

CONSUMER BEHAVIOR TOWARDS ONLINE SHOPPING OF ELECTRONICS IN PAKISTAN

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MBA Thesis**2nd Half-semester Progress Report & Thesis Approval****Supervisor-Student Meeting Record**

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Dedicated to my Beloved Parents

ACKNOWLEDGMENT

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ABSTRACT

Purpose-*Major Aim of this thesis is to recognize and get understanding into consumer behavior for virtual spending on electric gears in relation to economy of Pakistan; discover the cause of fewer devotion of consumer towards virtual buying of electric gears in Pakistan.*

Methodology/sample- *A survey was executed which involves a questionnaire. This survey was mainly focused on two big cities Karachi and Lahore. The questionnaire was directed towards 357 individuals. The respondent belonged to different age groups having different educational background and income distribution as well. In order to analyze the data, standard deviation, associations, means, and Correlation tests were applied. To form indulgent and deliver worthy effort in this topic we steered starting study on e-commerce literature on consumer behavior. Similar studies and theories are also considered in order to gain a deep understanding of their findings and consequences.*

Findings- *The analysis and comparative results clearly reveals that majority of individuals in Pakistan are not inclined towards online shopping of electronic product. Their main concerns comprises of but not limited to confidentiality of personal details, non-accessibility of credit cards, purchase and return policies and trust deficiency. It can also be concluded that majority of the respondents who do shopping online are young.*

Practical Implications- *The outcomes of the research may help the online seller to adopt better approaches and strategies in order to persuade the perceptions of individuals in Pakistan. It will enable them to self-appraise their online stores and amend the deficiencies in order to boost the sales.*

Keywords: Consumer behavior, Online shopping, Electric Gears,

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CHAPTER 1

1. INTRODUCTION

Introductory section will cover research purpose, background, limitations of survey and research questions. The overview of consumer actions, virtual spending, consumer behavior to virtual shopping of electrical merchandises in Pakistan will also be presented in this section.

1.1 Background

1.1.1 Consumer Behavior

"Consumer behavior is the study of individuals, groups, or organizations and the processes they use to select, secure, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society." (Kuester, 2012)

"We're not aware of changing our minds even when we do change our minds. And most people, after they change their minds, reconstruct their past opinion — they believe they always thought that." (KEYS, 2011)

As cited beyond, decision making of consumer is hard to outline and there exists a structure of bypass and rules which are volatile. The shortcut for choices may vary for different individuals which are also influenced by past experiences.

1.1.2 E-Commerce / online shopping

Online consumers are continuously looking for new products and most significantly price compatibility. Internet facilitates us to buy online at home or anyplace we want within the range

of our budget. There are no boundaries to online shopping. Use of internet is also essential in evaluation of expenses, visiting social websites, information penetrating, and so on. The stagnation in economy severely hits consumer conduct (Rodriguez, 2009, p. 3). Virtual spending behavior is contingent on 4 features, causes, character variables, past experience and shopping incentives. These factors influence the behavior of online consumers.

1.1.3 Consumer Behavior over Internet

Conferring to report on Consumer Comportment, "One in four consumers said they spend more time online due to recession and 53% said they spend about the same time online".

Rendering to a PriceGrabber study, consumers are separated by age and then online shopping is taken into consideration to analyze. Subsequent to survey it was revealed that older consumer have different opinion as compared to others for online shopping. Why is that? The response is that mature ones ought to have wisdom of purchasing while fledgling consumers lack knowledge and don't have sufficient expenditure mellowness (Rodriguez, 2009).

1.1.4 Online Shopping in Pakistan

Pakistan is placed at 2nd in world's leisureliest adopter to virtual buying. In Pakistan, virtual consumers surf for PC hardware 25% and 18% shopper's outfit and the remaining say that they have no plans for virtual shopping in next six months or so. Virtual buyers are not aggressively swayed by social mass media in Pakistan. Deleterious past experiences in virtual shopping is also a key factor for such results (Nielson, 2010).

In Pakistan, trend of virtual purchasing takes place by sending presents, flowers, cakes on birthdays and valentine day. The general public of Pakistan is hesitant to provide their details and credit card information in order to evade any scams. One more reason is that further useful arrangement such as PayPal is not accessible. Owing to this, 20 to 25% of business is lost. "Businesses need to do more to shift consumers from shopping malls to virtual malls." (Pakistan Today, 2011).

In electronics environment, consumer actions are precarious as equated to tangible sphere and critical indulgent can be studied if aspects that influence purchasing are indefinite as well as overlooked. Virtual shoppers have anxiety regarding physical examination of the merchandise which viewed equally the most important feature in buying choice. Subsequently, shopper behavior in virtual purchasing differs from old-fashioned. (Sajjad, May 2012)

1.2 Problem Statement

The researcher will try to investigate and address these issues:

1. Getting better understanding of consumer behavior towards online shopping.
2. Researching the most influential factors affecting the behavior of consumers while shopping online.
3. Measuring the relationship of those factors towards online buying of electronic gears in Pakistan.
4. Predicting the trend of online shopping of electronic gears in Pakistan.

1.3 Research Purpose

The study query of this thesis is *how shoppers act when spending virtually?*

With reference to the above question, objective of this thesis is to recognize and get understanding into consumer behavior for virtual spending on electric gears in relation to economy of Pakistan; discover the cause of fewer devotion of consumer towards virtual buying of electric gears in Pakistan.

1.4 Limitation

In Pakistan's market, consumer behavior is influenced by many factors. This research focuses on the actions of buyers while buying from virtual shops. Consumer behavior can be evaluated by various models and theories. This thesis is limited to consumer behavior in purchasing electric gears in Pakistan. With respect to products and goods consumer behavior would be different.

CHAPTER 2

2. Introduction

This part of thesis covers the following:

- 1) Philosophies for behavior of consumer with respect to virtual shopping of electric gears.
- 2) Introduction of theories regarding virtual consumer behavior
- 3) Characteristics of online consumer
- 4) Factors affecting decision for shopping online
- 5) Mindset of consumer

Furthermore, there will be discussion regarding the reasons encompasses for the aim of virtual purchaser, and tentative reasons for shopping online. These all will help in recognizing the causes that affects the behavior of consumer and also in what way it environment effects the behavior as well. Afterwards, faith of consumer in e-commerce and consequences of shopping online for electric gears in Pakistan will be discussed.

2.1 Introduction of theories related to online consumer behavior

There are numerous theories available for virtual behavior of consumer some of them are Innovative diffusion theory, planned behavior theory, Technology acceptance model, reasoned action theory, Expectation confirmation theory (Christy M. K. Cheung, 2003, p. 198).

Activities of Consumer reacts contrarily with online and offline origins. Conferring to Subhasish Dasgupta, Character of virtual consumer is constructed on 2 physiognomies a) exhibition of offline behavior of consumer b) exceptional behavior style. Communities operated virtually also compose a vital part in behavior of online consumer. Communities operated

virtually are correspondingly recognized as "Venuses for consumptions" (Dasgupta, 2006, p. 340). According to other researches, it is assumed that as time passes virtual shopping of electric gears will rise for the reason that venders are adapting new tactics and strategy in order to accommodate virtual shopping and provide friendly environment for online consumer at their home without any hassles to go to mall in their busy lives. Under this new era, internet has totally changed the environment of which experienced speedy revolution and developments. In present consumer have a lot of options available for shopping without any limitation; also they can access to any shopping website they want (Yuan Gao, 2005, p. 10). Yuan gao explicated a unexpected theory for research of information on the internet. He describes 4 kinds of antecedents comprising merchandise factors, personal factors, situational factors and mass media features.

2.2 Online buying behavior

Behavior of consumer for virtual shopping is also referred as virtual behavior of purchasing. Virtual behavior of shopping is directly related to these five rudiments comprising of product characteristics, logistics support, e-stores, information characteristic, home page appearance, and websites' technological appearances. Conferring to researches, individuals with wired way of life and limited time devote fewer time for online purchase of goods (J.Johnson, 1999, p. 4).

Characteristics of consumer behavior is defined by different authors and each give a different perspective. Market examiners and writers conducted various researches on characteristics and behavior of online consumer. These researches are very helpful in determining that how and when consumer organizes themselves for purchasing online. There is a model on behavior of online consumer defined by Turban, which states that automated atmosphere comprise of 3 variables 1) decision making procedure (stimulated by prime and sovereign variables 2) restraining or dominant

variables (it is controlled by vendors) and 3) self-determining variable (which is also called atmosphere physiognomies and individual physiognomies) (Turban, 2010, p. 183).

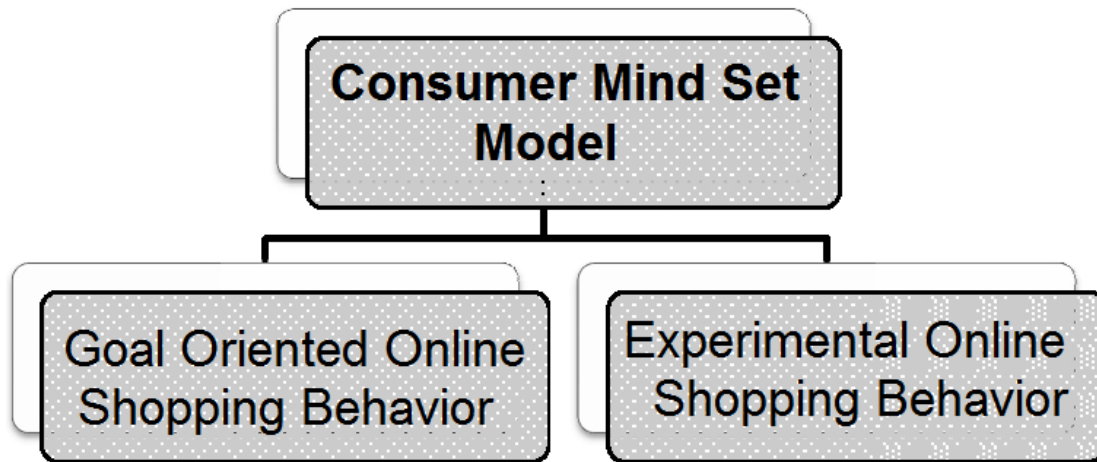
2.3 Consumer mind set model in online shopping

“Consumer mind set” this notion is presented by Wurtzberg motivational psychologist. It states to "specific cognitive orientation". Conferring to psychologist, Mind set of each consumer is poised of diverse believed, diverse treating of information, and different kinds of sentiments (Yoram Wind, Digital marketing: global strategies from the world's leading experts, 2001, p. 171).

Mind set of consumer affects tendency to buying. Consumers who decide to shop online are aim focused instead of trial. Mind set of consumer have 2 sorts of elements one is aim focused and 2nd is trial (Robert W. Proctor, 2005, p. 597). Conferring to Connotation of inspirations, seller of toys establish that consumer with trial mind set purchase toys extra as liken to consumer with aim focused mind set who favor to purchase via online channels (Bidgoli, 2004, p. 272).

Dholakia and Bagozzi also donated their hard work in mind set formation and influence (MSFI) model. Utmost applicable issues that affect the attitude of consumer are introduced by them. Conferring to MSFI model, website choice is based on search behavior of consumer, time spent on website and attained information has impact on mind set of consumer (Daniel R. Fesenmaier, 2006, p. 12). Attitude has a twine impact on vital rational, operative, and social features of activities of consumer's while purchasing online. Attitude provides ideas to grasp rational coordination via aim focused and trial. External atmosphere can be overcome by attitude. Over and done with study of attitude in behavior of consumer this aids to surge additional openings in marketplace (Yoram Wind, Digital marketing, 2001, p. 171).

Figure 4: Mind set Consumer behavior model Consumer behavior model



Mindset consumer behavior model based on (Yoram Wind, Digital marketing, behavior model behavior (Yoram 2001, p. 171)

2.4 Factor predicting online shopping predicting online

Studies articulate that consumers who shops online ought to have skill to snip and influence to purchase goods. Virtual purchasing of electric gears is influenced by lifestyle of consumers. Compatibility in lifestyle of consumer results with optimistic mindsets in the direction of technology ought to have talent to admit new technologies of different types, awareness, online skills and previous experience of online shopping. Above mentioned aspects ensure a sturdy impact on lifestyle of consumer. Virtual shopping is precisely reliant on above aspects (Bidgoli, 2004, p. 272). A renowned author Davis brings together TAM (Technology Acceptancemode) this describes the influence of exterior feature on inner dogmas, purposes, and mindset as outcomes on behavior of consumer. TAM model comprises of 2 key reasons; alleged affluence of use and alleged practicality. Fishbein and Ajzen introduce another theory TRM (Theory of

Analytic Action). TRM built on mindset and dispensaries (J.Johnson, 1999, p. 3). This theory establishes individuals characteristics and its will. How they grow and how they work in private (Deborah Terry, 1993, p. 11).

Development of virtual consumer is sturdily swayed by its individual knowledge, effect of its community grid, Internet mass, media, as well as direct marketing. Previous studies demonstrate that firsthand experience is extra eye-catching en route for virtual shopping instead of firsthand experience (Schiffman, 2009, p. 258). Behavior of consumer and its characteristics are influenced from particular factors and these should be known by a good marketing manager. Extra profit can be generate via online channels by predicting and segmenting the behavior of consumer while purchasing online this could be done by appropriate understanding of consumer behavior(Bidgoli, 2004, p. 272). From the path study analysis, it can be said that mindset brands qualities and later, these aspects impact behavior of consumer en route for shopping virtually for electric gears. When high beta coefficient is given by independent variable, it sense that capricious is very essential in subsidizing the forecasting aspect for shopping online (Paim, 2011, p. 137)

2.5 Goal oriented online shopping behavior

Aim focused behavior of consumer is recognized as utilitarian behavior of shopping. It is preplanned, deliberately, and competently with decision making persistence (Bidgoli, 2004, p. 272).

Aim focused virtual consumer are job focused, balanced, precise and well-organized judgment creation. They constantly try to finish the given job speedily devoid of any interruption since they are determinant and motivated regarding their shopping purpose. Easiness in buying the

electric merchandises virtually is the main motive behind this. Convenience is the main reason for consumers to shop online as also demonstrated by previous researches. Aim oriented consumers who shops online have characteristic of valuing accessibility and uses internet in order to purchase electric gears (Yuan Gao, 2005, p. 56)

2.6 Experimental online shopping behavior

Experimental is the hedonic mindset where consumer reacts more on the basis of experiments rather than cognitions or sensory attraction, consumer deemphasize on external elements and more respond to their past experience (Robert W. Proctor, 2005, p. 597).

Experimental behavior of consumer is branded by indirect hunt since individuals openly hunt virtual purchasing facts on their previous experiences alongside hedonic assistances (Pedersen, 2002, p. 3). This conduct is highly absorbed on desire and by searching material on the experience of consumers with corporeal rudiments, this attitude is mentioned as "hunt as recreation", it's by default has investigational impact and they wishes to understand innovative stuffs which followed by them as persuader (Saaksjarvi, 2007, p. 29). His can be described in context of e-Shopping as a website is visited by consumer to purchase a specific thing since that item has already been purchased by him from some other website. He would have everything you need to begin the transaction, his experience before would help him performing the purchase.

2.7 Factors influence online consumer behavior

There are numerous issues that can have its influence on behavior of consumer while shopping online, in other term; it comprises of so many issues ranging from ethos, community, race, teaching, personality, wealth readiness, and atmosphere. It includes numerous capricious few

are easy to deal with while others are uncontrollable. Atmosphere and character of consumer are uncontrollable capricious which continuously triumph in each virtual deal but few are controllable such as mode of conversation, mode of product material, service or products physiognomies, portfolio or wholesaler physiognomies. Few extra matters such as edifice of faith, attractive poised website, services, and correct and complete information about products by all these online shopping would be more exhilarated.

2.8 Online purchase intention

Virtual shopping exposes 3 core scopes or researches in the procedure of buying virtually; those three researches are Human computer interaction (HCI), consumerist, and behavioral orientations (Wan, 2009, p. 219).

2.8.1 Human Computer Interaction (HCI)

HCI is largely apprehensive with design of website, presentation, interface, user friendliness, pleasing, and proficient that significantly influences the behavior of consumer. HCI examined the characteristics related to a website which includes available evidence on website physiognomies, appeal and graphics, navigation comfort, class of content, not extensive form filling exercises to complete the transaction, less consumption of time, and last but not the least security features of the website (Wan, 2009., p. 219).

2.8.2 Customer concerns in online shopping (CCOS)

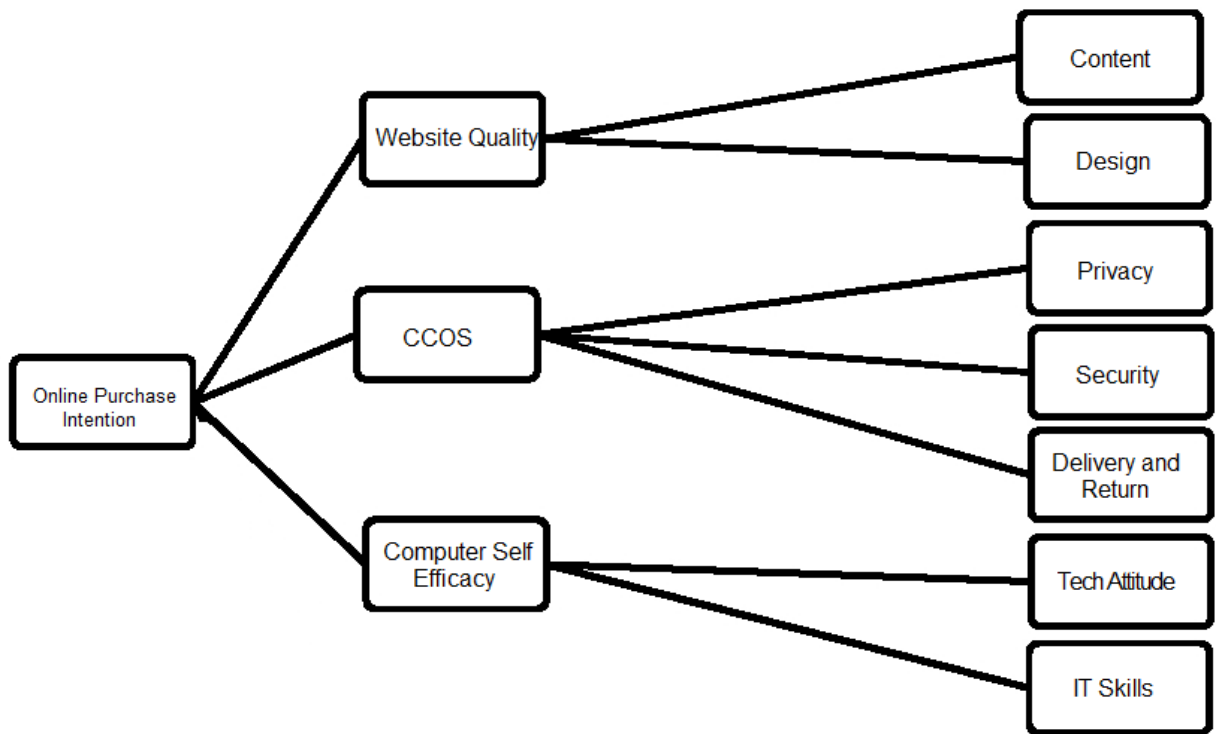
Another individual of research is regarding concern of consumer in online shopping (CCOS), this examine the behavior of humans and their traits that swaying the decision of shopping online. The main issue in shopping online is belief between online vendor and consumer; this is the core factor that influences the consumer decision for online shopping. In order to enhance the factor

of trust three rudiments should be there which comprises privacy and Safety of details, distribution and safekeeping and timely return (Wan, 2009, p. 220).

2.8.3 Consumer characteristics

The third research aimed at personal ethos of consumer which reveals that this research precisely examines the physiognomies of individuals ranging from behavior, demographics, rituals; profile and philosophy compose a vital part in procedure of shopping online. Other variables such as, PC literateness, technology consciousness, level of comfort in shopping online and earlier involvement can also impact upcoming behavior of consumer for shopping online (Wan, 2009, p. 219).

Figure 6: Online Purchase Intention Model



2.9 Issues from the theories influencing online consumer behavior

The purpose of applying all the theories discussed above is to obtain an understanding of behavior of consumer for online shopping particularly in buying of electric gears in Pakistan.

In experimental research the hypothetical contextual is frequently delivered via: TAM, TRM, goal, and experimental consumer attitude.

CHAPTER 3

3. IMPLEMENTATION OF RESEARCH METHODS

This section outlines the approach to gather major facts and concludes the results of this thesis as well as different types of techniques used while conducting this thesis is also explain.

The nature of this thesis is rational in nature and main intention is to gather facts and evaluate it. Thus, the reasons that impact consumer behavior online such as feature of website, concerns of consumer in virtual buying (Integrity, faith, quality shipping and return of things) consumer physiognomies, race, demographics, technology consciousness, culture) will be resultant. Key objective of the study was to gather facts in Pakistan with respect to virtual shopping of electric gears.

3.1 Choice of Methodology

The core aim of this thesis was to examine consumer behavior whom buying electric gears in Pakistan via internet. Virtual consumer behavior is swayed by numerous reasons while purchasing online. To form indulgent and deliver worthy effort in this topic we steered starting study on e-commerce literature on consumer behavior. Similar studies and theories are also considered in order to gain a deep understanding of their findings and consequences.

A questionnaire is prepared and being directed to the people in Pakistan for this thesis. This questionnaire is directed to common persons as well as in my circles comprising two big cities of Pakistan and also encouraged them in order to get a high response rate.

This thesis is constructed on fact-finding examination due to which this study starts from acquiring knowledge with respect to consumer behavior and then moving on towards virtual consumer behavior. Using these models and knowledge will help in identifying the matters that

are of essential for consumers in Pakistan while shopping virtually. Afterwards facts are analyzed to discover standard deviation, associations, correlation, and means amongst the findings.

3.2 Research Approach

In this study rational method (Quantitative method) was adopted for this research, in section 3 we will be discussing consumer behavior models as well as matters affecting it afterwards in section 4 gathered facts is described with regard to questionnaire.

3.3 Research Philosophy

To start a study, adopted approach should be clearly understandable. Well-known study techniques support to extravagant and describe the adopted approach while accumulating, examining and construing facts. "Positivism, realism, and interpretivism are the kinds of perceptions which aid the study procedure (Kadhi, 2009, p. 63). Positivistic method of research was used in this thesis.

3.4 Research Strategy

In this thesis, one of the key hurdles is to gather prime facts and to analyze them in contrast of questionnaire. It is also a concern that how to examine the reasons related in virtual purchasing of electric gears and in what way these are connected to contributors. Collection of primary facts is steered so that it will be easy to conduct the thesis and to reply the research queries.

3.5 Sample

Due to limited resources and time only precise inhabitants are approached to simplify the outcome which embraces 357 contributors. Two major cities Lahore and Karachi are mainly focused for executing the survey. The major way of dissemination is via email and personal links. Primarily 357 individuals were approached for their opinions, 117 individuals was excluded from the survey as they don't go online for shopping and have little or no information relating to virtual shopping therefore this study and analysis is limited to 240 respondents.

3.6 Non Probability and Convenience Sampling

"Convenience sampling is the non-probability sampling techniques where subjects are selected because of their convenient accessibility and proximity to the research" (RESOURCES, 2012). This technique is considered to be the easiest in examining the facts.

Best efforts are deployed in order to gathered facts from as voluminous contributors as potential however as this research is pertaining to the people of Pakistan it is supposed that it would cause little variation towards the rate of response. The mode of sampler for people of Pakistan is based on a suitability foundation, and the people who agree to participate in the survey are picked.

While executing the survey, questionnaire was directed to 240 experienced users of internet whom having education and little knowledge of English language as well. During the survey two modes are used to direct the questionnaire towards contributors: Emails and sending by hand.

Conferring to WaiChingleung, there are two aims which should be achieved: to enhance the rate of answer and to get exactly the appropriate material for this study (Leung, 2001). The Questionnaire was well planned so that it will be easy to understand, containing close format queries, and with the questions that are most relevant so that maximum response rate should be achieved.

Question containing Ambiguity is sidestepped because these type of question leads to vague responses which are then difficult to analyze and examine.

CHAPTER 4

4. RESULTS

Presentation and discussion regarding the collected result from the survey conducted will be mentioned in this chapter.

Firstly, we have mentioned the results that are obtained by statistical analysis (simple linear regression) followed by the questionnaire that was circulated to find the current trend of online shopping of electronic gears in Pakistan. The target audience was students, professionals and e-commerce business owners.

STATISTICAL ANALYSIS:

We have taken the data of online sales of electronics in Pakistan from Large Scale Manufacturing data (Pakistan Bureau of Statistics). Then the share of online sales from that figure was extracted by talking to different e-portal owners, who gave the anecdotal percentages of electronic sales of those specific years.

The results are shown below:

PRICE COMPARISON

Ho = There is no association between price comparison and sales of online electronics

Ha = There is association between price comparison and sales of online electronics

<i>Regression Statistics</i>	
	0.8775704
Multiple R	1
	0.7701298
R Square	24
Adjusted R Square	0.7596811
	8
Standard Error	4177376.3
	47
Observations	24

ANOVA					
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	1	1.28621E+15	1.28621E+15	73.70619543	1.79294E-08
Residual	22	3.8391E+14	1.74505E+13		
Total	23	1.67012E+15			

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Online sales of electronics	1545280.242	1119773.242	1.379993899	0.181452705	776987.3157	3867547.799	776987.3157	3867547.799
Price comparison	2.645809505	0.308181507	8.585231239	1.79294E-08	2.00668018	3.28493883	2.00668018	3.28493883

As per the above data, Null hypothesis is rejected, which means there is association between price comparison and online sales of electronics. We find out that visitors keep that factor in mind when purchasing an electronic good, as they often visit different online stores for their preferred product and compare their price to find the best deal. They can compare their preferred

product with multiple portals in a single click (saving time), which influence their behavior towards online shopping.

CONVENIENCE

Ho = There is no association between convenience and sales of online electronics

Ha = There is association between convenience and sales of online electronics

ANOVA

	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	1	1.25986E+15	1.25986E+15	67.55986793	3.75568E-08
Residual	22	4.10257E+14	1.86481E+13		
Total	23	1.67012E+15			

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Online sales of electronics	1191780.543	1191123.262	1.000551816	0.327922243	1278457.9	3662018.985	1278457.9	3662018.985
Convenience	8.289879081	1.008564784	8.219481001	3.75568E-08	6.198243748	10.38151441	6.198243748	10.38151441

As per the above data, Null hypothesis is rejected, which means there is association between convenience and online sales of electronics. Visitors keep this factor on priority as they often don't want to go in stores physically and they can browse the complete product line by sitting at their home. Which gives them enough time to decide and compare. They don't want to take out time from their busy schedules to visit stores when they can do it online. Which effects their behavior towards online shopping of electronics, as they generally know their preferred product well.

NOT AVAILABLE IN LOCAL STORES

Ho = There is no association between with non-availability and sales of online electronics

Ha = There is association between non-availability and sales of online electronics

ANOVA

	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	1	1.25986 E+15	1.25986 E+15	67.5598 6793	3.75568 E-08
Residual	22	4.10257 E+14	1.86481 E+13		
Total	23	1.67012 E+15			

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Online sales of electronics	119178 0.543	1191123 .262	1.00055 1816	0.32792 2243	127845 7.9	366201 8.985	127845 7.9	366201 8.985
Not available in local stores	8.28987 9081	1.00856 4784	8.21948 1001	3.75568 E-08	6.19824 3748	10.3815 1441	6.19824 3748	10.3815 1441

The above data shows that null hypothesis has been rejected, which means there is association between non-availability in local stores and online sales of electronics. Visitors prefer going online when they can't find any product in their local stores. They try to curb their wastage of time and search their preferred product online, which clearly effects their behavior towards it.

QUESTIONNAIRE: It comprises of four sections. These sections consist concerns of consumer in shopping online as well as behavior after purchasing, behavior of consumer in procedure of purchase, experience and general.

It is the primary data which was collected in order to find the current trend of online shopping of electronics in Pakistan.

Following responses have been extracted from section 1 (general) of the questionnaire;

Table 3: Gender Analysis

Gender	Frequency	Percentage
Female	64	26.67%
Male	176	73.33%
Grand Total	240	100.00%

Above mentioned figure clearly depicts that ratio of male contributors are by far greater than female contributors. As 73% and 27% contributors are male and female respectively. Pakistan cities Lahore and Karachi are opted for the execution of survey.

Table 4: Age Analysis

Age Distribution	Frequency	Percentage
20-25	111	46.25%
26-30	74	30.83%
31-35	35	14.58%
36 or more	20	8.33%
Grand Total	240	100.00%

Above mentioned figure depicts that, majority of the contributors (46%) fall within the age limit of 20-25. It is the highest ratio among the others contributor. 31% falls within the age limit of 26-30. 14% and 8% falls within the age limit of 31-35 and more than 36 years old respectively. The results also depicts that younger generation has keenly take part in the questionnaire.

Table 5: Education Analysis

Education Background	Frequency	Percentage
Matriculation or below	8	3.33%
Intermediate	35	14.58%
Bachelors	109	45.42 %
Masters or Above	88	36.67%
Grand Total	240	100.00%

Above mentioned figure reveals that majority (45.2%) of the contributor’s holds or currently seeking the bachelor’s degree. It is trailed by contributors (36.67%) who have a degree of masters. Level of education such as Intermediate and matriculation holds a very nominal fraction i.e. 20%. In education structure of Pakistan; Bachelors, intermediate and matriculation are branded as 14, 12 and 10 years of education correspondingly.

Table 7: Frequently buy online

How frequently do you buy online?	Frequency	Percentage
Frequently or at least once a month	37	15%
Once in six month	35	15%
Once a year	55	23%
Never bought online	113	47%
Grand Total	240	100.00%

A total of 113 contributors i.e. 47% of total Contributors had not once purchased anything online; These are the highest numbers as compared to other breakdown. A total of 55 Contributors i.e. 23% of total contributors go online for shopping once in a year, 15% of the contributors purchase things online once in 6 months and also same number of contributors (15%) do online purchasing once in a month. From the analysis it is pretty obvious that majority of the people in Pakistan are not inclined towards online shopping.

Subsequent question give us the opportunity to examine that in Pakistan from how long people have been purchasing stuff online. We recognize that 44% of individuals had not purchase stuff online.

Table 8: How long have been doing online shopping

How Long have been doing online shopping	Frequency	Percentage
Less than year	60	47%
1 to 5 years	45	35%
More than 5 years	22	17%
Grand Total	127	100%

Above figure reveals that contributors with a percentage of 53 have been doing shopping online out of which 47% of contributors was involved in shopping online for less than a year, this reveals that Pakistanis are not involved in online shopping for so long they just starting to involve in it.

Table 9: Buy online products segmentations

Product Segmentation	Frequency	Percentage
Mobile/computer/camera (Electronics Products)	87	69%
Clothes	15	12%
Music Software	14	11%
Books	6	5%
Cosmetic and Jewelry	3	2%
Others	2	2%
Grand Total	127	100.00%

Above figure reveals that 127 contributors replied that they had made purchasing online out of which 87 contributors had purchased electric gears. Maximum rate of 69 % is given to the purchase of electric gears trailed by garments merchandises of 12 %. 11% of online consumers purchased Software and Music. Jewelry and cosmetics, books and others are purchased by 2 %, 5%, and 2 % correspondingly.

Table 10: Visit retail store before purchasing online

Do you go to retail store first before making your final purchase online?	Frequency	Percentage
Yes	67	53%
No	60	47%
Grand Total	127	100.00%

The above inquiry was directed in order to examine the consumer awareness and attitude in relation to the choice of artifact presented online. The result reveals that majority of the contributors (53%) make sure of a stopover at the store in order to check and see the tangible artifact prior to purchase it via a store online whereas a marginally less percentage i.e. 47% of the contributors don't worry to check artifact in store by paying the visit.

Table 11: How many times electronic products buy online in a year

Approximately how many times did you shop electronics product over Internet during last year?	Frequency	Percentage
At least once	77	61%
1 to 3 times	33	26%
More than 3 times	17	13%
Grand Total	127	100.00%

This question was inquired from the contributors that, in previous one year exactly how many times they purchase electric gears online. According to the results, 13% contributors answer that

they purchased electric gears more than 3 times in a year, 26% contributors replied in favor of 1 to 3 times a year and a highest number of contributors i.e. 67% responded that they purchased electric gear at least once in a year. While examining the results it can be concluded that peoples in Pakistan are not addicted towards online shopping as they only purchased electric gears online once in a year.

Table 12: How get idea of buying online electronic product

How did you get the idea of buying specific electronics product though an online store?	Frequency
Referred by friend/family member	80
Saw an online advertisement	41
Saw an offline advertisement (paper advertisement)	6
I was just waiting for launch of this product since long	1
Grand Total	127

In order to assess the inspiration for buying and elements that influences the consumer for purchasing specific electric gears. Chart reveals that 80 out of 127 contributors are swayed and bring up by friends and family trailed by 41 contributors saying that they are motivated by an online commercial on diverse stores and websites and are persuaded to do shopping online in Pakistan, Therefore in Pakistan, it would be beneficial to perform ads offline and online and enhance satisfaction of consumer since individuals who bought electric gears online on the references of their social lifecycle and family members are in majority.

Table 13: Visit different online stores before actual purchasing

Do you visit different online electronics stores before the actual purchase, how many stores on average do you visit before purchasing a product?	Frequency	Percentage
One to Three Online stores	78	61%
3 to 5 Online stores	37	29%
More than 5 stores	12	9%
Grand Total	127	100.00%

Majority of the contributors (61%) stopover 1 to 3 shops prior to purchasing followed by 29% contributors who stopover 3 to 5 shops and the rest 9% of the contributors do more research and visit 5 shops regarding the artifact correspondingly. In Pakistan, individuals do extensive survey and search by going through various stores online prior to making decision of buying electric gears. Thus, it is essential for manufacturer of electric gears to perform extensive market research prior to launching the product. In conducting an effective market study they should examine the interference of virtual stores, reviews, product ratings, and return and delivery procedures. By doing all these sales of electronic gears in Pakistan can be increased.

Table 14: Crucial Factor affecting Consumer mind in Pakistan

What are the crucial factors which affect your decision making in the final selection of the product?	Frequency	Percentage
The best prices	71	56%
Convenience and Time saving	32	25%
Not available in local stores	11	9%
Product reviews available	8	6%
Price comparison available	5	4%
Grand Total	127	100%

As depicted from the results, the main worry for consumers is accessibility, time saving and price.

Price is the most important factor as majority of the contributors (56%) replied for it trailed by

25% contributor's regards time saving and accessibility and as their main concern. The rest of contributors (19%) drop in the group of those contributors for whom the specific artifact is not accessible in shops, price evaluations, and product reviews accessible.

Mind of consumer in Pakistan is not different as compared to other countries consumer activities customs. Consumer in Pakistan are very cognizant with respect to time saving and cost cutting; best price affects most of the individuals decisions, thus, the retailers of the electric gears must focus on price in their virtual stores to upsurge their trades.

Table 15: After receiving the Product

After receiving the product, Do you?	Frequency	Percentage
Discuss with friends, Family about the purchased product	106	83%
Contact typically the seller for further guidance if need	11	9%
Write a review about the product	7	6%
Others (None)	3	2%
Grand Total	127	100%

Subsequently buying the electric gear, individuals in Pakistan part their knowledge with friends and family members. Majority of the contributors (83%) share their experience of shopping online with family and friends and a nominal 9 % of contributors interact with the retailer for particulars of the product they have purchased. Social networking and family system is very strong in Pakistan as depicted from the results of the survey. Individuals prefer one on one talk as opposed to social networks online. Thus, the retailers who are selling their gears virtually should study this rule in Pakistan and deliver the superiority as recommendations is constructed on experience of consumer.

Table 16: Main barriers in online shopping

What are the main barriers which keep you away from shopping Online?	Frequency	Percentage
Safety of Payment	109	52%
Low Trust level of online stores	36	17%
High Shipping Cost	19	9%
Value Added Tax/ Customs duty	17	8%
Refund Policy and Warranty Claims	11	5%
Warranty and Claims	10	5%
Delivery too slow	6	3%
Others (Don't have Credit Card)	3	1%
Grand Total	211	100%

The specific query was directed from both customer, one who go online for shopping and the others who don't in order to examine their distresses with respect to virtual shopping. It is pertinent to mention that this question was asked to 240 contributors out of which 211 individuals answer this question.

The results of survey reveal that in Pakistan safety regarding the payments is the greatest barrier for shopping online. Majority of contributors (52%) marked safety regarding online payments as their main area of concern followed by 17% contributors who don't have faith in online shops.

As depicted from the figure 9% of respondents discard the notion of shopping online owing to extraordinary global delivery charge and contributors (8%) favor homegrown shops owing to custom duties and VAT in Pakistan. 14% of contributors didn't go online for shopping owing to, privileges, repayment procedure, non-availability of credit card and sluggish transport.

This specific query was directed with regard to a retailer's so they will attempt to decrease this obstacle for customers and enhance the attitude of customers for shopping electric gears online. So, Secure and safe way of payments should be introduced by online retailers for their customers or plastic cards for online store can also be introduced in order to enhance the trust of peoples in

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Pakistan as well as by providing them guarantees with money back options as well, timely delivery of goods, sufficient online advertisement can also enhance their sales of electric gears in Pakistan.

CHAPTER 5

5. CONCLUSION

The main reason for conducting this research is to examine the behavior of consumer in Pakistan for buying electronic gears online. In Pakistan, shopping online is growing however it is not as much speeding up as further advanced nations such as UK and US. In this study, various theories related to behavior of consumer in online shopping is discussed.

TRM (Theory of Reasoned Action) and TAM (Technology Acceptance Model) recognizes reasons such as, approaches, intent, and inner views for shopping online; research results shown that shopping online is generally swayed by individual knowledge and social circles /network. Time saving and accessibility is the core factor which motivates consumers to buy online.

Here is the statistical confirmation derived after analyzing the gathered data by using the primary and secondary sources that there is the relation between our observed variable i.e. Price comparison, availability of product in local stores and convenience with the consumer behavior when they are buying electronics from online stores.

The simple linear regression model is used. The yearly data is divided into quarters for getting more specific results and to check the correlation between the variables and the sales of electronic items from e-stores. Individual hypothesis has been created to check the impact.

Around 240 respondents answered the study questionnaire which is developed and dispersed amongst personal friends. Questionnaire comprises of 3 main parts which includes demographics, variables identified then last but not the least concerns of consumer with regard to shopping online. From survey it is evident that in Pakistan virtual buying is largely common

amongst men as maximum (73%) virtual buying was done by men and bulk of the contributors were fledgling; and fall under the age limit of 20 to 25 ages old.

Results also revealed that popular (44%) of Pakistanis' not prefer shopping online and individuals who shops online drops in the grouping of doing it less than in one year so it is obvious that virtual buying in Pakistan is not much popular and peoples prefer doing shopping by physically visiting retail stores.

Virtual shopping is becoming common amongst younger age group as they regard it as more convenient, time saving and comfortable. According to results, it can be evaluated that there are multiple factors which affects a consumer mind when they buy electric gears online. The core factors acknowledged are, the best value, accessibility, and time saving. Among Pakistani people the most popular factor is best value. Before making the final decision for buying a product consumer equate quoted price in numerous virtual shops and then read all rating and comments about it. Due to the above mentioned factors purchase of electronic gears are in mandate.

Safety issue with regards to online payment is the core hurdle in virtual shopping. In Pakistan, individuals are reluctant to public their financial and personal information on internet. In Pakistan, Acquiring a credit card is not as simple as it is in other countries and with majority of buyers are young it is another barrier to online shopping. Another utmost accustomed hurdle is weak trust on virtual shops hence; appropriate approaches should be adopted by retailers in order to increase the trust of consumer.

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APPENDIX A

QUESTIONNAIRE

1. What is your gender?
 - a. Male
 - b. Female

2. Your age?
 - a. 20-25 b. 26-30
 - c. 31-35
 - d. 35 or more

3. What is your level of education?
 - a. Matriculation or below
 - b. Intermediate
 - c. Bachelors
 - d. Masters or Above

4. What is your monthly income?
 - a. Less than Pak Rs. 30,000 (Euro 250)
 - b. Rs. 30,000 to Rs. 60,000 (Euro 250-600)
 - c. Rs. 60,000 to Rs. 120,000 (Euro 500 to 1,000)
 - d. More than 120,000 (Euro 1000)
 - e. Can't tell

5. How frequently do you buy online?
 - a. Frequently or at least once a month
 - b. Once in six month
 - c. Once a year
 - d. Never bought online (If you never bought online, then skip Question No. 17)

6. For how long have you been shopping online?
- Less than a year
 - 1 to 5 years
 - More than 5 years
7. What have you bought online?
- _____
8. What products do you normally online? (You can select more than 1)
- Books
 - Mobile / computer / Camera (Electronics Products)
 - Clothes
 - Music, Software
 - Other (Please Specify) _____
9. Main Reason for online Shopping?
- Price
 - Convenience & time saving
 - Fast Shipping
 - Trust
 - Brand conscious
 - Friend Referral
10. Do you go to a retail store first before making your final purchase online?
- Yes
 - No
11. Approximately how many times did you shop electronics product over internet during the last year?
- At least once
 - 1 to 3 times
 - More than 3 times
12. How did you get the idea of buying specific electronics product through an online store?
- Referred by friend/family
 - Saw an online advertisement
 - Saw an offline advertisement (Local Electronics store)
 - I was just waiting for launch of this product since long
13. How do you find the specific electronics product fitting to you own needs?

- a. Product Ratings
 - b. Product reviews
 - c. Advice from offline store
 - d. Referred by colleague / Friend / Family member
 - e. Compare description and prices
 - f. New technology/ product in market
14. Do you visit different online electronics stores before the actual purchase, how many stores on average do you visit before purchasing a product?
- a. One to three online stores
 - b. 3 to 5 online stores
 - c. More than 5 stores
15. What are the crucial factors which affect your decision making in the final selection of the product (Select all which apply)
- a. The Best prices
 - b. Convenience & Time saving
 - c. Not available in local stores
 - d. Price comparison available
 - e. Product reviews available
16. After receiving the product, do you?
- a. Discuss with Friends / Family about the purchased product
 - b. Write a review about the product
 - c. Contact typically the seller for further guidance if needed
 - d. Others specify _____
17. What are the main barriers which keep you away from shopping online?
- a. Safety of payment
 - b. Low trust level of online store / Brand
 - c. Value added tax / customs duty
 - d. High Shipping Cost
 - e. Refund Policy
 - f. Warranty and claims
 - g. Delivery too slow
 - h. Others reasons (please specify) _____

APPENDIX B

Year	Quarters	Sales of electronic	Online sales (%)	Online sales of electronics	Price comparison/Best price	Variables	Convenience	% of internet users looking for best price	% of internet users looking for convenience	Not available in local stores	% of internet users looking for product not available in local stores	Total Internet Users
2006-2007	1	3320000000	-	-	-	-	-	-	-	-	-	-
	2	3320000000	-	-	-	-	-	-	-	-	-	-
	3	3320000000	-	-	-	-	-	-	-	-	-	-
	4	3320000000	-	-	-	-	-	-	-	-	-	-
2007-2008	1	3200000000	-	-	-	-	-	-	-	-	-	-
	2	3200000000	-	-	-	-	-	-	-	-	-	-
	3	3200000000	-	-	-	-	-	-	-	-	-	-
	4	3200000000	-	-	-	-	-	-	-	-	-	-
2008-2009	1	7380000000	0.013%	92,420	17,530	0.003250	1.30%	29,091	2.15%	12,178	0.90%	5,412,234
	2	7380000000	0.021%	151,424	17,530	0.003250		29,091		12,178		
	3	7380000000	0.050%	367,247	17,530	0.003250		29,091		12,178		
	4	7380000000	0.088%	652,342	17,530	0.003250		29,091		12,178		
2009-2010	1	51840000000	0.015%	752,514	178,316	0.014875	5.95%	219,374	7.32%	69,828	2.33%	11,987,634
	2	51840000000	0.016%	825,217	178,316	0.014875		219,374		69,828		
	3	51840000000	0.018%	954,504	178,316	0.014875		219,374		69,828		
	4	51840000000	0.018%	924,541	178,316	0.014875		219,374		69,828		
2010-2011	1	161480000000	0.008%	1,254,893	458,359	0.024175	9.67%	742,285	15.66%	321,373	6.78%	18,960,037
	2	161480000000	0.018%	2,898,778	458,359	0.024175		742,285		321,373		
	3	161480000000	0.020%	3,248,752	458,359	0.024175		742,285		321,373		
	4	161480000000	0.026%	4,278,631	458,359	0.024175		742,285		321,373		
2011-2012	1	47300000000	0.687%	3,248,454	860,106	0.033575	13.43%	1,504,385	23.43%	628,268	9.81%	25,617,456
	2	47300000000	0.750%	3,547,842	860,106	0.033575		1,504,385		628,268		
	3	47300000000	0.874%	4,132,595	860,106	0.033575		1,504,385		628,268		
	4	47300000000	0.851%	4,024,879	860,106	0.033575		1,504,385		628,268		
2012-2013	1	241100000000	0.777%	18,725,431	2,287,400	0.072850	29.14%	3,737,238	47.61%	1,198,648	15.27%	31,398,764
	2	241100000000	0.824%	19,872,421	2,287,400	0.072850		3,737,238		1,198,648		
	3	241100000000	0.831%	21,487,589	2,287,400	0.072850		3,737,238		1,198,648		
	4	241100000000	0.824%	19,878,244	2,287,400	0.072850		3,737,238		1,198,648		
2013-2014	1	172100000000	1.103%	18,985,472	6,470,342	0.163575	65.43%	7,898,307	79.87%	2,535,528	25.64%	39,555,812
	2	172100000000	1.037%	17,854,823	6,470,342	0.163575		7,898,307		2,535,528		
	3	172100000000	1.082%	18,623,587	6,470,342	0.163575		7,898,307		2,535,528		
	4	172100000000	1.154%	19,852,472	6,470,342	0.163575		7,898,307		2,535,528		