

E-Commerce Fraud Perceptions in Pakistan and Impacts of Risks and Preventive Measures

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Abstract: *This study delves into the perceptions of e-commerce fraud in Pakistan by assessing the risks and determining preventive measures against such fraudulent activities. Employing a robust methodology that encompasses surveying a diverse group of stakeholders in the Pakistani e-commerce sector, this study scrutinizes their perspectives and experiences. The findings reveal a heightened concern regarding fraudulent practices, significantly challenging the industry's integrity and consumer trust. This concern is exacerbated by the rapid growth of e-commerce, making fraud prevention a critical issue. The study's statistical analysis sheds light on the prevalent types of fraud and their impact on consumers and businesses and evaluates the effectiveness of current prevention strategies. This conclusion draws attention to the need for more robust, multifaceted approaches to combat e-commerce fraud. Recommendations have been proposed to enhance fraud detection and prevention mechanisms. These include adopting advanced technological solutions, increasing consumer awareness, and implementing strict regulatory measures.*

Introduction

The rapid development of Internet technology has dramatically affected the progress of the e-commerce industry. An electronic network makes business transactions convenient for consumers and organizations. It also increases the value of customer satisfaction and shapes changes in all human orbs. With the advent of e-commerce, businesses in any part of the world can reach customers anywhere by making previously inaccessible forms of trade more widely available.

"e-commerce" refers to exchanging products and services via electronic means, specifically the World Wide Web. Features such as encrypted online payments and mobile shopping apps were included to make life easier for online shoppers and merchants. Most firms with an online presence use online shops and platforms to manage their e-commerce marketing and sales, as well as their logistics and fulfillment. Marketer predicts that 2022 online retail sales worldwide will surpass \$5 trillion, making up over a fifth of all retail sales. Even though growth will decelerate, overall expenditures will reach \$7 trillion by 2025.

With the diffusion of information and communication technology (ICT) and the Internet, the e-commerce industry gains a clear advantage in the global market through access to new markets, products, services, suppliers, and linkages. E-business has a significant impact on promoting the coordinated development of e-commerce and the modern logistics

industry (Wang et al., 2023). The value of the Global E-commerce Logistics Market Size is \$ 312.03 billion in 2022 and is predicted to reach \$ 1,968.08 billion by 2032 (Abbasi, M. 2014). E-commerce changes customers' expectations of delivery schedules, with an increasing focus on the last forwarder's performance. The distribution industry was forced to be open to digitalization, and using Big Data solutions became indispensable.

With the advancement of information and communication technology, there has been an increase in apprehensions about security in reducing fraudulent activities. According to Statista, the value of e-commerce losses to online payment fraud worldwide will constantly increase from 2020 to 2023, amounting to \$17.5 billion to \$ 48 billion US dollars (Kuchmiiova, 2023). The data shows an unprecedented rise in e-commerce fraud globally.

A subsequent increase in online fraud reflects a wave of e-commerce activities. Every \$1 lost to fraud now costs US financial services firms \$4.23, with a \$3.78 escalated cost for Canadian counterparts (Nanduri, J, 2020). Common types of fraud are identity theft (Federal Trade Commission, 2023), credit card, chargeback, and account takeovers (Raymond, 2022).

E-commerce carries a high risk of fraudulent acts, specifically collecting information (MacInnes. 2005). The Internet has lessened barriers to access for unlawful enterprises. Industrial practitioners embark on a journey to prevent e-commerce fraud. E-commerce transactions draw attention to intensifying the law, fraud prevention systems (Abdallah, 2016), security systems, training, education, and investment in advanced programs for detecting fraud. The research industry is investigating different strategies to alleviate the fraud problem in e-commerce (Rodrigues, 2022).

Pakistan is the 37th largest e-commerce market worldwide, with revenues increasing for three consecutive years. There is exponential growth in e-commerce activities, which has expanded the interest of consumers and enterprises in online trading in Pakistan, particularly in Karachi, Lahore, and Islamabad. The reasons for this include reduced transaction costs, improved accessibility, and widespread internet use (Javed, 2020).

In terms of individual cities, Karachi accounted for 24 percent of all online orders (Table 1), while Punjab accounted for 55 percent. Even if online shopping begins to spread outside the Big Three, its impact is minimal outside these urban hubs, especially in rural areas. Khosla and Kumar warned that Internet retailers in India face competition from their customers because of the lower costs and more alluring discounts offered by the latter. There are over 900,000 stores in the Pakistani retail market and over 2,000 online stores, but only approximately 50 accept digital payments.

Table 1. Pakistan Retail e-commerce market landscape

Province	Order share (%)	City Order	Order Share
Punjab	55	Karachi	24
Sindh	36	Lahore	17
Khyber Pakhtunkhwa	5	Islamabad & Rawalpindi	10
Balochistan	2	Sialkot	2
Azad Jammu & Kashmir	2	Multan	2
		Hyderabad	2
		Other	43

Source: E-commerce Index (Daraz)

The Institute of Strategic Studies Islamabad reported that the e-commerce industry

could increase, improving B2B potential and innovation—several companies like Coca-Cola and Vans integrate digital products. The estimated value of Pakistan's e-commerce sector went from Rs. 51.8 billion in FY17 to Rs. 99.3 billion in FY18, an expansion of 92% simultaneously (Bashir, S.2021).

E-commerce may thrive in Pakistan, as evidenced by the development. Pk and similar sites, and the KCCI analysis estimated that Daraz alone might create a million people's indirect and direct jobs by 2022. According to the World Bank, e-commerce promotes economic growth and job generation in underdeveloped countries. A Turkish e-commerce company recently hired 1,000 people over three years ago and advocated for greater female involvement in the country's economic life. Pakistan's e-commerce policy, which aims to provide electronic commerce to 130 million young people, is to provide them with employment and related prospects. Providing a website and developing new IT cities and server farms are examples of how ICT infrastructure will be created. Alibaba is the most prominent example, generating 30 million new employment opportunities, notably for young people, underrepresented groups, and people living in rural areas. Creating a national online shop gateway is the primary goal of Digital Pakistan's digital policy, which is to facilitate the growth of online merchant accounts.

Expanding e-banking services is another way of encouraging mobile financial assistance. New laws and Specialized e-payment laws must be created to reduce legal uncertainty, provide modern tools, and improve the possibilities for e-payments for debits and credit cards. Legal and regulatory barriers have allegedly impeded the spread of e-commerce in developing nations.

According to a World Bank Group survey, the two main issues facing Pakistan's small enterprises are trade barriers and export markets. Furthermore, businesses incur extra expenses from the various taxes imposed on IT products. According to Javed, there are several obstacles to trade integration with South Asian nations, including a deficiency in digital connectivity, investment hurdles, and cross-border infrastructure (Chang, J. 2010). Pakistan's digital trading industry is understaffed and lacks sufficient infrastructure. The fact that status was cited by over 61% of IT organizations as a significant barrier to growth supports the report's finding that power outages affect annual sales. Product delivery problems include stock controls and delivery tracking. The e-commerce network still does not comprise most of the company population; hence, online product variety is limited.

Despite the growth of e-commerce in Pakistan, several impediments hurdle its success. The common reasons for these problems are a lack of awareness of online transactions, a lack of knowledge of technology, a lack of institutions to promote e-commerce, and slower adoption of digital platforms and education.

Table 2. Financial Impact of Fraud in Pakistan (2016- 2021)

Year	Total Revenue (PKR)	Losses due to Fraud (PKR)
2016	3367.9	15%
2017	3843.8	28%
2018	3828.5	31%
2019	3997.4	58%
2020	4745.0	67%
2021	6148.5	48%

Table 2 presents the financial impact of Fraud in Pakistan from 2016 to 2021. At the beginning of the year, it was 15% and doubled after a year, increasing to 2020 and decreasing to 2021. The losses increased due to fraud during the COVID-19 pandemic. People work from home and conduct most business transactions online. Felons took advantage of the vulnerability of the impact of isolation and targeted them through impersonation, romance fraud, and investment scams.

The theoretical framework of e-commerce fraud consists of theories and models that describe the origins, manifestations, and outcomes of fraud in online transactions (Bhat, S. 2016). This framework incorporates various viewpoints from criminology, psychology, economics, and sociology to comprehend fraudsters' actions, motivations, and the effects of fraud on people, companies, and society. The Javelin Strategy and Research study concluded that fraud significantly affects the e-commerce industry, particularly product loss, financial loss, rust, and reputation. Therefore, this study affirms the extent of the risks and effects of fraud on society and the economy.

According to one study, situational crime prevention, social learning, and rational choice theories are popular theories used to explain e-commerce fraud (Awais, 2012). These beliefs suggest various reasons people commit fraud, including opportunities, lack of deterrence, and financial benefits. Owing to the lack of efficient regulatory frameworks and the expanding use of online transactions, e-commerce fraud is becoming a growing concern in Pakistan (Abid, 2011). According to a State Bank of Pakistan report, in 2020, there were 50% more recorded occurrences of e-commerce fraud than the year before. Therefore, the researcher found it necessary to conduct a study to mitigate the impact of fraud in Pakistan's e-commerce industry.

Based on this leading statement, research firms are essential in conducting this study of perception and assessing the impact of risk and preventive measures of fraud in Pakistan's e-commerce industry. The findings greatly help the entire sector mitigate fraud and develop preventative measures to control fraud.

Method

This study uses a quantitative method with a descriptive approach, using the main instrument of a questionnaire tested for validity and reliability through a preliminary trial. This study uses a purposive sampling technique; data were collected from 364 employees from 12 Islamic general banks and Islamic business units. Data were analyzed using the Partial Least Square Sequential Equation Model (PLS-SEM) method. Furthermore, the researcher analyzed the data collected with the specified instrument to verify the research hypothesis.

The research instrument used a Likert scale in this study, as described in Table 3.

Table 3. Variables, Indicators, and Measurement Approaches

Variable	Item and Item Code	Measurement	Adopted From
Management by the Situation Hersey and Blanchard suggest (Mark, 1997) that the extent to which a leader provides guidance and support is the primary factor determining an individual's response to leadership. Direction, coaching, support, and delegation are the four pillars of Blanchard et al.'s (2008) situational leadership model.	<ul style="list-style-type: none"> • Leaders have so far given clear and detailed instructions to employees in carrying out tasks and work (S1) • Leaders explain (direct) more than instructed on how to do a good job and get optimal results (S2) • Leaders fully implement a two-way communication pattern with subordinates (in this case, superiors listen more to subordinates (S3) • Leaders do not communicate much with employees regarding work, except in some issues that are considered necessary (S4) 	Likert Scale 1-5	MWAI (2011)
Focus on Work Focus on making a living rather than climbing the corporate ladder (Wrzesniewski et al., 1997) Likes his job, but doesn't see himself still working there in five years (Wrzesniewski et al., 1997). He appreciates the value of work in his life and is pleased to be employed in this field (Wrzesniewski et al., 1997). He appreciates the value of work in his life and is pleased to be employed in this field (Wrzesniewski et al., 1997). We extended the three-factor model into a five-factor one by	<ul style="list-style-type: none"> • My primary motivation for working is financial (W1): • I really like my current job and am ready to take on additional duties and responsibilities (W2) • I like to talk about the future of my job with others (W3) • I like to be connected socially with the people where I work (W4) • Time passes painfully slowly on the days I 	Likert Scale 1-5	Willner et al. (2019)

Variable	Item and Item Code	Measurement	Adopted From
including the factors of social embeddedness and activity. The literature (Blustein, 2011; Rosso et al., 2010) suggests that these are extra motivations for working.	don't have to work (W5). • Working for me is a gift to collect a good fortune from God (W6)		
Employee performance An employee's success on the job is measured by their real output, their efforts, and the results they've brought the company. (Campbell & Wiernik, 2015). Task performance indicators were identified: work quality (69%). (Koopmans et al, 2017) Task performance indicators were identified: planning and organizing work (56%). Task performance indicators were identified: being result oriented (46%). Task performance indicators were identified: prioritizing (45%) Task performance indicators were identified: prioritizing (45%)	• I have the technical skills to get the job done on time (E1) • I am able to complete assigned tasks (E2) consistently • I always exceed the set target (E3) • I can determine and manage work priorities effectively (E4) • I do my job precisely and accurately (E5)	Likert Scale 1-5	Koopmans et al. (2014)

Source: processed (2024)

This study measured respondents' opinions using a Likert scale (1-5). The Likert scale was designed to measure attitudes in a scientifically accepted and validated manner in 1932 (Edmondson, 2005; Joshi et al., 2015). The Likert scale measures individual attitudes through questions (Budijaji, 2013). Indicators are then used to construct statements or questions with positive or negative connotations, which form instrument items. Five choices (positive) ranging from "strongly agree" (5) to "agree" (4) to "neutral" (3) to "disagree" (2) to "strongly disagree" (1) are included in the list of questions or instruments to be used.

Data was collected by distributing questionnaires in the Jakarta, Bogor, Depok, Tangerang, and Bekasi (Jabodetabek) areas. Several Islamic banking institutions allow sampling at outlet locations and online in the Islamic Bank employee community environment using Google Docs. Therefore, sampling was conducted by distributing questionnaires around Islamic bank outlets and in the Islamic bank employee community environment. Regarding the number of workers in Islamic banks throughout Indonesia, according to the Indonesian Islamic Banking Statistics, there will be 56,298 workers in 2021 for 2,479 offices, including 226 offices in the Special Capital Region of Jakarta. In order to find out the population of Islamic bank workers in Jakarta and its surroundings, the population calculation approach uses the data above because the Financial Services Authority needs to provide specific data on the

number of Islamic bank workers per province.

The population of Islamic bank employees in Jakarta is 5,133. Assuming that the main headquarters of Bank Islam operates mainly in Jakarta, adding 30% (employees in headquarters) to the population calculation gives a total of $5,133 \times 130\% = 6,673$ Bank Islam employees in Jakarta. Based on the (Krejcie & Morgan, 1970) table, with a population of 7,000, the sample size to be taken is 364 (Haji-Othman & Fisol, 2017). Questionnaires were distributed to multiple Bank Islam working communities in and around Jakarta to acquire the necessary data for this research.

Result and Discussion

This section will present respondents' profiles, including gender, age, education, and working period. Of the 364 respondents, 249 (68.4 percent) were male, and 115 (31.6 percent) were female). The age group of staff Islamic banks is dominated by the age group 30-40 years (46.9 percent), followed by ages 40-50 years (23.9 percent), then over 50 years (17.03 percent). Those aged between 20 and 30 only comprised 44 respondents (12 percent). Based on education, Islamic banking staff with bachelor's and master's education dominate with 72.8 percent and 17.3 percent, respectively. Then, most Islamic banking staff have a working period of 5-10 years, with 49.73 percent followed by a working period of 10-15 years. With 15.38 percent, a working period of 15-20 years. With 13.74 percent working over 20 years. With 13.19 percent and a working period under 5 years. With 7.97 percent. For more details, see Table 2, respondent demographics.

Table 4. Respondent Demographics

Variable	Category	Frequency	Percentage
Gender	Male	249	68.4
	Female	115	31.6
Age	20 – 30 years old	44	12.09
	30 – 40 years old	171	46.98
	40 – 50 years old	87	23.09
	upper 50 years old	62	17.03
Education	High School	14	3.8
	Diploma	22	6.04
	Bachelor	265	72.8
	Master	63	17.31
Working period	Under 5 years	29	7.97
	5 -10 years	181	49.73
	10-15 years	56	15.38
	15 -20 years	50	13.74
	More than 20 years	48	13.19

Source: proceed (2024).

Evaluation of Measurement Model

The processing process uses SMART PLS 3.0 software to test several Structural Equation Modeling (SEM) procedures. Convergent validity aims to determine the validity of the relationship between the indicator and its latent variable. Convergent validity is known based on the loading factor value. An instrument meets the convergent validity test with a

loading factor value above 0.7 (Hair et al., 2011). The test results indicate that all indicators measuring situational leadership, work orientation, and employee performance have a more excellent value than 0.7. Thus, the indicator is declared valid. The calculation of construct reliability used discriminant reliability (AVE), Cronbach's alpha, and composite reliability. The calculation results appear in Table 3 below.

Table 5. The results of the calculation of AVE, composite reliability, and Cronbach's Alpha

Variable	Average Variance Extracted	Composire Reliability	Cronbach Alpha
Situational Leadership	0.705	0.905	0.860
Work orientation	0.625	0.908	0.882
Employee Performance	0.634	0.896	0.856

Source: proceed (2024).

The test criteria state that if the discriminant reliability indicated by AVE is greater than 0.5, Cronbach alpha is greater than 0.7, and the composite reliability is greater than 0.7, then the construct is declared reliable. Overall, using the calculation of AVE, composite reliability, and Cronbach's alpha, it can be concluded that all instrument items that measure variables are declared reliable.

Evaluation of measurement Model (Outer Model)

The R Square value can indicate the robustness of a model. In this instance, a R Square value of 0.75 indicates a robust model, 0.5 indicates a moderate model, and 0.25 indicates a weak model (Hair et al., 2013). Based on the data processing results, the R Square value for the variable Employee Performance is 0.550. The processed data indicates that Situational leadership, Work Orientation, and Situational Leadership influence Employee Performance by 55%, with the remaining 45% influenced by untested variables. With a R Square value of 0.55, the Employee Performance model estimated by this study is moderate.

In addition, the R Square value for the variable Work Orientation is 0.341, indicating a 34.1% contribution to the research model. Since an R Square value between 0.25 and 0.50 indicates a moderate model for predicting Work Orientation, this study's model is moderate to weak. The adequacy of the PLS model can be evaluated by calculating the Standardized Root Mean Square Residual (SRMR). The PLS model is deemed a decent fit when the SRMR value is less than 0.1 and a perfect fit when the SRMR value is less than 0.08. The PLS model's suitability test results indicate that the SRMR value is 0.094. Since the SRMR value in this study is less than 0.1, it is an acceptable fit (Schermelleh-Engel et al., 2003).

This study also uses the t-test for the direct effect of the independent variable on the dependent variable. The direct effect test in this study is used to explain the hypotheses H1 and H2. The test criteria are using the t-count value. The independent variable (exogenous) has a significant effect if the t-statistics value is greater than the t-table with the t-table limit = 1.96 (Hair et al., 2013). Based on the t-count value, H1 is accepted, where situational leadership significantly affects employee performance with t-statistics of 8,007. These results indicate that H1 is accepted; situational leadership significantly affects employee performance..

The test results also show that situational leadership significantly affects work orientation, with t-statistics of 6,141 greater than t-table = 1.96. These results indicate that H2 is accepted. The effect of work orientation on employee performance is significant, with t-statistics of 2,727, which is greater than t-table = 1.96. These results indicate that H2 is

accepted, namely, that work orientation significantly affects employee performance. In summary, the results of hypothesis testing can be seen in Table 4.

Table 6. The Summary of the Results of Hypothesis Testing.

Exogenous	Endogenous	t statistics	Results
Situational leadership	Employee performance	8.007	H1 Accepted
Work Orientation	Employee performance	2.727	H2 Accepted

Source: proceed (2024).

Discussion

According to the results of the hypothesis testing, situational leadership has a positive and significant effect on employee performance. This study is consistent with (Ghazzawi et al., 2017; Setyorini et al., 2018). Situational leadership entails leaders altering their level of support and clarity for employees based on their situations and levels of motivation. This form of leadership requires leaders to adapt their behavior and leadership styles based on the commitments of their employees. Situational leaders are known to provide appropriate direction and task support to employees in order for them to achieve their objectives successfully. Situational leaders should also be able to solve problems quickly and creatively to meet the requirements of their employees, as this study demonstrates a strong correlation between problem-solving skills and employee productivity.

There is no one-size-fits-all leadership style; hence, it is most effective for leaders to adapt their behavior to the circumstances. When leaders and employees communicate effectively, it fosters harmony among team members and creates favorable situations. According to this sample's results, most participants are between 20 and 40 years old, indicating that they are members of the millennial and selenium generations. The highest average response for situational leadership is 4.67, indicating that the preferred leadership style is participative leadership, as indicated by participants' responses to the questionnaire item 'The leader consistently implements a two-way communication pattern with subordinates.'

In actual practice, employees hope leaders will listen to what employees want to achieve in organizational target planning and execution. On the other hand, leaders have not been able to practice exemplary leadership in absorbing subordinate inspiration and mutualizing the targets that are the burden of leaders, which must be achieved so that leaders are more in monitoring why the target has not been achieved or is not achieved. Then, they have to do coaching, which feels scary for subordinates.

Conclusion

Based on the study's results, it was found that situational leadership style significantly influences employee performance in the Islamic banking sector. In addition, work orientation also significantly contributes to improving employee performance. This study shows that leaders in Islamic banking need to encourage innovation, listen to employee expectations, and communicate effectively to achieve optimal performance. Adjusting leadership style to the unique context of Islamic banking has been shown to increase employee productivity. Therefore, organizations in this sector are advised to adopt an inclusive leadership style and focus on developing a culture of innovation to produce better results. The main limitation of

this study is the sample, which is limited to the Jabodetabek area. Samples from this area can limit generalization to the entire country of Indonesia, which has a large geographical area. This study can be expanded to areas outside Jabodetabek, such as Java, Sumatra, Kalimantan, and Sulawesi. This research model can also be further developed by adding variables such as motivation, employee engagement, and organized citizenship behavior.

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