

ONLINE SHOPPING RESULTING IN CART ABANDONMENT

RISK PERCEIVED IN ONLINE SHOPPING RESULTING IN CART ABANDONMENT: A
DELIMMA OF THE E-COMMERCE ERA

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ABSTRACT:

The ecommerce landscape has grown in all sizes and scope. The trend has seen a drastic change in the past years as the ubiquity of the Internet has increased. Online shopping remains to be an attractive activity for most people. Online shopping carts are a necessary vehicle for enabling purchases at the websites. Carts online are expected to be used by the buyers the same way they're used in an on-ground store. However this ideology seems shaky. The subject of cart abandonment still remains primarily unexplored and it has a strong connection with online behavior phenomenon. Literature does not as yet give practical solutions for subsiding the rate. However, this paper sheds light on the rate of cart abandonment with the chosen audience, specifically buying apparel online. Also, it successfully looks into the risks perceived by people resulting in cart abandonments.

KEYWORDS: Online shopping, cart abandonment, online buyers, risks perceived.

CHAPTER 1

INTRODUCTION:

Online Shopping – that one splendid discovery of Micheal Aldrich in 1979, that allows people to shop conveniently in the comfort of their homes. No more travelling to shops to find the right product; no more of having to deal with fervent sales persons; no more of standing in long queues at the counter. The comfort, convenience and privacy of being home have certainly changed the way we shop for the better. It is clearly not as simple as it seems to be carried out as e-commerce is inevitably disrupted by ‘cart abandonment’ or ‘basket abandonment’, primarily happening if the customer loses interest in the process, methods becomes complex for the buyer to continue, balking at heavy delivery charges or rather backing out because the buyer just wasn’t entirely ready. This all results in the biggest predicament the era of e-commerce is currently in – cart abandonment or unfinished purchases that are quit even before checking out. Many researches have provided certain directions on what are the key factors shaping the consumer decision buying apparel online or rather anything online, but a complete full-fledged coverage of all the potential factors in one research is impossible. But just like everything else, online shopping is not all roses. Despite all the efforts of marketers or e-commerce companies, there are problems that a customer still face certain risks perceived while shopping online. According to (Tarrun Mittal, 2017) there are plenty of problems faced while shopping online namely: uncertain delivery, payment failures, unclear return and guarantee policies, lack of security to name a few. M2 Presswire (June 13, 2002, p.1) reported that around “65% of transactions online are never completed, most commonly, because the buying process is too slow, complicated, impersonal or because the user could not specify what they wanted.” (Ma & Paul, 2003). Consumer buying behavior “refers to the buying behavior of final consumers, both individuals and households, who buy goods and services for personal consumption” (Dudovskiv, 2013).

According to WB 2012 report, in Pakistan there are 28% of women working and the key problems that come in the life of a workingwomen are merely a work-life balance that becomes exceptionally challenging to maintain. Employments now require intensive working hours and high work demand; turning it into a norm. Researches suggest that workingwomen all around the world tend to stay pressured for time, are always on the go, and mostly stay over worked. Also, there is a difference of strain levels in women of emerging countries than women in developed countries. For about 87% of women in India stay stressed because of shortage of time. (Delina & Raya, 2013). Hence, the decision making process is mediated by two essential factors, cost savings and time

savings, that later leads to online consumer satisfaction. Lack of trust plays an important role in carrying out a fully successful transaction. It is needed to analyze the factors that makes consumer lose the trust. For consumers, buying online has copious risks to offer specially during the transaction process; the consumers perceive that as powerfully risky. (Grabner & Kraeuter, 2002). In this paper, we study the influence of social media networks on workingwomen purchasing apparel online, and how decision making to that purchase is carried out. This paper seeks to identify factors that hinder the propensity of online shopping and how to optimize maximum utilization of an e-channel. In Pakistan, there are 27% of traffic that does not reach the final check out and results in cart abandonment. Where 63% to the 73% of the remaining reach to the final phase of the process. (Harris Khan, 2015). The trend has had a drastic change as US\$20 million dollars have been spent on online shopping in Pakistan that is expected to grow till US\$600 million by 2017. (Junaid Ahmad, Oct 2015). However the adaptation of the trend hasn't been smooth, as Pakistani buyers see multiple risk factors while shopping online. Primarily they don't trust the products that are displayed, and there is a possibility of not being satisfied with the ordered goods. (Bashir, (Mehboob, Bhatti, 2012). In order to meet the objectives of the research, first, I begin with a review of the literature on online shopping and factors affecting consumers' shopping behavior. This is followed by a methodological approach that is used and the results of the study are presented. Finally, the conclusion and limitations are discussed.

E-COMMERCE:

Electronic commerce, commonly known as E-commerce, is trading in products or services using computer networks, such as the Internet. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. Modern electronic commerce typically uses the World Wide Web for at least one part of the transaction's life cycle, although it may also use other technologies such as e-mail. In the simplest case, it can be defined as doing business transactions in an electronic format. The benefits of e-commerce include an incredible speed of access, a wider selection of goods and services, accessibility, and international reach. It's perceived downsides include sometimes limited customer service, not being able to see or touch a product prior to purchase, and the necessitated wait time for product shipping. (Shahriari, Reza, Gheji, 2015)

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Electronic commerce, or e-commerce, is the buying and selling of goods and services on the Internet. Other than buying and selling, many people use Internet as a source of information to compare prices or look at the latest products on offer before making a purchase online or at a traditional store. EBusiness is sometimes used as another term for the same process. More often, though, it is used to define a broader process of how the Internet is changing the way companies do business, of the way they relate to their customers and suppliers, and of the way they think about such functions as marketing and logistics. For the purpose of this study e-commerce is taken to mean doing business electronically. (Ghaffar Khan, 2016)

PROBLEM STATEMENT:

When consumers go shopping at a land-based store, it would seem very illogical to see them put items into a shopping cart to then see that they abandon the cart and just leave the store. So why is it that we see this exact behavior happening at online stores? Of course some customers come to the online store without any intention to buy and those are hedonic shoppers. But taking into consideration the amount of cart abandonment rate as mentioned earlier, it is fairly to assume that not all cart abandonments are due to hedonic shoppers. This research hence is looking into the behavioral patterns of the people who intend to buy but do not towards the end of the process.

Many marketers lay emphasis on how to increase the sales average and focusing on how to sell more; instead we should look at what those unfulfilled purchases are telling us. In this paper, we understand that working women of Karachi are buying apparel online from their preferred brands and what are the factors that result in a complete purchase, and if not, then what are the perceived risks resulting in an incomplete purchase and how could that be improved. Hence, this paper sheds light on the key solutions for enhancing the e-channels, finding out perceived risks, alleviating a growing problem of cart abandonment and how to optimize the process.

CART ABANDONMENT:

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Checkout abandonment occurs when consumers reach the checkout stage, but during the checkout decide to cancel the process and consequently leave their online cart behind. Nowadays it is widely recognized that online consumer behavior differs from offline, so-called traditional consumer behavior. One frequent behavior observed on the Internet is online shopping cart abandonment, which is not present, or negligible, in the offline world. (Wildeboer, 2014). Despite the fact that the issue of e-cart abandonment perplexes online retailers and that the topic is being discussed in popular press, it has still been almost untouched by scholars. Basket abandonment is inevitability in ecommerce as it's all too easy for shoppers to lose interest. (Serrano, 2018).

According to Barrilance cart abandonment rate statistics (Stephan Serrano, 2018) the rates have been growing tremendously and the results are not encouraging. The results for 2016 were 77.24% that rose to 78.65% by 2017. In other words, this means that every 3rd on 4th shopper chooses to leave the site without completing their purchases. According to Statista reports, the global e-shopping statistics are 1.66 billion. Considering the cart abandonment rate, accompanied with such incredible amount of online sales already happening, there is a massive opportunity to dramatically increase the revenue by transforming the abandoned carts into fully carried out carts. According to Barilliance, on average a store loses 75% of the sales results in cart abandonment. This is fairly a large number to result in not entire a loss, but an act that never reached profitability. The probability to return becomes unlikely as the customers never truly acquires the experience to sow the seeds of loyalty within him for the brand. Worldwide this has become an important issue considering the growing outrageous number of cart abandonment but in Pakistan, the research remains limited. It has not yet still been talked about due to the lack of awareness and ignorance towards the industry. Unfortunately, there was minimal or no data available on the issue. For a country like Pakistan, growing exponentially in its e-commerce sector, this doesn't reflect well.

SOCIAL RELEVANCE:

As per the audience, the workingwomen stays in a dire need for a time saving platform to help them cater important tasks; choosing for their apparel, remains vital. They look for services

and products that specifically are designed best suiting their needs and at an earliest. A general population from across America found that 75% of the women purchase apparel online. Where 43% found it simply easy to purchase from home, whereas, for 60%, it was a great time saver. (Sana B, 2012). Such an audience would be willing to purchase online but there would be certain risks perceived. The cart abandonments results tell us that it is primarily done on the basis of certain types of risks that bring about a change in the behaviors of the shoppers. Up to 69.23% carts were abandoned resulting in an incomplete purchase in the year 2017. However, based on the study conducted by Jupiter Media Metrix, women surpassed men in numbers of online users in 2001. (Girard, Korgaonkar, Silverblatt, 2003)

RESEARCH OBJECTIVES:

This research study aims to observe the behavioral patterns of the shoppers buying apparel online. Also looking into the perceived risks of these women that
In general, this study enriches our knowledge of online shopping behavior from the behavioral perspective. The present research aims at the objective given below:

1. To discover the risks perceived by working women while buying apparel online
2. To comprehend reasons for cart abandonment
3. To understand ways to bringing improvements in an e-channel to better support decisions for women buying apparel

RESEARCH QUESTIONS:

There are three important stages of decision process in online purchases. The first being finding the relevant products, second being evaluation and comparing with other products, and third, they find the best price and retailer for that.

These stages play a primary role but more often than ever, these transactions result in an incomplete purchase. According to the statistics, 67% of the web transactions are never completed, while on 36% of the buyers are fully satisfied, and 53% of the transactions are interrupted by off-line transactions or a necessary phone call.

(Diaz, Damiani, Pablos & Lytras, 2010). But even the most brilliantly designed and insightful customer offerings can render an impotent by poor execution. In order to ensure effective delivery, and a successful purchasing process stays an important aspect in the carrying out of a purchase. It becomes highly crucial to shed light on the perceived risks while buying apparel online. In order to understand the e-channels role in the decision process, and how can the risks be subsided, it becomes reasonable to ask how the channels could be made effective.

To answer this question, the following essential questions are compulsory to be addressed first.

1. What is the preferred channel to buy apparel for working women?
2. What are the factors resulting in an incomplete purchase on an e-channel?
3. How do perceived risks impact one's attitude toward online shopping?

Hypothesis:

H1: Higher the perceived risks, the lower the propensity for online shopping

CHAPTER 2

THEORATICAL FRAMEWORK:

TRANSACTION COST THEORY:

It is important to understand, from a theoretical perspective, how online consumers make purchasing decisions. In scenarios where online consumers are about to purchase a product or service from a seller via an online channel, one can assume that they will maximize their utility, subject to some budget and time constraints. For example, the total cost for a product or service must be less than or equal to the price they are willing to pay for the product or service and the time they are willing to spend in executing the online transaction. We refer to these as transaction costs. (Walker and Weber, 1984).

CONSUMER'S DECISION MAKING PROCESS:

The decision-making process can vary depending on the type or price of the product, the place, amongst other factors. The decision making process of people online are open to different threats that are often unavoidable. It is important for businesses to understand consumers' decision-making steps, how support for these steps impacts their satisfaction, and the impact the e-commerce channel has on consumers' time and cost when making a purchase. (Kohli, Devaraj, Mahmood, 2017). As per our audience, the above transaction cost theory supports the idea of working women, due to time constraints, be heavily interested in purchasing apparel online. Internet – being the multidimensional channel offers the price competitiveness easily hence resulting in a better decision making process; making the consumer find the best thing at the best price at the best time, best suiting their needs and wants. (Chiang, Dholakia, 2003). In this research, the decision-making process is backed by the theory of transaction cost.

CHAPTER III

LITERATURE REVIEW:

Nowadays it is widely recognized that online consumer behavior differs from offline, so-called traditional consumer behavior. One frequent behavior observed on the internet is online shopping cart abandonment, which is not present, or negligible, in the offline world. Despite the fact that the issue of e-cart abandonment perplexes online retailers and that the topic is being discussed in popular press, it has still been almost untouched by scholars. (Wildeboer, 2014)

There has been an increasing trend of using software applications in order to satisfy human needs. Online shopping has gone from novelty to utility with people not being able to imagine life without.

The users are immensely spending more and more time online making different electronic purchases like music, books and airline tickets. The study on online consumer behaviors has been widely conducted in several disciplines namely, IT, psychology, social psychology, management science, and marketing. (Javadi et al., Aug 2012). A research said that a trustmark is an important element that works as a driving factor for consumers to make a purchase. (Charlton, 2011). A research by (Arjun Mittal, 2013) suggests that information search is the key factor in helping customers find the desired product or need. Pakistan has shaped new e-commerce horizons and noticed an incredible increase in the trend of online shopping since past years as more and more companies are willing to have an online presence, selling more and more items backed with inevitable schemes and offers. (Madiha Shakeel, 2016).

After considerable amount of researches done in the field, now marketers have understood how just providing a virtual catalog alone is not enough to drive purchasing decisions. Consumers are going to need information that better support their decision making to be able to result in a successful purchase. (Ma & Paul, 2003). There is a broad array of people that are taking the virtual phone into the physical world. Using certain devices, they are navigating and being dramatically more powerful in learning more about not just the price but where the things come from, conducting comparisons, finding out reviews; they are doing more research to stay updated. (Horrigan, J.B. & Raini, 2002).

In developed countries, price, quality, durability and other product-related aspects are the major factors that influence buying decisions. (El-Khatib, 2011). The perceived risks have a negative influence on consumer behavior while purchasing apparel online. It also appears that consumer's inability to physically check and try the apparel contributes to perceived risks. (Moudi Almousal, 2011). Contrary to this belief of sense of privacy, a research suggests that respondents did not seem so worried about giving away their personal details online, such as contact, address, and opting for Cash on Delivery service method. Convenience also was the vital factor and the main reason why people preferred shopping from home. (Bashir, (Mehboob, Bhatti, 2012).

Pakistan turns to be the second from the bottom in adopting on online shopping trend. Many Pakistani's have had a dissatisfying experience and according to research they are not willing to buy anything online for the next six months. Also, mostly Pakistanis buy specifically clothes and hardwares online. (Nielson 2010).

CHAPTER IV

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METHODOLOGY:

SURVEY DESIGN:

The purpose of the study remains imperative. It was to explore the decision patterns towards apparel purchasing by workingwomen. A qualitative and quantitative method was adapted and the questionnaire was crafted based on the literature review. Most of the items were based on existing researches. The group that was examined included workingwomen with the age of 26-40. The quantitative method questionnaire only looked into the statistical number of cart abandonment rate and whether people had shopped recently and whether their shopping resulted in an incomplete purchase. Here we get the quantifiable data that speaks a lot about these women.

The qualitative method questionnaire primarily looked in to the behavioral pattern and the risks perceived which was divided in three sections. Section one examined respondent's habit for purchasing apparel along with their personal proficiency in the Internet. Section two focuses on the reason if consumers have never bought apparel online. The third part of the section three asked about the respondent's apparel shopping perceived risks. Differences in the respondents' behaviors and attitudes were looked into and eventually used for data analysis to reach to conclusions. The data collection is from 150 respondents in both methods and is evaluated. The data of every respondent was reviewed primarily for completeness.

The summary of the hypothesis is following. Hypothesis was examined using a questionnaire. It focused on the perceived risks and their relationship on making a purchase. H1 examines that with higher risk, the propensity for buyers to shop online is lower. The risks involved can discourage a buyer in the process of making a decision. H1 states that consumers are likely to not shop online with different risks being involved in the process that affects the decision making while purchasing apparel.

DATA ANALYSIS:

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The in depth questionnaire was developed for the survey that helped gain insights to the buying patterns of workingwomen in the purchase of apparel. The quantitative questionnaire looked into the total number of people whose purchases resulted as incomplete ones. According to the quantitative methods, 73.7% of the people recently had an online purchase. Out of which, only 52% completed their purchase. Around 61% of them said that they were only browsing. Amongst the things that were most likely to effect the decision were free shipping charges (57.9) and free exchange and return policy (47.4), least being the user-friendly check out process (26.3%).

The qualitative questionnaire aimed at helping an understanding of the switching behavior of workingwomen and reasons of not completing their purchase process based on perceived risks. The respondents were frequent online shoppers that had prior experience of online shopping and had a set of preferences that they desired from specific shopping experiences. The proficiency of the Internet from our respondents showed the 60% were at an intermediate level whereas 40% were on an advanced level. The frequent online store that the respondents visited was brand's web store primarily followed by the Facebook presence; least being the Instagram postings. As far as the mode of purchase was concerned, the 80% of respondents said that they prefer cash on delivery. Amongst the features involved in helping decision-making are most importantly low shipping charges and clarity of width and depth of the clothes. For 50% of the respondents, these two factors play a vital role in decision-making. Findings of the features helping in shopping apparel online are mixed with regard to the major characteristics of the online stores like a convenient procedure as well as an easy exchange or return policy.

These findings suggest that the consumers who value convenience are more likely to buy on the Web, while those who prefer experiencing products are less likely to buy online. As stores and malls allow them to see, feel, touch and try on the apparel before buying them.

The majority, which is 80% of the buyers, took transaction as risky which became a serious hindrance in the purchasing pattern. The respondents were asked to specify reasons for not shopping apparel online if they had a choice. The insights are as expected. Majority claimed that they have uncertainty about the quality of the product showed online. They fear there might be a difference in the one that is shown and the one that is delivered. With this, the uncertainty in the size of the apparel is also the perceived risk amongst 60% of the people. However, further perceived risks include not being able to touch the product being unsure whether or not it will be a perfect fit. 40% if the respondents claimed that they had gone through similar bad experiences in the past that resulted in poor decision making of the buyer. Although the least number of people agreed to the risk of credit/debit card transactions as well as information for making the decision was plainly wrong or insufficient.

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The respondents were asked to agree to certain situations. That is where we find out that the 80% of the respondents were afraid of the poor quality of the apparel being sold online. 70% saying that they cannot touch the product and 60% wanting the return and exchange policy to be there; Whereas 40% of the people agreeing to the fact that the websites are never updated and they never have the right information of the apparel being sold online. But the same number of people also agreed on online shopping being highly time consuming and convenient.

Furthermore, the respondents were presented with a scenario. This part gets the insight to cart abandonment; meaning why buyers do not complete a purchase just before the checkout. There, we find, for cart abandonment, the 40% of the buyers were just browsing through the websites and not really wanted to make a purchase at that very point in time. Whereas 40% claimed that the needed size was not available, the total cost after shipping costs being included was incredibly high and there was no fair policy for return and exchange of the clothes. For 30% of the respondents, the security concerns were also amongst the reason for not completing the purchase and the customer service was not reachable at the time of purchase. Whereas, only 20% said that they were not ready to make a purchase. Based on the perceived risks involved in apparel shopping.

The results of this study show that online browsers have more negative perceptions about some aspects of online purchasing. The customers feel uncertain in the quality of the apparel. This seems most relevant to the shoppers. Hence in order to minimize the uncertainty of the buyers, marketers may want to stress over developing the reliable relationship with the buyers. The uncertainty is in the quality as well as the size that could not be a better fit. For that, marketers need to facilitate this perceived risk and cater it in a way to lessen the unreliability. Mostly people agreed to the quality being so poor that became the most perceived risk for the buyers shopping apparel online. It is also immensely important to note that buyers are very concerned with their privacy when it comes to transaction process. Hence this anxiety maybe an additional factor that discourages women to buy apparel.

Hence, these findings provide practical approaches and implications for marketers and online retailers selling apparel. This study helps understand the relationship between different factors involved in online apparel purchasing including, customer's intentions, perceived risks and an overall shopping experience. Marketers or retailers may now be able to drive results from this and take possible actions to improve the overall shopping experience for buyers as well as provide a less risky experience. Understanding how shoppers experience plays a vital role in predicting whether or not the buyer will buy again, for retailers and marketers, they ought to direct their promotional offers towards encouraging first time buyers and offering them an experience with no risks to retain them. This tactic can help in broadening customer retention and customer base; driving future intentions. As the research finds the return and exchange policy playing an imperative role in having to buy apparel, there could be two different directions sprouting out from this. One being that there should be as much information as an online retailer can to bridge the gap between the buyer and the apparel so to avoid returns. Updated, meaningful, and clear information about the clothes can discard ambiguity while buying apparel that will eventually result in a satisfied purchase with fewer chances of returns. Second direction being that returns and exchange policy will help develop the trust factor between the buyer and seller. This will not only inculcate trust at the buyers end, but drive their intentions as there would exist no fear or uncertainty regarding the size or quality in buying apparel. As the research sheds light on two specific perceived risks primarily and most importantly: the fraud in terms of quality and size not being right.

Another noticeable issue for buying apparel online was that the buyers exhibited interests in having to pre-inspect the cloth before buying. Online stores limit the experience of the buyer as they usually get in a conventional store. For example: salesperson interaction, store's atmosphere and gaining surety of the size and quality of the apparel. Given this reality of requiring some kind of pre-inspection, it will hinder online sales, as there could be no possible solution to providing a shopping experience being at home.

Security reasons tend to be riskier when purchasing online. For this problem, customers must be asked as little personal information as possible. Engaging customer's privacy becomes crucial in the long run. Towards the end of the process, customers need to know the confirmation of their purchase – which could minimize the risk factor in online purchasing.

CHAPTER V

CONCLUSION:

The finding of this research offers a complete understanding of online consumer behavior by pinpointing the compound effects of various risks. Specifically, the results offer in-depth insight into what risks drive online consumers buying apparel the most. As per the results that show the buyers were simply browsing and just shopping, this requires a further research of behavioral patterns and behavioral experimentation to comprehend what leads to the 'just shopping' decision. Despite the remarkable growth in Internet sales, there is evidence to suggest that there are many consumers shopping with intent to buy at retail web sites who for many reasons do not complete the transaction. The purpose of this study was to examine those individuals that completed an Internet purchase and to compare them to those who just shop and browse. As hypothesized by the framework, the research identified two factors, features playing a role in decision-making and perceived risks by women while buying apparel. For future research, a longitudinal study would be helpful to avoid such disadvantages. With this study, we reach to multiple conclusions that could help enhance e-channels' capabilities to help support better consumer-buying decisions while purchasing apparel. In order to have an effective impact, and making the most of the impact of apparel on the consumer, the Internet shopping environment or the marketers ought to focus on consumer centric approaches. This gives the marketers and on-demand nature and constantly having to adapt to changes with time in order to improve the quality of service at their web stores for expected results.

Today's buyer is incredibly savvy. They are savvy in terms of technology, information and utilitarian and hedonic point of views of shopping experiences. The novelty of every consumer's needs and wants is where marketers take the lead. They need to tailor specific parts of marketing to meet the expected wants and needs of different groups. Online shopping is not simple anymore. It has evolved and accelerated towards advancement; not being a homogenous group. On social media platforms, the consumers are coming from different backgrounds hence bringing in different attitudes and shopping intentions. Marketers need to focus not only on what the consumers demand in exchange of their effort, time and money, but also what they want to accomplish and experience while shopping with minimal or no insecurities.

LIMITATIONS:

In this paper, extensive care has been taken to minimize the range of scope of limitations throughout the process. Nevertheless, this section provides an honest acknowledgement of scope of limitations that were unable to be resolved.

Among the most important limitations, is the lack of time for doing this research - as the need for ensuring timely submission overrides. The time frame available to investigate this research problem and to measure change and stability overtime is constrained. Second, the scope of discussions could be limited. The depth of discussions may be compromised in many levels in comparison with the works of experienced researchers. Third limitation arises with the minimal amount of statistical data available to conduct this research. Which includes, statistical data for developing an understanding of workingwomen's in the country. Fourth limitation arises with the sample size not being large enough to capture the variations in the perceptual measures of workingwomen.

CHAPTER 6:

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