

Company Reputation, Social Influence, Trust, and Perceived Value Affect Online Shopping Behavior Due to COVID-19 Pandemic Fear

 Rabia Shafqat¹

 *Zeeshan Shaukat²

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Abstract

This study aims to explore the key determinants of Consumer Behavior and investigate its impact on Online Shopping moderated by Pandemic Fear. Moreover, to fill the theoretical mechanism that highlighted and fill the gaps in online shopping. The research employed SPSS/PROCESS and follows a cross-sectional research design. Data from 221 Consumers were collected using a convenience sampling technique from the Population of Pakistan. This study highlights that Consumer Behavior strongly impacted online shopping. Last, the study is showing Pandemic fear significant role play among consumer behavior and online shopping except for perceived value and Trust. This study gives extensive knowledge of Pandemic fear and online shopping. The study highlights the gaps and provides insight to the managers, policymakers, and practitioners of online shopping in such an environment. The current study fulfills the need to explore Consumer behavior in developing economies like Pakistan. These studies are critical in developing countries, where alarming situations have arisen about the environment and poorly implemented government regulations.

Keywords: Firm Reputation, Trust, Perceived Value, Social Influence, Online Shopping

1 Introduction

Factors affecting the purchase decision of online buyers have been an important question in Pakistan (Abaalzamat et al. [2021](#); Al-Sulaiti [2022](#); Al-Sulaiti et al. [2021](#); Ismail et al. [2009](#); Khalid and Baker [1997](#)). During Covid-19, people were bound to stay in their houses to avoid social contact (Al Halbusi et al. [2022](#); Jaffar et al. [2022](#); Jaffar et al. [2021](#); Mansourian et al. [2019](#); Zhuang et al. [2022](#)). The pandemic affected everyone in society and created numerous challenges ([Chang & Meyerhoefer, 2021](#)). This intensified the issue of purchasing daily use things for them as the

¹Research and Development firm, United Kingdom
e-mail: Rabiashafqat1994@gmail.com

²University of Putra, Malaysia
e-mail: Corresponding Author: Zeeshan.pm@gmail.com



Government (Al-Sulaiti [2007](#); Al-Sulaiti and Almwajeh [2007](#); Al-Sulaiti and Baker [1998](#); Khalid and Fontenot [2004](#); Khalid et al. [2005](#); Sulaiti et al. [2006](#)). Authorities forcefully locked the markets down. Although it was a threat in a sense, of course, every opportunity comes with a threat ([Sharma & Jhamb, 2020](#)). The fear of the Pandemic raised the importance of online buying where people were able to get their desired products without a significant commute (Ali et al. [2015](#); Jaffar [2020](#); Jawad et al. [2023](#); Jiakui et al. [2023](#); Su et al. [2021](#)), while ensuring contactless buying at their doorsteps (Li, Hallsworth, & Coca-Stefaniak, [2020](#)).

Online buying and shopping had been an emerging trend around the globe and caused challenges for sustainable business activities (Balsalobre-Lorente et al. [2023](#); Jaffar [2020](#); Jaffar et al. [2019](#); Li et al. [2022](#); Shah et al. [2023](#)). But now Covid-19 had made it a compulsion for almost everyone around the globe ([Chang & Meyerhoefer, 2021](#)). People were compelled to buy online as the Covid-19 tenure has been prolonged to an unknown time period (Jaffar et al. [2019](#); Lebni et al. [2021](#); Mohammadi et al. [2021](#); Shoib et al. [2022](#); Soroush et al. [2021](#)). People started online buying in the pandemic (Li et al., [2020](#)). Internet access has allowed people to communicate with each other around the clock as they can exchange their pictures, videos and ideas on several social media platforms (Hafeez et al. [2023](#); Iorember et al. [2022](#); Mubeen et al. [2021](#); Peter et al. [2017](#); Su et al. [2021](#)). It includes various platforms like Facebook, Twitter and Instagram (Martínez et al. [2020](#)). Besides this, the internet has opened several gateways for small and large businesses across the world (Farzadfar et al. [2022](#); Local Burden of Disease [2021](#); Micah et al. [2023](#); Moradi et al. [2021](#); Zafar et al. [2022](#)). Several platforms have been set up for online business transactions enabling businesses to reach the markets of other regions (Ge et al. [2022](#); Hussain et al. [2017](#); Liu et al. [2021](#); Yu et al. [2022](#); Zhang et al. [2022](#)). It has made trade easier ([Baubonienė & Gulevičiūtė, 2015](#)).

Online buying has been widely accepted and it has become a need during Covid-19 days, helping economic sustainability (Aqeel et al. [2022](#); Asad et al. [2017](#); Li et al. [2022](#); Schmidt et al. [2022](#)). Previously people used to buy luxury products that were not available near them including attire, footwear, fashion and contemporary designs but Covid-19 has changed the view of online buyers by getting it to the point where online buying was the only way to get their daily use essentials (Azadi et al. [2021](#); Mubeen et al. [2021](#); NeJhaddadgar et al. [2022](#); Shuja et al. [2020](#); Zeidabadi et al. [2022](#)). It also pushed people to buy bulk quantities in a rush as the situation had become extremely unpredictable ([Wang, 2020](#)).

The study was conducted to monitor the online market's aspects in Pakistan during the Covid-19 situation (Aqeel et al. [2021](#); Aqeel et al. [2021](#); Azhar et al. [2018](#); Geng et al. [2022](#); Li et al. [2021](#)). So, it proved to be important as it explored some unfolded trends, factors and important aspects of Pakistan's market and the behavior of Pakistani online purchasers during the presence of uncertainty (Aman et al. [2022](#); Paulson et al. [2021](#); Rahmat et al. [2022](#); Toqeer et al. [2021](#); Yao et al. [2022](#); Zhou et al. [2021](#)), i.e., the Pandemic Fear, especially among the females ([Chen, Yan, Fan, & Gordon, 2015](#)).

Some important and obvious factor that have been rolling the sentiments of online shoppers for many years in Pakistan like Perceived Value of the products (Aman et al. [2021](#); Khazaie et al. [2021](#); Mamirkulova et al. [2022](#); Wang et al. [2021](#); Yoosefi Lebni et al. [2021](#)). The trust of the customer in the online seller, the reputation of the online seller in the market and of course the information that an online seller provides to the general public is vital (Aman et al. [2019](#); Aman et al. [2019](#); Fattahi et al. [2020](#); Pouresmaeil et al. [2019](#)). Thus, in order to create its brand awareness to influence the social phenomena of a society ([Stafford, Turan, & Raisinghani, 2004](#)). Access to the internet has allowed people to communicate with each other around the clock (Azizi et al. [2021](#); Hussain et al. [2021](#); Hussain et al. [2019](#); Mamirkulova et al. [2020](#); Mubeen et al. [2020](#)). People can exchange their pictures, videos and ideas on several social media platforms like

Facebook, Twitter and Instagram (Martínez-López et al., [2020](#)). Besides these, the internet has opened several gateways for small and large businesses across the world (Lebni et al. [2020](#); Maqsood et al. [2021](#); Moradi et al. [2020](#); NeJhaddadgar et al. [2020](#); Shuja et al. [2020](#); Yoosefi Lebni et al. [2020](#)). Several platforms have been set up for online transactions to enable businesses to reach the markets of other regions and it has made trade easier ([Baubonienė & Gulevičiūtė, 2015](#)). Many businesses have expanded their business operations in various regions of the world without getting into complications and complexities to visit new markets and hunt the buyers and suppliers (Abachi and Iorember [2017](#); Goshit and Iorember [2020](#); Goshit et al. [2020](#); Iorember et al. [2021](#); Jelilov et al. [2020](#)). The Chinese online platform such as Alibaba has revolutionized the businesses and online shopping experience all over the world (Dabwor et al. [2020](#); Iorember et al. [2019](#); Iorember et al. [2020](#); Iorember and Jelilov [2018](#)). Similarly, many other online market-places like eBay and Amazon have been in operation for several years and they have continued to grow and bagged more customers to date ([Aghdaie & Fathi, 2011](#)).

Online shopping has been widely accepted across the world and it is becoming more and more popular among the youth of developed and developing countries during Covid-19 ([Alaimo, Fiore, & Galati, 2021](#)). Trust in online buying was increased mainly because it provides more ease and comfort to buyers with busy and hectic life schedules. Another important reason behind the growing trend of online shopping is the access to a lot of information, variety and choices (Wang, 2020). The online stores offer a variety of products and consumable items such as clothes, shoes, furniture, books, electronics, as well as grocery items which was a basic need for the people who were locked down during Corona Virus Pandemic ([Laguna et al., 2020](#)). These days, numerous cafés and bistros likewise offer the choice to purchase prepared dinners on the web. They empowered the establishment of an online shop just as access by means of a mobile application. Individuals can settle on choices online through different choices accessible from online stores ([Laguna et al., 2020](#)).

Individuals save time by skirting the problem of going to the market and wandering from one store to another or shopping centers for the things they need ([Laguna et al., 2020](#)). Because of the simple online stores, you can get to a huge number of items with only a single click. Purchasers have the alternative to browse a wide assortment of brands, and they additionally have the choice to buy neighborhood and worldwide items. Online shopping provides ease and comfort to customers through speed and variety ([Zeithaml, 2002](#)).

1.1 Background of the study

In the recent past, internet usage in Pakistan has drastically increased and reached the level of astonishing figures. According to recent news, a report published by the Express Tribune in June 2019 states that there are more than 70 million internet users in Pakistan ([Express Tribune, 2019](#)). This is a remarkable number which not only suggests that there is an increasing number of internet users but also there are users who are spending more and more time on the internet. People usually spend time surfing social media websites, different online stores, various mobile games, and several channels on YouTube ([Zhang, Trusov, Stephen, & Jamal, 2017](#)).

People not only spend time for entertainment purposes but also look for several business opportunities, and job opportunities and those who are interested in purchasing something also search for the best buying deals available ([Express Tribune, 2019](#)). For example, several e-commerce and online sale purchase websites, as well as online stores, are available. Such as *Daraz.pk* is one of the biggest online shopping stores with thousands of products from both international and local sellers ([Zhang et al., 2017](#)). Similarly, OLX is operating as the platform for the sale and purchase of consumable items, furniture, electronics, etc. this provides an opportunity for people who want to buy both new and used products and get the chance to find the best and most affordable deals ([Express Tribune, 2019](#)).

While surfing the internet to make the best buying decisions and make the most suitable choices for their shopping, people look for several things such as features, quality, variety, price, brand image, delivery time, modes of payment, and shipping charges as well (Alaimo et al., 2021). Compared to other neighboring countries such as India, Pakistan has adopted the trend of online shopping a bit late ([Waris et al., 2020](#)). This was mainly because the country was lacking behind in technology and awareness. The people were not aware of internet usage and the uses of modern technology ([Mamun, Ullah, & Immunity, 2020](#)). However, in the recent past, the trend has changed in Pakistan as people who have access to the internet, and know how to operate and make sale purchases online ([Mukhtar, Javed, Arooj, & Sethi, 2020](#)). Likewise, businesses and stores have also opened their online stores to reach customers with more ease and at their doorsteps. With the availability and access to many online stores, people, especially youngsters in Pakistan, are getting inclined

Towards purchasing online, they look for various features and variety in the products as well as get the chance to compare prices and make the best purchase decisions ([Hayat et al., 2020](#)). Studies show that various factors affect the online shopping trend and purchase decisions of the people such as:

- Perceived Value
- Trust
- Firm reputation
- Social Influence

All these factors have been explored widely by the researchers and discussed in a large number of studies. In the presence of all previous and proved relations between online buying and the variables mentioned above, the study will be designed to check the moderation effect on the relation between all aforementioned variables and online buying in Pakistan ([Saleem et al., 2020](#)).

1.2 Research objectives

This research study aimed to achieve the following research objectives that can be expressed as below:

- To identify the factors affecting online shopping.
- To explore the role of pandemic fear

1.3 Research questions

This research study will answer the following questions:

- 1- What are the factors affecting online shopping behavior?
- 2- What is the role of Pandemic fear?

1.4 Significance of the Study

This study will benefit organizations, buyers and advertisers in several ways. It will identify the benefits of online shopping as well as the barriers and obstacles that cause a negative disposition in the buying behavior and decisions of buyers ([Rita, Oliveira, & Farisa, 2019](#)). The research will benefit buyers by taking into account the advantages of the internet and fast delivery, the convenience of buying things on the internet and allowing them to access different items and value the correlations to make the best decisions purchase ([Bashir, 2013](#)).

This study will also benefit them by saving time and shopping while remaining in their work environment or at home. The study will also benefit some organizations and new entrepreneurs who have not yet entered e-commerce and have not yet opened an online store by giving them the terms of admission to buyers to make various plans to set up their businesses, sell on the Internet

and, in addition, reach global customers ([Sharma & Jhamb, 2020](#)). Businesses may worry about removing barriers to shopping on the web and improving their online stores to expand their offerings and reach customers in superior ways ([Chakraborty, Lee, Bagchi-Sen, Upadhyaya, & Rao, 2016](#)).

This study will also benefit young business consultants and visionaries who want to start an online store by getting a feel for the current market position and the prospects of the individual so that they can start their business as needed and sell their articles using the exact methods of marketing through online media in order to reach customers ([Delafronz, Paim, & Khatibi, 2011](#)). This research will also draw the attention of individuals to the possibilities of online shopping and items available in online stores at a much lower cost, as with many highlights ([Wu, Quyen, Rivas, & Management, 2017](#)).

It is going to predict the future of the online business in Pakistan that how to forecast the upcoming threats and how to turn those threats into opportunities. Covid-19 is just one example and there will be many more uncertainties which will be coming to hit the world in future as they have influenced the world in past times ([Bhatti & Rehman, 2020](#)). World wars, Ebola, plague and many others.

2 Theoretical support

As Technology Acceptance model talks about the under-perception model of this study, it clarifies the phenomenon at length: Recognizing innovations is the most debated topic in the world today. Various speculations and models have been recommended, discussed and proposed over the years to measure the behavioral use of individuals in the face of new innovations. This review paper focuses on advancing innovation in the online shopping industry in Pakistan, taking into account the recognition hypothesis. Technology Acceptance Model (TAM). While the sequential requirement of such speculations was discussed, the Theory of Reasoned Action (TRA), which addressed the Theory of Planned Behavior (TPB), also had an extension of the Decomposed Theory of Planned Behavior (DTPB). Data executives committed to the existence of the Technology Acceptance Model (TAM), which was extended to the TAM2 development phase ([Momani, 2017](#)). TAM is an extension of TRA done by Davis as it replaces TRA's attitude toward behavior with two technology acceptance measures:

1. Perceived usefulness
2. Perceived ease of use

TAM was developed after the introduction of information systems into organizations. TAM is developed in the field of information technology whereas TRA was developed in the field of psychology, therefore TAM it is less generalized than the TRA ([Momani, 2017](#)). The development of TAM comes from three phases:

1. Adoption (The adoption phase was tested by adopting a number of information system applications).
2. Validation (For the validation phase, researchers noted that TAM uses the accurate measurement of users' acceptance behavior for different technologies).
3. The extension (The extension, where there are many researches introducing some new variables and relationships between the TAM's constructs).

This study is directly derived from the theory of TAM as it's clear with the help of literature that perceived usefulness and perceived ease of use help in the acceptance of the technology. In our study the moderating variables being the new factors and play the role of an invention that allows its beneficiaries; the company, retailers and the end-users, to perceive that it is the best solution for them in term of cost, variety, convenience, approach, and replication.

The TAM model developed by Davis is the most commonly used structure for predicting receipt of data innovations (Paul, [2003](#)). It has been argued that TAM should be able to define elements that affect the appropriation objectives from the point of view of comfort and convenience. Despite the fact that TAM received a lot of help, he focused on the impact of the vision on the value and adaptation of the innovation to the intended objectives (Momani, 2017). Therefore, like the one-level online pricing system, it's ideal for deciding to innovate quirkiness.

To be honest, TAM is so successful that in much of the exploration that leads customers to recognize innovation, it has been referenced ([Lee, 2003](#)). TAM strives to help professionals and experts understand why a particular innovation or framework may be valuable or inadmissible, and to take appropriate action by clarifying alternatives to those expected. Although the TAM has been experimented in general terms with various examples in various circumstances and has proven to be a reliable and substantial model for clarifying the recognition and use of databases, many extensions of TAM have been proposed and tried. It was pointed out that the behavioral goal to be exploited was through a provision.

Incidentally, the atmosphere as a referee in ([Venkatesh, 2000](#)) TAM2 was avoided and a direct link between the developments and the purpose of use was suspected. TAM initially adopted a mentality but was later abandoned because of its fragile activity as an intermediary between the constructions and the target to use ([Mun, 2006](#)). In this way, the study in this review adapted TAM's adaptation to the evaluation of retailers' behavior, excluding attitudes towards actual use and the actual TAM.

TAM has been a successful model that has been applied to a vast number of studies in the field of technological advancement including ICT, IT and technology. In our study TAM is going to play a vital role as online buying is an emerging trend in Pakistan and in the lockdown situation this industry is growing very fast.

The Technology Acceptance Model (TAM) is supposed to be an adaptation of the Theory of Reasoned Action, with which the acceptance and recognition of computers by users was evaluated. This acceptance of computers by users was measured in terms of intention to use and the influence of attitude, perceived benefit and value, and perceived ease of use on ease of use by individuals. The evaluation results indicated that perceived value and usefulness play an important role in users' perceived intention to use the computer. However, the perceived ease of use of the computer also has a large impact on the intention to use it. On the other hand, users' attitudes have partially influenced or facilitated the perceived value and ease of use in their intention to accept and use computers ([Kim, 2010](#)).

Since configuration was found to not play a significant or significant role in user intent, it was later removed as part of the Technology Assessment Model (TAM), which was previously a determinant of EMR. The modified and redesigned TAM has been shown to be an intermediary to influence the relationship between perceived benefit, perceived ease of use, and user behavior. The results indicated that perceived value or benefit and perceived ease of use were important determinants of intention to use it. This phenomenon has previously been supported by several studies in the case of factors that influence the purchasing decisions of buyers to buy online.

A group of other researchers conducted a relevant study and, according to, perceived value and usefulness can be considered important and significant factors in the intended use. In contrast, the perceived ease of use does not significantly affect the intention to use. Therefore, it was determined that the TAM model cannot be viewed as an appropriate tool for measuring user behavior or shopping behavior, as perceived value and ease of use may not be seen as appropriate measures to determine intent and behavior. However, another supportive study was conducted to suggest the use of TAM. However, weaknesses need to be addressed to add more functionality or adapt the

model for better and better results in determining intentions and behaviors. Use of people ([Chuttur, 2009](#)). This study will help in further researches regarding technological advancements and new trends in the online shopping globally. It will also serve as a guide in formulating the specific objectives in terms of the outcome that is expected and Guidelines for Writing MS /Ph.D. Thesis.

3 Hypothesis development

3.1 Link Reputation and online shopping

Reputation is a lubricant for online transactions ([Chiu et al., 2014](#)). Reputation allows for lower transaction costs, lower risk, and also a barrier to entry. Given the multifaceted risks in online purchases, reputation helps develop a credible bond necessary to strengthen trustworthiness, improve integrity in exchanges and promote reliability in ongoing transactions. Reputation aims to lower the behavioral uncertainty in online exchanges and signals the implicit quality of an online retailer. A considerable body of literature on business, marketing, and organizational theory has explored the building of corporate reputation. Many consumers refuse to buy online from companies about which they have little information. Therefore, a good reputation is a valuable asset for an online business. In addition, economists have analyzed the reputation of the company and its relation to the price and quality of the products ([Caruana, 2010](#)). Because reputed online retailers are more likely to have better quality and fashionable choices, females and men may rely more on reputation in reporting higher online purchase intentions. Phenomena of online stronger and more developed after Covid-19.

Words ‘Covid-19’ and ‘Coronavirus’ were very new to the world till December 2019. People around the globe started watching the fearing videos from China that spread across the internet over the night and got millions of views from around the globe. The outbreak was then announced as a global pandemic by World Health Organization (WHO) in January 2020 ([World Health Organization, 2021](#)). People started panic buying causing an extreme shortage of daily essential products in the stores. Since people had not yet been locked down they had the access to visit their nearby supermarkets for hoarding and panic buying. Pandemic Fear proved itself to be the greatest motivator for people to go for online shopping and buy their desired products at their ease, convenience and of course by avoiding the chance of coming in contact with the virus (Wang, 2020). Pandemic Fear played a vital role to drag people to the online buying as they were not on the side of taking risk for their life to go out and buy from the physical shops.

Researchers pointed at multiple determinants of changed consumer behavior and hinted at risks or benefits of online buying. Question is this after Covid-19 the online product demands of the society has increased more than 40%. What Brands would keep maintain its status of quality and caring of their customers? Second, brands maintain its reliability and provide reliable products, because during Covid-19 new manufacturers and retailers introduced, that not reliable current point of time. Might be they create bad impression on online shopping its totally depend on customers they move reputed to un reputed brands, because reputed brands still maintain its quality. So, we postulate on the basis of previous arguments reputation direct effect on online shopping. Moreover, pandemic fear also effects the online shopping. So, researcher second hypothesis is pandemic fear relationship with reputation and online shopping.

H1: Firm’s reputation is positively associated to the online shopping

H1a: Pandemic fear moderates the relationship between firm’s reputation and online shopping’s.

3.2 Link Trust and online shopping

Trust in the online e-commerce website has also been an important area of research. Online trust refers to the degree to which customers typically trust the online business activities of a firm. Central to online trust are three components -- ability, benevolence, and integrity (Lee & Turban,

2001). The degree to which online purchase tasks are performed reliably, with benevolent motives (e.g., generous returns policy) and with fairness and honesty (integrity) are the key elements of online trust. Trust in online settings is generally a path-dependent process where customers after engaging in multiple transactions are likely to develop their perception of trust.

Alternatively, for more established retailers, online reviews from other customers could form the basis of trust. Trust is elemental in providing assurance of an honest and transparent purchase transaction and assures privacy and security (Chen & Dibb, 2010; Mukherjee & Nath, 2007). Trust signals commitment and assures fair governance of online purchase. However, lack of research in the phenomena of Covid-19 in the field of online shopping. Because demands of the customers are still increasing, so Trust of the customers has doubted on the products but still they are buying. So, we are posting the relationship of Trust and online shopping other how pandemic fear moderate the relationship of these constructs.

H2: Trust positively associated to the online shopping.

H2a: Pandemic fear moderate the relation between Trust and online shopping.

3.3 Link social influence and online shopping

A number of studies have been conducted, that have explored the various antecedents of consumer's behavior influencing e-shopping or online shopping. Identified product perception, shopping experience, customer service and consumer risk as major factors influencing an individual's attitude towards online shopping. Chen and Tan (2004) expanded the innovation diffusion theory in TAM and found that perceived trust and perceived service quality significantly influenced an individual's attitude.

One is a unit and two is a team, in some other words, no one operates in vacuum, rather we are all influenced by others. We are all inspired by the others' experiences and most of the times, some salespersons are proved to be the influencers that actually impact the consumer behaviors ([Baker, 1992](#)). While discussing the idea of Social Influence, there come two types of social influence, the active Social Influence and the Passive Social Influence. Type 1 is considered to be where a direct verbal communication between the influencer and the buyer takes place while the other is where there is not direct verbal notion. The example of type 1 is when a direct marketer visits the corporate offices as his cold-calls and hits the consumer directly by convincing them to buy the good he is propagating and trying to sell ([Baker, 1992](#)). The other way is when the consumer behavior is influenced through a passive communication like a TV commercial, feedback of other users, a billboard or other advertising material.

The new horizon of online shopping opened the window of hope for those who were stuck in their homes. Need of online paying also emerged and the e-payment industry flourished during this period. Everybody was going to get an online wallet account so that they can access the banking channel and establish their way for online payments. First side of the coin, this is beneficial for customers that influence from brands and use online shopping. However, how much pandemic fear has effected the customers that socially influenced with brands still need to be explored. So, we hypothesizing.

H3: Social influence is positively associated to the online shopping.

H3a: Pandemic fear moderates the relationship between social influence and online shopping.

3.4 Link perceived value and online shopping

In the marketing customer perceived value consider is a key factor in the marketing strategy, Perceived value has been discussed in the marketing for a long period. Moreover, delivering customer value, retention, and make relationship with direct customer understand competitive

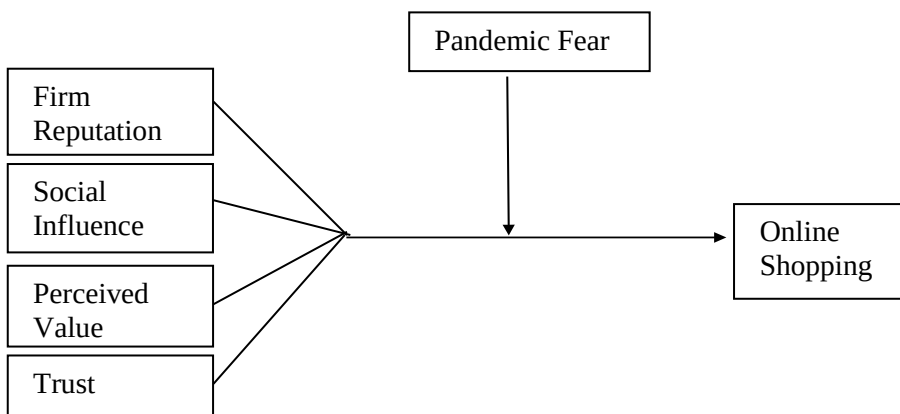
strategy in the marketing. Perceived value linkages to the equity theory. As per Equity theory also define customer value evaluate as per what he/she is receiving include all factors like cost pay, time, quality, and mental satisfaction that creates value to the product. Intangible factors also effect the value, like risk, external environment and late delivery. Not only has the product created value but also the website, the internet channel and the process of finding, ordering add value to the customer.

Therefore, service quality becomes the indicator for determining customer values. In the customer satisfaction index (CSI) model the value perceptions will be directly influenced by perceived service quality. Moreover, now pandemic fear drastically changes the buying and selling. Human locked at their homes and order through online so, before ordering they are doubting about products value. Therefore, we propose the following hypothesis:

H4: Perceived value is positively associated to the online shopping.

H4a: Pandemic fear moderates the relationship between perceived value and online shopping.

3.5 Conceptual framework



4 Methodology

4.1 Research Paradigm and Design

The Positivist paradigm was applied as the focus of this research is to take on a deductive approach and test existing theories that have already been established in the literature. Concerning research design, the quantitative approach is considered to be reliable and effective for a clear association and connection between variables. Accordingly, for this study, a quantitative research method was used for hypotheses testing and establishing causal relationships between the chosen variables.

4.2 Unit of Analysis

“A unit of analysis is referred as the kind of case to which the variables or phenomena under study and the research problem refer, and about which data is collected and analyzed”. In this study, no group and organization levels were discussed. The focus of this study is on consumers and their relationship to the development of the consumer behavior related to online shopping during covid-19. As such, since all related variables being studied, and data collected, refer to the individual Consumer, the unit of analysis is individuals.

4.3 Target Population

For this study, the target population was consumers located in, Pakistan. Keeping in mind that perceptions of online shopping dependent on a multitude of factors and hence may differ across regions, a variety of organizations were approached for data collection.

4.4 Sampling and Data Collection

Data for this study would obtain through a single point of time (cross-section) survey utilizing a one-wave design. Self-administered questionnaires were used to collect responses from individuals via convenience sampling. Participation was completely voluntary and respondents and data collected refer to the individual consumers, the unit of analysis individuals. A total questionnaire will distribute to the consumer in more than 200 forms alongside an invitation containing details of the study. To ensure that the data retrieve fit this study's research agenda, the questionnaires would receive back, and after screening biased data will exclude from the dataset due to non-serious, incomplete, or multiple responses.

4.5 Measures

For this study, already developed and tested questionnaires were adopted. Responses for the variables were graded on a 5-point agreement Likert scale with 1 = "strongly disagree" and 5 = "strongly agree". For each variable, higher scores indicated increased levels of construct.

Trust

Trust will measure with a scale which is developed by [Turi, J. A., & Bashir, S. \(2018\)](#). This scale consists of four items. Respondents can answer the extent of their agreement on a five-point scale (1 = strongly disagree, 5 = strongly agree).

Social influence

Social Influence will measure with a scale which is developed by [Lassar et al. \(2005\)](#). This scale consists of five items. Respondents can answer the extent of their agreement on a five-point scale (1 = strongly disagree, 5 = strongly agree).

Perceived value

Perceived value will measure with a scale which is developed by [Farah, G. A., Ahmad \(2018\)](#). This scale consists of four items. Respondents can answer the extent of their agreement on a five-point scale (1 = strongly disagree, 5 = strongly agree).

Firm reputations

Firm Reputations will measure with a scale which is developed by [Muqarrab, H \(2018\)](#). This scale consists of three items. Respondents can answer the extent of their agreement on a five-point scale (1 = strongly disagree, 5 = strongly agree).

Pandemic fear

Firm Reputations will measure with a scale which is developed by [Addo et al., 2020](#)). This scale consists of three items. Respondents can answer the extent of their agreement on a five-point scale (1 = strongly disagree, 5 = strongly agree).

Online shopping

Online shopping will measure with a scale which is developed by [Claudia Andruetto \(2020\)](#). This scale consists of three items. Respondents can answer the extent of their agreement on a five-point scale (1 = strongly disagree, 5 = strongly agree).

4.6 Data analysis

Data analysis for this study was carried out using Statistical Package for the Social Sciences (SPSS) version 23. Initially data was screened for omissions and missing values, while the presence of outliers was assessed using boxplots. Following data cleaning, preliminary analysis included calculation of descriptive and frequencies as well as tests of normality. Normality is the basic assumption of multivariate data analysis and a requirement for accurate results. One manner of testing normality of data is to measure item-wise skewness and kurtosis. Skewness refers to asymmetry in data distribution particularly when value is greater than ± 2 , whereas Kurtosis measures the “peakness of distribution” and indicates abnormality when scores are greater than ± 3 .

Macros PROCESS software application for SPSS was used for testing the hypothesized relationships between variables. For assessing direct and indirect effects, Model 4 of macros (Hayes & Preacher, 2014) was used. Resultantly, it is argued that this method is more powerful and advanced for conducting path analysis as it more directly focuses on the mediation process Preacher and Hayes, (2008), Macros PROCESS Model 1; Hayes and Preacher, (2014) was also used for moderation analysis wherein moderation is considered to be present if the interaction term between the predictor and moderating variable is significant ($p < 0.05$).

Moderated mediation refers to the indirect effect itself being contingent on another factor or variable(s). As the objective of this research was to study the development of corporate sustainable performance, second-stage mediation moderated was tested, three initial conditions must be met that are i) indirect effect should be significant, ii) the interaction term between mediator and moderator should be significant, and iii) an indirect conditional effect of independent variable over the dependent variable should be established at different levels (high vs. low) of the moderator wherein the CI levels should not contain zero. The first two conditions were tested using Model 4 and 1 respectively and for the remaining third condition, high and low levels of moderator were operationalized as at one standard deviation above and below the mean using Model 7.

4.7 Preliminary analysis

Means, standard deviations, alpha values and correlations among the key variables are presented in Table. All measures used were deemed to possess good internal consistency ($0.7 \leq \alpha$). Furthermore, findings indicate all relationships were significant in the hypothesized directions. Collinearity diagnostics computed via SPSS indicated that multicollinearity was not a problem as VIF scores were below 2 and tolerance scores above 0.5.

5 Analysis

5.1 Overview

This chapter presents the results of this study such as normality assumptions, demographic data, correlation, and regression analysis which are used to draw findings.

5.2 Demographics

The demographics of this study shows respondents profile (Table 2) with respect to their gender, job experience, and qualification, age, and organization size.

Table 2

Demographic characteristics of respondents

Variable	Scale	Percent
Gender	Male	87.3%
	Female	133%
Job Experience	Between 0-2 years	45.7%
	Between 2-5 years	30.8%
	Between 5-10 years	14.5%
	More than 10 years	9.0%
Qualification	Intermediate	13.1%
	Bachelor	41.6%
	Masters	24.4%
	M.Phil.	120.4%
	PhD	.5
Org. Age	Less than 3	33.5 %
	3-5 Year's	24.9 %
	5-9 Year's	41.2 %
	10 years and above	.5

Confirmatory factor analysis uses for check the validity of the constructs. Performed confirmatory factor analysis for all variables. Model fit indices shows desirable values, CFA, GFI, and RMSEA were found to be adequate. Results of items loadings for all variables near to or above 0.7. P value also significant that proves the convergent validity. For confirm discriminant validity, researcher compare the correlation with AVE extracted (square root).

Average variance extracted and Composite Reliability

	CR	AVE
Pandemic Fear	0.823752	0.6918
Online Shopping	0.743607	0.64075
Consumer Behavior	0.876553	0.837667

5.3 Bivariate Data Analysis

Reliability of a measure is an indication of its internal consistency. For this study, reliability of the measures used was determined through Cronbach's alpha value, where $0.7 \leq \alpha$ is regarded to be acceptable (George & Mallery, 2010). Moreover, variance inflation factor (VIF) scores and the tolerance statistics were also obtained to measure collinearity among the predictor variables (Hair et al., 2010). Collinearity is defined as the condition wherein the independent variables are found to be highly correlated, leading to an inflated level of variation and in accuracy of results (Hair et al., 2010). As a general rule of thumb, VIF scores greater than 2 and tolerance statistics less than 0.1 are regarded as an indication of multicollinearity (Hair et al., 2010).

Table 3 highlights result which shows, Standard Deviation and Cronbach's Alfa values of the variables. Second, results are shows that correlation of variables that is showing significantly correlate with each other. All variables Reliability values have satisfactory. In statistics .7 consider more appropriate but, some studies also accept .6 of Cronbach's values. The Firm reputation positive correlates with online shopping ($r=.582^*$, $p<.01$), pandemic fear ($r=.243^*$, $p<.01$). The Trust positive correlates with online shopping ($r=.569$, $p<.01$), pandemic fear ($r=.238$, $p<.01$). The social influence positive correlates with online shopping ($r=.579^*$, $p<.01$), pandemic fear ($r=.180^*$, $p<.01$). The perceived value positive correlates with online shopping ($r=.664$, $p<.01$), pandemic

fear ($r=.222$, $p<.01$).

Pearson correlation was used to evaluate the relationship between variables. This test is used to assess the relationship between two continuous variables, in terms of its magnitude and direction. A correlation between two variables is considered to be strong and significant when their R-value is greater than 0.7 and p-value is less than 0.05, however and R-value greater than 0.85 may be an indication of collinearity between variables (Gravetter & Wallnau, 2013).

Table 3

Correlations of Firm Reputation, Social Influence, Perceived Value, Trust, Pandemic Fear, Online Shipping and, Gender, age, experience, organization age.

Correlations								
	Mean	S.D	OS_M	SI_M	Trust_M	PV_M	FR_M	PF_M
OS_M	3.88	0.62	(0.76)					
SI_M	3.83	0.7	.579*	(0.77)				
Trust_M	3.54	0.74	0.569	0.558	(0.7)			
PV_M	3.85	0.7	0.664	0.613	0.674	(0.67)		
FR_M	3.68	0.77	.582*	.566*	0.56	0.738	(0.66)	
PF_M	3.97	0.64	.180*	.343*	0.238	0.222	.243*	(0.7)

** Significant correlation at 0.01 level (Two tailed)

* Sig Multivariate Data Analysis

The results of regression analysis in Table 5 (Model 2) shows that Social influence, Trust, Perceived value has significant impact on online shopping ($\beta =.18$, $p<.01$). Thus, all hypotheses are accepted other than Firm reputation that insignificant role play to the online shopping. Moreover, Model 1 explains that independent variables contribute in Online shopping, Social influence ($\beta =.232$, $p<.01$), Trust ($\beta =.159$, $p<.01$), Perceived value ($\beta =.358$, $p<.01$), Firm Reputation ($\beta =.141$, $p<.01$). significant correlation at the 0.05 level (Two tailed)

Table 5

Regression Analysis of social influence, trust, and perceived value, firm's reputation with online shopping.

Model 1 Online Shopping			
Items	<i>B</i>	<i>p</i>	
Social		.232	.000
InfluenceTrust		.159	.026
Perceived Value		.358	.000
Firm Reputation		.141	.084
R Square		.10	.33
N		221	

Table 6

Moderating effect of pandemic fear on the relationship between social influence and firm reputation

	Coefficient	SE	t	P	LL95%CI	UL95%CI
Firm Reputation x PF □ OS	0.56	0.31	0.12	0.03	1.21	2.53
Social Influence x PF □ OS	0.19	0.15	0.63	0	2.33	3.82
Trust x PF □ OS	0.14	0.27	0.49	0.63	-0.42	0.69
Perceived value x PF □ OS	0.49	0.26	1.87	0.06	-0.03	1.01

Note: SI=Social shopping, Influence, N = PF=Pandemic Fear, OS=Online 5000 Bootstrapping resample.

Table 6- shows (moderation results) significant impact of Pandemic fear on the relationship between social influence and firm reputation with online shopping. As per Hayes (2012) zero is not displaying between LLCI and ULCI of the interaction effect. Its mean positive significant effect on online shopping. Insignificant impact on the relationship between trusts, and perceived valued with online shopping. Hayes (2012) explained that the Moderation is insignificant if the LLCI and ULCI against the interaction effect contain zero (0). Results is showing if add one number in social influence, Trust, and perceived Value due to positive significant change in online shopping will occur .232, .159 and .358.

6 Discussion

The purpose of this study is to investigate the relationship between Social influence, Firm Reputation, Perceived values, and Trust on Online Shopping moderating the relationship of Pandemic Fear. In the modern world, online trends are going to peak, but during the Pandemic, online buying and selling graphs cross the limits of expectations. During a pandemic, everyone fears from physical touch to the human and products. Because the Pandemic was a new world order, nobody knows that how to treat it consciously. Prior literature shows for online shopping consumer measure products on some grounds, like, Trust on products and organizations, how the company and product have reputation in the market, third and most important social influence of the products that consumer gets from friends, relatives, and colleagues. The fourth one is perceived value, what you get and what you give.

In the recent past, the internet usage in Pakistan has drastically increased and reached the level of astonishing figures. According to recent news, a report published by the Express Tribune in June 2019 states that there are more than 70 million internet users in Pakistan ([Express Tribune, 2019](#)). This is a remarkable number which not only suggests that there is an increasing number of internet users but also there are users who are spending more and more time on the internet. People usually spend time surfing social media websites, different online stores, various mobile games, and several channels on YouTube ([Zhang, Trusov, Stephen, & Jamal, 2017](#)). So, the Current Public of Pakistan is so active on the internet and online shopping after started Covid-19.

The current study is highlighting very important dimensions, like social influence, perceived value, and trust positively impact online shopping except for firm reputations. Literature also shows that when customers get gratified with products, they then for a second time buy products online shopping.

Lots of studies published in which scholars highlight the weak point of online products, but after covid-19 competition has high. Due to e-commerce businessman is focusing on quality and wants

to capture maximum market share. Literature also indicates that sometimes-online products do not have a good quality as per advertisement. Therefore, consumers get awful experiences this is a negative impact on the product and online shopping.

So, these are the reasons that create ambiguity among consumers, and now they are more careful to buy online products before buying. Consumer before buying try to confirm the product quality, Product Company, product efficiency, and product knowledge through different sources like friends and family. Therefore, researchers, before buying, get information from their surroundings. Now, competition has very high, and many small and big brands add to the market. Due to this, they are all providing good quality at economical prices. Hence, consumers without fear buy products when they get the same value from products in return.

Social influence in Pakistan is significant. The study highlighted social influence's positive and significant impact on online shopping. Pakistan culture has a quality human influence with others, what they are wearing and using. Most of the time, consumer influence as per Researcher by friends, relatives, and celebrities. Social Influence in Pakistan was peak during Covid-19 tenure. Being a cash-driven society, Pakistani buyers preferred cash purchases.

During Covid-19, people were bound to stay at home, so they were unable to pay by cash as well. On the other hand, the same thing happens in Pakistan as women got more empowerment with this liberty as they got access to the Internet, e-payments, and ultimately online shopping. So, results also show that social influence positive significant impact on online shopping. Third, Trust in products and online shopping is very close in the market research. The study has proved a positive trust impact on online shopping. [Sikandar Ali Qalati, \(2021\)](#) acknowledged that according to online Trust is the most crucial element of business strategy as it lessens perceived risk and creates positive word of mouth.

They stated that during online shopping: "a consumer, as a trustor, finds themselves in a risky situation where they use the Internet as a tool to communicate their needs to an e-vendor and submits private information about themselves. They choose a method of payment. They expect the website to be a reliable means for the transaction and the vendor to behave honestly and professionally when fulfilling the purchase request." (Bauman, 2017, p. 68). However, if we see in the ads now online sellers are showing our customers our assets, you believe ourselves, we know what you want, everything available on your doorstep. Showing affiliation and registration in Govt institutes. Hence, the researcher concludes sellers consider the first duty to get the consumer's Trust for surviving business. So, use different tactics or strategies for this.

Company reputation is an essential role-play in online shopping. Reputation creates a good image in the mind of the consumers. "The company's reputation can also serve as a vital heuristic measure in post-purchase situations. Recent work based on signage theory has highlighted the

Value of importance in online exchanges. Customers lacking information about an online retailer use reputation signals to develop beliefs and stimulate purchase intentions. Reputation reduces the perceived risk, indicates better quality, and offers an accurate guarantee of reliable operation ([Liang, 2016](#)). The researcher assumed the importance of the company's positive significant role-play in online shopping. In this research, company reputation insignificant impact on online shopping.

Literature shows several reasons. In Pakistan, people are more influenced by social influence, no matter who is selling products. When you see someone is using that product and is satisfied, people are ready to buy whether its reputation is good or bad. Another thing, after Covid-19 lots of brands and new sellers, has come to the market and, offer good products at a reasonable price. Because

these are new so, will take time to make a good reputation, but people are buying and satisfied. So, in Pakistan, reputation is necessary but not too much important. The consumer will buy products when they see others are using second, and pay the price economically.

The most major part of the study is moderation testing. The researcher uses pandemic fears as a moderator. Pandemic fear is insignificant with perceived value and Trust and significant with social influence and firm reputation. Already researchers discussed Pandemic fear changing the world order. Therefore, during the Pandemic, everyone was staying at home to save themselves. The pandemic had severe effect on humans psychologically. Stay home stay safe could not decrease the basic needs of the human.

So, the consumer was starting to buy products online. Now, the consumer was more conscious about products, what they are buying and where. Because during the pandemic thousands of sellers enter the market. However, at this point, company's reputation was significant for buyers. Without Trust and social influence, they cannot rely on new sectors to save time and fatigue. They count on old and good reputed sellers. Hence, firm reputation and the Pandemic fear positive significance impact on online shopping. Pandemic fear and social influence are significant positive impacts on online shopping. Researchers highlight many reasons why people do not know where they can get products online because they could not go outside their houses for buying. One of the easy ways to know about the products was a social influence.

When they know their friends and relatives use that product, they are willing to buy it without hesitation. Literature shows humans influence others, and pandemic fear adds more to this behavior. When consumers influence physically and passively through TV ads and SMS, these influence our behavior and push them to buy. Hence, social influence and Pandemic fear the a positive and significant impact on online shopping.

Moderation with Trust and perceived value is insignificant in online shopping. Trust and perceived value directly significant impact on online shopping. During Pandemic, fear this insignificant relation impact on online shopping. This is a new phenomenon for the world, no country how to deal, how to manage and overcome this problem, and fear so, treat it differently. Because during pandemic world faced a shortage of products.

During pandemic consumer behave totally different with internet. One of the reason of shortage of products, that he/she wants to buy products without any confirmation. Consumers ready to pay more want to get products whether the prices are high. Before the pandemic consumers, consider what they are paying and what they are receiving. In a pandemic, the consumer buys the products and fulfils his needs without Trust in the sellers. Like, mask shortage made cause of high prices, but consumers have no other option they buy without thinking of perceived value. One other example is sanitizers; hundreds of new sellers entered the market. The consumer was no other option but to buy it. Whether they give desired results or not. So in the pandemic trust and perceived value have insignificant impacts on online shopping.

6.1 Implications

The findings of this study contribute to both theoretical and practical domains. This study contributes to the emerging literature on social influence, trust, firm reputation, and perceived value in the academic field. First, this study shows that the organizational policies, when aligned with the vision and mission, enable them to promote employee behaviors towards online shopping in this type of pandemic and its core business. Consumers agree to buy products online during a pandemic to fulfill their needs. This is an opportunity for the sellers to provide good outcomes in challenging times; this will help in future survival. During the pandemic use of online business top business, they recorded.

Therefore, it is a chance to get positioning in the consumer's mind through good products that will

create value, trust, and reputation. Yes, I agree that consumers fulfill their self's needs during pandemics, but the other side of the coin, through good services, creates a long-term image. This study highlights the two different behaviors of the consumer. One conduct that considers and gives importance to trust, social influence, and firm reputation before buying online shopping, but during the pandemic they give less importance to the strong reputation, trust, social impact, and firm reputation. They want to get products quickly. Hence, organizations and analysts have the opportunity to make policies for the organization using this study's highlights. Moreover, the study adds important information to the literature on online shopping and pandemic fear. This information researcher can use for the next studies.

6.2 Limitations and Future Research Directions

Although this study provides promising findings on the role of Trust, Firm Reputations, Social influence, perceived value in pandemic fear, and online shopping, this study has some limitations. First, this used cross-sectional data to analyze the impact of Trust, Firm Reputations, Social influence, and perceived value that may lead to the methodological issue. This may limit the findings to confirm the cause-and-effect between these variables. Future studies may use longitudinal or time-lagged data to test the causality between Trust, Firm reputation, Social influence, perceived value and, online shopping. Second, this study examined Pandemic fear as a contextual factor in understanding the relationship between Trust, firm reputation, Social influence, perceived value, and online shopping. The findings show an insignificant impact of Pandemic fear on perceived value and Trust due to other contextual factors such as organizational culture.

7 Conclusion

The finding of this study is that trust and Social influence not only play an important role but also a positive impact on online shopping. Further, the findings suggest that moderation play an important role in social influence and firm reputation online shopping. However, pandemic fear played an insignificant role in perceived value, trust and online shopping. Results are showing that during the pandemic Trust and Perceived value did not play any role in further boost online shopping among consumers.

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