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E-SHOPPING DECISION OF WOMEN: A CASE STUDY IN SELECTED REGION OF PAKISTAN

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Abstract

Internet shopping trend has been increased over the year globally. Although Pakistan is a late entrant in the world of E-commerce but the immense growth has been recorded over the year. Despite the repaid growth of internet users in Pakistan, the root of internet shopping has not been established. The demographic profile and technology competence affect the buying decisions of people. People having low self-own technology competence are away from internet shopping trend. This study investigated how the personal profile and technology competence were affecting the shopping decision of people. This study focused only on women population and their shopping decisions. The finding of the study shows that the age factor influenced the shopping decision as younger girls attracted more towards e-shopping than elder age ladies. However, the residence of women has no significant effect on their decisions. Results also indicate that, the women having good internet and computer skills are more tend toward e-shopping compare to women with poor internet and computer skills. This study add evidence in previous findings age, personality and technology competence of users are the factors that are contributing in their internet shopping decisions.

Keywords: E- shopping, women, shopping decision, demographic factors.

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Corresponding Author: Zainab Mahmood
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1. Introduction

The internet makes life simple and innovative. Internet shopping or e-shopping is the way in which consumers buy products or services over the internet. It offers new ways of business and opportunity to access the global market. It gathers consumers, retailers and companies all in one place and boosts the competition among the service providers. According to the e-marketer reports, global retail sales are set to grow to $28.3 trillion by the end of the fiscal year 2018 from $22.5 trillion in 2014. Pakistan is behindhand in the world of e-commerce, but an immense growth in online shopping and e-commerce has been recorded. The rapid growth depicts the positive picture of online e-commerce and online shopping trend. In 2017 the size of the e-commerce market is expected to reach US$600 million, and currently, US$30 million is being drained on online purchasing (Junaid, 2016).

Younger population tends more attractive toward faster and smarter ways of purchasing then the elder age group. The high growth rate of the younger population in Pakistan ("indexMundi", 2015) creates an opportunity for online fashion retailers. Instead of a growing trend of using internet for shopping in Pakistan people generally, like to browse the e-stores for exploring new products. The most people like to visit e-stores physically for shopping. A paper stated that women in Pakistan show a positive attitude toward e-shopping. But they are fewer problems quality, trust that associate with e-shopping that highly affect the elder age women (Oliver, 1977). Instead of increasing e-shopping people most likely rely on traditional purchasing channel because of their fear associated with e-shopping.

This study focused on women attitude toward their purchasing decision. It tried to discover the reasons why e-shopping has not increased despite the repaid increase in internet usage. It mainly focused on demographic factors age, geographic location, personality and technology competence of the women. This study adopted the quantitative method of research in which questionnaire was designed to collect the primary data from women. After the data collection process, the data was analysed, and cross-comparison of demographic profile and internet and computer skills of e-buyers and non e-buyers participant were presented. The latter sections of paper present the literature review followed by methods of research. In the last section of paper results of the research were discussed.

1.1. Related Work

When shopper would do shopping either online or offline, there are various factors that influenced him. Consumer's behaviour is affected by the mixture of various controllable and uncontrollable variables such as social, culture, education, race, personality, environment and resources. We cannot change the characteristics and environment of consumers. However, there are certain things that lie in our control such as product/ services characteristics and merchant characteristics. The results of another study conducted on determinants influencing the behaviours of consumers in India show that socio-cultural and personalities are the factors that associated with consumer's purchases intention (Gurunathan & Krishnakumar, 2014). Consumer behaviour is the study of the processes involved when individuals or groups, select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires (Gurunath & Krishnakumar, 2013; Rajagopal, 2010; Solomon & Rabolt, 2006). A study on the behaviour of buying clothes was conducted on Indian consumers through five dimensions; consumer

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characteristics, reference groups, store attributes, promotion and product attributes. The results show promotions, reference and store attributes are important dimensions of apparel buying behaviour (Wang & Emurian, 2005).

Institute of Business Administration (IBA) Karachi conducted a study (Hasan, Morris, & Probets, 2013) with the upper class and upper middle socio-class to examine the online shopping behaviour. Results show that price of the product is a major concern for people to buy. Most respondents said that the shop online only standard goods like TV, laptops, Mobile Phones etc. Respondent believed that "homeshopping.pk" is of competitive price site. On the other hand, they believe that "draza.pk" is overpriced. It has been learnt that consumer has certain tools for assessment of a brand or e-store. These tools in customer's assessment attitude include customer's own beliefs, feelings and behavioural intention about some object in the context of a brand or e-store (Best, 2005; Bhatt, 2014). Customer's attitude is greatly influenced by these components.

Gender really mater a lot in online shopping, demographic factors show that the gender affects the online buying decisions. Online marketers need to focus on consumer product relation as consumer's view about online market affect the market (Makwana, Dattani, & Badlani, 2008; ur Rehman, urRehman, Ashfaq, & Ansari, 2011). Pakistani people show a different behaviour towards online shopping, and mostly they are reluctant and hesitate to online shopping. The e-commerce activities are carried out by 70% male users and the remaining 30% of the total activity is carried out by the female users. The most active users of online shopping are of the age bracket 18 to 34 years. The mostly shopped online items include clothing items and electronic devices.

According to consumer-oriented view, online consumer behaviour is influenced by demographic factors (Spiller, 2010). Female Consumer starts seasonal shopping early and browses for the great deals and sales. They look for products and services for long-term benefits. Women perception toward the advertisement, images and colours are different (Nėjė, 2015). Women are attracted to health content, social networking and lifestyle sites. Women are leading men over online buying as women spend more time on social networking and internet browsing (Spiller, 2010). Women perceived more risk of online shopping related to credit card misuse, shipping problem, privacy and product quality. Results indicate that perceived risk and actual risk are nearly identical.

2. Problem Statement

According to Internet Services Provider Association, Pakistan has the fastest internet penetration in Asia region, 25 million people are using internet. E-shopping trend has not established strongly as Pakistan was a late entrant in the e-commerce world. On the contrary the traditional offline shopping has strong roots in the market. The concerns and experience of women in e-shopping have been not studied. There is a need to understand how women consumer's behaviour and online shopping experience increase their satisfaction. E-shopping can be very convenient; however, the design layout of web pages and usability are still mattered of serious consideration. The e-shopping websites have various shortcomings that restrict the consumers to traditional purchasing channel.

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3. Research Questions

- What are the factors affecting e-shopping satisfaction?
- Why have e-shopping not been increased despite the increase in internet user?
- How technology competence affects the customer shopping experience?

4. Purpose of the Study

This study focused on women attitude toward their purchasing decision and what are the problems they are facing while interacting with the e-store website if they desire to do. The study conducted in the subject to understand the consumer's behaviour and ginning knowledge about women consumer's online behaviour. With this knowledge, factors would be identified that were most important for online women consumers in Pakistan. It also investigates the difference in purchasing decisions of women e-buyers and non-e-buyers and why are the non e-buyers far behind in online channel of purchasing as compared to e-buyers. The study also tries to discover the reasons why e-shopping has not increased despite the repaid increase in internet user. Extensive work needs to be done about the women perception in e-shopping.

5. Research Methods

Quantitative research methods used to collect data from the consumer to understand e-shopping decisions. For this purpose, a survey approach was used. To collect primary data through survey empirical study has been conducted. This research demonstrates knowledge about the online shopping decisions and why people are reluctant to shop online in the context of less developed areas of Pakistan. There is a number of factors that affect the behaviour of online consumers in Pakistan's market. However, this study focuses on certain factors as age, residential geographic and internet and computer skills. A structured questionnaire was prepared for the empirical survey intending that its help to know about what customers absolutely want.

Women selected to fill out the questionnaire were especially those who belong to less developed and rural areas of Pakistan. The participants for research were selected by the non-probability method. There are various types in the non-probability method. "Convenience sampling" is a non-probability sampling technique and it is an easy way to analyse the data (Nilsson, 2007). A total of 175 respondents were able to respond for survey reasonably good enough to consider the worth of analysis. The age range of respondents from 18 -45 years, as they can take the independent decision of buying. All participants have a minimum school education, and they have access to the internet and have basic e-shopping knowledge. Women respondent selected to fill out the questionnaire were especially those who belong to less developed and rulers of areas of Pakistan. Three cities "Gujrat", "Sialkot", "Gujranwala" were selected for respondent.

In quantitative research, statistical measures use to present the results. The results of the questionnaire are transformed in numerical data by using SPSS program. Responses were grouped and tabulated for clarity proposes. Frequencies and descriptive analysis have been used for general profile of participants. Cross tabular comparison analyses were used for comparisons of the demographic variable of online buyer and non e-buyer groups.

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6. Findings

In demographic profile of respondents, age group, marital status, education level, monthly income and residential geography is discussed. As primary objective of study is to understand the behaviors of women, so naturally all respondents were women. Respondents exercised their freedom to skip any particular question, however in questions related to demographic profile minimum 150 people responded and the maximum responses to a question in same group were 175.

Giving response to the question relating to the age group, 10 of the respondents preferred to skip this and the remaining 165 responded for this. A plain read of the response distribution in the age group reflects that a clear majority of the respondents is youth. 72% of them are just in the age group of 18-25 years while the next 24% are in the age group of 26-35. Only a fraction of respondents is in the late thirties or early forties leaving us with clearly young respondents. As one can expect to know that majority of the respondents are just in their near and early twenties, so it was quite clear from responses that clearly 78.05 % are single.

Educational being one of the key demographic indicators and being important in use of technology was an important consideration to know how educated ladies respond to technological advancements. 90% of the women participated in the survey are either currently enrolled in a university or have completed their university degree. This indicator gave an additional hope after age indicator of respondents that a critical and interesting analysis is coming in the way to understand the behaviour about technological adoption

As the majority of the respondents were university going or recently graduated, it was quite expected that income distribution would be widely distributed. It’s observed that respondents are not far away regarding their income from each other. Access to civic and technological facilities often come to urban localities, and it was observed that nearly half of the respondents belong to city areas thus comparatively have more access to civic & technological services.

6.1. Computer and Internet Usage Experience

The online consumer behaviour is affected by consumer’s access and competence in technology. Here we discuss the results of computer and internet usage experience of the respondent. Respondents were asked about the length of the time they were using computer and internet. As in our community, internet penetration or accessibility come long after our access to a computer, so it was considered worth exploring if there has been any such influence on our respondents. Further, it was asked about their self-assessment on their competency in internet skills and also about their access points and duration and finally the purpose. Table 2 is presenting a summary of the responses to questions about computer and internet usage.

It’s observed that more than half of the respondents have been using computer and internet for over three years. It’s important to mention that 45.6% of respondents have been using the computer for over seven years yet only 27% were using the internet for the same length of time. This reflects that despite having access to a computer, they were not able to have internet access. Nearly 20% of people

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have longer computer usage experience than their internet experience. Meanwhile, it's observed that they still have internet access but with late of 2-3 years from their computer access.

On skills to use the internet quite, a flat response is observed. Respondents considered them good enough to explore the internet services thus can explore and access various internet products and services with ease or little guide. A very clear majority of respondent's access to the internet from their homes and use largely for their academic and social networking purposes. Internet access and usage purpose are in multiple possibility domains so respondents were allowed to select more than one options so they have selected as many suitable options as applicable for them.

Table 01. Computer and Internet Usage

Sr. No.	Profile	Responses	Group	Response (%)
1	Computer Age	172	0 - 1 Year	1.7
			1 - 3 Years	19.8
			4 - 6 Years	32.7
			7+ Years	45.6
2	Internet Age	172	0 - 1 Year	5.2
			1 - 3 Years	27.9
			4 - 6 Years	39.5
			7+ Years	27.3
3	Internet Skill	172	Not Skilled	2.89
			Somewhat Skilled	35.8
			Skilled	39.8
			Very Skilled	21.3
4	Internet Access	150	Home	81
			Public Facility	31
			Office	15
5	Internet Usage	172	0 - 3 hrs	12.7
			3 - 10 hrs	46.2
			11 - 20 hrs	25.4
			20+ hrs	15.6
6	Internet Purpose	114	Academic	66.4
			Entertainment	39.8
			Communication	57.2
			Purchasing	18

6.2. Dependent and Conditional Variable

The questionnaire has a conditional question for two types of consumers who did e-shopping at least once and for those who have access to internet and e-store but never did e-shopping. As in Pakistan, there is a strong root of conventional shopping, and people restrict them self to their traditional method, however, an interesting change was observed. The demographic profile shows most of the respondents were young girls and have a university degree and form 64% of the total respondents who have used the internet once for shopping and while remaining 36% never go for e-shopping despite having internet access and knowledge of e-shopping. On the basis of finding respondents are distinguished as e-buyer and non e-buyer.

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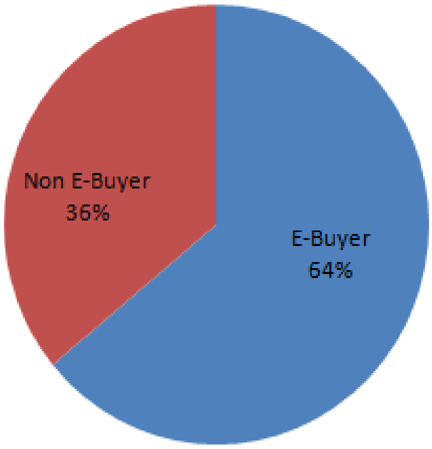

Figure 01. Distribution of Buyers and Non E-buyers

6.3. Comparative Analysis: Computer and internet life of E-buyer and Non E-Buyer

This section gives a deeper insight into e-buyer and non e-buyer computer and internet experience. Table 3 shows a response comparison of e-buyer and non buyer's computer and internet experience. It was observed that there was not a single e-buyer who have less than 1-year computer usage experience. On the other hand, 5% non e-buyers are just fresh and have been using the computer for less than one year. This is a clear reflection that why these 5% never exercised an e-shopping.11% e-buyers have maximum three years of computer experience whereas there are more than three times of them in a non e-buyer category with the same duration of computer usage. Respondents in both groups are nearly the same with 4-6 years of experience, however, e-buyers are nearly double of the non e-buyers with seven years of computer usage experience. This fraction of experienced e-buyers indicated the reasons for their e-shopping instead of following the conventional method of shopping. This was considered significant to investigate the factors that restrict them to do conventional shopping despite their computer experience. The e-buyers mean (M) 3.44 show a more positive attitude than non-buyers.

Just like computer usage experience, there was not a single e-buyer having less than 1-year internet experience. Contrary to that, 13% of non e-buyers were the inexperienced internet users as they started using the internet just in last one year. 17% e-buyers have 1-3 years of internet experience whereas 2.8 times of them non e-buyers are in same experience range. These findings indicate that less internet usage experiences were one of the reasons for non-buyer to avoid the e-shopping. The majority e-buyers are more experienced on the internet as compare to non e–buyers. The 48% and 34.6% e-buyers have been using internet for 4-6 and seven years plus respectively. However, the fraction of non e-buyers with 4-6 years of experience is half of the e-buyers. The majority of e-buyers used internet for 4-6 years, and contrary to that majority of non e-buyers have used for 1-3 years. Meanwhile, it’s observed that lesser experience of respondent tends the buyer to follow the conventional shopping. Alternatively, the respondents have higher internet experience are confident to shop online. The e-buyers M=3.17 confirms that e-buyer group have a more positive attitude toward online shopping than the other group.

Findings further present that respondents more skilled in web browsing are more likely to use the internet for shopping while those lesser skilled in web browsing are more reluctant to use the internet for

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shopping. This is confirmed by the results as very clear majority, i.e. 57% of non e-buyers rank their skills of internet somewhat skilled. On access to the internet, quite identical responses have been observed. A great part of e-buyers and non e-buyers 88% and 67% respectively accessed their internet at home. The higher mean (M) values of e-buyers for internet skilled and access to internet indicates the more positive trend than non e-buyers group.

It was observed that the people who spent most of their spare time on web browsing are more skilled. It is evident that the majority of non e-buyers spent 3-10 hours per week likewise the clear majority of non e-buyers rated their skills as somewhat skilled. Similarly, the e-buyers spent more time on the internet, 44% and 31% spent 3-10 and 11-20 hours per week, and that is why they rate their skills as skilled. Nearly flat outcomes were observed for the purpose of internet usage most of the e-buyer use internet for academic purpose and social networking. No significant difference was observed, instead of purchasing that was the purpose of e-buyer to use the internet. The e-buyer group has higher mean (M) value compared to non e-buyer group. As results of high M value e-buyers present a more positive attitude.

Table 02. Comparative Analysis of Internet Usage of Buyers and Non E-Buyers

Sr. No.	Profile	Group	E-Buyers statistics			Non E-Buyers statistics		
			% Distr	Mean	SD	% Distr	Mean	SD
1	Computer Age	0 - 1 Year	0	3.44	0.68	5	2.82	0.9
		1 - 3 Years	11			36.7		
		4 - 6 Years	34.6			30		
		7+ Years	54.6			28.3		
2	Internet Age	0 - 1 Year	0	3.17	0.7	13	2.41	0.89
		1 - 3 Years	17			47.6		
		4 - 6 Years	48			24		
		7+ Years	34.6			14.8		
3	Internet Skill	Not Skilled	0.9	3.03	0.76	6.5	2.38	0.73
		Somewhat Skilled	24.5			57		
		Skilled	45			28		
		Very Skilled	29			8.2		
4	Internet Access	Home	88	1.89	1.04	67	1.91	1.02
		Public Facility	31			31		
		Office	17			13		
5	Internet Usage	0 - 3 hrs	8.1	2.56	0.86	21.3	2.2	0.92
		3 - 10 hrs	44			50.8		
		11 - 20 hrs	31.5			14.7		
		20+ hrs	16.2			13.11		
6	Internet Purpose	Academic	64.8	2.28	1.06	68.8	1.84	0.87
		Entertainment	44			32.7		
		Communication	63			45.9		
		Purchasing	28.8			0		

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6.4. Comparative Analysis: Demographic Characteristics of E-buyer and Non Buyer

This section gives a comparative analysis of demographic characteristics of e-buyer and non e-buyer. Table 4 presents the difference observed in their experience. It was already discussed in the previous section that female is the only group of our study. E-buyers have a large number of respondent compare to non e-buyers. E-buyers have 64% of respondents moreover; Mean (M) values were observed the same in both groups of buyers. A clear majority of young and early twenties respondents were observed. 77% and 63% e-buyers and non e-buyers respectively were from the age group of 18-25.

Next, 21% and 29% were from the group of the late twenties and early thirties for e-buyers and no e-buyers respectively. A small fraction of e-buyer and non e-buyers are from the age group of the late thirties and early forties. However, the non e-buyers have a little high fraction of the late thirties and early forties respondents compare to the e-buyers respondent. The non e-buyers have high M value than e-buyers which show the age factors leave significant effects on respondents

As a clear majority of e-buyers were young and single. Meanwhile, non e-buyers has a clear majority of young respondents, but interestingly clear majority of the respondent in this group were married. This might be a reason for them to avoid the e-shopping as in our society married women have the bulk of task and responsibilities and financial dependencies. That is why they do not like to go out of the way for shopping to avoid the risk factors. Consequently, we observed the M=1.28 of non e-buyer group higher than the e-buyer group. It means the marital status of women also has significant effects on their shopping.

It is one of the important demographic factors influencing the behaviour of buyers. Here we see how this indicator influences the educated ladies shopping attitude. Majority of respondents from both groups have a university degree or currently enrolled in the university. The non e-buyer group has 15% of the respondent with college degree against 6% of e-buyers. The mean and standard deviation values for both group have some difference. Education as a factor has more positive effects on e-buyers.

As the e-buyer group respondents were young and the majority of them either graduated or currently enrolled in universities, so, income is widely distributed. 34% of e-buyers have 15 to 20 thousand incomes. Similarly, the 27% non e-buyers have the same fraction of income. The non e-buyer group has a high fraction of elder and married ladies that’s why the non e-buyer group has high-income fraction. 25% of 32% of non e-buyers have 21-25 and thirty-five thousand monthly income respectively.

Residential factors is another important indicator of how the residential factor effects the buyer's group. A flat distribution of respondents was observed living in villages. While 17% e-buyers and 24% non e-buyers respondents were living in town respectively. Nearly 52% e-buyers and 46% non e-buyers lives in villages. The finding indicates the majority of non e-buyers live in town and cities than the e-buyers group. However, there was no big difference observed. It was concluded that the residential area of respondents of both groups has nearly identical differences.

Table 03. Comparative Demographic Profile of Buyer and Non e-Buyer

Sr. No.	Profile	Group	E-Buyers statistics			Non E-Buyers statistics		
			% Distr	Mean	SD	% Distr	Mean	SD
1	Gender	Male	0	1.36	0.48	0	1.36	0.48
		Female	64			36		

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2	Age	18-25	77	1.23	0.45	63	1.45	0.64
		26-35	21.3			29		
		36-45	1			8		
3	Marital Status	Single	81.5	1.18	0.39	18.4	1.28	0.45
		Married	72			28		
4	Education	School	0	2.94	0.24	0	2.85	0.36
		College	6			15		
		University	94			85		
5	Income	15K-20K	34	2.39	1.21	27	2.54	1.19
		21K-25K	20			25		
		26K-30K	18			16		
		31K-35K	28			32		
6	Living	Village	31	2.21	0.89	31	2.15	0.86
		Town	17			24		
		City	52			46		

7. Conclusion

The results of cross-comparison present interesting findings. The age factor influences the behaviour of the participant. Access to civic and technological facilities often come to urban localities and it was observed that nearly half of the respondents belong to city areas thus comparatively have more access to civic & technological services. The online consumer behaviour is affected by consumer’s access and competence in technology. As in our community, internet penetration or accessibility come long after our access to a computer, so it was considered worth exploring if there has been any such influence on our respondents. The finding of study presents the respondents who were more skilled in web browsing are more likely to use the internet for shopping. Meanwhile, the respondents who were lesser skilled in web browsing more likely reluctant to use the internet for shopping that is why they were non-buyers. Although Pakistan has a high internet penetration rate in Asia region only a small number of women in Pakistan use internet for shopping There is need to understand the behaviour of non e-buyers reluctant to shop online. The quality of product and online assistant are the also major barrier for lower increasing trend e-shopping in Pakistani women. Privacy is their concern, and the trust on e-retailers is a major hinder on their use of the internet for shopping because they face the poor-quality issue and have no surety to return. Website design layout concerns to be consider as important as other, 51% rate website design is not pleasant to use. These are the concerns that were identified from the respondent feedback as the pose hardens on e-shopping. These problems limit the internet users from e-shopping in Pakistan.

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