, the growth of social media sites such as Instagram and Facebook, have transformed the lifestyles of individuals globally and become a necessary means for vendors. These social media platforms have a significant presence in Pakistan; out of 71.608 million connected users, 51.7% (37.070 million people) are using social media (Internetworldstats.com, 2020). Furthermore, it has also been stated that 86.5% online users in Pakistan are using social media platform i.e. Facebook (Global Stats, 2018). With more and more people now subscribing to 3G/4G services (PTA, 2018) and the efforts of the government to bridge the connectivity gap among masses with projects like Optic Fibre, cable foundation will surely bring ease of internet access to people in areas where it had been non-existent in Pakistan.

Thus, the recent increase in internet penetration in Pakistan and the advancements in the ICT related sector have paved the way for elaborate research in understanding consumer behaviour in an online context (Saqib et al., 2016; Abu Bakar & Ahmed, 2015; Haque et al., 2007). Countless marketing philosophers and practitioners are interested in gaining insights into all factors that influence online buying behaviour and how these shopping patterns are formed. Therefore, the author of this study believes that it is essential for marketers to ponder over the factors which are associated and are most effective in generating online buying among consumers, as this will subsequently increase overall e-commerce revenue.

1.3 Problem Statement

Global e-commerce is a ubiquitous activity and has been thriving and increasing in the last five years, with an average growth rate of 21.13% from year 2014 to 2019 (Statista, 2020). According to a recent analysis from Statista, total online sales in America is expected to reach USD 374,375 million in year 2020 (Statista, 2020c).

The report also highlighted that around 96% of all-American adults used the e-commerce platform for online shopping (Verto Analytics, 2018). Similarly, a higher rate of growth is expected in North America and Europe, but the most significant e-commerce market growth rates are in Asia-Pacific (APAC). In the contemporary age where the western world has set a strong foothold in the online buying environment, Asia-Pacific (APAC) has not been left too far behind. In 2018, APAC constituted US\$1,892.07 billion, constituting 66.57% of total retail sales from the global e-commerce market, i.e. US\$2,842 billion (eMarketer, 2018). Hence, online buying is increasing all over the world.

The attributes of this new buying technique are still unacquainted to consumers in emerging nations (Wanger Mainardes et al., 2019; Faqih, 2016). It has been suggested that e-retailers, particularly in Pakistan, must adopt strategies to introduce as many consumers as possible, and to develop their habit to purchase online (Chiu et al., 2014). As extant literature demonstrates, the online shopping habit is not as prevalent as compared to the west, and several elements such as consumers perception and the impression of the e-retailer, may play significant roles in luring consumers to engage in online buying in Pakistan (Akhlaq and Ahmed, 2015). The eventual need to investigate the stimulating factors in generating online buying behaviour in Pakistan can also be attributed to the fact that the increase in internet penetration will enable more and more people to get access to the internet; millions of people will get access to e-retailers; and subsequently create an opportunistic market place for marketers and businesses

However, internet penetration in Pakistan as compared to the last few years, have been increasing; but when compared to neighbouring giants such as China and India, Pakistan's internet penetration rate is still considered very low due to several

reasons such as low literacy rates, lack of infrastructure and higher internet charges for mobile networks (Statista, 2020a). At the same time, Pakistan holds 7th rank in terms of total number of internet users in Asia, i.e. 76.38 million people (Statista, 2020b). Nevertheless, there has been recent development of e-commerce and ICTs related infrastructure in Pakistan, and the groundwork that has been laid to give more access to people for online retail. Subsequently, these efforts will not only enhance the online buying environment and weak e-commerce industry in Pakistan (Talat et al., 2013), but will also benefit the country's deteriorating macro-economy (Majeed and Ayub, 2018; Maher, 2017).

According to the stream of researchers, it has been observed and established that the wealth of academia and scores of scholars have yet to unearth the issues pertaining to online buying in emerging countries; thereby, online buying has remained less explored as compared to in the developed world. This, this warrants further exploration and research (Wanger Mainardes et al., 2019; Kouser et al., 2018; Aldousari et al., 2016; Prashar et al., 2015; Khare and Rakesh, 2011). However, with the soaring penetration of wireless internet and smartphones in these regions, coupled with growing consumer purchasing power, these very markets are emerging rapidly. There is some evidence that people with access to online technologies in developing countries tend to use them in similar ways to those in higher-income settings, and possibly a little more (Pew Research, 2012). Therefore, there remains an apparent lack of understanding about consumers and their shopping patterns, particularly online, in an emerging state (Kouser et al., 2018; Prashar et al., 2015), most so in the case of Pakistan. Consequently, to cover this potential theoretical gap, this study contributes to the extant literature by exploring the various stimulating factors enticing consumers emotions, which subsequently impacts their online buying decision making.

It is no surprise that statistics from across Pakistan depict a very gloomy scenario in term of sales and internet penetration when compared to the world; and the potential of Pakistan's e-commerce industry remains unexploited in contrast to e-commerce markets in other regions. To make matters worse, even the sole e-retailer of the United States of America (USA), i.e. Amazon, has a sales revenue (US\$130 billion) which is six times more than the revenue generated by the retail and wholesale sector in Pakistan's economy, i.e. US\$20.54 billion (Economic Survey of Pakistan, 2016-17). Furthermore, according to an estimate, the e-commerce industry of Pakistan will reach over \$600 million in 2017 (Business Recorder, 2016), which will be less than half of 1% of Pakistan's total retail net sales, and 0.026% of total e-commerce sales in the world, i.e. of US\$185.57 billion (Statista, 2018a). However, it is estimated that Pakistan e-commerce sales figures will reach US\$1 billion by 2020 (Tribune, 2017).

The current e-commerce statistics of Pakistan, when compared with the region and the rest of the world, does justify the researcher's claim that Pakistan e-commerce industry remains unexploited. In comparison, Pakistan e-commerce industry is only 2.99% compared to India's e-commerce sales, i.e. US\$ 20,059 million (Statista, 2018b), 0.12% when compared to China's total e-commerce sales, i.e. US\$499,150 million (Statista, 2018c), and 0.098% when compared to European Union e-commerce sales, i.e. US\$610,700 million (Statista, 2018d) and only 0.026% when compared to total e-commerce sales in the world, i.e. US\$2,304,000 million (Statista, 2018a). Moreover, Pakistan was ranked 57th out of a total of 60 countries by The Economist Intelligence unit, taking into account e-readiness due to several factors such as a lack of e-commerce policy, lack of appropriate infrastructure, internet availability, trust and many more problems. According to a report, a Pakistan e-commerce policy is yet to be endorsed by the relevant authorities (Planning Commission Pakistan, 2018).

The review of the literature also proves that implementing online buying strategies can be very advantageous for both e-retailers and the government, in order to attract and retain consumers and bridge the gap of e-commerce sales in Pakistan, which will help the country economically and socially. Consequently, e-commerce companies need to understand the factors that shape consumer's online buying attitude and on ways to gain their trust in order to stimulate the online buying behaviour among consumers (Kim & Peterson, 2017), and to bridge the gap between Pakistan's e-commerce sales and that of its neighbours, region and the world.

For both consumers and e-retailers, a website is regarded as the face of the businesses (Chang et al., 2019). It operates with several aims, such as to display products and services, and also to provide further information to consumers (Lowry, Wilson, & Haig, 2014). It is stated that higher quality of websites can generate positive and constructive responses that consumers enjoy during their selection and purchase of goods, and while visiting the website (Zhou and Jia, 2018); and will lay the foundation of trust (Kassim and Asiah Abdullah, 2010), thereby, influencing the decision of consumers to purchase online (Zhou and Jia, 2018; Al-Debei et al., 2015; Nilashi et al., 2016). At the same time, a low-quality website can undermine consumer confidence, and enables the consumers to question the accuracy of the information provided on the website, resulting negatively and impacting the consumer's buying decision (Zhou and Jia, 2018).

Similarly, understating of consumer electronic service experience, also known as electronic servicescape (e-servicescape), is essential for researchers. Owing to the paucity of the research of this novel construct, consumer online buying decision making warrants further investigation (Tran and Strutton, 2020; Wu et al., 2016). Furthermore, the importance of website quality and the environmental cues (related to

website features and designs) can be further seen by the fact that issues pertaining to website quality and the imbedded environmental cues remain the heart of panel discussions by retailers, academics and other e-commerce industry players at the Third Annual eCommerce MoneyAfrica Confex in 2017 (Fastmoving, 2017).

A thorough review of the literature has identified various external environmental factors as having a direct and indirect effect on online buying behaviour worldwide. From recent trends in Pakistan, sales promotion at festival times such as Eid days, Black Friday or mobile weekdays, generated double-digit sales for e-commerce businesses (Dawn, 2016). A senior official at one of the leading e-commerce websites in Pakistan, i.e. Kaymu.pk, highlighted the importance of sales promotion; that their sales revenue rose by 30% (Dawn, 2016). Similarly, it has been observed that the role of website quality and website brand have received very little attention as determinants of online buying in developing countries like Pakistan (Kouser et al., 2018). Therefore, it stresses the need to further investigate the roles of website quality, website brand and sales promotion in online buying in Pakistan.

Most of the earlier literature have used trust and attitude as a significant factor which have played a significant positive impact on consumer decision making (Al-Debei et al., 2015; Chang et al., 2014; Wang et al., 2014). In earlier studies, trust was used as an essential intervening element in online studies between various stimuli and online buying intention (Chang et al., 2019; Chang & Chan, 2008). Prior published empirical studies have validated and proven that trust is a critical element in maintaining the constructive and positive relationship between consumer and e-retailers (Kuhn and Petzer, 2018; Kassim and Asiah Abdullah, 2010). Statically, it is estimated that about 75% of consumers drop their shopping cart online due to the lack of trust (Kassim and Asiah Abdullah, 2010). Hence, this study will examine the

intervening role of trust and attitude in creating a significant impact of various external stimuli used in this study on online buying behaviour.

From earlier literature, it is evident that many studies have taken place to gauge the impact of regret at the post-purchase stage (Skelton & Allwood, 2017; George & Yaoyuneyong, 2010). Prior consumer and marketing literature has mostly focused on offline regret, thus creating a need to examine and investigate the aspect of online regret experiences (Dhir et al., 2016), particularly the impact of anticipated regret when faced with marketing stimuli, such as scarcity and sales promotion. The rise of internet usage has created an exponential increase in online related regret experiences (Stern, 2015), especially in young people (Dhir et al., 2016). A negative regret arises when people compare the outcome of a chosen versus forgone opportunity (Reynold et al., 2006). It is also evident from the extant studies, that anticipated regret from the perspective of Regret Theory will impact on consumer decision making when factors like sales promotion and scarcity are used as stimuli. In the context of online buying behaviour, hardly any study has investigated the role of anticipated regret as an emotion which triggers online buying as a response with sales promotion and scarcity as stimuli under the lens of S-O-R Theory. Thus, in addressing the crucial role of emotion, there is a strong need to study the effect of anticipated regret as an intervening element between sales promotion and scarcity.

According to a report by eMarketer (2008), the information provided by other shoppers is trusted far more by consumers, than the information given by companies; and further states that 80% of customers buying decisions are positively swayed by reviews posted by other consumers online. Online customer reviews are described as consumers' overall evaluation and the experiences regarding the product and services in generating electronic word of mouth, affecting consumer demand (Mikalef et al.,

2013). With regards to context, Pakistan is a collectivist society (Kang & Sohaib, 2015) where social factors such as online customer reviews are also known as an e-social influence or electronic word of mouth (Jeon et al., 2018); and does not only significantly impact a consumer's trust towards online shopping (Kang & Sohaib, 2015), and attitude (Hsu et al., 2018), but also has a strong influence on consumer buying behaviour (Saleem and Ellahi, 2017). In an online shopping world, where consumers lack the facet of touch and feel, which increases the deficiency of trust among consumers; it is believed that online consumer reviews efficiently increase the element of trust and minimises the risks involved in online shopping, which subsequently increases consumers purchase intention, and influences consumer buying behaviour (Jeon et al., 2018; Fogel and Zachariah, 2017). Moreover, in a recent study by Sethuraman and Thanigan (2019), there have been inconsistent results of attitude in generating a positive response to online buying. Therefore, it postulated that online customer reviews would further strengthen and moderate the relationship between consumers trust and their attitude towards the website, as also suggested by Hsu et al. (2018). In a similar vein, it also raises the motivation to see the impact of online customer reviews in an emerging developing Asian country like Pakistan.

For Pakistan, being a developing country and at the very initial stage of e-commerce, it is vital to investigate the factors which have an effect on online shopping in Pakistan (Kouser et al., 2018). Earlier scholars have extensively tried to investigate the purchase intention only (Mohd Suki and Abang Saleh, 2018). However, it was strongly suggested by Kouser et al. (2018) to investigate the actual buying behaviour of consumers in Pakistan. Thereby, this study which extends the extant literature (Kouser et al., 2018), intends to measure the Pakistani Millennial actual purchase behaviour by using several stimulating and emotions factors, such as website quality,

e-servicescape, website brand, sales promotion and scarcity, with consumer attitude towards the website, trust in the website, and anticipated regret as a mediating variable. This thesis also sought to examine the moderating role of online customer reviews. This is an integrated study of various factors related to marketing, emotions and technology to observe the impact of these factors on an emerging developing Asian country like Pakistan.

1.4 Research Questions

RQ1: Is there a relationship between e-servicescape, website quality, website brand with the attitude towards the website and website trust?

RQ2: Does consumer anticipated regret positively influenced by sales promotion and scarcity?

RQ3: Does online buying behaviour positively and significantly influenced by the attitude towards the website, website trust and anticipated regret?

RQ4: Do attitude towards the website, and website trust plays a mediating role between e-servicescape, website trust, website brand and online buying behaviour?

RQ5: Is there any significant mediating effect of anticipated regret between online buying behaviour, sales promotion and scarcity?

RQ6: Is there an effect of the moderating role of online customer reviews in forming the relationship between attitude towards the website, website trust and online buying behaviour?

1.5 Research Objectives

The overall objective of this research is to inspect the external influences that could help stimulate consumers' emotions and subsequently affect their buying behaviour among Millennials in Pakistan through the intervening variables trust in the website, attitude towards the website and anticipated regret. Thus, the objectives of this study are:

RO1: To examine the effect of e-servicescape, website quality and website brand on attitude towards the website

RO2: To investigate the effect of e-servicescape, website quality and website brand on trust in the website.

RO3: To examine the effect of sales promotion and scarcity on the anticipated regret.

RO4: To investigate the effect of attitude towards the website, trust in the website and anticipated regret on online buying behaviour.

RO5: To investigate whether attitude towards the website mediates the relationship between e-servicescape, website quality, website brand and online buying behaviour.

RO6: To examine whether trust in the website mediates the relationship between e-servicescape, website quality, website brand and online buying behaviour.

RO7: To examine the mediating effect of anticipated regret between online buying behaviour, sales promotion and scarcity.

RO8: To examine whether online customer reviews moderate the relationship between trust in the website, attitude towards the website and online buying behaviour.

1.6 Significance of the study

The study's significance will be discussed in three perspectives: theoretical perspective, practical perspective and methodologically.

1.6.1 Theoretical Significance

First, there is no doubt that there is a scarcity of academic studies in the extant literature that have accentuated the online buying behaviour of Pakistani consumers. Thereby, the scarcity of knowledge in a literary world offers inadequate understandings to enhance existing academic literature regarding online buying of Pakistani consumers, i.e. Millennials. In this regard, the current study will enable academicians to gain comprehensive awareness and expand their knowledge to expound on the factors which can stimulate online buying behaviour in Pakistan. This research will indeed assist future academicians who wish to unearth and explore consumer behaviour in the context of a developing nation. A thorough and detailed assessment of the earlier literature also demonstrates that strategic implementation of online buying strategies can be very advantageous for both government and private sector (e-retailers). Moreover, this research will be more beneficial for big e-retailers like Amazon and Alibaba, who have shown interest in exploring and excavating the B2C e-commerce market in Pakistan. Consequently, the intrusion of these big giants e-retailers will provide macro-economic gains to the country.

Second, although many studies have already investigated several factors to explore consumer decision making individually, most of these studies in the pursuit of achieving parsimony in their research models, have applied insufficient factors typically ranging from two to three aspects in their research models, instead of presenting a holistic view of consumer behaviour, such as online privacy (Chen et al., 2017), sales promotion (Akram et al., 2018), anticipated regret (Gupta and Gentry, 2019), and e-servicescape (Kuhn and Petzer, 2018). However, the drawback of achieving parsimony in the research model is that the compounding effect of relations between the constructs involved in the research models and constructs excluded from the study, are disregarded, mislaid or overlooked, and raises questions on theoretical generalizability.

Thus, to excavate the holistic and thorough understanding of consumer online buying behaviour, it is necessary to have an integrated model. The current study's integrated model has drawn upon the fundamentals of the S-O-R theory and Regret Theory.

Researchers have shown that human behaviour towards making a decision, particularly in the involvement of technology, is regarded as complex and warrants more than a single model or factor (Shen et al., 2010). Applying an integrated model will not only provide a much deeper and thorough understanding of constructs relationships studied in the proposed model, it also enables the author to present a unique understanding and support the implications of the study. It makes the findings more applicable, which would be very difficult to attain by a studied model grounded on limited theory or factors (Rahi et al., 2019; Oliveria et al., 2016). Similarly, the use of an integrated model will provide the effect of individual factors and the

compounding effect of studied factors to have a valuable contribution regarding consumer online buying behaviour.

Thus, building on earlier research in general, rather than applying a single prior model, this research integrates several related factors as well as context-specific factor, i.e. e-servicescape, website quality, website brand, sales promotion, scarcity, website trust, attitude towards the website, and online buying behaviour setting, to provide a comprehensive viewpoint of Millennials buying behaviour in Pakistan.

Therefore, as neglected by earlier researchers, this study proposes an integrated model rather than applying a single prior model to examine the impact of several related factors as well as the context-specific factor, which are acknowledged by extant literature. The current study integrated model has drawn upon the fundamentals of S-O-R theory and Regret Theory to explore the associations of consumer perceptions of online shopping e-servicescape, website quality, website brand sales promotion, scarcity, website trust, attitude towards the website, anticipated regret, online customer reviews and their effects, so as to provide a comprehensive viewpoint of Millennials buying behaviour in Pakistan. These key factors are recognised, summarised and presented in detail after an extensive literature review in the Second Chapter. The proposed integrated conceptual model will offer extensive knowledge of the studied elements stimulating online buying behaviour among Millennials in Pakistan.

Third, earlier published empirical studies have only focused on the role of e-servicescape with purchase intention as a first-order construct (Teng et al., 2018; Kuhn and Petzer, 2018; Wu et al.,2018; Huang et al., 2017); and neglecting it completely in exploring its impact on online buying behaviour, especially as a second-order construct. Therefore, considering the dearth of prior research both globally and