As Internet has been introduced in the developed countries and in progress captured the big markets. With the passage of time, people discovered it's potential and made access easier.

The industries and companies started focusing on the internet marketing. U-Commerce is what people dreamt about as a service that had the prospective which renovated. It referred to mostly the applications which were being provided on internet. This study focused on the concerns which the customers were fronting while buying online in Pakistan. Reliance, privacy and U-Commerce were the factors that affected the online buying. For this perseverance, a survey of 233 respondents was conducted using a questionnaire. SPSS 21 registered version was used and correlation and regression analyses were run.

The results identified that there is a positive correlation of independent variables (reliance, privacy and U-Commerce) with dependent variable (online shopping).The significant impact was find out by regression test. It was proved that there is a positive impact of independent variables on dependent variable. There were scarcely any researches conducted on this topic in Pakistani setting and the study was theoretically restricted due to unavailability of secondary data.

This study focused urban cities in Pakistan so results could not be generalized. Another aspect of the future research is enclosure of other independent variables subsidizing towards the online shopping so that the real obstacles in online spending should be acknowledged and reduced in future.