

# Trend of Online Shopping in Popular Cities of Pakistan

Sumbal Naz

Fatima Jinnah Women University, Old Presidency, the Mall, Rawalpindi 46000, Pakistan

Shahbano

Fatima Jinnah Women University, Old Presidency, The Mall, Rawalpindi 46000, Pakistan

Nausheen Saba Khuram

Fatima Jinnah Women University, Old Presidency, The Mall, Rawalpindi 46000, Pakistan

## Abstract

Online shopping is an emerging trend in the era of e-commerce. Many people who use internet buy goods and services through online stores but for some reasons customer hesitate to buy products from online stores and the trend of online shopping in Pakistan seems to be progressing at a slow rate. In this study our main focus is to discuss this new growing trend of online shopping and analyze the population who is comfortable with this new form of buying and selling products. Data was collected from 120 internet users from different cities of Pakistan through an online survey. The information that was collected indicated attitude towards online shopping, which type of products customers usually buy, what are the biggest concerns while doing online shopping, popular payment methods, popular online stores, and why people avoid online shopping. Received data is analyzed through chart analysis and percentage of frequency distribution. After survey analysis results show that people already involved with online shopping prefer it over traditional shopping and encourage others to switch to online shopping. But the respondents who do online shopping are less which show the slow rate of progression of this trend due to factors like product quality and trust issues.

**Keywords:** Online shopping in Pakistan, E-commerce trend, Customer behavior, Consumers intentions, financial risk, Trust, Convenience, Time, Quality of Products

## 1. Introduction

Now days all the business limitations of the past are somewhat overcome by the major role of internet in our lives. Internet marketing is now growing at a fast pace. B. Mathew (2015) and U. Cheema et al. The online payment market grows more than 30% of the speed. But with the growing pace of internet marketing there are various security problems facing e-commerce by online payment. The transactions done by the internet based e-commerce make settlement risks and because of these security and privacy has been compromised. C. Y. ping (2011) and Dr. G. Nagra (2013). Now days online shopping is fast and efficient because the online stores provide a great variety of things at one place and therefore it saves energy and time. A. Sanayei et al. (2016), Z. Rashid et al. (2015) and Y. Jia-xin et al. (2010). There is also a survey conducted which showed that there are 27million users of the mobile internet in under-developed countries. In recent years 4% people are buying products online and this ratio is also improved in the coming years and reaches to 20%. R. Agarwal et al. (2013), C. Zhong (2013) and G. Xirong et al. (2010). Now the trend of online shopping grows and different things like electronics, clothes, and even the pets are available online. In order to cater the customer demands now different sites are created by the developers. Dr. Rizwana Bashir et al. (2015). As the electronic commerce experience a steadfast growth, the buying and selling process over the internet also grows at the same rate. K. Ahmed et al (2014) and T. Raval (2014).

Social networking sites also play an important role in the accomplishment of online shopping trend. The study revealed that those people who are more prone towards the social networking sites shows more interest in shopping online. S. Guo et al. (2011). Customers while doing online shopping choose the products depend upon their appearance, size and the cost factors. And now individuals choose and buy things while sitting at home through internet and buy things impulsively. S. Sttar and M.H Ameer (2014). Traditional shopping is also good but e-commerce change the way of doing business and in future it will change every aspect of human society like employment, education and production. H.A. Qureshi et al. (2014). With the help of e-business the relationship between the customers and the retailers is maintained without the involvement of any third party. E-business also involved in the globalization of business throughout the world. S. Nazir et al. (2012) and K.L. Mlelwa et al. (2015). E-shopping is also a new avenue for retailers, and one of the reasons for the growth is that many people use tablets, palmtops, PCs, laptops and cell phones in order to gain access to the internet. Ms. Alina Babar (2014), A.S. Khan et al. (2014) and Dr. R. Shanthy et al. (2015). In terms of online communication, when customers see banner ads or online promotion, these advertisements may attract customers' attention and stimulate their interest for some particular products. C. Katawetawaraks et al. (2011).

One of the most important thing that attract customers to shop online is the unique online payment

method. Customers deem it the easy way than the manual payment methods while doing traditional shopping. C. Parmar (2015). The Internet impact on people has been profound; while buying online and it is an intellectual activity strictly dominated by the literate individuals. Md. Mahbubur Rahaman (2014) and L. Zhang et al. (2012). Beautiful ads affect the mental condition of our clients, regarding web based shopping. Purchasers are hesitant to purchase items on the web and it has many explanations such as trust issues, confidentiality and integrity of data. S. Nasir et al. (2012).

## 2. Literature Review

U. Cheema et al. describe in their paper that technology has evolved tremendously but its adoption rate has always been slow in developing countries. Although the use of internet in Pakistan has increased but the acceptance of online shopping is slow. The main reason for slow adoption is the difficulty of use. User friendly interface of websites can provide more information to users and affect buying intention.

Consumer's behavior and attitude is largely dependent on some demographic factors. The factors such as age, gender, income are one of the key variables of demographics factors that has major effect on online shopping except for occupation as it does not affect consumer's choice. Dr. G. Nagra (2013).

As we can see in our lives that the business if totally done over the internet. Through this trend of online business the economy of the country in different fields rises and the digital market also improves. E-commerce is also increases with this online trend of doing shopping and business. Some of the under-developed countries the online business or shopping trend is increasing rapidly. The main objective of this research paper is to analyze factors affecting online shopping behavior of consumers and the most important issues of e-commerce and marketing field. T. Raval (2014)

Online shopping is an emerging trend in Pakistan and its adaptation is influenced by number of factors such a knowledge of interaction with computers and some independent factors like time, quality of product, security, privacy and price. S. Sattar and M.H. Ameer (2014)

Internet has revolutionized the way we buy goods and services, but there are some barriers such as quality of service, service cost, social norms, educational level and website design that does not allow people of Pakistan to switch to online shopping despite the convenience. H.A. Qureshi et al. (2014)

E-Commerce is evolving in Pakistan as it is evolving in the rest of the world. Trend of online shopping is increasing in Pakistan but on a slower rate and for this reason it is important to consider consumers behavior. Main factors affecting customer's behavior in a positive manner are price, convenience, discount deals and those affecting in a negative manner are security, confidence and personal details. S. Nazir et al. (2012)

Most important concern of customers is the secure transaction which is not an issue in developed countries. In developing countries, trend of online shopping is increasing day by day. In order to excel this trend it is important to consider infrastructural issues, trainings and awareness programs, cost effectiveness, security management, financial and regulatory issues. K. L. Mlelwa et al. (2015)

The new emerging trend of developing countries is e-shopping. So, these days' smart people are carrying their business on internet. Reason of this trend to increase is the rise in use of smart phones and tablets and can grow more by forming relationships of trusts between buyers and sellers with secure payment methods, latest trends of goods and including only relevant information. Ms. Alina Babar (2014)

While doing online shopping the main thing which is to be considered important is the customer behavior. If we talk about the online shoppers in Pakistan than every person in the society is different and everyone has different mood swings. Their attitudes, preferences, decision making frame work, and life styles are completely different. In this paper the researchers targeted the urban customers who are educated and belong to the upper and the middle socio-economic factors. While doing the online shopping the two most important factors are important like electronics and clothing. A. S. Khan et al. (2014)

Internet marketing is most different as compared to the traditional marketing because it proves a good communication between the seller and the buyer. E-commerce is also increases with this online trend of doing shopping and business. With the help of e-commerce the people of small towns access the quality of service and the products. The main aim of these services is to provide as same things and opportunities like the people in the large cities. Now days most of the seller feel it more appealing and interesting to shop online because people want to access all these things which they want without travelling long distances and making big effort. Dr. R. Shanthi et al. (2015)

Now day's internet has become a popular source of information. It has a significant role in daily life which means that people can talk over the internet from one to the other side of the world. People can easily send information, do entertainment, play games and do many more things by using the internet. As the people do a lot of things through the internet so why not shopping. In this paper the study provides a conceptual background that clearly describes the differences between the online and offline shopping. There are some basic factors which are much more important that why people move from traditional shopping to online shopping. C. Katawetawaraks et al. (2011)

Online shopping is an emerging trend in most of the under-developed countries. Likewise with the increase of e-commerce the trend of online shopping is also increased in India. There is a company known as Accel Partners and they released some data based on the shopping online in India. In this paper there is also a questionnaire which is to be conducted in order to collect the information. There are 120 responses of these questionnaires from different people. The result of the study revealed that online shoppers in India are affected by the various payment options. This research could be further used by the researchers for conducting further studies in this area. C. Parmar (2015)

In the past decade with the increase in e-commerce different preferences of the customers group and other demographics has been emerged. These preferences have been measured by different marketing businesses and other academic studies. In the early years of e-commerce online shopping is an intellectual activity that is mostly used by the semi-technology literate individuals. This new trend is most evolving in the age group of 25 to 35. Because in this stage people are most towards the internet as they are involved in different social sites. But all of these the people at the student age are more attracted towards this new trend. Md. Mahbubur Rahaman (2014)

Online shopping is an emerging in the world now days. This is widely used because it is being accepted by the number of internet users. They buyers feel it interesting and attractive to do online shopping because it is fast, efficient, convenient and is a great economic advantage. As long as internet marketing is interesting but the personal information is a major issue while doing the internet shopping. The major issue is the leakage of information so it is the duty of the developers to program the site like it provides good privacy and security. J. Chen and X. Xie (2011)

This research paper revealed that the customers perceived it interesting and important in order to buy the online products. But the survey also revealed that the customers also considered online shopping as the time saving practice. They describe two types of benefits which they gain by doing the online shopping. First one is the time saving; the customers save a lot of their time by doing the online shopping. They can easily move in different sites in a small amount of time. The second one is the large proportion of components available in different sites. P.L Alreck (2009)

### **3. Methodology**

#### **3.1 Design of the study**

This study is conducted in order to examine the evolving trend of online shopping in Pakistan. In this case study we conducted a survey by distributing of online questionnaires among different people and then compute the results. The questionnaire consists of different points related to the online shopping so that we can know about the behavior of online shoppers, their understanding, and the reason of their inclination towards the traditional offline shopping. On the basis of the responses we compute the results.

#### **3.2 Population**

The targeted population of this study consists of different people belong to different behaviors, different communities and different fields. For example the responses received are from students, teachers, house wives, business man, and many other people belonging to different fields. The responses are from different age groups and genders, education etc. In the questionnaire there are some questions who ask the respondents about their previous online shopping experience. H.A. Qureshi et al. (2014). The population of interest is usually defined by the purpose of the research and the research question itself. K. L. Mlelwa et al. (2015)

#### **3.3 Sampling technique:**

If we talk about the sampling technique than we refer that it is a process of making decisions on how to process and sample the data. A good and meaningful sampling process is based on the information received from different respondents based on their experiences. The study is divided into different parts based on different levels which are to be covered must. In this paper we sample the data received from the questionnaire responses by using different graphs, tables and charts. It is clearly indicated that total 120 responses are received and these shows that 43.3% people do online shopping and 56.6% never do online shopping.

The people who do online shopping, shop not only the clothes and electronics but also purchase books and magazines, travel services (such as airlines, rentals, hotels), concert tickets and many other products. And then at last random sampling of participants was done from a defined population of interest. Dr. R. Shanthi et al. (2015). There are many people who have not experienced online shopping because of different reasons.

#### **3.4 Data Analysis**

Editing of responses was performed to provide accuracy of data. Microsoft excel is the primary source of analyzing data and forming graphs and bar charts. From the graph and charts, results are drawn according to the objective of research.

## 4. Results and Discussion

### 4.1 Demographic summary of respondents

Behavior and attitude of customers is largely dependent on demographic factors. Dr. G. Nagra (2013). Demographic summary of 120 respondents is shown in Table 1. Data shows that most respondents are below the age of 25 and only 22% of respondent are above the age of 25 showing the interest of young generation in e-shopping. The online form was mostly filled by females mainly 60% showing the concern of females for shopping. Also 51 percent of respondents are graduates or are enrolled in a Bachelors program. Therefore most respondents are students and only few are Government employees, Teachers, Businessmen and Private employees.

Table 1: Demographic Profile

| Demographic Attributes | Category                                  | Frequency (%) |
|------------------------|-------------------------------------------|---------------|
| Gender                 | Male                                      | 48 (40%)      |
|                        | Female                                    | 72 (60%)      |
|                        | Total                                     | 120 (100%)    |
| Age                    | 16 – 25 years                             | 94 (78%)      |
|                        | 26 – 35 years                             | 15 (13%)      |
|                        | 36 and Above                              | 11 (9%)       |
|                        | Total                                     | 120 (100%)    |
| Education              | Matriculation or below                    | 4 (3%)        |
|                        | Intermediate                              | 23 (19%)      |
|                        | Graduate or enrolled in Bachelors program | 61 (51%)      |
|                        | Post Graduate                             | 31 (26%)      |
|                        | Diploma/Certification                     | 1 (1%)        |
|                        | Total                                     | 120 (100%)    |
| Occupation             | Student                                   | 74 (61%)      |
|                        | Government Employee                       | 4 (3%)        |
|                        | Private Employee                          | 6 (5%)        |
|                        | Businessmen                               | 9 (8%)        |
|                        | Teacher                                   | 9 (8%)        |
|                        | Others                                    | 18 (15%)      |
|                        | Total                                     | 120 (100%)    |

### 4.2 Online Purchase

Survey results in Figure 1 show that online shopping is not very much popular in Pakistan as 56.7 percent of respondents said that they had never bought anything using the internet

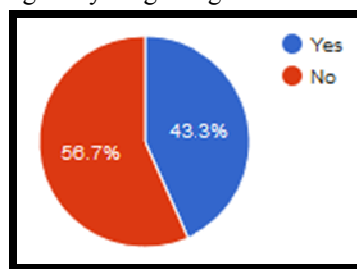


Figure 1: Online Purchase

Respondents stated many reasons for not purchasing items from online store which are listed in Table 2.

Table 2: Reasons

| Reasons                                   | Frequency (%) |
|-------------------------------------------|---------------|
| I don't trust online stores               | 37 (54%)      |
| I have no knowledge about online shopping | 14 (21%)      |
| Product quality is poor                   | 6 (9%)        |
| Others                                    | 11 (16%)      |
| Total                                     | 68 (100%)     |

### 4.3 Usage and Obstacles in Online Shopping

Respondents that had experience with online shopping were asked how often they shop from online stores at the rate from 1 (low) to 3 (high). 48.1 percent respondents said that half of their shopping is from the online stores as described in Figure 2.

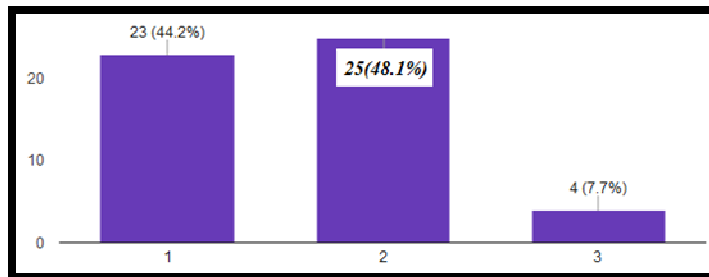


Figure 2: How often respondents buy products online

The rate of how much comfortable respondents are with online shopping is depicted in Figure 3.

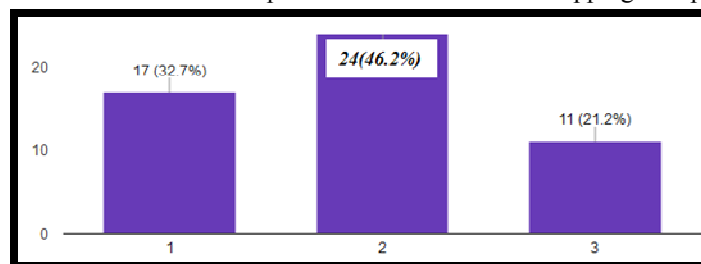


Figure 3: How comfortable respondents are with e-shopping

One of the major concerns of customers is whether or not their personal information is kept confidential or not. S. Sattar et al. (2014) and S. Nazir et al. (2012). The rate at which respondents think that information is kept confidential is depicted in Figure 4.

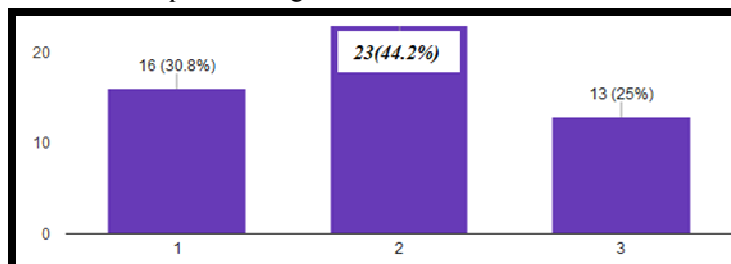


Figure 4: Respondents view of Rate of Confidentiality about Personal Information

Biggest concern of customers is the confidentiality of payment details, secure payment method is difficult in developing countries K. L. Mlelwa et al. (2015). Figure 5 depicts the rate at which respondents think that their payment details are kept confidential.

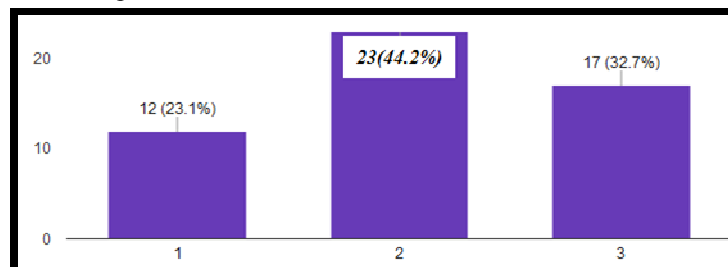


Figure 5: Respondents view of Rate of Confidentiality about Payment Information

When respondents were asked about the biggest concern when doing online shopping, most of them said that they cannot feel or touch the products they are buying so it is natural to concern oneself over quality of product. Other concerns also included time of delivery, fitness problem and originality as shown in Figure 6.

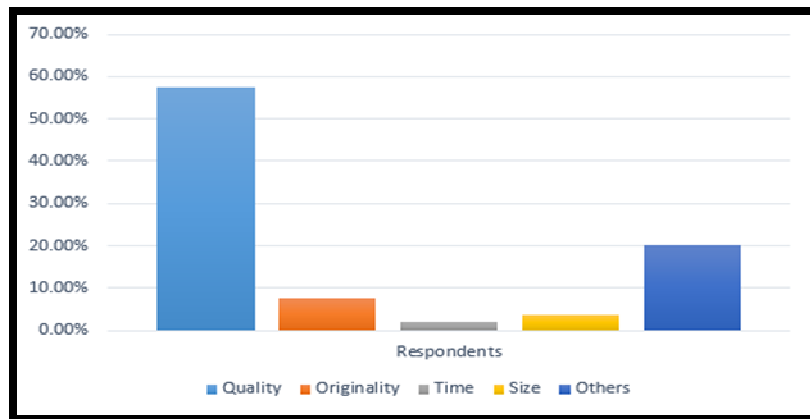


Figure 6: Biggest Concerns

#### 4.4 Popular Payment Methods

Payment methods that are mostly used by respondents are displayed in Figure 7. Among all payment methods the most frequently preferred is Cash on Delivery.

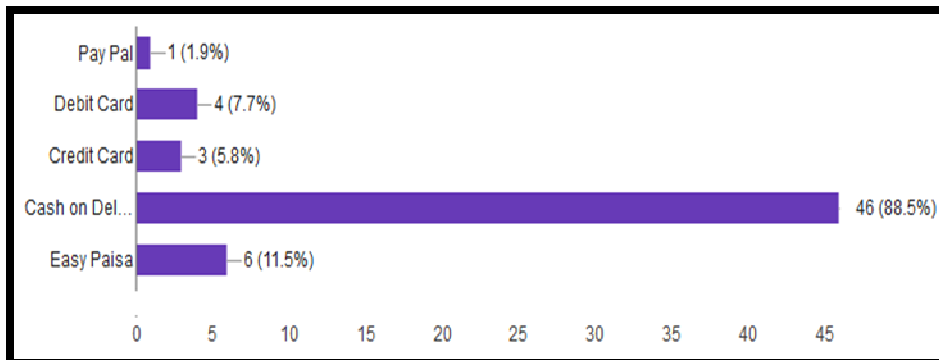


Figure 7: Payment Methods

#### 4.5 Respondents attitude during Online Shopping

When we talk about traditional shopping it is a common observation that all brands advertise their products in such a way that customers get attracted. Such is the case with online shopping, products are presented in such a manner that customers get attracted and end up buying poor quality products. 63.5 percent of our respondents said that they buy products of brands that seems appealing to them irrespective of other good brands as shown in Figure 8.

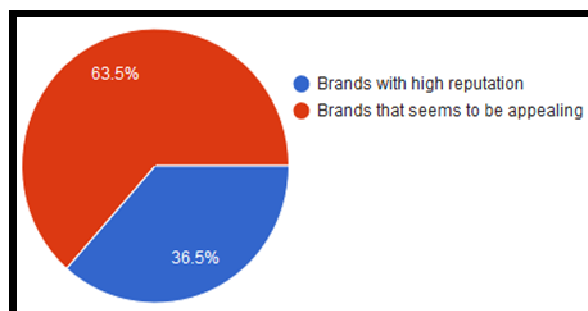


Figure 8: Preferred style of shopping

One of the methods by which trend of online shopping can increase is by encouraging customers to tell family and friends about online shopping. 73.1 percent of respondents said that they will recommend online shopping to other people as shown in Figure 9.

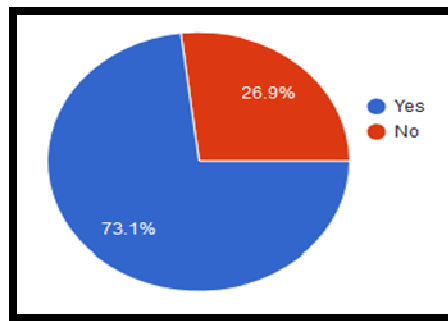


Figure 9: Recommendation of Online Shopping

An effective way to build confidence in customers about product quality is to give feedback about products after buying and using them. Z. Mo et al. (2015). Only 46.2% respondents said that they give feedback for products as shown in Figure 10.

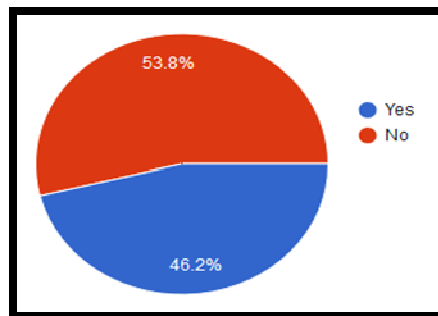


Figure 10: Feedback of Products

#### 4.6 Popular Online Stores

Respondents were asked which online stores they usually visit for online shopping, they shared names of multiple online stores such as aliexpress.com, yayvo.com, ebay.com, Khadionline.com, daraz.pk, kaymu.pk, shop4u.com and many others. Among all daraz.pk and kaymu.pk are most common among the respondents as shown in Figure 11.

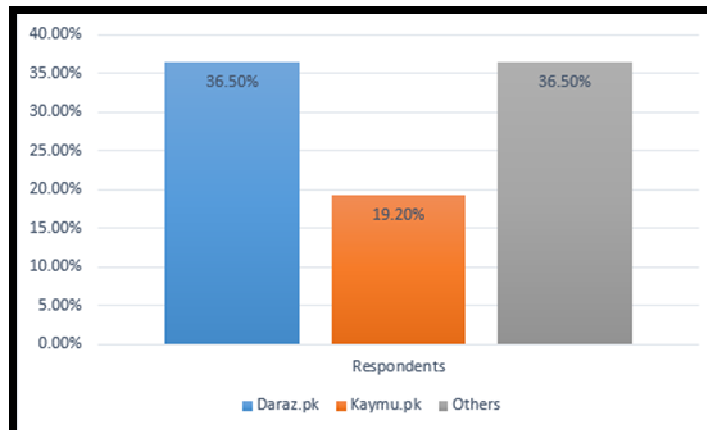


Figure 11: Most Popular Online Stores

#### 4.7 Trend of common Products

E-commerce is evolving in Pakistan S. Nazir et al. (2012) and with the passing time smart people are bringing their business online. Ms. Alina Babar et al. (2014). Now we have almost everything available in online stores. Respondents were asked what if they had bought products likes Phone and mobile accessories, Clothes, Shoes, Jewelry, watch, bags, hats, belts or wallets, Makeup, Hair accessories or brooches, Laptops, storage devices, printers or scanners, Electric appliances like heaters, refrigerators or dryers, Perfumes, products for men and women grooming, home appliances like TVs or speakers, Sports and fitness, Toys and baby care products, Tickets of Concerts and Movies, Travel tickets, Books and Eatables. The answer of respondents is stored in form of variables yes, no and planning to buy. The response is shown in Table 3. The products that were bought by

more than 50% of respondent are mobile phone sets, mobile accessories and clothes.

Table 3: Common Products bought

| Products                     | Yes (%)  | No (%)   | Planning to buy (%) |
|------------------------------|----------|----------|---------------------|
| Phone and mobile accessories | 33(63.5) | 17(32.7) | 2(3.8)              |
| Clothes                      | 35(67.3) | 8(15.4)  | 9(17.3)             |
| Shoes                        | 17(32.7) | 27(51.9) | 8(15.4)             |
| Jewelry                      | 23(44.2) | 23(44.2) | 6(11.5)             |
| Watches                      | 20(38.5) | 21(40.4) | 11(21.2)            |
| Bags, hats, belts or wallets | 12(23.1) | 32(61.5) | 8(15.4)             |
| Makeup and hair accessories  | 16(30.8) | 29(55.8) | 7(13.5)             |
| Tech devices such as Laptops | 9(17.3)  | 41(78.8) | 2(3.8)              |
| Electric appliances          | 8(15.4)  | 43(82.7) | 1(1.9)              |
| Grooming products            | 12(23.1) | 34(65.4) | 6(11.5)             |
| Home appliances              | 6(11.5)  | 41(78.8) | 5(9.6)              |
| Sports and fitness           | 9(17.3)  | 35(67.3) | 8(15.4)             |
| Toys and baby care products  | 3(5.8)   | 41(78.8) | 8(15.4)             |
| Tickets (Concerts, Movies)   | 16(30.8) | 32(61.5) | 4(7.7)              |
| Travel (Air, Railway)        | 16(30.8) | 33(63.5) | 3(5.8)              |
| Books                        | 8(15.4)  | 37(71.2) | 7(13.5)             |
| Eatables                     | 9(17.3)  | 41(78.8) | 2(3.8)              |

#### 4.8 Attributes of Online Shopping

Whenever we talk about online shopping, customers get attentive toward many issues. Saving time is number one priority in our busy lives, customer's saves a lot of time during online shopping P. L. Alreck (2009) 69.2 % respondents agree that online shopping saves time. Security, privacy and price are main concerns of customers. S. Sattar et al. (2014) and H.A. Qureshi et al. (2014). 65.4% respondent agree that online stores provide good security. Website language should be easy and interface user friendly. U. Cheema et al and H.A. Qureshi et al. (2014) 65.4 % respondents agree that language used is easy to understand. Many factors that are in favor of customers is the price and convenience S.Nazir et al. (2012) and J. Chen et al. (2011) 69.2% respondents agree that ordering is easy and 40.4 % disagree that online shopping is an overhead. People can find variety in products without travelling long distances Dr. R. Shanthy et al (2015) and P. L. Alreck (2009). 65.4% respondents agree that online stores have broad variety of products as shown in Table 4.

Table 4: Online Shopping Facts

| Variables                        | Strongly Agree | Agree | Disagree | Strongly Disagree |
|----------------------------------|----------------|-------|----------|-------------------|
| Time saving                      | 25%            | 69.2% | 1.9%     | 3.8%              |
| Good Security                    | 5.8%           | 65.4% | 25%      | 3.8%              |
| Long delivery time               | 7.7%           | 53.8% | 36.5%    | 1.9%              |
| Accurate description of products | 9.6%           | 51.9% | 34.6%    | 3.8%              |
| Easy Language                    | 23.1%          | 65.4% | 11.5%    | 0%                |
| Broad variety of products        | 17.3%          | 65.4% | 15.4%    | 1.9%              |
| Relatively expensive products    | 15.4%          | 38.5% | 44.2%    | 1.9%              |
| Complex process                  | 3.8%           | 34.6% | 55.8%    | 5.8%              |
| Difficult returning process      | 32.7%          | 57.7% | 9.6%     | 0%                |
| Overhead                         | 13.5%          | 38.5% | 40.4%    | 7.7%              |
| Ease of ordering                 | 3.8%           | 69.2% | 25%      | 1.9%              |

#### 5. Conclusion and Recommendations

The world of e-commerce is like a growing child and online shopping is the new trend in Pakistan. The study was conducted in Pakistan in order to discover some of the facts of online shopping through customer attitude. Online shopping is the new trend in developed as well as developing countries. It is getting the attention of young generation mostly students. Main factors that affect online shopping is price, overhead and quality of products delivered. The availability of variety in products motivates people to do online shopping. Online market has been the best business market and the Pakistani people are coming with new experiments and ideas in order to learn new things. Females are more involved in online shopping as compared to men so companies should devise the policies and strategies to convince male population to adopt online shopping.

#### 6. References

Al-Qudah, O. A., & Ahmad, K. (2014, November). The roles of culture in online shopping to enhance e-



- commerce in Jordan. In Information Technology and Multimedia (ICIMU), 2014 International Conference on (pp. 113-117). IEEE.
- Alreck, P. L., DiBartolo, G. R., Diriker, M., Dover, H. F., Passyn, K. A., & Settle, R. B. (2011). Time pressure, time saving and online shopping: Exploring a contradiction. *Journal of Applied Business Research (JABR)*, 25(5).
- Agarwal, R., & Pradeep, Y. (2013, August). Bridging the gap between traditional and online shopping methods for indian customers through digital interactive experience. In *Advances in Computing, Communications and Informatics (ICACCI)*, 2013 International Conference on (pp. 1184-1189). IEEE.
- Bashir, R., Mehboob, I., & Bhatti, W. K. EFFECTS OF ONLINE SHOPPING TRENDS ON CONSUMER-BUYING BEHAVIOR: AN EMPIRICAL STUDY OF PAKISTAN.
- C. Parmar. (April 2015). A Comparative Study on Various Payment Options in Online Shopping. In *International Journal on Recent and Innovation Trends in Computing and Communication*.
- Cai, Y. P., & Wang, Y. Y. (2011, November). Simple said about online payment risks and preventive measure. In *Information Systems for Crisis Response and Management (ISCRAM)*, 2011 International Conference on (pp. 243-246). IEEE.
- Cheema, U., Rizwan, M., Jalal, R., Durrani, F., & Sohail, N. (2013). The trend of online shopping in 21st century: Impact of enjoyment in tam model. *Asian Journal of Empirical Research*, 3(2), 131-141.
- Chen, J., Xie, X., & Jing, F. (2011, August). The security of shopping online. In *Electronic and Mechanical Engineering and Information Technology (EMEIT)*, 2011 International Conference on (Vol. 9, pp. 4693-4696). IEEE.
- Guo, S., Wang, M., & Leskovec, J. (2011, June). The role of social networks in online shopping: information passing, price of trust, and consumer choice. In *Proceedings of the 12th ACM conference on Electronic commerce* (pp. 157-166). ACM.
- Katawetawarak, C., & Cheng, L. W. (2013). Online shopper behavior: Influences of online shopping decision.
- Khan, A. S., Ahmed, F., Yousuf, H., ul Hassan, S., & Zia, S. A. (2014). Online Shopping Behavior in Pakistan. In *IBAICM 2014 international e conference on makrting*.
- L. Zhang et al., "A Study of University Students' On-line Shopping Behavior Traits and Influencing Factors", Fifth International Conference on Business Intelligence and Financial Engineering, 2012.
- Mathew, B. (2015). A Study on Changing Trends in Online Shopping of Indian Consumers in Apparel Segment. *IJAR*, 1(9), 207-214.
- Mlelwa, K. L., Chachage, B., & Zaipuna, Y. O. (2015). E-Commerce Trend in Developing Countries: A Case Study of Tanzania. *International Journal of Computer Applications*, 125(1).
- Mo, Z., Li, Y. F., & Fan, P. (2015). Effect of online reviews on consumer purchase behavior. *Journal of Service Science and Management*, 8(3), 419.
- Ms. Alina Babar. (March 2014). Factors Influencing Online Shopping Behavior of Consumers. In *Journal of Basic and Applied Scientific Research*.
- Nagra, G., & Gopal, R. (2013). An study of Factors Affecting on Online Shopping Behavior of Consumers. *International Journal of Scientific and Research Publications*, 3(6), 1-4.
- Nazir, S., Tayyab, A., Sajid, A., Rashid, H. U., & Javed, I. (2012). How online shopping is affecting consumers buying behavior in Pakistan. *International Journal of Computer Science Issues*, 9(3), 486-495.
- Qureshi, H. A., Fatima, R., & Sarwar, A. (2014). BARRIERS TO ADOPTION OF ONLINE SHOPPING IN PAKISTAN. *Science International*, 26(3).
- Rahaman, M. M. (2016). On-line Shopping Trends, Patterns and Preferences of University Undergraduate Students: A Survey Study on Sylhet Region. *Global Disclosure of Economics and Business*, 3(1), 81-92.
- Rashid, Z., Peig, E., & Pous, R. (2015, October). Bringing online shopping experience to offline retail through augmented reality and RFID. In *Internet of Things (IOT)*, 2015 5th International Conference on the (pp. 45-51). IEEE.
- Sanayei, A., Bazargan, N. A., & Ansari, A. (2016, April). The impact of introversion/extroversion on online shopping intention (Case study: Computer and cell phone accessories). In *e-Commerce in Developing Countries: with focus on e-Tourism (ECDG)*, 2016 10th International Conference on (pp. 1-7). IEEE.
- Sattar, S., & Ameer, M. H. (2014). Online Shopping adaptation by individuals in Pakistan. *Int. Inst. Sci. Technol. Educ.*, 4(3), 99-103.
- Shanthi, R., & Desti, K. (2015). Consumers' perception on online shopping. *Journal of Marketing and Consumer Research*, 13, 14-21.
- T. Raval. (2014, September). Study of Effectiveness of Online Shopping. In *Indian journal of applied research*.
- Xirong, G., & Yang, H. (2010, May). Typology of Consumers' Risk Perceptions in Online Shopping: An Empirical Approach Based on the Questionnaire Data. In *E-Business and E-Government (ICEE)*, 2010 International Conference on (pp. 2188-2191). IEEE.

- Yang, J. X., Zhao, H. X., & Wan, J. (2010, November). Research on the Advantages and Disadvantages of Online Shopping and Corresponding Strategies. In E-Product E-Service and E-Entertainment (ICEEE), 2010 International Conference on (pp. 1-3). IEEE.
- Zhong, C. (2013, June). Critical Factor Analysis of Mobile Online Shopping Adoption: From Mobile Phone Users' Perspectives. In Computational and Information Sciences (ICCIS), 2013 Fifth International Conference on (pp. 1667-1670). IEEE.