

FACTOR IMPACTS CUSTOMER SATISFACTION IN THE CONTEXT OF ONLINE SHOPPING IN PAKISTAN: A QUANTITATIVE STUDY

Eisha Iqbal Khan¹, Maria Atiq², Maaz Raza³, Dawood Ahmed Sheikh⁴, and Abdul Saboor⁵

Abstract

The rapid growth of online shopping platforms has transformed the way customers order and receive their goods. As competition intensifies in this industry, it becomes crucial for service providers to understand the factors that influence customer satisfaction. This research paper aims to examine the effects of information quality, system quality, and service quality on customer satisfaction in the context of online shopping. Drawing upon a comprehensive literature review, a conceptual framework is proposed to establish the relationships between the independent variables (IVs) the product quality, application safety, delivery guarantee, offers and the dependent variable (DV) of customer satisfaction. To empirically test the proposed framework, a survey methodology is employed to collect data from a sample of online shopping users. The data is then analyzed using appropriate statistical techniques. The findings of this research contribute to the existing body of knowledge by shedding light on the key drivers of customer satisfaction in the online shopping industry. The outcomes can assist service providers in enhancing their platforms and services to meet customer expectations and improve overall satisfaction levels.

Keywords: Online Shopping, Customer Satisfaction, Product Quality, Application Safety, Delivery Guarantee, Offers

INTRODUCTION

According to the customer product relativity theory, the relationship between the consumer and the product influences how valuable the customer is to the product. The importance of the customer has always been a major concern for companies (Iqbal et al., 2022). The background of the study focuses on the increasing popularity of online shopping among the Pakistani youth due to easy access to the internet and the convenience it offers. It highlights how online shopping provides customers with the ability to explore products and services, view images and details, and make purchases in real time. The younger generation is inclined towards online browsing and considers online shopping as a useful way to purchase products. The study aims to analyze the factors that contribute to customer satisfaction and retention in the context of online shopping in Pakistan. Customers boost the goodwill and future profitability of socially aware businesses, strengthening their brand value (Iqbal, 2022). Marketing intelligence has been employed as a crucial tool for designing promotions over the past couple of years to determine client response and interest (Kashif & Iqbal, 2022).

This study statement addresses the concerns and doubts that Pakistani customers, especially the youth, have regarding online shopping. It mentions the following issues:

1. Reliability of information advertised on online websites.
2. Safety measures and systems for transaction security.
3. Protection of personal information from hacking.

¹ Scholar, Sir Syed University of Engineering and Technology, Karachi, Pakistan. Email: eishaiqbalkhan@gmail.com

² Scholar, Sir Syed University of Engineering and Technology, Karachi, Pakistan. Email: m.atiqleo16@gmail.com

³ Scholar, Sir Syed University of Engineering and Technology, Karachi, Pakistan. Email: razakhanmaaz@gmail.com

⁴ Scholar, Sir Syed University of Engineering and Technology, Karachi, Pakistan. Email: sheikhdawood547@gmail.com

⁵ Scholar, Sir Syed University of Engineering and Technology, Karachi, Pakistan. Email: saboorabdul0447@gmail.com

4. Guarantee of intact delivery of ordered products.

Research Objective

The research objective of the study is to identify and understand the essential elements and perceived expectations of online customers, specifically the Pakistani youth. By fulfilling these expectations, the study aims to improve customer satisfaction and generalize the findings to benefit customers of all ages in Pakistan.

Research Questions

The research questions that arise from the problem statement are as follows:

1. How reliable is the information advertised through online websites?
2. How well are the systems and safety measures for online transactions?
3. What assurances can be provided to protect personal information from hacking?
4. What guarantees can be offered for the intact delivery of ordered products?

Significance of the Study

The study's significance lies in addressing the concerns and fears of Pakistani customers, particularly the youth, regarding online shopping. By analyzing and understanding the factors influencing customer satisfaction, the study aims to contribute to the improvement of online shopping experiences in Pakistan. The findings can be applied to enhance customer satisfaction for online shoppers of all ages in the country.

The transformational effect of the China-Pakistan Economic Corridor (CPEC), which fosters a favorable environment for e-commerce expansion and improves cross-border trade prospects, further amplifies the increase of online consumer satisfaction in Pakistan (Saleem & Iqbal, 2022).

LITERATURE REVIEW

Online shopping has revolutionized the retail industry, and understanding the factors that influence customer satisfaction is crucial for businesses (Li & Guo, 2019). This literature review explores the impact of independent variables, namely product quality (Lee & Kwon, 2017), application safety (Lee & Turban, 2018), delivery guarantee (Yadav & Rahman, 2020), and offers (Zhang et al., 2020), on the dependent variable of customer satisfaction in online shopping. By treating every consumer differently, businesses may boost their synergy (Iqbal, 2023). Digitalization and current technology adoption can improve customer accessibility and boost sales of the products (Iqbal, 2023). Online Shopping not only save the time but also the environment such as keeping environmental sustainability from plastic bags (Fareed & Iqbal, 2022). Thanks to these online platforms, users may now share their online travel observations with a larger and wider audience than ever before (Rizvi et al., 2022).

Product Quality, Application Safety, Delivery Guarantee, and Offers: The independent variables of product quality, application safety, delivery guarantee, and offers significantly influence customer satisfaction in online shopping (Chatterjee, 2018). These variables play distinct roles in shaping customers' perceptions and overall satisfaction levels. Successful online retailers must prioritize product quality, application safety, delivery guarantee, and attractive offers to ensure customer satisfaction (Zhang & Zhang, 2021). By effectively managing these independent variables, businesses can foster customer loyalty and thrive in the competitive online marketplace.

The Composite Based Analysis of the Structured Model

A partial least squares (PLS) confirmatory composite analysis was used to assess the validity and reliability of the

measures and to evaluate the quality of this structured model. The PLS algorithm shed light on the results of standardized loadings. It confirmed that the constructions were reliable. Alpha, Rho, and composite reliability values were higher than the recommended threshold of 0.7. The findings also reported the convergent validity of the constructs. The average variance extracted (AVE) values were well above the 0.5 benchmark. In addition, the results indicated appropriate discriminant validity values. The square root value of AVE was greater than the correlation values among the other variables in the same columns. The findings confirmed that there were no collinearity issues in this proposed research model as the variance inflation factors (VIFs) did not exceed PLS illustrated the model’s coefficients of determination. A bootstrapping procedure reported the statistical significance of the hypothesized relationships. It reaffirmed the relevance of the path coefficients that were present in this model.

Hypotheses

The level of product quality, application safety, delivery guarantee and offers positively influences customer satisfaction and their intention to participate in online shopping. Positive Relationship Hypothesis Explanation: The hypothesis posits that there is a positive relationship between the IV product quality, application safety, delivery guarantee and offers influencing customer satisfaction in online shopping. These IV refers to the extent to which customers have more satisfaction in doing shopping online on various platforms. Intention to this research is to know that how these factors are influencing customer satisfaction in online shopping.

- *H1: Product Quality has positive and insignificant relation with customer satisfaction.*
- *H2: Application Safety has positive and insignificant relation with customer satisfaction*
- *H3: Delivery guarantee has positive and significant relation with customer satisfaction.*
- *H4: Offers has positive and significant relation with customer satisfaction*
-

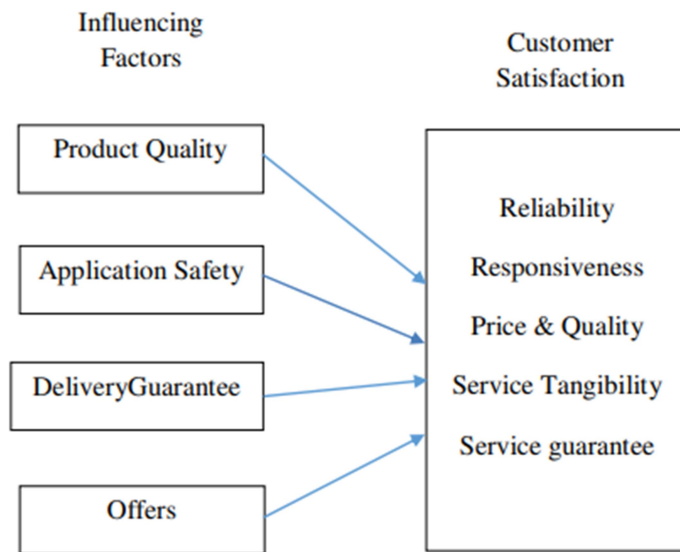


Figure 1: Conceptual Framework

Technology Acceptance Model (TAM)

According to Davis (1989), the Technology Acceptance Model places an emphasis on the significance of perceived usefulness and ease of use in determining user satisfaction. Customers' perceptions of usefulness and ease of use are influenced by factors such as website design, navigation ease, security features, and payment

options in the context of online shopping (Lee & Turban, 2018). Customers are more satisfied when they have positive perceptions of these factors.

Applying Social Change Theory

According to the Social Exchange Theory (Blau, 1964), individuals engage in a reciprocal relationship in which they anticipate receiving benefits and rewards for their efforts or investments. Customers expect discounts, individualized offers, dependable delivery, and responsive customer service when they shop online (Zhang et al., 2020). Customers have a positive experience when these expectations are met, which increases their level of satisfaction.

Empirical Study

According to the conceptual framework, the purpose of this empirical study is to investigate the factors that influence customer satisfaction when shopping online. In the context of online shopping, the aim of the study is to provide empirical evidence and insight into the relationship between the dependent variable (customer satisfaction) and the independent variables (product quality, application safety, delivery guarantee, offers).

METHODOLOGY

Research Purpose

The research purpose for studying this research was to analyze the impact of online customer satisfaction through the product quality, application safety, delivery guarantee, and the offers through online shopping.

Research Approach

The research approach refers to the general strategy or method used to conduct the study. It could be quantitative, qualitative or a combination of both. In the case of online customer satisfaction, a mixed-methods approach may be appropriate by combining surveys or questionnaires with interviews or focus groups to gather comprehensive data.

Research Design

For this research, we collected 120 samples through a questionnaire from those who are performing online shopping in Karachi, especially the youth. SPSS was used to analyse the collected data. Factor analysis, ANOVA and regression analyses were carried out to conclude.

Sampling Technique

The sampling technique determines how participants or units are selected from the target population. Common sampling techniques include random sampling, stratified sampling, convenience sampling, or purposive sampling. The choice of sampling technique for customer satisfaction in online delivery research will depend on the specific research objectives and the population being studied. The sampling technique for this research is purposive sampling.

Target Audience

The target audience or population in the context of customer satisfaction in online shopping research would typically be consumers who use online shopping platforms, such as customers who do shopping from various online platforms through mobile apps or websites.

Sample Size

The sample size refers to the number of participants or units included in the study. Determining an appropriate sample size depends on factors such as the research design, desired level of precision and statistical analysis techniques. For online shopping customer satisfaction, a larger sample size may be preferred to ensure sufficient representation of different customer segments and to achieve more robust results.

Statistical Technique

The research objectives and the type of data collected influence the selection of statistical techniques. Descriptive statistics, correlation analysis, regression analysis, factor analysis, and cluster analysis are all common statistical techniques for analyzing data from online shopping. These procedures can assist with distinguishing designs, connections, furthermore, relationships inside the information.

Questionnaire and Measurement Instruments

We have made a Google questionnaire on our concept model i.e., customer satisfaction in online shopping. On the whole, 87 surveys were collected-those performing online shopping were only considered for our study and the related analysis. SPSS and PLS-SEM were used to analyze the collected data.

Ethical Consideration

Ethical considerations were taken into consideration when conducting research on customer satisfaction in online shopping. These include obtaining participants' informed consent, maintaining anonymity and confidentiality, and adhering to ethical data collection and analysis guidelines. Addressing any potential biases, resolving conflicts of interest, or ensuring the privacy and security of personal information are all examples of ethical considerations. It is essential to keep in mind that the particulars of each of these components will vary based on the research study's objectives. A general framework for conducting research on customer satisfaction in online shopping is provided by the outlined components.

RESULTS & DISCUSSION**Demographics**

We took a sample of 87 people. In our questionnaire we have 5 questions related to demographics. The statistics of our samples is shown in the chart below:

Table 1
Statistics

		Gender	Age	Working_Status	Frequency	Factor
N	Valid	87	87	87	87	87
	Missing	0	0	0	0	0

The frequencies of our results are calculated through descriptive analysis. The result of our descriptive analysis test is shown in table below:

Table 2
Descriptive Analysis

Characteristics		Frequency	%
Gender	Male	52	59.8
	Female	35	40.2
Age	Less than 20	7	8
	20-30	56	64.4
	30-40	15	17.2
	Above 40	9	10.3
Working status	Working	39	44.8
	Studying	48	55.2
Frequency of online shopping	Daily	4	4.6
	Weekly	4	4.6
	Monthly	19	21.8
	Occasionally	44	50.6
	Rarely	16	18.4
Most important factor in online shopping	Convenience	53	60.9
	Attractive website design	34	39.1

Reliability and Validity

To measure the reliability of items presented in a variable we should check whether value of Cronbach alpha is greater than 0.7 or not. If it is equal or greater than 0.7 those items are reliable. The reliability analysis chart of our variables is given below:

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
AS	0.862	0.867	0.901	0.648
DG	0.887	0.895	0.918	0.691
DV	0.903	0.905	0.928	0.720
O	0.806	0.819	0.866	0.566
PQ	0.854	0.857	0.895	0.631

Figure 2: Reliability Analysis

However, we also performed our reliability analysis test on SPSS therefore we get reliability of our all variables. The result of that test is shown in the tables below:

Table 3
Reliability Statistics

Cronbach's Alpha	N of Items
.922	5

Table 4
Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Product quality	9.9517	11.580	.727	.921
Application_safety	9.2805	9.952	.788	.907
Delivery_guarantee	9.4966	9.743	.855	.893
Offers	9.3793	9.929	.848	.895
Dependent_variable	9.4966	9.367	.808	.905

Here the value of Cronbach alpha is 0.922 which means our overall data is highly reliable.

Factor Analysis

To determine the adequacy of the sample, Kaiser-Meyer-Olkin KMO was used and to check the significance of the sample Bartlett test was performed. The results of both the tests are represented in the table below:

Table 5
KMO and Bartlett's Test

Kaiser-Meyer-Olkin Adequacy	Measure of Sampling	.899
	Approx. Chi-Square	1625.037
Bartlett's Test of Sphericity	df	300
	Sig.	<.001

Since our KMO is above 0.7 therefore our sample is adequate, and our Bartlett test's result is less than 0.001 which means it is highly significant. The factor loadings were reported in Rotated component matrix table. At initial stage our factors were not loaded in relevant construct as shown in figure below:

Table 6
Rotated Component Matrixa

	Component				
	1	2	3	4	5
PQ1		.700			
PQ2		.696			
PQ3		.548			
PQ4		.618		.576	
PQ5		.676			
AS1					.770
AS2					.749
AS3			.667		
AS4			.557		
AS5			.719		
DG1			.644		
DG2			.641		
DG3			.508	.566	

DG4	.599		
DG5		.561	
O1			.619
O2	.540		
O3			.677
O4		.597	
O5		.573	
DV1	.599	.567	
DV2	.852		
DV3	.637		
DV4	.691		
DV5	.704		

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.
 a. Rotation converged in 7 iterations.

However, after deletion of PQ3, PQ4, AS1, AS2, AS3, AS5, DG1, DG3, DG4, O2, O4, O5 and DV1 our every variable loaded in its relevant construct as shown in figure below:

Table 7
 Rotated Component Matrixa

	Component				
	1	2	3	4	5
PQ1		.812			
PQ2		.644			
PQ5		.775			
AS4					.862
DG1			.868		
DG2			.567		
DG5			.620		
O1				.738	
O3				.769	
DV2	.817				
DV3	.640				
DV4	.802				
DV5	.784				

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.
 a. Rotation converged in 6 iterations.

We also performed cross loading test at PLS-SEM in which our every factor was highly loaded in its own construct as shown on figure below:

	AS	DG	DV	O	PQ
AS1	0.786	0.516	0.521	0.598	0.466
AS2	0.847	0.612	0.598	0.587	0.502
AS3	0.865	0.718	0.553	0.587	0.568
AS4	0.686	0.533	0.501	0.555	0.575
AS5	0.829	0.729	0.548	0.569	0.520
DG1	0.595	0.737	0.548	0.534	0.412
DG2	0.662	0.860	0.621	0.659	0.550
DG3	0.674	0.846	0.633	0.704	0.588
DG4	0.614	0.849	0.724	0.652	0.578
DG5	0.679	0.857	0.705	0.710	0.629
DV1	0.576	0.641	0.818	0.706	0.631
DV2	0.451	0.593	0.851	0.575	0.518
DV3	0.668	0.740	0.873	0.698	0.590
DV4	0.563	0.660	0.849	0.650	0.498
DV5	0.593	0.674	0.851	0.665	0.488
O1	0.492	0.548	0.424	0.647	0.416
O2	0.617	0.681	0.684	0.804	0.531
O3	0.549	0.644	0.581	0.803	0.608
O4	0.491	0.598	0.605	0.802	0.648

Figure 3

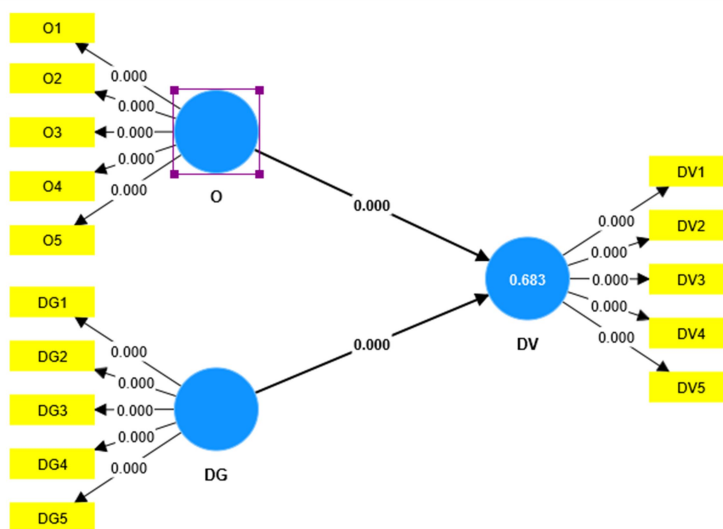


Figure 4

Since we get significant relation in only two variables therefore application safety and product quality were deleted from conceptual model. The beta values and p values are shown in figure below:

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
DG -> DV	0.444	0.448	0.123	3.621	0.000
O -> DV	0.430	0.432	0.117	3.672	0.000

Figure 5

The result of same test through SPSS is shown in table below:

Table 8a
Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.120	.215		-.556	.580
	Delivery_gurantee	.436	.130	.391	3.347	.001
	OFFERS	.385	.131	.334	2.934	.004
	Aplication_safety	.046	.116	.042	.398	.692
	Product_quality	.197	.136	.133	1.453	.150

a. Dependent Variable: Dependent_variable

But as we can see there is in significant relation between application safety and customer satisfaction same goes for product quality therefore new table will be:

Table 8b
Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.006	.200		.029	.977
	Delivery_gurantee	.500	.115	.448	4.362	<.001
	OFFERS	.474	.118	.412	4.013	<.001

a. Dependent Variable: Dependent_variable

Thus, the equation of linear regression will be:

$$C.S = 0.006 + 0.500 DG + 0.474 O$$

Interpretation

- The result showed that both hypotheses were supported.
- The first hypothesis regarding the application safety information on customer satisfaction in online shopping shows the insignificant, but a positive relationship (P < 0.001, β = 0.46).
- The 2nd hypothesis regarding the product quality on customer satisfaction in online shopping shows the insignificant, but a positive relationship (P = 0.002, β = 0.197).

- If delivery guarantee is increase by 1% then customer satisfaction will be increased by 50.0%
- If offers is increase by 1% then customer satisfaction will be increased by 47.4%

CONCLUSION

Based on the findings, it can be concluded that online shoppers in Pakistan preferred Daraz for their online shopping needs. Factors such as product quality, application safety, delivery guarantee, and offers directly influenced customer satisfaction. The respondents felt that online shopping offered convenience, reliability, and competitive prices, surpassing traditional shopping experiences. Overall, the Quality Safety Assurance (QSA) Model highlights the importance of focusing on product quality, application safety, delivery guarantee, and best-buy offers to enhance customer satisfaction.

Recommendations

To improve online customer satisfaction in Pakistan, the following recommendations are suggested:

1. Provide a wide variety of products online without compromising product quality.
2. Ensure a highly reliable and user-friendly application for repeated customer visits.
3. Implement effective Customer Relationship Management (CRM) with prompt responses to customer inquiries and feedback.
4. Ensure delivery quality in terms of packaging and timely delivery.
5. Enhance application safety by maintaining utmost secrecy and secure payment gateways.
6. Regularly update and provide attractive offers to meet the expectations of Pakistani youth.

For future improvement, it is recommended to:

1. Conduct regular market research to stay updated with customer preferences and demands.
2. Incorporate emerging technologies to enhance the online shopping experience.
3. Focus on personalized marketing strategies based on customer preferences and behavior.
4. Collaborate with local businesses to expand the range of products and services available online.

Limitations

The study has certain limitations that should be considered:

1. The findings are based on the perceptions of a specific group of respondents and may not be generalized to the entire population.
2. The study does not consider the influence of external factors such as cultural or socioeconomic aspects on online shopping preferences.
3. The research is limited to the specific time period and may not account for potential changes in consumer behavior over time.

Delimitations

The study focused on online shoppers in Pakistan and their preferences for specific online platforms. It did not consider offline shopping experiences or preferences in other countries. The findings are limited to the factors identified in the QSA model and do not encompass all possible factors influencing customer satisfaction in online shopping.

REFERENCES

- Al Karim, R. (2013). Customer Satisfaction in Online Shopping: a study into the reasons for motivations and inhibitions. *IOSR Journal of Business and Management*, 11(6), 13-20, retrieved from

- <http://www.iosrjournals.org/iosrjbm/papers/Vol11-issue6/B01161320.pdf>
- Alam, S.S. & Yasin, N.M. (2010). An Investigation into the Antecedents of Customer Satisfaction of Online Shopping. *Journal of Marketing Development and Competitiveness*, 5(1), 71-78, retrieved from <http://m.www.nabusinesspress.com/JMDC/AlamWeb.pdf>
- AlGhamdi, R., Nguyen, A., Nguyen, J. & Drew, S. (2012). Factors influencing e-commerce adoption by retailers in Saudi Arabia: A quantitative analysis. *International Journal of Electronic Commerce Studies*, 3(1), 83-100, available at <https://arxiv.org/abs/1211.2799>
- Constantinides, E. (2004). Influencing the Online Consumer's Behavior: The Web Experience. *Internet research*, 14(2), 111-126. doi:<https://doi.org/10.1108/10662240410530835>
- Eid, M. I. (2011). Determinants of E-Commerce Customer Satisfaction, Trust, and Loyalty in Saudi Arabia. *Journal of Electronic Commerce Research*, 12(1), 78-93, retrieved from http://www.jecr.org/sites/default/files/12_1_p05.pdf
- El Khatib, M. & Khan, F.R. (2017). Implications of Social Media Technology in Interpersonal Skills and Academic Performances. *International Journal of Management, Innovation and Entrepreneurial Research*, 3(2), 99-110. doi:<https://doi.org/10.18510/ijmier.2017.326>
- Fareed, S, A, Q., and Iqbal, M.N., (2022). Consumer Behavior towards Paper Bags During Shopping: A Qualitative Study on Pakistani Grocery Consumers, *Eye-The International Social Science Review*, 1(1).
- Iqbal, M. N. (2022). The Influence of Corporate Social Responsibility on Corporate Alliance Brand Value: A Study on Bancassurance Services in Pakistan. *Foundation University Journal of Business & Economics*, 7(2), 61-69.
- Iqbal, M. N. (2023). A Qualitative Study on Bancassurance Products and Its Implementation for Efficient Customer Experience in Pakistan. *International Journal of Trends and Innovations in Business & Social Sciences*, 1(1), 24-29.
- Iqbal, M. N., Zakai, S.M., & Hassan, M., (2022), An Exploration of the Factors Influences Customer Response towards Banking Products and Services, *Periodicals of Social Sciences*, 2(2).
- Iqbal. M. N., (2023), Exploration of the Factor influence Bancassurance as a Successful Corporate Synergy in Pakistan, *Journal of Education and Culture Studies*, 7(2), 121-131. ISSN: 2573-0401.
- Javadi, M.H.M., Dolatabadi, H.R., Nourbakhsh, M., Poursaeedi, A. and Asadollahi, A. R. (2012). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers. *International Journal of Marketing Studies*, 4(5), 81-98. doi:<https://doi.org/10.5539/ijms.v4n5p81>
- Jiradilok, T., Malisuwan, S., Madan, N. & Sivaraks, J. (2014). The Impact of Customer Satisfaction on Online Purchasing: a Case Study Analysis in Thailand. *Journal of Economics, Business, and Management*, 2(1), 5-11. doi:<https://doi.org/10.7763/JOEBM.2014.V2.89>
- Khan, F.R., Al-Balushi, H.Y., Algaithi, A.D. & Al-shihi, A.A. (2017a). Impact of Social Media on Customer Satisfaction: Bank Muscat – A Case Study. *Ahead International Journal of Recent Research Review*, 1 (11), 154-164.
- Khan, F.R., Hatami, Y.J., Sasidharan, A. & Al-Roshdi, S.A.A. (2017b). Investigative Study of Preferred Social Media Marketing in Safer Mall, Sohar, Oman. *Humanities & Social Science Reviews*, 5(1), 53-63. doi:<https://doi.org/10.18510/hssr.2017.515>
- Kolesar, M.B. & Galbraith, R.W. (2000). A Services-Marketing perspective on e-retailing: Implications of e-retailers and Directions for Further Research. *Internet Research*, 10(5), 424-438. doi:<https://doi.org/10.1108/10662240010349444>
- Lin, C., Wu, H. & Chang, Y. (2010). The Critical Factors Impact on online Customer Satisfaction. *Procedia Computer Science*, 3, 276-281. doi:<https://doi.org/10.1016/j.procs.2010.12.047>
- Matic, M. & Vojvodic, K. (2014). Customer-Perceived Insecurity of Online Shopping Environment. *International Review of Management and Marketing*, 4(1), 59-65, retrieved from <http://econjournals.com/index.php/irmm/article/view/677>
- Molla, A. & Heeks, R. (2007). Exploring E-commerce Benefits for Businesses in a Developing Country. *The Information Society*, 23(2), 95-108. doi: <https://doi.org/10.1080/01972240701224028>
- Niranjanamurthy, M., Kavyashree, N., Jagannath, S. & Chahar, D. (2013). Analysis of E-Commerce and M-Commerce: Advantages, Limitations, and Security Issues. *International Journal of Advanced Research in*

- Computer and Communication Engineering*, 2(6), 2360-2370, retrieved from <https://www.scribd.com/document/270880682/7-Niranjanamurthy-Analysis-ofE-Commerce-and-M-Commerce-Advantages>
- Oxley, J.E. & Yeung, B. (2001). E-Commerce Readiness: Institutional Environment and International Competitiveness. *Journal of International Business Studies*, 32(4), 705-723, retrieved from <http://www.jstor.org/stable/3069473>
- Park, C. & Kim, Y. (2003). Identifying Key Factors Affecting Consumer Purchase Behavior in an Online Shopping Context. *International Journal of Retail & Distribution Management*, 31(1), 16-29. doi:<https://doi.org/10.1108/09590550310457818>
- Pavlou, P.A. (2003). Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model. *International Journal of Electronic Commerce*, 7(3), 101-134, retrieved from <http://www.jstor.org/stable/27751067>
- Purchasing Behavior. *International conference on software and computer applications IPCSIT*, IASIT Press, Singapore, Vol. 9, 174-181, retrieved from <http://www.ipcsit.com/vol9/33-B20002.pdf>
- Rizvi, S.A., Asif, A., Zahid, Z., and Iqbal, M.N., (2022). Effectiveness of the Factors for Tourism Industry in Pakistan: A Quantitative Analysis, *Priority-The International Business Review*, 1(1).
- Saleem, F., and Iqbal, M.N., (2022). Rural Development of CPEC Energy Project Impact on Social Responsibilities and South Region of Pakistan, *Eye-The International Social Science Review*, 1(1).
- Site Attributes. *The Journal of Strategic Information Systems*, 11(3-4), 245-270. doi:[https://doi.org/10.1016/S09638687\(02\)00018-5](https://doi.org/10.1016/S09638687(02)00018-5)
- Tsiotsou, R. (2006). The Role of Perceived Product Quality and Overall Satisfaction on Purchase Intentions. *International Journal of Consumer Studies*, 30(2), 207-217. doi:<https://doi.org/10.1111/j.1470-6431.2005.00477.x>
- Vehovar, V. (2003). Security Concern and Online Shopping. An international study of the credibility of the consumer information on the internet submitted to the Faculty of Social Sciences, University of Ljubljana, 1-36, retrieved from <https://consumersunion.org/wp-content/uploads/2013/05/Slovenia.pdf>