

Investigating the Potential of E-Commerce in Pakistan Post Office: Challenges, Opportunities, and a Roadmap for Future Growth

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Abstract: The purpose of the study is to investigate the potential of E-Commerce in Pakistan Post Office with challenges, opportunities, and a roadmap for future growth. The key objectives are to explore the options Pakistan Post is left with after the abolition of financial services; examine the postal services are sufficient to keep the organization reliable, profitable, and sustainable in the future; identify the issues and possible future interventions of the postal administration to overcome the deficiencies in its operational, administrative, and supply chain structures; and investigate the bottlenecks in service delivery, and customer gratification. Quantitative methodology was adopted. The population was the Postal group officers of the Pakistan Post from BS-17 to BS-22 grades from 13th CTP to 49th CTP, both serving and retired officers. A total of one hundred (100) officers were selected from grades 17 to 22. Data were collected through questionnaires with the help of Google Survey Form. The response rate is almost sixty-one percent. Percentage, frequency, and correlational analysis were used to analyze the data. The findings highlight that the maximum number of respondents are satisfied with simplicity, 10-21 days service delivery, security, domestic features, payment system, portfolio, and escrow services. They reflect a commonly positive perception, with room for improvement. The results showed poor tracking has negative effect while other variables have positive effect on delivery services and customer gratification.

Key Words: Pakistan Post Offices, E-Commerce Potentials, Challenges, Opportunities, Future Growth Roadmap

Introduction

Pakistan Post is a state-owned enterprise with a long history of mail delivery and money transmission services. The organization aims to transform itself into "a vibrant, modern, customer-friendly and self-sustained service organization"2 with the commitment to "provide reliable and affordable domestic as well as international postal and allied services to the people of Pakistan on an equitable basis (Ahmed, & Khan, 2023; Briest et al., 2019).

Traditionally, Pakistan Post provides mail delivery service to more than 20 million households. This is a service obligation on the part of Pakistan Post without any cost consideration. In addition to its traditional role, which is commonly known as its core business, the organization also performs agency functions on behalf of the Federal and Provincial governments. Its mail and delivery services include traditional postal services, parcel services, and express mail services, while its financial services constitute, *inter alia*, money transfer services, Savings Bank, military pension payment, collection of taxes, and collection of utility bills. Its clientele comprises 65% of the rural populace and 35% of the urban population. Recently, with the emergence of the FATF (Financial Action Task Force) regime, Pakistan Post has also been struck hard by the regulatory framework. In order to comply with the FATF regulations, Pakistan Post has initiated the process of closing its financial services. On the other hand, the courier business is booming around the world, and Pakistan Post is no exception. Following the FATF directions, Pakistan Post has started scaling down its financial portfolio from the start of 2021. Initially, the Savings Bank is being closed down in a phased manner across the country, and the military pension system is gradually being transferred to commercial banks as DCS (Direct Credit System). Pakistan Post had an average portfolio of 12 billion PKR last year. It is estimated that Pakistan Post would be deprived of its two-thirds share of its total portfolio (Ahmed, 2019).

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There is increased penetration of the internet among mobile respondents. Online trading is getting popular with every passing day. Especially during the Pandemic and post-corona period, lockdowns and similar confinement measures have faced a tremendous increase in the use of the internet and online shopping. In order to bridge the gap, Pakistan Post will need to look for new postal business options in order to sustain itself as an organization.

Objectives

1. To explore the options Pakistan Post is left with, after the abolition of financial services
2. To examine the postal services are sufficient to keep the organization reliable, profitable, and sustainable in the future, and e-commerce industry offers potential for profitability to the Pakistan Post Office
3. To identify the issues and possible future interventions of the postal administration to overcome the deficiencies in its operational, administrative, and supply chain structures
4. To investigate the bottlenecks in service delivery and customers' gratification

Research Questions

- 1) What are the options Pakistan Post is left with, after the abolition of financial services?
- 2) Are the postal services being sufficient to keep the organization reliable, profitable, and sustainable in the future, and e-commerce industry offers potential for profitability to the Pakistan Post Office?
- 3) What are the issues and possible future interventions of the postal administration to overcome the deficiencies in its operational, administrative, and supply chain structures?
- 4) What are the bottlenecks in service delivery and customers' gratification?
- 5) How can Pakistan Post convert itself into a profitable organization by capturing a substantial amount of e-commerce business from the market?

Statement of the Problem

Pakistan Post has a large network of 10,103 post offices, 47,348 employees, and 2780 mail lines stretching over a distance of 113,127 km (one way) with end-to-end delivery of mail articles at every nook and corner of Pakistan (Pakistan Post, (Sep 21, 2022) "Annual Report 2019-2020). Despite having the largest footprint in the country, Pakistan Post has less than 2% of the market share. Because of 65% young generation uses Android and smartphones are penetrating the market at a visible and rapid pace. UMSCOD, a promising service of Pakistan Post, which is provided by an electronic media as well as websites involved in online buying and selling. There is a great potential of being a delivery partner of e-commerce businesses (Barrech et al., 2023). It is not utilizing its potential to the fullest to capture the revenue through contemporary, effective business ventures, i.e., the e-commerce market of Pakistan. Accordingly, the following questions have evolved. Pakistan's logistics market has a potential of about US\$34.2 billion with a growth rate of 18% per year ("Pakistan's Logistics Market Reaches \$34.2bln," 2018). Similarly, the country's e-commerce sector is also expanding day in and day out. It currently stands at over US\$1 billion. Many leading national and international e-commerce operators have shown their interest in Pakistan Post as their delivery partner (Alam et al., 2025; Cronkhite, 2015). Pakistan Post is also eyeing the e-commerce business as a major chunk in the void of the departure of its agency function in the wake of FATF compliance. In the backdrop of the FATF regulatory framework and abolition of financial services, Pakistan Post is gearing up to capture the e-commerce business. This study would explore the options Pakistan Post is left with after the closure of financial services. It would also examine whether the postal services are adequate to keep the organization reliable, profitable, and sustainable in the future, and whether the CEP market, chiefly the e-commerce industry, offers potential for productivity to Pakistan Post. Ascertaining the underlying issues and possible future interventions of postal administration would support the state enterprise to overcome the paucities in its operational, administrative, and supply chain structures; remove the restricted access it has in capturing its due market share, besides progress in service delivery, regaining confidence of its customers, and resultantly increased profitability (Sharif & Mansoor, 2022).



This study will only focus on the logistics delivery part of the e-commerce supply chain by Pakistan Post. Future direction can be set through this paper by the Pakistan Post. The potential of the Pakistan Post to get into the ventures of the e-commerce business will be analyzed. Further, this report has also reviewed the current state and the dynamic potential of the B2C e-commerce business in Pakistan.

Significance of the Study

The study is significant for future researchers. It will contribute to research literature because E-Commerce in the Pakistan Post Office is the crying need of the hour. It will be significant for administrators and other officials in the Pakistan Post Office to keep pace with the times and to understand the challenges, seek opportunities, and plan a strategic line of attack to capture the market in this era of digitalization. In Pakistan, this area of research is comparatively significant, and to the investigator's knowledge, no such substantial study has been found to implement new E-Commerce strategies to capture the market.

Moreover, this study has applied significance for the administration of public sector organizations in Pakistan in such a way that their administrators, i.e., PMGs, APMGs, and others, become aware of how E-Commerce helps to bring profitability in services for the survival and success of their organizations in competitive, vibrant, and fast-growing environments.

Detailed working of the Pakistan Post Office Department was made part of the research in order to demonstrate that, despite the digital paradigm shift, the historical department is still following the traditional working methodology. Therefore, a comprehensive review was valued in the literature review for the current employees of Pakistan Post Offices to take some concrete steps for the success of the organization and for the survival of the employees.

Literature Review

Pakistan's logistics market has a potential of about US\$34.2 billion with a growth rate of 18% per year ("Pakistan's Logistics Market Reaches \$34.2bln," 2018). Similarly, the country's e-commerce sector is also expanding day in and day out. It currently stands at over US\$1 billion. Many leading national and international e-commerce operators have shown their interest in Pakistan Post as their delivery partner. Pakistan Post is also eyeing the e-commerce business as a major chunk in the void of the departure of its agency function in the wake of FATF compliance. In the backdrop of the FATF regulatory framework and abolition of financial services, Pakistan Post is gearing up to capture the e-commerce business [2]. This research question will be addressed. How can Pakistan Post convert itself into a profitable organization by capturing a substantial amount of e-commerce business from the market?

UPU has devised a set of strategies for e-commerce solutions through posts and has enlisted various recommendations for consideration of the postal operators worldwide, in establishing their e-portals (Javed, 2020). Similarly, the organization has identified the tools, concepts, and technologies necessary to implement local and global e-commerce operations. It has enlisted the key elements for the postal operators to consider when implementing a postal e-commerce solution, and proposes an implementation priority order (Shaikh et al., 2022). It has also devised an e-commerce model for the postal operators under its umbrella. In the Report titled "Role of Mail 2020", the Copenhagen Institute for Futures Studies determines that transactional communication, government-to-citizen communication, business-to-consumer communication, marketing communication, and social communication will be future business opportunities for well-equipped postal services (Jabeen et al., 2024).

Tabassum et al. (2016) posit that competition, efficiency, and the vertical structure of Postal Services analyze the critical impact that the vertical structure of postal networks will exert upon efficient introduction of increased competition into markets for postal and delivery services.

Rizvi et al. (2025) write in the Innovare Journal of Business Management that India Post has also positioned itself as a reliable agency for the Government of India in implementing its inclusive growth policies. These alternate delivery channels planned for service delivery are ATMs, Internet, Phone, SMS, and Mobile Banking. "A Digital Postal Platform:



I Definitions and a Roadmap, 2012 provides ideas on generating revenues using a digital business model in postal services (Jabeen et al., 2024).

Universal Postal Union, in a report "Development strategies for the postal sector: an economic perspective," examines the economy of the postal sector through multiple angles. It is determined that postal services have transformed from "a relic of the industrial era to a facilitator of exchanges of goods and messages in the era of global Internet connectivity" (Majid et al., 2025).

Research Methodology

Quantitative methodology was adopted. The population was the internal Officers of the Pakistan Post from BS-17 to BS-22 grades from 13th CTP to 49th CTP, both serving and retired officers. A total of one hundred (100) officers were selected from grades 17 to 22. Officers of the DG PPOD were contacted, and questionnaires were shared with the Google Survey Form. The response rate is almost sixty-one percent. Data were collected with the questionnaires being the most appropriate method for information and responses. The researcher has created the Google Form using the Google platform. Respondents were sent the questionnaire at their WhatsApp numbers. The researcher has used the Likert Scale, i.e., Excellent, Very Good, Average, Below Average, and Poor. Sixty-one (61) responses were received, and data analysis was done using the tool Statistical Package for Social Sciences (SPSS) 25 version. The percentage, frequencies and Correlation analysis between the different variables were analyzed.

Analysis and Findings

Table I

The measures of central tendency (mean, median and mode) and measures of dispersion are depicted as

	simplicity	speed	Tracking and visibility	10-21 days	security	domestic feature as	reliable and flexible payment	easy to understand	escrow service	shift from paper	integration with technology
N	Valid	61	61	61	60	61	61	61	60	61	61
	Missing	0	0	0	1	1	0	0	1	0	0
Mean	2.25	2.7049	2.4262	2.6500	2.2667	2.7541	2.7377	2.1639	2.5500	2.8361	2.6885
Median	2.00	3.0000	3.0000	3.0000	2.0000	2.0000	3.0000	2.0000	2.0000	3.0000	3.0000
Std. Dev	1.027	1.08542	1.05608	1.03866	.93640	1.17836	1.35280	1.08290	1.12634	1.26728	1.19081
Variance	1.055	1.178	1.115	1.079	.877	1.389	1.830	1.173	1.269	1.606	1.418

The table shows that the greater part of the variables had 61 valid responses with very few missing values, representing a consistent dataset. The mean scores normally fall between 2.16 and 2.83, signifying moderate agreement among respondents, while *integration with technology* ranked highest and *escrow service* lowest. Median values of 2 or 3 indicate that responses are grouped around the middle scale points, displaying reliability. Standard deviations ranging from 0.93 to 1.35 mirror moderate variation, signifying views were neither too dispersed nor wholly uniform. Variance values uphold this pattern, with a greater extent in features like escrow service and technology integration, while domestic features presented more steady ratings. Largely, the findings highlight that respondents value technological integration and flexible payment systems most, while escrow services are less highlighted, and the dataset rests on dependable response tendencies.

Individual Frequency Tables

Pie chart along with individual frequency tables, depicting the percentage on Likert scale for different questions is shown below.

Table 2*Frequency of the Variable "Simplicity"*

	Frequency	Percent	Valid Percent	Cumulative Percent
Excellent	17	27.9	27.9	27.9
Above average	19	31.1	31.1	59.0
Valid Average	20	32.8	32.8	91.8
Below average	3	4.9	4.9	96.7
Very poor	2	3.3	3.3	100.0
Total	61	100.0	100.0	

The table for the variable *Simplicity* discloses that the greater part of respondents valued the feature positively, with the majority falling into the categories of *average* (32.8%), *above average* (31.1%), and *excellent* (27.9%). Collectively, these account for over 90% of the responses, screening a strong overall satisfaction with simplicity. Only a small proportion of respondents considered it *below average* (4.9%) or *very poor* (3.3%), which specifies negligible discontent. The aggregate percentage values further confirm that perceptions of simplicity are mostly satisfactory, indicating that the system or service being evaluated is mostly transparent and accessible.

Table 3*Frequency of the Variable "Speed"*

	Frequency	Percent	Valid Percent	Cumulative Percent
Excellent	8	13.1	13.1	13.1
Above average	20	32.8	32.8	45.9
Valid Average	18	29.5	29.5	75.4
Below average	12	19.7	19.7	95.1
Very poor	3	4.9	4.9	100.0
Total	61	100.0	100.0	

The Speed Frequency Table showed that more respondents rated this attribute positively, with 32.8% rating it above average and 29.5% rating it average while 13.1% rate it excellent. These categories collectively are based on the fact that the respondents are the ones who are the most satisfied with the speed, which is what they consider to be the most important. However, 19.7% of respondents rated it as below average and 4.9% rated it as very poor, indicating that the respondents expressed a moderate level of dissatisfaction with the speed. Overall, the results suggest that most of the respondents rate the speed as satisfactory; still some respondents have a need for improvement.

Table 4*Frequency of the Variable "Tracking and Visibility"*

	Frequency	Percent	Valid Percent	Cumulative Percent
Excellent	16	26.2	26.2	26.2
Above average	13	21.3	21.3	47.5
Valid Average	22	36.1	36.1	83.6
Below average	10	16.4	16.4	100.0
Total	61	100.0	100.0	

The table shows that a large number of respondents gave a satisfactory opinion, with 36.1% rating it as average, 26.2% as excellent and 21.3% as above average. Together, these categories explain over 80% of the responses, indicating that they find monitoring and visibility particularly enjoyable. However, 16.4% rated it as below average, and while most were satisfied, the majority reported shortcomings. Overall, the results show that the several respondents consider monitoring and visibility to be beneficial, although progress has been made in addressing the concerns of those who are less concerned.

Table 5

Frequency of the Variable “10 to 21 days Delivery Standard”

	Frequency	Percent	Valid Percent	Cumulative Percent
Excellent	9	14.8	15.0	15.0
Above average	16	26.2	26.7	41.7
Valid Average	25	41.0	41.7	83.3
Below average	7	11.5	11.7	95.0
Very poor	3	4.9	5.0	100.0
Total	60	98.4	100.0	
Missing System	1	1.6		
Total	61	100.0		

The table shows that a large number of respondents rated this feature as useful, with 41.7% rating it moderately, 26.7% rating it moderately, and 15% rating it excellently. Together, these categories account for more than 80% of responses, indicating that within-time delivery is generally considered acceptable. However, 11.7% rated it as below average and 5% rated it as very poor, indicating that a significant portion of the respondents were not satisfied with the performance standard. By missing a single response, the data set remains consistent. Overall, the results show that while a large number of respondents are satisfied with delivery times of 10 to 21 days; there is a small but significant group who believe in faster or well-organized service.

Table 6

Frequency of the Variable “Security”

	Frequency	Percent	Valid Percent	Cumulative Percent
Excellent	14	23.0	23.3	23.3
Above average	22	36.1	36.7	60.0
Valid Average	18	29.5	30.0	90.0
Below average	6	9.8	10.0	100.0
Total	60	98.4	100.0	
Missing System	1	1.6		
Total	61	100.0		

The table confirms that large number respondents rated this feature positively, with 36.7% rating it above average and 23.3% rating it excellently. With an average rating of 30%, nearly 90% of respondents reported being satisfied with the security aspect. Only 10% scored moderately and no responses fall into the very poor category, indicating a slight disappointment. With only one missing value, the dataset is highly reliable. Overall, the results show that safety is perceived as a powerful and reliable attribute valued by a large number of respondents.

Table 7

Frequency of the Variable “Domestic Feature”

	Frequency	Percent	Valid Percent	Cumulative Percent
Excellent	7	11.5	11.5	11.5
Above average	24	39.3	39.3	50.8
Valid Average	13	21.3	21.3	72.1
Below average	11	18.0	18.0	90.2
Very Poor	6	9.8	9.8	100.0
Total	61	100.0	100.0	

The table shows that most respondents rate this aspect positively, with 39.3% rating it as above average, 21.3% as average and 11.5% as excellent. Together, these categories account for over 70% of the responses, indicating that

internal characteristics contribute to overall satisfaction. However, 18% rated it as below average and 9.8% as very poor, indicating that most respondents expressed dissatisfaction. Overall, the surveys show that while internal characteristics are highly valued by the majority, few feel that they need improvement.

Table 8

Frequency of the Variable "Reliable and Flexible Payment"

	Frequency	Percent	Valid Percent	Cumulative Percent
Excellent	12	19.7	19.7	19.7
Above average	18	29.5	29.5	49.2
Valid Average	16	26.2	26.2	75.4
Below average	4	6.6	6.6	82.0
Very Poor	11	18.0	18.0	100.0
Total	61	100.0	100.0	

The table shows that most respondents rated this feature positively, with 29.5% rating it moderately, 26.2% rating it moderately, and 19.7% rating it excellently. Together, these categories account for a quarter of the responses, indicating that the reliability and flexibility of measurements is generally valued highly. However, 18% of the respondents rated it very poorly and 6.6% rated it below average, indicating that fewer respondents expressed dissatisfaction. Overall, the results show that while most respondents are satisfied with the payment system, there are concerns among some respondents, highlighting areas where improvements could improve trust.

Table 9

Frequency of the Variable "Easy to Understand Portfolio"

	Frequency	Percent	Valid Percent	Cumulative Percent
Excellent	20	32.8	32.8	32.8
Above average	19	31.1	31.1	63.9
Valid Average	17	27.9	27.9	91.8
Below average	2	3.3	3.3	95.1
Very Poor	3	4.9	4.9	100.0
Total	61	100.0	100.0	

The table shows that the greater part of respondents rates this feature highly: 32.8% as excellent, 31.1% as above average, and 27.9% as average. Together, these categories account for over 90% of the responses, indicating a high level of overall satisfaction with the transparency and understandability of the portfolio. Only a small proportion of respondents scored below average (3.3%) or very poor (4.9%), indicating a low level of dissatisfaction. Overall, the results show that the portfolio is easy to understand, reflecting its effectiveness in presenting information in a clear and intuitive manner.

Table 10

Frequency of the Variable "Escrow Service"

	Frequency	Percent	Valid Percent	Cumulative Percent
Excellent	10	16.4	16.7	16.7
Above average	22	36.1	36.7	53.3
Valid Average	18	29.5	30.0	83.3
Below average	5	8.2	8.3	91.7
Very Poor	5	8.2	8.3	100.0
Total	60	98.4	100.0	
Missing System	1	1.6		
Total	61	100.0		

The Escrow Service frequency table shows that the greater part of respondents rated this feature excellently, with 36.7% rating it above average, 30% rating it average, and 16.7% rating it excellent. Together, these categories account for more than 80% of the responses, indicating that escrow services are generally perceived as useful and satisfactory. However, 8.3% rated it as below average, and another 8.3% rated it as very poor, indicating that fewer respondents expressed dissatisfaction. By missing a single response, the data set remains reliable. Overall, the results indicate that although most appreciate escrow services, some respondents have concerns, highlighting the need for further enhancements.

Table 11

Frequency of the Variable "Shift from Paper"

	Frequency	Percent	Valid Percent	Cumulative Percent
Excellent	12	19.7	19.7	19.7
Above average	12	19.7	19.7	39.3
Valid Average	17	27.9	27.9	67.2
Below average	14	23.0	23.0	90.2
Very Poor	6	9.8	9.8	100.0
Total	61	100.0	100.0	

This table shows the range of responses from the respondents regarding the transition to electronic processes. 27.9% rated the change as moderate, 39.4% reported overall excellent or above average satisfaction, indicating moderate satisfaction, 32.8% expressed dissatisfaction, 23% below average, and 9.8% very poor. This distribution shows that while many respondents recognize the benefits of moving away from paper-based systems, some still face challenges or have doubts about the effectiveness of the transition. Overall, the results show a divided picture, highlighting opportunities for improvement.

Table 12

Frequency of the Variable "Integration with Technology"

	Frequency	Percent	Valid Percent	Cumulative Percent
Excellent	12	19.7	19.7	19.7
Above average	14	23.0	23.0	42.6
Valid Average	21	34.4	34.4	77.0
Below average	9	4.8	4.8	91.8
Very Poor	5	8.2	8.2	100.0
Total	61	100.0	100.0	

The table shows that the greater part of respondents rated this feature positively. Specifically, 34.4% rated it as average, 23% rated it as above average, and 19.7% rated it as excellent, accounting for 77% of the responses. This indicates that most of the respondents recognize the value of technology integration in the system. However, 14.8% rated it as below average and 8.2% rated it as very poor, indicating that a minority is still facing difficulties or feeling discouraged. Overall, the results show an overall positive view, and there is room for improvement in addressing the concerns of less satisfied respondents.

Table 13*Table of Significance of Correlations between all Variables*

		mSim	ssspd	TAV	10-21days	secSec	doF	RFP	etu	escrow service	sfp	IwT
Simplicity	Pearson Correlation	1	.664**	.593**	.408*	.594**	.533**	.527**	.473**	.403**	.505*	.581**
	Sig. (tailed)	(2-61)	.000	.000	.001	.000	.000	.000	.000	.001	.000	.000
Speed	Pearson Correlation	.664**	1	.708**	.405**	.620**	.685**	.434**	.510**	.543**	.570*	.572**
	Sig. (tailed)	(2-61)	.000	.000	.001	.000	.000	.000	.000	.000	.000	.000
Tracking and visibility	Pearson Correlation	.593**	.708**	1	.427*	.534**	.662**	.500**	.535**	.528**	.551*	.611**
	Sig. (tailed)	(2-61)	.000	.000	.001	.000	.000	.000	.000	.000	.000	.000
10-21 Days	N	61	61	61	60	60	61	61	61	60	61	61
	Pearson Correlation	.408**	.405**	.427**	1	.479**	.370**	.405**	.450**	.518**	.485*	.429**
Security	Sig. (2-tailed)	(2-.001)	.001	.001		.000	.004	.001	.000	.000	.000	.001
	N	60	60	60	60	59	60	60	60	59	60	60
domestic features	Pearson Correlation	.594**	.620**	.534**	.479*	1	.542**	.402**	.420**	.533**	.404*	.469**
	Sig. (tailed)	(2-.000)	.000	.000	.000		.000	.001	.001	.000	.001	.000
reliable and flexible	N	60	60	60	59	60	60	60	60	59	60	60
	Pearson Correlation	.533**	.685**	.662**	.370*	.542**	1	.576**	.724**	.593**	.519*	.550**
Payment	Sig. (2-tailed)	.000	.000	.000	.001	.001	.000	61	.000	.001	.000	.000
	N	61	61	61	60	60	61	61	61	60	61	61
easy to understand	Pearson Correlation	.473**	.510**	.535**	.450*	.420**	.724**	.542**	1	.500**	.627*	.609**
	Sig. (2-tailed)	.000	.000	.000	.000	.001	.000	.000		.000	.000	.000
escrow service	N	61	61	61	60	60	61	61	61	60	61	61
	Pearson Correlation	.403**	.543**	.528**	.518*	.533**	.593**	.434**	.500**	1	.465*	.382**
shift from paper	Sig. (2-tailed)	.001	.000	.000	.000	.000	.000	.001	.000		.000	.003
	N	60	60	60	59	59	60	60	60	60	60	60
integration with technology	Pearson Correlation	.505**	.570**	.551**	.485*	.404**	.519**	.597**	.627**	.465**	1	.827**
	Sig. (2-tailed)	.000	.000	.000	.000	.001	.000	.000	.000	.000		.000
	N	61	61	61	60	60	61	61	61	60	61	61

**. Correlation is significant at the 0.01 level (2-tailed).

The results of the correlation analysis show that all the variables in the questionnaire are highly correlated, which confirms that all factors play an interrelated role in shaping the performance of the system. For example, Simplicity shows a strong positive correlation with the variables Speed ($r = 0.664$) and Tracking and Visibility ($r = 0.593$), indicating that if the processes are simple, they are easier to follow. Similarly, Speed was strongly correlated with Tracking and Visualization ($r = 0.708$) and Internal Behavior ($r = 0.685$), indicating that improving Speed is associated with better visualization and stronger internal agility.

The analysis also shows that moving away from paper-based technology integration was strongly correlated ($r = 0.827$), indicating that moving away from paper-based systems is strongly related to technology decision-making. Other

noteworthy correlations include Easy to Understand Portfolio with Internal Features ($r = 0.724$) and Reliable and Flexible Measurement with Technology Integration ($r = 0.621^{**}$), suggesting that flexibility and understanding can be improved when technology is highly optimized.

Overall, the results suggest that weaknesses in a single surrogate (e.g., poor tracking) can negatively impact different aspects, such as speed, security, or integration. This correlation suggests that e-retailers should address these parameters together, rather than separately, to ensure smooth operations and customer satisfaction.

Findings

1. The findings highlight that respondents value technological integration and flexible payment systems most, while escrow services are less highlighted, and the dataset rests on dependable and reliable response tendencies (Table 1).
2. The cumulative percentages further endorse that insights of simplicity are mostly satisfactory, signifying that the system or service being assessed is largely considered candid and easy to use (Table 2).
3. The findings highlight that while speed is satisfactory for the majority, there are still fears among some respondents that point to an extent demanding development (Table 3).
4. The findings highlight that tracking and visibility are perceived as effective by the greater part of the respondents, though there remains room for progress to address the worries of those less contented (Table 4).
5. The findings propose that while the maximum numbers of respondents are satisfied with the 10–21 days delivery period, there is still a small but notable group who believe faster or well-organized service (Table 5).
6. The results show that the greater part of the respondents considers safety as a sustainable and reliable feature that they value (Table 6).
7. The findings advocate that although most respondents appreciate the importance of internal practices, some feel that improvements are needed (Table 7).
8. The findings suggest that although the greater part of users is satisfied with the payment system, some respondents are concerned, which indicates where improvements are needed to increase trust (Table 8).
9. The findings reflect that the portfolio is easy to understand, indicating that presenting information in a clear and accessible way is effective (Table 9).
10. The results reflect that although most people appreciate the value of the escrow service, some respondents have some concerns that suggest further improvements (Table 10).
11. The results show mixed views, highlighting areas for improvement and development (Table 11).
12. The results demonstrate an overall positive trend and there is room for improvement in addressing the concerns of the least concerned respondents (Table 12).
13. The findings explore that the weaknesses of the surrogate (e.g., lack of routing) can negatively affect various aspects, such as speed, security, or integration. This relationship suggests that e-tailers must address all parameters collectively rather than in isolation to ensure smooth operations and customer satisfaction (Table 13).

Conclusion and Discussion

It is concluded from the findings of the study that the maximum number of respondents are satisfied with simplicity, 10–21 days service delivery, security, domestic features, payment system, portfolio, and escrow services. They reflect a commonly positive perception, with room for improvement. The findings emphasize that weaknesses in one variable (e.g., poor tracking) can negatively influence related aspects such as speed, security, or integration. This interconnectedness suggests that e-tailers must address all parameters collectively rather than in isolation to ensure smooth operations and customer satisfaction.

Pakistan's economy and society are undergoing a digital transformation and rapidly shedding paper-based practices. This transformation does not fit in the conventional business model of any postal service in the world, in general. It is serving the businesses that are still in transition. Additionally, private enterprises with better business models are taking

away business areas where the Pakistan Post had enjoyed a monopoly. A substantial amount of business can be captured from the e-commerce market. This market has tremendous potential worldwide in general for different posts and specifically for the Pakistan Post. E-commerce can play a substitute for the traditional postal operations. If Pakistan Post, despite having all the potential of capturing the e-commerce business, does not earn a substantial amount of revenue, it may not be a going concern for the government of Pakistan in the near future. Its HR, huge network connectivity, and centuries-old business enable it to undertake the e-commerce ventures and put it out of the financial and revenue deficit.

Recommendations

The Following recommendations are presented to develop and enrich the E-marketplace in Pakistan.

Government and the International Agencies: The government should collect more relevant and high-quality data. Countries should negotiate and facilitate each other on operations and the entry of the e-commerce business. The government should also reduce the price/cost of broadband. The government should focus on the trained and skilled workforce in the e-commerce business in fields like Block chain, data analytics, cyber security, etc. The government should involve the what3words-based address system in order to improve the mail delivery via this system. Foreign companies can be invited by the Government to invest in ICT and technology, which are very crucial for the e-commerce ecosystem. Involvement of local firms would enhance the trade and export of the country. They should be given concessions in taxes and to reduce bureaucratic hurdles and costs. The government has a critical role to perform in controlling counterfeit and low-quality products being transacted in the online business. It should protect the Intellectual Property Rights (IPR). The government should promote the public-private partnership model to harness the skill, expertise, and knowledge of the private sector. The government should also encourage the establishment/formation of trade associations and Industry bodies that are related to e-commerce. Gender inclusiveness should also be increased. Govt should enact the e-transaction laws, data protection, cybersecurity, privacy, and consumer protection laws, and there should also be a proper enforcement mechanism. A regulatory environment that supports innovation should be maintained.

The actions and initiatives by the Association can complement the measures taken by the government. They can strengthen the regulatory institutions to positively impact the e-commerce environment. These cabs create awareness regarding e-commerce benefits among the people as well as businesses. These should facilitate the exchange of ideas, experiences, techniques, information, knowledge, and relevant legislation. These can also help in the enforcement of standards related to privacy and cybersecurity.

Businesses in the e-commerce Systems: The e-payment system should be properly developed. The logistics and delivery system should be provided properly by the Pakistan Post. More advanced e-commerce enabling technologies should be adopted. Block chain should be deployed to reduce fraud, cybersecurity should be strengthened, consumer security should be protected, and more and more consumers should be attracted. Building trust is a must. Businesses should provide detailed and relevant information on their products. They should properly address the concerns of the public through customer care. They should also create local content.

The Public and the Consumers: Consumers should always evaluate first the online vendor's reputation and authenticity. Without which, he should not engage himself in the e-commerce business. Basically, online shopping is a cost-effective alternative for certain categories of products. Customers should also have at least an orientation in cybersecurity. The public can lobby with the businesses to strengthen cybersecurity. Consumers and the public should participate in e-commerce activities to contribute to the positive environmental impact in the country.

As stated in the Vision of Pakistan Post: "A technology-enabled, self-reliant autonomous service provider for mail, logistics, and financial services," the following short-term, medium-term, and long-term recommendations are being submitted for Pakistan Post.



Short Term Recommendations (Within 01 to 02 Years)

First and foremost, priority should be given to the launching of the EXIM bank project by the Korean Government through the EAD Technological assistance program. This project is going to be the lifeline of the Pakistan Post Office. Automation and digitalization of Post offices is the basic requirement, without which the survival of Pakistan Post is almost impossible.

Establishment of Logistics Company by Pakistan Post Office

Autonomy in Policy Making regarding tariffs, incentives, financial products, partnerships, JV, grants, commercial venture etc. Establishment of a dedicated and research oriented team at ECO PSC research wing to study the world and national best practices and propose financially viable solution for the improvement of the department. Shortlisting of Ecommerce vendors at the level of Directorate General, Circle Office and Units. So far, the available option what Pakistan Post can offer is the COD which can prove a low hanging fruit for the Pakistan Post. It should be further propagated.

Medium Term Recommendations (Within 03 to 05 Years)

Hiring of experts in different fields on market-based salaries for efficient management and public service delivery is essential for organizations.

Expansion of IT cadre in Pakistan Post. Pakistan Post needs not generalists but the specialists, especially in the field of Technology.

Establishment of an HR company by Pakistan Post or may be under the umbrella of Post Foundation. The HR required to Pakistan Post i.e. IT specialist, Marketing Manager, Security Guards, Janitorial Staff etc., may be hired from it. The revenue earned by this company should be used for the marketing purpose of Pakistan at both electronic and print media. Establishment of Ecommerce website for Pakistan Post and its proper development with passage of time.

Posting of Postal Group Officers in BS-19 in four different countries i.e. KSA, UK, China and Dubai, either by establishing Extra territorial Mail Processing Centers or jointly working with Commercial Attachés' in these countries in order to improve the important international mail delivery. It should be kept in mind that Ecommerce has no geographical boundaries. Further, the international mail is the savior of the Pakistan Post. It should be given the due importance. If it is ignored Pakistan Post cannot be a financially viable organization.

Long Term Recommendations (Within 06 to 10 years)

Announcement of schemes like Golden Shake Hand schemes, etc., to improve the organizational efficiency by employing technology-driven HR and getting rid of redundant, deadwood, and inefficient workers. Posting of the BS-19 Officers in six more countries where proportionately more international mail from Pakistan Post is received for delivery, whether it is important organizations' mail or ecommerce products from Pakistan to other destination countries.

Establishment of a state-owned e-commerce corporation with 40% shares owned by the private entities and 60% by the Post Office department. It is essential because e-commerce needs a corporate culture and an innovative environment, which, unfortunately, the public sector cannot afford because of its highly formal, vertical, and bureaucratic culture.

Limitations

Every piece of knowledge has always had certain limitations and deficiencies. So is the case with this study, also, which is being postulated below:

The target population is one public sector organization. Only one organization cannot represent all other public sector organizations. It can be said that the findings of this study may not be applied to the employees of other organizations.



Data collection was carried out from the population of Circle offices of Islamabad and Rawalpindi. It is called convenient sampling. This restricted amount of data limits its generalization, so results may not be considered nationwide.

Timelines were brief, i.e., 6 months only. A thorough study could not be carried out in this limited time span. The nature of the studies is either longitudinal or cross-sectional. In longitudinal studies, the researcher collects data at different time intervals, but in cross-sectional studies, data is collected at one time. This study is cross-sectional in nature, as one-time data has been collected. Despite knowing the fact that longitudinal studies are trending these days, a cross-sectional study was carried out, the reason being the time constraints.

Suggestions for Future Research

Suggestions for further and future studies are as follows:

1. The current model can be further expanded by introducing some moderators into it.
2. A study may be carried out on some other public sector organizations in order to make it more general.
3. The study can be conducted in a private sector organization, as the public and private sectors have different dynamics.
4. The study may be conducted as longitudinal research for a better understanding.
5. The study may be conducted by involving employees of the Pakistan Post Office nationwide.

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