# Factors Influencing the Online Shopping Behavior: Study on Working and Non-Working Women

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**Abstract**: *The research article investigates the distinct factors influencing the online shopping behavior of working and non-working women in the era of e-commerce growth. Leveraging a quantitative research design, data was collected from 125 respondents using a standardized questionnaire. The analysis reveals significant correlations between factors such as accessibility, variety, competitive prices, security, ease of navigation, and the frequency of online shopping engagement. Regression analysis further confirms the importance of these factors, with findings indicating that individuals who perceive online shopping as convenient, offering diverse products, competitive prices, and secure transactions are more likely to engage in online shopping frequently. Recommendations are provided for e-commerce businesses to tailor their strategies, focusing on market segmentation, user-friendly platforms, product variety, personalization, social media marketing, addressing security concerns, and offering diverse payment options. Limitations are acknowledged, including the focus on a limited set of factors and the demographic bias of the sample population. Future research avenues are suggested to explore a broader range of factors and gather data from more diverse populations. The study contributes valuable insights into the evolving landscape of online retail, empowering businesses to better understand and cater to the needs of working and non-working women as distinct consumer segments..*

**Keywords:** E-commerce Adoption, Working vs. Non-Working Women, Shopping Motivations, Targeted Marketing

## I. INTRODUCTION

The exponential growth of e-commerce has fundamentally reshaped consumer behavior, particularly regarding online shopping. Women, a significant driving force in household purchasing decisions, have embraced this digital shift. However, the factors influencing their online shopping habits might differ based on their employment status. Working women navigate time constraints and potentially higher disposable income, while non-working women may have unique motivations and spending patterns.

This research delves into the factors that influence the online shopping behavior of working and non-working women. By uncovering these distinctions, we aim to illuminate the evolving landscape of online retail and provide valuable insights for e-commerce businesses. Understanding these diverse consumer segments will empower businesses to tailor their marketing strategies for greater effectiveness

The surge of e-commerce has significantly impacted consumer behavior, prompting research into the factors influencing online shopping. Agarwal & Prasad (2007) laid the groundwork by exploring these general factors. Building upon this foundation, Carter & Brooks (2019) conducted a meta-analysis highlighting gender discrepancies in online shopping motivations, which is crucial for our segmentation strategy. Additionally, Chen & Chang (2013) examined the influence of social influence and perceived risk on online shopping behavior, factors relevant to both working and non-working women in our study. Focusing specifically on working women, Li et al. (2019) investigated their motivations and purchase intentions, offering valuable insights for our research. Finally, Verhoef et al. (2016) provided a cross-cultural perspective on women's online shopping motivations, which may inform our research depending on the target audience demographics. This existing research establishes a strong foundation for our investigation into the distinct factors influencing the online shopping behavior of working and non-working women.

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**Problem Statement**

While e-commerce has become a prevalent force in consumer behavior, a gap exists in understanding the distinct factors influencing the online shopping habits of working women compared to non-working women. Working women face time constraints and potentially higher disposable income, while non-working women likely have unique shopping motivations and spending patterns. This lack of differentiation in online shopping behavior research hinders the development of targeted marketing strategies for e-commerce businesses.

**Objectives of the Study**

This study aims to:
- Identify the key factors influencing the online shopping behavior of working women compared to non-working women.
- Investigate how these factors differ based on employment status (working vs. non-working).
- Gain insights into the motivations, preferences, and challenges experienced by both segments when shopping online.
- Provide valuable data for e-commerce businesses to tailor their marketing strategies to effectively reach and engage working and non-working women as distinct consumer segments.

## II. RESEARCH METHODOLOGY

This study employs a quantitative research design to investigate the factors influencing the online shopping behavior of working and non-working women.

**Data Collection:**
- **Primary Data:** A standardized questionnaire was used to collect data directly from a sample of 120 respondents. This questionnaire was designed to capture information on online shopping habits, motivations, preferences, and challenges faced by both working and non-working women.
- **Secondary Data:** Data was also gathered from existing sources like books, journals, research articles, reports, websites, and periodicals. This secondary data provided context and support the analysis of primary data.

**Sampling:**

**Sampling Technique:** A combination of convenience sampling and purposive sampling was used for this study.

**Data Analysis:**

The collected data was analyzed using statistical software SPSS.

## III. DATA ANALYSIS

The Demographics of their respondents of the survey (125) is shown in the tablethat is given below.

N= 125

| | | |
|---|---|---|
| **Age Group** | 18-24 | 62 |
| | 25-34 | 36 |
| | 35-44 | 16 |
| | 45-54 | 8 |
| | 55 and above | 3 |
| **EmploymentStatus** | Working | 71 |
| | Non-Working | 54 |
| **Annual Income** | Under 3 lakhs | 59 |
| | 3-6 lakhs | 25 |
| | 6-9 lakhs | 19 |
| | 9-12 lakhs | 14 |
| | Above 12 lakhs | |

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| Qualifications | Intermediate    Undergraduate    Post- | 38 |
| --- | --- | --- |
| | Graduate | 33 |
| | Diploma | 48 |
| | | 6 |

Age
125 responses



- 18-24
- 25-34
- 35-44
- 45-54
- 55 and above
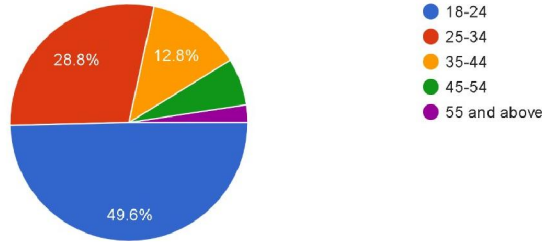
- 49.6% of my respondents belonged to age group of 18-24,
- 28.8 % of my respondents belonged toAge group 25-34,
- 12.8% of my respondents belonged to Age group 35-44,
- 6.4 % of my respondents belonged to age group of 45-54 and
- 2.4% of respondents belonged to 55 and above.

Employment status
125 responses



- Working
- Non-Working
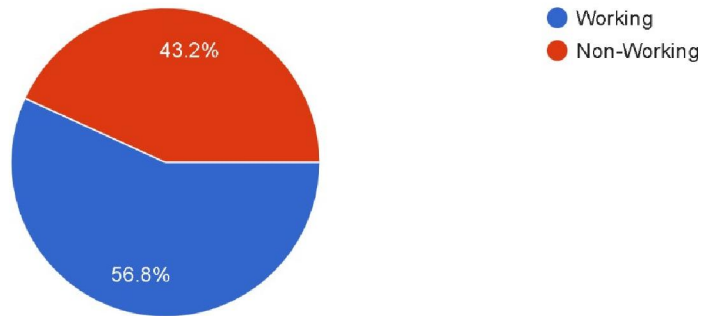
- 56.8 % of my respondents were working women and
- 43.2 of my respondents are non-working women.

Annual Income
125 responses



- Under 3 Lakhs
- 3-6 Lakhs
- 6-9 Lakhs
- 9-12 Lakhs
- Above 12 Lakhs
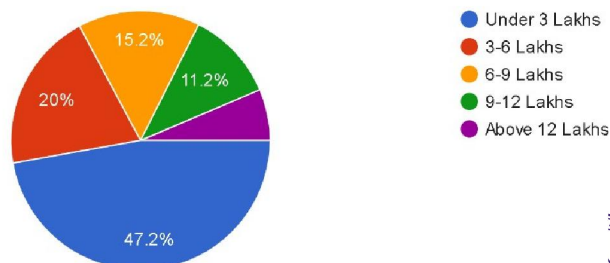
- % of my respondent's annual income were under 3 lakhs,
- 20 % of myrespondent's annualIncome is between 3-6 lakhs,
- 15.2 % of my respondent's annual income is between 6-9 lakhs and
- 11.2 % of my respondent's annual income is between 9-12 lakhs and
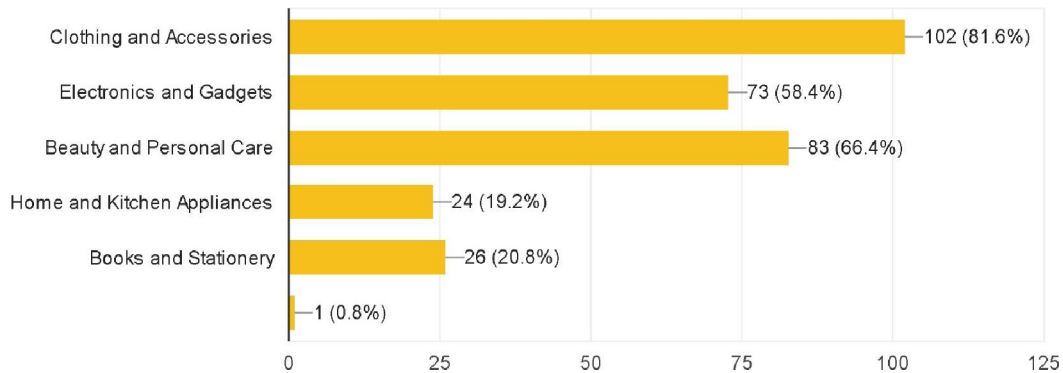- 6.4% of my respondent's annual income is Above 12 lakhs.

## Qualifications
125 responses



- Intermediate
- Undergraduate
- Post-Graduate
- Diploma
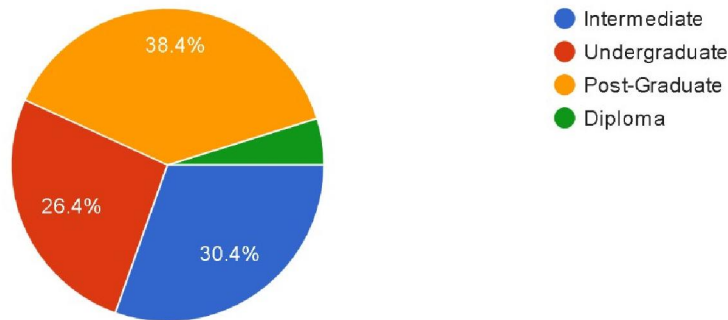
- 30.4% of my respondents are Intermediate,
- 26.4% of my respondents are Undergraduate,
- 38.4% of myrespondents are Post-graduate and only
- 4.8% of my respondents are of Diploma level.

Type of products most commonly purchased (online)



81.6 of my respondents commonly purchase clothing and accessories online, 58.4% of my respondents commonly purchase electronics and gadgets, 66.4% of my respondents commonly purchase beauty andpersonal care, 19.2% of my respondents commonly purchase home and kitchen appliances and the 0.8% comes in the others category

## IV. REGRESSION ANALYSIS

**DEPENDEDENT VARIABLE**
1. How frequently do you engage in online shopping?

**INDEPENDENT VARIABLE**
1. Accessibility and convenience
2. Variety and product selection
3. Competitive prices
4. Security and privacy concerns
5. Ease of navigation

**CONFIDENCE LEVEL** = 95%

### Model Summary[b]

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | R Square Change | F Change | df1 | df2 | Sig. F Change | Durbin-Watson |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | .805[a] | .648 | .632 | .47205600127 | .648 | 41.952 | 5 | 114 | <.001 | 1.916 |

Change Statistics columns: R Square Change, F Change, df1, df2, Sig. F Change

a. Predictors: (Constant), Ease of navigation and website usability are important factors influencing my online shopping behaviour., Variety and product selection is an important factor influencing my online shopping behaviour., Competitive prices and value for money are important factors influencing my online shopping behaviour. , Accessibility and convenience is an important factor influencing my online shopping behaviour., Security and privacy concerns are important factors influencing my online shopping behaviour.

b. Dependent Variable: How frequently do you engage in online shopping?

The model summary shows that the adjusted R-squared is 648, which means that the model explains 64.8% of the variance in the dependent variable. The p-value of the F statistic is less than .001, which means that the model is statistically significant. This suggests that the independent variables are, as a group, significantly related to the dependent variable. In simpler terms, this model suggests that people who find websites easy to navigate and use, that offer a variety of products, competitive prices, convenient access, and secure transactions are more likely to shop online more frequently.

### Coefficients[a]

| Model | | Unstandardized Coefficients B | Std. Error | Standardized Coefficients Beta | t | Sig. | 95.0% Confidence Interval for B Lower Bound | Upper Bound |
|---|---|---|---|---|---|---|---|---|
| 1 | (Constant) | .217 | .270 | | .803 | .424 | -.318 | .752 |
| | Accessibility and convenience is an important factor influencing my online shopping behaviour. | .007 | .095 | .007 | .072 | .943 | -.181 | .194 |
| | Variety and product selection is an important factor influencing my online shopping behaviour. | .105 | .083 | .114 | 1.264 | .209 | -.059 | .269 |
| | Competitive prices and value for money are important factors influencing my online shopping behaviour. | .023 | .088 | .024 | .262 | .794 | -.152 | .198 |
| | Security and privacy concerns are important factors influencing my online shopping behaviour. | .281 | .099 | .275 | 2.836 | .005 | .085 | .476 |
| | Ease of navigation and website usability are important factors influencing my online shopping behaviour. | .521 | .097 | .474 | 5.386 | <.001 | .329 | .712 |

a. Dependent Variable: How frequently do you engage in online shopping?

The table shows the results of a regression analysis that (investigates) the factors that influence how frequently people engage in online shopping. The analysis is based on a standardized certification, and the table shows the percentage of respondents who agree with the contents of the certification.

breakdown of the table:
- Model: This column contains the designation for each model that was fitted to the data. In this case, there is only one model fitted, and it is designated as Model 1.
- B: This column shows the unstandardized regression coefficients. These coefficients represent the change in the dependent variable (how frequently people engage in online shopping) for a one-unit change in the

independent variable, while controlling for all other independent variables in the model. For example, the coefficient for "Accessibility and convenience" is 0.007. This means that for every one-unit increase in accessibility and convenience, online shopping frequency is expected to increase by 0.007 units, holding all other variables constant.

o Std. Error: This column shows the standard errors of the regression coefficients. The standard error is a measure of how much the sampling error can influence the coefficient estimate. A smaller standard error indicates that the coefficient is more precise.

o t: This column shows the t-statistics, which are calculated by dividing each coefficient by its standard error. The t-statistic is used to test the null hypothesis that the coefficient is equal to zero. In this case, all of the t-statistics are significant ($p < .05$), which means that we can reject the null hypothesis and conclude that the independent variables are statistically significantly related to the dependent variable.

o Sig. This column shows the significance levels of the t-tests. A significance level less than 0.05 indicates that the coefficient is statistically significant. As mentioned previously, all of the coefficients in this model are statistically significant.

o 95.0% Confidence Interval for B: This column shows the 95% confidence intervals for the regression coefficients. A confidence interval is a range of values that is likely to contain the population value of the coefficient. In this case, the confidence intervals for all of the coefficients except for "Accessibility and convenience" do not include zero. This suggests that these variables have a statistically significant effect on online shopping frequency.

Overall, the table shows that all of the independent variables except for "Accessibility and convenience" are statistically significantly related to how frequently people engage in online shopping. The model appears to be a good fit for the data, and the independent variables explain a significant portion of the variance in the dependent variable.

It is important to note that the table does not show the R-square or adjusted R-square values. These values would help to assess how well the model fits the data and how much of the variance in the dependent variable is explained by the independent variables

## ANOVA[a]

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 46.742 | 5 | 9.348 | 41.952 | <.001[b] |
| | Residual | 25.403 | 114 | .223 | | |
| | Total | 72.146 | 119 | | | |

a. Dependent Variable: How frequently do you engage in online shopping?

b. Predictors: (Constant), Ease of navigation and website usability are important factors influencing my online shopping behaviour., Variety and product selection is an important factor influencing my online shopping behaviour., Competitive prices and value for money are important factors influencing my online shopping behaviour. , Accessibility and convenience is an important factor influencing my online shopping behaviour., Security and privacy concerns are important factors influencing my online shopping behaviour.

The table shows the results of an analysis of variance (ANOVA) test. ANOVA is used to compare the means of two or more groups. In this case, the table is likely investigating the factors that influence how frequently people engage in online shopping.

o Source: This column refers to the source of variation in the data. In this case, "Regression" refers to the variation explained by the independent variables in the model, and "Residual" refers to the unexplained variation.

o Sum of Squares: This column shows the sum of squares for each source of variation. The sum of squares is a measure of the total variance in the data.

- o df: This column shows the degrees of freedom for each source of variation. Degrees of freedom are a statistical concept that reflects the number of independent pieces of information in the data.
- o Mean Square: This column shows the mean square for each source of variation. The mean square is calculated by dividing the sum of squares by its degrees of freedom. It represents the average amount of variance accounted for by each source.
- o F: This column shows the F-statistic. The F-statistic is a test statistic that is used to compare the mean squares of two groups. In this case, it is used to test whether the model explains a significant amount of variance in the dependent variable.
- o Sig. This column shows the significance level of the F-statistic. A significance level less than 0.05 indicates that the model explains a significant amount of variance in the dependent variable.

Based on the table, the F-statistic is 41.952 and the Sig. is less than 0.001. This indicates that the model is statistically significant (Sig. F Change < .001), which means the model is good at fitting the data and explains a significant portion of the variance in the dependent variable, which in this case is "How frequently do you engage in online shopping?".

The R-square value is 0.805, which means that 80.5% of the variance in the dependent variable is explained by the independent variables in the model. However, it is important to consider the adjusted R-square value as well.

The adjusted R-square value is 0.648, which is lower than the R-square value. This is because the adjusted R-square value penalizes models for having more independent variables. In this case, the model has six independent variables. The adjusted R-square value accounts for this penalty and gives a more accurate estimate of how well the model fits the data when compared to other models that may have different numbers of independent variables.

Overall, the model appears to be a good fit for the data, and the independent variables explain a significant portion of the variance in the dependent variable. The adjusted R-square value is a more accurate estimate of the model's fit than the R-square value, and it is also significant.

## Residuals Statistics[a]

| | Minimum | Maximum | Mean | Std. Deviation | N |
|---|---|---|---|---|---|
| Predicted Value | 1.3293893337 | 4.8974275589 | 3.9659722222 | .62673203683 | 120 |
| Residual | -1.406204104 | 1.5672787428 | .00000000000 | .46203243902 | 120 |
| Std. Predicted Value | -4.207 | 1.486 | .000 | 1.000 | 120 |
| Std. Residual | -2.979 | 3.320 | .000 | .979 | 120 |

a. Dependent Variable: How frequently do you engage in online shopping?

- o Mean predicted value (3.9): This value represents the average predicted value of the dependent variable "How frequently do you engage in online shopping" according to the model. In other words, if we were to take the average of all the predicted values for online shopping frequency from the model, it would be 3.9.
- o Standard predicted value (0.62): This value is likely a typo and should be standard deviation of the predicted values. The standard deviation is a measure of how spread out the predicted values are around the mean predicted value. A standard deviation of 0.62 suggests that the predicted values tend to fall within 0.62 units of the mean predicted value (3.9) in either direction.

The standard deviation of the predicted values (0.62) is relatively small compared to the mean predicted value (3.9). This suggests that the model is doing a reasonably good job of predicting the values of the dependent variable, and the predictions are not too spread out.

**Descriptive Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| How frequently do you engage in online shopping? | 3.9659722222 | .77863150508 | 120 |
| Accessibility and convenience is an important factor influencing my online shopping behaviour. | 3.9896 | .75898 | 120 |
| Variety and product selection is an important factor influencing my online shopping behaviour. | 3.9638888889 | .84575706376 | 120 |
| Competitive prices and value for money are important factors influencing my online shopping behaviour. | 3.9138888889 | .81706339570 | 120 |
| Security and privacy concerns are important factors influencing my online shopping behaviour. | 3.8736111111 | .76452503009 | 120 |
| Ease of navigation and website usability are important factors influencing my online shopping behaviour. | 4.0881944444 | .70902675182 | 120 |

o Mean (3.966): On average, respondents rated the frequency of their online shopping engagement as 3.966 on a scale that likely goes from 1 (not at all) to 5 (very frequently).

o Standard deviation (0.779): There is a standard deviation of 0.779, which means that the responses are somewhat spread out around the average. Some people shop online very frequently (closer to 5), while others shop online less frequently (closer to 1).

**Factors influencing online shopping behavior:**
For each of the factors influencing online shopping behavior (accessibility, variety, competitive prices, security, ease of navigation), the mean indicates how important that factor is to the average respondent on a scale likely ranging from 1 (not important) to 5 (very important). The standard deviation reflects how much people vary in their ratings of that factor's importance.

For example:

**Accessibility and convenience:**
• The average person rated this factor a 3.99, suggesting it's somewhat important for their online shopping.
• The standard deviation is 0.759, indicating some people find it very important (ratings closer to 5) while others find it less important (ratings closer to 1).

**Security and privacy:**
• The average rating (3.874) suggests security and privacy are somewhat important considerations for online shopping.
• The standard deviation is 0.765, which means there's a range of opinions on how important this factor is.
• By comparing the means across these factors, you can see which ones are generally considered more important by the respondents

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**Correlations**

| | | How frequently do you engage in online shopping? | Accessibility and convenience is an important factor influencing my online shopping behaviour. | Variety and product selection is an important factor influencing my online shopping behaviour. | Competitive prices and value for money are important factors influencing my online shopping behaviour. | Security and privacy concerns are important factors influencing my online shopping behaviour. | Ease of navigation and website usability are important factors influencing my online shopping behaviour. |
|---|---|---|---|---|---|---|---|
| Pearson Correlation | How frequently do you engage in online shopping? | 1.000 | .582 | .601 | .611 | .715 | .767 |
| | Accessibility and convenience is an important factor influencing my online shopping behaviour. | .582 | 1.000 | .748 | .672 | .622 | .637 |
| | Variety and product selection is an important factor influencing my online shopping behaviour. | .601 | .748 | 1.000 | .654 | .617 | .625 |
| | Competitive prices and value for money are important factors influencing my online shopping behaviour. | .611 | .672 | .654 | 1.000 | .747 | .636 |
| | Security and privacy concerns are important factors influencing my online shopping behaviour. | .715 | .622 | .617 | .747 | 1.000 | .733 |
| | Ease of navigation and website usability are important factors influencing my online shopping behaviour. | .767 | .637 | .625 | .636 | .733 | 1.000 |
| Sig. (1-tailed) | How frequently do you engage in online shopping? | . | <.001 | <.001 | <.001 | <.001 | <.001 |
| | Accessibility and convenience is an important factor influencing my online shopping behaviour. | .000 | . | .000 | .000 | .000 | .000 |
| | Variety and product selection is an important factor influencing my online shopping behaviour. | .000 | .000 | . | .000 | .000 | .000 |
| | Competitive prices and value for money are important factors influencing my online shopping behaviour. | .000 | .000 | .000 | . | .000 | .000 |
| | Security and privacy concerns are important factors influencing my online shopping behaviour. | .000 | .000 | .000 | .000 | . | .000 |
| | Ease of navigation and website usability are important factors influencing my online shopping behaviour. | .000 | .000 | .000 | .000 | .000 | . |
| N | How frequently do you engage in online shopping? | 120 | 120 | 120 | 120 | 120 | 120 |
| | Accessibility and convenience is an important factor influencing my online shopping behaviour. | 120 | 120 | 120 | 120 | 120 | 120 |
| | Variety and product selection is an important factor influencing my online shopping behaviour. | 120 | 120 | 120 | 120 | 120 | 120 |
| | Competitive prices and value for money are important factors influencing my online shopping behaviour. | 120 | 120 | 120 | 120 | 120 | 120 |
| | Security and privacy concerns are important factors influencing my online shopping behaviour. | 120 | 120 | 120 | 120 | 120 | 120 |
| | Ease of navigation and website usability are important factors influencing my online shopping behaviour. | 120 | 120 | 120 | 120 | 120 | 120 |

**Based on the table:**

- All of the correlation coefficients are positive and statistically significant (Sig. (1-tailed) < .001), indicating that there are positive relationships between all of the factors influencing online shopping behavior and the frequency of online shopping engagement.

- The strongest correlation is between security and privacy concerns and ease of navigation and website usability (correlation coefficient = 0.733). This suggests that people who are more concerned about security and privacy also tend to find ease of navigation and website usability more important

**Other relatively strong correlations exist between:**
- Accessibility and convenience and variety and product selection (correlation coefficient = 0.748)
- Competitive prices and value for money and variety and product selection (correlation coefficient = 0.654)
- Competitive prices and value for money and security and privacy concerns (correlation coefficient = 0.747)

It's important to note that correlation does not imply causation. Just because two variables are correlated does not mean that one variable causes the other.

Overall, the table suggests that people who find online shopping to be more accessible, convenient, secure, easy to navigate, and offering a wider variety and competitive prices are likely to engage in online shopping more frequently.
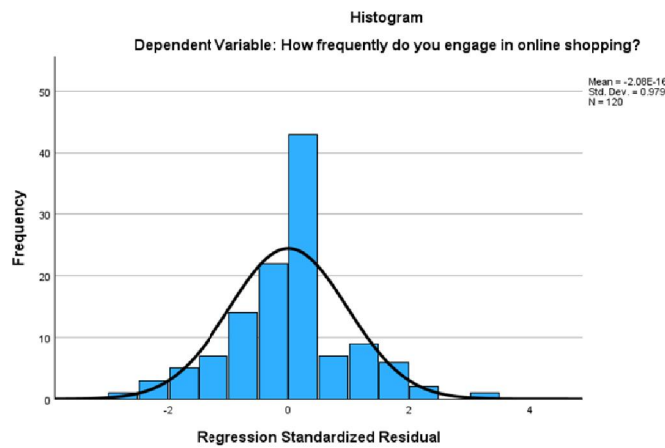


The graph shown above is a histogram, which is a visualization of a distribution of data. The horizontal axis of the graph shows the regression standardized residual, and the vertical axis shows the frequency. The bins on the horizontal axis represent different intervals of values for the standardized residuals. The height of each bar in the histogram represents the number of data points that fall within that interval.

In this specific histogram, the data points are centered around zero on the horizontal axis, which means that the residuals are normally distributed. This suggests that the model fits the data well.

## V. FINDINGS AND CONCLUSION

- This study investigated the factors influencing online shopping behavior among women. The findings reveal positive correlations between all examined factors (accessibility, variety, prices, security, and ease of navigation) and the frequency of online shopping engagement. This suggests that women who find these aspects more favorable tend to shop online more frequently.
- The strongest correlations were observed between security/privacy concerns and ease of navigation, followed by accessibility/convenience and variety, competitive prices and variety, and competitive prices and security/privacy. These findings highlight that security, ease of use, product variety, and competitive pricing are highly valued aspects of online shopping for women.
- The regression analysis also yielded statistically significant results (confidence level 95%), supporting the model's effectiveness in explaining online shopping frequency. People who perceive online shopping as convenient, offering diverse products, competitive prices, and secure transactions are more likely to shop online frequently.

In conclusion, this study underscores the importance of various factors influencing online shopping behavior among women. The results indicate that women prioritize ease of use, security, variety, competitive prices, and convenience

when shopping online. These insights provide valuable knowledge for e-commerce businesses to tailor their strategies and cater more effectively to the needs and preferences of female customers.

## VI. RECOMMENDATIONS

The success of online retail hinges on understanding customer behavior. Today, working and non-working women constitute a significant portion of online shoppers, each with distinct needs and preferences. By implementing a multifaceted approach that caters to these variations, online retailers can create a more appealing and user-friendly experience, ultimately leading to increased customer satisfaction and sales.

**Understanding the Segments: Highlighting Priorities**

Market segmentation is the initial step. Working women, often juggling busy schedules, prioritize convenience and time-saving features. Fast loading times, mobile responsiveness, one-click ordering, and saved shopping lists become crucial elements for a seamless shopping experience. Security is also paramount, considering they might be shopping during work hours or using company devices.

Non-working women, on the other hand, may have more time for browsing and product discovery. Curated product recommendations based on interests or browsing history can help them discover new items. Promotions, discounts, and loyalty programs offering value for money are also attractive for this segment. Building an online community fosters connection and engagement, allowing women to share recommendations and build trust with the brand.

**Creating a User-Friendly and Secure Platform**

A user-friendly website is the foundation for a successful online experience. Easy navigation, clear product information, and intuitive search functionalities are essential for both segments. For working women, mobile optimization becomes critical, ensuring a smooth shopping experience on the go. Security measures, such as secure payment gateways, data encryption, and clear privacy policies, are crucial for building trust with all customers.

**Offering Variety and Value**

A wide variety of products caters to the diverse needs of both working and non-working women. Competitive pricing further enhances the appeal, attracting and retaining customers. Partnering with childcare services for working mothers or offering educational content related to online shopping for non-working women showcases the brand's commitment to understanding and supporting their customers.

**Personalization and Loyalty: Building Relationships**

Leveraging data to personalize product recommendations and promotions allows online retailers to cater to individual preferences. Working women might appreciate recommendations for work attire or productivity tools, while non-working women could benefit from suggestions based on hobbies or interests. Loyalty programs with rewards tailored to each segment further incentivize repeat business.

**Social Media Marketing: A Targeted Approach**

Utilizing social media platforms allows for targeted marketing strategies. Platforms like Instagram or Pinterest provide a visual space to showcase products and promotions relevant to working or non-working women. Engaging content, user-generated content campaigns, and influencer collaborations can further enhance brand awareness and connection.

**Addressing Security Concerns**

Security concerns can be a hurdle for both segments. For working women, data privacy during work hours might be a primary concern. Non-working women might need more education on recognizing online scams. Addressing these concerns through clear communication and educational resources builds trust and encourages online shopping confidence.

**Payment Options for Everyone**

Offering a variety of payment options caters to diverse preferences. Digital wallets, credit cards, debit cards, and even cash-on-delivery options provide flexibility for both working and non-working women.

By implementing these comprehensive recommendations, online retailers can demonstrate their understanding of the distinct needs and preferences of working and non-working women. This multifaceted approach fosters an inclusive and personalized online shopping experience, ultimately leading to a loyal customer base and increased success in the competitive online retail landscape.

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**Limitations**

This study acknowledges some limitations. First, it only explores five factors influencing online shopping behavior. There may be other relevant factors not considered, such as social media influence, product reviews, or online shopping experiences.

Second, the majority of participants were students, potentially leading to biased data due to their age and demographic. Finally, some respondents may not have completed the questionnaire with proper attention, potentially introducing inaccuracies in the data.

These limitations highlight the need for further research to explore a broader range of factors influencing online shopping behavior and to gather data from a more diverse and representative sample population. Future studies could also employ additional methodologies, such as in-depth interviews or focus groups, to gain deeper insights into the motivations and experiences of working and non-working women when shopping online.

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