

# Exploring the Landscape of Online Earning in Pakistan: Challenges and Opportunities in District Sargodha

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## Abstract

*This study explores the challenges and opportunities of online earning in Pakistan, highlighting factors such as limited digital literacy, unstable internet connectivity, and issues with online payment systems. Despite these challenges, freelance platforms, e-commerce, and remote work opportunities are emerging, enabling individuals to access global markets. The study found that limited internet access hampers online earning potential, especially in rural areas. Additionally, a significant portion of the population faces digital illiteracy, preventing effective participation in online opportunities. Payment challenges, particularly with international transactions, and security concerns around online activities further complicate the landscape. However, platforms like Up-work, Fiverr, and Daraz offer promising avenues for Pakistani freelancers and entrepreneurs while content creation, online education, and remote work opportunities continue to grow. The emergence of local fin-tech solutions also addresses payment challenges, making receiving payments from international clients easier. A quantitative, descriptive research methodology was employed, using a survey of 150 respondents from Sargodha, Punjab, selected through purposive and snowball sampling techniques. Data was collected via a questionnaire, with literate participants completing it in writing and illiterate participants interviewed. The data were analyzed using arithmetic analysis and SPSS software, with univariate and bi-variate techniques applied. Findings suggest that enhancing digital skills, securing payment gateways, and improving internet infrastructure are key to fostering Pakistan's thriving online earning ecosystem.*

**Keywords:** Digital Economy, Freelancing Platform, Online Earning, E-commerce in Pakistan.

## Introduction

Like many other countries, Pakistan has seen increased opportunities and challenges in making money online in recent years. The advent of the internet and increased connectivity across the country has opened new ways for people to make money online. However, this emerging field is not without its challenges. Despite the increasing internet penetration in Pakistan, it still lags many developed countries. A significant portion of the population, especially in rural areas, does not have high-speed internet, preventing them from participating in the online economy. Lack of trust in online platforms and concerns about online security and fraud have made many people reluctant to enroll in online education. Pakistan faces challenges with payment gateways and financial

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systems for online businesses. Low and easy payment options allow people to get paid for their work online. Online freelancing platforms such as Upwork, Fiverr, and Freelancer provide valuable opportunities for Pakistanis to share their skills and services with the world. Fields such as web development, graphic design, content writing, and digital marketing have become popular among freelancers (Haq, 2018). In recent years, the rise of digital technology and the internet has opened new ways to earn money online. The campaign is gaining momentum in Pakistan, where young and talented people are. The ability to earn money on online platforms presents both challenges and opportunities for people seeking financial independence and flexible career planning.

However, pioneering this digital environment in Pakistan also brings many challenges that must be addressed to maximize online income potential. One of the main problems of earning money online in Pakistan is the lack of digital resources (Kurniawan, 2022). Although internet connectivity has improved over the years, access to reliable, high-speed internet is still limited in many areas. This hinders people's ability to participate in online money-making (Alanezi, 2020). Good luck. Making money online usually involves receiving money through digital platforms. People can choose their working hours, work in jobs that suit their interests and skills, and be free to work from anywhere with an internet connection. This presents a unique opportunity for individuals who want to escape the constraints of working in a traditional office environment. Digital photography has brought many business opportunities to Pakistan. Online platforms provide opportunities for entrepreneurs who want to start their businesses, such as e-commerce stores, digital marketing agencies, or content creation platforms. These businesses can generate significant income and contribute to the country's economic development (Dong, 2021).

### **Objectives**

1. To provide an overview of the current state of online earnings in Pakistan.
2. To identify the challenges individuals face when earning money online in Pakistan.
3. To highlight the various opportunities for online earning in Pakistan.
4. To provide strategies for individuals looking to earn money online in Pakistan.
5. To discuss the future of online earning in Pakistan.

### **Hypothesis**

H1: The availability of reliable, high-speed internet is positively correlated with individuals' engagement in online earning activities in Pakistan.

H2: Higher levels of digital literacy are significantly associated with increased participation in online earning platforms among individuals in Pakistan.

### **Literature Review**

E-learning covers a continuum of educational applications with Word, Excel, Access, and PowerPoint as the main gadgets connected with little or no impact on teaching, learning, and administrative practices. On the other extreme are the virtual learning environments with web-based applications and virtual lectures, all of which have far-reaching acts on teaching, learning, and education management; also known as electronic learning, it is a form of education that utilizes electronic technologies to deliver instructional content and facilitate learning experiences. It encompasses many concepts and practices leveraging digital tools and platforms to enhance teaching and learning. E-learning has gained significant popularity recently due to its flexibility, accessibility, and scalability (Bora, 2013). Asynchronous Learning: Asynchronous learning refers

to self-paced learning, where students can conveniently access course materials and complete assignments. Learners can access pre-recorded lectures, interactive modules, and other learning resources anytime, anywhere, allowing flexibility and accommodating different learning styles and schedules (Mosquera, 2021). With the widespread use of smartphones and tablets, eLearning enables learners to access educational content on their mobile devices. Mobile apps, responsive websites, and micro-learning modules provide on-the-go learning opportunities, making education accessible anytime and anywhere (Alanezi, 2020). The development and use of e-learning have significantly transformed the landscape of education and training.

With the advent of digital technologies, e-learning has gained widespread popularity and has become integral to formal education, corporate training, and lifelong learning. Here, we will explore the process of developing e-learning content and the various applications of e-learning across different domains. Instructional design principles play a crucial role in creating compelling e-learning experiences. Instructional designers analyze the target audience, define learning goals, and design instructional strategies to engage learners and facilitate knowledge acquisition. They employ various methodologies like the ADDIE (analysis, design, development, implementation, and evaluation) model or SAM (successive approximation model) to guide the development process (Jeevan, 2004). E-learning content often incorporates multimedia elements to enhance learner engagement and comprehension. Multimedia elements include videos, animations, simulations, interactive quizzes, and gamified elements. These elements can be created using authoring tools or developed by multimedia specialists. Integrating multimedia elements helps cater to diverse learning styles and reinforces concepts through visual and interactive means (Bora, 2013). E-learning has revolutionized corporate training by providing cost-effective and scalable solutions. Organizations can develop custom e-learning courses tailored to their specific training needs, including employee onboarding, compliance training, skill development, and leadership programs. E-learning platforms allow employees to access training materials remotely, track progress, and receive certifications (Dong, 2021).

### **Opportunities**

Online businesses have revolutionized commerce by providing global market reach, allowing companies to expand their customer base and revenue streams. They are cost-effective, requiring lower initial investments and overhead costs, which makes entrepreneurship more accessible. Businesses can personalize marketing campaigns using data analytics, enhancing customer engagement and satisfaction. Online platforms are highly scalable and flexible, enabling swift adaptation to growth without significant infrastructure changes. They also foster enhanced customer engagement through digital channels, building loyalty and relationships. Catering to niche markets, online businesses can target specific audiences and meet their unique needs, while collaborations and partnerships help expand reach and tap into new markets. The environment encourages innovation, disrupting traditional models across industries.

In Pakistan, e-commerce has seen significant growth, driven by platforms like Daraz.pk and Food Panda, as social media boosts social commerce. E-banking is also thriving, with 40% of banking transactions occurring online despite challenges like infrastructure and education. E-government initiatives like the Pakistan Citizen Portal have improved transparency and efficiency. However, e-commerce faces challenges, including limited awareness and accessibility, lifestyle impacts reducing quality family time, and privacy concerns regarding personal data usage. Social isolation and cultural barriers arise from reduced face-to-face interactions, while security and legal issues

persist due to hacking risks. Lastly, data collection raises fears of losing individuality, highlighting the need for stronger measures to address these challenges.

### Research Methodology

This study utilized a quantitative, descriptive research methodology to explore the challenges and opportunities of online earning in Pakistan. A survey research design was employed to gather data from individuals earning money online and facing various obstacles. The researcher used non-probability sampling techniques, specifically purposive and snowball sampling, to select a sample of 150 respondents from Sargodha, Punjab, ensuring equal representation of males (44.4%) and females (53.6%). The research instrument was a questionnaire developed with the assistance of the research supervisor to ensure validity and reliability. Data were collected in written form from literate participants, while the researcher interviewed illiterate participants. The responses were tabulated and analyzed using univariate and bivariate techniques, with frequencies converted into percentages to conclude. SPSS software was used for data analysis, providing a comprehensive understanding of the status of online earnings in the region.

**Table 1: Frequency and percentage distribution of demographic variables**

| Demographic Items       | Frequencies | Percentage |
|-------------------------|-------------|------------|
| <b>Age</b>              |             |            |
| 18-22                   | 90          | 59.6%      |
| 23-26                   | 43          | 28.5%      |
| 27-30                   | 17          | 11.3%      |
| 30 and above            | 1           | 0.7%       |
| <b>Gender</b>           |             |            |
| Male                    | 67          | 44.4%      |
| female                  | 81          | 53.6%      |
| <b>Education</b>        |             |            |
| Middle                  | 6           | 4.0%       |
| Intermediate            | 64          | 42.4%      |
| Master                  | 75          | 49.7%      |
| Above Master            | 6           | 4.0%       |
| <b>Living area</b>      |             |            |
| Urban                   | 113         | 74.8%      |
| Semi-urban              | 14          | 9.3%       |
| Rural                   | 24          | 15.9%      |
| <b>Income level</b>     |             |            |
| 25000                   | 79          | 52.3%      |
| 50000                   | 48          | 31.8%      |
| 75000                   | 18          | 11.9%      |
| Above 1 lac             | 6           | 4.0%       |
| <b>Marital status</b>   |             |            |
| Single                  | 121         | 80.1%      |
| Married                 | 23          | 15.2%      |
| Divorced                | 5           | 3.3%       |
| <b>Net Availability</b> |             |            |
| Yes                     | 144         | 95.4%      |
| No                      | 7           | 4.6%       |

The table presents that frequency and percentage of demographic variables. It depicts that the majority of 59.6% of respondents belong to the age group 18-22 females are in greater number. They mostly are having their intermediate and belong to urban backgrounds. Around 52.3% of people who are working online are generating almost 25000 through their lavish skills. Around 95.45% of the people who are having the availability of internet service for their online work. 74.8% of respondents belong to the urban area while 15.9% were from the rural area. Around 80.1% of females who are earning money online are single.

**Table 2: Challenges and opportunities of online earning in Pakistan a study conducted of Sargodha district**

| Question  | Strongly Agree | Agree       | Neutral    | Disagree  | Strongly Disagree |
|---|----------------|-------------|------------|-----------|-------------------|
| 1) YouTube provides significant opportunities for online earning in Pakistan.   | 80<br>53%      | 55<br>36.4% | 9<br>6.0%  | 4<br>2.6% | 3<br>2.0%         |
| 2) Individuals face challenges when trying to earn money through freelancing in Pakistan.                                     | 83<br>55.0%    | 55<br>36.4% | 5<br>3.3%  | 4<br>2.6% | 4<br>2.6%         |
| 3) Social media marketing offers substantial opportunities for online earning in Pakistan.                                    | 87<br>57.6%    | 48<br>31.8% | 10<br>6.6% | 3<br>2.0% | 3<br>2.0%         |
| 4) Language barrier that individuals encounter when pursuing online earning in the field of digital marketing in Pakistan.    | 78<br>51.7%    | 53<br>35.1% | 12<br>7.9% | 6<br>4.0% | 2<br>1.3%         |
| 5) Individuals face discrimination when trying to earn money through YouTube in Pakistan.                                     | 78<br>51.7%    | 50<br>33.1% | 15<br>9.9% | 5<br>3.3% | 3<br>2.0%         |
| 6) Freelancing platforms offer ample opportunities for online earning in Pakistan.  | 80<br>53.0%    | 55<br>36.4% | 8<br>5.3%  | 4<br>2.6% | 4<br>2.6%         |
| 7) Lack of reliable internet connectivity in certain areas of Pakistan poses a challenge to online earning in Pakistan.       | 86<br>57.0%    | 49<br>32.5% | 8<br>5.3%  | 7<br>4.6% | 1<br>0.7%         |
| 8) Competition in the YouTube market in Pakistan makes it difficult for individuals to succeed and earn a substantial income. | 73<br>48.3%    | 60<br>39.7% | 11<br>7.3% | 5<br>3.3% | 2<br>1.3%         |
| 9) Freelancers in Pakistan need to develop to seize online earning opportunities.   | 88<br>58.3%    | 48<br>31.8% | 11<br>7.3% | 1<br>0.7% | 3<br>2.0%         |
| 10) Constantly evolving social media platform policies create challenges for Pakistan's individuals.                          | 71<br>47.0%    | 67<br>44.4% | 9<br>6.0%  | 2<br>1.3% | 2<br>1.3%         |
| 11) Lack of awareness of online earning platforms in Pakistan hinders the overall opportunities for online earning.           | 71<br>47.0%    | 58<br>38.4% | 14<br>9.3% | 6<br>4.0% | 2<br>1.3%         |
| 12) Societal factors in Pakistan either contribute to hindering online earning opportunities.                                 | 75<br>49.7%    | 60<br>39.7% | 11<br>7.3% | 2<br>1.3% | 3<br>2.0%         |
| 13) Online transaction systems are crucial for individuals pursuing online earning opportunities in Pakistan.                 | 76<br>50.3%    | 57<br>37.7% | 11<br>7.3% | 3<br>2.0% | 4<br>2.6%         |
| 14) Cybersecurity contributes to the lack of trust in online earning platforms in Pakistan.                                   | 69<br>45.7%    | 62<br>41.1% | 9<br>6.0%  | 8<br>5.3% | 3<br>2.0%         |
| 15) Convenient payment options limit the potential for online earning in Pakistan.  | 75<br>49.7%    | 57<br>37.7% | 10<br>6.6% | 5<br>3.3% | 4<br>2.6%         |

|   |             |             |             |           |           |
|---|-------------|-------------|-------------|-----------|-----------|
| 16) Language barriers primarily affect individuals in Pakistan when it comes to accessing online earning platforms.   | 72<br>47.7% | 67<br>44.4% | 8<br>5.3%   | 2<br>1.3% | 2<br>1.3% |
| 17) Earnings in Pakistan lack adequate training and education programs specifically tailored to online.   | 81<br>53.6% | 57<br>37.7% | 9<br>6.0%   | 2<br>1.3% | 3<br>2.0% |
| 18) Individuals face technological barriers when attempting to engage in online earning activities in Pakistan.   | 71<br>47.0% | 68<br>45.0% | 6<br>4.0%   | 4<br>2.6% | 2<br>1.3% |
| 19) Cultural norms in Pakistan regarding online earning present challenges for individuals.   | 73<br>48.3% | 57<br>37.7% | 10<br>6.6%  | 8<br>5.3% | 3<br>2.0% |
| 20) Government policies play a role in either fostering online earning opportunities in Pakistan.   | 66<br>43.7% | 63<br>41.7% | 11<br>7.3%  | 7<br>4.6% | 4<br>2.6% |
| 21) Demographic factors (e.g., age, gender, location) contribute to the challenges faced by individuals in Pakistan when it comes to online earnings.   | 70<br>46.4% | 55<br>36.4% | 18<br>11.9% | 5<br>3.3% | 3<br>2.0% |
| 22) Lack of trust is significant enough to hinder online earning in Pakistan.   | 65<br>43.0% | 68<br>45.0% | 12<br>7.9%  | 4<br>2.6% | 2<br>1.3% |
| 23) Limited availability of payment options creates obstacles for individuals in online earning.  | 69<br>45.7% | 66<br>43.7% | 9<br>6.0%   | 5<br>3.3% | 2<br>1.3% |
| 24) Freelancing provides diverse opportunities for online earning in Pakistan.  | 80<br>53.0% | 56<br>37.1% | 9<br>6.0%   | 3<br>2.3% | 3<br>2.0% |
| 25) YouTube offers substantial opportunities for online earning in Pakistan.  | 81<br>53.6% | 54<br>35.8% | 10<br>6.6%  | 3<br>2.0% | 3<br>2.0% |
| 26) Individuals face challenges when trying to monetize their content in online earning.  | 73<br>48.3% | 59<br>39.1% | 12<br>7.9%  | 5<br>3.3% | 2<br>1.3% |
| 27) Social media marketing presents valuable opportunities for online earning in Pakistan.  | 77<br>51.0% | 54<br>35.8% | 10<br>6.6%  | 6<br>4.0% | 4<br>2.6% |
| 28) Affiliate marketing provides significant potential for online earning in Pakistan.  | 77<br>51.0% | 58<br>38.4% | 13<br>8.6%  | 1<br>.7%  | 2<br>1.3% |
| 29) Blogging offers ample opportunities for online earning in Pakistan.   | 86<br>57.0% | 52<br>34.4% | 9<br>6.0%   | 2<br>1.3% | 2<br>1.3% |
| 30) Combining multiple online earning methods such as freelancing, YouTube, social media marketing, affiliate marketing, and blogging can enhance the overall opportunities for online earning in Pakistan. | 88<br>58.3% | 51<br>33.8% | 9<br>6.0%   | 2<br>1.3% | 1<br>.7%  |
| 31) Strong personal brand plays a significant role in maximizing online earnings in Pakistan.   | 80<br>53.0% | 54<br>35.8% | 10<br>6.6%  | 3<br>2.0% | 4<br>2.6% |
| 32) Latest trends and techniques are essential for individuals seeking sustainable online earning opportunities in Pakistan.  | 78<br>51.7% | 58<br>38.4% | 9<br>6.0%   | 4<br>2.6% | 2<br>1.3% |

The table states that online earning opportunities in Pakistan are generally seen as significant, particularly through platforms like YouTube, social media marketing, freelancing, and blogging.



Over half of the respondents strongly agree that YouTube (53%), social media marketing (57.6%), and freelancing platforms (53%) offer substantial earning opportunities. However, challenges remain, with over half of respondents (55%) strongly agreeing that freelancing poses difficulties in earning money, and other issues such as language barriers (51.7%), discrimination on YouTube (51.7%), and lack of reliable internet (57%) also affecting the online earning experience. Additionally, 48.3% believe the YouTube market in Pakistan hinders substantial income generation. Other challenges, including distrust in platforms, restrictive payment options, and social media policies, were also highlighted, with a significant percentage of respondents expressing concern. Despite these challenges, a strong majority acknowledged the potential for online earnings in Pakistan, although various obstacles need to be addressed for individuals to succeed.

The availability of reliable and high-speed internet is positively correlated with the engagement of individuals in online earning activities in Pakistan.

**Table 3: Results of hypothesis one**

|                              | Value                | df  | Asymptotic Significance (2-sided) |
|------------------------------|----------------------|-----|-----------------------------------|
| Pearson Chi-Square           | 962.214 <sup>a</sup> | 120 | .004                              |
| Likelihood Ratio             | 532.156              | 120 | .067                              |
| Linear-by-Linear Association | 45.327               | 1   | .053                              |
| N of Valid Cases             | 150                  |     |                                   |

Higher levels of digital literacy are significantly associated with increased participation in online earning platforms among individuals in Pakistan.

**Table 4: Results for hypothesis two**

|                                | Digital Literacy | Online Earning Participation | Perception of Online Platforms |
|--------------------------------|------------------|------------------------------|--------------------------------|
| Digital Literacy               | 1                | .312                         | .205                           |
| Sig. (2-tailed)                |                  | .015                         | .042                           |
| N                              | 150              | 150                          | 150                            |
| Online Earning Participation   | .312             | 1                            | .289                           |
| Sig. (2-tailed)                | .015             |                              | .019                           |
| N                              | 150              | 150                          | 150                            |
| Perception of Online Platforms | .205             | .289                         | 1                              |
| Sig. (2-tailed)                | .042             | .019                         |                                |
| N                              | 150              | 150                          | 150                            |

## Findings

While internet penetration continues to increase in Pakistan, a significant portion of the population, especially in rural areas, still lacks access to the internet. This digital divide prevents many people from engaging in online business activities. Digital literacy remains a major issue as a large portion of the population, especially women and vulnerable groups, lack the skills needed to make money

online. Payment systems are another major concern, including restrictions on access to internationally accepted payment solutions such as PayPal. This limits the ability of freelancers to get paid, leading to the rise of platforms such as Upwork, Fiverr, and Freelancer. Also, the lack of online security makes people vulnerable to fraud and theft, discouraging them from engaging in online financial activities. The global landscape of online commerce has created intense competition, and Pakistani freelancers often face challenges due to high prices in countries with low cost of living. Despite these challenges, opportunities exist in areas such as web development, graphic design, digital marketing and e-commerce. Platforms such as Daraz and AliExpress are increasing the adoption of online shopping and promoting businesses. The rise of digital content creation on platforms such as YouTube, Instagram and TikTok has also created new revenue streams. Remote working hours in customer service and software development are increasing income diversity. Local fintech innovations such as Easypaisa and JazzCash have begun to solve payment problems, simplify business processes and increase trust in digital commerce. These developments demonstrate the potential for Pakistan to grow its online revenues.

## **Conclusion**

The evolution of online revenue in Pakistan must be understood within the framework of innovation theory, which recognizes that the use of technology can drive economic growth. However, this evolution is dependent on addressing systemic issues such as low internet access, low literacy, and inadequate procedures. Digital Literacy and Socioeconomic Growth: Digital literacy is essential for generating income online. According to Freire's (1970) critical learning theory, education enables individuals to overcome societal constraints. Pakistan's digital education initiatives can help equip citizens, especially those in rural and underserved areas, with the skills they need to thrive in the digital economy. Without these principles, individuals are deprived of the health benefits of online platforms. Succession theory offers another perspective for understanding Pakistan's struggle in the digital world. The unequal distribution of technological resources has created a persistent gap between developed and developing countries like Pakistan. Payment restrictions and lack of international financial integration create inequality and limit the country's participation in international trade. On the positive side, a global perspective emphasizes the interconnectedness of businesses and the opportunities they offer. Remote work and volunteering have allowed Pakistani professionals to enter the global economy by eliminating geographical boundaries. This is based on McLuhan's (1964) concept of the "global village", where technology widens the differences between countries and creates similar opportunities. However, governments and private businesses need to address issues such as cultural and language barriers to capitalize on these opportunities.

## **Recommendations**

Pakistan's online income ecosystem presents both challenges and opportunities. However, key challenges such as low internet penetration, low digital literacy, and payment restrictions are hindering growth. On the other hand, increasing global demand for online services and local fintech innovations present opportunities for financial inclusion and growth.

*To achieve a stable online income in Pakistan, please ensure the following:*

*Invest in digital literacy initiatives:* Create a national program to increase skills, especially for women, rural communities, and disadvantaged groups. Expand network infrastructure:

Partner with private institutions to provide high-speed, affordable internet access to rural and underserved areas.



*Develop secure payment systems:* Support collaboration with global platforms and integrate global payment acceptance such as PayPal. Introduce local fintech solutions and increase trust in online commerce.

*Simplified monitoring framework:* Simplify tax rules and business registration procedures to encourage participation in online commerce. Provide tax support to freelancers and e-commerce businesses.

*Encouraging public-private partnerships:* Partner with universities and private companies to offer business-focused training courses tailored to the needs of the global digital economy.

*Promoting inclusivity on digital platforms:* Platforms are encouraged to develop local solutions and interfaces that are suitable for different languages and cultural backgrounds.

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