Exploring Perceptions and Realities of Online Shopping: A Study on Youth E-Consumers in Lahore, Pakistan

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Abstract
The aim of this study is to explore perceptions and realities of online shopping: A study on youth e-consumers in Lahore, Pakistan using a qualitative research method. Sixteen e-consumers were purposefully selected for conducting face-to-face, audio recorded semi-structured interviews. Self-designed interview guide was used for data collection. Useful information was extracted through manual generated codes for thematic data analysis. Analysis of data revealed that perceived non-financial benefit i.e. convenience and financial benefits i.e. cost saving and Cash-On-Delivery (COD) positively influence the online shopping, however, perceived risk i.e. health and security risks have a negative impact on the online shopping. Moreover, demerits of the online shopping i.e. lack of regularity authority, inflated prices, lack of empathy, burden of delivery charges, and fixed prices affects the online shopping preferences negatively. In future, the sample size shall be increased with the scope encompassing other cities of Pakistan to further refine the findings. In addition to this, the e-commerce websites analyzed in this study can also be critically compared in relation to their services and policies with other international well known E-commerce platforms like Amazon, eBay etc.
Keywords: Online shopping in Pakistan, E-commerce, E-Preferences, Digital marketing, Qualitative research

1. Introduction

The use of smart gadgets has been increased ever since the invention of internet with every person striving to save time as well as money. Excess burden on resources in such circumstances provided a new dimension for the businesses known as E-commerce. Growing rate of population as well as increasing pollution levels contributed significantly to the boom of e-commerce. The same was revealed in the study of Chen and Chang (2013) that "Nowadays environmental consideration has rapidly emerged as a mainstream notion owing to global warming, so, foresighted people or companies would like to prefer green opportunities". Similarly, Monroe and Mclntosh (1991) elaborated that "customers pay more attention to rise of environmental activities, and the impact of industrial disaster, such that customer environmentalism is more prevalent and environmental regulations are very strict in the world". Morgan (2011) estimated that the global e-commerce output value would reach USD 680,600 million in 2011 which was 18.9% higher than the year before; with further three consecutive years of growth rates exceeding 17%; and 20.8% to reach in 2023 (Keenan 2022).

Online shopping rate is highest in Asia-Pacific (APAC) (Knežević et al., 2015). Pakistan, being a part of APAC, has also shown tremendous growth in e-commerce over the past few years. Ghaznavi (2013) revealed in study that in Pakistan, e-commerce is still gaining momentum and its significant growth is expected in the future. In Pakistan over 100 online shopping websites are working and their annual revenue is in billions of rupees (Chaudary et al., 2014). Even one of the well-known website daraz.pk generated a recorded revenue of Rs. 3 Billion just during "Big Friday Sale" in 2017 (Daraz.pk 2017). Quratulain Ibrahim, Managing Director of Nielsen Pakistan, stated that 82 percent of consumers having internet facility in developed areas have shopped online with the number increasing by 7% as compared to 2018 (Shah 2019). In addition, Pakistan was the 46th largest market for e-commerce with revenue of US$4.2 billion in 2021. The biggest player in the Pakistani e-commerce market is J. the store had a revenue of US$37.5 million in 2022, followed by Gul Ahmed and Limelight, as the second- and third-largest stores with US$35.9 million and US$34.2 million, respectively, (eCommerceDB, n.d.).

With the vital growth of online shopping, "the number of scams, fraudulent practices and cheating also increased; such cheating activities had created fear in the minds of customers" (Jayasubramanian et al., 2015). Such situation warrants an investigation in finding the perspectives of e-consumers and their experiences of online shopping. Since this study is customer focused, so the findings can help e-commerce businesses in Pakistan conduct their operations to enhance customer satisfaction, as higher customer satisfaction can produce higher organizational revenue (Wu & Tseng 2015). Kim and Stoel (2004) indicated that customers must be satisfied with their online shopping experience otherwise they will not return and it will cause of loss of profits. Further, The number of dissatisfied online customers experiencing service breakdowns, lost orders or inadequate complaint handling is notable (Meuter et al., 2000; Audi et al., 2021; Audi et al., 2022). These unsatisfied encounters cause annual sales losses of several billion dollars per year (Rust & Lemon 2001). So, it's necessary to know the difficulties faced by e-consumers to provide a better understanding for the businesses towards achieving customer satisfaction. Moreover, Baba and Sidiqqi (2013) mentioned in their study that "More research is need to understand the online shopping behaviors and intentions of consumers in emerging economies", whereas another study indicated research gap in the form of selection of sample consisting of working adults to identify their preferences that related to online shopping (Lim et al., 2016). As Alif, et al., (2019) argued in their study that "To boost the sales, it is important to identify the online shoppers' preferences for satisfying them". Despite availability of existing quantitative research studies on online shopping in the form of Puccinelli (2009); Rohm (2004); Shankar (2003) Hanif (2022); Khan (2019); and Wattoo (2022), there is still a need to explore the subject through qualitative approach but in Pakistani context. So, in order to investigate the factors affecting the satisfaction of consumers, it was apt to undertake such study and hence it serves as the core motive of this research. All these points towards the need to explore the online shopping experiences for helping potential online shoppers/e-consumers, existing online sellers and potential online sellers.

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1.1. Aim and objectives of the study

The aim of this study is to explore the online shopping experiences of business platforms providing brand new physical products among young people of Lahore, Pakistan under the following objectives:

- To identify the factors influencing online shopping of young people living in Lahore (WHAT?)
- To identify the effects of these online shopping influencing factors (HOW?)

2. Literature Review

Online shopping, internet shopping, online retailing, electronic retailing (e-retailing), virtual shopping, pollution free trading, green marketing and electronic commerce (e-commerce) are almost similar terms expressing the modern way of shopping, in which e-consumers shop their required products or services directly from producer or sellers through internet connected devices without an intermediary agent. Different scholars have defined online shopping with almost similar meanings. Jayasubramanian et al., (2015) defined it as a "process of shopping services or products through internet". The study of Ariff et al., (2014) defined it as "a process in which online shopper access the internet to search, select, buy, use and dispose of goods and services, in satisfying his/her needs and wants". In practice, online shopping is the easiest way because it facilitates the shopping experience with benefits of convenience, discounted prices, product variety, quality product or service, price comparison etc. With such advantages, e-commerce has been gaining popularity as revealed in a study that "figure of online shoppers has been increasing as they feel it is easy to do (Al-Jahwari et al., 2018).

The literature has shown following factors which are either positively or negatively influencing the online shopping experiences.

2.1. Perceived benefits

There are many benefits of online shopping which affects the e-consumers positively that's why they select the e-shopping over traditional shopping (Zahid et al., 2017). Like it reduces the carbon footprint, thereby contributing towards reduced pollution; a variety of products is available at on just a few clicks or taps with prices comparison for a particular product or service; and discounts or promotional offers may be availed easily without waiting in queues and due to the elimination of middle man, it's a cheapest source of getting the required products. More significant perceived benefits are as under:

2.2. Convenience

Online shopping provides convenience in terms of low effort and time saving of the consumers (Adnan 2014; Ahmed et al., 2013; Bagdonienė and Zemblytė 2009; Chen et al., 2010) and they may shop anytime through any electronic device (Alif et al., 2019). Baba and Sidiqqi (2013) mentioned in their study that online shopping offers to search products easily without any delay, which is time consuming in traditional stores.

2.3. Cost saving

Better prices are one of the main reason which motivates e-consumers to make purchase online (Ahuja et al., 2003; Alif et al., 2019; Kohli et al., 2004). Hence, online shopping provides the incentive of cost saving because consumers shop the product directly from the seller without any intermediary agent.

2.4. Product variety

Online shopping provides wide variety of the products and services offered by various companies, without visiting every physical store (Alif et al., 2019; Jayasubramanian et al., 2015).

2.5. Provision of quality product

Product quality is one of the most important factors affecting online consumers' satisfaction. Online shopping enhances consumer's awareness towards quality products in the form of comparison between the specifications of the products (Jayawardhena et al., 2007; Lin et al., 2010).

2.6. Electronic Word of Mouth helps in decision making

A social media comment presenting relevant information to online customers as electronic word of mouth influence the customer's purchasing decision (Benedicktus et al., 2010; Lin et al., 2013; Messaoud 2017; Othman and Rahim 2019; Pan & Zhang 2011; Schlosser, White, & Lloyd 2006).

2.7. Post-Payment Scheme or Cash on Delivery

Cash on Delivery (COD) mode is the post-payment scheme in which, e-shoppers need to pay the amount of product at the time of product or service delivery. Moreover, COD is the preferred payment method of e-consumers (Liu et al., 2019; Masoud 2013; Patrick & Park 2006). In fact, "COD is an important online factor to build trust between consumers and electronic sellers" (Tandon et al., 2016).

2.8. Perceived risks

Literature showed that perceived risks negatively affect the e-consumers. The perception of risk influences purchasing behaviors and attitudes and e-consumers still perceive higher risk in internet shopping comparatively conventional shopping (Hsieh & Tsao 2014). Study of Adnan (2014) revealed that fake e-stores, scam websites and, cybercrimes are very common in Pakistan.

Literature expressed the following type of the risks:

2.9. Fraud risk

Fraud risk is "the concern of online shoppers about reliability of sellers in online shopping" or "consumer's concern about product delivery" (Naiyi, 2004). Ariff et al., (2014) found that concerns or risks about product, financial aspects and non-delivery are unfavorable risks for e-consumers.

2.10. Privacy risk

Privacy risk is "measures the concerns of online shoppers about the security of the required/provided personal information" (Naiyi 2004). Trust, security and privacy issues are the major problems which are faced by the online shoppers (Adnan 2014; Zatalini & Pamungkas 2017). Sulaiman, Mohezar, and Rasheed (2007) found in their study that perceived trust worthiness of the online vendors is one of the variables observed and online shoppers have lower level of trust towards privacy control of e-retailers.

2.11. Health risk

The probability that shopped product results in personal injury is known as health of physical risk (Cunningham et al., 2005). Online shoppers feel at risk to shop medicines and food through online means because there is no certainty about the hygiene conditions being met while preparation or production.

2.12. Perceived website interactivity

Perceived interactivity is the often mentioned but seldom operationalized concept associated with the internet (McMillan & Hwang 2002). Different websites have different layouts which may or may not provide the facility of: product zoom in/out; real time image; rotating 3D images; 3D virtual tours; recommendation agents; electronic dressing rooms; virtual models; virtual shopping assistances; product customization like size, color and design; interactive shopping carts; intuitive search engines; product comparison; user rating and comments; tracking options of the product (Islam 2009).

3. Methodology

3.1. Research design

Qualitative research approach was adopted in this study, since, "qualitative research design is more practicable in compassionate perspectives and experiences of the participants and to find out their key motives behind a decision making" (Jadhav & Khanna 2016).

3.2. Criteria for the selection of the participants

Purposive sampling from non-probability sampling technique was used for the selection of participants who fulfill the following criteria;

- Participant must have shopped online from minimum two e-businesses
- Shopped for a minimum of three times through those websites
- Most importantly those participants were preferred who could provide enrich information voluntarily through face to face audio recorded interviews

Moreover, this study consisted of a sample size of 16 (50% males and 50% females) as no new information was provided by further participants and since in a qualitative research the acceptability of sample size is determined as soon as the researchers feel satisfied that the theoretical points are established (Bryman 2003).

3.3. Research tool/instrument

Researchers developed a self-designed interview guide consisting of semi-structured open-ended questions for face-to-face, audio recorded interviews as a tool for the purpose of data collection in this study; since, it permits a firm degree of flexibility by allowing the pursuit of unpredicted lines of enquiry during the interviews (Grix 2010). The interview questions asked from the participants are as follows:

1. What do you know about online shopping?
2. Which factor(s) motivated/encouraged you to shop online?
3. How many experiences do you have of online shopping?
4. Which type of products did you shop online?
5. Which types of products are accessible on online?
6. What was the price of the cheapest and the most expensive product?
7. Which website(s) did you use for online shopping and why?
8. Which payment method do you use mostly and why?
9. How absence of COD would influence your shopping preferences?
10. Did you feel any risk while shopping online?

4. Data Analysis

Table 1 delineates the characteristics of various online shopping platforms as expressed by the participants of the research. Websites like www.daraz.pk, www.facebook.com and www.foodpanda.pk occupies a more prestigious place among other e-commerce platforms in respect to all parameters. Data collected through the interviewing process during the study was analyzed using inductive approach. Interviews were transcribed and manual thematic analysis resulted in articulation of themes which are described below. The responses from the participants regarding online shopping experience had similar trends in regards to convenience and cost saving. However, satisfaction levels were found to be higher for male participants as compared to female participants, owing to the reason that female participants had shopped personal use items i.e. footwear, handbags and dresses etc. could have provided better fit if they tried before buying/ordering.

Moreover, those online businesses were trusted more by the participants, having their own websites instead of relying solely on social media platforms only. Following are the dimensions of e-commerce having significant impact on consumers' experiences in relation to online shopping.

4.1. Non-financial Aspects - Convenience

Non-financial benefits in the form of convenience offers motivation to the consumers in engaging in online shopping more frequently. Convenience is manifested in the form of following attributes:

4.1.1. Effort and Time saving

Online shopping offers an easy way of shopping without spending energy and money to run after desired products from shop to shop, and/or arrange a conveyance for it. Twelve of the sixteen participants illustrated their reasons of a busy routine. One of the female participants, stated that:

> I am married, I have two kids, and I am a working lady. My work timings are 8am-4pm. I reach home at about 5-6 O'clock. No doubt my weekend is free but there are too many chores to be done. So, for personal ease I shop online to avoid going to the market.

Online shopping also offers time saving in terms of product selection, order placement and product delivery. One of the participants commented that *"I am a final year student with project submission at hand…I wouldn't be able to manage my time efficiently if I do not opt for online shopping".*

Table 1: Details of the Participants' experiences

Participants' Details		Male	Female
Gender			
Total Participants		8	8
Age (in years)	up to 17	1	0
	18 to 22	2	2
	23 to 27	4	4
	28 to 32	1	2
Qualification	up to Graduation	1	4
	Masters	5	2
	M. Phil and above	2	2
Website used	www.daraz.pk	✓	✓
	www.facebook.com		✓
	www.foodpanda.pk	✓	✓
	www.safrine.com	✓	✓
	www.borjan.com.pk	✓	✓
	www.salitexonline.com	✓	
	www.junaidjamshed.com	✓	
	www.olx.com.pk	✓	
	www.aliexpress.com	✓	
	www.bytes.pk		✓
	www.alibaba.com.pk		✓
	www.kidsgofancy.com		✓
	www.emanzara.com		✓
	www.linkshop.pk		✓
Products purchased	Sandals	✓	✓
	Mobile Phone, Mobile accessories	✓	
	Laptop, Computer and its parts (Hard disk, Ram, Keyboard, Mouse)	✓	
	Air Conditioner	✓	
	LED	✓	
	Home Utility Items	✓	
	Home decoration	✓	✓
	Book		✓
	Dress		✓
	Food	✓	✓
Price	Price of the most expensive product purchased	Rs. 180,000	Rs. 13,500
	Price of the cheapest product purchased	Rs. 70	Rs. 1,000

4.1.2. Independence
Female participants were of the view that online shopping encourages independence since everything can be done without depending on anybody else. One of them stated, *"…online shopping gives me a sense of independence as I can shop with ease without asking others to accompany me to market".*

4.1.3. No constraints of location
Consumers can easily place their orders while sitting anywhere around the world and the delivery is made by the sellers at the location specified by the consumers without them going anywhere. As mentioned that *"… it's the biggest benefit that you can place order and receive products while sitting anywhere on".*

4.1.4. Ease of decision making
The comments, words of mouth, opinion and suggestions available on e-commerce websites make it easy for the consumers to make a decision. Potential shoppers may take the opinions of their family members for a specific product and they do not feel any pressure from the seller as common in conventional shopping. The participant having most online shopping experiences among all clearly mentioned as:

I made this mistake that I didn't look their views at their website before ordering. There were many bad comments and I missed them, which resulted in a bad experience…also you are not pressurized by the seller in buying things you don't like or

need which happens often in conventional shopping.

4.1.5. High product variety and quality

Online shopping provides more high product variety and quality on a single website in comparison to physical market as expressed by 50% of the participants with nearly indistinguishable words that *"...almost 30% products available on online shopping platforms are those which are not available in market..."*.

Authentic and trusted sellers on E-commerce websites provide original branded products without compromising the quality. As one of the participants expressed that *"...when compared with that available at its outlet, the J. suit purchased online was of the same high quality"*.

4.2. Financial Aspects

E-commerce facilitates the consumers in the form of financial benefits, which has a positive impact on consumers' inclination towards online shopping. Data analysis has shown that the consumers enjoy following financial benefits of e-commerce:

4.2.1. Low cost products

Online shopping proves advantageous owing to the discounts/promotions/offers which provide relief to the consumers directly which causes significant reduction in the prices of the products. Majority of the consumers having debit/credit card, avail twofold discount through online shopping in the form of direct promotions from retailers/sellers along with exclusive discount deals offered by the respective banks. Following quotation of the participant who mostly shopped on pre payments.

> …if you pay through [Debit/Credit] card then you may get up to 40% off. A product of Rs.1000 is just in Rs.600 … But I have also availed additional discount other than this 40% through promotional offers on special occasions like Black Friday, Independence Day, Republic day etc.

In many cases, online shopping also provides free vouchers to the consumers. Vouchers are usually awarded on meeting or exceeding the prescribed limit of shopping. These vouchers can be either utilized in exchange for free products or additional discount on future shopping. Online shopper may use this voucher for further shopping. As expressed one of the online shopper "in online shopping there are free vouchers, if you shop up to certain amount you get voucher which provides further incentive and increases satisfaction while motivating the consumers to shop more".

4.2.2. Nominal delivery charges

Online retailers deliver products with minimal to no delivery charges which reduces the shopping expenditures in terms of fuel/fare used in physical mode of shopping. Three participants expressed with almost identical words that online shopping is cheaper than conventional shopping because of the reason mentioned above. As expressed in clear words by the one of the participants that, *"Delivery charges of Rs. 100-200 do not bother me because when I go to market, fuel expense would be way higher"*.

4.2.3. Price range of the shopped products

All of the participants shopped products at different prices ranging from Rs. 70 to Rs. 180,000/- which shows the availability of variety of products based on price range in comparison to conventional marketplace. It was found that compared to women, men mostly shopped expensive products ranging from Rs. 70 to Rs. 180,000. The price of shopped product for women ranged from Rs. 1000 to Rs. 13,500. Following quotes supports the price range of the shopped products.

> I shopped [most expensive product from Daraz.pk] Air Conditioner of "GREE", costing Rs. 180, 000.
> …I shopped [cheapest] an adopter [electronics]… which was about Rs.70-80.
> I shopped clothes worth Rs. 4500 … the cheapest order I ever made was that of covering sheet price that was about Rs. 1000.

4.3. Payment methods

Payment in online shopping has been made either through pre-payment method (online transfer or debit/credit cards) or Post-payment method (COD). Both methods are accepted on almost all E-commerce platforms. Fourteen of the sixteen participants had a credit/debit card in their possession. The male participants expressed complete confidence in shopping online through credit/debit card. On the other hand, female participants were found to avoid using credit/debit card for online shopping due to the fear of unknown, as one of the female participant clearly mentioned that, *"...I do own a credit card but I don't use it for online purchases due to a fear I don't even know myself"*.

However, payment through debit/credit cards are preferred if there is any discount offered on the by the respective bank. *Participant-2* said that *"...40% was off on the debit card, so I availed the opportunity. When I found these type of offers then I pay through card"*.

All of the participants claimed that they opted for COD in online shopping at least once. COD ensures that the ordered products are delivered in time without the fear of order cancellation or loss of money, since payment has to be made only after the product is delivered. Payment through COD option enhances satisfaction of the consumers too. Following quotations supports this point of view.

COD is best, since a prepaid order of mine was cancelled due to bad weather and the refund for that order was to be made in 5 working days which frustrated me. (Participant-12)

Even the female participants expressed satisfaction over the use of COD mode, as one of them clearly mentioned that "… Payment on order delivery is just satisfaction". (Participant-9)

When asked about shopping online if COD option is not available for payment, the participants replied with almost similar words that it would be a discouraging factor for them. As elaborated that *"yes, it [elimination of COD] will be very discouraging...When you pay after receiving product, you feel relaxed. You know that you have the product in your hand and payment can be made now". (Participant-11)*

4.4. Quality aspects

50% of the participants opined that there are no quality/specifications issues of in online shopped products and they showed complete satisfaction in this regard. Participants expressed with almost identical words as that *"... almost in 90% products*

were exactly the same in quality and specifications as claimed by the seller". (Participant-1)

The other 50% participants had a contrary opinion about the quality of online shopped products, stating that in majority of the cases the quality of products does not even match the basic standards. As mentioned by the female participant that *"once I received the order on COD. When I opened the parcel it was found that the product quality was extremely poor and it was nothing like that advertised on the website".* (Participant-6)

When asked about the quality of branded products, twelve out of the sixteen participants revealed that the quality of the branded products purchased online was exactly the same. As undoubtedly expressed by one of the sixteen participants *"the brands, they do not compromise on quality".*

However, the same does not fit true for unbranded local products, since local retailers show branded products on their online business portfolio but deliver low quality products, thereby manipulating the customers' preferences and choices through such misleading tactics. As stated that "*some e-retailers claim that they are selling branded clothes but when I ordered, what I received was nothing closer to the branded product portrayed online".*

4.5. Risks in online shopping

Along with its benefits, online shopping/e-commerce also poses several risks to the consumers high have a negative impact on the overall preferences of the consumers.

4.5.1.   Health risk

Use of certain products like eatables, pharma products, expired food items etc. Available at e-commerce websites carry high health risks i.e. or messy ingredients of the food items. As one of the Participants expressed that *"... if I need eatables or medicines, I do not shop online since there is no guarantee of health safety and expiry".* (Participant-5)

4.5.2.   Psychological risk

Where on one hand low prices and promotions/discounts seem a plus point, on the other hand it creates psychological fear among the consumers making them feel at risk on account of issues concerning product performance, reliability, durability, delivery and fraudulent practices. Participant having the highest exposure of online shopping expressed as that *"online shoppers mention the lowest prices in their e-catalogue but there is no certainty that the product will comply with the claimed performance standards".* (Participant-3)

4.5.3.   Privacy and security risk

Although, none of the participants experienced any privacy and security risk, still they were of the view that such risks exist and severely affect the e-commerce preferences. An associated risk is the disclosure of personal data of shoppers by the e-retailers for promotional purposes. In most cases the data is sold to other businesses too.

> where I shopped online, I am bombarded by promotional messages on my phone immediately after the purchase is done which is quite upsetting. In addition, my phone's inbox is spammed by other e-retailers from whom I haven't shopped, causing a great deal of annoyance. (Participant-5)

However, female participants showed satisfaction that e-retailers haven't misused or leaked their personal information up till now.

4.6. Demerits of online shopping

The study also found various demerits linked with online shopping in Pakistan which also play their role in discouraging potential consumers.

4.6.1.   Lack of regulatory authority

There is not any regulatory authority to monitor and standardize the e-businesses especially those of food items and medicines. It was suggested that a regulatory body should be set up by the government to streamline this particular sector. As stated that *"according to me, government should intervene and create a check and balance system in e-business for provision of quality products on consumer focused terms and conditions".* (Participant-10)

4.7. Inflated prices

Although e-commerce offers a range of discounts/promotions, it also tends to overcharge the consumers. Sometimes products are available but at higher prices than the conventional market. As clearly mentioned that *"overall my experience was good but it happened one time that I bought an item online for Rs. 1500 but later I found that its original price in the market was Rs. 1000 in market".* (Participant-4)

4.7.1.   Lack of Empathy

It was found during the study that post sale behavior of retailers is extremely devoid of empathy. As clearly mentioned that *"They [e-retailers] will be very courteous till the placement of order but the moment it is delivered, they neither listen to your concerns nor respond to your queries".* (Participant-16)

4.7.2.   Burden of delivery charges

50% of the participants indicated that delivery charges are not an issue but other 50% were of the view that delivery charges are extra burden for e-consumers. So, these must be eliminated. One of the participants clearly stated that "*…there is extra burden of delivery charges that make e-shopping a less desirable option".* (Participant-2)

4.7.3.   Fixed prices

Prices in online marketplace are fixed and there is no option for bargaining which plays its part in discouraging e-consumers especially females to opt for online shopping. One of the female participants expressed that *"In online shopping fixed prices with no bargaining option discourages me".* (Participant-6)

5. Discussion

The dominant aspect of online shopping was found to be the convenience in terms of effort and time saving, easy decision making, freedom from geographical limitations, independence and product variety at a single place. Convenience was found to be the major motivator towards online shopping. This finding is similar to the study of Bagdonienė & Zemblytė (2009)

regarding Lithuanian consumers which concluded that convenience is one of the important influencing factor of online shopping.

Secondly, online shopping provides financial benefits (Cost saving) because generally products are offered at lower or equal prices as compared to conventional marketplace. Moreover, discounts, promotions and free vouchers strongly attracts consumers to shop online frequently. This result is in line with the findings of Kohli et al., (2004) who identified that Indian consumers shop online due to this factor of cost saving.

This study revealed that in reality there is no security or privacy risk/issue in online shopping which is manifest from the satisfaction shown by the participants. Although, Hsieh and Tsao (2014) found that in their study that consumers perceive higher risk in online shopping as compared to conventional shopping. However, this result is in consonance to the findings of Alsuwat, (2013) which expressed that low or non-existent security risks are one of the main advantages for the online shoppers of New Zealand. Nevertheless, if present, this factor negatively influences the online shoppers.

The quality of branded products was found to be of the same quality as available in the market, but non-branded products rarely satisfied the online shoppers. Quality of the branded products positively influenced online shopping but the same was not observed in case of non-branded products.

Moreover, participants interacted with different online shopping malls/websites. But www.daraz.pk website was the most popular among all others. This website provides all type of products with aftersales service too. Ali Express (www.aliexpress.com) was also found to have a remarkable ordering, tracking and aftersales services. Although, www.facebook.com also provides the facility of online shopping, but its products are not good since they are provided by Facebook pages of newly established local e-retailers. Among other things, aftersales service was also found to be not satisfactory. Most of the local e-commerce websites like www.emanzara.com and others were found to be extremely poor in their services which negatively influenced the consumers.

Online shoppers commonly use two ways for payment i.e. prepayment method (debit/credit card) and post-payment method (COD). Prepayment methods are widely used to avail promotions or special discounts offered by the online shopping websites. However, it COD was found to be the favorite method of payment. This finding is similar to that of Alsuwat, (2013) that COD is "seen as more secure to some customers as the transaction or payment is tangible". In other words, a large number of the online shoppers are positively influenced due to the option of COD for payments.

Online shopping provides a variety of products along with convenience. It was analyzed that availability of a variety of products on e-commerce platforms was one of the encouraging factors since the same was also found by Alsuwat (2013) in their study that online shopping has many advantages and product variety is one of them, which encourage the shoppers of New Zealand to shop online.

Alongside these advantages, online shopping has certain disadvantages such as lack of a regularity authority to control the e-market in terms of quality of the products. In certain cases, overpricing was also found to be another discouraging factor. There is no option of bargaining and fixed prices often frustrated the female consumers. Among other factors high delivery charges and lack of empathy from the e-retailers after product delivery were also found to be negatively influencing online shopping.

5.1. Recommendations

Based on the suggestions of the online shoppers, the following suggestions would be helpful for encouraging E-commerce/ online shopping in Pakistan.

- For a desired product, online shoppers should get to know the conventional as well as E-commerce market rate/price before placing an order. The reviews under the products may be utilized for making better product selection.
- E-retailers must be asked for original pictures of the product rather than those graphically edited on the websites.
- Product specifications should be checked before placing an order. For convenience, E-retailers must show complete product specifications.
- Government should legislate and setup a regulatory authority to encourage e-commerce for reducing pollution and carbon footprints. Moreover, a check should also be imposed for quality management of the sector.

6. Conclusion

To conclude the study, several factors concerning financial aspects such as low cost products with nominal delivery charges; Non-financial aspects in terms of convenience i.e. effort and time saving, independence ease of decision making and high product variety are the strongly positive influencing factors. However, on the other hand, different risks concerning health, psychological, privacy and security issues negatively influence the shopping preferences of consumers. Product quality influence the online shopping positively as well as negatively; popular websites i.e. www.aliexpress.com, www.alibaba.com and www.daraz.pk positively influence due to their attributes i.e. delivery charges, delivery time and aftersales services and make them distinct among other e-commerce platforms. Pre-payment through debit/credit card has a somewhat negative impact whereas post-payment option like COD positively influences the online shopping. Moreover, general demerits of online shopping are lack of regularity authority, lack of empathy, burden of delivery charges and fixed prices which strongly discourages the progress of online shopping.

This study is helpful for existing and potential international as well as local e-commerce retailers for addressing market demands in light of the consumer's preferences. The findings of this study can help government make encouraging policies for online shopping. In future, the sample size shall be increased with the scope encompassing other cities of Pakistan to further refine the findings. In addition to this, the e-commerce websites analyzed in this study can also be critically compared in relation to their services and policies with other international well known E-commerce platforms like Amazon, eBay etc.

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