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KEYWORDS	ABSTRACT
Perceived Values, Perceived Convenience, Online Purchase Intention, Buyer Trust & Attitude	The present research work has been performed to understand the impact of perceived values and perceived convenience on the determination of online purchase intention, with the mediating input of buyer trust and attitude in the case of Pakistan in e-commerce. The present work was selected with the positivist research philosophy and the deductive research approach. This is to explain the social phenomenon with construction of research hypotheses based on the existing body of literature, along with its input in laying down the conceptual foundation. The study has selected a quantitative research design. Similarly, recent work targeted online buyers as target population to get the required number of responses in a limited period of time, following a convenience sampling method. The study takes a sample size of 384 and applies the collected data with the structural equation modeling using PLS Smart as software. The study showed significant positive relationships across all hypothesized paths. Buyer's attitude and buyer's trust were significant predictors of purchase intention. Perceived convenience influenced buyer's attitude, buyer's trust, and purchase intention directly. The perceived value demonstrated significant direct effects on buyer's attitude, buyer's trust, and purchase intention.
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## INTRODUCTION

An emergence of online markets has shifted the business practices with rapid migration of retail and whole business from the physical landscape to a virtual one (Siddiqui, Zafar & Naseem, 2025). The e-commerce advantages have risen with significant influence on consumer behavior through input of psychological and social factors (Afzal, Wen, Nazir, Junaid & Silva, 2024; Butt, Siddique

& Baig, 2020). The ease of use and accessibility significantly contribute to the role of e-commerce purchasing practices on its high growth trajectory; however, e-commerce purchasing is associated with high risk to consumer trust and attitude toward online purchasing (Miao, Jalees, Zaman, Khan, Hanif & Javed, 2022). Therefore, there has been significant attention in the literature to bring up key insights and the role of social media, to understand the outcomes on customers' buying practices (Khokhar, Shahid, Hafeez & Tufail, 2024). The literature has also focused on the dimension of the perceived value (PV) and convenience in determining buyer's trust and attitude to shape purchase intention (Zulfiqar & Ahmed, 2022). The interconnection of perceived value and convenience has been significantly explored in literature in shaping the online purchasing behavior (Pervaiz, Khan & Khan, 2023).

Literature has described perceived convenience as ease and effortlessness through which consumer get engage with the online shopping practices (Iqbal, Ahmed, Laila, Khan & Faizan, 2024). The perceived convenience encloses website usability, navigation, transaction processes, and delivery options for the online shoppers (Han, Ma, Addo, Liao & Fang, 2023). Another study also explained that a seamless and user-friendly online shopping experience often results in repeated shopping experiences (Fülöp, Topor, Căpuşneanu, Ionescu & Akram, 2023). In addition, the literature also found that the dimension of PV in the determination of the buyer's complete investigation of the benefit of products or services (Baqai, Qureshi, & Morah, 2021). Literature has also found that the e-commerce industry places greater emphasis on perceived value over and above product quality to include aspects like price fairness, brand reputation, and customer service (Sohaib, Safeer & Majeed, 2022). Another study reported that a high perceived value improves buyers' trust based on consumer experience to feel informed and perform with beneficial purchasing decisions (Farea & Hussain, 2025).

Literature has also found that the significant influence of trust in the determination of repurchase decision and brand loyalty (Saleem, Aslam, Kim, Nauman & Khan, 2022). Similarly, the role of social media is also found to be significant in definition of consumer purchasing behavior (Hossain, Khan & Hossain, 2024). The SCM is found with the capacity to generate relatable and attractive content that fosters a positive connection with the audience and has an influence on buyer attitude (Naz, Rehman, Aoun, Ahmed, Aftab & Khan, 2023). While early research upon online consumer behavior emphasized technological factors such as website usability, perceived ease of use, and system quality, contemporary treatise has moved beyond these functional determinants to explore deeper psychological and relational drivers of purchase decisions. In this context, the input of the perceived convenience and value is found to be deterministic to explore in the case of Pakistan to understand its role in determining the buyer's trust and attitude on their purchase intention, with the moderating role of social media. The recent work explains the empirical link to understand the association and inputs into literature with valuable insights to help in policy definition & improve market practices.

### Research Background

Pakistan's e-commerce industry has experienced remarkable growth driven by increased internet penetration, mobile usage & shifting consumer behaviors (Ahmed, Samad & Khan, 2021; Siddiqui,

Zafar & Naseem, 2025). Expected to reach US\$5.91 billion in 2025 and US\$6.71 billion by 2029 (Fareea & Hussain, 2025), market stands 46th internationally. With an estimated US\$9.15 billion valuation. The mobile payment acceptance flowed with 16.6 million active handlers by July 2024 (Khokhar et al., 2024). Sectorally, electronics lead with 23.9% revenue share, followed by hobby (21.7%), fashion (18.9%), furniture (12.1%), and personal care (8.6%) (Sheikh, Rauf, Taj & Lakho, 2023). In this linking, the cash on delivery (COD) governs 80% of transactions, whereas digital payments account for 40% through cards, IBFT, and mobile wallets (Zulfiqar & Ahmed, 2022). With 71.7 million social media users, social commerce projects US\$14.74 million revenue by end-2024, growing 30% annually (Fareea & Hussain, 2025). Thus, the perceived value in the world of research is operationalized as the consumer's valuation of benefits in relation to products or services (Safeer, 2024).

Hamzah, Ramli and Shaw (2023) well-defined the online shopping behavior by its dimensions like product quality, price competitiveness & convenience. The positive customer perceptions of value have been proven to multiply consumer attitudes and increase chance of online purchases (Hanif, Wang, Mumtaz, Ahmed & Zaki, 2022). Previous research has progressively fixated on perceived value, trust, and convenience, together with the moderating role of social media, in determining online purchasing decisions (Khan et al., 2022). Notwithstanding these contributions, substantial gaps remain, chiefly in the Pakistani context (Aboulilah, Hossain, Vuong & Jebri, 2022). Recent scholarship underscores the need to examine how perceived value dimensions influence consumer attitudes and online shopping practices, exactly within Pakistan (Shah, Shoukat, Jamal & Ahmad, 2023). Hence, based on the prior research, this research tends to study the following phenomena. "To empirically examine the impact of perceived values & perceived convenience in determination of online purchase intention with mediating input of buyer trust and attitude in the case of Pakistan in e-commerce."

## LITERATURE REVIEW

### Theory of Planned Behavior

The theory of planned behavior explains the behavioral intention amid buyers with determination of purchase intention based on underlying factors (Siddiqui, Zafar & Naseem, 2025). The theory of planned behavior explains behavioral intention, such as interest in buying. This has been explained through the buyer's attitude and set of beliefs to evaluate offers (Miao, Jalees, Zaman, Khan, Hanif & Javed, 2022). The theory of planned behaviour is a framework that encompasses discussion on perceived convenience and perceived value as both act to determine key beliefs & their constructs that have an influence on buyers' cognitive and affective evaluations (Khokhar, Shahid, Hafeez & Tufail, 2024). In addition, theory also explains higher perceived convenience that helps to reduce efforts and increase efficiency with higher perceived value, as it has an input to enhance perceived benefits that are relative to costs (Iqbal, Ahmed, Laila, Khan & Faizan, 2024). Furthermore, the belief helps to shape the buyer's attitude, and it helps to foster the buyer's trust in the particular context. In this reference, the current theory has been employed during the current study preceding research study.

### Perceived Value & Buyer's Trust

The perceived value has deterministic power in the translation of predictive power of outcomes like customer satisfaction and promotion of word-of-mouth, along with its role in the determination of repurchase intention (Fülöp, Topor, Căpușeanu, Ionescu & Akram, 2023). Another work exposed that the integration component of e-commerce leads to an improved level of trust and an increased reliance on making buying decisions (Phamthi et al, 2024). Similarly, the availability of financial payment options also contributes to building trustworthiness in purchase decision-making (Sohaib et al, 2022). The input of the perceived value has been found to be deterministic in understanding consumer behavior and has been extensively explored in the literature to explain the complex and context-dependent nature of the buyer (Saleem et al, 2022). A meta-analysis of perceived value of consumers explained with the effective application of the perceived value model to bring up the translation of integrated benefits, sacrifices, and overall value (Afzal et al, 2024). Perceived value has deterministic power in translation of predictive power of outcomes like customer satisfaction and promotion of word-of-mouth, along with its role in the determination of repurchase intention (Zaman et al, 2022).

H1: There is a positive and significant influence of perceived value on buyers' trust in e-commerce industry in Pakistan.

### Perceived Value & Buyer's Attitude

A study explained the role of trust and perceived value in definition of consumer attitude toward online shopping, with definition of perceived web quality and e-WOM that influences buyers' trust, along with building up of trust level that affects consumer attitudes and buying decisions (Arizal et al, 2024). A similar study also explored the role of perceived value in the co-creation of customers' perception with the application of the DART (Dialogue, Access, Risk and Transparency) model that found helpful in the examination of customers' perception with influence on customers' perceived values (Adibah & Sufiati, 2024). The transparency and risk also play their role in determination of customer's perception about pricing and quality, along with customers' intention to make purchase (Naz et al, 2023). There is significant role of buyer's trust in determination of its actions, particularly in e-commerce industry, in its purchasing, along with convenience in the e-commerce environment (Shaheer et al, 2024). A study explained that constraints to traditional policy-based & reputation-based trust mechanisms have been found with some challenges in the e-commerce industry, while less attended in literature (Nguyen et al, 2023). The input of unified approach strengthened to understand mechanism of higher buying habits with its role in growth of the e-commerce industry (Selem et al, 2023).

H2: There is a positive and significant influence of perceived value on buyers' attitudes in the e-commerce industry in Pakistan.

### Perceived Convenience & Buyer's Trust

Perceived convenience has been found in terms of payment, safety of time, along with ratings and different informative perspectives that were observed with their role in determining the perceived value to customers (Aboulilah et al, 2022). Online shopping practices have found that significant role of the perceived convenience in determining the success rate of the online shopping platform

and its overall competitive structures (Khan et al, 2022). However, previously conducted studies have been found with significant emphasis on customer satisfaction & repurchase intention instead of mediating or moderating the input of other factors (Shah et al, 2023). Recent studies have also found that the multi-faceted role of context-dependent responsiveness of perceived convenience values (Hanif et al, 2022; Ahmed et al.,2025). Perceived convenience has been found in terms of payments, safety of time, with ratings and different informative perspectives that were observed with their role in determining perceived values to customers (Han et al, 2023). Online shopping practices have found that the significant role of perceived convenience in determining the success rate of the online shopping platform and its overall competitive structures (Fülöp et al, 2023). Still, previously conducted studies have been found with significant emphasis on customer satisfaction as well as repurchase intention instead of mediating or moderating the input of other factors (Yue & Ng, 2024).

H3: There is a positive and significant influence of perceived convenience on buyers' trust in the e-commerce industry in Pakistan.

### Perceived Convenience & Buyer's Attitude

An investigation has explained the role of perceived convenience in definition of repurchase habit, along with online shopping practices compared to traditional shopping practices (Mustafa et al, 2022). Perceived convenience has also been found with the direction of faith and electronic word of mouth as an outcome of perceived convenience (Nguyen et al, 2023). Similarly, the input of the perceived convenience was found to be considerable in fostering customers' loyalty and advocacy in online shopping practices (Pillai et al, 2024). The generation Z has found a higher trend toward role in understanding online convenience, such as access, transaction, and evaluation convenience, on impulsive buying behavior (Farea & Hussain, 2025). There is a complex interplay of the trust, perceived benefits, and web quality in the determination of a buyer's attitude and their intention to make online purchases (Safeer, 2024). A study explained that the perceived value, benefits, and trust come up not only with purchasing habits but also promotion of electronic word-of-mouth along with shaping attitudes toward e-shopping platforms (Miah et al, 2022). Another study also found that the mediating input of the association between perceived benefits and consumer buying behavior of its attitude to come up with a better consumer confidence level toward online retailers (Shah et al, 2023).

H4: There is a positive and significant influence of perceived convenience on buyers' attitudes in the e-commerce industry in Pakistan.

### Buyer's Trust & Online Purchase Intention

There is a significant role of buyer's trust in the determination of its actions, particularly in the e-commerce industry, in its purchasing, along with convenience in e-commerce environment (Baqai et al, 2021). A study explained that constraints on traditional policy-based and reputation-based trust mechanisms have been found with some challenges in the e-commerce industry, while less attended in the literature (Phamthi et al, 2024). The input of integrated approach is strengthened to understand mechanism of enhanced buying habits along with its role in growth of e-commerce industry (Yue & Ng, 2024). However, comprehensive studies observed fewer in number to bring up

with close picture of different aspects of online platforms with associative function of social media participants in determining online purchase (Fülöp et al, 2023). Literature has reported that there is significant input of trust factors like trust in retailers and on websites found with their role in defining online purchasing and satisfaction level (Aboulilah et al, 2022). Purchase intention has been translated in terms of initial or repeat, with the determination of the association between trust and online purchase intention (Khan et al, 2022). The input of consistent trust was also found to be considerable in the determination of online purchasing habits, along with its role in determination of perceived ease, usefulness, and convenience for the buyer to bring up with repeat purchases (Siddiqui et al, 2025).

H5: There is a positive and significant influence of buyer's trust on online purchase intention in the e-commerce industry in Pakistan.

### Buyer's Attitude & Online Purchase Intention

Buyer attitude has been described in literature as the buyer's responsiveness toward stimuli, and the e-commerce industry has found its significant input in the determination of the online shopping practices (Iqbal et al, 2024). There is a complex interplay of trust, perceived benefits & web quality in the determination of a buyer's attitude and its purpose to perform online buying (Pervaiz et al, 2023). The online purchase intention has been found to play a role in determination of complexity and variability of the number of factors in translation of consumer behavior in digital marketplaces, with an influence on it (Miah et al, 2022). Literature has reported that there is significant input of trust factors like trust in retailers and on websites found with their role in online purchasing and satisfaction level (Aboulilah et al, 2022). The input of consistent trust is found to be considerable in determination of online purchasing habits, along with its role in determination of perceived ease, usefulness & convenience for buyer to bring up with repeat purchases (Siddiqui et al, 2025). A study explained that perceived value, benefits and trust come up not only with purchasing habits but also promotion of electronic word-of-mouth, along with shaping attitudes toward e-shopping platforms (Zulfiqar & Ahmed, 2022).

H6: There is a positive and significant influence of buyer's attitude on online purchase intention in the e-commerce industry in Pakistan.

H7: There is a positive and significant influence of perceived value on online purchase intention in the e-commerce industry in Pakistan.

H8: There is a positive and significant influence of perceived convenience on online purchase intention in e-commerce industry in Pakistan.

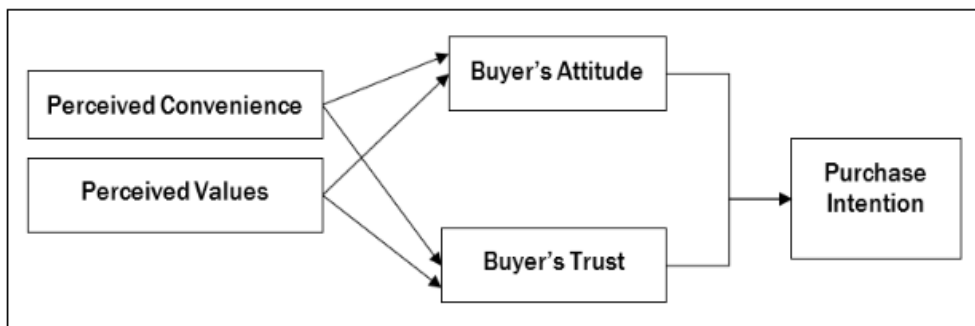
H9: There is a positive and significant mediating influence of buyer's trust between perceived value and online purchase intention in e-commerce industry in Pakistan.

H10: There is a positive and significant mediating influence of buyer's trust between perceived convenience & OPI in e-commerce industry in Pakistan.

H11: There is a positive and significant mediating influence of buyer's attitude between perceived value and OPI in the e-commerce industry in Pakistan.

H12: There is a positive and significant mediating influence of buyer's attitude between perceived convenience and OPI in e-commerce industry in Pakistan.

Figure 1 Conceptual Framework



Source:

(Chenggang et al., 2023; Alwafi et al., 2022; Jiang et al., 2021; Yones et al., 2023; Tan & Le, 2023)

### RESEARCH METHODOLOGY

This study employed a positivist, deductive approach with a quantitative, explanatory design. The study used primary data, which was gathered via an online survey using a convenience sampling method. The questionnaire also gathered demographics information and had 5-point Likert scales adapted from prior research: the buyer's attitude (Chenggang et al., 2023; Alwafi et al., 2022), the buyer's trust (Jiang et al., 2021; Yones et al., 2023), the perceived convenience (Chenggang et al., 2023), the perceived values (Tan & Le, 2023; Alwafi et al., 2022), and purchase intention (Jiang et al., 2021; Yones et al., 2023). Data analysis employed SEM with Smart PLS at a 5% significance level in study, assessing model fit, R-square values, reliability (Cronbach Alpha, Rho-A, composite reliability >0.70), as well as validity (AVE >0.50, outer loadings >0.70) in order to test the proposed relationships effectively.

### RESULTS OF STUDY

Table 1 Demographic Information

	Demographics	Frequency	Percentage
Gender	Male	302	78.65
	Female	82	21.35
Age	18 to 25 years	71	18.49
	25 to 33 years	122	31.77
	33 to 41 years	75	19.53
	41 to 49 years	79	20.57
	Above 49 years	37	9.64
Education	Bachelor	110	28.65
	Masters	132	34.38
	M.Phil.	107	27.86
	Ph.D.	35	9.11
Experience	Less than a year	102	26.56
	1 to 5 years	92	23.96
	5 to 10 years	139	36.2
	Above 10 years	51	13.28

Table 2 Measurement Model

Latent Variables	Items	Outer-Load	CA	Rho A	CR	(AVE
Buyer's Attitude	BUYATT1	0.9230	0.8781	0.8788	0.9254	0.8055
	BUYATT2	0.8404				
	BUYATT3	0.9264				
Buyer's Trust	BUYTRU1	0.9004	0.8261	0.8327	0.8964	0.7428
	BUYTRU2	0.8725				
	BUYTRU3	0.8105				
Perceived Convenience	PERCON1	0.8402	0.8593	0.8598	0.9045	0.7032
	PERCON2	0.8575				
	PERCON3	0.8305				
	PERCON4	0.8256				
Perceived Value	PERVAL1	0.7751	0.8524	0.8612	0.9002	0.6930
	PERVAL2	0.8552				
	PERVAL3	0.8527				
	PERVAL4	0.8444				
Purchase Intention	PURINT1	0.8244	0.9042	0.9083	0.9288	0.7230
	PURINT2	0.8183				
	PURINT3	0.8752				
	PURINT4	0.8456				
	PURINT5	0.8858				

The same results in this study have been presented below in diagram for better understanding the desired outcomes.

Figure 2 Measurement Model

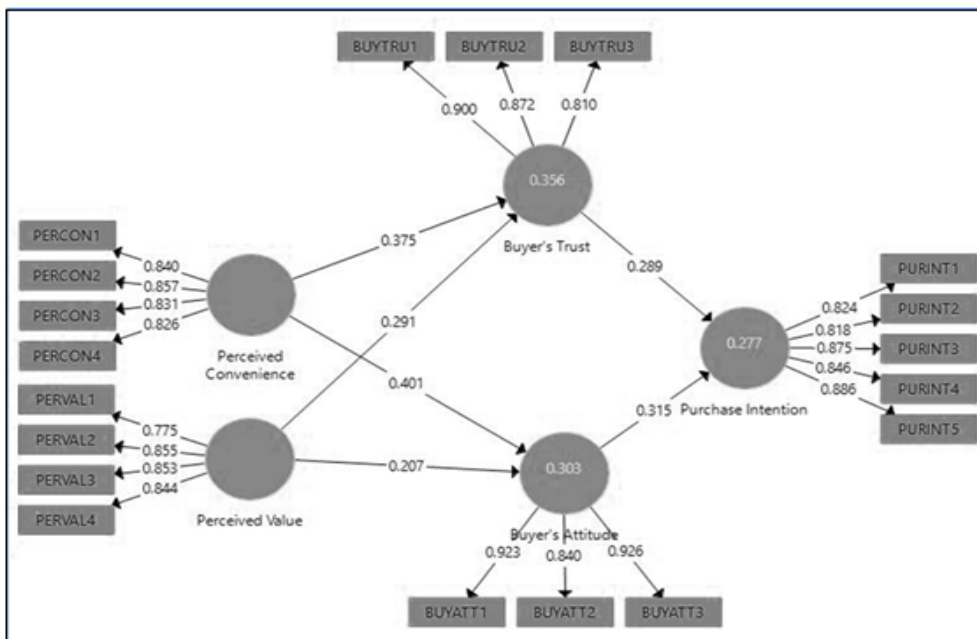


Table 3 Discriminant Validity – Fornell Larcker

	Fornell-Larcker Criterion				
	BUYATT	BUYTRU	PERCON	PERVAL	PURINT
Buyer's Attitude (BUYATT)	0.8975				
Buyer's Trust (BUYTRU)	0.5184	0.8619			
Perceived Convenience (PERCON)	0.5253	0.5490	0.8385		
Perceived Value (PERVAL)	0.4475	0.5154	0.6000	0.8325	
Purchase Intention (PURINT)	0.4648	0.4523	0.4428	0.4766	0.8503

Table 4 Discriminant Validity – HTMT

	Heterotrait-Monotrait Ratio (HTMT)				
	BUYATT	BUYTRU	PERCON	PERVAL	PURINT
Buyer's Attitude (BUYATT)					
Buyer's Trust (BUYTRU)	0.6085				
Perceived Convenience (PERCON)	0.6036	0.6493			
Perceived Value (PERVAL)	0.5136	0.6080	0.6969		
Purchase Intention (PURINT)	0.5162	0.5176	0.4959	0.5374	

Table 5 Model Fit and Significance

	R Square	R Square Adjusted	Chi Square
Buyer's Attitude	0.3033	0.2996	591.769
Buyer's Trust	0.3555	0.3521	
Purchase Intention	0.2771	0.2733	

Table 6 Path Coefficient – Total Effect

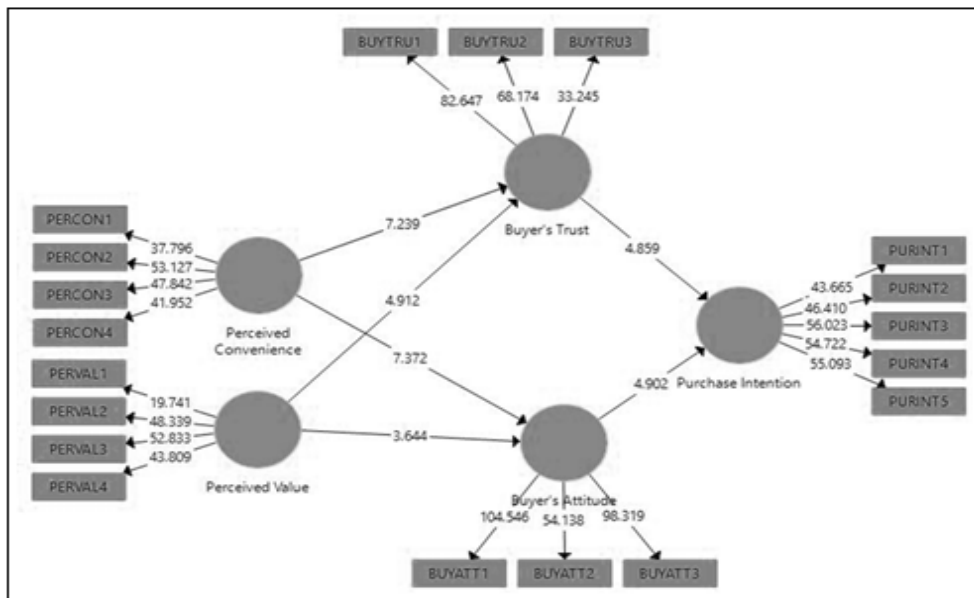
	EV	SD	TS	P-Values
Buyer's Attitude (BA) -> Purchase Intention (PI)	0.3143	0.0642	4.9015	0.0000
Buyer's Trust (BT) -> Purchase Intention (PI)	0.2910	0.0595	4.8588	0.0000
Perceived Convenience (PC) -> Buyer's Attitude (BA)	0.4018	0.0544	7.3722	0.0000
Perceived Convenience (PC) -> Buyer's Trust (BT)	0.3730	0.0518	7.2389	0.0000
Perceived Convenience (PC) -> Purchase Intention (PI)	0.2357	0.0349	6.7308	0.0000
Perceived Value (PC) -> Buyer's Attitude (BA)	0.2056	0.0567	3.6438	0.0003
Perceived Value (PC) -> Buyer's Trust (BT)	0.2921	0.0592	4.9121	0.0000
Perceived Value (PC) -> Purchase Intention (PI)	0.1509	0.0349	4.2688	0.0000

Table 7 Path Coefficient – Specific Effect

	EV	SD	TS	P-Values
Perceived Convenience -> Buyer's Attitude -> PI	0.1268	0.0331	3.8218	0.0001
Perceived Value -> Buyer's Attitude -> PI	0.0651	0.0238	2.7322	0.0065
Perceived Convenience -> Buyer's Trust -> PI	0.1089	0.0282	3.8336	0.0001
Perceived Value -> Buyer's Trust -> Purchase Intention	0.0858	0.0272	3.0916	0.0021

The same results in this study have been presented below in diagram for better understanding the desired outcomes.

Figure 3 Measurement Model



## DISCUSSION

The findings confirm that perceived value and perceived convenience significantly influence the buyers' trust and attitude, in turn determine online purchase intention in Pakistan's e-commerce industry. The perceived value demonstrated significant positive effects on buyers' trust and buyers' attitude, consistent with prior research establishing perceived value as a predictor of satisfaction, word of mouth and repurchase intention (Fülöp et al., 2023; Saleem et al., 2022). Equally, perceived convenience pointedly influenced buyers' trust and attitude, positioning with previous research highlighting convenience in terms of payment options, time savings & platform usability (Aboulilah et al., 2022; Khan et al., 2022). Both buyer's trust and attitude appeared as important forecasters of purchase intention, corroborating research on trust mechanisms and attitudinal responsiveness in online shopping contexts (Baqai et al., 2021; Iqbal et al., 2024). The mediating aspect of buyers' trust and attitude between perceived value, perceived convenience, and purchase intention was also established, supporting integrated models of consumer behavior where trust and attitude serve as psychological instruments decoding perceptions into actual purchase results (Siddiqui et al., 2025; Pervaiz et al., 2023). These results highlight status of value creation and convenience enhancement in nurturing trust, positive attitudes, and ultimately purchase intentions within Pakistan's budding digital marketplace.

## CONCLUSION

This research studied how perceived value and convenience impact people's decisions to buy things online in Pakistan. It also explored the role of buyer trust and attitude in this course. The outcomes showed that all variables studied had a noteworthy impact on purchase intention. Perceived value affects buyer attitude, buyer trust, and directly affects intention to purchase. Likewise, perceived

convenience also formed buyer attitude, buyer trust & purchase intention. Simply, when customers sense they are receiving good value, they develop a positive attitude towards online shopping. When they treasure online shopping, relaxed and fitting, their trust in platform rises. This confident attitude and stronger trust eventually make them more likely to finalize the purchase. The study highlights that value and convenience are key drivers of consumer behavior in Pakistan's growing e-commerce market.

### Managerial Implications

Several key points emerge for e-commerce businesses operating in Pakistan. Firms should rank the enhancement of perceived convenience highly via user-friendly edges & reorganized procedures, as this unswervingly reinforces buyer attitudes and trust while also enhancing purchase intention. Marketers must visibly connect value propositions to cultivate positive consumer perceptions, as perceived value significantly shapes both attitude and trust. In this linking, the companies should capitalize on convenience-enhancing technologies and mix value-driven messaging with platform enhancements to strengthen consumer confidence. Thus, by benefiting from convenience-oriented design and transparent value communiqué, organizations can support stronger buyer attitudes and trust, eventually leading to amplified purchase intention. In this regard, e-commerce platforms must identify that both convenience and value serve as pivotal elements that outline consumer psychology, making them crucial priorities for the strategic decision-making in Pakistan's budding digital marketplace.

### Limitations & Future Prospects

This research has many limitations that should be recognized. Time restraints posed a significant challenge to completing this research. Moreover, response assembly arose as another limiting issue, as gathering appropriate data in limited timeframe proved difficult. Founded on these boundaries, some future research tips are proposed. Subsequent studies may study additional variables such as cultural differences, product categories, digital platform kinds that could affect purchase intention. Besides, moderating variables, e.g., age, technology readiness, risk perception, can be incorporated into an extended research model to deliver profounder understandings into consumer behavior in e-commerce scenarios.

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