

Multicultural Education

Research Article

Homepage: www.MC-caddogap.com**CRITICAL ANALYSIS OF THE ONLINE BUSINESS AND CONSUMER PROTECTION LAWS IN SINDH PAKISTAN****Shabana Kausar***PhD Scholar and Lecturer at Institute of Law University of Sindh Jamshoro Pakistan. ORCID ID.NO:0000-0002-4611-026X.***Ali Raza Laghari***PhD Scholar and Assistant Professor at Institute of Law University of Sindh Jamshoro Pakistan ORCID ID.NO:0009-0003-2980-415X***Erum Iftikhar***Lecturer at School of Law, University of Karachi Sindh Pakistan***ABSTRACT**

The advent of the digital age has transformed the way we shop and conduct business. E-commerce, characterized by its convenience, accessibility, and vast product range, has reshaped the retail landscape. In Pakistan, like in many other countries, the growth of e-commerce has been meteoric. However, this digital transformation has also brought to the forefront the need for robust consumer protection laws that ensure the rights and interests of online shoppers are safeguarded (Cheema, 2014). This research was conducted to study the role of Consumer Courts established under the Consumer Protection Act (2014) and to study how this legal system can protect the rights of online consumers in Hyderabad Sindh province. Hence this research was carried out through an extensive interview regarding the topic of the study along with a questionnaire designed for the discussion provided to different participants, including Honorable Judges and Lawyers as Qualitative method is applied for present research. This research was conducted in Hyderabad Sindh province. In response many respondents contributed to the study, including Honorable Judges and Learned Lawyers, law students, businessmen, customers. The results of the study suggest that the Consumer Court is functioning correctly and proving justice to the public of Hyderabad Sindh as per Law. However, online consumers may need some more attention and awareness regarding online shopping and their consumer rights to protect themselves.

ARTICLE INFO**Keywords:**

E-Commerce, Consumer Protection, Cyber Fraud, Online Shopping, Business, Phishing, Online Shopping, Trends.

Article History:

Received: 28th Nov 2023

Accepted: 20th Dec 2023

Published: 04th Jan 2024

© 2023 The authors. Published by CADDO GAP Press USA. This is an open access article under the Creative Commons Attribution Non Commercial 4.0

1. INTRODUCTION

The advent of the digital age has transformed the way we shop and conduct business. E-commerce, characterized by its convenience, accessibility, and vast product range, has reshaped the retail landscape. In Pakistan, like in many other countries, the growth of e-commerce has been meteoric. However, this digital transformation has also brought to the forefront the need for robust consumer protection laws that ensure the rights and interests of online shoppers are safeguarded.

E-Commerce Boom in Pakistan

In recent years, Pakistan has witnessed a significant surge in e-commerce activities. Improved internet connectivity, widespread smartphone adoption, and the convenience factor have contributed to this boom. Online marketplaces offer consumers access to a diverse range of products and services, from clothing and electronics to food delivery and digital services (PAKISTAN, 2020). The convenience of shopping from the

comfort of one's home and the ability to compare prices and read reviews before making a purchase have made e-commerce an attractive option for many.

Challenges in the Digital Marketplace

While e-commerce presents numerous benefits, it also brings forth several challenges that necessitate adequate consumer protection measures. One of the primary concerns is the risk of fraudulent activities. With the rise of online transactions, instances of counterfeit products, misleading advertisements, and even non-delivery of goods have become prevalent. Consumers who fall victim to such practices can suffer financial losses and disappointment.

Furthermore, issues related to data privacy and security have gained prominence. Consumers often share sensitive personal and financial information while making online purchases. Ensuring the safety of this data is crucial to prevent identity theft and financial fraud (Chaudhry T. R., 2015).

Consumer Protection Laws in Pakistan

Pakistan has recognized the need to address these challenges and has taken steps to establish consumer protection laws that are applicable to e-commerce transactions. The Consumer Protection Act of 2015 serves as a cornerstone for safeguarding consumer rights in the digital marketplace. This legislation provides guidelines for businesses engaged in e-commerce to maintain transparent pricing, accurate product descriptions, and fair refund and exchange policies (Pakistan, 2015).

The Pakistan Electronic Crimes Act of 2016 also plays a role in protecting consumers online by criminalizing cybercrimes and unauthorized access to computer systems, thereby deterring fraudulent activities.

Striking the Balance

The evolution of consumer protection laws in the context of e-commerce is a delicate balance between fostering a conducive business environment for online retailers and ensuring consumers are adequately protected. Striking this balance requires a multi-faceted approach:

Transparency and Information: E-commerce platforms must ensure that all product information, including prices, specifications, and terms of sale, are presented transparently and accurately. Clear communication helps build trust between consumers and businesses.

Secure Transactions: Implementing robust cybersecurity measures is crucial to protect consumers' financial and personal data from breaches and hacks. Payment gateways and data encryption technologies should be employed to enhance the security of online transactions.

Effective Redressal Mechanisms: Providing accessible and efficient channels for consumers to raise concerns, seek refunds, or report fraudulent activities is essential. Swift resolution of disputes enhances consumer confidence in the e-commerce ecosystem.

Awareness and Education: Educating consumers about their rights, safe online practices, and how to identify potential scams can empower them to make informed decisions and avoid falling victim to fraudulent schemes.

Regulatory Oversight: Regulatory bodies need to keep pace with the rapidly evolving e-commerce landscape. Regular reviews and updates to consumer protection laws will ensure that they remain relevant and effective.

2. PROBLEMS IN ONLINE BUSINESS

There are some reasons. Consumers are buying the products online and facing so many problems as with not as regards to the quality of product which is not up to the mark with what has been presented in the pictures (SINDH, 2014). As computation is growing in the online Business, as websites are selling their products and offering and attracting the consumers in one way or the other by showing high quality product and selling poor or bad quality product and there is lack of proper information of product, mode of payment, delivery time and company of the product etc. Another problem is that there is no any tracking system of purchasers, when consumer orders for any product online; seller delivers the good at his own wish or more than usual price for quick and safe delivery. Consumers also face problem with regards to payment for the good ordered, some of the sellers keep option of Advance payment and other keep no option and information as regard to mode of

payment and there is no any set up for confirmation of amount paid by the consumer in advance and after delivery of product through any mode of payment. There are so many registered and un-registered websites offering the same product on same price, consumer get confused regarding identifying between the real and fake websites to purchasing the product. Some of websites have no any complaint cell or option for feedback, even if consumer faces any lost in that transaction. Not only this, some websites snatched the access of consumer by blocking them on website after receiving payment/price of the product.

Sindh Consumer Protection Act 2014 is time being enforced in the province of Sindh to protect the rights of consumers at large, it is necessary to investigate the problems faced by the consumers and pitfalls in the said law in protection of consumer rights and its effects on the Business. There is an urgent need of awareness centers from where consumers can collect all relevant information regarding available products and there is need to reform and making new rules in the Sindh Consumer Protection Act 2014, for the protection of consumer's right in online Business.

Online shopping behavior:

Reviewing the literature about Online Business and Consumer Court, it reveals that, Online Purchasing and Online Consume are being used as alternative words for Online Shopping, Consumers satisfied with the products available on E-market for shop through Internet. Mr. Ke Zhao in his scholarly work defined the online shopping that, it is a process of delivering the products by sellers to the consumers and with the help of Internet all other elements may be finished, such elements include information about quality of product, logistics, information about price and expected time for delivery of product. However, he also discussed that as the technology improves day by day, it increases the buyers' interest to shop online due to some social factors, personal factors, cultural, Environmental and other factors.

However, fraud and false information reduces the intention of consumers to buy from E-Market. behavior of consumers for online shopping. Furthermore, the re- buying from the same the intention of buyers from the same website shows about the trust, worth and loyalty of any website towards his consumers, fraud and false information is a factor which affects the intention of consumers to buy which results in decreasing and demoting the E-market (Hussain, 2016).

The Sindh Consumer Protection Act, 2014:

Reviewing the literature about Online Business and Consumer Court reveals that, "The Sindh Consumer Protection Act, 2014" was brought with aim to promote and protect the interest as well as rights of consumers by redressing their complaints in speedy manner and resolving their problems connected with their rights. Through this act, provincial government tried to discuss every problem of consumer while purchasing any product from market specially about defective products, which includes defective in Construction or Composition, defective in design, defective because of inadequate warning, defective because of non-conformity to express warranty and imposed some duties upon seller with aim to protect the rights of consumers.

The Prevention of Electronic Crimes Act 2016:

Reviewing the literature about Online Business and Consumer Court reveals that, Prevention of Electronic Crimes Act 2016⁷ was brought with aim to prevent the acts which are unauthorized regarding information system, offence and process of their ⁷The Prevention of Electronic Crimes Act, 2016 was passed by Parliament of Pakistan (Majlis-e-Shoora) on 11th Day of August 2016. Publishing information without consent and electronic fraud has also been discussed in above act and punishment was also provided in this regard.

Anusha Rahman Khan while submitting the statement of Objections and Reasons, she disclosed that existing laws to control the Electronic crimes is not sufficient as crimes are being committed by the civilians, if amendments be made in the existing law viz: "Electronic Transactions Ordinance, 2002" the criminal Justice system will be abused at the hands of legislation, while disclosing the reasons she disclosed that legislation intends to give new powers to authorities to control the Electronic Crimes which includes the Electronic Fraud and to control it is a speedy and special manner than the other laws, hence Legislation consider it as Special Law.

2.4 The consumer online purchasing decisions:

Reviewing the literature about Online Business and Consumer Court reveals that Mr. Ke Zhao concluded that process of purchasing decision was divide it into four stages, which are as under:

Need recognition, Information search, Purchase, Post Purchase Behavior

According to Rashid Al Karim Consumers of online shopping uses online shopping because it saves the time, easy shopping, availability of sufficient information, less expenses, low stress of shopping and some other factors as well, in his scholarly work, he adopted the principle of shopping decision of Kotler & Keller regarding purchasing decision, when a buyer or consumer intend to purchase any costly item or product which includes a car, a house, gold or diamond jewelry etc., then he consider all five stages which are as under:

Problem Recognition, Information Search, Evaluation of Alternatives, Purchase Decision,

Purchase Behavior

Scholars further discussed that with the passage of time, consumers may not feel necessary to go from all above-mentioned stages, because some products may be based on past purchase experience and not on current information.

3. RESEARCH METHODOLOGY

To research on “Online business and violation of consumer protection laws” is a vast and broad field as it covers many areas under its consequences. Qualitative method is employed in present research and for this purpose interviews are conducted and results are described below.

Issues faced by consumers:

Receiving wrong products:

The most common problem faced by customers in online shopping is that there is no guarantee of a product’s quality. With most e-commerce websites acting as aggregators for sellers to sell their products, more fraudulent sellers are registering on these websites and selling low-quality or faux products in the name of original and branded products. Sub-par products are sold by these sellers to fool customers and increase their sales thus increasing problems of online shopping.

Damaging products in transit:

Another problem faced in online shopping is issues with delivery and logistics. Products are often lost or damaged while in transit, and order tracking systems are unable to accurately locate the product. People choose the same-day. One-day or two-day delivery, paying extra money to get their product delivered.

However, these products often do not get delivered within the stipulated time and consumers have to wait for days before they finally receive their product. Similar challenges are faced by consumers when it comes to returning the product. In such cases, the top consumer court lawyers can assist you in filing a complaint with the appropriate consumer court.²⁸

Delay in delivery of products:

A company located at far of distance tends to more delivery time. This is another feature due to which customer are not satisfied with online shopping. So many times, the delivery time is not clearly stated in the order process. More often than not, consumers do not know when the product will be delivered. Consumers buy a product and the E-Commerce businesses do not even state the time of delivery. Many a times, these orders take more time than expected to be delivered.

It’s important for buyers to have realistic expectations and know when they can expect their orders. It is important for people to know when their product is arriving so that they can plan their day accordingly. Customers often complain that the delivery boys do not even call them before arriving to deliver the product.

The best thing is to check with the website about the estimated time of arrival of a certain product before you place the order.

Payment issues:

There is lot of online shopping problems faced nowadays. Many consumers become victims to online payment issues. Even though there are several payment methods like Net Banking, Credit or Debit Card payments and even Cash-on-delivery, there are payment failures due to website’s server error, payment gateway error or issues. One Time Password (OTP), Technical glitches often deduct the payment from buyer’s account or card, but the website does not receive the payment.

Consumers have to file a complaint with the website’s customer care to get a refund, but they have to wait

for 10-15 days for any action to be taken. Consumers can also contact famous consumer court lawyers to take a legal action.

Hidden costs:

Issues with online shopping have been increasing at a rapid rate. E-commerce marketplaces often charge hidden costs after the purchase is finalized by the consumer. Websites hide tax charges; additional shipping and handling charges from consumers till purchases are finalized. Websites also add an option for consumers to buy products of a particular amount to waive off the shipping charges, however, sellers add additional charges even on purchases worth more than the set amount. A consumer complaint can be filed in such case, with the help of a consumer protection lawyer (Qureshi, 2019).

Ambiguous website policies:

Many shopping websites have no website policies at all or have unclear and confusing user, return and refund policy. Vague stipulations leave consumers confused about refund and return of products and product description problems in e-commerce. With no policies defined, sellers often reject a consumer's claim to return the product or refund the money (Khan S. , 2017). Some websites are also unclear with regards to warranty and guarantee on products and buyers often end up purchasing faulty products with no product warranty or replacement option. Good consumer court lawyers can help you in filing a complaint with the appropriate consumer court at district, state or national level.

Concerns when buying from foreign companies:

Problems with online shopping can be especially difficult to resolve if the seller is located in a foreign country.

An absence of online identity verification

When a visitor goes to commerce website and signs up, the portal is unaware of the customer, bar the information they entered. Whether the customer information is genuine or not remains questionable. Cash on Delivery purchases using an invalid or fake phone numbers or addresses can lead to huge revenue losses.

Delivering an omni-channel customer experience

In today's world, customers can reach out through any number of touch-points. They may visit your website, contact your agent, leave a message on your social media page, shop from your store or contact you through a live chat or a messaging platform.

Stuck in at the old school way of approach to selling:

The reason many e-commerce companies find online selling so difficult is that they are, ironically, stuck in the past. Most of them lack the necessary insight into customer behavior and buying patterns, data which can help them thrive in the current e-commerce environment.

Shopping cart abandonment

Shopping cart abandonment is a huge issue. Even e-commerce giants are not immune to this problem. For instance, when brick and mortar heavyweight Nordstrom started an e-commerce portal, they witnessed big losses from abandoned carts. The tedious and bug-filled checkout process was causing customers to flee in their droves.

Maintaining customer loyalty:

Even with the best-designed website out there, without customer trust and loyalty, the business is bound to struggle. Creating new customers and then maintaining them requires a massive effort. One of the reasons e-commerce companies in particular face a challenge in building customer trust and loyalty is the seller and buyer don't know each other. Nor can they see each other. Thus, the customer is robbed of the senses they would normally rely on in face-to-face transactions. This can only be made up for through time and effort. Across multiple transactions, eventually, the company can build this trust and loyalty.

The headache of product return and refund:

When a product is returned, whether due to a dissatisfied customer or damaged product, the business suffers a heavy loss in shipment and reputation. Logistic and shipping costs have always been problematic to e-commerce sellers delivering their product for free.

The struggle of competing on price and shipping:

Online merchants frequently compete on price. Plenty of sellers list the same products on their sites, but the prices may be different. They are vying to increase their market share by selling the product. Price competition particularly affects small e-commerce businesses, as mid-sized and large competitors can often offer products for less. Combine this with free shipping, and smaller companies simply can't afford to compete on price.

Online sellers like Amazon and Walmart generally have shipping amenities distributed across the country. Their warehouses allow orders to be shipped from the closest facility. Approximately 60% of orders come from the same area as the customer. As they are shipped from nearby warehouses, the cost of distribution decreases and the order arrives in a day or two.

4. COMPETING AGAINST RETAILERS AND MANUFACTURERS

Many online stores bulk buy products wholesale from manufacturers or distributors, selling them with retail online. This is the basic business model for online stores. Unfortunately, due in part to e-commerce's low barrier to entry, product manufacturers and retailers start selling directly to consumers. The same company that sells your products may also be your competitor. For example, ABC Garments sells to not just your online marketplace, but also directly to consumers on its website. Even some of the manufacturers create distributors, making the scenario worse.

If any developer copies files in an open Wi-Fi network, passwords and other confidential data can be stolen. By constantly updating the shopping cart, you can minimize the risk of stolen data. Most content management systems store their data in the database. Developers should take backups at regular intervals retrieving the data if stolen.

Online shopping has changed the way of shopping but there are a lot of problems faced by consumers in online shopping such as fake products, hidden costs etc. Though online shopping is convenient but there are issues faced by consumers. Read more to know how to resolve issues of online shopping.

5. FIRST LEGISLATION FOR CONSUMER RIGHTS

In Hyderabad Sindh Pakistan, firstly consumer protection act was emerged, when the federal Government formulated the first legislation for the protection of consumer rights in the federal capital, Islamabad on October 18, 1995. It deals with unjust trade practices and provides instruments to handle consumer complaints. This Act emphasized the formulation of Consumer Protection Council to protect consumers from the malpractices of manufacturers, distributors, etc. The Council is mandated to protect them from hazardous goods, ensure their right of information about product quality, quantity, potency, purity, standard and price, their right of choice, redress, education and right of availability of essential goods and services.

A damage claim is said to be any liability or insuring company, which result in financial loss from any consumer who is victim party, are a common legal concept. In a damage claim, there is a victim and an alleged damaging party. The damage claim seeks to repair the damages of the consumer/ victim party when the damaging party is at fault. Usually, damage claims come in the form of monetary payment. Other times, the damaging party is responsible for seeing that the damages are reversed or fixed. In either instance, the damaging party will most likely make a payment, either to the consumer/victim or to the service provider who fixes the damage. A full damage claim report will be needed to present the case to vendor, insurer, or court officials.

A damage claim is explained further as the path to reparations when one has experienced damage at the fault of another. It is common in the personal as well as the professional world. In business, a damage claim is particularly common. In many instances where two businesses are doing commerce with one another, they are connected through material as well as relational means. A damage claim can be made when one party is responsible for damage to the assets or business operations of another.

For Example, if a company promises to deliver raw materials at a certain time but does not follow through on the promise, the purchaser can claim damages in the form of lost income. Due to the fact that the reseller was not able to make a sale, and perhaps even lost a client of their own, the vendor would be responsible because they did not fulfill their end of the agreement to deliver. Ultimately the success of a damage claim relies on two factors: success in negotiation or success in court. If a damage claim form is being filed with the

insurance company of a vendor, the damaged party must persuade the insurer that their case is valid and consumer/victim has to prove each item of loss through evidence and then court has to determine the amount of damages. Whereas if the damage claim is being filed with the actual damaging party, the damaging party must be persuaded that the damage is valid. If this does not occur, a lawyer should be contacted and court proceedings must occur. In this way, damage claims are either a negotiating process or a case/complaint. If an actual case/case for damages occurs, the judge must be persuaded that the case is valid and damage has occurred.

Conversely, a damage claim release exists. This form is a contract which releases one party from the damages of another. These agreements occur in business, where one or both parties want to mitigate their risk by removing any occurrence of third party damage.

6. GENERAL CLAIMS

General damages can be claimed to reflect the pain, suffering and loss of amenity consequent upon the negligent treatment i.e., for the injury sustained.

The product liability creates a strict liability for damage caused by defective products. The manufacturer of a product shall be liable to a consumer for damages proximately caused by, a characteristic of the product that renders the product defective when such damage arose from a reasonably anticipated use of the product by a consumer. A product shall be defective if it is defective in construction or composition or it is defective in design or it is defective because as adequate warning has been given or it is defective because it does not conform to an express warranty of the manufacturer.

It may also be prudent for a component supplier to include some means of identification in the product, to avoid being held liable for a component that has been made by another company.

A consumer who has suffered damage, or Authority in other cases, shall, by written notice, call upon a manufacturer or provider of services that a product or service is defective or faulty, or the conduct of the manufacturer if service provider is in contravention of the provisions of this Act and he should remedy the defects or give damages where the consumer has suffered damage and Court shall not entertain the claim of the consumer, unless he has given notice and provided proof that the notice was duly delivered but manufacturer or service provider has not responded⁵²⁵³. A claim by the consumer shall be filed within thirty days of the arising of the cause of action and further Consumer Court may allow a claim to be filed after thirty days within such time as it may allow if it is satisfied that there was sufficient cause for not filing the complaint within the specified period and court was bound to adjudge a proceeding placed before it, on the touchstone of the limitation at very initial stage.

Any party to the dispute may, at the pre-trial stage, make a written proposal for a settlement indicating the amount proposed for settlement, and if the proposal is accepted by the counterparty, the Consumer Council issues an order for settlement: despite all the restrictions provided for by any other law in this time, the acting party that refuses to offer a settlement must pay the actual costs of litigation, including attorney fees, if final judgment of Consumer court passed against that party.

Special damages:

It can be claimed for out-of-pocket expenses incurred as a result of the injury. These include loss of earnings, the costs of care, travel expenses and medical expenses. Special damages cover the financial losses sustained already and also any likely future losses.

One of the financial benefits of bringing a claim is the funding you could receive to help with further treatment and rehabilitation as part of your recovery. Interim funding may also be obtained to help with this while your case is ongoing.⁵⁵

Claims for breach of contract:

When you sell goods, it is a contractual requirement that the goods are of satisfactory quality and therefore safe. If the goods are unsafe the person who bought them can claim compensation for any damage the goods caused.

Unlike claims under the Consumer Protection Law, the consumer can also claim compensation for the cost of repairing or replacing the goods. There is no minimum claim amount for breach of contract.⁵⁷ Normally it is only the consumer who can make a claim for breach of contract and the claim can be made only against the direct supplier who may then be able to claim against their supplier and so on throughout the supply chain. If he

offers a guarantee and the goods prove to be defective then he must honor that guarantee whether or not company/seller supplied the goods direct to the end user. The consumer can only claim for damage that they have suffered personally. In some limited circumstances where another person such as the recipient of a gift can also make a similar claim.⁵⁸

Negligence claims:

Where a person suffers damage caused by a defective product, he may also be able to make a negligence claim. This claim for compensation can be made against any person in the supply chain who has breached a duty of care to the person who suffers damage.

Mixed claim:

Claimants will often make alternative claims under the Act and the law of negligence, as well as a contractual claim, where appropriate. It is also possible that a compensation order could be made where criminal proceedings are brought for the supply of unsafe goods. ⁵⁹ However, no one is entitled to be compensated twice for the same loss and the courts will have regard to this principle when making a decision about the total amount of compensation payable.

If, after concluding the trial, consumer court opined that the claimed products have defects indicated in the claim, or that all claims in the claim relating to the service provided are valid, these order the defendant to redress the grievance of the consumer by taking anyone or more of the following steps. a) To made the claimed product defect-free.

1. To exchange the claimed products with new similar product and the same must be free from any of the defect;
2. To refund the cost amount; or any other amount received in lieu of the claimed product;
3. To do all necessary thing which fulfill the claim of the claimant or consumer in true letter and spirit of the Consumer Law, especially Sindh Consumer Protection Act, 2014.
4. To compensate the consumer for any damage, which has been caused due to negligence of the seller/supplier/manufacture etc.
5. To award the reasonable damages, according to the circumstances of the case;
6. To award cost of the case/case, especially professional fees of the Lawyer.
7. To recall the product from trade or commerce; Order of Consumer Court.
8. To destroy all you are convinced products, which has been proved to be defective by consumer court.
9. To remedy the defect in a reasonable time period;
10. To achieve the required standard and the period between the order and achievement of the standard requirement; its services be ceased to affect.

If a manufacturer fails to comply with the obligations or violates them in any manner, he will have to undergo from the punishment of prison sentence that can run up to two years or with a fine that can run up to one hundred thousand rupees or both in addition to compensation or compensation as determined by the court. When a defendant or the plaintiff fails or does not execute an order of the Consumer Court, then defendant or the plaintiff will be punished with a prison sentence of at least one month that can be up to three years, or with a fine of not less than fifty-one thousand rupees that can extend to two hundred thousand rupees or both.

For the purpose of estimating and predicting the effect of emotions on the damage and their feeling of fraud of each faculty member, the analysis of variance method has been used to assess the significance differences among the three levels of low, moderate and acceptable readiness.

7. ADVANTAGES OF ONLINE BUSINESS

Business organization displayed their product on website to help the consumers to get information as well as analyses the features, price etc⁶⁶ and online sellers do not face any problem regarding availability of space and selection of Business area.

Following are some advantages or benefits of online business/shopping:

Convenience of online shopping:

It is natural phenomena that every person looked for his Convenience, rather to go for difficulty. Internet made the Shopping easier and convenient for the consumers. It is the biggest opportunity for consumers to order the products online at any time and from everywhere. Consumers can shop their desired products in mints, neither there is need to go market for shopping, nor to wait in lines for payment of cash. Some of the online sellers give right of cancellation the transaction or order to consumers within stipulated time.

For example: A person is living an area, which is far away from the physical market or he has to visit more than one shops for purchasing his all-desired products, as each shop is situated at great distance and that person has no any convince / vehicle to visit every shop on the same day. That person can shop all the products easily while sitting in his home through online shopping.

Lower Price:

Mostly Online sellers offer discount on the products as many of the manufacturers sell their products directly to the consumers through Internet without involving a third-man. Due to elimination of maintenance, real-estate cost, the retailers are able to sell the products with attractive discounts. It also provides the opportunity to compare the prices and deals offered by different sellers in online.

It is easier to save from taxes and other expenses, like; parking charges, fuel charges, helper charges, sales tax charges and some other hidden charges, on other hand online shopping have only sales tax charges.

For example: A Pakistani running his Online Business of selling Pakistani Shalwar -Kameez at America, on the occasion of 14th August (Independence Day of Pakistan), American government wave off tax on Pakistani businessman, then, he offered discount of 25% on each product. All consumers will go for the shopping on that website.

Availability of more varieties:

E-market provides a lot of choices for consumers to buy the product. Consumers have opportunity to shop any branded product which is not available in physical or traditional market. Consumers can get latest trends from abroad without paying. A Study on Changing Trends in Online Shopping of Indian Consumers in Apparel Segment; by Dr. Binoy Mathew, Associate Professor, Dept. of Master of Business Administration, vary, Exploring the choice between in-store and online shopping; By Basil Kay W. Axhausen: EIRASS Conference Paper, Published in April 2016, Eidgenossische Technische Hochschule Zurich Swiss Federal Institute of Technology Zurich, amount on airfare. Dr. Binoy Mathew studied that consumers are sensitive about color, size and brand of clothes; mostly youngsters are dissatisfied from the available products in physical market. Therefore, they prefer to shop online and find different varieties of their choices.

For Example: Mr. Khalid intended to purchase a branded cap with gray color, he visited physical market of Hyderabad for 5 days; but did not find, thereafter he order that cap online on draz.com, which was available for sale in China.

Protection of Consumers:

Some websites developed their trust by protecting the rights of consumers. Buyers are at liberty to return the product and get their money back if product has not been delivered on time or product found to be defective in any manner.

For Example: A person order for a black shirt of medium size from Daraz.com, on delivery that shirt found Large in size, consumer has right for exchange (with no extra charges) or to demand for return of amount.

Easy to Use:

Online shopping is much easier as compare to physical shopping, as it needs no efforts. Consumers have to pay cash on the delivery of product. For Example: A lazy person intended to purchase a solar plate, whose weight is about 20kg, it is not easy for a lazy person to go market and purchase the same. He ordered for it

through internet, courier service deliver the desired plate at his home in easy and safe manner.

Online shopping is secure:

Online shopping is much secured than traditional market. Consumers have not to worry about loss of his amount in crowd, nor he be scared about thieves who may cut his pocket.⁷³

For Example: A person intended to go Resham Gali Hyderabad for shopping on Eid occasion, due to crowd, he is scared that his pocket may be cut by any thief.

Privacy in purchasing goods:

There are some products which consumers do not want to buy publicly. Consumer can buy any kind of product from online web store anonymously to maintain his desired privacy.⁷⁶

Raising demand of E-Business:

The progress of online business is actually helping millions of people. Now people can buy and sell from their home. People who cannot afford to buy or rent shop, can easily open an online store and sell items from their home. This is playing a very important role in reducing the unemployment rate.

8. DISADVANTAGES OF ONLINE BUSINESS

Ease of use is the prime reason that drives the success of e-commerce. Though internet provides a quick and easy way to purchase a product, some people prefer to use this technology only in a limited way.

The major disadvantages of online shopping are as follows:

Delay in Delivery:

The main disadvantage of online shopping is that consumer cannot receive the product immediately. He has to wait until the product arrives. Sometime it is better to have an item instantly than keep waiting for it for many days. Long duration and lack of proper inventory management result in delays in shipment. Though the duration of selecting, buying and paying for an online product may not take more than 15 minutes; the delivery of the product to customer's doorstep takes about 1-3 weeks. This frustrates the customer and prevents them from shopping online.

Fraud and security concerns:

Given the lack of ability to inspect merchandise before purchase, consumers are at higher risk of fraud than face-to-face transactions. Merchants also risk fraudulent purchases using stolen credit cards or fraudulent repudiation of the online purchase. However, merchants face less risk from physical theft by using a warehouse instead of a retail storefront.

Phishing:

It is another danger, where consumers are fooled into thinking they are dealing with a reputable retailer, when they have actually been manipulated into feeding private information to a system operated by a malicious party. Denial of service attacks are a minor risk for merchants, as are server and network outages. Quality seals can be placed on the Shop web page if it has undergone an independent assessment and meets all requirements of the company issuing the seal. The purpose of these seals is to increase the confidence of online shoppers (Bashir, 2020). However, the existence of many different seals, or seals unfamiliar to consumers, may foil this effort to a certain extent.

Although the benefits of online shopping are considerable, when the process goes poorly it can create a thorny situation. A few problems that shoppers potentially face include identity theft, faulty products, and the accumulation of spyware. If users are required to put in their credit card information and billing/shipping address and the website are not secure, customer information can be accessible to anyone who knows how to obtain it. Most large online corporations are inventing new ways to make fraud more difficult. However, criminals are constantly responding to these developments with new ways to manipulate the system.

Even though online retailers are making efforts to protect consumer information, it is a constant fight to maintain the lead. It is advisable to be aware of the most current technology and scams protect consumer identity and finances (Chaudhry T. R., 2018).

Product delivery is also a main concern of online shopping. Most companies offer shipping insurance in case the product is lost or damaged. Some shipping companies will offer refunds or compensation for the damage, but this is up to their discretion (Chaudhry T. R., 2015).

Lack of full cost disclosure:

The lack of full cost disclosure may also be problematic. While it may be easy to compare the base price of an item online, it may not be easy to see the total cost up front. Additional fees such as shipping are often not visible until the final step in the checkout process. The problem is especially evident with cross-border purchases, where the cost indicated at the final checkout screen may not include additional fees that must be paid upon delivery such as duties and brokerage (Chaudhry T. R., 2015).

Privacy of Consumer identity:

Privacy of personal information is a significant issue for some consumers. Many consumers wish to avoid spam and telemarketing which could result from supplying contact information to an online merchant. In response, many merchants promise to not use consumer information for these purposes; many websites keep track of consumer shopping habits in order to suggest items and other websites to view. Brick-and-mortar stores also collect consumer information. Some ask for a shopper's address and phone number at checkout, though consumers may refuse to provide it. Many larger stores use the address information encoded on consumers' credit cards (often without their knowledge (Cheema, 2014)).

Product suitability:

Many successful purely virtual companies deal with digital products, (including information storage, retrieval, and modification), music, movies, office supplies, education, communication, software, photography, and financial transactions. Other successful marketers use drop shipping or affiliate marketing techniques to facilitate transactions of tangible goods without maintaining real inventory (Abdullah Osman & Safina Abdullah, 2022). Some non-digital products have been more successful than others for online stores. Profitable items often have a high value-to-weight ratio, they may involve embarrassing purchases, they may typically go to people in remote locations, and they may have shut-ins as their typical purchasers. Items which can fit in a standard mailbox such as music CDs, DVDs and books are particularly suitable for a virtual marketer. Products such as spare parts, both for consumer items like washing machines and for industrial equipment like centrifugal pumps, also seem good candidates for selling online. Retailers often need to order spare parts specially, since they typically do not stock them at consumer outlets in such cases, e-commerce solutions in spares do not compete with retail stores, only with other ordering systems. A factor for success in this niche can consist of providing customers with exact, reliable information about which part number their particular version of a product needs, for example by providing parts lists keyed by serial number.

Products less suitable for e-commerce include products that have a low-value to- weight ratio, products that have a smell, taste, or touch component, products that need trial fittings most notably clothing and products where color integrity appears important. Nonetheless, some web sites have had success delivering groceries and clothing sold through the internet is big business (Chaudhry T. R., 2018).

Online shopping has become a popular shopping method ever since the internet has declared a takeover. There are many individuals that are looking for other amazing alternatives shopping and online shipping is just the fix for that. There are many advantages of online shopping; this is the reason why online stores are a booming business today. Online shopping includes buying clothes, gadgets, shoes, appliances, or even daily groceries.

9. STRENGTH OF CONSUMER COURTS:

Consumers are important to both the Government and corporate entities. In the Indian sub-continent, the history of consumer protection is quite sketchy. The British were the first to introduce a semblance of consumer laws in pre-partition united India. After the emergence of Pakistan in 1947, several consumer protection laws were promulgated and different institutions established to provide redress and relief to consumers. This paper traces the development of consumer protection rights in Pakistan. The regulatory framework to assist the consumer to seek protection from unfair practices has also been discussed.⁸⁹ Consumer powerlessness is endemic in many areas of state provision ⁹⁰. However, even the presence of competitive markets does not eliminate information lags as well as search and transport costs needed to make discreet choices (PTA, 2020).

Governments should develop or maintain a strong consumer protection policy, each Government should set

its own priorities for the protection of consumers in accordance with the economic, social and environmental circumstances of the country and the needs of its population, bearing in mind the costs and benefits of proposed measures.

There are many rights for consumers in Pakistan; from where they have the right to get the quality products from the sellers. Otherwise, there are many means to ensure his rights in order to get products which are rich in quality as well as quantity. One of such effective means is consumer court. Consumer can file a case against the defected product to consumer court with the written complaint before concern consumer court having Jurisdiction. In following situation, a consumer may approach the consumer court:

- a) If illegal, fake, bad quality and expired products are being sold in the market;
- b) If receipt is not being provided by the shopkeeper;
- c) If rate list is not displayed;
- d) d)If the consumer has any complaint against the warranty of any product he has purchased;
- e) e) If manufacturing date, expiry date and ingredients are not mentioned over packing;
- f) f) If any product is being sold through false advertisement;
- g) g) If the consumer has experienced bad service by any govt. or private organization/individual h) If there is an absence of a clear policy regarding the purchasing and returning of product (Gilani, 2013).

Consumer Law provides a procedure to approach the consumer court; the very first step is to send a notice to the Construction Company/ Supplier etc., before filing a formal complaint. It is important for the consumer to give notice to the opposite party regarding the deficiency in service or unfair practice. This is to see if the other party is willing to offer the compensation to make the good the loss suffered by the consumer. If the developer refuses or neglects the notice, then consumer can approach the consumer court; secondly submit a formal complaint under the Sindh Consumer Protection Act, 2014 (Shabana Kausar, 2022).

10. WEAKNESSES OF CONSUMER PROTECTION COURTS:

On the other hand, Consumer courts, which are long overdue in Sindh, remain inoperative despite the appointment of judges in all 29 districts of the province in the month of January 2019. Lack of infrastructure, staff and comprehension of the procedural know-how are among the impediments which the provincial government is wittingly or unwittingly delaying to deal with. The Sindh government has also not formed the consumer protection councils at the provincial and district levels (Iqbal, 2009).

Almost four years after enactment of the Sindh Consumer Protection Act, 2014, the judges were posted in the consumer courts by the Sindh High Court. A petition against non-implementation of the Act was filed in the SHC by Advocate Tariq Mansoor in 201798. In September, 2018, the provincial government sought at least eight to 10 more months from the Sindh High Court to set up the courts, offering to initially open these courts in six divisional headquarters. However, the Sindh High Court had rejected the plea and notified the appointments on January 12.

Under the law, complainants can take their claims to these courts against a very broad array of products and services. The products include electronics, household items, food, water, beverages, agriculture, automobiles and the parts, construction material, medical products and stationery, among other items. Besides, public utilities, banking, financial and insurance services, medical services, agricultural services, hotels, restaurants, marriage halls, cable TV, vehicle tracking, transport, airline and visa consultancy are among a long list of services that fall under that purview of these courts (Pakistan P. E., 2016).

“The Sindh government has only sanctioned the budget for payment of salaries to the judicial officials and their staff. But the operational expenses and allocation of vehicles haven’t been approved in the 2018-19 budget,” an official of Bureau of Supply and Prices, a sub-wing of the Sindh Agriculture Department, told The Express Tribune. “The government is also yet to advertise vacancies for the appointment of staff.”

The Sindh High Court directed the district judiciary to ‘temporarily’ provide infrastructure and staff for the judges until the bureau arranged permanent offices with furniture and fixtures. However, this responsibility has

reportedly been permanently transferred to the district judiciary. Javed Qaim khani, director of the bureau of supply and prices, also confirmed this development to The Express Tribune.

The judicial officers are skeptical about the judges being able to get courtrooms in the district courts. “The court buildings in most cities are already saturated. It seems that the district judiciary will have to construct new courtrooms to adjust the consumer courts,” said a judicial officer.

According to the bureau, its district based assistant directors (AD) will liaise with the courts and conduct investigations. An official said that 17 ADs have been recently appointed through the Sindh Public Service Commission and after the new appointments; the bureau will be able to post an AD in each district of the province (Gilani, 2013). The judicial officers also wondered how the ADs would cope with the court proceedings if they were not legal professionals. “If the complainant and the defender will be represented by their lawyers, how will a non-legal brain contend with them?”

The provincial government is also apparently delaying formation of the councils at the provincial and district levels. The councils are supposed to comprise government officials as well as representatives of the trade, industry and consumers.

“The government has finally set up consumer courts, but it is still required to set up consumer councils at the district level as well, which are supposed to create awareness among the masses on the consumers’ rights and availability of the judicial forum to seek remedies.

11. DATA ANALYSIS AND RESEARCH REPORT:

The data collection and analysis of the questionnaires, which were distributed to the Participants including; Honorable Judges, Learned Advocates, officers of law enforcing agencies, Government employee and Purchasers/ consumers in order to answer the research questions accordingly.

By keeping the objectives of my study in view; I have designed the questionnaires and invited different state of classes to participate, in response thereof, Honorable Judge, Leaned Advocates, Law enforcing agencies and consumer participated at length.

From there responses I have determined the following focus points, on which my entire study was/is based.

Consumer Satisfaction:

For this purpose, researcher designed and distributed the questionnaires regarding easiness of consumer in online shopping from different aspects; main contention (of about 70%) of the respondents were that Online shopping provide various products with comparative prices which helps the consumers to save their time from visiting shop to shop for different products, furthermore, in this era every person have a busiest schedule, so it is easy for the consumers to go for physical shopping after full day working; not only this but consumer also prefer the online shopping because their agents serve the product at the desired place of consumer. Furthermore, 99% of the responders draw my intention to another fact that only rich families are satisfied with and prefer online shopping; after visiting the reviews and feedbacks placed their order, as fraud is increasing day by day.

Frauds in Online Shopping:

For this purpose, I have designed and distributed the questionnaires regarding Frauds committed in online shopping from different aspects; main contention (of about 90%) of the responders were that; in Online shopping different kinds of frauds are being committed, the same fact has also been affirmed by the Honorable Judges, Lawyers, Government Employees and consumers; main fraud was identified as showing one thing and delivering another one, furthermore about 70% of the consumers affirms that they are unaware about the frauds are being committing in online shopping and it is not easy to proof the same. About 60% of the responders affirm that; in online retailers’ products are accurate as they are being shown on the website, furthermore; online retailer charges extra amount for quick delivery and some time they charged the consumers with some hidden charges. Another fraud on the part of the retailer has been as noticed including deleting the bad comments regarding their products; further they did not give any kind of receipt of the purchase, warranty card, even they did not show the name of manufacturer, about 65% of the responders stated that there is a very limited scope of return and policy and so many other kinds of fraud is being committed.

Analysis of Data:

This portion presents the analysis of the data collected through survey; by providing open-ended questionnaires from the Participants including; Honorable Judges, Government Employees (officers) and Purchasers / consumers in order to answer the research questions. According to the objectives of the study and the questionnaire designed, the main contentions of the participants are discussed as under.

Interview Report of Judges:

Survey papers consisted of questions were distributed to the Honorable Judge of Consumer Court at Hyderabad, they responded positively.

Their main contentions was that consumers are being defrauded by the online sellers by providing bad quality products with respect to the composition or construction or design or adequate warning or it does not conform to an express warranty of the manufacturer by referring the provisions of the Sindh Consumer Protection Act 2014 and 80% of the Judges stated that there is no any remedy for the consumer except to complain the service provider or manufacturer or seller whatever the case may be by serving the Legal Notice within period of the 15 days, if they failed to respond the Legal Notice, then consumer may knock the door of Consumer court for the redressed of the grievance by filling the complaint with all claims and damages.

While suggesting the steps for the protection of the consumer rights, they stated that consumers have to be aware and conscious from the technicalities and tactics of the service providers by confirming the website through previous feedbacks of the consumers, after satisfying himself may place order for the desired product. While 20% of the Judges added that consumer must establish online complain cell with a speedy manner which may resolve the problem within 24 hours, after receiving the complaint from the consumers.

Lastly Honorable Judge of the consumers have submitted that consumers are unaware of their rights, even establishment of the consumer courts; the ratio of litigation is very low about 90% of the Judges submitted that No any case regarding fraud in online shopping has been registered in the court; so at this stage nothing can be said whether the court will face any obstacle or otherwise while decreeing the complaint regarding frauds online shopping, stated that the main obstacle for the court in online shopping in to identify the genuineness of the website and to trace the operator or owner of the website.

According to my survey and research only two cases against the service providers has been registered before the consumer courts at Karachi, out of them one has been decreed by the court and awarded the damages to complainant and slapped the online retailer (service provider) for fine as well, while the second case is also against the online retailer (service provider) but the is pending before the court for adjudication.

Interview Results of other Employees (Officers):

Survey papers consisted of questions were distributed to the Government Employees (Officers) at different cities of the Sindh, they responded positively.

Their main contentions was that government of Sindh has taken steps for the protection of the rights of the consumers by promulgating the different laws including the Sindh Consumer Protection Act 2014, further they given the credit of establishment of the consumers courts to the Government of Sindh and one of participant responded that Government intended to translate the existing law in the native language viz: Sindhi, Only 7% of the officers while pointing out the failure of the Government stated that, no any efforts regarding awareness are being taken by the Government and consumers are resorting to avail the remedy under the existing laws including Sindh Consumer Protection Act 2014.

While identifying the kinds of frauds mainly that main fraud is that consumers order for one thing and receive another thing and there is very limited scope of return and refund policy. Only one of the officers drawn my intention towards another aspect of fraud which is being committed by a group of persons with mala- fide intention just to defraud the consumers and defame the worth of renewed companies, as they are making fake IDs on different social websites by the name real and registered companies and companies are unaware of such frauds.

All of the officers have submitted that, there is no any tool to identify the genuineness of the website while shopping online from that website, but it can seek the guidance from the reviews, comments and other activities on such website.

Survey from the Consumers:

Survey papers questions were distributed to the Consumer (Purchasers) at different cities of the Sindh, they

responded positively.

Their main contentions were that online shopping is easy and better than the Physical Shopping, 33% of consumers responded that they prefer online shopping because it saves time, there is no need to visit different shops to purchase desirable products. While 33% of the consumers responded that; online provide various national and international brands of the products, which may not be available in their cities. Another aspect pointed out by 33% of the consumers that most of all products are attractive which are being displaced by the sellers for consumers to shop online.

Consumers while showing their interest; responded that they mostly prefer to shop clothes, electronics and mobile accessories, cosmetics, shoes and only one the responded that he prefers to purchase international products.

In last, 80% of the consumers responded that, they have defrauded in online shopping all the time, some of them divert their minds from online shopping, most of all stated that seller showed one thing on Internet and delivered another thing, while only one of them stated another aspect that online sellers charged more than the price tagged on the product. Only 20% of the purchasers have responded that they have not been deceived yet in online shopping.

12. CONCLUSION:

It is concluded that there are two kinds of the Businesses; Physical Business and Online Business. Online Business further divided into two major field's i.e., Online Shopping of Products and Online Services. In this research, main focus was about Online Shopping of the products as Internet has introduced a new dimension of purchasing products from home. Online shopping is a new experience and has greatly impacted the lives of consumers in its short time of existence. It is expected to grow constantly in years to come with advancements in technology. There are some advantages and disadvantages of the Online Shopping. With the passage of the time, different kinds of the frauds started to be committed by the retailers; consumers start receiving wrong products which sometimes in damaged form or in such form which are useless for the consumers; during the survey it has also been noted that retailers imposed some hidden charges especially in the name of quick delivery by using some ambiguous websites to defraud the consumers and there is no any tool to know about the genuineness of the website, except to review feedback and consumers are unaware of such frauds; due to lack of the awareness. It is responsibility of government to take steps for awareness and to play active role for the protection of the consumer rights, even though there are some pitfalls in the existing laws relating to consumer protection Act; furthermore, consumer courts has also been established throughout the province in each district but consumers frustrated to approach the court, according to survey result consumers courts are able and ready for challenges arising from online Businesses, but on other hands it has also noted that ratio of litigation is very low and huge amount of government has been invested thereupon. However, Problems faced by Consumers / Purchasers in online Business can only be resolved by amending existing laws and making such rules regarding protection of consumer rights. In this way purchasers / consumers can buy a good quality product or avail a good service at lowest price and can save the time (Malik, 2016).

However, in nut shell it is be said that number of online retailers are selling large variety of products, it is impossible for online Consumers to decide what to buy a better product and from where, as there are so many cyber associations which deprive some rights of consumers by using fake websites and there is no any tool to identify and protect the rights of consumers. There is an urgent need of Consumer protection council, awareness centers and an online complaint cell under the supervision of Consumer courts or Consumer Council which must provide 24 hours services so also it is also needed to establish a e-helping cell from where information regarding the genuineness of the website can be collected and it is also need of society that retailer must show his name, manufacturer name and same must be registered with the Government or concern department (Khan S. , 2017).

The present study has brought new dimensions and ideas to identify the frauds committed in the online shopping due to increase in the market potential of online shopping. The implications of this study have indicated that for future studies, the other areas of the research could be done on the comparative study of male and females' online consumers and identifying the online risk reduction factors so as to bring more new insights related to the online shopping. Future studies can extend the results of this study for investigating about the genuineness of the online shops or websites that will help companies in relooking and revamping their strategies for online shopping.

13. RECOMMENDATIONS:

To address the e-commerce problems in Pakistan, several measures can be taken to improve the overall e-commerce ecosystem. Here are some potential solutions:

1. **Improve Internet Penetration:** Efforts should be made to expand internet access and improve connectivity in underserved areas. This can be done through infrastructure development and initiatives to provide affordable internet access to a larger segment of the population.
2. **Enhance Trust and Security:** Establish robust security protocols and encryption measures to protect customer data. Promote awareness campaigns to educate the public about online security practices and build trust in e-commerce platforms. Encourage the use of secure payment gateways and implement strict security standards.
3. **Diversify Payment Options:** Encourage the adoption of digital payment methods beyond Cash on Delivery (COD). This can be achieved by promoting mobile wallets, online banking, and facilitating partnerships between e-commerce platforms and payment service providers. Offering multiple payment options will increase convenience and confidence in online transactions.
4. **Strengthen Logistics Infrastructure:** Investments should be made in developing efficient logistics networks, including last-mile delivery services. Collaborations between e-commerce platforms, courier services, and logistics companies can help streamline the delivery process and ensure timely and reliable shipments across the country.
5. **Support Small Businesses:** Provide training, resources, and incentives to encourage small businesses to establish an online presence. Government initiatives can offer assistance in website development, digital marketing, and e-commerce platform integration. Facilitating access to financing options can also help small businesses overcome financial barriers to enter the e-commerce market.
6. **Formulate Clear Regulations:** Develop comprehensive e-commerce regulations that address key concerns such as taxation, consumer protection, intellectual property rights, and cross-border transactions. The regulations should be clear, transparent, and adaptable to evolving market dynamics. Regular dialogue and collaboration between government authorities, industry stakeholders, and experts can help create an enabling regulatory environment.
7. **Promote Digital Literacy:** Implement programs to enhance digital literacy and provide training to individuals, particularly in rural and underserved areas. This includes educating people about online shopping, using e-commerce platforms, and ensuring they are aware of their rights and responsibilities as online consumers.
8. **Encourage Product Diversity:** Foster collaborations between e-commerce platforms and manufacturers, wholesalers, and distributors to expand the range of products available online. Incentivize sellers to offer a wider variety of products and promote local entrepreneurship and innovation.

By addressing these issues through collaborative efforts involving the government, private sector, and civil society, it is possible to overcome the e-commerce challenges in Pakistan and create a thriving digital economy.

Bibliography and References:

1. Federal Ministry of Commerce (Pakistan). (2020). E-commerce policy framework for Pakistan. <https://www.commerce.gov.pk/Downloads/E-commerce%20Policy%20Framework.pdf>
2. Consumer Protection Act, 2015. (2015). Government of Pakistan. http://www.na.gov.pk/uploads/documents/1435873081_282.pdf
3. Pakistan Electronic Crimes Act, 2016. (2016). Government of Pakistan. http://www.na.gov.pk/uploads/documents/1476406813_114.pdf
4. Pakistan Telecommunication Authority (PTA). (2020). Online protection of information: Guidelines for businesses and individuals. <https://www.pta.gov.pk/en/telecom/consumer-education/Guidelines-Online-Protection.pdf>
5. Bashir, A., & Malik, A. (2020). Consumer rights in e-commerce and digital marketing: A perspective from Pakistan. *International Journal of Advanced Computer Science and Applications*, 11(2), 471-477.
6. Qureshi, M. A., & Wahid, A. (2019). Consumer protection in the era of e-commerce: Challenges and prospects for Pakistan. *International Journal of Law and Management*, 61(3), 792-809.

7. Chaudhry, T. R., & Ilyas, M. (2018). E-commerce, consumer protection laws, and the judiciary in Pakistan. *Journal of Internet Commerce*, 17(1), 1-21.
8. Khan, S. (2017). E-commerce laws and regulations in Pakistan: Current status and challenges. *Journal of Internet Law*, 21(7), 1-12.
9. Sarwar, M., & Raza, S. A. (2017). Consumer protection in electronic commerce in Pakistan: A legal analysis. *International Journal of Research in Business Studies and Management*, 4(3), 50-58.
10. Hussain, Z., & Khan, M. A. (2016). E-commerce and cyber laws in Pakistan: Challenges and opportunities. *Bulletin of Business and Economics*, 5(3), 137-144.
11. Malik, M. S. (2016). E-commerce law in Pakistan: An overview. *Journal of Internet Banking and Commerce*, 21(3), 1-14.
12. Chaudhry, T. R., & Saeed, S. (2015). Protecting consumers in e-commerce: A comparative study of Pakistani and US laws. *Journal of Consumer Policy*, 38(2), 203-226.
13. Cheema, A. R., & Latif, A. (2014). Impact of e-commerce on consumer protection in Pakistan: A comparative analysis. *International Journal of Research in Commerce and Management*, 5(4), 43-46.
14. Gilani, I. A., & Khan, T. M. (2013). Cyber law in Pakistan: Current situation and future prospects. *International Journal of Education and Research*, 1(3), 1-10.
15. Sattar, M. (2012). Electronic transactions and consumer protection in Pakistan. *Journal of Law, Policy and Globalization*, 5, 33-40.
16. Khan, M. I., & Mir, R. (2011). Consumer protection in e-commerce in Pakistan: Legal and regulatory issues. *African Journal of Business Management*, 5(30), 11960-11968.
17. Ahmed, S., & Asghar, H. (2010). E-commerce law and practice in Pakistan. *International Journal of E-Business Research*, 6(1), 34-49.
18. Iqbal, N., & Hafeez, A. (2009). E-commerce laws and regulations in Pakistan: Critical analysis. *International Journal of Business and Management*, 4(4), 158-165.
19. Saleem, Q., & Arif, A. (2008). E-commerce and its legal framework in Pakistan. *International Journal of Computer Science and Network Security*, 8(4), 36-42.
20. Khan, M. I., & Javaid, R. (2007). Internet laws and regulations in Pakistan: A critical review. *International Journal of Business and Information*, 2(2), 139-158

Case laws relied:

2013 SCMR 507 Malik Gul Muhammad Awan versus Federation of Pakistan through Secretary M/O Finance and Others
2019 PLD 429 Lahore Dr. Qadeer Khan versus Presiding Officer District Consumer Court, Sargodha and others.
2019 CLC 104 Lahore Mst. Deltex Courier Service Versus Sajid Imran Gull.
2019 CLC 580 Lahore Al-Ghazi Tractor Limited through manager and 2 others Versus Peer Muhammad Ali.
2019 PLD 165 Lahore S.E Mapco Versus Judge District Consumer Court
2018 CLD 1064 Lahore Tanvir Ahmed Butt Versus the Director, Ortmeier Technologies Pvt Ltd PLD Publishers
2018 PLD 372 Islamabad Shifa International Hospital versus Mst. Hajira Bibi
2016 PLD 425 Lahore Dawlance United Refrigeration Industries Private Ltd versus Muhammad Asif Chaudary
2016 CLC 1104 Lahore FESCO versus Sh. Jamil Ahmed
2016 PLD 112 Islamabad Ashfaq Ahmed Khan PTCL
2015 MLD 61 Abdul Rehman Vs. Chairman M/S Mari Gas Co Ltd and others
2014 MLD 365 Karachi CDGK through Administrator versus Mst. Shakeela Begum.

Bibliography:

Research on consumer online purchasing decision and its influencing factors in China, degree program in international business, specialization in general.