Influence of Online Advertising on Consumer Trust and Purchase Intentions in E-Commerce: A Survey-Based Study in Sialkot

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Abstract

The rapid expansion of e-commerce has significantly increased consumers' exposure to online advertising, making trust a critical factor in online purchasing decisions. This study examines the influence of exposure to online advertisements on consumer trust in online shopping platforms. Using a quantitative, survey-based research design, data were collected from 200 students of the University of Management and Technology (UMT), Sialkot, and the University of Sialkot (USKT). Descriptive statistics, reliability analysis, correlation, and simple linear regression were employed using SPSS to test the proposed hypotheses. The findings reveal that exposure to online advertisements has a significant positive effect on consumer trust in online shopping platforms. The study contributes to the literature on digital marketing and consumer behavior by empirically validating the role of online advertising in building trust within an emerging e-commerce market. Practical implications are offered for marketers and e-commerce platforms seeking to enhance consumer confidence and purchase intentions.

Keywords: Online Advertising, Consumer Trust, E-Commerce, Digital Marketing, Purchase Intentions, University Students, Pakistan.

Introduction

Chen (2022) explains that in recent years, the electronic commerce sector has grown significantly, making it an increasingly important part of daily life, especially since the COVID-19 pandemic. In the world of online shopping, more and more people are using product reviews to get the information they need. These reviews come from other buyers who have already purchased the item on digital retail platforms, rather than the formal descriptions vendors provide. At the same time, more and more buyers are sharing their personal shopping experiences on social media. Given these changes, many academic studies have examined how digital reviews affect purchase decisions. Such studies have provided strong evidence of the emotional tone's strength in these evaluations and its effect on people's plans to buy. For instance, evaluations and their ratings are a very important source of information for buyers. In the same way, by looking at what the evaluation's source and the item's category mean, they found that an assessment from a digital community is the most reliable for people seeking information about a well-known product. Because reviews show what buyers think and often reflect their own experiences with the product, other potential buyers are more likely to trust them, making it easier for them to make decisions. (Demyen, 2024) Over the course of recent years, scholarly and public discourse has intensified

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regarding the detrimental consequences imposed by the clothing sector on the natural environment, as documented sources frequently depict this industry as one that generates substantial pollution and demands the highest levels of resource use. The principal entity held accountable in these discussions is typically the individual consumer. Shaped by evolving societal norms or driven by the compelling forces of diverse marketing mechanisms, consumers regularly choose pathways that lack sustainability and may even border on negligence when addressing matters related to their personal presentation. As a result, individuals commonly allocate considerable financial resources to garments that receive infrequent use and are subsequently discarded after a mere handful of occasions, thereby creating space in their storage areas for fresher acquisitions that may align more closely with prevailing trends. For illustrative purposes, investigations conducted by MKOR in 2024 reveal that, across Romania, 9 out of 10 individuals purchase at least 1 apparel item each month. Figueiredo and Monteiro (2025) explained that electronic commerce has completely changed how people find and interact with information about products. As a result, the process of buying things becomes more complicated and varied, with many platforms and tools. To make well-thought-out buying decisions, buyers actively seek new ideas, insights, and motivation by engaging with a product or service multiple times over a long period. Anisa (2024) said that digital commerce has grown a lot in the last few years, and experts say it will keep growing. There has been a significant increase in online shopping in South Africa, but adoption rates are still lower than in other countries. As internet access continues to improve across the continent, electronic commerce is expected to become more widely used and integrated. More and more businesses are using digital platforms not only to interact with customers and promote their goods and services, but also to do business. This study examined the key factors that affect how much South African consumers spend on online shopping. The study population consisted of 4,537 individuals from an electronic registry. Rudansky-Kloppers (2025) further elaborate that digital commerce has grown significantly over the last few years, and experts say it will continue to grow. There has been a significant increase in online shopping in South Africa, but adoption rates are still lower than in other countries. As internet access continues to improve across the continent, electronic commerce is expected to become more widely used and integrated. More and more businesses are using digital platforms not only to interact with customers and promote their goods and services, but also to do business. This study examined the key factors that affect how much South African consumers spend on online shopping. The study population consisted of 4,537 individuals from an electronic registry. Oussama (2023) Investigating CE is very important in digital communication channels. These interactions are driven by emotional and functional motivations. Recent discussions in the CE literature suggest that positive online interactions with customers lead to favorable outcomes for service providers, such as customer loyalty, repeat purchase intent, and e-retention. CE relies on several factors, including easy navigation, seamless website interaction, an innovative and user-friendly design, and reliable service providers. These traits make customers more likely to buy things online and leave good reviews on your website. Shah (2023) In essence, an online retail platform serves as a virtual venue for commercial exchanges, facilitating the acquisition and distribution of goods through smartphones or computers connected to the internet. These platforms confer several benefits that enhance consumer ease during purchasing endeavors, including unrestricted temporal and spatial accessibility, efficiency in product evaluation, greater practicality by obviating the need for physical travel, an expanded selection of available items, and competitive pricing that typically undercuts equivalents found in brick-and-mortar establishments or international trading hubs. Masfer (2025) claims that one of the most transformative effects of digital marketing is its capacity to deliver highly personalized customer experiences. Through advanced data analytics and behavioral tracking, businesses gain deep insights into individual preferences and market patterns, enabling the crafting of precisely tailored messages. Techniques such as customized search results, targeted advertising, and personalized email outreach dramatically improve communication efficacy. Key instruments, including Search Engine Optimization (SEO), pay-per-click (PPC) advertising, and paid promotions, are instrumental in altering consumer behavior: SEO elevates platform visibility and eases navigation, while PPC drives qualified traffic directly to online stores. Social media marketing has likewise emerged as a potent force, leveraging platforms like Facebook, Instagram, and X (formerly Twitter) to enable real-time interaction, cultivate communities, and amplify brand presence. Influencer collaborations and user-generated content further sway perceptions and purchase choices. The proliferation of mobile commerce underscores the need for mobile-optimized strategies, responsive websites, dedicated apps, and location-based mobile ads that deliver frictionless shopping experiences to on-the-go consumers. Dastane (2020) pointed out that digital marketing also helps businesses reach a wider audience and guide customers through the buying process in a structured way. It also builds brand equity by clearing up misunderstandings through peer-to-peer sharing of insights and experiences, which ultimately increases purchase intention. Despite the significant financial investment needed, senior leadership often compares digital projects to tried-and-true traditional methods that have been shown to work. Digital environments give consumers more power by allowing them to evaluate products and provide feedback. However, to turn prospects into repeat customers, you need persuasive content (Reshma, 2022). It is remarked that digital communication technologies keep consumers in touch with businesses and traders worldwide. Technological progress has had a significant impact on everyday life, and people have quickly adapted to new technologies. Digital marketing encompasses many practices that change how people behave as customers, and it has become a major way for businesses to reach them. Therefore, it is necessary to conduct a thorough study of the factors that affect online buying decisions and the problems associated with modern digital marketing technology.

Problem Statement

The rapid growth of e-commerce has increased consumers' exposure to online advertisements across digital platforms. While online advertisements play a key role in shaping purchasing decisions, consumers often remain uncertain about their credibility, which affects their trust in online shopping. Despite the importance of trust for successful online transactions, limited empirical research has examined how exposure to online advertisements directly influences consumer trust in online shopping. This study addresses this gap using a survey-based approach in the city of Sialkot.

Research Objectives

1. To examine the impact of exposure to online advertisements on consumer trust in online shopping platforms.
2. To assess the extent to which online advertisements influence consumers' confidence in online shopping.

Research Questions

RQ1: How does exposure to online advertisements influence consumer trust in online shopping platforms?

RQ2: To what extent does exposure to online advertisements shape consumers' confidence in online shopping?

Literature Review

Dwi (2021) explained in his study that in traditional shopping, customers have to go to stores in person so they can look at, touch, and try out products before they buy them. This kind of interaction is especially important for everyday things like groceries and medicines, where you need to be able to check the quality and condition right away. People often become loyal to certain stores over the long term because they are consistently happy with the quality of the products and the service. This direct, face-to-face method has been the main way to get goods and services for hundreds of years.

Tyrväinen et al. (2022) tells that Online shopping, which is the act of buying goods and services over the internet, has become one of the fastest-growing types of electronic commerce in the digital age. People like it mostly because it's easy to use, available 24/7, offers a much wider range of products, offers competitive prices (often with discounts), provides easy access to detailed product information, and offers customer reviews that help them feel more confident about their purchases. Haitham (2022) This empirical study examines how the adoption of electronic payment systems (e-payment) influences sales growth in the banking sector, with online shopping acting as a mediating variable. Conducted in the United Arab Emirates (UAE), the research targets banking professionals (top managers, middle managers, and technicians) to understand the mechanisms through which digital payment infrastructure drives commercial performance. Shengyu (2021) Clarifies that this international study develops and tests a comprehensive set of methods to measure how the COVID-19 pandemic changed how people buy things online. The authors employ a modified version of Cattell’s 16-factor personality questionnaire, along with correlation analysis, to evaluate the impact of pandemic conditions on the relative influence of various determinants of online purchasing decisions. The study was carried out in the top 10 countries with the fastest-growing e-commerce markets. Prawannarat (2021) Explain that this U.S.-based study investigates how online restaurant menus and perceived COVID-19 risk influence consumers’ purchase intentions when dine-in services are suspended. The authors extend the classic Stimulus–Organism–Response (S-O-R) framework (Mehrabian & Russell, 1974) to the unique context of online food ordering during a global health crisis. Using structural equation modeling on data from 313 respondents, the research tests a model that treats menu visual appeal, menu informativeness, and perception of COVID-19 risk as external stimuli that trigger internal states (desire for food and perceived convenience of online ordering), ultimately driving purchase intentions (Ngo, 2021) This Vietnam-based empirical study examines how augmented reality (AR) features in e-commerce platforms affect consumers’ purchase intentions. Using an extended Stimulus–Organism–Response (S-O-R) framework combined with elements of the Technology Acceptance Model (TAM), the authors tested a comprehensive model on 315 experienced AR users via Partial Least Squares Structural Equation Modeling (PLS-SEM). Alifian (2021) focuses on his Indonesian undergraduate study, which investigates the influence of promotion and pricing on consumer purchasing decisions on Shoppe, a prominent e-commerce platform in Southeast Asia. The researchers employ a straightforward quantitative design to examine the partial and simultaneous effects of these two fundamental marketing-mix elements on purchasing behavior among Shoppe users in Surabaya. Naeem (2020) says that panic buying is when many people buy a lot of things because they think there will be a crisis or disaster. This has happened before in major public health emergencies, such as the 1918 Spanish flu, the 2003 SARS outbreak, and the 2009 H1N1 pandemic. During the COVID-19 pandemic, people around the world stockpiled basic necessities such as toilet paper, hand sanitizer, rice, and canned goods. This kind of behavior creates fake shortages, raises prices, and hurts lower-income and vulnerable groups more than others. Haitham

(2022) Moreover, the growth in demand for online shopping relies more heavily on post-adoption behaviors—such as repeated purchases across diverse product categories—than on initial adoption alone. The decision to use the Internet for shopping is neither a singular event nor does it necessarily encompass all stages of the traditional consumer decision-making process. Ngo (2021) believes e-commerce, or electronic commerce, includes all digital business transactions, such as business-to-business (B2B), business-to-consumer (B2C), and consumer-to-consumer (C2C) transactions. The widespread use of personal computers, smartphones, and high-speed telecommunications infrastructure in the 21st century has made e-commerce a key part of developed economies. Prawannarat (2021) Conclude that a comprehensive survey conducted at the onset of the pandemic, with over 7,300 participants, indicated that respondents increased their food intake, decreased their physical activity, and experienced heightened levels of stress and loneliness (Mojica, 2020). The results showed that people who thought they were at higher risk of getting COVID-19 also wanted to eat more (Shengyu, 2021). The systematic analysis of scholarly publications has identified several seminal works that have significantly shaped the theoretical foundations of e-commerce and online consumer behavior. Certain researchers have established that motivational factors, environmental influences, political and regulatory elements, and accessibility exert a substantial impact on consumers' attitudes toward electronic services. Another prominent stream of research has focused on consumer trust and its critical influence on online purchasing behavior. In particular, trust has been consistently recognized as a primary determinant of sustained buyer–seller relationships in digital environments (Haitham, 2022). Electronic payment systems are very important for doing business around the world today because they are quick, easy, and convenient. These systems include a wide range of digital payment options offered by banks and other financial institutions, such as debit cards, credit cards, mobile banking, and online banking. Many empirical studies have looked into the factors that affect the use and adoption of e-payment systems. These studies show that the lack of reliable, efficient payment methods can slow the growth and success of e-commerce. (Dwi, 2021) explains that electronic payment systems have become a cornerstone of modern global commerce, primarily owing to their rapidity, operational efficiency, and user convenience. They incorporate a range of digital payment options offered by financial institutions, including debit and credit cards, as well as mobile and online banking. A substantial body of empirical research has investigated the determinants of e-payment adoption and use, consistently demonstrating that the lack of dependable, streamlined payment solutions can significantly hinder the advancement and overall viability of e-commerce ecosystems. Ngo (2021) brings the information that electronic payment systems have become a key part of modern international trade. This is mostly because they are very fast, reliable, and easy to use. These systems include a wide range of digital payment tools offered by banks and other financial institutions. These tools include debit and credit cards, mobile banking apps, and fully online banking services. A lot of empirical research has examined factors that affect the acceptance and continued use of e-payments. It has shown time and time again that e-commerce environments can't grow or endure without strong, reliable, and easy-to-use payment systems.

Theoretical Framework

This study is based on the Stimulus–Organism–Response (S-O-R) model, which explains how media messages influence audience perceptions and behavior. In this framework, online advertisements function as media stimuli, delivering persuasive content through digital platforms such as social media, websites, and search engines. Exposure to these media messages shapes the audience's cognitive and affective evaluations, conceptualized in this study as consumer trust in online shopping platforms. When online advertisements are frequently encountered and perceived as credible, they reduce uncertainty and enhance trust. As a result, increased trust leads to a behavioral response, reflected in greater confidence in online shopping and a higher likelihood of engaging in e-commerce. The framework highlights the central role of digital media advertising in influencing consumer trust and online purchasing behavior.

Hypotheses

H1: Exposure to online advertisements has a significant positive effect on consumer trust in online shopping platforms.
H2: Higher exposure to online advertisements is associated with increased consumer trust in online shopping

Research Methodology

Research Design

This study adopts a quantitative research design to examine the relationship between exposure to online advertisements and consumer trust in online shopping. A cross-sectional survey method was employed to collect data from respondents at a single point in time. The quantitative approach is suitable for measuring attitudes and perceptions and allows for statistical testing of hypothesized relationships.

Research Approach

A deductive research approach was used, based on these theoretical foundations, hypotheses were formulated and tested using empirical data.

Population of the Study

The population consists of students enrolled at the University of Management and Technology (UMT), Sialkot, and the University of Sialkot (USKT) who have experience with online shopping and exposure to online advertisements. This population was selected because students are active users of the internet and online shopping platforms.

Sample Size and Sampling Technique

A total of 200 students from UMT and USKT participated in the study. A non-probability convenience sampling technique was employed, as participants were selected based on accessibility and willingness to participate. This sample size is sufficient for survey-based research and allows for reliable statistical analysis.

Data Collection Method

Primary data were collected using a structured, self-administered questionnaire distributed online via email, social media, and student groups. Respondents were informed of the study's academic purpose, and participation was voluntary.

Research Instrument

The questionnaire consisted of three sections:

- Section A: Demographic information (gender, age, education level, employment status, income, and frequency of online shopping)
- Section B: Exposure to Online Advertisements (Independent Variable)

- Section C: Consumer Trust in Online Shopping (Dependent Variable)
  All items were measured using a 5-point Likert scale, ranging from *1 = Strongly Disagree* to *5 = Strongly Agree*.

Measurement of Variables
Independent Variable: Exposure to Online Advertisements (4 items)
Dependent Variable: Consumer Trust in Online Shopping (4 items)

Validity and Reliability
- *Content Validity:* Ensured by developing items based on established literature and theory.
- *Reliability:* Measured using Cronbach's alpha, with $\alpha \geq 0.70$ considered acceptable for internal consistency.

Data Analysis Techniques
Data were analyzed using SPSS, employing the following techniques:
- Descriptive statistics (frequencies, percentages)
- Reliability analysis (Cronbach's alpha)
- Correlation analysis to examine relationships between variables
- Simple linear regression to test the hypotheses regarding the effect of exposure to online advertisements on consumer trust.

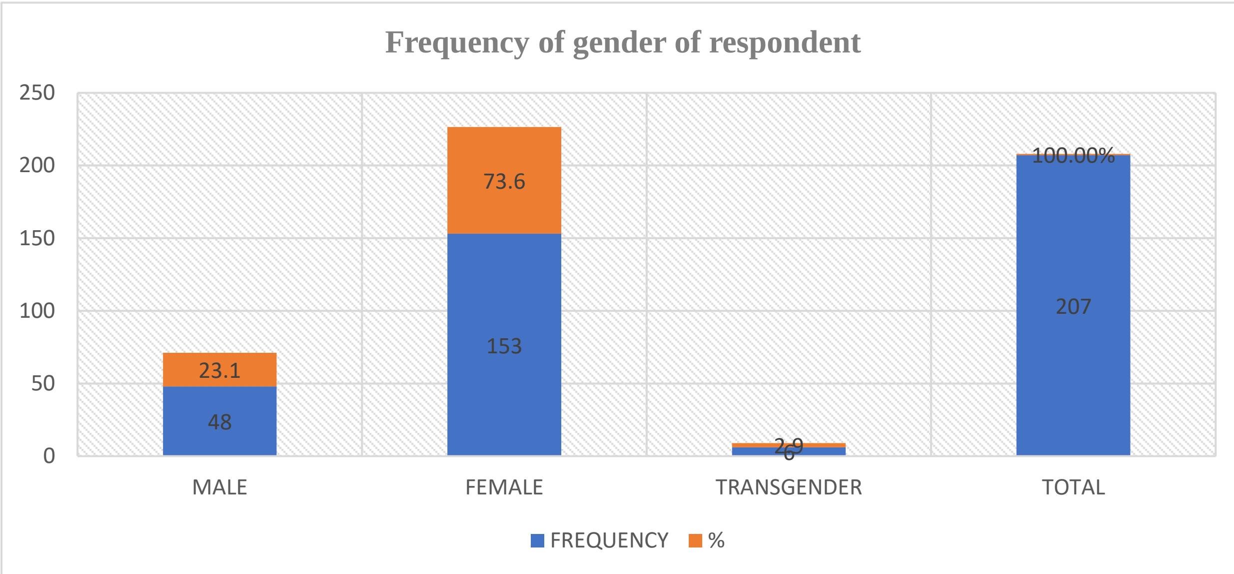
Data Analysis and Results
This chapter presents the inferential statistical analysis of the data collected through the survey questionnaire. The primary objective is to test the hypotheses and examine the effect of exposure to online advertisements (independent variable) on consumer trust in online shopping platforms (dependent variable). Data analysis was conducted using SPSS**.**

Reliability Analysis
The internal consistency of the measurement scales was assessed using Cronbach's alpha. The reliability coefficient for Exposure to Online Advertisements was $\alpha = 0.81$, while Consumer Trust in Online Shopping recorded $\alpha = 0.84$. Both values exceed the acceptable threshold of 0.70, indicating satisfactory instrument reliability.

Table 1: crosstab for frequency of gender of respondent

Respondent	Male	Female	Transgender	Total
Frequency	48	153	6	207
%	23.1	73.6	2.9	100%

Figure 1: Gender-wise distribution of respondents

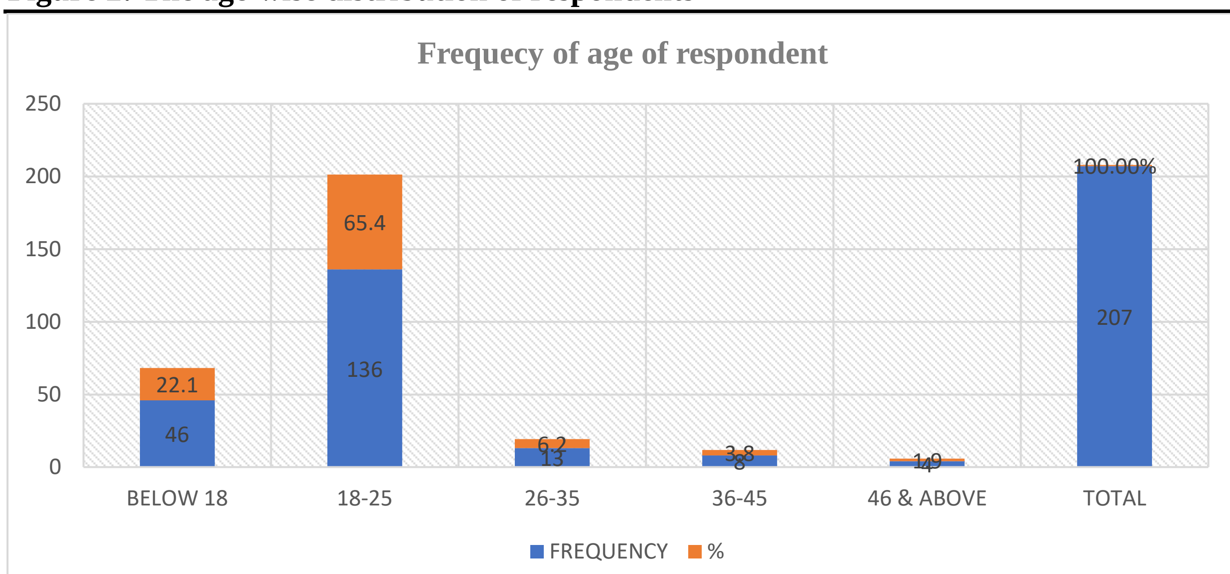


Out of 207 respondents, the majority were female (153), accounting for 73.6% of the total sample. Male respondents numbered 48, representing 23.1%. A small proportion of respondents identified as transgender (6), making up 2.9% of the total.

Table 2: Crosstab for frequency of age of respondent

Respondent	Below 18	18-25	26-35	36-45	46 & Above	Total
Frequency	46	136	13	8	4	207
%	22.1	65.4	6.2	3.8	1.9	100%

Figure 2: The age-wise distribution of respondents

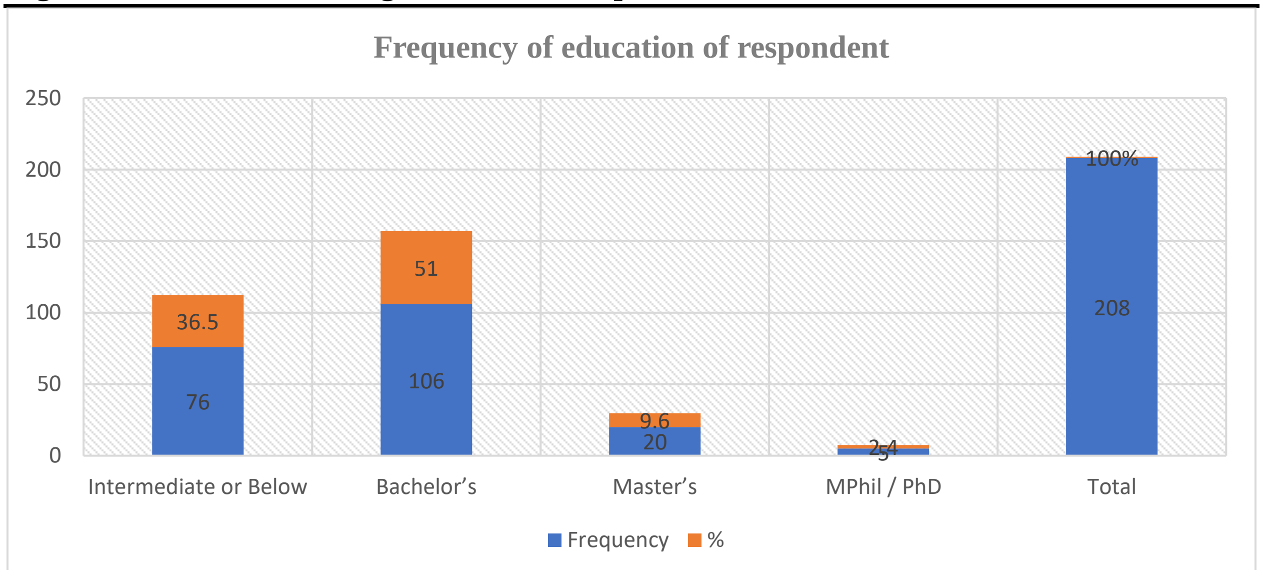


The majority of respondents fall within the 18–25 age group (136), comprising 65.4% of the total sample. This is followed by respondents below 18 years (46), representing 22.1%. Smaller proportions belong to the 26–35 (6.2%), 36–45 (3.8%), and 46 & above (1.9%) age groups, indicating a predominantly young respondent base.

Table 3: Crosstab for frequency of education of respondent

Respondent	Intermediate or below	Bachelor's	Master's	MPhil / PhD	Total
Frequency	76	106	20	5	208
%	36.5	51.0	9.6	2.4	100%

Figure 3: Educational background of the respondents

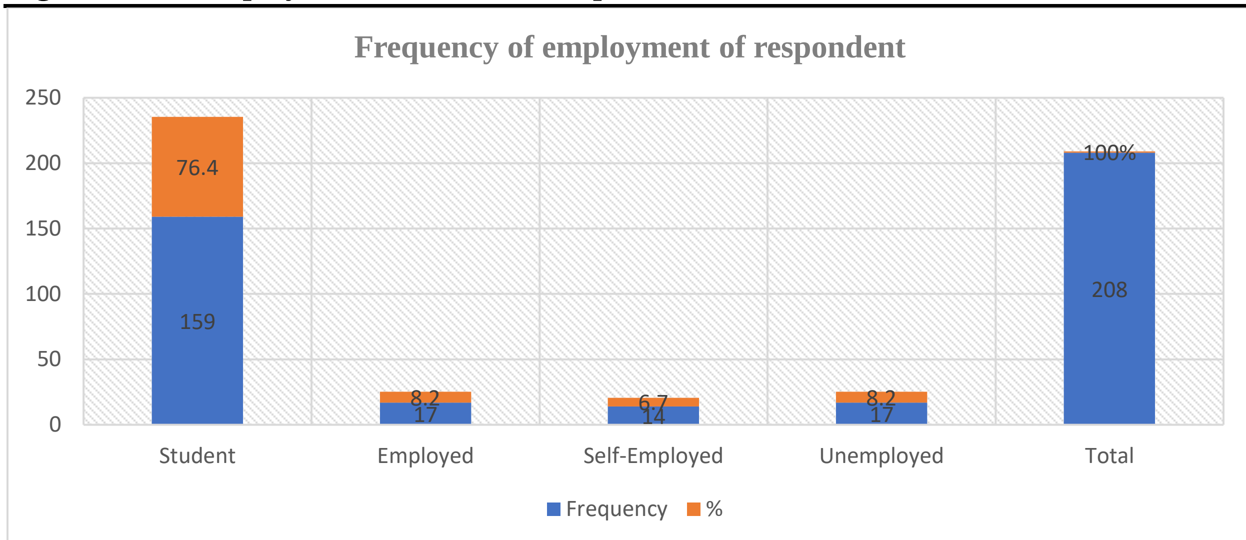


More than half of the respondents hold a Bachelor's degree (106), accounting for 51.0% of the total sample. This is followed by respondents with Intermediate or below education (76), representing 36.5%. A smaller proportion have a Master's degree (9.6%), while only 2.4% of respondents possess an MPhil or PhD, indicating a sample largely composed of undergraduate-level individuals.

Table 4: Crosstab for frequency of employment of respondent

Respondent	Student	Employed	Self-Employed	Unemployed	Total
Frequency	159	17	14	17	208
%	76.4	8.2	6.7	8.2	100%

Figure 4: The employment status of the respondents

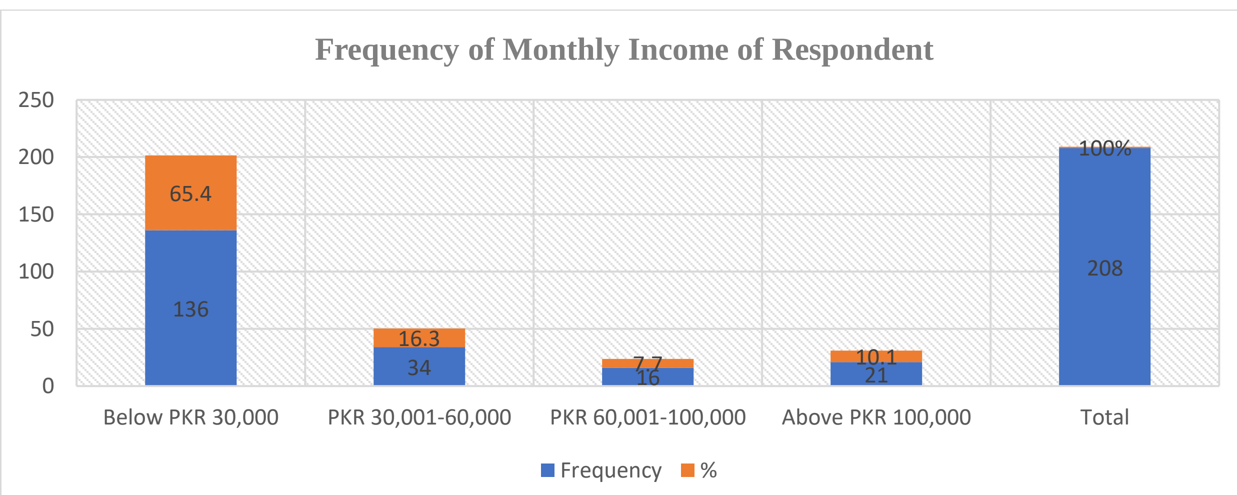


The majority of respondents are students (159), comprising 76.4% of the total sample. Employed and unemployed respondents each account for 8.2% (17 respondents), while self-employed individuals make up 6.7%. Overall, the data indicate that the sample is largely dominated by students, with relatively fewer participants engaged in employment.

Table 5: Frequency of monthly income of respondent

Respondent	Below PKR 30,000	PKR 30,001-60,000	PKR 60,001-100,000	Above PKR 100,000	Total
Frequency	136	34	16	21	208
%	65.4	16.3	7.7	10.1	100%

Figure 5: The monthly income distribution of the respondents

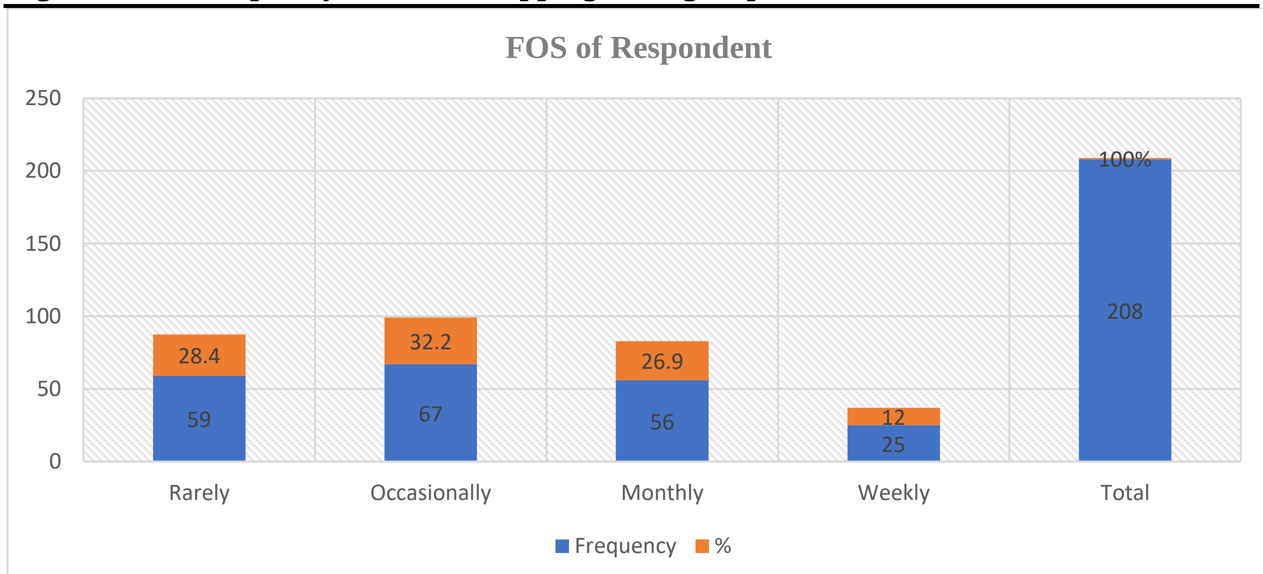


A majority of respondents earn below PKR 30,000 (136), accounting for 65.4% of the total sample. This is followed by those earning PKR 30,001–60,000 (16.3%). Smaller proportions fall in the PKR 60,001–100,000 (7.7%) and above PKR 100,000 (10.1%) income brackets, indicating that most respondents belong to lower-income groups.

Table 6: Crosstab for frequency of online shopping of respondent

Respondent	Rarely	Occasionally	Monthly	Weekly	Total
Frequency	59	67	56	25	208
%	28.4	32.2	26.9	12.0	100%

Figure 6: The frequency of online shopping among respondents

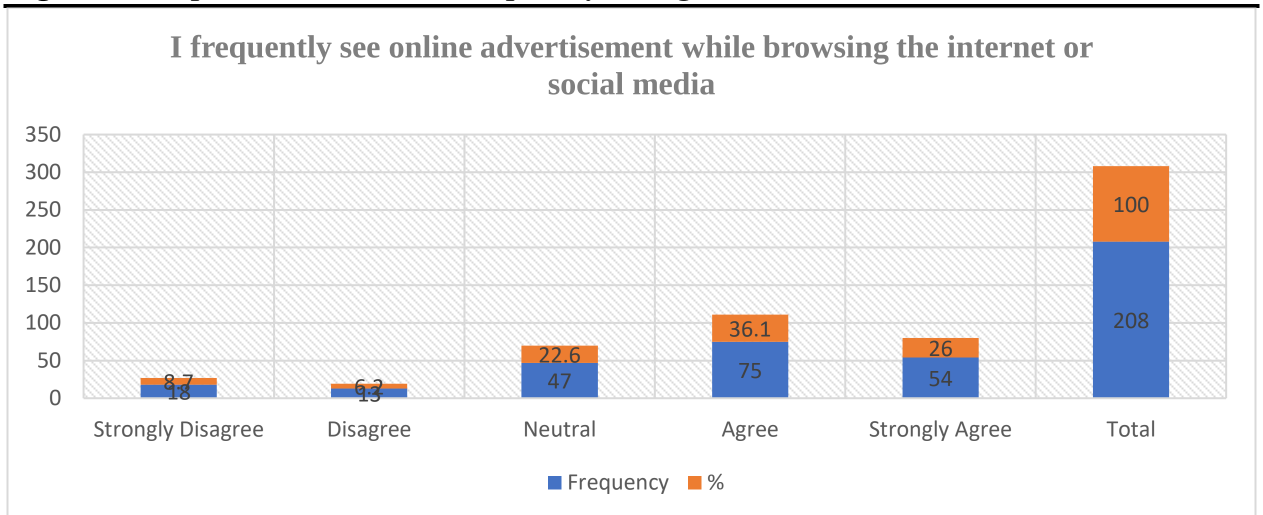


The largest proportion of respondents shop online occasionally (67), representing 32.2% of the sample. This is followed by those who shop rarely (28.4%) and on a monthly basis (26.9%). A smaller segment of respondents' shops online weekly (12.0%), indicating moderate overall engagement with online shopping.

Table 7: I frequently see online advertisement while browsing the internet or social media

Respondent	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Frequency	18	13	47	75	54	208
%	8.7	6.2	22.6	36.1	26.0	100

Figure 7: Respondents' views on frequently seeing online advertisements

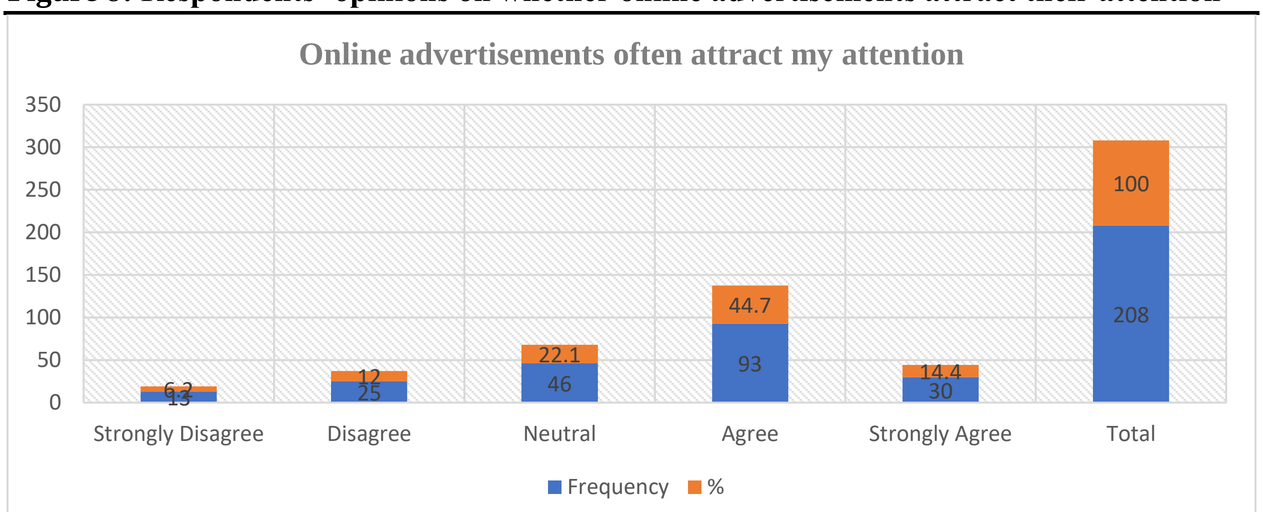


While browsing the internet or social media. A majority of respondents agree (36.1%) or strongly agree (26.0%) with the statement, indicating high exposure to online advertisements. About 22.6% of respondents remain neutral, while a smaller proportion disagree (6.2%) or strongly disagree (8.7%). Overall, the results suggest that online advertisements are commonly encountered by most respondents.

Table 8: Crosstab of frequency of online advertisements often attract my attention

Respondent	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Frequency	13	25	46	93	30	208
%	6.2	12.0	22.1	44.7	14.4	100

Figure 8: Respondents' opinions on whether online advertisements attract their attention

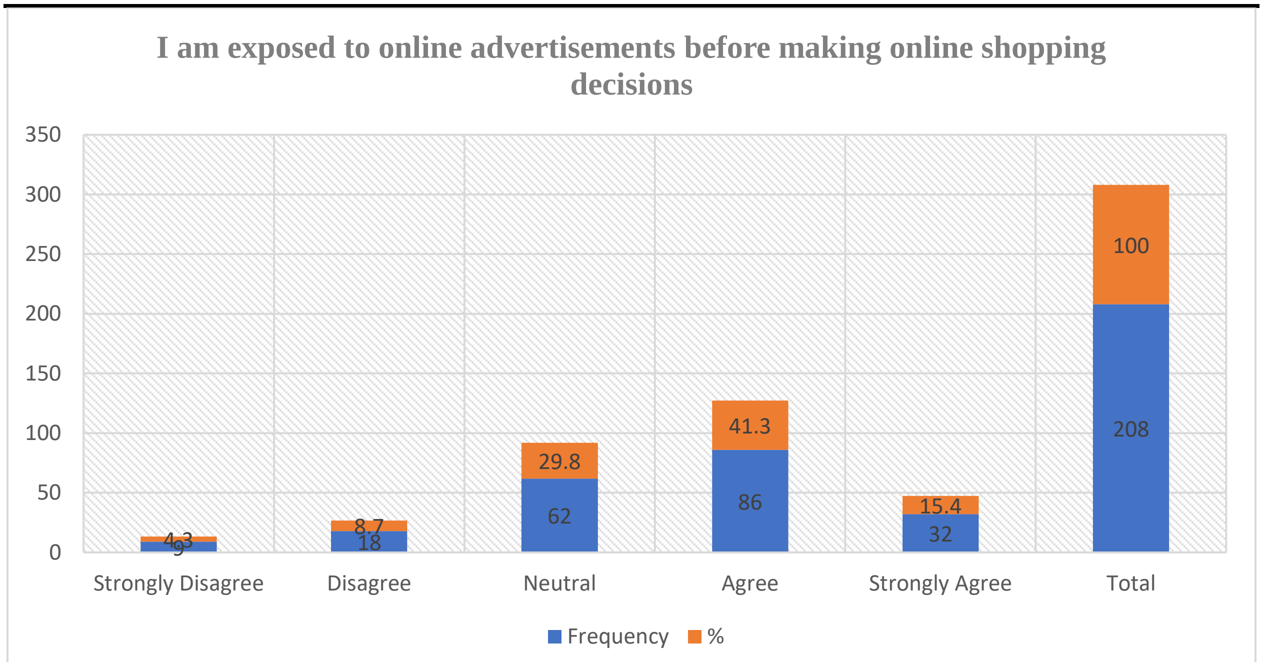


A majority of respondents agree (44.7%) or strongly agree (14.4%) that online advertisements often catch their attention. Around 22.1% of respondents are neutral on this statement, while smaller proportions disagree (12.0%) or strongly disagree (6.2%). Overall, the findings indicate that online advertisements are generally effective in gaining users' attention.

Table 9: I am exposed to online advertisements before making online shopping decisions

Respondent	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Frequency	9	18	62	86	32	208
%	4.3	8.7	29.8	41.3	15.4	100

Figure 9: Respondents' exposure to online advertisements before making online shopping decisions

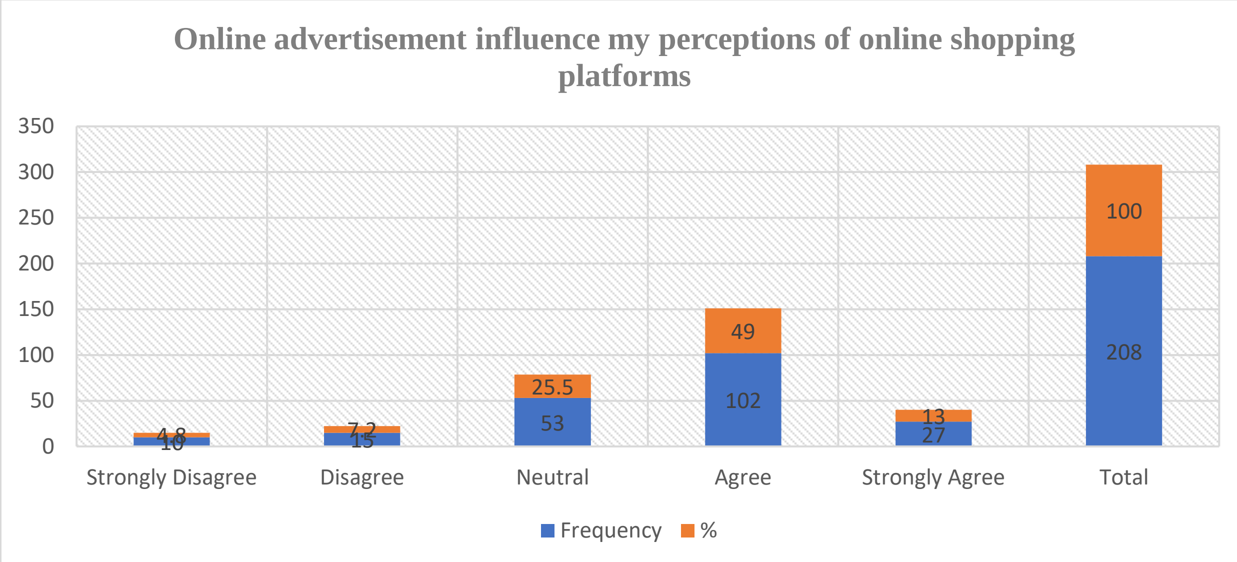


A substantial proportion of respondents agree (41.3%) or strongly agree (15.4%) that they are exposed to online advertisements prior to purchasing online. Nearly one-third of respondents (29.8%) remain neutral, while relatively fewer respondents disagree (8.7%) or strongly disagree (4.3%). Overall, the results suggest that online advertisements play a noticeable role in influencing pre-purchase exposure.

Table 10: Online advertisement influence my perceptions of online shopping platforms

Respondent	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Frequency	10	15	53	102	27	208
%	4.8	7.2	25.5	49.0	13.0	100

Figure 10: Respondents' views on the influence of online advertisements on their perceptions of online shopping platforms

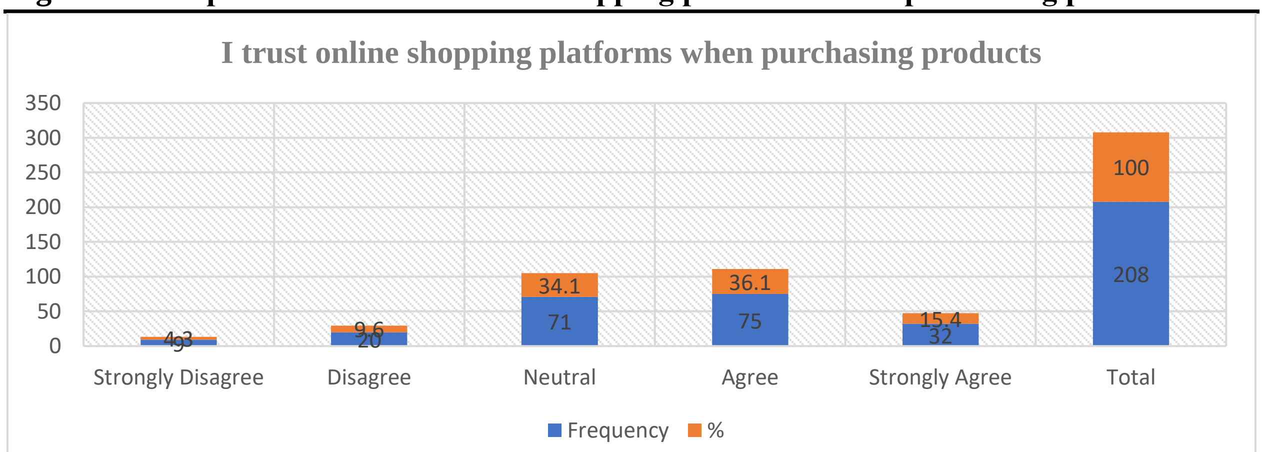


Nearly half of the respondents (49.0%) agree that online advertisements affect their perceptions, while 13.0% strongly agree. About a quarter of respondents (25.5%) remain neutral, and smaller proportions disagree (7.2%) or strongly disagree (4.8%). Overall, the data indicate that online advertisements significantly shape users' perceptions of e-commerce platforms.

Table 10: I trust online shopping platforms when purchasing products

Respondent	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Frequency	9	20	71	75	32	208
%	4.3	9.6	34.1	36.1	15.4	100

Figure 10: Respondents' trust in online shopping platforms when purchasing products

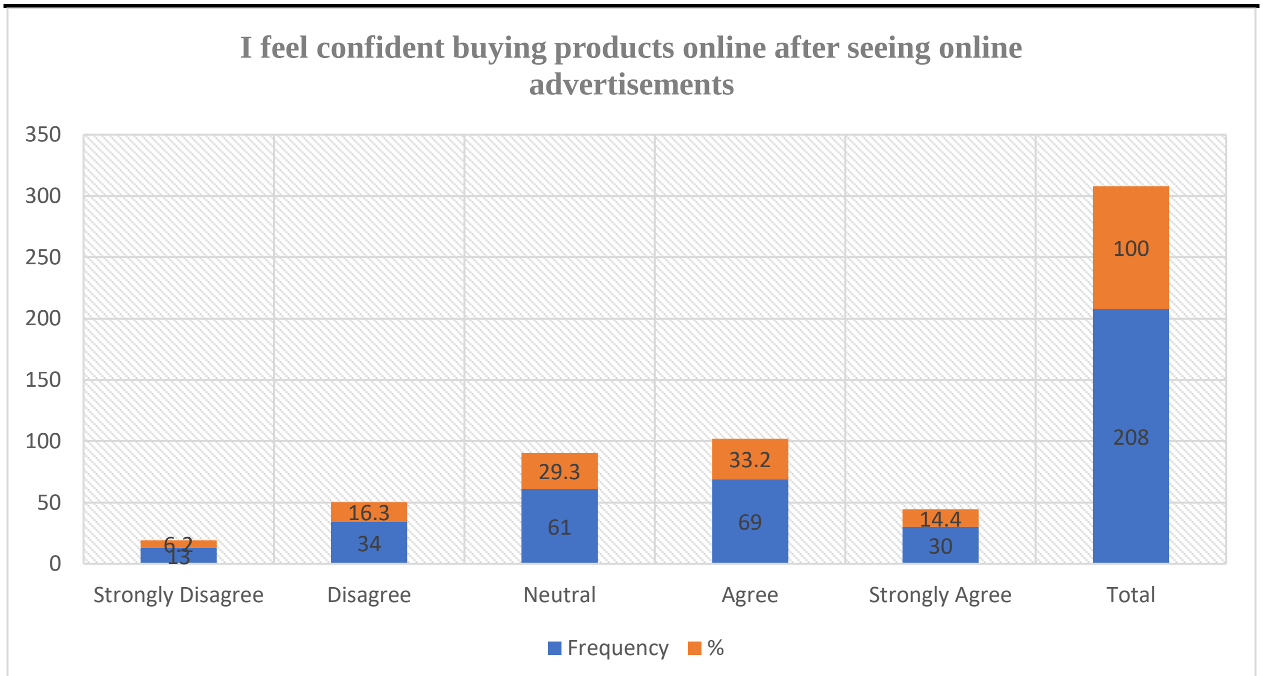


A combined 51.5% of respondents agree (36.1%) or strongly agree (15.4%) that they trust these platforms. Around one-third of respondents (34.1%) remain neutral, while smaller proportions disagree (9.6%) or strongly disagree (4.3%). Overall, the findings indicate a moderate to high level of trust in online shopping platforms among the respondents.

Table 11: I feel confident buying products online after seeing online advertisements

Respondent	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Frequency	13	34	61	69	30	208
%	6.2	16.3	29.3	33.2	14.4	100

Figure 11: Respondents' confidence in purchasing products online after viewing online advertisements

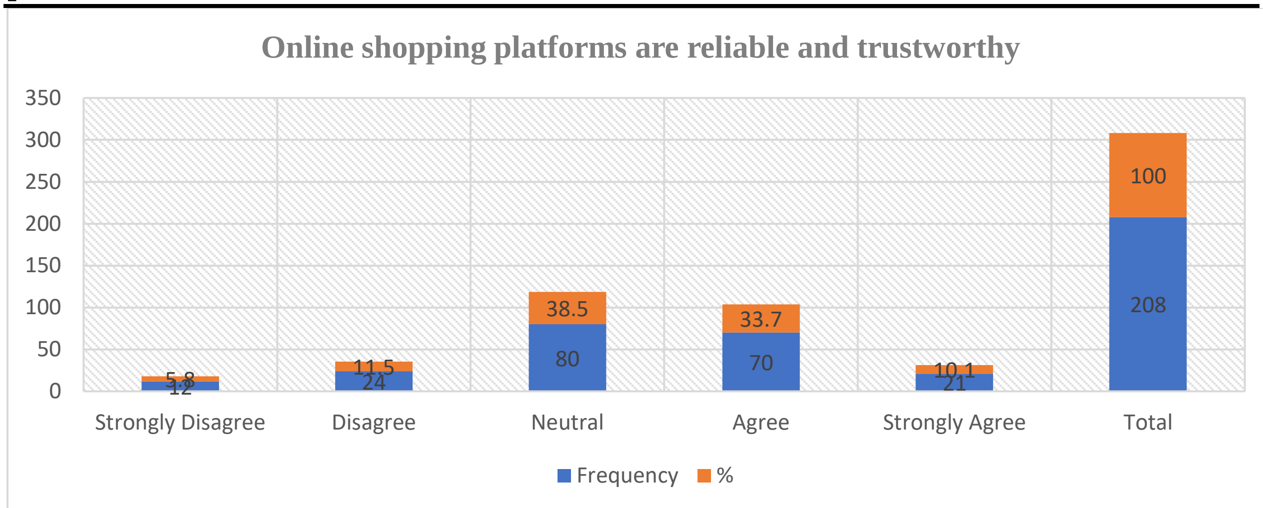


A combined 47.6% of respondents agree (33.2%) or strongly agree (14.4%) that online ads boost their confidence in buying. About 29.3% remain neutral, while 22.5% of respondents disagree (16.3%) or strongly disagree (6.2%). This indicates that online advertisements have a moderate influence on consumers' confidence in online shopping.

Table 12: Online shopping platforms are reliable and trustworthy

Respondent	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Frequency	12	24	80	70	21	208
%	5.8	11.5	38.5	33.7	10.1	100

Figure 12: Respondents' perceptions of the reliability and trustworthiness of online shopping platforms

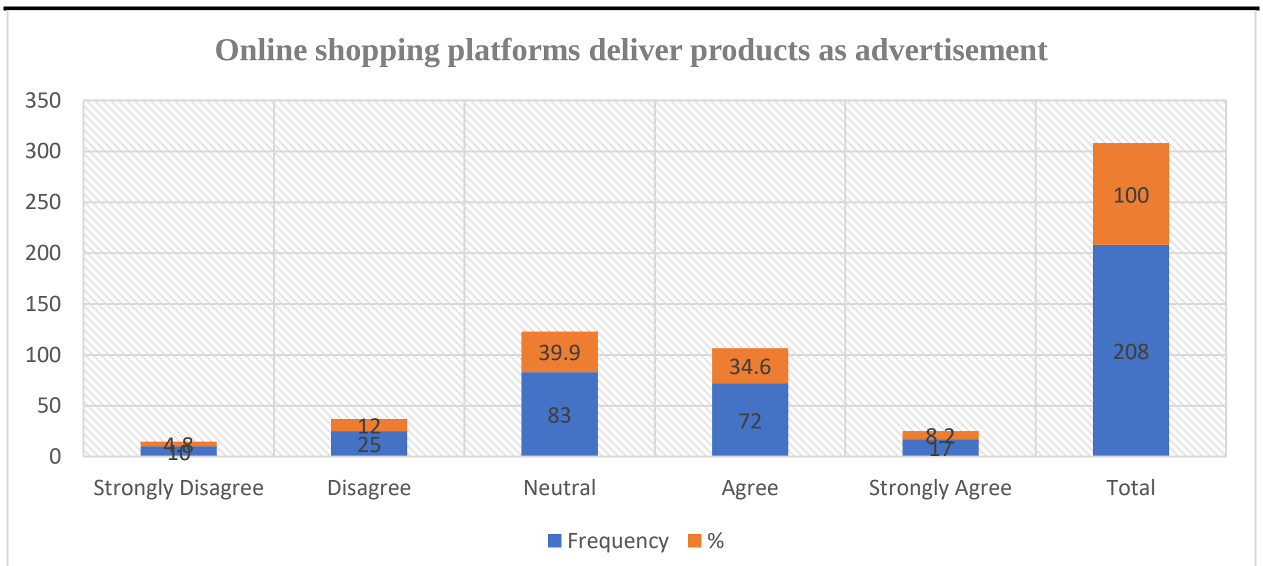


A combined 43.8% of respondents agree (33.7%) or strongly agree (10.1%) that these platforms are reliable. Around 38.5% remain neutral, while 17.3% of respondents disagree (11.5%) or strongly disagree (5.8%). Overall, the data suggest that while many respondents consider online shopping platforms trustworthy, a significant portion remains uncertain.

Table 13: Online shopping platforms deliver products as advertisement

Respondent	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Frequency	10	25	83	72	17	208
%	4.8	12.0	39.9	34.6	8.2	100

Figure 13: Respondents' perceptions of whether online shopping platforms deliver products as advertised



A combined 42.8% of respondents agree (34.6%) or strongly agree (8.2%) that products match advertisements. About 39.9% remain neutral, while 16.8% of respondents disagree (12.0%) or strongly disagree (4.8%). Overall, the findings suggest that while many respondents feel products are delivered as advertised, a considerable portion remains uncertain.

Regression Model Specification

To test the proposed hypotheses, a simple linear regression model was developed as follows:

Consumer Trust = $\beta_0 + \beta_1$(Exposure to Online Advertisements) + ε

Where:

- Exposure to Online Advertisements is the independent variable.
- Consumer Trust in Online Shopping is the dependent variable.

Regression Results

Table 14: Simple Linear Regression Results

Predictor Variable	β (Standardized)	t-value	Sig. (p-value)	Result
Exposure to Online Advertisements	0.46	7.92	< 0.001	Significant
R^2	0.21			
Adjusted R^2	0.20			

The regression model is statistically significant and explains approximately 21% of the variance in consumer trust in online shopping. The standardized beta coefficient indicates a positive and moderately strong relationship between exposure to online advertisements and consumer trust.

Interpretation of Findings

The results indicate that increased exposure to online advertisements significantly enhances consumers' trust in online shopping platforms. Online advertisements appear to provide informational cues, brand familiarity, and perceived credibility, which collectively reduce uncertainty and build confidence in e-commerce environments.

Table 15: Hypotheses Testing Summary

Hypothesis	Statement	Decision
H1	Exposure to online advertisements has a significant positive effect on consumer trust in online shopping platforms.	Accepted
H2	Higher exposure to online advertisements is associated with increased consumer trust in online shopping.	Accepted

Both hypotheses were supported at statistically significant levels through regression analysis.

Discussion of Findings

The findings are consistent with established theories of digital marketing and consumer behavior, particularly the Stimulus–Organism–Response (S-O-R) framework. Online advertisements serve as external stimuli that shape consumers' internal evaluations, thereby enhancing trust in online platforms. In the context of Sialkot, where consumers increasingly rely on digital information, repeated and persuasive advertising exposure reduces perceived risk and uncertainty associated with online transactions.

Conclusion

This study concludes that exposure to online advertisements plays a significant role in building consumer trust in online shopping platforms. As trust is a foundational element for successful e-commerce transactions, effective online advertising strategies can positively influence consumers' confidence and purchasing behavior. The findings highlight the importance of credible, informative, and consistent online advertising in emerging e-commerce markets like Pakistan.

Recommendations

- E-commerce platforms should focus on transparent and informative online advertising to enhance trust.
- Marketers should ensure consistency between advertised claims and actual product delivery.
- Regulatory bodies should encourage ethical digital advertising practices to protect consumer trust.

Future Research Directions

Future studies may include additional variables such as perceived risk, purchase intention, and brand credibility, or employ structural equation modeling to examine complex relationships among digital marketing factors.

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