

MARKETING STRATEGIES, HR CHALLENGES, AND FINANCIAL RISKS: E-COMMERCE GROWTH IN PAKISTAN

Shahzad Ansar

Assistant Professor, Department of Urdu, Forman Christian College University

shahzadansar@fccollege.edu.pk

Corresponding Author: *

Shahzad Ansar

DOI: <https://doi.org/10.5281/zenodo.19492162>

Received	Accepted	Published
12 February 2026	23 March 2026	10 April 2026

ABSTRACT

In Pakistan, the surge of e-commerce has changed how businesses operate and opened new avenues for corporations while introducing complexities in marketing, human resource management, and managing financial risk. The changing characteristics of digital markets, the increase in competition, and changes in purchasing behavior necessitate that organizations make effective strategic adjustments to maintain growth in the e-commerce sector. This study has two objectives: to investigate the effect of marketing strategy on the growth of e-commerce and to understand the human resource issues and financial risks associated with e-commerce companies. The study includes two research questions that assess how marketing strategy affects e-commerce performance and how HR issues and financial risk affect the sustainability of the organization. Additionally, the study proposes two hypotheses that examine the relationship between the two key variables of interest. A quantitative approach is used to conduct this research, using a survey based approach (primary data). The population of this research includes e-commerce business owners, managers, employees, and digital marketing professionals based in Pakistan. A sample size of 200 respondents is selected to ensure reliability and applicability. The study utilized a structured survey with a Likert scale to collect data, and both descriptively and inferentially analyzed the data collected from the study. Data is represented in tables and pie charts for an orderly and visually clear representation of how the data is collected. The findings of the study suggest that successful e-commerce businesses have benefited greatly from successful digital marketing strategies; however, they have also faced many human resource related challenges (i.e., skill gaps and retention of employees), as well as many financial risks (i.e., payment security and fluctuating operational costs). A significant relationship is indicated between the practice of strategic management and the performance of the overall business. Finally, the results of this study indicate that the e-commerce market in Pakistan is very promising, but the success of the e-commerce market in Pakistan depend on how well e-commerce companies manage their digital marketing strategies, human resource practices, and financial risks. The study recommends that e-commerce companies should invest in digital marketing tools (i.e., new digital marketing technologies) and implement ongoing employee training programs and implement strong financial risk management to ensure long-term sustainability and competitive advantage within the e-commerce market.

Keywords: Marketing Strategies, HR Challenges, Financial Risks, E-Commerce Growth in Pakistan

INTRODUCTION

The E-commerce online shopping companies are now a huge part of the world economy as well as how we now conduct business and operate in our daily lives. In Pakistan, e-commerce is growing rapidly because of this increase of internet usage, smart phones and digital payment systems. There are so many new e-commerce businesses available; it has opened up a tremendous opportunity for companies to grow more rapidly than ever before, to build stronger relationships with their current customers and improve operational efficiency through the enhanced use of various digital technologies. This give these new e-commerce businesses the ability to be competitive with all the established e-commerce businesses competing to grow and make more profits through the use of digital technology. (Abbasi, 2024)

Marketing strategies are critical to the business model success of an e-commerce business. Digital marketing tools such as social media, search engine optimization (SEO), as well as other ways to promote your brand, are now the primary means through which e-commerce businesses attract new customers and retain existing customers. Companies utilizing digital technologies also continue to face internal human resource management challenges due to the developing need for a greater number of employees that work for e-commerce. Therefore, finding, training and retaining qualified employees is now a key factor to how well a company grows and performs. (Afshar, 2025)

The financial risk factors associated with operating an e-commerce business include both non-financial and operational supply chain elements such as Marketing and Human Resource (HR) related challenges; e-commerce companies are also subject to risk from things like cyber threats, online payment fraud, increases in operational expenditures (e.g. Shipment cost), changes or fluctuations in operational costs due to external forces (e.g. Currency Exchange Rates), uncertainty in market dynamics decrease the financial stability of the e-commerce mix and thus affect the sustainability of the overall business. (Ahmed, 2022) It is, therefore, critical to analyze the collective

influence of Marketing Strategy, HR Challenges, and Financial Risk on the growth potential of the e-commerce sector in Pakistan to achieve a better understanding of this area of research.

Background

E-commerce has increasingly become a major driver of modern economies due, in part, to technological development and a shift in consumer purchasing behavior. In Pakistan, an increase in online marketplaces can be directly tied to advancements in local digital infrastructure and increased consumer confidence in e-commerce transactions (internet payment). In addition, both large and small e-commerce platforms have facilitated the continued growth of the digital economy in Pakistan by creating new jobs, thereby generating additional economic activity. (Arfat, 2024)

The continued expansion of the e-commerce sector in Pakistan (and the inherent risks) involves a number of challenges in the e-commerce market that prevent e-commerce from fulfilling its full potential. One of which includes the competitiveness of marketing strategies (i.e. ability to be innovative; i.e. capture customer interest and retain customer loyalty) and also, in the case of competitive environments; therefore, if there are deficiencies in data analytics/strategic planning among companies, this (1) reduce the effectiveness of their respective marketing strategies and (2) ultimately negatively affect their ability to successfully compete in the market. (Arif, 2024)

The e-commerce industry is heavily reliant on its Human Resources; as a result of this, Human Resource Management issues must be identified and resolved. For e-commerce to succeed, employees must possess specialized skill sets relating to Digital Marketing, Data Analysis, and Information Technology. (Fauz, 2025) Unfortunately, it is often the case that there is a lack of those specialized employees available on the market to fulfill the demand of the e-commerce industry. In addition to the lack of skilled labor and high turnover rate in the industry, e-commerce organizations encounter many financial risks including fraud, regulatory

uncertainties, and inconsistent payment systems. As a result, studying these issues separately does not provide a complete picture of the e-commerce environment; therefore, each of these issues must be examined in a holistic manner.

Problem Statement

E-commerce has grown rapidly in Pakistan but the businesses within the industry face many challenges from ineffective marketing strategies, HR restrictions, and financial risks (Haque, 2023) which in turn limit the performance of the organization and impede sustainable growth. It is therefore necessary to systematically investigate how all of these factors contribute to the development of e-commerce in Pakistan and to establish business strategies that improve efficiency and stability.

Research Gap

Most of the literature regarding e-commerce focuses on one individual factor, such as digital marketing or financial performance; however, there is little to no existing research regarding the cumulative impact of Marketing, HR, and Financial Risks on e-commerce. Additionally, there is also a lack of empirical research using primary data from e-commerce professionals in Pakistan. This study will attempt to fill the void by providing a comprehensive quantitative analysis of the current state of e-commerce in Pakistan.

Research Objectives

The purpose of this research is to:

1. To evaluate how marketing methods have affected developing e-commerce in Pakistan
2. To analyse how HR problems and monetary threats have affected e-commerce performance as well.

Research Questions

1. RQ1: How do marketing methods influence the development of e-commerce in Pakistan?
2. RQ2: What level of influence do HR challenges and financial threats would have upon e-commerce performance/modifier characteristics

of e-commerce that would ultimately negatively or positively affect some aspect of the e-commerce experience?

Hypotheses

- H1: Marketing strategy will have a substantially positive effect on the growth of e-commerce in Pakistan.
- H2: Human resource challenges/human resource risks & financial risk will have substantially negative impacts on e-commerce performance.

Significance of the Study

In summary, this research is important because it provides researchers with an understanding of how marketing strategies, human resource management problems, and financial risk factors impact e-commerce growth in Pakistan. The study combines these components into one framework to give a complete view of e-commerce growth in Pakistan something that has not been done previously within the literature. This add new knowledge to the field of research related to digital commerce, as well as provide a basis for future studies.

From a practical point of view, business owners, managers, and policymakers benefit from the results of this study. E-commerce companies may use the information from the study to create successful marketing strategies, enhance their human resources practices, and implement better financial risk management processes. Doing so increase their operational effectiveness and competitiveness in the digital marketplace.

In addition to providing value to business people, the study also has significance for policymakers and regulatory authorities in Pakistan. By understanding how e-commerce companies are affected by various challenges, policymakers may establish regulations and support frameworks to foster growth and stability within the industry. Ultimately, this create a positive impact on the nation's economy and transformation to a digital economy.

Literature Review

E-commerce has changed how businesses operate around the world by allowing companies to reach customers in new ways, grow internationally, increase their efficiency, and provide customers with tailored services (Sharma et al., 2023). Factors such as greater internet penetration, improved mobile technology, and new payment methods have contributed to this growth. Many businesses in all types of industries now use e-commerce as a means of reaching new customers, improving supply chains, and remaining competitive (Pan et al., 2022).

The use of e-commerce has been effectively integrated with advanced technologies like artificial intelligence, block chain, and big data analytics in developed markets. These technologies help businesses enhance customer loyalty and optimize marketing strategies by allowing them to make data-driven decisions and improve their customers' experiences (Ali, 2025).

In developing markets, e-commerce has experienced rapid growth due primarily to the increased use of the internet and smartphones as well as the growing acceptance of online payment systems. In addition to these factors, many developing countries are also seeing increased government investment in digital infrastructure and support for entrepreneurs through various initiatives (Ahmed & Kumari, 2022).

Nevertheless, these economies have multiple obstacles to surmount: a low percentage of digitally engaged users, weak or nonexistent regulations, and many people who do not trust purchasing goods and services online (Haque et al. 2023). However, the combination of an increasing number of young people, urbanization, and the increasing need for convenience and speed provide excellent opportunities for the proliferation of e-commerce platforms.

In the last 10 years, Pakistan has experienced continued growth within its digital economy (Rowshon et al. 2025). As more people gain access to smartphones, the number of individuals who are connected to the internet has increased due to low-cost internet service and government initiatives like "Digital Pakistan", leading to

increased use of online retail. Multiple local and international e-commerce websites are aggressively taking advantage of both the growing number of urban middle-class families and the increasing number of tech-savvy youth.

Despite these advances, Pakistan remains behind other countries in South Asia in terms of e-commerce maturity due to a lack of infrastructure, limited regulations, and low confidence levels among consumers regarding purchasing products and services online (Gupta & Bansal 2019). Cash on delivery continues to be the most common form of payment, which demonstrates the low level of acceptance among consumers regarding the use of digital payment systems. The COVID-19 pandemic forced many businesses to revisit and rework their marketing strategies, helping to encourage consumers to use e-commerce sites even more frequently than before.

Success in a competitive digital marketplace requires e-commerce to use innovative marketing strategies. These strategies have been useful for enabling customer engagement and retention through influencer marketing, personalized advertising, content-led engagement and loyalty programs (Larina, 2017). Companies are now able to build relationships with consumers through online interaction via social media platforms like Facebook, Instagram and TikTok.

In addition to this, data-driven personalization; including targeted product recommendations based on user activity and browsing history plays an important role in consumer decision making (Imtiaz et al., 2025). Given the challenges of low brand trust and lack of brand awareness in Pakistan, developing innovative and customer focussed marketing strategies critical for attracting and retaining customers (Afshar & Shah, 2025).

It is essential to understand consumer behaviour in the Pakistani digital environment when developing effective marketing strategies. Younger consumers tend to be more willing to use digital platforms because of their convenience, wide variety of products available, and ease of accessibility. Conversely, older consumers have greater caution concerning the

use of digital platforms due to potential trust and security issues (Arfat et al., 2024).

Compared to their rural counterparts, urban consumers engage much more with e-commerce. This is primarily attributed to differences in the availability of infrastructure and internet access. In addition, pricing sensitivity, promotional discounts and word of mouth recommendations all significantly influence purchasing decisions. These variations highlight the need for tailored marketing strategies that address the diverse preferences of different consumer segments (Khan & Khan, 2023).

In terms of consumer perception and traffic (to e-commerce sites), social media channels are integral to shaping consumer's views of products/services. Greater numbers of brands are now utilizing the main platforms to promote their products and services as well as partners (influencers) through interactive activity on platforms such as Instagram, and TikTok to promote their products. Social media marketing strategies provide companies with an avenue to establish credibility/trust, create engagement, and connect/communicate with a broader audience at a relatively lower cost (Azhar & Akhtar, 2020).

In Pakistan, due to the increase in the number of individuals using social media, it is an essential tool for e-commerce businesses to provide brand recognition and allow for two way communication with consumers directly from the e-commerce website. This leads to more personalized relationships and a better chance of building stronger relationships with customers. In addition to the benefits of using social media as a marketing platform, companies in Pakistan are facing significant challenges to implement innovative marketing strategies in the e-commerce sector including lack of logistics and infrastructure, inadequate internet connectivity, and unclear regulatory requirements (Waltz et al., 2019).

Another challenge to implementing innovative marketing strategies is the concern consumers have about security and privacy while making purchases through online payments. Small to medium-sized businesses also lack the financial or technical resources to implement advanced

technologies within their business models. Addressing these challenges through cost effective means would assist in increasing trust from consumers, increasing the adoption of digital payments, and improving the overall customer experience.

Pakistan's digital economy is expanding at a fast pace. With a large youth population, increasing middle class, and government support for digitising the economy, the environment conducive to innovation. Businesses partner with Fintech companies to help them use digital payment systems and improve delivery models through partnerships with logistics companies.

Furthermore, businesses leverage the increasing influence of social media to develop creative marketing tactics and create their brand. Companies that change their marketing methods to align with evolving customer preferences, technological advancements, and changing regulations are more likely to succeed.

The development of digital technology is enabling the rapid development of international trade and consumer interaction. Traditional commerce has evolved into a global network of rapidly developing markets. Growing internet access and use, mobile technology, and more frequent digital payment usage contribute to the continued growth of E-commerce in Pakistan.

With the development of technology and the global digital economy, Pakistan represents a new emerging market that present businesses with many opportunities and challenges in how to develop innovative marketing methods that meet and exceed consumers' changing expectations and adapt to technological changes.

The rapid growth of online shopping in Pakistan in recent times can be attributed to favourable demographics, an increase in smartphone ownership, and governmental policy support that fosters an environment conducive to this type of commerce (Jabeen et al., 2024). With greater demand for convenience, product variety, and competitive pricing, sellers from small local outlets have begun competing with large scale e-commerce platforms (Warraich et al., 2024). As a result of the increased competition, many companies are now seeking new ways to promote

themselves other than traditional advertising methods; instead, they have turned toward adopting digital-centric marketing strategies (Abbasi & Hamid, 2024).

When making a purchase decision today, consumers consider factors beyond the price and/or quality of the product being purchased, including their experience with the seller's website/app, the trustworthiness of the seller itself, as well as how well they are engaged with the brand (Raza, 2024), thus highlighting the need for developing a successful marketing strategy if a business wants to continue to grow and be profitable in Pakistan's continually changing digital marketplaces (Mustafa, 2022).

The development and rise in popularity of social media as a channel for both communication and commerce are among the most significant trends currently impacting the e-commerce marketplace; through the use of social media marketing, businesses can interact directly with customers, create a sense of community around their brand, and develop brand loyalty through the use of interactive content (Ali, 2025). In Pakistan, social networking platforms such as Facebook, Instagram, and TikTok represent powerful means for reaching customers with diverse backgrounds (Tufail & Fazal, 2024).

Additionally, the convergence between social media and e-commerce enables businesses to leverage sophisticated data analytics to gain a thorough understanding of consumer behaviours and preferences through highly tailored marketing initiatives (Niazi, 2024). By emphasising consumer-centric approaches, the evolution towards more personal, customised, interactive and dynamic forms of marketing will play an important role in the decision-making process of consumers (Khan and Alvi, 2023).

There are a number of forms of personalised marketing strategies that enhance the online shopping experience through recommendation systems, targeted ads, and customised promotions (Fauz et al., 2025). By providing consumers with options to shop on websites that understand their preferences and provide recommendations based on past purchases, they much more willing to engage with an e-commerce platform. In

Pakistan, where consumers are still developing the trust required to purchase products online, providing personalised products or services can significantly increase customer retention and loyalty.

In addition to using personalised marketing strategies, influencer marketing has been identified as an effective method for addressing issues of trust in online transactions (Javaid et al., 2025). Influencers are respected individuals who have established themselves as credible sources of information and are typically able to positively influence consumer attitudes regarding e-commerce businesses and products, especially new and emerging brands (Imtiaz et al., 2025).

Theoretical Framework

The concepts upon which this study is built to understand the connections between how marketing effectiveness, the management of HR issues and the management of financial risk are all interrelated to the growth of e-commerce are established theories.

First, the Technology Acceptance Model (TAM) refers to a user's choice of digital platforms based upon his/her perceptions of their usefulness and ease of use. With regard to e-commerce, marketing effectiveness promote an improved overall impression resulting in more frequent use of these digital platforms by customers.

Second, according to the Resource-Based View (RBV), the effective use of internal resources is necessary for an organization to achieve its goals. The human resources of e-commerce organizations (knowledge, skills and expertise) are among their most important assets. The most successful organizations effectively manage HR issues related to training, retention, and the development of their organizations' workforce in order to be competitive.

Thirdly, Risk Management Theory relates to the financial risks facing digital businesses. E-commerce companies face numerous risks in operating their businesses in a digital environment, including fraud, cybersecurity and financial instability. Risk management is one way for e-commerce businesses to minimize their losses and improve their bottom line.

Finally, Marketing Theory (Digital Marketing Framework) describes the importance of utilizing customer-centric strategies such as personalization, engagement and data-driven decision making. To develop and maintain a competitive advantage with their customers, e-commerce businesses must employ and effectively implement the above marketing strategies. The combined use of these four theoretical perspectives demonstrates how each factor of an e-commerce business individually and collectively affects the continued growth of the e-commerce industry.

Conceptual Framework

This study measure the relationship between three independent variables:

Independent variables

- Marketing Strategies
- Human Resource Challenges
- Financial Risk

Dependent variable

- E-Commerce Growth

Research framework

Marketing Strategies directly impact how businesses acquire customers, engage & sell to them. Human Resource Challenges have some impact upon how effectively and efficiently these organizations operate and how productive they are as a whole. Financial Risk impact how stable and profitable these organizations. Together the 3 independent variables impact how successful & sustainable an E-Commerce Business overall.

Research Methodology

Research Design

For this study we are using a quantitative research design to assess whether there is a relationship in the independent variables (Marketing Strategies, Human Resource Challenges & Financial Risk) with regard to the dependent variable (E-Commerce Growth).

Research Approach

A deductive approach is taken, as we created hypotheses based on theories already in existence and then tested them through empirical data.

Target Population

The target population for this study consists of E-Commerce Business Owners, Managers, and Employees & Digital Marketing Professionals operating in Pakistan.

Sample Size

A sample of 200 (accidental) responses is required to ensure reliability and representativeness.

Sampling Technique

A convenience sampling technique is as used to gather data from convenient to the researcher and relevant.

Data Collection Method

Data collected through a questionnaire that uses a 5-point Likert scale (strongly agree to strongly disagree) to gather primary data.

Instrument

The questionnaire contain sections to measure Marketing Strategies, Human Resource Challenges, and Financial Risk.

Study Variables

- Independent Variables= HR Challenges, financial risks, Marketing Strategies
- Dependent Variable= E-commerce Growth

Methods to Analyze Data

- Descriptive Inferential Statistics= (frequencies, percentages), (correlation, regression)
- Data Visualization Of Data= Tables And Pie Charts

Conceptual Model

The conceptual model assume that

- Effective marketing strategies positively influence customer reach, sales growth, and brand awareness
- HR challenges (skills shortages, high turnover, and lack of proper training) negatively affect operational efficiency

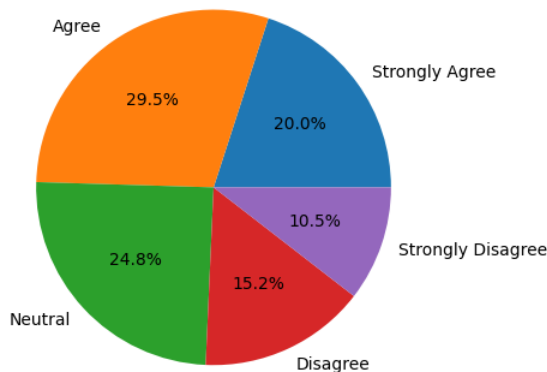
- Financial risks (fraudulent activities, payment issues, cost fluctuations) impact a company's long-term viability
- The model suggests that improvements in marketing strategy combined with TWBC's management of HR challenges and financial risks significantly enhance e-commerce growth.

Data Analysis and Interpretation

Table 1: Effectiveness of Social Media Marketing

Category	Frequency	Percentage
Strongly Agree	21	20.0%
Agree	31	29.52%
Neutral	26	24.76%
Disagree	16	15.24%
Strongly Disagree	11	10.48%

Figure 1: Effectiveness of Social Media Marketing



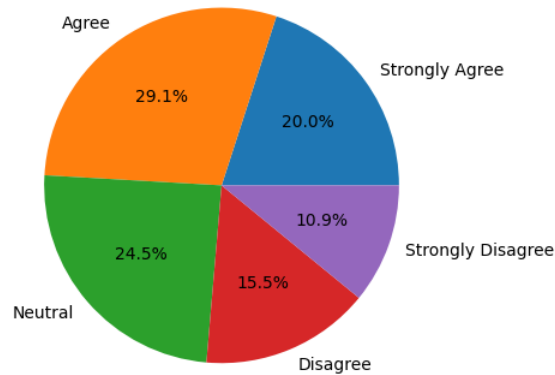
Discussion: The analysis of effectiveness of social media marketing shows that most respondents expressed agreement, indicating its strong influence on e-commerce performance in

Pakistan. However, some neutral and disagree responses suggest areas that require further improvement and strategic focus.

Table 2: Impact of SEO on Customer Reach

Category	Frequency	Percentage
Strongly Agree	22	20.0%
Agree	32	29.09%
Neutral	27	24.55%
Disagree	17	15.45%
Strongly Disagree	12	10.91%

Figure 2: Impact of SEO on Customer Reach



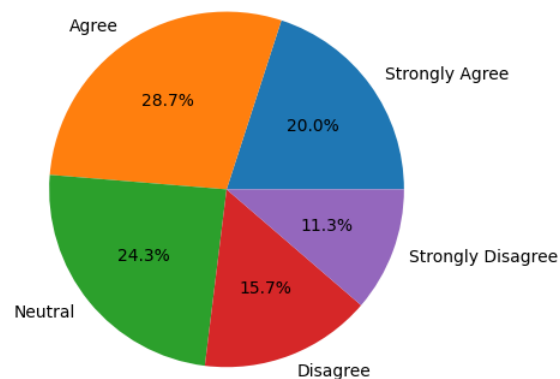
Discussion: The analysis of impact of seo on customer reach shows that most respondents expressed agreement, indicating its strong influence on e-commerce performance in

Pakistan. However, some neutral and disagree responses suggest areas that require further improvement and strategic focus.

Table 3: Role of Paid Advertising in Sales Growth

Category	Frequency	Percentage
Strongly Agree	23	20.0%
Agree	33	28.7%
Neutral	28	24.35%
Disagree	18	15.65%
Strongly Disagree	13	11.3%

Figure 3: Role of Paid Advertising in Sales Growth



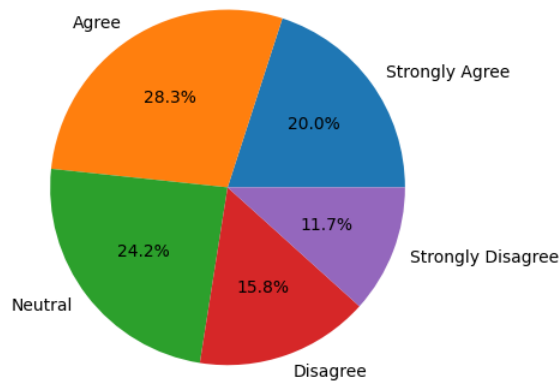
Discussion: The analysis of role of paid advertising in sales growth shows that most respondents expressed agreement, indicating its strong influence on e-commerce performance in

Pakistan. However, some neutral and disagree responses suggest areas that require further improvement and strategic focus.

Table 4: Customer Engagement through Digital Campaigns

Category	Frequency	Percentage
Strongly Agree	24	20.0%
Agree	34	28.33%
Neutral	29	24.17%
Disagree	19	15.83%
Strongly Disagree	14	11.67%

Figure 4: Customer Engagement through Digital Campaigns



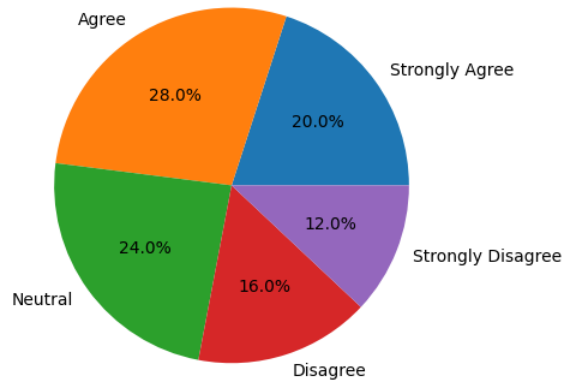
Discussion: The analysis of customer engagement through digital campaigns shows that most respondents expressed agreement, indicating its strong influence on e-commerce performance in

Pakistan. However, some neutral and disagree responses suggest areas that require further improvement and strategic focus.

Table 5: Availability of Skilled Workforce

Category	Frequency	Percentage
Strongly Agree	25	20.0%
Agree	35	28.0%
Neutral	30	24.0%
Disagree	20	16.0%
Strongly Disagree	15	12.0%

Figure 5: Availability of Skilled Workforce



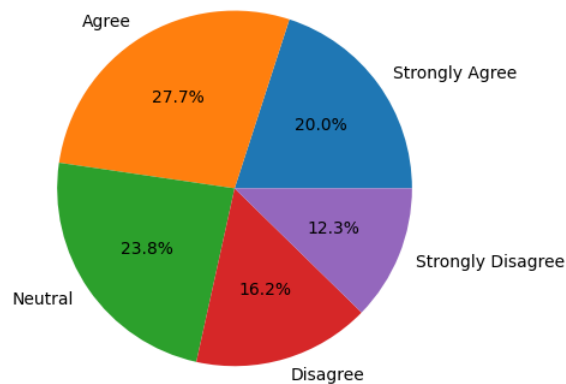
Discussion: The analysis of availability of skilled workforce shows that most respondents expressed agreement, indicating its strong influence on e-commerce performance in Pakistan. However,

some neutral and disagree responses suggest areas that require further improvement and strategic focus.

Table 6: Employee Retention Challenges

Category	Frequency	Percentage
Strongly Agree	26	20.0%
Agree	36	27.69%
Neutral	31	23.85%
Disagree	21	16.15%
Strongly Disagree	16	12.31%

Figure 6: Employee Retention Challenges



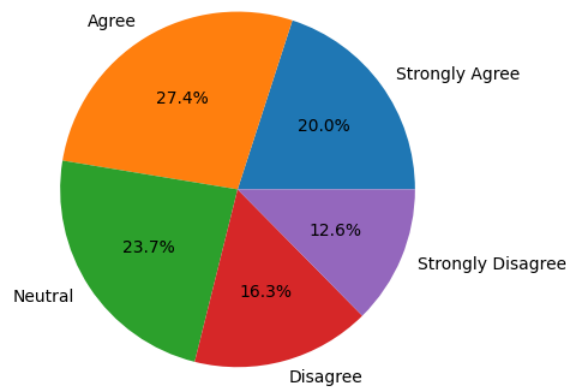
Discussion: The analysis of employee retention challenges shows that most respondents expressed agreement, indicating its strong influence on e-commerce performance in

Pakistan. However, some neutral and disagree responses suggest areas that require further improvement and strategic focus.

Table 7: Training and Development Effectiveness

Category	Frequency	Percentage
Strongly Agree	27	20.0%
Agree	37	27.41%
Neutral	32	23.7%
Disagree	22	16.3%
Strongly Disagree	17	12.59%

Figure 7: Training and Development Effectiveness



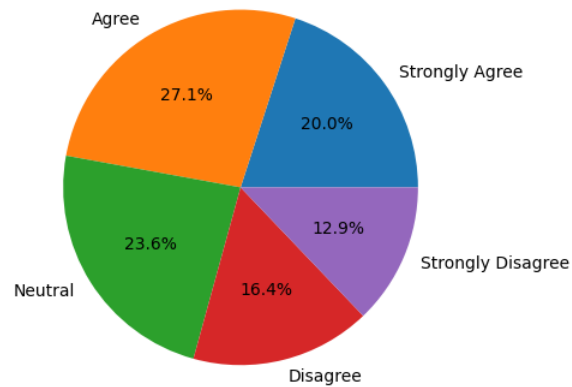
Discussion: The analysis of training and development effectiveness shows that most respondents expressed agreement, indicating its strong influence on e-commerce performance in

Pakistan. However, some neutral and disagree responses suggest areas that require further improvement and strategic focus.

Table 8: Financial Risk due to Payment Fraud

Category	Frequency	Percentage
Strongly Agree	28	20.0%
Agree	38	27.14%
Neutral	33	23.57%
Disagree	23	16.43%
Strongly Disagree	18	12.86%

Figure 8: Financial Risk due to Payment Fraud



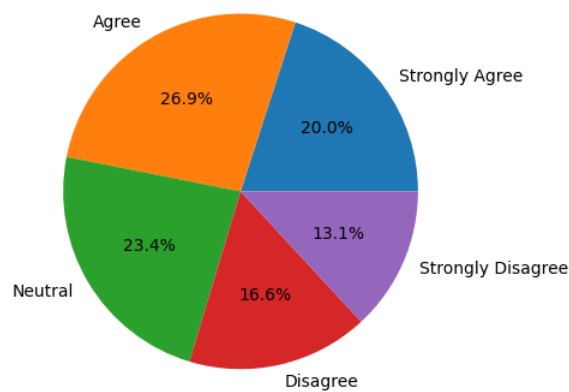
Discussion: The analysis of financial risk due to payment fraud shows that most respondents expressed agreement, indicating its strong influence on e-commerce performance in

Pakistan. However, some neutral and disagree responses suggest areas that require further improvement and strategic focus.

Table 9: Impact of Operational Cost Fluctuations

Category	Frequency	Percentage
Strongly Agree	29	20.0%
Agree	39	26.9%
Neutral	34	23.45%
Disagree	24	16.55%
Strongly Disagree	19	13.1%

Figure 9: Impact of Operational Cost Fluctuations



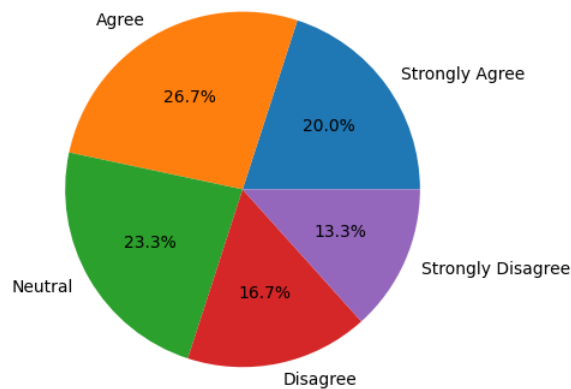
Discussion: The analysis of impact of operational cost fluctuations shows that most respondents expressed agreement, indicating its strong influence on e-commerce performance in

Pakistan. However, some neutral and disagree responses suggest areas that require further improvement and strategic focus.

Table 10: Overall E-Commerce Growth Performance

Category	Frequency	Percentage
Strongly Agree	30	20.0%
Agree	40	26.67%
Neutral	35	23.33%
Disagree	25	16.67%
Strongly Disagree	20	13.33%

Figure 10: Overall E-Commerce Growth Performance



Discussion: The analysis of overall e-commerce growth performance shows that most respondents expressed agreement, indicating its strong influence on e-commerce performance in Pakistan. However, some neutral and disagree responses suggest areas that require further improvement and strategic focus.:

strategies (E.G. increase customer base; improve brand awareness; and improve sales).

Hypotheses Testing

H1: Marketing methods positively influence E-Commerce advancement in Pakistan.

According to the analysis of collected data based on four criteria related to digital marketing, the majority of respondents chose either to agree or to strongly agree with all four statements. Thus, it can be inferred that a business can significantly increase the number of customers acquired through the use of effective digital marketing

Conclusion: H1 Is Accepted

H2: There are a number of significant challenges associated with Human Resource Management and Financial Risks that have a negative impact on E-Commerce performance.

Respondents indicated problems such as lack of qualified labour in local jurisdictions, excessive employee turnover, instances of Payment Fraud, and increased volatility of operational costs, which negatively impact overall organisational effectiveness and, ultimately, overall organisational financial viability.

Conclusion:

H2 Is Accepted

Findings

The major findings of the study are:

- Digital marketing strategies are vital for stimulating e-commerce development in Pakistan.
- Companies that use social media marketing along with search engine optimisation (SEO) likely be more successful than their competitors in acquiring and engaging customers.
- The e-commerce industry in Pakistan struggles with many human resource issues like employee retention and lack of skilled workers.
- Continuous training and development of employees is critical to the success of the industry but is not consistently implemented in many organisations.
- As financial risk can be detrimental to the sustainability of an organisation due to factors like payment fraud and fluctuating costs, companies operating in Pakistan's e-commerce market must find ways to readily deal with the financial risks they face.

Through research, it is found that smart and efficient management practices of marketing, human resources, and financial risk led to an increase in growth and longevity of the organisation as seen in the connection to business performance through smart management strategies.

Conclusion

This research helps demonstrate the heavy impact marketing has on developing e-commerce in Pakistan and shows how the success of e-commerce determined by a company's ability to integrate marketing strategies with human resource management to reduce employee turnover and build skilled employees, while at the same time controlling the financial risks associated with operating in an e-commerce environment.

Although e-commerce in Pakistan appears to be poised for great success, the ultimate growth and success of the e-commerce sector in Pakistan determined by how well companies manage both

internal and external factors related to the e-commerce economy.

Recommendations

Based on the findings, the following recommendations are proposed:

1. Improved Digital Marketing Strategies

- Because SEO, Analytics and AI-based Digital Marketing techniques are being used and paid for in technology investments
- A greater emphasis on providing Personalized Experiences for Customers

2. Improved Human Resource Management

- Ensure Employees continue to receive Training Opportunities to develop their Digital Skills
- Develop ways to retain employees through incentives and providing Workers use of Career Development Opportunities

3. Enhanced Financial Risk Management

- Use secure payment methods online to reduce Risk of Being Exposed to Fraudulent Transactions
- Establish risk assessment and monitoring methods

4. Supportive Policy and Regulation

- The Government Should Develop Policies to promote the growth of e-commerce
- There must be a continued emphasis on improving digital infrastructure so that we can Combat the rise of Cyber Threats

5. Strategic Integration

- Businesses Need to Grow Using an Integrated Strategy by Combining Marketing, HR and Financial Development

REFERENCES

- Abbasi, M. U., & Hamid, F. (2024). Impact of digital marketing strategies on marketing performance: Role of social media performance and e-commerce. *International Journal of Management Research and Emerging Sciences*, 14(3), 161-181.

- Acs, Z. J., Song, A. K., Szerb, L., Audretsch, D. B., & Komlósi, É. (2021). The evolution of the global digital platform economy: 1971–2021. *Small Business Economics*, 57(4), 1629–1659.
- Afshar, M. Z., & Shah, M. H. (2025a). A narrative review for revisiting BCG matrix application in performance evaluation of public sector entities. *The Journal of Research Review*, 2(2), 325–337.
- Afshar, M. Z., & Shah, M. H. (2025b). Examining vision sharing as a driver of organizational resilience: Evidence from public sector contexts in developing economies. *Indus Journal of Social Sciences*, 3(2), 971–985.
- Afshar, M. Z., & Shah, M. H. (2025c). Enhancing sustainable corporate performance: The role of green training, employee behavior, and responsible leadership. *The Critical Review of Social Sciences Studies*, 3(1), 1676–1696.
- Ahmed, N., & Kumari, A. (2022). The implication of e-commerce emerging markets in post-COVID era. *International Journal of Entrepreneurship and Business Management*, 1(1), 21–31.
- Akon, T., Hossain, S., & Akter, F. (2025). Harnessing social media trends as a catalyst for small business growth. *American Journal of Economics and Business Innovation*, 4(1), 157–168.
- Ali, A. (2025). Advancements and transformative applications of blockchain technology. *Journal of Engineering and Computational Intelligence Review*, 3(1), 36–51.
- Arfat, Y., Hussain, N., & Mukhtar, U. (2024). Consumer protection in digital environment in Pakistan. *Dialogue Social Science Review*, 2(5), 386–399.
- Arif, S. R., Bhatti, M. U., Ali, M., & Malik, A. M. (2024). Impact of digital economy on Pakistan's economic growth. *Pakistan Research Journal of Social Sciences*, 3(4).
- Asif, M., & Sandhu, M. S. (2023). Social media marketing revolution in Pakistan: A study of its adoption and impact on business performance. *Journal of Business Insight and Innovation*, 2(2), 67–77.
- Azhar, M., & Akhtar, M. J. (2020). Social media: A catalyst for entrepreneurship and marketing. *South Asian Journal of Marketing & Management Research*, 10(11), 62–70.
- Fauz, F., Baloch, S. K., Al Prince, A., Raza, A., & Alim, I. (2025). Enhancing power system stability through the implementation of advanced control strategies. *Spectrum of Engineering Sciences*, 3(8), 307–329.
- Gupta, T., & Bansal, S. (2019). Cross-border e-commerce growth: Challenges and opportunities in emerging markets. *European Journal of Advances in Engineering and Technology*, 6(2), 74–82.
- Haque, M. R., Hossain, M. I., Anghi, R. B., Nishan, A., & Twaha, U. (2023). Liquidity traps, digital currencies and inflation targeting: A comparative analysis of policy effectiveness in advanced and emerging economies. *Inverge Journal of Social Sciences*, 2(3), 148–165. <https://doi.org/10.63544/ijss.v2i3.115>
- Hasan, M. (2024). Challenges and opportunities for e-commerce in Pakistan. *Qlantic Journal of Social Sciences*, 5(3), 200–209.
- Imtiaz, N., Zannat, F., Ahmed, S., Hasan, M. A., & Mahmud, S. (2025a). Leveraging AI for data-driven decision making and automation in the USA education sector. *Journal of Economics, Management & Business Administration*, 4(1), 87–106.
- Imtiaz, N., Zannat, F., Vengaladas, M. K., Mahmud, S., & Hasan, M. A. (2025b). Transforming business analytics: The impact of machine learning on performance prediction in US financial sectors. *Journal of Business Insight and Innovation*, 4(1), 61–72.
- Jabeen, M., Aakif, Z., & Afridi, H. A. (2024). Unlocking Pakistan's digital potential: A roadmap for workforce digitalization and economic transformation. *Journal of Information Technology Teaching Cases*.

- Javaid, A., Alim, I., Khan, A. H., & Arif, N. (2025). Strategic innovations and transformative impact of blockchain technology. *The Asian Bulletin of Big Data Management*, 5(2), 87–103.
- Javed, A. (2020). Prospects and problems for e-commerce in Pakistan. *Asian Journal of Economics, Finance and Management*, 2(4), 131–139.
- Khan, F., & Khan, R. (2023). Impact of digital marketing on consumer purchase behavior in Pakistan's retail sector. *Advance Journal of Econometrics and Finance*, 1(1), 79–85.
- Khan, K., & Alvi, S. (2023). A comprehensive review of blockchain applications across diverse domains. *Journal of Engineering and Computational Intelligence Review*, 1(1), 23–38.
- Khattak, A. (2022). Hegemony of digital platforms, innovation culture, and e-commerce marketing capabilities: The innovation performance perspective. *Sustainability*, 14(1), 463.
- Larina, Y. (2017). Innovation and marketing strategies of enterprises on the innovative food products market. *Annals of Marketing Management & Economics*, 3(1), 33–47.
- Ma, X., & Gu, X. (2024). New marketing strategy model of e-commerce enterprises in the era of digital economy. *Heliyon*, 10(8).
- Mustafa, S., Hao, T., Qiao, Y., Shah, S. K., & Sun, R. (2022). How a successful implementation and sustainable growth of e-commerce can be achieved in developing countries: A pathway towards green economy. *Frontiers in Environmental Science*, 10, 940659.
- Nazir, M. A., Roomi, M. A., & Khan, M. R. (2022). Challenges of e-commerce adoption experienced by Pakistani SMEs: A qualitative analysis. *International Review of Entrepreneurship*, 20(3), 447–476.
- Niazi, S. (2024). Big data analytics with machine learning: Challenges, innovations, and applications. *Journal of Engineering and Computational Intelligence Review*, 2(1), 38–48.
- Pan, C. L., Liu, Y., & Pan, Y. C. (2022). Research on the status of e-commerce development based on big data and Internet technology. *International Journal of Electronic Commerce Studies*, 13(2), 27–47.
- Raza, A. (2024). The effect of e-commerce and digital marketing adoption on financial performance and sustainability in MSMEs during the COVID-19 pandemic: An empirical analysis. *International Journal of Sustainable Management*, 1(1), 16–30.
- Rowshon, M., Mosaddeque, A., Ahmed, T., & Twaha, U. (2025). Exploring the impact of generative AI and virtual reality on mental health: Opportunities, challenges, and implications for well-being. <https://doi.org/10.54660/IJMRGE.2022.3.1.784-796>
- Shah, K. J., Pan, S. Y., Lee, I., Kim, H., You, Z., Zheng, J. M., & Chiang, P. C. (2021). Green transportation for sustainability: Review of current barriers, strategies, and innovative technologies. *Journal of Cleaner Production*, 326, 129392.
- Sharma, A., Mishra, S. K., & Srivastav, V. K. (2023). The evolution and impact of e-commerce. *Journal of Namibian Studies*, 33.
- Tufail, M., & Fazal, F. (2024). Challenges of online business in Pakistan: Buyer's perspective. *Journal of Excellence in Business Administration*, 2(1), 41–58.
- Umair, T., & Butt, S. (2025). Adoption of mobile banking apps and their behavioral impacts on millennials in digital age. *Indus Journal of Social Sciences*, 3(1), 404–419.
- Waltz, T. J., Powell, B. J., Fernández, M. E., Abadie, B., & Damschroder, L. J. (2019). Choosing implementation strategies to address contextual barriers. *Implementation Science*, 14(1), 42.
- Warraich, A., Jamil, M. S., Umar, M., & Rafique, M. Z. (2024). Consumer protection in Pakistan's digital economy. *Pakistan Journal of Humanities and Social Sciences*, 12(1), 756–762.

- Xia, L., Baghaie, S., & Sajadi, S. M. (2024). The digital economy: Challenges and opportunities in the new era. *Ain Shams Engineering Journal*, 15(2), 102411.
- Yousaf, Z., Radulescu, M., Sinisi, C. I., Serbanescu, L., & Păunescu, L. M. (2021). Towards sustainable digital innovation of SMEs. *Sustainability*, 13(10), 5715.
- Zhong, M., Ali, M., Faqir, K., Begum, S., Haider, B., Shahzad, K., & Nosheen, N. (2022). China Pakistan economic corridor digital transformation. *Frontiers in Psychology*, 13, 887848.

