How Motivational Factors Affect the Online Shopping Behavior: An Insight of Developing Economy Consumers

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Abstract

In recent years, usage of the internet in a developing economy like Pakistan rose exponentially which also enable users to use social media and eventually buy and order anything online. The trend of marketing changed all over the country as renowned brands and businesses started to shift their respective platforms. Some faced difficulties in that while others reached new heights of accomplishments. The online market is quite different from the conventional physical market and retailer's sales generally depend upon the buyer's mood, attitude, and behaviors which comprises trust, purchase intent, and motivational factors. Retailers must be aware of the ongoing trends and know-how and when to post what. For the purpose of the study, the data was collected from 265 respondents and Partial Least Structural Equation Modelling (PLS-SEM) was used for the analysis. The results showed that motivational factors i.e. Social, Empowerment, and Remuneration have a significant relationship with Trust and Online Purchasing Intent. From the results, several implications can be derived for marketers, policymakers, and online retailer

Keywords: Social Media, Trust, Empowerment Motivation, Online Purchase Intent, Social Motivation, Remuneration Motivation.

CHAPTER # 1
Introduction

1.1. Background

The number of people who use the internet and social media is growing by the day. It performed a significant role in the organization and economy of the country. About 61.3 million people from Pakistan used the Internet and 46 million used Social media from the population of 223.0 million. (Kemp, 2021). The number of active users risen by 9 million between 2020 and 2021, while the number of internet users surged by 11 million. From the total population, about 21% uses social media in Pakistan (Kemp, 2021). The perspective of marketing changed and organizations are using Social media for promoting their product at a low cost. Social media relation between organization and customer is different and new than traditional marketing. Mostly recognized companies already moved and utilized social media marketing to engage targeted customers. Yogesh K. D. et al., (2021). Engaging the customer online also indicates the companies for further improvement and continuous change because it creates awareness and provides an opportunity to get feedback from customers and get new customers. (Appel, 2019). Organizations must provide relevant and proper content to attract customers. The firm must know how to post and when to post. They should not take more for posting and they should not post regularly which makes the customer annoyed. It is also important for a manager to monitor online activity. They must seek how to learn and adopt knowledge and skill which could be beneficial for the brand (Parsons and Lepkowska-White, 2018).

Facebook, YouTube, and Twitter are the most recognized brands where customers use this and interact with each other. Facebook is ranked 2 where people visit more. Retailers are shifting toward and creating their pages. Research is done for understanding the motivation of individuals for shopping. They got two-dimensional utilitarian and hedonic values. The utilitarian value is obtained from a product or service. It guides the customer, solves their

problem, and fulfills their task. Hedonic value is that customers purchase the goods and get a good experience, want to use them again, and are considered as loyal customers for the organization will benefit the organization in gaining a competitive edge (Anderson et al. 2014).

The paper aims to find out how Social motivation, Empowerment motivation, and Trust in retailers on social media iinfluenceonline purchase intent. Trust is necessary for business without it, it is difficult for a company to survive in the long term. Trust is a belief where one party gets confidence from the second party. It is the platform where organizations and consumers commit or promise. Trust is a very time-consuming process and the other party examines a lot. Once it is examined it shows strong bonding and a good connection with the party. Trust is a multidimensional concept. For understanding trust, we have two types of trust. Cognitive trust is used when a person makes a responsive and logical decision depending on knowledge whatever the person has and it is a rational decision rather than an emotional decision. Affective trust based on feeling normally does not use logic and it is emotional rather than logical (Hajli et al. 2017).

Customers changed their behavior to select and purchase the product. They get information by using mobile and search websites about products and services, get information about quality, quantity, and price online, visit stores if needed, and at last seek the best option for selecting and purchasing. For understanding the needs and wants of customers, a firm arranges researchers and researchers to get valuable data for improvement. Purchase intention is also dependent on cost, price, competitive advantages, and efforts of the organization. Bebber et al, (2017). Researchers explored that technology is considered a major factor in increasing the market and gave a new concept for marketing. Simultaneously firms focus on psychological, emotional, and social factors to attract the customer for promoting and advertising the product. Social media provides the opportunity for people to become aware of

the customer, engage with the customer, solve their issues and get their feedback from a broad perspective. Customers can give positive feedback and negative as well. Positive feedback generates a positive impact and negative feedback may not be controlled and stopped by the organization (Putter et al. 2017).

1.2.   Problem Statement

The objective of this paper is to discover how social media marketing influences online purchasing intentions, first study to be conducted by brands, who use these social media sites to engage directly with their customers so that they have a strong affective association with the brand. (Kozinets, Hemetsberger, & Schau, 2008). Consumers now have more authority and power as a consequence of social media. (Constantinides & Fountain, 2008). Today's consumer has access to a wide range of information about a brand, company, or product at only one tap, and he or she has the privilege to share that info with their online communities, obligating brand managers to stay at the forefront of any brand news and maintain direct contact with their customers in order to keep their brand image and attract more loyal customers. (Keller, 2009).

The same finding is reported in the present study as well, where it was observed that social media has a significant impact, To begin with, since this study was conducted in Jordan, a comparable study needs to be conducted in other Middle Eastern and Asian nations. On the other hand, Indonesia, the country having the most internet users in the world. The study's goal is to dig deeper into the impact of social media marketing on online brand awareness, worth, and price sensitivity, as well as the impact on buying behavior. According to the study's findings, social media plays a very important impact on a nation's image and purchasing intent.

This study puts forward consumer motivations as trust factors. Motivation is a key element in psychology, sales, and consumer behavior. (Kumar and Kashyap, 2018). Previous

research examined the impact of hedonic and utilitarian motivating factors on consumer trust in social networks and internet contexts. (Irshad, 2018), disregarding Social, Remuneration, and Empowerment factors. The proposed study will look into the effects of the three following motivating factors on consumer trust in retailers on social media and customer online purchase intentions.

1.3.   Research Objective

The purpose of this study is to examine the impact of consumer motivating factors (i.e. remuneration, social, and empowerment) on trust in social media sellers that also affects in impacting online purchase intentions.

1.4.   Research Question

What effect does consumer's motivating factors (i.e., remuneration, social, and empowerment) have on trust in social media retailers, influencing online purchase intentions?

1.5.   Significance of the study

The findings in the study serve marketers and retailers by offering information on how to allow social engagement for brand awareness and community involvement, and how to efficiently employ an online brand with the confidence to enhance customer loyalty to its brand. This study also assists customers to share common brand challenges and to feel good and passionate towards key stakeholders. In conclusion, the results of this study give academics and professionals useful insights into developing brand loyalty in online brand trust. Marketers can understand what specific needs consumers have in terms of their participation in an online brand, and how their online branding satisfies and strengthens the brand loyalty of consumers

through their interaction, trust, mutual benefit, recognition, language, ambition, integration, and interaction.

1.6.   Limitations and Delimitations

There are some limitations in this study. The study relies upon a convenience sampling technique and focuses on a single geographical area. The study is conducted in Pakistan and have targeted university students only. The size of the sample is small and limited; but even so, it's indeed demographically diverse, implying that the findings are generally applicable. The other limitation of the study would be that only researchers were unable to reach individuals other than university students.

1.7.   Organization of the study

The research is structured as follows. Beginning with Chapter 1, about the study's introduction, approaches, methods, limitations, the aim of the study and whatsoever. Chapter 2 presents a literature analysis review to assess the drawbacks in previous studies some of which have let to this study. Chapter 3 continues with the study technique, and chapter 4 summarizes the findings and their application. Finally, in chapter 5, the study's theoretical and managerial implications, including its limitations and future research directions, are discussed.

CHAPTER # 2
Literature Review

2.1. Theoretical Background

The use of social networking sites to produce, engage, provide, and distribute product offerings that are relevant to the firm's stakeholders is known as social media marketing. (Tuten and Solomon, 2017). From the aspect of uses and gratifications, social media marketing may be considered as along with several motivating aspects. (Athwal et al., 2019; Choi et al., 2016; Irshad, 2018). One of the most common ideas for understanding consumers' fundamental demands and their effects on various behavioral intents is the uses and gratifications theory (UGT). (Plume and Slade, 2018). The eventual aim of UGT is just to describe how various needs, often known as motivations, motivate people to choose a certain platform to meet those necessities. (Dolan et al., 2016). UGT has been empirically explored in previous studies to investigate various effects of consumer incentives (hedonic and utilitarian) over a wide range of psychological outcomes, including customer intentions to access brand websites (Muk et al., 2014). As a result, we suggest that using UGT to investigate the effects of customers' incentives (such as remuneration, social standing, and empowerment) on customer purchase intention is a good idea (behavioral outcome). To validate the research framework of the study, we used ideas from theory of reasoned action (TRA). According to the TRA, behavioral attitudes such as trust influence customers' intentions to engage in a specific behavior. (Ha et al., 2016; Kim and Park, 2012). Utilizing the TRA as a theoretical framework, researchers empirically evaluated the link between purchase intentions and trust on social media setting. (e.g. Chong et al., 2018; Lu et al., 2016; Xu-Priour et al., 2014). As a result, we use UGT and TRA to illustrate how factors like motivation and trust might influence buyers' intention to purchase online in a social media market.

2.1.1. Uses and Gratification Theory

The Uses and Gratification theory discusses how the media affects people. Blumler and Katz first proposed the theory in their article "the Uses of Mass Communications: Current Perspectives on Gratification Research" in 1974. It examines how people use media to meet their requirements and achieve their degree of happiness. This theory is an audience-centered method to know about mass communication. UGT asserts its main objective which is "what people are doing with the media?" UGT discusses the deliberate use of media by people that what genre or type of media would satisfy an individual's needs and allow him to add to his knowledge, diversion/escape, or relaxation. As media continues to innovate and expand, research on uses and gratifications theory is more important than it was before to understand and know about people's inspiration for choosing media and the gratifications they get from it.

UGT anticipates using 2 ideologies, firstly, characterizing the individuals who are using media, as to how they consume it. Most of them do not use media passively and are involved and prompt in their selections of media. Secondly, as people know the reason for their selection, they rely upon their knowledge which leads them to choose the media to satisfy and fulfill their needs and wants. From radios to social media, UGT involves all types of media. For Rubin and Windahl in 1979, the effects on media were produced by the mutations and combinations of gratification sought and socially determined dependency. They had a dispute that reliance on a medium or a message results when people either intend to look for out data or formally utilize particular communication media channels or messages. For instance, Mcllwraith (1998) discovered that some TV addicts use television as a distraction from unpleasant thoughts and to regulate moods. This association of functional alternatives and dependency depicts how "UGT can interface with personal and mediated communication" (Rubin, 1994).

2.1.2. Theory of Reasoned Action

The theory of reasoned actions, given by Fishbein & Ajzen in 1975 to understand consumer buying behavior. The theory proposes that the norms of individuals precede their buying behavior. The 2 factors i.e. Attitude and Subjective norm affect the purchasing/buying behavior supplementary though a debate was started between Ryan and Bonfield in 1975 which led to interaction and direct effects. They suggest that operational methods of the setup have had discrete effects on buying behavior. In case, complementarily the attitude and subjective norm are carried out, beta weight has consequences for marketing approaches, as it may be used to ascertain whether a brand's or products purchasing intention is effectively turned by attitude or social circumstances.

Unlike other classic attitude theories, the theory of reasoned action is different. This theory incorporates behavioral effects to the overall model as well as a direct connection between two variables' goals. Furthermore, the inclusion of socially constructed impact accounts for the variation in attitude, intention, and practice. Consumer's feedback to every component of TRA is said to be the "unit brand loyalty". By the definition of brand loyalty by Jacoby and Chestnut (1978), unit brand loyalty begins at the purchase moment. The belief given by these two depends on time. The TRA model reveals that the attitude toward the activity, the social norm, as well as the intent to direct the conduct are the elements that influence buying behavior. When the techniques of intention and behavior were continuous or near to being overlapping, there was a relationship between the two. When the timing of conduct and intention was allowed to vary, the correlations were substantially weaker. (Bonfield, 1974).

2.2.   Hypotheses Development

2.2.1. Remuneration motivation, trust, and online purchase intent

Remuneration motivation refers to a customer's willingness to receive rewards and services on the basis of discounts, free vouchers and specimens, and other loyalty benefits. (Surya, 2004). Consumers like to engage with product-related posts to seek information, gain a prize or reward, or receive profitable incentives. As purchasers apply expanding power via online media, be that as it may, it is trying for advertisers to utilize item-related presents to create unrivaled buyer reactions. (Martins et al., 2019). In general, it is stated that giving incentives to buyers with in offline market has a significant effect on store credibility. (Irshad et al., 2015). It is perceived that insignificant FGC disappoints customers and prompts separation, which is, declining to devour and react to FGC. Furthermore, social posts benefit clients with material which is useful in their daily lives, encouraging participation and engagement. (Hernawan et al. 2014). Thus, a hypothesis is proposed:

H1a. Consumers' trust in social media merchants is highly influenced by remuneration motivation.

H1b. Consumers' purchasing intentions online is highly influenced by remuneration motivation.

2.2.2. Social motivation, trust, and online purchase intent

Social motivation is a purpose or willingness to force a task because of the social impact of a community just to achieve acceptance by that community. Consumers are influenced by their peers, concerning intrinsic and extrinsic motivational orientation (Heller, 1987). Online

purchase intention is often described as an element foreseeing consumer behavior referred to an online act to call a negotiation to a close. (Wagner Mainardes, de Almeida, and de-Oliveira, 2019). The consumer's intention to buy anything online is frequently attributed to a variety of motivating reasons. (Diallo & Siqueira 2017; Pappas et al. 2017). In the operations carried out online, trust is a very important component. (Gibreel, AlOtaibi, & Altmann 2018; Hajli 2015; Pavlou, 2003). When it comes to online transactions, the willingness of a customer to be susceptible to a seller's actions is referred to as online trust. (Lee and Turban 2001), based on the expectation that the vendor will act ethically and not exploit the customer's vulnerability (Hong & Cha, 2013). The loss of trust is thought to be the most significant barrier to e-commerce adoption. (Kim & Park, 2013). Thus, a hypothesis is proposed:

H2a. Consumers' trust in online media stores is highly influenced by social motivation.

H2b. Consumers' online purchase intent in online media stores is highly influenced by social motivation.

2.2.3. Empowerment motivation, trust, and online purchase intent

People who are motivated by empowerment use internet platforms to exert control or force over persons or organizations, as even though there has been a lot of research on online buying behavior, there has been no study on gamification (the incentivization of people's engagement) from the standpoint of buyer behavior. People who are motivated by empowerment use the internet to express their power or influence over other people or social groups. (Vale and Fernandes, 2018). Introducing game-like features (such as point scoring and competition) to other types of activities. It engages us and encourages us to make use of a variety of resources. Socializing, understanding, accomplishment, success, and rank are all

normal human needs. (Xu et al. 2020). As a result, the concept of gamification is a major source of inspiration in the displaying theory of shopper behavior preference, as it provides specialists in the investigation of web-based ads explicit headings. Trust has been found only when customers' willingness to transact with an e-vendor is a major constrain of trust as it has been shown that it influences customers' intentions to return to the web and to recommend it to others. (Gefen, D., et al. 2003). Many users are doubtful of e-vendors' ability to keep their information private, according to research. E-retailers are losing billions of dollars due to a fear of danger and a lack of trust (Midha, 2012). Thus, a hypothesis is proposed:

H3a. Consumers' trust in social media stores is influenced heavily by empowerment motives.

H3b. Consumers' online purchase intent in social media stores heavily influences empowerment motives.

## 2.2.4. Trust and online purchase intentions

The efficiency of the company regulates the online trust with the size, reputation of the company, and enthusiasm of customers. Many of the customers have made their minds that large companies have the ability to execute the wants and demands of the customer and strengthen their online trust (Chen & Barnes, 2007). A vital role is played by trust in customer's satisfaction as well as delivering the outcome in terms of the online transaction. Online purchasing is dependent on online customer trust (Ling et al. 2010). Trust is a perception where the customer believes the organization will not take any advantage even the organization can take (Nassar et al. 2017). The reaction is that customers share and get information related to the product, service on social media because their family/friends already generated trust on social media related to product, service, etc. The literature suggests that customers value the data that is collected by companies online (Chahal & Rani, 2017). Social media provide the

platform where the marketer target their target audience and study indicate that more interactive

lead to higher involvement and resulted positive outcome toward website (Nadaraja &

Yazdanifard, 2013).

H4. Consumers' online purchase intentions in context of online marketing are heavily

influenced by their trust in social media retailers.

2.3. Conceptual Model
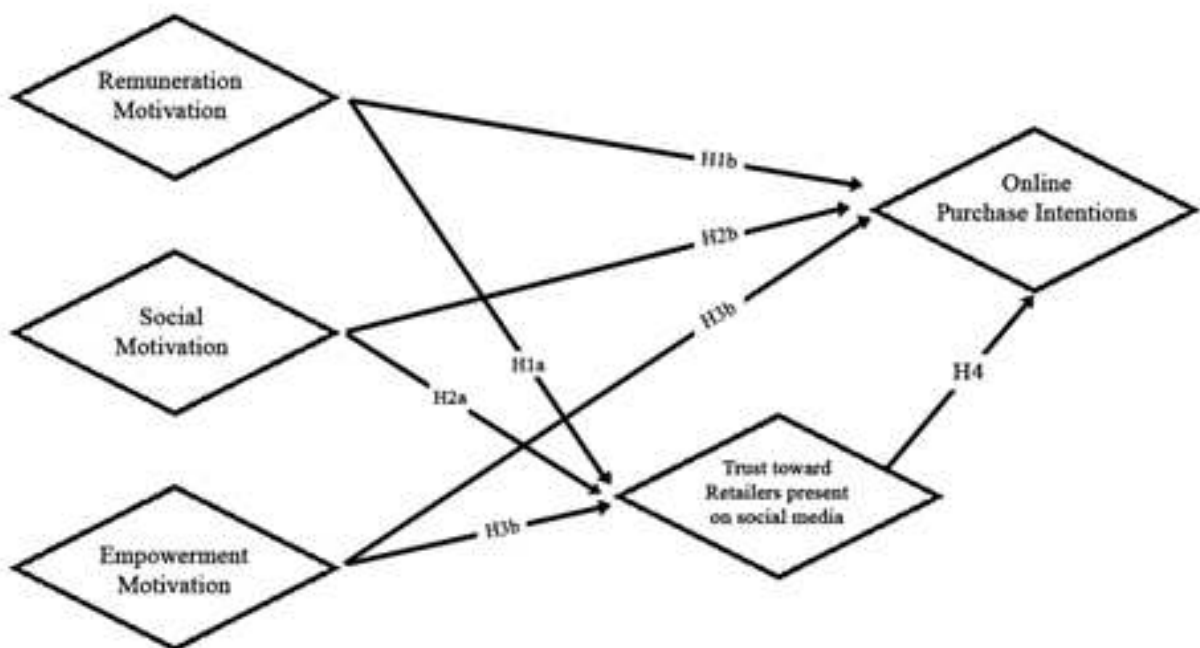
CHAPTER # 3
Methodology

3.1.   Research Purpose

Generally, 3 types of research are conducted: Exploratory, Descriptive, and Explanatory. The objective of this paper is to be "explanatory." Explanatory research can be used to identify a topic or behavior that has not been well examined. For the sociological study, this approach is of extraordinary value. They are integral if new data concerning a study point of view are to be transmitted. The aim of the research is to delve deeper into the relationships between the phenomena. Hence, enough data is necessary to execute.

3.2.   Research Approach

Of all the research approaches, the approach of this research is "Quantitative". Quantitative approaches stress on objective evaluations and the statistical, mathematical, and/or numerical analyses of data obtained via polls, surveys, and questionnaires or by implementing computing tools to manipulate already existing statistical data.

3.3.   Research Design

The research design is "correlational". Correlational design assesses the relationship between the two variables without either of them being controlled by the researcher. All the variables are proportionate to each other.

3.4.   Sampling Technique

The technique is used to carry out the research is "convenience sampling technique" as the researchers did not have access to the data which is for commercial purposes. A convenience sample is a form of improbable sampling approach in which a group of persons can be easily contacted or reached, and their subjective responses are recorded.

3.5.   Target Audience

Iqra University's higher education students are taken as the target audience.

3.6.   Sample Size

265 is the sample size. The number of respondents' responses recorded is 265 university students.

3.7.   Statistical Techniques

The statistical techniques used in this research are Descriptive Statistics i.e. frequencies through SPSS software and PLS-SEM technique through SMART PLS software and Structural Equation Modelling (SMARTPLS). Reliability analysis, factor analysis, and regression analysis are examples of applied data tests.

3.7.1. Reliability Analysis:

Reliability analysis allows you to examine the characteristics of measurement scales and their variables. A series of regularly used scale reliability measurements are calculated in the Reliability Analysis technique and information on relationships between different objects is also provided. Coefficients of dissimilarity correlations can be applied for calculating dependability estimates.

3.7.2. Factor Analysis:

A statistical method to factor analysis is factor analysis for describing the variability of recorded, associated variables, based on a relatively lesser number of variables.

3.7.3. Regression Analysis:

Regression analysis consists of a collection of statistical methodologies used to estimate the connection between a variable dependent and one or many independent variables. The strength of the relationships between variables may be evaluated and the future relationship between them simulated.

3.8.   Questionnaire and Measurement Instrument

. A 28-item questionnaire was created for this investigation. The majority of the products are picked from Irshad M., et al. (2019). Collected data from people's responses would be using a questionnaire which would be based on Strongly disagree (1) to strongly agree (5) on a 5-point Likert scale (5). From previous researches, the questionnaire was revised. The 5 research variables are; Social Motivation, Online Purchase Intention, Empowerment Motivation, Trust toward Retailers present on Social Media, and Remuneration Motivation.

3.9.   Ethical Consideration

The information requested is freely gathered for the research by respondents via the questionnaire. It is only to achieve the purpose of research and should not be used to damage the integrity of study participants. In addition, no information of any kind may be distributed elsewhere, as it would always be confidential.

3.10. Demographics

The data has been collected through the survey, upon which the statistical analysis was performed consisting of 131 (49%) males and 134 females (51%). Out of which 106 (40%) were between age 18-21, 135 (51%) were of age group 22-25, 22 (8%) lie between 26-29, and only 2 (1%) were of the age 30 or above. Of them, 204 (77%) were undergraduate, whereas 38

(14%) and 18 (7%) were graduate and postgraduate, and only 5 (2%) have selected others as their answer. Concerning the occupation, 99 (37%) of them were employed, while 131 (49%) were unemployed, and 35 (13.20%) did not lie in the category of employed or unemployed. Moreover, 133 (50%) had a monthly income of 5-20 thousand, 57 (22%) had 21-30 thousand, 55 (21%) were earned 31-40 thousand, only 6 (2%) had an income of 41-50 thousand, and 14 (5%) had a revenue of more than 50 thousand per month. The demographic profile of the 265 persons from whom the data was obtained is summarized in Table 1.

Table 1: Demographic Variable

Variable	Categories	Frequency	Percentage
Gender	Male	131	49%
	Female	134	51%
Age	18 - 21	106	40%
	22 - 25	135	51%
	26 - 29	22	8%
	30 Or above	2	1%
Education	Undergraduate	204	77%
	Graduate	38	14%
	Postgraduate	18	7%
	Other	5	2%
Occupation	Employed	99	37%
	Unemployed	131	49%
	Other	35	13%
Monthly Income	5k - 20k	133	50%
	21k - 30k	57	22%
	31k - 40k	55	21%
	41k - 50k	6	2%
	Above 50k	14	5%

CHAPTER # 4
Data Analysis

The Partial Least Square structural equation modelling has been utilized to test the hypotheses. (PLS-SEM). Other traditional analytical approaches are chosen over PLS-SEM. (Haenlein & Kaplan, 2004). Moreover, the technique is less rigid than other covariance analysis methods. (Ayob et al., 2017; Raza et al., 2017; Raza et al., 2020; Ahmed et al., 2021; Khaskheli et al., 2020). The approach can function with a single data point and has no sample size assumptions. Hair et al. (Hair et al., 2012). It works even when the independent variables are multicollinear, as well as the results are much easier to understand than other linear methods. (Li & Zhong, 2017; Qazi et al., 2021; Raza & Khan, 2021).

The measurement model and the structural model are used in the PLS-SEM analysis. PLS-SEM makes it possible to function both models at the very same time, though they are retrieved in sections. The structural evaluation is performed first, preceded by the measurement model.

4.1. Measurement Model

Discriminant and Convergent validity were also explored for the measurement model (Chin, 1998). Convergent validity shows that variables that are possibly identical should have a strong relationship, whereas the discriminant validity demonstrates that theoretically unlike variables may have marginal or a little similarity. (Ayob et al, 2017, Convergent validity is assessed by looking at (i) individual item reliability, (ii) Cronbach's alpha, (iii) composite reliability, and (iv) average variance extracted (AVE). The validity of the data is affirmed by its quality and durability. Nunnally (1978). Cronbach's alpha and composite reliability demonstrate the consistency of the data, whereas the AVE demonstrates how the components have changed. Table 2 presents the measurement model's findings, and as shown, individual item reliability among all variables is significantly larger than 0.55, as demonstrated by Hair et al., (2014) and Raza et al. (2019). The AVE column also shows a figure above 0.5, indicating

that it fits the standard given by Fornell and Larcker (1981) and Ali and Raza (2017). As a

result, the results provide support to the model's convergent validity.

Table 2: Measurement model results

Constructs	Items	Loadings	Cronbach's α	Composite reliability	Average Variance extracted
EM	EM-1	0.791	0.740	0.751	0.594
	EM-2	0.792			
	EM-3	0.752			
	EM-4	0.701			
	EM-5	0.762			
OPI	OPI-1	0.760	0.836	0.800	0.538
	OPI-2	0.870			
	OPI-3	0.705			
	OPI-4	0.799			
	OPI-5	0.712			
	OPI-6	0.734			
	OPI-7	0.760			
	OPI-8	0.703			
RM	RM-1	0.766	0.736	0.738	0.543
	RM-2	0.730			
	RM-3	0.816			
	RM-4	0.791			
SM	SM-1	0.718	0.705	0.759	0.588
	SM-2	0.789			
	SM-3	0.796			
	SM-4	0.818			
	SM-5	0.756			
TRSM	TRSM-1	0.809	0.760	0.746	0.538
	TRSM-2	0.726			

TRSM-3	0.735				
TRSM-4	0.786				
TRSM-5	0.726				
TRSM-6	0.729				

After convergent validity evaluation, the discriminant validity determines the discrimination tendency between all the constructs. To evaluate the discriminant validity, the methods that have been used are Average Variance Extracted (AVE) analysis Cross Loading, HTMT. Table 3 depicts the square roots of AVE on the diagonal, while off-diagonal figures define the collinearity among variables. The off-diagonal values must be bigger than the correlations seen between variables, which is the criterion used to indicate validity (Raza et al., 2020). Table 3 demonstrates that now the values perfectly fits requirement and that the square roots of AVE are greater than that of the correlation between variables.

Table 3: Summary statistics

	EM	OPI	RM	SM	TRSM
EM	**0.884**				
OPI	0.240	**0.788**			
RM	0.252	0.264	**0.853**		
SM	0.256	0.374	0.307	**0.623**	
TRSM	0.388	0.244	0.213	0.381	**0.688**

The cross-leading analysis is demonstrated in Table 4, revealing that each item of each construct has achieved higher values in their construct validity than another constructs. The EM refers to values between 0.701 and 0.791, where OPI reaches the maximum value of 0.870. Moreover, RM has a value range of 0.730-0.818, while for SM, it is 0.718-0.818, and at last,

the TRSM value ranges between 0.726-0.809; therefore, an effective discriminant validy is illustrated by the model.

Table 4: Loadings and cross-loadings

	EM	OPI	RM	SM	TRSM
EM-1	**0.791**	0.116	0.115	0.191	0.179
EM-2	**0.792**	0.173	0.132	0.072	0.215
EM-3	**0.752**	0.112	0.139	0.112	0.221
EM-4	**0.701**	0.159	0.135	0.138	0.198
EM-5	**0.762**	0.084	0.161	0.199	0.237
OPI-1	0.142	**0.760**	0.080	0.224	0.173
OPI-2	-0.021	**0.870**	0.172	0.193	0.033
OPI-3	0.214	**0.705**	0.211	0.141	0.146
OPI-4	0.216	**0.799**	0.140	0.300	0.152
OPI-5	0.051	**0.712**	0.021	-0.083	0.070
OPI-6	0.086	**0.734**	0.131	0.203	0.137
OPI-7	0.143	**0.760**	0.129	0.094	0.154
OPI-8	-0.062	**0.703**	0.114	0.080	0.082
RM-1	0.166	0.141	**0.766**	0.200	0.159
RM-2	0.202	0.183	**0.730**	0.178	0.101
RM-3	0.133	0.152	**0.816**	0.163	0.140
RM-4	0.077	0.143	**0.791**	0.180	0.095
SM-1	0.198	0.209	0.213	**0.718**	0.294
SM-2	0.253	0.279	0.245	**0.789**	0.247
SM-3	0.143	0.198	0.253	**0.796**	0.208
SM-4	0.080	0.269	0.163	**0.818**	0.228
SM-5	0.102	0.189	0.059	**0.756**	0.192
TRSM-1	0.078	0.166	0.167	0.203	**0.809**
TRSM-2	0.244	0.187	0.062	0.272	**0.726**

TRSM-3	0.175	0.183	0.157	0.223	**0.735**
TRSM-4	0.253	0.043	0.033	0.084	**0.786**
TRSM-5	0.233	0.037	0.081	0.156	**0.726**
TRSM-6	0.104	0.065	0.168	0.138	**0.729**

Table 5 represents the heterotrait-monotrait ratio of correlations (HTMT), and it is evident from the results that no value has surpassed the threshold value i.e., 0.85 (Qazi et al., 2020; Guoyan et al.,2021).

Table 5: Heterotrait-Monotrait ratio

	EM	OPI	RM	SM	TRSM
EM					
OPI	0.647				
RM	0.681	0.565			
SM	0.593	0.562	0.615		
TRSM	0.806	0.538	0.624	0.720	

4.2. Structural Model

The sign, magnitude, and significance of the route coefficient between each independent variable were examined in the structural model (EM, RM, SM) as well as dependent variable (OPI, TRSM). The greater the influence of the independent variable on the dependent variable, the higher the coefficient value. The hypotheses are considered significant if the p-value is less than 0.1, and if p-value is more than 0.1, they are considered insignificant. The hypotheses H2, H5, and H6 found significant, according to the results shown in Table 6, while H1, H3 and H4 are not supported. All the variables, i.e., EM, RM, and SM, directly affect the variables OPI and TRSM with an insignificant p-value for H1, H2, and H3.

Table 6: Research model's standardized regression weights

Hypothesis	Regression Path	Effect type	SRW	P-value	Remarks
H1	EM -> OPI	Direct effect	0.128	0.362	Not Supported
H2	EM -> TRSM	Direct effect	0.301	0.000	Supported
H3	RM -> OPI	Direct effect	0.140	0.219	Not Supported
H4	RM -> TRSM	Direct effect	0.048	0.630	Not Supported
H5	SM -> OPI	Direct effect	0.298	0.009	Supported
H6	SM -> TRSM	Direct effect	0.289	0.001	Supported

4.3. Discussion

The results showed that three out of six hypotheses were supported (Table 6). The p-value of less than 0.1 is considered as significant, and the case is reverse for the value greater than 0.1. The Hypothesis (H1) is unsupported between Empowerment Motivation and Online Purchase Intention with Standard Regression Weight (SRW=0.128) and insignificant p-value, i.e., 0.362. The result shows that Empowerment Motivation forced the students to minimize their Online Purchase Intention because students with high Empowerment Motivation try to indulge more in gaining knowledge. Such students are more passionate about seeking knowledge. It is evident from the studies of Ramayah (2013) that motivation behaves as a booster that affects students' intelligent behavior towards academia.

The second hypothesis is related to the Empowerment Motivation, and Trust towards Retailers present on online platforms, supported with SRW equals to 0.301 and a significant p-value. The result suggests that Empowerment Motivation plays a vital role in trustworthiness, as stated by Khany (2016) and Weber (2000) The better intellect in students enables them to

evaluate the authenticity of retailers, as the students with higher Empowerment Motivation are prone to find out things better.

The association between the Remuneration Motivation and Online Purchase Intention highlighted in Hypothesis (H3) is not accepted (P > 0.1, SRW = 0.219). Neither did the result support H4 (P = 0.630, SRW = 0.048). The results suggest that students with high Remuneration Motivation are reluctant to trust social media retailers and are not intended towards online trades. As highlighted by Nazari and Sedaghat (2015) and O'Brien and Jones (1995), Remuneration Motivation affects customers' intent of purchasing online only when if it's for the sake of his pleasure, neither it actually helps in enhancing trust as trust comes with customers' satisfaction with the product.

The result of the study supports H5 (P<0.1, SRW=0.289). It suggests that higher social motivation is more likely to purchase from the social media market i.e. they have a higher online purchase intent which relates to the previous studies Irshad et al., (2019) and Wang (2011). Because individuals who have a bigger social circle don't get much time to go out and buy anything rather they prefer buying it online.

H6 is also supported (P<0.1, SRW=0.289), it represents the relationship between Social Motivation and Trust towards Retailers present on Social Media. The result shows that students with strong motivation to be social tend to trust social media retailers better than expected. The result of H6 shows consistency with the findings of Ross (2009) and Irshad et al., (2019). People who interact with their peers are much more inclined to trust online stores since their peers seemed to have a positive experience with them.

CHAPTER # 5
Conclusion and
Recommendations

5.1.   Conclusion

The objective of the paper is to analyze and understand what factors affect the consumers' trust over social media retailers through the variables, Remuneration Motivation, Empowerment Motivation, and Social Motivation. Trust is a multidimensional concept. Cognitive and Affective trust are considered for understanding purposes. Researchers explored that technology is considered a major factor in increasing the market. Simultaneously firms focus on psychological, emotional, and social factors to attract the customer. The results of this study provide useful insights into developing brand loyalty in online brand trust. Marketers can understand what specific needs consumers have in terms of their participation in an online brand, and how their online branding satisfies and strengthens the brand loyalty of consumers. Although the study only comprises university student responses and the sample size is relatively small i.e. 265 students. The Partial Least Square Structured Equation Modeling (PLS-SEM) method was used to analyze the data. In a social media setting, The UGT and TRA theories explain how variables like remuneration and trust may have a significant impact on customers' online purchase intent. The Measurement Model and Structural Model were processed simultaneously, accessed in sections. The outcome of this study shows that out of six developed hypotheses, three hypotheses were accepted while the rest of them were rejected. In addition, all of the independent variables have a positive significant relationship dependent variables.

5.2. **Managerial Implications**

This study has important consequences for Pakistani online businesses. Because social media advertising in Pakistan is still in early stages and faces a number of challenges, especially customer trust, retailers should focus their advertising efforts to promote consumer trust. Based on the findings of the Empowerment Motivation study, retailers need to maintain their offline markets and try to enhance the customer's physical experience in the stores. Because of the quarantine and lockdown situation, some individuals are stressed from staying at home so this might be an excuse for them to spend some quality time. Also, Empowerment Motivation affects trust positively, so retailers should try to give more authority to the products to their consumers, e.g. introducing DIY designs. This would make a customer feel more empowered resulting in the retailer gaining more trust from them. They can also let customers choose the packaging of the parcel. It would result in a different unpacking experience for its consumer.

Remuneration Motivation decreases online purchase intent and consumers' trust. Hence retailers are recommended to diminish the rewarding system. Instead of rewarding, they should give outstanding discount rates on their products which would directly affect the online purchases and customers will buy those products more often. They can also the deal strategy i.e. offering multiple products its accumulated price but a bit lesser, this can also boost the sale of the product, and the customer might ending buying the product which they don't need along with the one they need.

As socially motivated individuals are intended to do more online shopping and trust the retailers often, retailers should also reciprocate to them and provide them a better experience. They should be open to customer feedback and suggestions and should cater to them friendly, as well as engage in genuine discussions with them through their social networking sites. They should confidently assert that every customer is valuable to them and that they would go to any

length to meet their demands. They should respond quickly to consumers' questions and concerns, show genuine interest in their recommendations and comments, and create an open atmosphere for them to share their opinions on social media brand sites. In the end, Fashion companies in Pakistan should realize that consumer empowerment is critical in the digital world, because it is likely to increase trust and online purchasing intent in social media ecosystems.

5.3. Future Recommendations

There are certain limitations to this research. Only university students were used to test the theoretical model. Maybe the grown-ups have different behavior towards the online market so, in order to make the study more generalizable, future research can be carried out by collecting the data from people who are not in university e.g. grown-ups, parents, breadwinners, etc. Second, the study has taken limited variables, other research can be conducted by considering other variables that include Product Authenticity, Delivery Period, Brand Loyalty, etc. The sample size can be increased as well, as this study's sample size was 265 and the study was conducted only in Karachi, future researchers can collect data from all over the country.

CHAPTER # 6
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