

Challenges of Online Business in Pakistan: Buyer's Perspective

 Muhammad Tufail¹

 Farrukh Fazal²

 Tooba Khan³

 Muhammad Daood⁴

 Rao Muhammad Jawad⁵

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Abstract

The study's main aim is to highlight the challenges in online business in Pakistan. Apart from the challenges, other factors, such as buyers' perceptions, preferences, experiences, and online shopping frequency, were also studied. For this purpose, the research was conducted in the South Punjab region of Pakistan, and the sample consisted of 48 business students from the public university named Bahauddin Zakariya University. Exploratory research was employed, and questionnaires were delivered through the mail. The response rate remained at 70%, which was quite acceptable. Of the 34 respondents, 21 were male students, and the responses were analyzed using content analysis techniques. The results showed that buyers preferred online business because of its convenience. However, they hesitated due to trust issues that a review and rating system could mitigate. Understanding the nuances of online business challenges and exploring the barriers to the seamless adoption of online business in Pakistan is imperative to unlocking the full potential of e-commerce as a driver of economic growth. It provides valuable insights for decision-making for policymakers, businesses, and consumers but is also helpful for researchers interested in developing innovative solutions, improving consumer experiences, and conducting consumer research.

Keywords: Online Business, Consumer Research, Economic Growth, Business Challenges

1 Introduction

The Internet has bestowed its users with many products, but e-commerce is an outstanding

¹Bahauddin Zakaria University, Multan, Pakistan.

Corresponding Author: muhammادتufail0085@gmail.com

²Shandong University of Finance and Economics, Jinan, China

³Shandong University of Finance and Economics, Jinan, China

⁴Bahauddin Zakaria University, Multan, Pakistan.

⁵Bahauddin Zakaria University, Multan, Pakistan.



achievement. Due to the convenience that it provides, e-commerce is widely accepted across the world. Despite the vast acceptance of e-commerce across borders, Pakistan has not yet observed a remarkable response toward online ventures. The online mode in the business of Pakistan penetrated only 19%, as in 2021, the data revealed that only 19% of the population has preferred to buy one online product at least (Ghouri et al., [2021](#)).

There are several reasons for the slow pace of online business in Pakistan. Some of them are unstable political environments, poverty, in which 40% of the population of Pakistan is below the poverty line, and digital illiteracy (Khan, [2022](#)). Demographic factors of buyers and previous online shopping experience significantly influence their perception of online shopping adoption. Female shoppers face more barriers in adopting online shopping (Qureshi et al., [2014](#)). According to Adnan ([2014](#)), developing countries like Pakistan and India have the potential to develop e-commerce. However, it will take time as internet penetration in these countries is still low compared to developed countries. Online shopping entailed certain risks regarding availability, pricing, payments, and deliveries, presenting challenges and opportunities for buyers and sellers involved in online transactions. In Pakistan, buyers were particularly concerned about reliability and privacy. These concerns could be mitigated by implementing various feedback tools, such as reviews and ratings, which allow buyers to assess sellers. Additionally, keeping up with the latest technologies on online platforms, such as e-commerce websites and applications, could help address these challenges.

The study consists of variables of a critical nature in e-commerce. The study estimates Pakistani buyers' perceptions and behavior regarding online shopping patterns. Consumer perception/behavior: Thoughts and attitudes are considered to be named in terms of perceptions and behaviors depicted by consumers. Online shopping patterns result from several factors, including acceptance and reluctance due to trustworthiness, attractive dealings, and convenient modes of shopping or transactions. The world is advancing towards innovation, and the global market is taking advantage of these innovations. As technology and innovation prevail in every walk of life, all nations need to adopt the latest technology in their operations.

Existing literature essentially celebrates the growth of e-commerce in Pakistan but overlooks the detailed examination of customer satisfaction and the specific challenges they face in their online shopping experiences. This study conducted exploratory research using an open-ended questionnaire survey to gain more insight from buyers and allow them to express their opinions. The research also looked at Pakistani shoppers' product and platform preferences and their purchase frequency. This study will be a convincing tool for the need for digitization in business modes in Pakistan and taking initiatives to bring buyers towards online purchasing. Online platforms are the future of every field, whether education, business, or others. The study targets the role players in the online shopping world: consumer behaviour and perceptions in acceptance of online shopping modes.

The study is based on the fact behind the online shopping trends in Pakistan context regarding the perspective of buyers that online shopping is facing challenges of adoption in the local market despite having enough popularity in the international market.

1.1 Research questions:

This finding of the study tried to answer the question about online shopping from the buyers' perspective in Pakistan.

1. What are the factors affecting online businesses in Pakistan?
2. Why is online business facing challenges in Pakistan despite enough global acceptance?
3. How can online businesses in Pakistan overcome the barriers?

1.2 Research Objectives:

1. Factors affecting the purchasing behavior of online buyers.
2. Finding the challenges faced by online businesses in Pakistan.
3. Finding helpful tools to reduce barriers to online business in Pakistan

1.3 Research Significance:

1. The main objective behind finding out the challenges on behalf of buyers' perceptions is to assist the online business in Pakistan in developing the market compared to the international online world.
2. The study is beneficial for introducing new businesses to the online world and for existing businesses that are planning to enter the online market.
3. This study is lucrative for future researchers who want to study consumer behaviour in online shopping.

2 Literature

Many authors have studied the impact of demographic variables on online shopping. The study by Lubis et al. (2022) showed that sex, income levels, and online shopping applications strongly influence online shopping decisions. Factors such as everyday life, age, and education do not significantly affect online and traditional shopping preferences. Another study found a positive impact of age and income on the online purchase of products and a negative impact on gender and occupation (Sakkthivel, 2009). Awan and Abbas (2015) investigated the effect of demographic factors (age, gender, income, and education) on the impulse buying behavior of consumers in Multan. The results of their study revealed that age and gender have an inverse relationship with the impulse buying behavior of consumers. Further, they found that income and education are directly related to the impulse buying behavior of consumers. NFC, Faisalabad, has also researched the effects of online shopping on consumer behaviour, and they found out that the primary buyers of online platforms are from Gen-Z. They mostly prefer online modes of shopping over physical ones (Nazir et al., 2012).

Buyers' perceptions of online businesses have been a primary concern of researchers in many past studies. Soopramanien and Robertson (2007), concluded that convenience and time savings positively influence buyers' perceptions. Similarly, a study by Schaupp and Belanger (2005), concluded that e-commerce has made it easier to find customers by reducing effort and time. Chang and Wang, (2011) suggested that the variety of products in online stores affects the perception of buyers. Similarly, Keisidou and Sarigiannidis (2011), concluded that the consumer seeks convenience through the various products available on online platforms. Another study concluded that convenience refers to Internet shopping methods that can reduce buyers' time and effort in the shopping process (Chen et al., 2010). Online shopping is better than traditional shopping due to convenience and ease of use, thus gaining more acceptance in Pakistan concluded by urRehman et al. (2011). Mityko and Teiu (2012) investigated product perception among frequent online buyers. They observed that the more experience a person has with online shopping, the more familiar they are with the process, the familiarity that indirectly results from repeat purchases, and familiarity turns into purchase perception. Pakaya and Tasik (2019), concluded that people are reluctant to adopt new technology due to insecurity arising from fraudulent activities and their previous bad experiences. Fraudulent activities negatively affected the perception of buyers.

Various past studies explain the effects of the emerging digital platforms of businesses on postoperative aspects, such as sales, profits, returns, and revenues. Zakir and Zaman (2021) have found that the effective utilization of digital platforms is helping companies increase sales. However, the study observes that risk factors have not influenced consumer purchasing behavior, which is the main focus of our concern. Digitalization has disrupted the business environment in various aspects, such as increasing sales orders, evolving supply chain processes, influencing

customer behavior, minimizing physical stores, and more (Akram et al., [2021](#)). With the help of digitalization, the sales graphs of businesses are booming within weeks (Dar & Neelofer, [2021](#)). Raval and Bhatt ([2021](#)), suggested that the platform needs to raise security and privacy concerns for user satisfaction. According to Raval, Amazon gained market leadership by using advanced tools, being cost-competitive, and focusing on customer concerns. The fast-growing online business platform allows shoppers to enjoy affordable products. However, in recent years, trust and product authenticity issues in Taobao have adversely affected buyers' perceptions (Xiu-ping & Wan-teng [2018](#)). Factors affecting online purchases mostly revolve around the risks from the buyer's perspective, directly affecting the online business and its prospects. Risks such as availability, pricing, payments, and deliveries are essential. A study has mentioned five distinct types of risks prevailing in online business: product risk, financial risk, convenience risk, non-delivery risk, and product delivery risk (Wai et al., [2019](#)). These risks are the real drivers of consumer perceptions. However, these factors are not just confined to the challenges in the online market industry; some factors also motivate buyers to purchase online products. Novita and Husna ([2020](#)) analyzed those conveniences, such as cost-saving in terms of pricing and time, as real motivators for online buyers, especially in online food delivery services.

Although online purchasing is no longer a new trend in Pakistan's economy, it still faces significant challenges in various fields, such as CRM (customer relationship management), supply chain management, and retention. In terms of customer relationship management, research by Dastane ([2020](#)), has found that digital marketing plays a significant role in positively impacting purchase intention. Many other challenges are considered in the online version of shopping, and they have a long-lasting effect on consumer perceptions. These challenges are mainly related to cultural aspects and business reach. E-commerce websites should remember that their ethical practices, fair pricing, and efficient delivery are crucial to winning the hearts of consumers (Tatar, [2017](#)). Online shopping has not only changed the way individuals make purchases but has also modified the practices of B2B (business-to-business) transactions. There is ample room to identify areas where digital influences are relevant and more productive. Tanveer (2021) explored these areas in a study, finding that reliability/fulfillment and non-deception are the most essential elements of relationship building in the business of small e-commerce firms. Another study on customer retention in Saudi Arabia during COVID-19 by Al-Ghraibah, ([2020](#)) demonstrated that responsiveness, customer satisfaction, ease of use, and attitude are essential for online customer retention. The study explains the role trust plays in moderating the effect of factors on retention. The article also emphasizes the need for better delivery services and rewards in the event of late deliveries. Bukhari et al. ([2021](#)) identified online shopping behavior in Lahore students during Covid-19. They found that students preferred online shopping during periods of social distancing, lockdown, and other restrictions. The new generation has responded positively to implementing technology in various fields of life. Our studies have also primarily focused on students, considering their buying behavior while shopping online.

3 Methodology

This qualitative research aims to identify the barriers that prevent Pakistani consumers from using online shopping as their primary shopping mode and to know the attitude of Pakistani consumers towards online shopping. The research adopts an exploratory approach and uses an open-ended questionnaire survey to collect primary data from a conveniently selected sample of buyers in South Punjab. Exploratory research reveals ways of using opinions and intellect to delve deeper into an issue (Mbaka & Isiramen, [2021](#)). A qualitative research method was employed to collect the data. The study opted for a qualitative approach to make it more practical and applicable (Miller, [2019](#)). The primary purpose behind using qualitative research is that it requires a small sample size and yields faster results compared to other methods. Thus, the research process was open-ended, allowing for exploring specified insights and unbiased data.

Our sample size was 48, and the response rate was 70%, with 34 responses, which is greater than the ideal response rate for any research, considering 30 as the maximum. Results were mainly gathered from a sample of 48 business students, including both genders, i.e., male and female, between the ages of 20 and 24. The research target was primarily business students of Bahauddin Zakariya University Multan, a public university in South Punjab. The sample selection was based on the fact that these students have sufficient business awareness, which is highly relevant for responding to the research questions. Additionally, they have a future in the e-commerce market in South Punjab, Pakistan. The region holds much potential regarding online business because it is considered the hub for many industries like education, commerce, and agriculture. Many functional brands are present in the market, and the business sector has a portfolio of 25 years. However, there is still room for improvement due to modern alterations in business models driven by the contemporary world of digitalization (Javed, [2020](#)). The study mainly targets business professionals and officials to draw their attention towards the emerging e-commerce trends in the area. The study used content analysis to summarize the findings and identify themes, patterns, and insights from the responses. According to Holsti ([1968](#)), content analysis is a technique for evaluating messages by systematically and objectively identifying specific characteristics.

4 Results and Discussion

The questionnaire has two parts. The first section includes demographic factors such as age, gender, and education, summarized in Table 1. Section two includes questions about buyers' perceptions and experiences, which products and platforms they prefer, and the frequency of their online purchases. It also includes a question about the challenges of online shopping. At the end of Section 2, respondents' suggestions on future aspects of online business in Pakistan are also included.

4.1 Demographic preferences of online shopping

Demographic aspects are crucial in determining online shopping trends and future perspectives. The most relevant demographic data collected include gender, age, and education. However, contradictions arise when some studies do not focus on these factors impact on defining customers' preferences for online shopping.

Our data suggests that age dramatically influences the future of online shopping businesses. As heavy and savvy internet users, millennials tend to be familiar with online shopping (Dharmesti et al., [2021](#)). Youngsters are more attracted to online shopping, payments, and product deliveries due to its time-saving and energy-conserving features. As far as gender is concerned, it is observed that there is not much difference in gender preferences towards the online mode of shopping, but females are slightly more inclined towards online platforms compared to males. Similarly, Cheng et al. ([2021](#)) revealed that men favor online shopping more, have a positive attitude toward web advertising, and perceive online shopping as more valuable than women. On the other hand, women users perceive online shopping to be more joyful than men.

Another demographic aspect that plays a part in determining online mode preferences is education, which comes under the literacy umbrella. If the literacy rate of Pakistan is considered, then no doubt it is slightly above the average at 58%. So, online modes of shopping are more popular among the literate than the illiterate due to a lack of information, awareness, and technology. Educated individuals are more open-minded and accepting of the innovations in the digital world, including digital markets and online shopping platforms. Crosta and Ceccato, ([2021](#)), also found a positive effect of education on non-necessities.

It is important to consider demographic factors while selecting online products and platforms for market segmentation, strategies, and competition in specific markets.

Table 1: Demographic summary of participants

	Category	Frequency	Percentage
Gender	Male	21	61.8%
	Female	13	38.2%
	Total	34	100%
Age	20	2	5.9%
	21	15	44.1%
	22	11	32.3%
	23	4	11.8%
	24	2	5.9%

4.2 Product & platforms

Table 2 depicts the preferences regarding online products and platforms from the buyer's perspective. The people of South Punjab are more reluctant to buy electronic products from online platforms, but the ratio of lifestyle products is relatively high. The reason demonstrated by this research was that people are concerned about the quality of electronic products and the risks related to delivery and replacements. Buyers are conscious of reliable platforms and product quality because, according to the respondents in Pakistan, the product in an advertisement is not delivered to the buyers. Regarding online platform preferences, Daraz is the most famous platform for online shopping in Pakistan, and the population of South Punjab is also highly associated with it (Shahid et al., [2021](#)). However, international platforms like Amazon and Alibaba are still in low favor due to the lack of awareness and acceptance of online shopping methods among the local masses of Pakistan. The main reason behind this is the infancy of the e-commerce industry in Pakistan (Alvi, [2022](#)).

Table 2: Product categories and online platforms

Themes	Sub-themes	Frequency
Products	Life-Style	18
	Daily consumption	12
	Electronics	4
	Daraz	12
	Amazon	8
Platforms	Ali baba	6
	Saman.pk	2
	Others	6

4.3 Frequency of online shopping

According to the findings in Table 3, the frequency of online shopping is based on the demand of buyers, which is ultimately associated with factors like budget, sales, discounts on online products or platforms, customer satisfaction, and occasional offers. However, the majority of the respondents purchase quarterly.

4.4 Buyers' Perception

The sample of our research was 95% in favor of online shopping, as they found the online mode convenient in saving time, money, and energy. They regarded online shopping as hassle-free compared to physical shopping. Business students at BZU have suggested online shopping as the most preferred alternative during periods of crisis, as the world recently experienced during the pandemic conditions. Most of the respondents were keenly fond of online payments because of the ultimate technological convenience of online shopping services, like fast delivery and easy

payment methods. 5% of the responses were not inclined towards online shopping, as they were highly concerned about the quality of the products and the reliability of online platforms. Some of them had not yet experienced the online mode of buying. Table 3 is given for themes and subthemes.

Quality is the backbone of online shopping, and it long-lasting affects the buyer's perception. Buyers gauge online business efficiency on behalf of quality. The research respondents are highly concerned by the quality of their preferred electronic products, as their online demand is the lowest. The study also proves that trust is the main factor behind the strong relationship of an electronic market, which plays a significant role in reducing the uncertainties of transactions (Khan et al., 2019). Many buyers are attracted to online shopping just because of the increased availability of products in variety compared to physical marketplaces. This feature can be a great source of motivation for buyers, but on the other side, it is a proven source of challenge for online businesses. Variety is regarded as more complementary than the alternative shopping source for buyers (Robinson et al., 2007).

4.5 Experience

The buyers in the research depict their experiences in a ratio of 80-20. 80% of buyers reveal their great experience and regard the positive effects of seller authenticity and the passage of time while buying. The services of online businesses are the real players in the e-commerce field in Pakistan. The rest of the buyers say that they faced fraudulent activities in the delivery of the products.

Consumer satisfaction plays a significant role in explaining the preferences of buyers towards online shopping. According to the buyers in our research, satisfaction is both a challenge and an opportunity for businesses. Once the buyer is satisfied with the online service of the platform, the chances of revisiting become greater, ultimately leading to customer retention. Customer satisfaction includes factors like confidence, trust, assurance, reliability, and commitment.

Table 3: Frequency, Experience and Perception

Theme: Frequency of online shopping
Subtheme: Quarterly
Subtheme: Depends on budget
Subtheme: Discount offers
Theme: Experience
Subtheme: Good experience
Subtheme: Satisfactory
Subtheme: Platforms are reliable
Theme: Buyer's perception
Subtheme: Convenient
Subtheme: Variety of products
Subtheme: Time saving
Subtheme: Updated market

4.6 Issues of Online Shopping

According to the respondents to the second last question, inadequacies, reputational concern and poverty are the main challenges to online business in Pakistan. The online market is not new, but it is at different stages in the global market. The global market is a fusion of economies from developed countries and developing countries. The online market has already attracted the maximum number of consumers from developed countries like the USA and Europe, while developing countries are still in the nurturing phases at different levels (Hooria, 2014). Pakistan is a developing country, and online shopping gained popularity in the region during the pandemic days.

In the online market, customers are concerned with website-related problems, customer service issues, privacy assurance issues, and transactional problems (Mazhar et al., [2022](#)). The issues that become obstacles to digital e-commerce acceptance are discussed below.

4.7 Inadequacies

The most critical issue faced by digital modes of shopping is the lack of resources. Pakistan has been facing severe economic ups and downs, making it critical for any business to survive in such a cutthroat competition with limited resources and social biases. Other online issues also include a lack of awareness, information, and technology. The lack of personalization and confidence in online business are also prevalent issues buyers face in Pakistan.

Moreover, a lack of understanding of the holistic nature of sustainable development could hinder the country's drive towards sustainable consumption. These inadequacies are not just prevalent in Pakistan; a study conducted in Kenya also confirmed that factors such as a lack of IT awareness, trust, and proper physical addresses are proven obstacles in the adoption of a new culture of online purchases (Kimana, [2020](#)).

4.8 Reputational concerns

Online scams and frauds devastate the reputation of digital sales and purchase platforms. Many research studies have confirmed the effect of reputation on online trust, such as the fact that online trust and attitude positively influence purchase intention (Jadil & Rana, [2022](#)). These issues are also caused by illiteracy and a lack of awareness among the masses. The main concern of checks and balances is also absent for online businesses. No regulatory bodies are available to keenly observe the online market trends and propose the relevant rules and regulations to eradicate these online scams and frauds. This is also the reason for the existence of numerous fake websites for shell companies.

The ultimate factor in online shopping from the perspective of Pakistan is trust, which is achieved through quality services in the form of reliable products, transparent and secure payment methods, and timely, fast deliveries. Suppose an online business provides services of the highest quality. In that case, it is a proven step towards gaining a competitive edge in the complex market of Pakistan's economy, where many difficulties prevail at every stage of the business cycle, whether it is online or physical markets or commerce platforms. It is empirically confirmed that commitment and trust significantly moderate the relationship between consumer purchase intention and internet shopping behaviour, and they also directly influence online shopping behaviour (Rehman et al., [2019](#)).

4.9 Poverty

Respondents are highly convinced that poverty is a reason behind the low-paced acceptance of online shopping behaviors. In Pakistan, most people belong to the middle and lower middle classes. They do not have positive attitudes towards online shopping; instead, they resist the acceptance of online modes. Previous research by Benderand Mattoso ([2022](#)), tried to identify the reasons for such a negative attitude, including limitations in education, health, housing, and transport regarding income and knowledge. So, adopting new technology is quite difficult for these poor people, especially low-income consumers.

4.10 Suggestions & Implications

The study is highly relevant regarding online business, as managers can act against the risks and challenges mentioned in the study that buyers face while experiencing online shopping. The study highlights the areas of buyers' concerns and allows businesses to improve their services in these aspects.

The study suggests two of the most critical concerns of the buyers:

1. Reliability
2. Privacy

Addressing these concerns can ultimately lead to the satisfaction of online buyers if they are provided with the utmost confidence and security. Both can be achieved through feedback methods, such as ratings and reviews about the services, and regular updates of online platforms, such as apps and websites, to improve and secure the business.

4.11 Feedback

Feedback is considered the backbone of any business, and its improvements are highly dependent upon the nature of the feedback it obtains. Feedback is essential, whether it is positive or negative. A business should highly encourage its feedback mechanism from its stakeholders. From a business perspective, the customer is the king. So, in the online world, customers' opinions are highly valuable. A business generates sales leads based on customer feedback on its profile regarding the product's quality, pricing, services, and delivery.

4.12 Reviews & Ratings

Feedback is very critical to customer retention. Feedback in the online world is based on ratings and reviews. Different businesses set a rating system, such as 5-star ratings and pictorial reviews, for feedback based on their performance. Some customers also send feedback messages for the business portfolio. Credible reviews are vital for customers, whether based on positive or negative facts with justification about a product or service (Roy et al., [2019](#)). Customers prefer to buy from a platform that has maximum positive feedback as they develop their perception of the previously delivered services, which leads to a halfway towards trust and satisfaction even before the delivery of the products.

The interrelationship of emerged variables in the results suggested that online shopping from the perspective of the buyer is highly effective in terms of various factors such as quality and colour of products, convenient ways of shopping, feedback (i.e., reviews and ratings), captivating product features like pricing, variety, and availability, online offers (i.e., sales and discounts), free sampling and free shipping, product satisfaction, brand value, savings in terms of time, money, and energy, and services like delivery, payments, returns, and replacements. All of these factors make online shopping incredibly irresistible to buyers. These are not just factors but also online business drivers, as buyers find them graciously influential.

If these factors are explored in terms of Pakistan's online market, the economy is more concerned about revenue, and online payment methods are more in control regarding the buying process (Anjum & Chai, [2020](#)). Brand value is also of great importance in building the online shopping trend. Brand awareness positively and significantly impacts the decision-making process for purchasing online products (Soomro & Khaskheli, [2020](#)).

Another essential factor is regularly modifying the market as technology updates, so the online market is also changing accordingly. As the abundance comprises, the younger generation is highly commendable under modern global terms. They need the latest version of everything related to their demands for life and concerns.

Despite these factors, online markets in Pakistan have risks and benefits simultaneously. Risks are related to the challenges both ends of the online business face. The risks having adverse effects are considered financial, product, and security risks, as previously proved by the literature of the research and several other studies (Anwar et al., [2021](#)).

The study has excellent scope for the future of the online market, as there is a whole basket of

opportunities in the region of South Punjab. The study focuses on the youth of different areas. The exposure to institutes in the region of Multan makes the study more practical while measuring the buying behavior of the masses present in the target places of the online market. 70% of the research respondents were confident in the growth of online shopping, and they see a bright future for the online market in Pakistan due to high trends in technologies and updating awareness.

4.13 Conclusions

The study focuses on South Punjab business students and the behaviour of online buyers. It proposes vital variables such as online products and platforms, which have distinct features such as convenient transactions and delivery and time, money, and energy savings. These features lead to an incredible rise in online buying frequency, and this pattern of buying leaves an influential impact on the buyers, heading towards their maximum satisfaction and making them more experienced in online buying through exposure to risks and benefits in a positive way.

Major challenges faced by online buyers in Pakistan are the lack of technology, trust, awareness, personalization, safety, and poor services (i.e., delivery and quality issues). Eventually, buyers in Pakistan are more inclined toward the seller's reliability in the online marketplace.

4.14 Limitations of the Study

The study was confined to a limited population in South Punjab, with a small sample group consisting mainly of business students, primarily youth from a public university in the region. Therefore, a larger sample covering a more diverse population could be a better source for further study. The study sample was also limited to university students with a specific focus on business graduates, so a more general study is needed to explore broader implications.

It is suggested that other regions of Pakistan be incorporated into the research to incorporate diversity in terms of culture, lifestyles, and other demographic factors. This will provide a more comprehensive understanding of online buying behavior in Pakistan.

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