ISSN E: 3006-1466
ISSN P: 3006-1458
CONTEMPORARY JOURNAL OF SOCIAL SCIENCE REVIEW
CJSSR
CONTEMPORARY JOURNAL OF SOCIAL SCIENCE REVIEW
Vol.04 No.01 (2026)

THE RISE OF ONLINE CLOTHING BRANDS IN PAKISTAN *CONVENIENCE, TRENDS, AND CUSTOMER TRUST* A LITERATURE-BASED ANALYSIS OF PAKISTAN'S ONLINE FASHION RETAIL

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Abstract
Background. *In Pakistan, online clothing brands have been booming over the past decade, fueled by the increasing penetration of the internet, youth population, and the broader e-commerce ecosystem.* ***Objective.*** *In this article, the three interlinked areas of convenience, trend, and customer trust are explored, and the factors influencing adoption versus those still preventing it from catching on in Pakistan are discussed.* ***Methodology.*** *It is a narrative, literature-based review study. It brings together published literature on adoption of e-commerce and online trust, and secondary data from authoritative sources such as Pakistan Telecommunication Authority (PTA) and industry market intelligence. No primary data were collected.* ***Major findings.*** *The findings further indicate that factors such as perceived usefulness and the convenience of online shopping play an important role. It facilitates a person's adoption of the Internet (Davis, 1989), which is further enhanced by the high penetration of mobile and broadband services (PTA, 2025). Fashion is one of the top online retail categories, and social media has emerged as a significant means for finding and shopping for clothes. This, however, is not without the influence of customer trust, which has repeatedly been seen to be a key determinant and a limiting factor influencing website purchase decisions (Gefen et al., 2003), and Pakistani research correlates website quality and trust with intention to purchase (Kouser et al, 2018). The continued dominance of cash on delivery is due to constant worries about security, quality of product, and returns.* ***Conclusion.*** *While the convenience and the trendiness of e-commerce fashion brands in Pakistan are key factors, maintaining customer trust is essential for their success in the long run, which requires consistent performance, safety measures, and clear policies.*
This article explores e-commerce, online fashion retail, consumer behaviour, social commerce, and customer trust within the Pakistani market.

1. Introduction

1.1 Background

E-commerce refers to the buying and selling of products or services through online platforms. It has emerged as one of the largest components of the economy of Pakistan. According to estimates from the industry, there will be an e-commerce market in the region of US$7.7 billion

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in 2024, and growth will continue over the next few years (PCMI, 2025). Among these, clothing and fashion is one of the most active, and a new category of online clothing brands from well-established retailers with e-stores to small businesses selling via social media has taken the place to satisfy the demand.

Online Clothing Brands in Pakistan: 1.2

There are two big types of online clothing retailers that have been developing concurrently. Some newer brands that have been online-first have expanded their platforms via Instagram and Facebook, while established apparel companies have introduced online e-commerce sites and mobile apps to their brick-and-mortar locations. There are also numerous online platforms that sell clothes, like Daraz. These channels have combined to make it a regular practice for many Pakistanis to purchase clothes online, especially the younger, urban Pakistani shoppers.

1.3 Reasons why the topic matters

This transition is important for the welfare of businesses and consumers. The internet allows retailers to reach more people and reduces costs, and consumers to have more choice and convenience. However, online shopping for clothing also has its unique issues, such as size, quality, shipping, and payment security, wherein the trust placed by customers is key to the sector's continued success.

1.4 Research Gap

There is a significant international body of literature associated with e-commerce adoption and the development of consumer trust in online platforms, while a few local studies focus on the adoption of e-commerce and intention to purchase online in Pakistan. Yet, a joined-up, coherent study that brings together the three themes that are prominent in the explanations of the sector's growth—convenience, trends and trust—is scarce. This article fills a part of that void.

The purpose of this article is to:

The article aims at accomplishing the following research objectives:

1. To examine the expansion of e-commerce within the clothing industry in Pakistan and the factors that have contributed to it;
2. To examine the influence of convenience in promoting adoption;
3. Analyze the changing dynamics of fashion in the online market, due to trends and social media;
4. To evaluate the importance of customer trust and obstacles to it; and
5. To make real-world inferences for online clothing brands.

2. Literature Review

2.1 A Technology-Based Perspective on E-Commerce Adoption

The Technology Acceptance Model (Davis, 1989) is a basic model that has been widely used to explain how people accept a technology when considering the use of online shopping. Online shopping is explained in terms of a basic model; Davis (1989) proposed that an individual's willingness to use a technological system is largely influenced by how beneficial they believe it will be and how easy they expect it to be to operate. In the context of purchasing clothes online, usefulness reflects the benefits and value consumers obtain from using digital shopping platforms, for example, saving time and accessing a broader selection, whereas ease of use relates to easy browsing, ordering, and payment. The perceptions of these factors account for why platforms built with ease and design can be successful in attracting and retaining shoppers.

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2.2 Convenience as a Driver

Convenience is time and again mentioned as one of the main reasons why consumers use the Internet to shop. The benefits of being able to shop and purchase goods at any time, compare offers, and get goods delivered to the home take away many of the hassles of actual shopping. This convenience has become widely available in Pakistan with the increase in mobile/broadband connectivity and smartphones dominating the online activity landscape (PTA, 2025).

2.3 In this class, students will explore trends, fashion, and social commerce.

It is particularly suitable for internet retailing for its visual nature, trendiness, and often "bought" nature. Social media are also crucial tools for marketing, but also for discovery and sale – so-called social commerce – and consumers find styles, see what others are buying, and purchase directly. This model can be particularly effective in Pakistan, where social media usage is high, enabling even smaller online clothing businesses to make a significant impact on a large customer base without a substantial investment.

2.4 Reduce the risk of customers getting scammed in online shopping.

Since shopping online does not have the tangible and in-person character of conventional shopping, trust is crucial. Gefen et al. (2003) found that the key factors emphasized in technology adoption research, including perceived usefulness and ease of use, are equally significant in shaping consumers' trust in online retailers. Trust in online commerce encompasses several dimensions, including consumers' perceptions of a seller's competence, honesty, and goodwill (McKnight et al., 2002). Consumer lack of trust creates increased risk perception and decreased willingness to purchase.

2.5 The Pakistani Context

These are similar to the findings from abroad and are supported by studies done in Pakistan. The quality and trust of the websites are associated with a greater likelihood of consumers making purchases through online platforms, while consumer attitudes play a role in bridging the gap between the two (Kouser et al., 2018).

Concurrently, payment security, product quality, and delivery reliability concerns are high on the agenda, which has led to unique characteristics of the local market, including a large share of cash on delivery.

3. Methodology

This article is not a systematic review but more like a narrative literature-based review and not a primary empirical study. A survey, interview, and original data analysis were not carried out. The analysis is based on two types of sources. The first one is the peer-reviewed research results on E-commerce adoption, online consumers' behavior, and consumer trust, including basic models and Pakistan-specific studies. The second is authoritative secondary data, which includes reports from the Pakistan Telecommunication Authority, industry market-intelligence sources, etc.

The sources selected for inclusion in the research were relevant to the theme of online retail and to Pakistan, credible in the publisher, and recent. However, some older works were not excluded, as they were still conceptually relevant. Market-size figures are subject to estimates due to different providers and methodologies. The review is based on published information, and thus has the limitations mentioned in Section 7 and cannot make causal statements.

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A synthesis of findings from previous research.

The factors and conditions that promote growth or development.

E-commerce clothing sales are built on a rapidly expanding digital base. PTA (2025) indicates that Pakistan's telecommunications sector has expanded to around 200 million subscribers and 150 million broadband connections. More than 60% of the population is now covered by 4G broadband services, with 4G technology also supporting most cellular networks. The growth of broadband connections is plotted in Figure 1 and the overall e-commerce market in context in Figure 2.

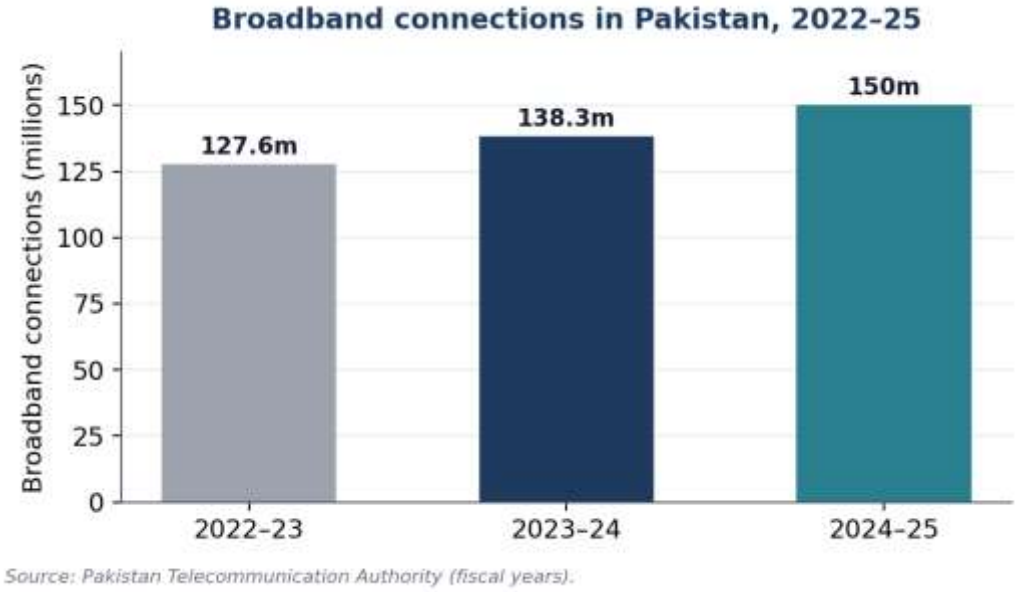


Figure 1. Broadband connections in Pakistan 2022-25 (PTA, 25).



Figure 2. Current and forecast Pakistan e-commerce market value (PCMI, 2025).

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4.2 Convenience

Convenience is a standout factor, in line with technology-acceptance research, which is saving time, increasing choice, and—as most shoppers are on a mobile device—the convenience of being able to purchase the item almost anywhere (Davis, 1989; PTA, 2025). Take a look at the key digital and e-commerce indicators that are behind this convenience in Table 1.

Table 1. Indicators for Pakistan (selected)

Indicator	Value	Source
Telecom subscribers	Over 200 million	PTA (2025)
Broadband connections	Over 150 million	PTA (2025)
Broadband penetration	Over 60%	PTA (2025)
E-commerce market value (2024)	≈ US$7.7 billion	PCMI (2025)
The transactions that are paid in cash are called cash transactions.	≈ 75%	PCMI (2025)

Note. Market size is based on industry estimates and may differ depending on the source and methodology.

4.3 Trends and Social Commerce

Fashion is one of the top online retail sectors, and social media has become an important channel for consumers to discover fashion products and for businesses to promote and sell them online (PCMI, 2025; Kemp, 2025). Trend cycles are fast-moving on the visual platforms, and brands can react quickly to shifting preferences, and small retailers can gain an audience without having to venture out into the real world with a brick-and-mortar location. The trend-ridden and socially triggered demand is one of the important traits of the online clothing industry in Pakistan.

Trust in the customer, and its inhibitors, stands on the cornerstone of customer satisfaction.

The key to trust is trust. The literature suggests that trust is as important or more important than convenience in influencing decisions to purchase online (Gefen et al., 2003; Kouser et al., 2018), with consumers forming trust based on factors such as perceived security, reliability, and the reputation of the seller (McKnight et al., 2002). Within Pakistan's online shopping environment, limited consumer trust is reflected in the continued preference for cash-on-delivery payment methods to check the quality of products before paying, which minimizes perceived risk of buying products (PCMI, 2025). The key factors influencing customer trust when purchasing clothing online are presented in Table 2.

Table 2. Key factors influencing consumer trust in online clothing purchases

Factor	The impact on trust and buying.Its impact on trust and buying.	Key source
System convenience and perceived benefits	Platforms are convenient and easy and promote adoption.	Davis (1989)
Vendor trust	People's purchase intent is driven by trust in the seller.	Gefen et al. (2003)

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Factor	The impact on trust and buying.Its impact on trust and buying.	Key source
Security & integrity beliefs	Trust is earned when confidence in competence is demonstrated	McKnight et al. (2002)
Website quality	Quality sites increase trust & intention (Pakistan)	Kouser et al. (2018)
The way the payment is to be made (cash on delivery)	Puts into effect measures to decrease risk when trust is low	PCMI (2025)

Note. The factors are complements; each serves to highlight one aspect of trust and convenience's impact on online purchases.

4.5 Synthesis

All the results point to a model where convenience and trends are strong drivers of the demand for online clothing, while trust plays a crucial role in turning initial customer interest into repeat purchases. The three themes are not independent of each other but are related.

5. Discussion

The emergence of online fashion brands in Pakistan seems to be a combination of opportunity, demand, and trust. The increased connectivity and the use of smartphones have enabled online shopping to become convenient and readily available, and social media has created a fashion landscape that is a trend-driven and always-on sale category (Kemp, 2025; PTA, 2025). Demand is created by these forces. But that demand is dependent on trust – whether it is going to last.

Well-established conclusions must be separated from observations for the situation. The convenience and trust complement each other in making online purchases, a strong finding that has been supported by both international and Pakistani literature (Davis, 1989; Gefen et al., 2003; Kouser et al., 2018). This is the specific case of cash on delivery; however, a characteristic of the current Pakistani market, which is shaped by a lack of trust in online payments and product quality, and which partly compensates for it (PCMI, 2025). This dependency can decrease as the trust-building processes grow, but this is a hope, not a fact. Market-size estimates should also be taken with a pinch of salt as there are multiple sources that provide varying estimates.

6. Implications and Recommendations for Online Clothing Brands

According to the analysis, some practical measures that online clothing brands can take to achieve sustainable growth include:

1. Build trust deliberately. Create product information that is clear, accurate, allows for easy returns, offers refund options, and displays customer reviews to decrease perceived risk (Gefen et al., 2003; McKnight et al., 2002).
2. Get better websites and apps. Convenience and trust are increased with reliable, easy-to-use platforms (Davis, 1989; Kouser et al., 2018).
3. Minimize size and quality uncertainty. Detailed sizing and similar quality traits tackle the concerns most prevalent when purchasing clothing online.
4. Provide safe and convenient payment options. While also slowly gaining the trust of customers in digital payments, supporting cash on delivery can expand the customer base (PCMI, 2025).
5. Use social media to discover and engage with your audience, but remain honest about products (Kemp, 2025).

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6. Ensure efficient order fulfillment; it can significantly influence repurchase and word of mouth.

7. Limitations

There are a number of caveats. The analysis is a literature-based review, which relies on previous research as well as secondary market data with estimates that fluctuate from one source to another and are based on different methodologies. The reliability of the findings in the available Pakistani studies is based on convenience sampling, mostly of young and urban respondents, which may restrict the generalisability of the results. Online fashion is an industry undergoing rapid change too, and specifics tend to become out of date quickly. Thirdly, observational studies can determine associations between variables like trust and purchase intention but without other measures, can offer no proof of causation.

8. Conclusion

The advent of increased connectivity, a young and mobile consumer base, and the visual nature and trendy fashion have made online clothing brands a prominent part of the retail landscape of Pakistan. Much of their appeal is convenience, and social media has helped their dissemination to speed up. But the facts are clear: trust with the customer is the key in converting interest into sustained customer custom. Cash on delivery continues to be a fact, meaning that not all consumers can be trusted in the online sales context. The brands most likely to thrive are those that offer a combination of authenticity, convenience, and a sense of being in touch with the times and which are also trusted for their reliability, security, and transparency.

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