# Professional Women Behavior Pertaining to Online Shopping in Pakistan

Syeda Tayyaba Fasih[1]
Ayesha Shoukat[2] 🔀 iD
Marium Mateen Khan[3]

[1,3]PhD Scholar, Institute of Business Management, Pakistan.
[2]Assistant Professor, Islamic University of Bahawalpur, Pakistan.
Email: ayesha.shoukat@iub.edu.pk Tel: 00923457279204

(🔀 Corresponding Author)

Abstract

While developing countries are increasingly benefitting from the convenience and time savings brought by online shopping, the concept has not gained much popularity in Pakistan. Keeping in view the rise in the number of professional women in Pakistan and their struggle with work-life balance. The paper attempts to find out why professional women in Pakistan are not taking advantage of online shopping facility followed by recommendations regarding how online shopping experience can be made better for them. Purposive sampling was used to select 30 professional females for collecting the data. A semi-structured questionnaire comprising of 20 items was used to obtain the data. Grounded theory was used to identify the key factors involved in the online shopping behavior of professional women. The research findings revealed, firstly, that professional women are more likely to purchase online when complete product information in terms of Price, Variants, Mode of Payment and Brand history was provided. Secondly, Seller Credibility was found to be a major factor influencing the online purchase decision. And lastly, Buyers prefer delivery within 3 days to one week along with an exchange/return option to increase their confidence level in online purchases. This research shall help in increasing the online shopping trend in Pakistan which will help professional women in maintaining work-life balance through a suggested online shopping framework.

Keywords: Online shopping, Professional women, Cash on delivery, Convenience, Online shopping platforms, Information search.

Contents

Contribution of this paper to the literature
The paper highlights the emerging trends of online shopping seen in professional women. The study explores the situations in which professional women tend to opt for online shopping and other factors that influence the amount spent and number of occasions online shopping is opted by them.

1. Introduction

1.1. Background of Study

The online shopping phenomenon has changed the dimensions of e-business in the entire world. Due to convenience and cost-effectiveness, the online shopping experience is growing around the world as well as in Pakistan. But this enhancement of online shopping in Pakistan is not showing exponential growth due to the conventional mindset (Sajjad, Tayyab, Sajid, ur Rashid, & Javed, 2012). In Pakistan, the main sources of online shopping are social media, e-shopping stores and websites. However, the female perception of enjoying traditional shopping over online shopping is the biggest hurdle towards making this trend common (Nasir, Vel, & Mateen, 2012).

According to the Labor survey report, there is an increase in the labor force participation rate of women from 16.2 % in 2001-02 to 24.3% in 2013 (Labour Force Survey, 2015). This transition in workforce dynamics drew researchers' attention to make the lives of professional women easy by exploring the online shopping behavior of professional women and providing an online shopping framework that improves their online experience. The e-shopping framework is constructed through grounded theory, which is based on the responses received from the research participants using a semi-structured questionnaire developed through the existing literature. The categorization of axial codes that extract interdependent themes of the e-shopping behavior of professional women was then converted into the framework.

1.2. Problem Statement

The workforce dynamics of Pakistan is changing due to the inclusion of professional women, this change in dynamics makes the life of professional women more challenging in terms of work-life balance (Statistics, 2014). Online shopping is a growing phenomenon around the world but the inclination towards online shopping in Pakistani culture is still in its nascent phase (Sajjad et al., 2012).

1.3. Research Question

1. What are the main factors causing professional women to shop online?
2. Why are the Professional women of Pakistan not inclined towards online shopping?

1.4. Objectives of the Study

1. To analyze the online shopping behavior of professional women of Pakistan.
2. To develop an e-shopping framework for professional women to enhance online shopping trends in Pakistan.

1.5. Significance of the Study

This research contributes by suggesting an e-shopping framework that includes key factors such as the availability of information, seller credibility, and pre & post customer service. This suggested model will create online shopping an exciting experience for the professional women of Pakistan.

1.6. Scope of the Study

The scope of the study includes the online consumer behavior of professional women associated with different business institutes of Pakistan. Business institutes were selected since they were academic institutes where the researchers have access to the desired participants for this study. The institutes comprised of full-time teachers and students who are working in different organizations, both of whom can be included in the category of working professionals. From amongst those researchers identified the professional women for the research study.

2. Literature Review

The term online shopping refers to the act of making a purchase through an online store at one's own convenience in the comfort of one's chosen location (Jusoh & Ling, 2012).

Understanding consumer behavior is one of the important factors leading to the success of businesses, both online and offline. Although customers involved in both categories of businesses must go through the same stages of the buying process, the time it takes to go through a complete buying process varies along with the two categories mentioned earlier. The online buying behavior comprises of five stages just as the offline or conventional buying behavior does. This includes need recognition leading to information search carried out online. Once sufficient information is available evaluation is made among various options available which may satisfy the same need. Once a choice has been made, the consumer proceeds to the purchase decision which is followed by post-purchase behavior comprising of satisfaction or dissatisfaction with the purchase made (Wagoner, 2014). While the stages from need recognition to evaluation tend to speed up during online purchases, there are certain factors that slow down the process at the purchase stage as compared to the conventional method of in-store shopping. The behavior of each individual consumer especially for online purchasing may vary based on demographic factors including gender, age, education and income, frequency and intensity of internet usage, personal trait such as innovativeness, psychological traits such as the perception of benefit and risk and lastly previous purchase experiences (Zhou, Dai, & Zhang, 2007). With increasingly easy access to the internet, consumers have all the information available on a few clicks along with a large number of product choices to choose from. This has led to an increase in online shopping over the years changing the dynamics of buying behavior altogether.

The major motivators for online shopping include convenience which ensures that now people can simply place orders and buy anything they want from anywhere they want. It no longer requires one to wait in long queues and shop in crowded stores. The availability of access to the internet which allows one to obtain all the information needed before making a purchase decision. When making online purchases, such information is very important so that the buyer is confident about the choice of product or service being made. In the traditional method of shopping, such information can only be obtained through sales staff or word of mouth (Katawetawaraks & Wang, 2011). Furthermore, online shopping allows the option of making brand comparisons based on the information available on one click. This helps in intelligent decision making. Brown, Pope, and Voges (2003) Online shopping also becomes an attractive alternative in case of products of personal use which consumers might not be comfortable purchasing in a store. Monsuwe, Dellaert, and Ruyter (2004) the availability of a variety of products and services to choose from is another motivator. An individual has access to all the types of products and services available as opposed to in-store shopping where it is not possible to perhaps stock all the brands available in the market. Lastly, the time and costs saved by shopping online is also an important factor affecting the growing trend among consumers to shop online (Katawetawaraks & Wang, 2011). This is particularly applicable in the case of grocery and other items of regular use. Since the consumer already knows which brand to buy and how much, he can simply make the purchase online instead of going through the hassle of traditional shopping. Brown et al. (2003) However in-spite of all the motivators influencing buyers to increasingly choose to shop online, there are certain factors that limit the attractiveness of online shopping. These factors include the security risk involved in providing credit card and bank details which might be misused, inability to try or touch the product online before finalizing purchase decision, dissatisfactory online shopping experience in the past which is most likely to influence future purchase decision and lastly shopping online will affect the ability of an individual to meet his social needs negatively as there will be no human exposure (Katawetawaraks & Wang, 2011).

In order to motivate more consumers to shop online and reduce cart abandonment, websites need to incorporate an easy to understand and user-friendly interface along with extensive product descriptions available so that the consumers can know what they're buying. It is important that payment systems are made more secure and guest checkouts (which do not require the user to register first) are made available and websites demand as little information as possible so that buyers may not feel that the buying process is complicated.

Pakistan is considered as a late entrant into the world of e-commerce, being the 2nd slowest adopter of internet shopping globally (Bashir., Mehboob, & Bhatti, 2015). Most of the countries in the European, Asia-Pacific and Latin American regions have an internet penetration rate of above 50% and as high as 95%. With the internet penetration rate of only 15% in the country, there's still a long way to go. Most of the people either still do not have access to the internet or are not inclined to use it. Due to this fact, online shopping in Pakistan is mostly limited to buying clothing, computer hardware or occasional gifts. This is because the majority of the shoppers are reluctant to enter their credit card information or banking details online or have a bad past shopping experience online. The absence of a convenient payment system like PayPal in Pakistan, which ensures full security is also a major cause of reluctance to shop online (Bashir. et al., 2015).

Traditionally, women tend to be associated more with carrying out shopping activities as compared to men. Although, internet shopping patterns around the world have proven men spend almost the same when shopping online. Men are more likely to buy hardware, software, and electronics, whereas women are more inclined to buy food, beverages, and clothing (Zhou et al., 2007).

In a study conducted by Jain (2014) on the professional women of Banglore, it was found out that professional women are inclined towards online shopping because it saves time, convenience and provides a safe mode of shopping. The study revealed a relationship between education background and preference towards online shopping as respondents having a master's degree were more inclined towards online shopping compared to undergraduates. It was also found that females were inclined towards online shopping because it provides the best prices, deals, and access to a wide range of products. Where a wide variety of products are available online, clothing and accessories seemed to be most popular among the professional women of Bangalore. This makes perfect sense, as for professional women to appear professional, she must pay attention to her dressing. According to another research Online shopping is getting popular in the younger generation especially employed women of India as compared to the men. The employed women of India prefer online shopping because of the convenience and time-saving. The research also highlighted the safety issue and a low level of trust in the online store (Kumar & Kashyap, 2018).

Literature suggests that online apparel shopping seems to be popular among females. A study was conducted in the United Kingdom, studying differences between female purchasers and nonpurchasers of apparel online. It was found that those females who purchase clothes online are the ones who have higher incomes compared to purchasers and such females find the online shopping environment safe. Females who do not purchase apparel online are the ones who are afraid of online theft. This finding is consistent with the literature mentioned above and leaves room for retailers to improve the online shopping experience (Zhou et al., 2007).

While literature shows an inclination of females towards online apparel shopping, there is also evidence that consumers are not comfortable in purchasing apparel online. Levin, Levin, and Heath (2003) mentioned two product categories. Digital Products and Non-Digital Products. The former includes products that can be completely evaluated online and hence have a greater chance of being purchased online whereas the latter includes products that can be better evaluated in a physical store hence have a lower chance of being purchased online. As per the scholars, apparels fall in this category as consumers like to touch, feel and see the fabric before purchasing making it difficult for one to buy such products online. This leaves room for retailers to develop mechanisms that can help to resolve the concerns of consumers and boost the sales of apparel online.

Dai, Forsythe, and Kwon (2014) conducted research on Product Risk, Financial Risk and privacy Risk pertaining to Digital and Non-Digital Products. The term Product Risk refers to whether or not the product will perform as per expectations, Financial risk refers to cyber frauds and whether or not the product is being purchased at the best price whereas Privacy Risk refers to the fear of buyers that their personal information might be misused. It was found that in the case of non-digital products like Apparel, the more consumer purchases online,

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the less becomes the Product Risk, Financial Risk, and Privacy Risk. This is consistent with the findings mentioned above that show an inclination towards online apparel purchasing. In the case of Digital Products, the more the online shopping experience, the lower the Product and Financial Risk such as in the case of buying software online, however, the study showed that prior online buying experience of a digital product has no impact on Privacy Risk. It is interesting to note that, in the case of Non-Digital Products, Product and Finacial Risk negatively influences purchase intention, whereas the Digital Product, only Product Risk has a significant negative impact on purchase intention followed by a marginal impact of Financial Risk. Privacy risk does not have any impact on the purchase intention for either of the product categories.

Another research further validated that website security or a low Privacy Risk created little satisfaction in online shopping and consumers placed more value on website reliability, website fulfillment website design (Shergill & Chen, 2005). This research is supported by three other studies on online shopping i-e Human-Computer Interaction, behavior and consumerist orientations (Jain, 2014). Human-Computer Interaction is concerned with website designing and easiness to use the website for online shopping.

The consumers who are goal-oriented possessed utilitarian shopping behavior they do online shopping with a purpose to make a purchase (Singh & Singh, 2014). They are task-oriented people rational and efficient in decision making. The reason behind this is the easiness attracts them to buy goods online (Shergill & Chen, 2005).

Richa (2012) studied how demographic factors influenced the online shopping behavior of the consumers in India. Her study revealed that females are more likely to enjoy online shopping compared to males. It also showed that consumers prefer buying essential services (Digital Products) online over Apparel (Non-Digital Products) These findings are consistent with the findings of Levin et al. (2003); Dai et al. (2014). The research also showed that marital status and income do not influence online shopping behavior but the size of the family does. The bigger the family, the lower the inclination towards online shopping in the Indian Context probably because of more expenses and lesser savings. The study revealed that education does not influence online shopping behavior which is inconsistent with the findings of Jain (2014).

A study similar to the study of Richa (2012) was conducted by50% of the total population of Pakistan comprises of females. As per the survey of Labor Force conducted in 2010- 2011, females make up 23.21% of the total professional population (Katawetawaraks & Wang, 2011). This shows an increase from the previous, an estimated 21%of female participation in the workforce from the years 2005-2008, Pakistan Employment Trends (2013). Moreover, Pakistan has 34,342,400 internet users that make 17.81% of its total population. One of the internet users is Professional women who are increasing and have access to a wide range of information about various brands available at one click. These changing statistics will have a positive impact on the overall internet shopping trends in Pakistan. With increased accessibility to the internet and smartphones in general, and women increasingly spending more time at work, internet shopping trends are set to change with women more likely to opt for online shopping for their household needs and convenience products, over traditional in-store shopping which might take up unnecessary time and costs. Given the option of online shopping, purchasing can be managed at any time of the day. This can especially benefit females who have long professional hours and also run the household.

3. Research Methodology and Data Collection

3.1. Choosing Domains

The first domain chosen was *online clothing, jewelry, and accessories shopping*. As the professional women of Pakistan are conscious about their attire and appearance at the workplace, they prefer wearing jewelry and accessories at the workplace. Online clothing shopping cannot be claimed as a new concept as people had this option since the twentieth century to book their orders on the phone and home delivery services were also available to deliver the same. To understand the behavior of consumer we need to extract the perception and experience of a professional woman who is involved in online shopping (Jain, 2014).

The second domain chosen for the study was *e-ticketing*. People used to buy tickets through travel agents but as the internet is penetrating in the country, the options for online booking and travel plans are also becoming famous among the public.

Both these domains are diverse in nature and help us in identifying the factors of online consumer behavior for framework development.

3.2. Sampling Technique

Purposive and snowball sampling technique was used on the sample frame of 30 respondent (Richa, 2012). The purpose of choosing this sampling technique is to get lived experiences and perceptions of professional women who share the same characteristics such as they are internet users and do online shopping. The same sampling technique is taken from the research paper that explores the "relationship between the three beliefs about online shopping" and the respondents also share the same characteristics. In the meantime, snowball sampling is used to target professional women who recommend multiple prospects of the same characteristics to fill the questionnaire, and so on, thus building up like a snowball rolling down a hill (Ramayah & Ignatius, 2005).

3.3. Choosing the Participants

As per the grounded theory, a random number of 30 respondents (professional women) were chosen and a semi-structured questionnaire conducted on the sample till the point of saturation reached 24 respondents, the point where no new response generates (Miles & Huberman 1994).

3.4. The Grounded Theory Process

Our research adopted grounded theory to analyze the online shopping behavior of professional women of Pakistan and on the basis of this analysis develop an e-shopping framework for professional women to enhance

online shopping trends in Pakistan. To meet this objective grounded theory applied, similar to that was used in the research paper "the flow experiences of Web users engaged in information-seeking activities". Where the researcher explored a state of consciousness that is sometimes experienced by individuals who are deeply involved in an enjoyable activity that later helps in developing the theory (Pace, 2004).

Grounded theory comprises of various components to analyze the data. The collected data is classified into open coding which entails basic concepts and phenomena. This goes through high-level classification i-e axial coding that leads to the categorization of data that identifies context, strategy, and consequences. As the point of saturation is achieved, the final categories are contextualized against the literature to produce a theory (Damaskinidis, 2017).

Using the above principles of Grounded Theory, the process used to develop the e-shopping framework was as follows:

- Data Gathering.
- Open Coding.
- Axial Coding.

Table-1. Categories.

Categories	Responses
Technical Expertise	All use internet
	Respondents use either Cell phone, Laptop, Desktop to access the internet
Usage of internet	All respondent search pages of different brands
Products search	Clothing, accessories, Handbags, Shoes, Makeup, mobiles
Information search	Price, Delivery option, Brand history, variant, Material
Deals	Discounted deals and bundle deals
Complete Information	Respondents take time to evaluate information
	Make a purchase decision immediately
Seller comparison	Price, Credibility, quality of the product, delivery time and mode of payment are the basis of comparison
Reasons to like online shopping	Complete information available on one click, convenience, saves time
Prefer online shopping over traditional shopping	Faster, saves time and convenience
Product Purchase	Clothing, accessories, and E-ticketing
Social Network	All respondents use social network
Use the social network for	Online Shopping, chatting and posting pictures
Shop via social network	Yes
Shop via e-stores	Yes
Shop via other websites	Yes/No
Try new brands	Yes
Causes to try new brands	Feedback, quality, reviews, word of mouth
Mode of payment	COD, online transfer
Product delivery at	Residence
Time for delivery	Three days, one week
Pre-sale Customer Service	Detail information about products, order confirmation call, delivery time, reviews
Post-sale customer	Return and exchange

Source: Self-Generated by Authors via Responses Received from Research Participants.

4. Results and Discussion

4.1. E-Shopping

As discussed earlier in the literature review, the statistics about internet users, and also from the data analysis, can be observed that the Professional women who are internet users growing at an exponential rate. The data collected and analyzed (summarized in Table 1), divided professional women into three categories on the basis of their income level, professional progression ladder, supporting their family and they incline towards online shopping. It was observed that the first category of professional women falls in the income bracket of Rs. 20,000 to Rs. 40,000 have just started their career and are more concerned about their personal development and do not support their family financially. They and are more open to take a risk in order to try new products and are inclined towards online shopping. The second category is of professional women who earned between Rs. 40,000 to 60,000, they are the contributors in their family's total income, and therefore their expenditure pattern is different from that of lower-income bracket professional women, who primarily work to attain their personal expenditure theses middle-income group professional women are actually 60%-70% of Pakistan. Lastly, the third category is of the professional women who earn above Rs. 60,000, and possesses higher-level job titles and do shop online for convenience, time-saving and take a risk. Professional women prefer to shop online because of the factors including; convenience, time-saving, availability of complete information and credibility of retailers. These variables can be best utilized in the untapped segment of professional women.

The rising trend of online shopping in professional women in all three categories see Table 1 is because of educational proficiency and high computer literacy (Jain, 2014). It is evident from the results that 75 % of research participants prefer using their android cell phones, tablets and laptops for browsing the internet, search information about work, entertainment, shopping, and literary work because they consider these devices as handy gadgets. The preference is also due to the availability of cellphones 24/7 having free access to the internet and the ability to download the user-friendly online apps (Kiraz & Ozdemir, 2006).

Living in urban areas with the worst infrastructure, traffic jams and long distances for reaching from one destination to another has enhanced the importance of online shopping as highlighted by participants. The responses show that professional women who are tech-savvy and fall in the third category see Table 1 mostly shop online for convenience and better time management. Convenience was also highlighted in a research study that

explains that employed women of India prefer online shopping because of the convenience and time saving (Kumar & Kashyap, 2018). Further, 80% of research participants acknowledged that online shopping is a better option over traditional shopping because of "the availability of a variety of international brands online and competitive prices" and "sometimes stock is available online but not in stores" respectively. In contrary to this, 20% of research participants prefer traditional shopping medium. One of the reasons given by the participants was that they enjoy the shopping environment and can see the actual product before purchasing". To address this traditional mindset of women to give preference to go to the physical store, where they are able to see and feel the products and ask questions about the products, the online retailers like daraz.com and lootlo.com have started giving free coupons that include offers such as 20% discount on Careem Taxi fare, 15% to 30% discount vouchers for various restaurants. This strategy of providing online shoppers with discount coupons for shopping online not only increases the online shopping carts' worth but also gives the shoppers an opportunity to go to a physical store when they have time.

A prominent category that arose from the research at hand was the information search by the customers (see Table 1). The specific information a professional woman is looking for includes competitive market rates, mode of delivery, and availability of variants, reviews, brand history and quality of the product. Information search to carry out online shopping is one of the five-step processes of online shopping (Wagoner, 2014). The results also revealed that 50% of the participants make a purchase decision immediately on the spot after they have acquired complete information, whereas 45% take time to evaluate and assimilate the acquired information as they yearn to know more about the product and services. Only 5% of participants mentioned that they seek advice from a trusted individual who could either be a family member, a friend or a peer.

Furthermore, the findings reveal that professional women generally compare online sellers on the basis of their credibility and price. Credibility of the online provider is given a lot of importance by the online shopping professional women, since it is not possible to actually check the product by feel or other sensing abilities while purchasing online, therefore, credibility of the provider matters a lot to the online shoppers, to get assured that the product they will receive will be the same as seen on the online shopping platform. It is often difficult to trust new brands on the basis of Quality, Price, Variants, and Novelty. 45% of participants revealed that they trust new brands on the basis of reviews and feedback from the customers who had previously bought from that specified online platform through OCR – Online Customer Review. Our research explores that online shopping gives great business opportunities to new brands. The correlation is also developed between the new brands and the channel through which a seller is selling his products as it helps in increasing the trust level. All the respondents want to buy new brands to have more variety, quality, and cost-effective solutions. The research also discovered that the women falling in the first and third category do online shopping such as clothing, cosmetics, and accessories (jewelry, watches, handbags, and shoes) but professional women earning income above Rs. 60,000 do e-ticketing see Table 1. Clothing with accessories is the emerging domain because of professional women's desire to maintain her looks and attire in the workplace. However, professional women that are part of the third category travel inside and out of the country frequently for conferences, seminars, colloquiums and do online booking of tickets (see Table 1).

The buying channel or medium also plays a significant role in purchasing decisions. More than half of the participants used E-Stores for online shopping because of the trust factor developed by the research participants on the brands they previously purchased through traditional shopping means and/or had previous positive experience with. Furthermore, the participants also used Social Networks to shop online. While the remaining participants had an experience of online shopping using online website platforms such as Daraz.pk, Lootlo.pk, and Kaymu.pk owing to the competitive prices offered on these websites to the online consumer base.

Furthermore, two other categories i-e mode of payment and time taken to deliver product are important factors in improving the online shopping experience (see Table 1). 21 out of 24 respondents prefer Cash on Delivery as the mode of payment because of the safety issue and low level of trust on online store (Kumar & Kashyap, 2018), Further, 16 out of 24 respondents feel that products ordered online must be delivered within 3 days and the payment must be made after examining the ordered product. The rise in fintech startups has also led to the use of online platforms for shopping from the ease of one's home, office or on the go as well.

The last category is pre and post-customer services (see Table 1). To motivate more consumers to shop online, websites need to incorporate an easy to understand and user-friendly interface along with extensive product descriptions which will facilitate consumers in online shopping. Respondents also reported that post-sales service should include a return/exchange policy in case the product turns out to be different from what was expected. A study found that the online retailer who differentiated themselves on strong post-purchase customer services should focus on educating prospective customers who visit them about this aspect of their service. Additionally, they should ensure that their post-purchase service is indeed strong and will be perceived as such by customers who do buy from them. Such tactics will target customers whose shopping style is to return to retailers that they purchased from in the past since these customers place the most importance on post-purchase service (Papatla, 2011).

4.2. Framework on Online Shopping

Professional women are provided with on the go devices and easily available Wi-Fi by their Android or IOS devices. The findings revealed that the respondents claimed that they use cellphones for shopping online thus online sellers must ensure they have a mobile application to facilitate their target audience and increase online sales. Alternatively, a provision for a mobile site along with the desktop site is also a good way to ensure customers have no problem in browsing through the site regardless of the device being used. This is consistent with the findings of Kiraz and Ozdemir (2006) who reported that website design is a significant factor that influences satisfaction with online shopping.

This is consistent with the findings of Katawetawaraks and Wang (2011) who explained that the availability of complete information increases the confidence level of buyers when making a purchase online. It also helps to reduce the financial risk associated with the purchase, hence reducing post-purchase consumer dissonance. It is

recommended that online sellers must develop an FAQs manual or tutorials, to facilitate professional women in understanding the online shopping process.

The online shopping platform requires to work on its credibility and credible information provision to its online customers. However, one of the solutions to ensure credibility is introducing an authentic Online Customer Reviews (OCR). Online Customer Reviews (OCR) is also a replacement of customer feedback that plays a vital role in creating the acceptability of a new product among the online shoppers, helps in online decision-making process of consumers on the basis of complete information and user feedback about the used product and solves the issue of knowing about the quality of the product being sold online. Reviews from the past users will inform the potential user about the pros and cons of the product under consideration by the potential online shopper, hence, developing credibility of the online shopping platform in the eyes of the online shoppers. OCR will also reduce the threat of fraud and security risk. Online customer reviews can act as a buffer for online shoppers by providing reviews about the experience of past online customers regarding online security for transactions with the online shopping platform.

It is the obligation of the online shopping platforms to provide a secure, reliable and authentic environment to their online shoppers if they want to succeed in their business. Moreover, developing authentic brand ambassadors from amongst the online shoppers can also help the online shopping platforms to gain the trust of their target audience.

Professional women gave preference to online shopping because it saves their time. Nonetheless, the delivery time for the products purchased online is mostly a minimum of three days, which can become an issue when the need for the product is immediate. Sellers must keep the delivery time between three days to one week as that is the time lag acceptable by the buyers as per our research. The increased delivery time is due to the long distances and weak distribution channel used by the online shopping platforms. The increased delivery lag time puts off several current and potential online shoppers. Online shopping platforms can employee services like Delivery Chacha (a delivery service that delivers within a day. Delivery Chacha delivers items from food to grocery items to gifts, movie tickets to your personal documents within the city of Karachi). This need has also provided an opportunity to bring forth delivery services like Delivery Chacha to make the most from the untapped market segments which the online shopping platforms are still not able to cater due to the weak distribution and delivery system.

As online shopping will always have Product Risk, it is recommended for sellers to have at least an exchange policy if not a return policy. This will help to increase the confidence of the buyers as highlighted by our respondents.

5. Conclusion

Online shopping is a global phenomenon that has gained much acceptance in the developed countries owing to the convenience that it brings however the developing countries like Pakistan are still struggling with the idea. On the other end, the percentage of professional women in Pakistan has increased significantly which has made work-life balance a challenge for these females but despite this, the inclination towards online shopping is not praised worthy. This clearly shows that the second category identified in the research is the untapped market which needs to be looked at by the online shopping platforms for future expansion. This research has identified the factors that professional women falling in the first and third category demand in order to shop online and have developed a model to cater to the untapped second category of professional women to make them inclined towards online shopping.

The research revolved around two main questions that we are now able to answer. It has been found out that online shopping is preferred over traditional shopping due to the convenience that comes with it and because it saves time. It also provides access to a number of local and international brands at competitive prices which becomes a challenge during traditional shopping as not all brands are available in stores. Unlike traditional shopping, one can shop online at any time of the day and anywhere using a variety of devices, most commonly cellphone. It also saves one from dealing with the crowd in shopping malls. It has also been found that despite the obvious advantages of online shopping; professional women in the second category are still not inclined towards it due to following negatives: The safest mode of payment appears to be Cash on Delivery as per the research, however, certain websites do not offer this facility. Furthermore, a stretched delivery time also causes consumers to opt for traditional shopping as provides the product immediately. It was highlighted that consumers prefer having complete information about the products prior to making a purchase however sometimes critical bits of information such as size and material are difficult to find online, thus reducing the attractiveness of online shopping. Respondents also reported that due to incomplete information, often times the product received fails to meet the expectations of the customers and online sellers mostly do not have a refund or exchange policy which means the financial risk associated with online shopping is quite high. Even where an online seller has a refund/exchange policy, it is quite cumbersome to have a product returned/exchanged especially when it is required for a specific purpose.

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