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### Factors Limiting Consumers Online Shopping Activities

Muhammad Zohaib Irshad<sup>1</sup>, M. Shakeel Ahmed<sup>2\*</sup>, Hafiz Muhammad Waqas<sup>3</sup>

	<b>Abstract</b>
<p><b>Muhammad Zohaib Irshad</b> Lecturer, College of Commerce, Government College University Faisalabad</p> <p><b>Shakeel Ahmed*</b> Lecturer, College of Commerce, Government College University Faisalabad</p> <p><b>Hafiz Muhammad Waqas</b> Assistant Controller of Examinations, Government College University Faisalabad</p>	<p>Purpose – To better understand how consumers behave when they purchase online, this study looks at several reasons that may be preventing them from doing so. The goal of the study was to determine the concerns that users encounter while they shop online. Design/methodology/approach – A survey of internet shoppers was done as part of this study, which used a quantitative research approach. Findings – According to study outcomes, a total of six factors deter consumers from making purchases from online retailers: low trust, uncertainty and inadequate product details, retailer reputation and quality of services, a negative experience, lack of faith and fear about bank transactions, and the fact that online purchasing is not as practical as traditional shopping. Research limitations/implications – For online retailers involved in C2C or C2B e-commerce, this study is helpful. Implications for managers are proposed in improving marketing campaigns to establish buyer self-confidence in electronic purchasing. Originality/value – Unlike earlier studies, the goal of this one is to pinpoint the barriers that prevent people from shopping online.</p>
<b>Keywords:</b>	Customers, Online shopping, Factors, Hurdles



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### Introduction

Individuals today inhabit a digital world (Annoni et al., 2023). Nowadays, life would be almost impossible without the internet, which was formerly utilized for information sharing. Everything, including social interaction, business, and commerce, is connected to the Internet. Additionally, people's modern lifestyles have caused them to switch from traditional to digital methods of accomplishing things, including purchasing online (Kushwaha, 2021).

Online shopping, often known as the act of buying and selling items over the internet, is the practice of buying products straight from a seller without the need for a middleman. Customers who shop online can choose from a wide range of goods and services, compare them to those offered by other middlemen, so they may select the finest deal (Sivanesan, 2017). The worldwide digital population as of February 2025 is nearly 5.56 billion people who are active internet users, from which about 5.24 billion are users of social media (Statista, 2025). The USA, China, and India are ahead of all other countries in terms of internet usage (Clement, 2020).

People are spending more time online and making more purchases online (Kushwaha, 2021). Because online shopping is more convenient and time-efficient, it has matured in acceptance amongst customers (Chowdhury, 2023). The primary causes of customers' increased interest in internet shopping include process speed, convenience of use, and level of increased enjoyment (Aziah et al., 2023). Likewise, internet shopping is more comfortable and time-saving due to hectic routines and lengthy workdays. Customers benefit from easier payment, shorter travel times and expenses, and the convenience of buying from home (Kushwaha, 2021).

In addition, while purchasing online, comparing pricing is easy. (Aziz and Wahid, 2018). Another study claims that the primary determinants of online buying are time, variety, customer service, low prices, discounts, comparisons, availability, and user-friendliness (Jadhav and Khanna, 2016). Additionally, the features and style of a website also entice customers to buy on a specific website that excites them to make a purchase (TOMIĆ et al., 2025). Online merchants have been offering a variety of arrangements, causing a significant increase in online traffic. Many online companies like Amazon, Daraz, AliExpress, and many more frequently advertise steep concessions and deals that entice a lot of people to buy from their websites. Businesses such as MakeMyTrip, Temu, and many others are luring clients with their alluring promotional offers.

Despite all of the benefits, some consumers might think that purchasing online is dangerous and unreliable. The study found a substantial correlation between loyalty and trust, and that customers tend to have much more faith in brands than in the retailers that offer them (Bilgihan, 2016). Since there is no face-to-face interaction between the buyer and the vendor, online shopping is non-social, and the buyer may find it challenging to establish trust (George et al., 2015). A prospective customer must have faith in the online retailer in order to convert to a paying customer. However, even if there are countless goods/services available online; digital purchasing is thought to carry some risk, whether done through catalogs, mail order, or mobile applications (Aziz and Wahid, 2018; Tsiakis, 2012).

### Literature Review

E-commerce has become the most popular technique in today's marketplace, and marketers need to develop new ways to sell their products. On websites, everything is available from A to Z, whether or not it is robust. Some websites cater specifically to specific product categories, while others sell everything.

A growing number of consumers are choosing online shopping over traditional shopping as it's so convenient and enjoyable. Both good and bad things might happen to a buyer when they use an online platform to make a transaction. Previous research has indicated that despite the numerous advantages, Internet shopping is still not preferred by many consumers as their main way to make purchases.

Customers are not able to smell, touch, see and feel the products that customers wish to purchase when they shop online (TOMIĆ et al., 2025). As a result, it is challenging for customers to inspect the products and makes it tough for them to decide which ones to buy. Furthermore, many products, such as clothing and shoes, must be examined before being bought; which is unfortunate and impossible to inspect, feel, and evaluate the quality of the products before making an online purchase, leading customers unwilling to purchase online (Katawetawaraks and Wang, 2011; Comegys et al., 2009). In their study, Alam and Elaasi (2016) learned that the primary factor influencing customers' decisions to make electronic purchases is product quality.

Additionally, some consumers have complained about receiving shipments that contained counterfeit goods and imitations (Santo & Marques, 2022). Customers will never trust an internet vendor whose products are of poor quality. The most frequent reason why customers steer clear of online purchases is a lack of trust in the online provider (Hidayat et al., 2021). The concern regarding online fraud and untrustworthiness is another reason why people refrain from shopping online (Karthikeyan, 2016). Similarly, inaccurate information on the website could lead to a mistaken purchase or the Information alone might not be sufficient for the buyer to make a decision (Liu and Guo, 2008). Furthermore, the website's return and exchange rules can occasionally be unclear. Mainardes et al., (2023) assert that the trustworthiness and credibility of the online merchant will have a straight influence on a user's judgment to shop online.

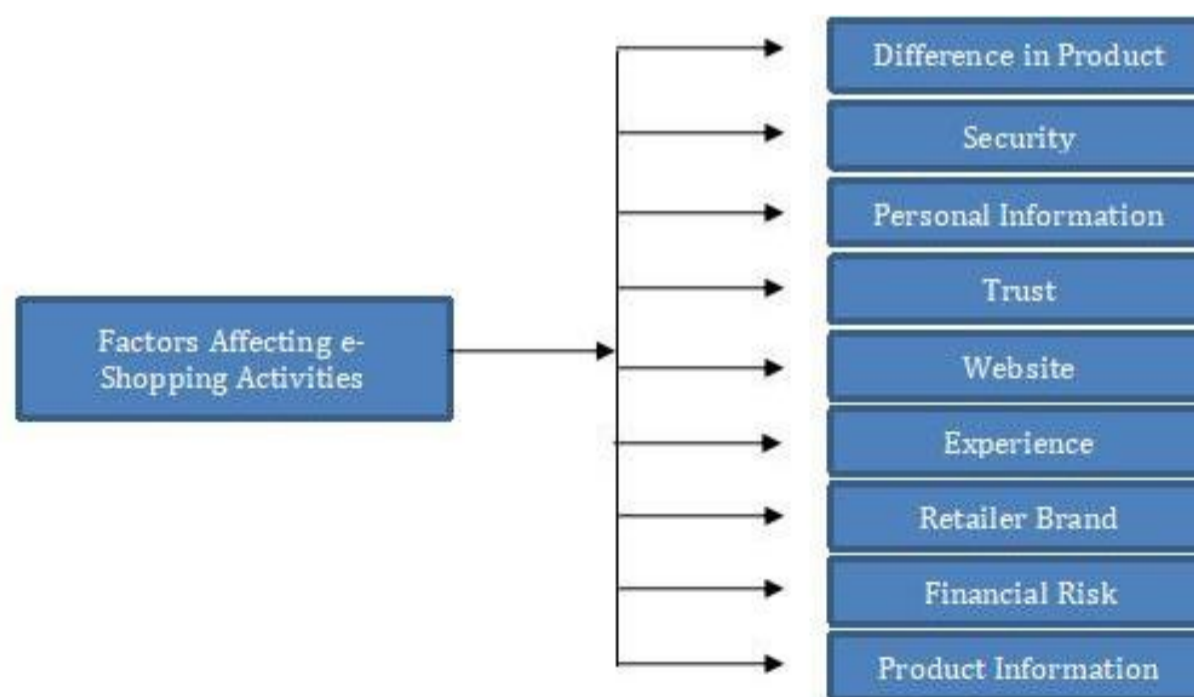
According to research by Daroch et al., (2021), certain customers are reluctant to buy from websites that don't give much information regarding their businesses and suppliers. Other studies indicate that consumers are reluctant to divulge their personal information to internet sellers because they are afraid of frauds (Tran and Nguyen 2022). Online buyers expect that websites will protect their privacy and provide safe payment systems. Because online buying is not safe and carries a number of risks, consumers steer clear of it (Daroch et al., 2021). Customers consider sharing personal information online, including emails, phone numbers, mailing addresses, debit or credit card numbers, to be risky due to the possibility of misuse by other companies or individuals (Lim and Yazdanifard, 2014; Kumar, 2016; Nazir et al., 2012). Users abandon their carts because certain websites demand them to submit personal data prior to shopping (Yazdanifard and Godwin, 2011). Most online bargain hunter exits their shopping carts before opting to mark a purchase, and sometimes even before finishing the payment procedure (Patharia and Jain, 2024).

Additionally, some online shoppers have experienced problems such as defective goods, phony deliveries, delivery issues, or unreceived goods (Karthikeyan, 2016; Kuriachan, 2014). Customers occasionally encounter difficulties if products are to return or change the products that they have bought through online stores (Rintamäki et al., 2021). While some websites allow customers to pick up product from the delivery location, so the customer must courier the item back or exchange it, which is inconvenient.

Moreover, shoppers had experienced needless interruptions (Muthumani et al., 2017). Steady working web pages, complex navigation, or virus doubts might sometimes make customers less likely to buy from online merchants (Katawetawaraks and Wang, 2011). Customers' decision to buy is influenced by an e-store's or website's navigation design, according to an empirical research by Liang and Lai (2002). A consumer's e-commerce experience and the consumer skills they use throughout the buying process, such as product or website expertise or understanding how online shopping operates, influence their behavior (Laudon and Traver, 2009).

The current study analyzes the challenges faced by online shoppers during transactions based on the diverse findings and perspectives of earlier academics as shown in Figure 1. Because websites provide insufficient information about the goods and services that customers want to buy, consumers lack faith in online businesses. Customers are apprehensive because they fear that their financial and personal information could be stolen online, making them believe that the transaction will be unsafe and that mistakes could be made when paying online. Some customers are hesitant since they don't know much about the internet. Additionally, according to a study by Nikhashem et al., 2011; Daroch et al., 2021), customers who are reluctant to shop online prefer traditional methods because they allow for roaming and require outward activity.

Few research has identified the characteristics that prevent customers from shopping online, despite numerous prior studies identifying the elements that influence consumers to purchase online. The elements that could make a buyer hesitant to buy from online stores are the focus of the current investigation. Online merchants can utilize this information to create consumer-driven initiatives, add value to their products and services, alter their advertising and promotion techniques, and improve customer support.



**Fig 1. Conceptual Framework of the Study**



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### Research Methodology

The objective of this investigation was to determine typical concerns that consumers encounter during online shopping as well as the pertinent reasons why consumers do not favor internet buying. For the study, a descriptive strategy was used. Descriptive studies concentrate on describing the characteristics of a particular individual or group. The demographic targeted by this study is made up of consumers who have made purchases from internet retailers. Postgraduate students and teachers made up the majority of the participants. The study's sample size was 152, as the overall population size was indeterminate. 20 surveys with partial responses were obtained from the 172 total that were issued to different web users; they were not included in the study.

Convenient sampling was used to select the respondents, and self-administered questionnaires were used to collect primary data from surveys. The questionnaire is closed-ended to minimize errors and non-response rates, and It is divided into two parts: The introductory questions in the first segment reveal details about the consumers' socioeconomic status, user's internet usage activities, the amount of time they spend online, and the shopping sites they prefer when making purchases, while questions associated with the investigation question are included in the second part. The questionnaire consisted of 28 items and employed a five-point Likert scale with response options ranging from "Strongly agree" to "Strongly disagree" to examine the factors preventing consumer purchases. Following data collection, the information was manually entered into the Excel document. Descriptive data from socioeconomic profiles were employed for the analysis, and SPSS was used for factor reduction and factors analysis.

### Data Analysis And Interpretation

SPSS version 21 was used to fully quantify and evaluate the primary data gathered from the surveys. Accuracy is made possible by this statistical tool, which also makes data interpretation rather simple. A combination of inferential and descriptive analysis was carried out. Table I characterizes all the findings for the respondents' socioeconomic characteristics, together with a few basic inquiries concerning their use of the internet, the websites consumers visit for shopping, their patterns of spending, and the products that they usually purchase online.

The findings showed that the largest percentage of those surveyed (67.2%) were in the 21–30 age range, those under the age of 20 come next (15.1%), and the elderly (2.6%) are the least common group. Compared to women (30.3%), men (69.7%) made up the majority of research participants that shop online. Sixty-two percent of the study participants were students, while some of them worked for the government or commercial sector. According to the findings, the majority (47.3%) of those with monthly incomes under PKR30,000 spend money at online stores. The findings as well revealed that while the majority of responders (38.17%) devoted fewer than five hours a week online, up to 36.18% spent six to ten hours a week online, either for social media or online shopping. The majority of them have shopped online and experienced both good and bad things, while 43.42% have shopped two to five times and 19.07% have shopped more than 10 times. Just 17.11% of people made a single purchase. Few respondents have spent more than PKR10,000 on internet purchasing, with the majority spending between PKR5,000 and PKR10,000. The majority of consumers (23.02%) buy apparel items via e-commerce platforms, followed by electronics and everyday necessities.

**Table I:** *Responders' Socioeconomic Status*

Variables		Frequency	Per cent
Gender	Male	106	69.7
	Female	46	30.3
Age	Below 20	23	15.1
	21–30	102	67.2
	31–40	17	11.2
	41–50	6	3.9
	Above 50	4	2.6
	Employment	Government Institution	8
Private Institution		30	19.7
Self-employed		15	9.8
Student		94	61.9
Other		5	3.3

Income (per month)	Less than 30,000	72	47.3
	30,001–60,000	41	27
	60,001–90,000	27	17.8
	Above 90,000	12	7.9
The amount of time people spend online each week	Less than 5 hours	58	38.17
	Between 6 to 10 hours	55	36.18
	Between 11 to 15 hours	22	14.47
	More than 15 hours	17	11.18
No. of times respondents purchased online	Once	26	17.11
	2-5 times	66	43.42
	6-10 times	31	20.40
	More than 10 times	29	19.07
Respondents' spending on internet shopping	Less than PKR2,000	13	8.55
	PKR2001–PKR5,000	52	34.21
	PKR5,001–PKR10,000	57	37.50
	More than PKR10,000	30	19.74
Respondents purchased the products most	Daily need items	26	17.10
	Apparels	35	23.02
	Travel tickets	12	7.9
	E-banking	24	15.8
	Books	17	11.18
	Electronics	32	21.05
	Other	6	3.95

### Factor Analysis

To find out why consumers avoid utilizing e-commerce websites, a factor analysis was carried out, as indicated in Table II. Six characteristics were identified from a total of twenty-six elements that were utilized to determine what would deter customers from making purchases from online retailers. As shown in Table III, the study's Kaiser–Meyer–Olkin (KMO) measure is 0.815 which is above the threshold i.e., ( $>0.600$ ), proving that the numbers are adequate to proceed with factor analysis. According to Table III, the significant value for the Bartlett's test of sphericity, which is associated with the study's significance, is 0.000 ( $<0.05$ ). The Cronbach's Alpha test was used to examine the scale's reliability. The results of the test varied from 0.749 to 0.817 (Table II.) This indicates that the survey items had an acceptable degree of internal consistency ( $\alpha > 0.7$ ) (Table IV). The analysis yielded six elements with eigenvalues greater than 1 and factor loadings exceeding 0.30.

**Table II. Values of Cronbach's Alpha**

Variables for the Research	Cronbach's Alpha
Lack of faith and fear about bank transactions	0.749
Online purchasing is not as practical as traditional shopping	0.776
Retailer reputation and quality of service	0.817
A negative experience	0.808
Uncertainty and inadequate product details	0.781
Low trust	0.771



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**Table III. Bartlett's test and KMO**

Bartlett's test of sphericity	
Approximate $\chi^2$	1,821.247
df	365
Sig	0.000
KMO measure of sampling adequacy	0.815

**Table IV. Factor Analysis**

Sr. No.	Factor Name	Eigenvalue	Variance per cent	Statements	Factor Loadings
1	Lack of faith and fear about bank transactions	7.410	26.687	One limitation is that online shopping is only available to those who have a bank account or credit card	0.701
				I hesitate to provide my credit card number when I shop online.	0.513
				I don't like shopping online because I don't trust the vendors	0.451
				The poor return policy makes online shopping unappealing to me	0.602
				I avoid making internet purchases because I'm afraid of receiving the wrong thing	0.498
				If an online retailer doesn't offer cash on delivery, I don't want to buy from them	0.401
2	Online purchasing is not as practical as traditional shopping	2.567	8.885	I believe that online buying takes an enormous amount of time	0.706
				Online purchasing is more complicated than traditional shopping	0.718
				Online shopping is more complicated	0.615
				I assume traditional shopping cannot be replaced by online shopping	0.604
				Traditional shopping is more appealing to me than online shopping	0.599
3	Retailer reputation and quality of service	1.964	6.310	I tend purchasing products from trustworthy internet retailers	0.707
				In general, I like to purchase after evaluating pricing across various websites	0.684
				If the website is authentic and safe, I prefer to buy online	0.686
				I only like internet sites that provide the products within few days	0.568
				If the product is not guaranteed or warranted, I will never choose to purchase from online retailers	0.495
4	A negative experience	1.184	4.160	If an online retailer does not offer monthly installment (EMI) options, I am not going to buy from them	0.784
				Because of my bad experience in the past, I am hesitant to	0.664

				shop online	
				I have little internet knowledge, and therefore do not like to buy online	0.596
5	Uncertainty and inadequate product details	1.047	4.010	If the product descriptions on online websites are inaccurate, I will not prefer to shop online	0.689
				If online prices are high, I am unlikely to choose to shop online	0.594
				The online information provided regarding the goods and services is insufficient to make a purchase	0.497
				I will not favor online shopping if the selection of products offered by online retailers is limited	0.561
6	Low trust	1.098	3.830	Traditional shopping is more secure than online shopping	0.428
				I am hesitant to divulge personal information on the internet	0.571
				It is hard to decide what to buy without seeing the products	0.564
				Online shopping poses a risk	0.503
				If I am not happy with an online purchase, I would be confused about what to do	0.399

**Element 1** – With 26.687% of the total variance and a higher eigenvalue, or 7.410, the results showed that the most significant factor was "lack of faith and fear about bank transactions". The six statements loaded on Factor 1 showed a high degree of correlation with one another, demonstrating that some consumers dislike buying online because they are hesitant to use credit or debit cards to make purchases online and because they don't trust internet sellers.

**Element 2** – A second factor that explains 8.885% of the variance is "online purchasing is not as practical as traditional shopping". This factor with five assertions makes it quite evident that most consumers prefer traditional buying over internet shopping due to the complexity and time commitment of online shopping.

**Element 3** – The factor analysis revealed that "retailer reputation and quality of service" was the third important element. 6.310% of variants were found to be described for the factor. On this factor, five declarations are revealed, connected with each other. It makes very evident that consumers only purchase from reputable internet retailers who offer a guarantee or warranty on their products and who compare prices.

**Element 4** – Another important component, accounting for 4.160% of the variance, was "a negative experience." Its three assertions make it abundantly evident that individuals avoid online shopping because they lack the necessary information, because their prior experiences were bad, and because some online retailers do not offer EMI options.

**Element 5** – With 4.010% of the total variance, "uncertainty and inadequate product details" emerged as the fifth significant component in the factor analysis. It contained five assertions that were intricately linked. Online shopping is not as safe as traditional shopping, according to this factor. Online retailers' product descriptions are insufficient to help customers decide whether to purchase.

**Element 6** – The final component in the study, "low trust," accounted for 3.830% of the variance. Four of its assertions make it quite evident that some people are reluctant to divulge personal information because they think that shopping online is riskier than traditional retail. People are hesitant to purchase from internet retailers without physically inspecting the item.

### Conclusion

The study's goal was to determine the problems that consumers encountered while conducting online shopping. The results showed that most respondents had both positive and negative experiences with internet shopping. Consumers who used e-commerce platforms faced several difficulties. Six factors are revealed in this study that discourage customers from buying from internet merchants: lack of faith and fear about bank transactions; online purchasing is not as practical as traditional shopping; retailer reputation and quality of service; a negative experience; uncertainty and inadequate product details; and low trust.



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E-tailers may find the research helpful in formulating future plans to cater to the needs of their customers and foster consumer loyalty. According to Dam and Dam (2021), there is a substantial correlation between client loyalty and satisfaction, which in turn is linked to reputation. If an online retailer has built an established brand or reputation for the company, customers are more willing to choose them over an unfamiliar brand. Online retailers who ask for less information from their clients are preferred over those who want all of their personal information (RC and Dulloo 2024).

To persuade those who are reluctant to purchase online, internet retailers might employ a number of strategies. In order to overcome these issues and win over non-online shoppers or infrequent online shoppers, they must identify the drawbacks of online shopping. An online retailer's quality of merchandise, product variation, and design must all be taken into account. In order to gain the trust of customers, the merchant need to focus on the quality of its products. They can do this by giving the buyer all of the vendor's details and background, which will ideally increase the buyer's trust in the seller.

Additionally, e-tailors can implement marketing tactics like a safe and user-friendly website, which can improve the shopping experience for customers and make it easier for them to look for products and use the website's navigation. Furthermore, comprehensive product and service details, including feature and usage details, item descriptions, and dimensions, can assist customers in selecting the right product. Adding additional photographs, product videos, and three-dimensional (3D) images can improve the experience and aid consumers in making decisions. Additionally, the likelihood of making a purchase from an e-commerce platform will be increased by user-friendly payment methods like cash on delivery, return and exchange options based on consumer demands, quick and efficient deliveries, etc (Muthumani *et al.*, 2017). Customers are concerned that website may reveal their financial details (Tran and Nguyen 2022). Online merchants may increase consumer trust in their websites and make sure that customers won't be hesitant to conduct financial transactions while they buy by offering a range of payment options, such as cash on delivery, and inspecting the product before payment. Because consumers may trust any website based on its privacy policy, retailers can provide customers with a clear security measure, privacy policy, and a safe transaction gateway to ensure that they don't feel uneasy while making payments online (Maseeh *et al.*, 2021).

Additionally, consumers buy augmented level goods from internet retailers in addition to essential objects. Customers may thus feel more at ease making purchases from those websites if sellers can provide timely, necessary assistance and answer all of their inquiries within a 24-hour service window (Sari and Gracia2024). Electronic retailers are required to make sure their goods and services are suitable for the sale over internet. Online merchants be able to influence customers by implementing risk-reduction tactics such as simple product return or exchange processes (Confente *et al.*, 2021). Likewise, online merchants could propose identical after-sales services as being offered to conventional consumers in an effort to appeal new users and create a distinctive purchasing encounters.

While many vendors today provide discounts, gifts, and cashbacks, the majority of these offers are tailored to the interests of online retailers rather than consumers. Additionally, it is necessary to establish trust with the customer, which can be achieved by making changes to security and privacy rules. By implementing these strategies, the marketer may attract consumers' interest in online buying.

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