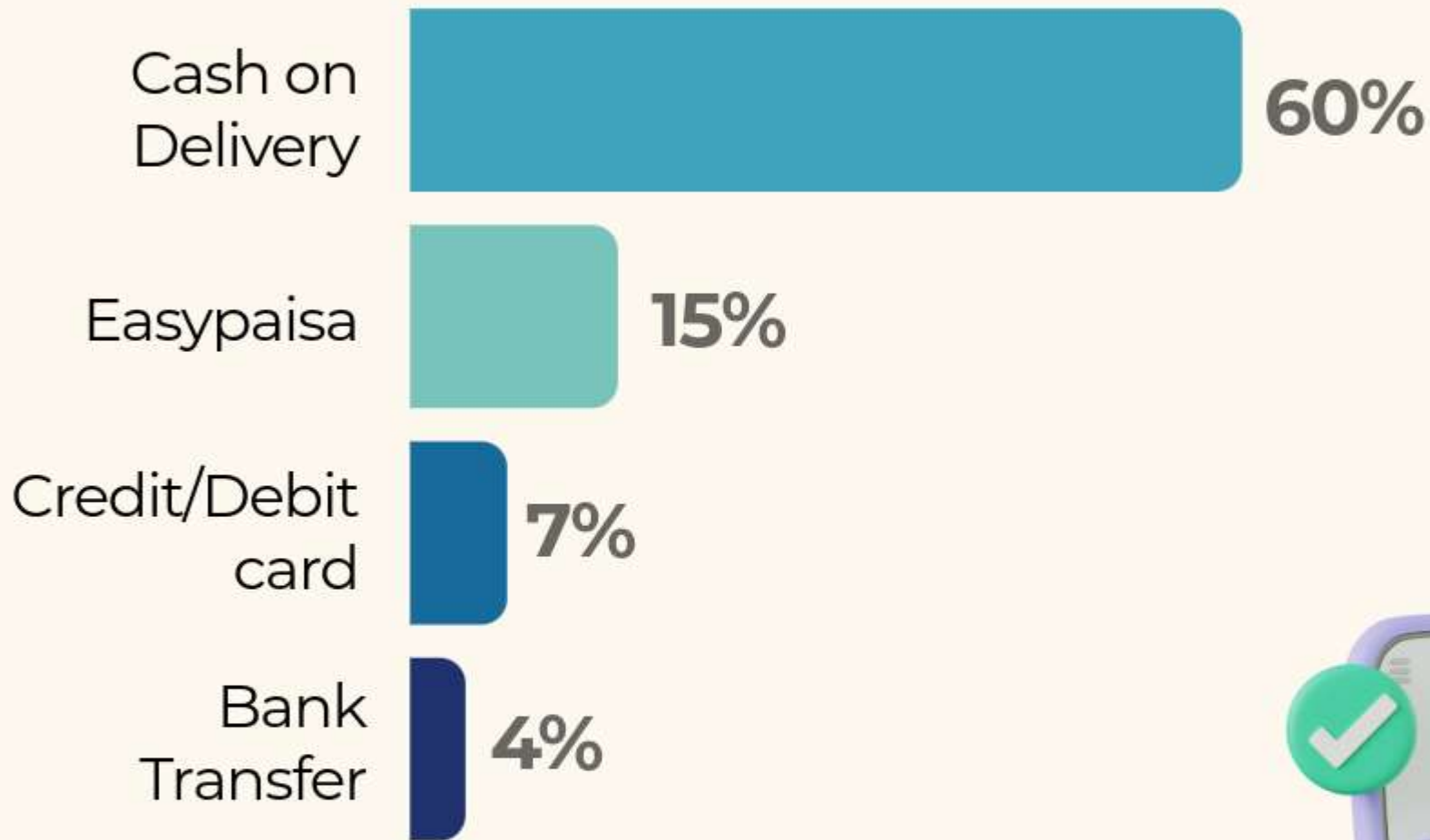


A Strong Majority of Online Shoppers in Pakistan (60%) Paid via Cash on Delivery – While Digital Payment Adoption Remains Low.



Mobile wallet:2%, Others:12%

Question: Please tell us how you made the payment while shopping online?





(Also emailed*/faxed separately)



PRESS RELEASE

Opinion Poll Social Online Shopping

A Strong Majority of Online Shoppers in Pakistan (60%) Paid via Cash on Delivery – While Digital Payment Adoption Remains Low. (Gallup & Gilani Survey)

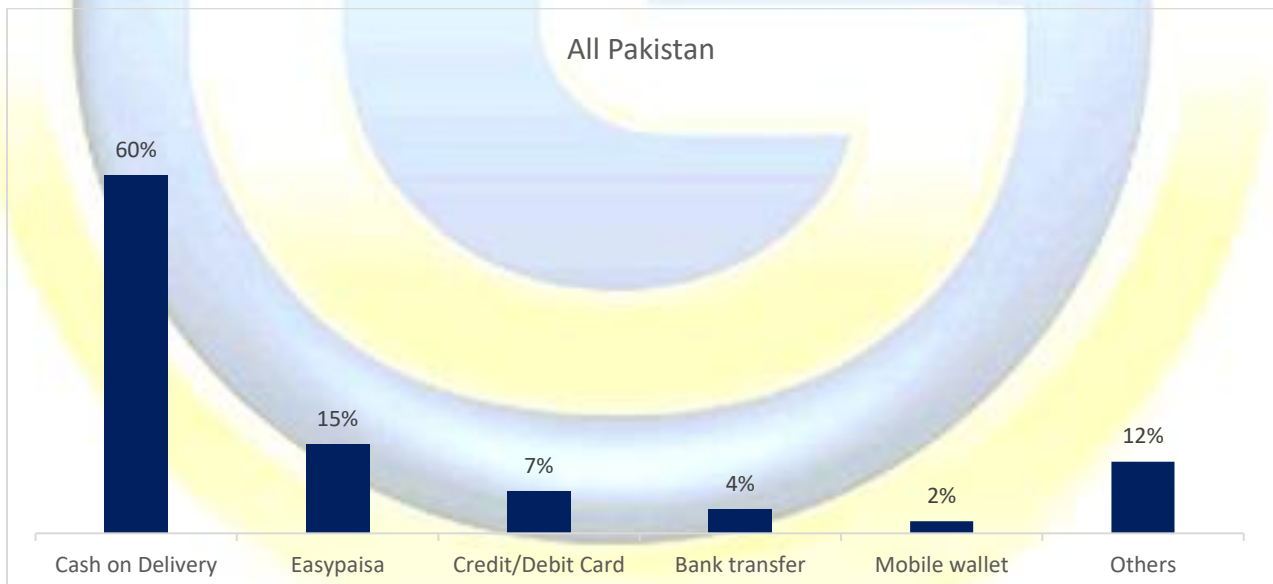
(Islamabad), 19th December 2025

According to a survey conducted by Gallup & Gilani Pakistan, among Pakistanis who made an online purchase in the last six months, 60% paid using Cash on Delivery, making it the overwhelmingly preferred payment method.

A nationally representative sample of online purchasers was asked the following question: **“Please tell us how you made the payment while shopping online?”** In response, 60% said ‘Cash on Delivery,’ 7% ‘Credit/Debit Card,’ 2% ‘Mobile wallet,’ 15% ‘Easypaisa,’ 4% ‘Bank transfer,’ and 12% ‘Others.’

The heavy reliance on Cash on Delivery highlights low trust in online payment systems and indicates that digital financial adoption remains limited among Pakistani e-commerce users.

Question: Please tell us how you made the payment while shopping online?



Source: Gallup & Gilani Pakistan
(www.gallup-international.com; www.gallup.com.pk, www.gilanifoundation.com)

The study in Pakistan was conducted and released by Gallup & Gilani Pakistan, the Pakistani affiliate of Gallup International. The recent survey was carried out among a sample of 961 respondents, across urban and rural areas of all four provinces of the country, conducted from 17 November 2025 to 2 December 2025. The error margin is estimated to be approximately $\pm 2-3$ percent at the 95% confidence level. The methodology used for data collection was telephonic surveys (CATI).



Opinion Poll from Gallup Pakistan
The Pakistani Affiliate of Gallup
International



GILANI RESEARCH
FOUNDATION

Friday, 19th December 2025

(2 Pages, English version Only)

Gilani Research Foundation is a not-for-profit public service project to provide social science research to students, academia, policymakers, and concerned citizens in Pakistan and across the globe.

Gilani Research Foundation is headed by Dr. Ijaz Shafi Gilani who pioneered the field of opinion polling in Pakistan and established Gallup Pakistan in 1980. Currently, Dr. Gilani, who holds a Ph.D. from the Massachusetts Institute of Technology (MIT) and has taught at leading universities in Pakistan and abroad, is Chairman of Gallup Pakistan.

If you have any further questions regarding this poll, please feel free to contact us.

*Best Regards,
Gallup Pakistan*

Disclaimer: Gallup Pakistan is not related to Gallup Inc. headquartered in Washington D.C. USA. We require that our surveys be credited fully as **Gallup Pakistan** (not Gallup or Gallup Poll). We disclaim any responsibility for surveys pertaining to Pakistani public opinion except those carried out by **Gallup Pakistan, the Pakistani affiliate of Gallup International Association.**

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Daily Gilani Poll
2025



of Gallup Pakistan
(1980-2025)