

THE NOVEL DEDUCTIVE APPROACH CONSIDERING THE MAGNITUDE OF ONLINE SERVICE IMPACTS FOR CONSUMERS PURCHASE OBJECTIVE BEFORE A TRANSACTION

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Abstract- *The objective of this research paper is to study a novel deductive approach considering the Magnitude of online service impacts for consumers purchase objective before a transaction. With increasing tough competition among businesses in selling products, services online as making a product is not enough and every one of these problems drive us to look for other elective ways for providing better services for transactions are much important to attract the customers. The study is quantitative in nature and method is adopted for conducting this research is “survey approach”. Experimental results show that two transactions related administrations and pre-purchase administrations are determinants of the route experience at a similar time, route encounters influence demeanor to the web, which influences purchase goal. Hence, both features of online services affect the navigation experience of consumers and their attitude towards the website and purchasing intentions.*

Keywords: Transitional services, Pre-purchase services, Navigation experience, online services, online consumers, attitude to web.

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1.INTRODUCTION:

When internet took place in business world, the way of buying and selling changed as people's way of thinking to buy online attracted more toward this. Internet provides no physical limitation that was in the past in a shape of traditional bricks. Online marketing is now a need for every business as online service are backbone of raising percentage of profit and customer satisfaction that is more important in every commercial activity (Kiang & Shang, 2015; Yun & Good, 2007) stated that buying behavior of online consumers play significant role in the success and betterment of retailers. Electronic retailers are able to plan marketing strategies to maximize the sales and customer experience if they recognize the factors that effects consumer's purchasing decision (Kiang & Shang, 2015).Organizations are providing services online as an additional services to the customers (Pujari, 2004) due to that , companies that deliver high level services and good quality products are probably to get customer faith and loyalty (Otim & Grover, 2006) . There is an increase in transactional based electronic services and required to search out what mix of services should firms provide to please the customers (Iqbal, Verma, & Baran, 2003). Much research has been done in consumer experience towards online service , mostly examined the influence of individual features (Hung, Chen, & Huang, 2014).This research paper has focused on the influence of online services level accordingly where the transactions haven't been completed yet for doing this, two aspects on online services have been used as before purchase services and transaction related services as suggested by Otim & Grover, (2006) .

1.1. Background of study:

Whenever a person tries to buy something online he has a main concern on online services as how it all works with it and how it all influences the overall transactions before a purchase. There were many scholars who had done some sort of studies on this issue, that given us easy way for summing up the conclusions. Buying behaviors of online shoppers plays integral part in dealing with the retailer's success and if businesses would find the factors that specially influence the decision of consumer's buying then it would be more easy for e-retailers to design their marketing strategy for increasing the sales as well as consumer satisfaction said by (Kiang & Shang, 2015). Businesses that tries to give much better values in a shape of best services and excellent quality of products are likely to win loyalty of customers. (Otim & Grover, 2006). There is a tough competition that requires to develop the online services to grasp the attention of surfers that is why e-businesses require to offer more than just a website but there are many companies that think that just being online would be enough for them to improve themselves and to generate profit (Suh, 2005) .

1.2 Objectives of research study:

The objectives of this study are outlined as under:-

- To determine the consumer behavior about online purchasing
- To determine the consumer purchase intention before a transaction.
- To determine the consumer behavior and consumer satisfaction level influenced by the online services.

- To determine the effect of pre-purchase services and transactional services
- To distinct between transaction and pre-purchase services that will be defined in a formative way

2. LITERATURE REVIEW:

2.1. Transactional Related Services

Transactional services are called as third party services given by the professional business firms. Transactional services are different from the corporate financial services in which the accountant works as advisor in link with the management of the corporate financial transactions (1921_2.pdf, n.d.).

H_{1a}: Transaction Related Services has an impact on Attitude to the Web mediated through Navigation

H_{1b}: Transaction Related Services has a direct impact on Attitude to the Web

2.2 Pre-purchase Services:

Pre purchase services that save the time, frustration and the effort of customers are most important criteria of transactional convenience (Berry, Seiders, & Grewal, 2002). The purchase intention of provides a way and right acceptable approach to online behavior of shopping because online shopping takes place when a consumer is ready to buy but online as it demonstrates that the consumer is satisfied that is why his intention is to buy online and fulfill their own needs and wants. (G.-G. Lee & Lin, 2005).

H_{2a}: Pre-Purchase Services has an impact on Attitude to the Web mediated through Navigation Experience

H_{2b}: Pre-Purchase Services has a direct impact on Attitude to the Web

2.3 Navigation Experience (satisfaction):

Many businesses now use their websites for selling their products, services and for this they make their websites more impressive and attractive as it must be the priority for the marketers to attract the customers towards their websites and for this specially, marketers need to understand that how consumers assess the websites and even the choices that consumers make among the websites (Dellaert, 2000; Simeon, 1999). There are multiple paths that define the satisfaction as customer satisfaction means the appraisal of consumption observation that must be as good as it was supposed to be. It is belonged to the businesses and businesses that persuade to accomplish the requirements and even wants of consumers with its products and services (Hunt, 1977).

2.4 Attitude to the web:

The website is known as the information technology which is related to strategy with the ways to change the rules as like when the businesses try to link with their buyers. The websites are the superhighway of marketing, we can say that website gives the long road for marketers to attract the customers to buy their products and avail services (Jarvenpaa & Todd, 1996). Attitude that belongs to the online shopping as a way of purchasing things from internet are means of like mix up of feelings that are related to negative and positive forces that fulfill the purchasing behavior when a person buys something on internet (Blakney & Sekely, 1994).

H₃: Attitude to the Web has an impact on Purchase Intention.

2.5 Relationship between Transaction related services and Navigation Experience:

Website designers build websites in such a way where customers can find the satisfaction level and electronic services play major role in this (Inés Küster et al., 2016). The satisfaction level of customers effect by the main services and by the extra given services on websites (Van Riel, Liljander, & Jurriens, 2001) Experience of satisfaction improves when features like privacy and security are displayed with clarity and even some specific security features help the customer's experience more engage able. Even more transactional services like payment and billing or arrangement of delivery also improves satisfaction experience (Szymanski & Hise, 2000) .

2.6 Relationship between Pre-Purchase Services and Navigation Experience

Consumers mostly favor those social media that perfectly represent the characteristics of product they want to purchase (Inés Küster et al., 2016) . Specially, those consumers who use internet for searching information to purchase products like films ,electronics , music and books (Burke, 2002) . Webpages that provide clear products with price information and includes attractive appearance gives better satisfaction experience (Burke, 2002). Thus, pre-purchase services affects confidently towards satisfactory experience (Szymanski & Hise, 2000; Wolfinbarger & Gilly, 2003) .

2.7 Relationship between Transactional Related Services and Attitude to the Web:

Services level influences the attitude towards the website of customers due to its outcomes on behavioral point. Many authors surveyed the attitude arose from consumers during their online communication actions and these

actions lead them towards product purchasing decision that clarifies the importance of attitude towards the web of consumers (Inés Küster et al., 2016). There is an effect of transactional services such as payments/billing procedures, arrangements of delivery and privacy/security systems on attitude related to websites, the more presence of these services will make better attitude to the websites (Koufaris, 2002; Yang, Jun, & Peterson, 2004) .

2.8 Relationship between Pre-Purchase Related Services and Attitude to the Web

The amount and variety of services level is important in respects of consumer attitude towards the websites (Inés Küster et al., 2016) . The web content such as quantity and diversification of product's data has been examined and it has been seen that these websites which includes price and product data would show good behavior (Koufaris, 2002). Oppositely, the poor website with unpleasant appearances would show low attitude. Some in advance purchase services like aesthetics of web along with its emergence have non direct influence on loyalty of customers (Thatcher & George, 2004). So the items that are related to in advance purchase services can easily allow to influence the behaviors (Wolfenbarger & Gilly, 2003) . Thus in advance purchase services influences intentions and behaviors of customers (Inés Küster et al., 2016) .

2.9 Relationship between Satisfactory Navigation Experience and Attitude to the Web

Satisfactory experience is another feature of positive attitude to web and making customer satisfied particularly focused in electronic commerce businesses so they come again to shop (Inés Küster et al., 2016). Some specific

web characteristics assist to assemble the experience of internet utilizers of web additional pleasing and develop beneficial attitude regarding it (Belanger, Hiller, & Smith, 2002). There are specific essential elements designed to satisfy customers that arise effective responses by web (Agarwal & Venkatesh, 2002). There is a closest link between website satisfaction and user's feelings (Cappel & Huang, 2007). There is strong connection between navigation experience and behavior to the web (H.-Y. Ha & Janda, 2014; Visinescu, Sidorova, Jones, & Prybutok, 2015).

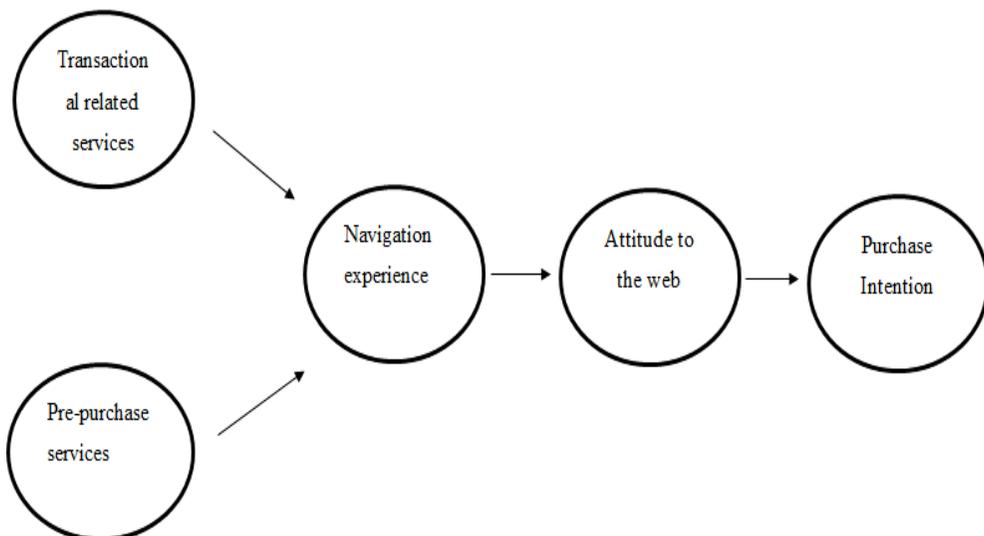
2.10 Relationship between Favorable Attitude to the Web and Purchase Intention

Some variables influences the customers behavior as to purchase again and recommendation of word of mouth is a pivotal (Hackman, 2006; Srinivasan, Anderson, & Ponnnavolu, 2002) .Loyal customers probably visit their dearest sites twice and spend more money than non-loyal customers do (Yun & Good, 2007) .Companies want to know about future purchase intention of consumers whether they want to purchase or not from web where the transactions has not been done yet (Inés Küster et al., 2016).Purchase intention is the antecedent of attitude of the websites (Floh & Treiblmaier, 2006).Studies tried to describe significance of structuring pleasing webs that arise affection of attraction and devotion because of the behavior that these websites are capable to free the effective transactions (Floh & Treiblmaier, 2006; H.-Y. Ha & Janda, 2014; Visinescu et al., 2015) . This describes strong a connection among attitudinal behavior in effective factors than the non-effective factors (Inés Küster et al., 2016) .

3. CONCEPTUAL MODEL:

The conceptual model was developed to study the impact of services on purchase intentions. The model is shown in Figure 1:

Figure 1: Impact of services on purchasing intentions



4. DATA ANALYSIS:

4.1 Demographic statistics:

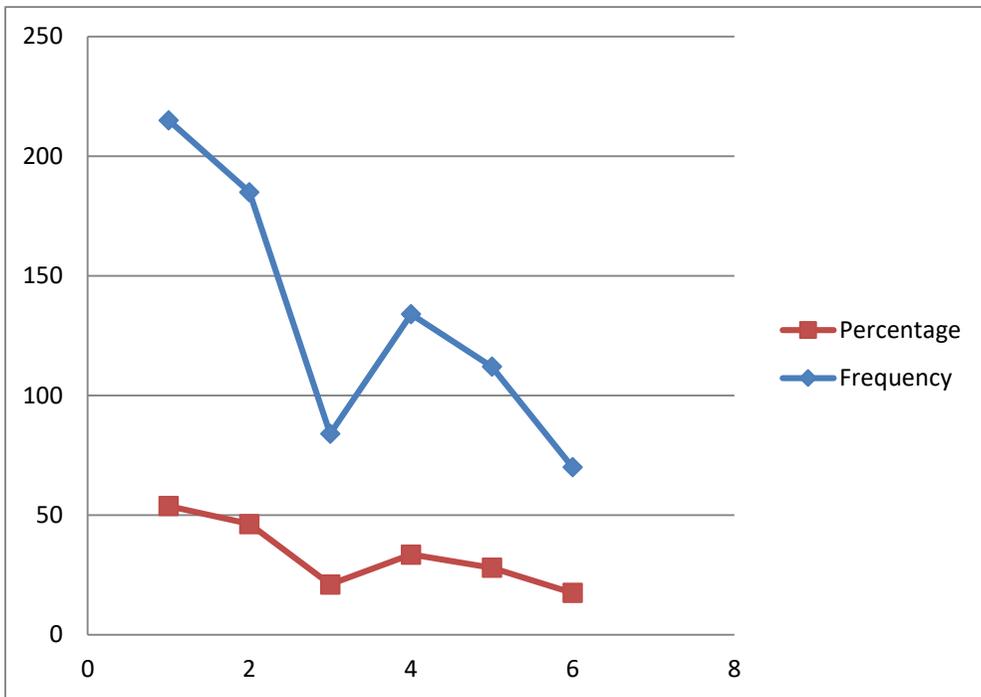
The demographic statistics of respondents are given in table 1:

Table 1 Profile of Respondents

		Frequency	Percentage
Age	18 to 24	184	46.0
	25 to 32	118	29.5
	33 to 40	61	15.3
	41 to 50	27	6.8
	and above	10	2.5
Gender	Female	215	53.8
	Male	185	46.3
Education	Intermediate or A' Levels	84	21.0
	Undergraduate	134	33.5
	Graduate	112	28.0
	Post Graduate	70	17.5
Employment status	Unemployed	227	56.8
	Government Employee	66	16.5
	Private Employee	92	23.0
	Business Owner	15	3.8
Monthly household income	10,000 - 25,000	162	40.5
	25,001 - 50,000	112	28.0
	75,001 – 100,000	74	28.0
	Above 100,000	52	13.0

Marital status	Single	227	56.8
	Married	154	38.5
	Widowed/Divorced	19	4.8

Figure 2: Profile of respondents



4.2 Reliability Analyses:

Reliability test was conducted to see the consistency and reliability in measuring the outcome of the tool and hence, the data is reliable and stable because here Cronbach's alpha is above 0.6. The results are shown in Table 2.

Table 2: Results of Reliability Analyses

Construct / Variable	Cronbach's alpha	No. of Items
Transactional related services	0.969	9
Pre-purchase services	0.985	14
Navigation experience	0.965	5
Attitude	0.965	5
Purchase intention	0.936	4

4.3 Correlation Analysis:

Correlation Analysis was used to check strength of relationship between variables. The results of analysis are given in Table 3:

Table 3: Results of Pearson Correlation

Correlation Matrix

	Transacti on_Relate d_Service s_Avg	Prepurc hase_Se rvices_ Avg	Navigati on_Exp erience_ Avg	Attit ude _Av g	Purcha se_Inte ntion_ Avg
Transacti on_Relate d_Service s_Avg	Pe ars on' s r	—	0.930	0.932	0.9 14 0.892

Correlation Matrix

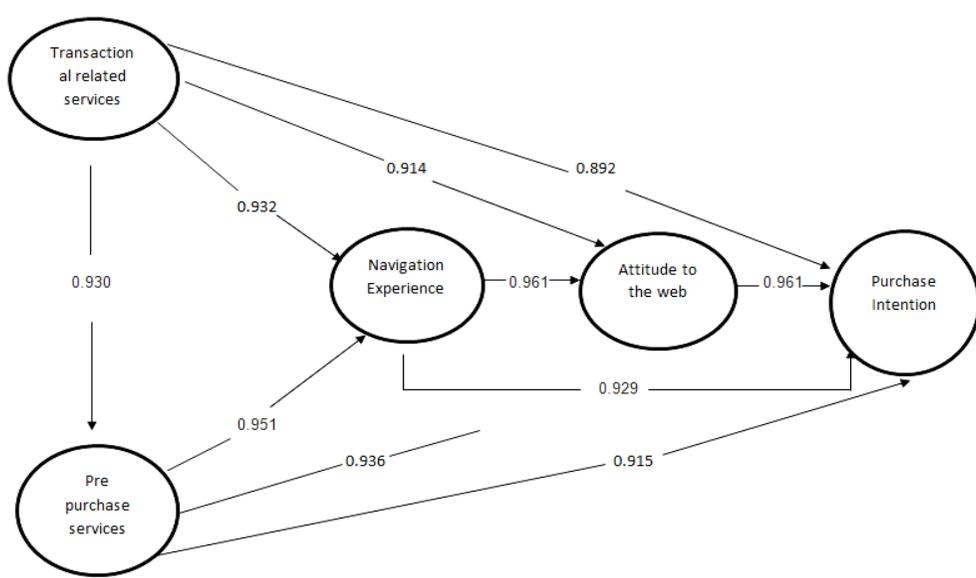
		Transacti on_Relate d_Service s_Avg	Prepurc hase_Se rvices_ Avg	Navigati on_Exp erience_ Avg	Attit ude _Av g	Purcha se_Inte ntion_ Avg
	p- val ue	—	< .001	< .001	< .001	< .001
Prepurcha se_Servic es_Avg	Pe ars on' s r		—	0.951	0.936	0.915
	p- val ue		—	< .001	< .001	< .001
Navigatio n_Experi ence_Avg	Pe ars on' s r			—	0.961	0.929

Correlation Matrix

		Transacti on_Relate d_Service s_Avg	Prepurc hase_Se rvices_ Avg	Navigati on_Exp erience_ Avg	Attit ude _Av g	Purcha se_Inte ntion_ Avg
	p- val ue			—	<.0 01	<.001
Attitude Avg	Pe ars on' s r				—	0.940
	p- val ue				—	<.001
Purchase Intention _Avg	Pe ars on' s r					—
	p- val ue					—

Pearson’s correlation values of all independent variables in relation to dependent variable show that there is strong and significantly positive relationship among them.

Figure 3: Impact of independent and moderating variables on dependent variable



As shown in Fig.3, all the values of Pearson’s correlation are not lower than 0.9, indicating that there is significant positive relationship between dependent and independent variables. The correlation of transactional related services towards the Pre-purchase services, Navigation experience, Attitude to the web, and Purchase Intention is 0.930, 0.932, 0.914, and 0.892 respectively. The relationship of Pre-purchase services with Navigation experience, Attitude to the web, and Purchase services is 0.951, 0.936, and 0.915 respectively. There

is the same Pearson's correlation value (0.961) of Navigation experience to Attitude to the web and Attitude to the web to the Purchase Intention, while Navigation experience and Purchase Intention has 0.929 correlation value.

4.4. Hypothesis Testing:

For this research, multiple statistical techniques such as regression, correlation, standard deviation were applied to verify the association between dependent and independent variable. Results of these tests are summarized in Tables 4..

Hypothesis testing is the process of evaluating the strength of evidence (Davis Roger B. & Mukamal Kenneth J., 2006) .In hypothesis testing, if p-value comes less than .05,it means it is significant other wise non-significant (Dahiru, 2008).Partial Mediation occurs when Direct variable is significant and indirect variable is also significant ("Baron & Kenny's Procedures for Mediation Hypotheses," n.d.) .

Table 4: Indirect and Total Effects

Type	Effect	Estimate	SE	95% C.I. (a)		β	z	p
				Lower	Upper			
Indirect	TRS							
	⇒	0.2	0.03	0.189	0.318	0.247	7.00	<.001
	NE	0.538	0.27	0.281	0.791	0.347	7.01	<.001
	⇒							
	Attd							

Table 4: Indirect and Total Effects

Type	Effect	Estimate	SE	95% C.I. (a)		β	z	p
				Lower	Upper			
Com pone nt	PPS							
	⇒	0.4	0.04	0.371	0.533	0.43	1.09	<.001
	NE							
	⇒Att	0.522	0.12	0.48	0.565	0.95	0.88	0.1
	d							
	T							
	R							
	S	0.3	0.03	0.281	0.419	0.34	0.91	<.001
	⇒	0.579	0.091	0.31	0.35	0.78	0.6	0.1
	N							
E								
N								
E	0.7	0.04	0.614	0.804	0.69	1.46	<.001	
⇒	0.92	0.083	0.58	0.86	0.98	0.69	0.1	
At								
td								

Table 4: Indirect and Total Effects

Type	Effect	Estimate	SE	95% C.I. (a)		β	z	p
				Lower	Upper			
Direct	PP							
	S	0.6	0.03	0.56	0.71	0.62	6.53	<.001
	⇒	376	86	01	13	80	3	1
	N							
	E							
	TRS	0.0	0.04	0.02	0.16	0.08	2.03	0.04
⇒	842	15	82	66	07	3	3	
Total	PPS	0.2	0.04	0.16	0.29	0.19	4.16	<.001
	⇒	009	83	18	96	52	6	1
	Attd							
	TRS	0.3	0.04	0.24	0.46	0.32	7.2	<.001
	⇒	380	69	12	30	41	1	1
	Attd							
	PPS	0.6	0.04	0.56	0.71	0.63	4.1	<.001
	⇒	531	63	40	44	47	1	1
	Attd						2	

Table 4: Indirect and Total Effects

Type	Effect	Estimate	SE	95% C.I. (a)		β	z	p
				Lower	Upper			

Note. (a) Confidence intervals computed with method: Standard (Delta method)

As shown in Tables 4, Transactional related services are found to be direct significant impact on navigation experience and at the same time transactional related services are found to have indirect significant impact on attitude to the web, with p-value of .001 which is less than .005 Hence, partial mediation has been found here. Transactional related services are found to be direct significant impact on attitude to the web. Hence, transactional related services have positive and strong significant relationship with attitude to the web with p-value of 0.043, which is less than 0.05. Pre-purchase services are found to have direct significant impact on navigation experience and at the same time Pre-purchase services are found to have indirect significant impact on attitude to the web and with p-value of .001, which is less than 0.05. Hence, partial mediation has been found effective. Pre-purchase services are found to be direct significant impact on attitude to the web. Hence, pre-purchase services have a positive strong significant relationship with attitude to the web with p-value of .001 which is less than 0.05. The third hypothesis, Attitude to the Web

has an impact on Purchase Intention, was tested using Simple Linear Regression method. The results of the test are summarized in the tables 5::

Table 5: Regression Analysis

Model Fit Measures

Model	R	R ²	Adjusted R ²	AIC	Overall Model Test			
					F	df1	df2	p
1	0.940	0.884	0.883	450	302.5	1	398	< .001

Table 6: Model Summary

Model Coefficients

Predictor	Estimate	SE	t	p
Intercept	0.0974	0.0687	1.42	0.157
Attitude Average	0.9503	0.0173	55.00	< .001

A simple linear regression was calculated to predict the attitude to the web based on their transactional related services, navigation experience, pre-purchase services. A significant regression equation was found as (F (1,398)

= 3025, $p < .001$), with an R^2 of 0.884. The predicted purchase intention is equal to $0.0974 + 0.9503$ when attitude to the web is measured. Average purchase intention increased 0.0974 for attitude to the web.

5. Findings of study:

The result has revealed that online service level influences the consumer's purchase intention before a transaction. As discussed before, behavior of online shoppers play significant part in e-retailer's success (Kiang & Shang, 2015). Businesses that provide good quality services and good quality products win the customer loyalty (Otim & Grover, 2006).

H_{1a} Transaction Related Services and Attitude to the Web mediated through Navigation Experience

Transactional related services have an impact on attitude to the web by navigation experience. It validates the previous study as customer's satisfactions is effected by their own satisfaction with supplementary and core services (Van Riel et al., 2001). There is a link between customers' feelings and website satisfaction (Cappel & Huang, 2007). Behavioral intention is a result of some determinants called online services, satisfactory navigation experiences and attitude (Inés Küster et al., 2016). Transactional related services are specially developed to acquire e-satisfaction (Hoekstra et al., 2015; Szymanski & Hise, 2000). Navigation experience is a feature of effective attitude towards web and convince, persuade customers to come again towards online shopping (Ines Küster & Vila, 2011). Online satisfaction could be affected by quality and online services value (Hackman, 2006; Hoekstra et al., 2015).

H_{1b} Transaction Related Services and Attitude to the Web

The result shows that transactional related services have a positive impact on attitude to the web, which verifies the previous studies as well. Transactional related services improve the customer's attitude to the web (Inés Küster et al., 2016) Furthermore, Customer's attitude arises during online communication activities and these activities peruse them on purchasing decision that clarifies the importance of customers' web attitude (Ines Küster & Vila, 2011). There is an impact of transactional services on web attitude, the more better availability of security systems, delivery arrangements and payment ways will be, the more better attitude will be of customers (Koufaris, 2002; Yang et al., 2004) .

H_{2a} Pre-Purchase Services and Attitude to the Web mediated through Navigation Experience

Pre-purchase services have an impact on attitude to the web by navigation experience. It validates the previous study as well, There are some pre-purchase services like web appearance and web aesthetics have an indirect relation with customer behavior (Thatcher & George, 2004). In the same way, Pre-purchase services also indirectly improves the customers' attitude towards websites with the help of improving navigation experience (Inés Küster et al., 2016) . Thus, pre-purchase services influences confidently towards the customer's navigation experience (Szymanski & Hise, 2000; Wolfinbarger & Gilly, 2003) . Pre-purchase services are specially developed to gain e-satisfaction (Hoekstra et al., 2015; Szymanski & Hise, 2000) .

H_{2b} Pre-Purchase Services and Attitude to the Web:

The result shows that pre-purchase services have an impact on attitude to the web. The results are the same as previous studies show, variety of services are important aspects in terms of customer attitude towards the

websites (Inés Küster et al., 2016). Things related to pre-purchase services are able to impact attitude (Wolfenbarger & Gilly, 2003). Pre-purchase services is the main determinant of consumer attitude to the websites, the amount and variety is much important in this level (Inés Küster et al., 2016). Furthermore, websites that have greater price and product information enhances better attitude (Koufaris, 2002). In the same way, Pre-purchase services influences the actions and intentions of customers (Inés Küster et al., 2016).

H₃ Attitude to the Web and Purchase Intention:

The result shows that attitude to the web has a positive on attitude to the web. It validates the previous studies as well, attitude to the web is remarkably related to the purchase intention (Inés Küster et al., 2016). In the same way, Purchase intention is the antecedent of attitude towards websites (Floh & Treiblmaier, 2006). Furthermore, Loyal customers visit their loved one sites continuously than non-loyal customers (Yun & Good, 2007). Purchase intention provides sufficiently acceptable approach to online purchasing behavior (G.-G. Lee & Lin, 2005).

6. CONCLUSIONS:

The study concludes that online services have a major impact on consumer buying behavior. Transactions related services and Pre-purchase services have a positive and significant impact on consumer attitude to the web. Some transactional and pre-purchase services have an indirect affect through navigation experience that is why it must be improved to make consumer attitude better. Purchase intention of consumer is dependent on

certain online services that could lead to impact directly and even indirectly to the consumer intentions of purchasing.

7. LIMITATION OF STUDY:

The research is limited to Karachi, Pakistan and sample was taken through convenience sampling technique. It is done on random based sampling and includes male and female both genders not specific. This research has been done to study specific consumer behavior only, but other people can take benefit from the results of this research and increase their sample size and use random sampling technique.

8. RECOMMENDATIONS: -

Future research can focus to expand the scope of the study by assessing other online dimensions that impact consumer behavior before a transaction and how they change the attitude of consumers towards online shopping. However, a large sample size can increase more statistical power so therefore future researchers are suggested to conduct studies with a larger sample from various groups. The more the transactional related services are improved, the more customers will be satisfied with websites and this research could be done in multiple cities. Retailors and marketers from different sectors can be included in future studies.

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CONTRIBUTION OF AUTHORS AND CONFLICT OF INTEREST

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The concept was conceived by Alwena Alvi and Um-E-Habiba and they also established theoretical structure. The analytical methods and simulation results were done by Alwena and Khurram. The paper was reviewed by Um-E- Habiba, and Khurram Adeel. The findings were discussed by all contributors, and they all collaborated to the final manuscript.