

A Conceptual Business Model of E-Fashion: Harnessing on Big Data and Analytics

Abdul Rahman Ahmad Dahlan¹, Nur Aina Azman², Siti Junaidah Jamaludeen³,
Nur Izzuana Roslan⁴, Nur Amrina Rosyada Idrus Saaidy⁵

¹Department of Information Systems, Faculty of Information and Communication Technology

^{2,3}Department of Accounting, Faculty of Economic and Management Sciences

^{4,5}Department of Business, Faculty of Economic and Management Sciences
International Islamic University Malaysia, 53100 Gombak, Selangor, Malaysia

Abstract: The purpose of this paper is to purpose big data CRM to all online fashion market. This idea has the potential to enhance the system at managing customer data and also the process of order. An ordered set of option for customer to buy online. Desire factors like muslimah modern style where found to have impact on the ranking of the factors. The findings are expected to provide useful guidelines to managers while developing advanced system for customer use. Big data is the large amounts of digital data generated continuously by the population of the global that internal several mostly cannot handle the scale of the information. Big data analytics is the process of examining large amount of data. Big data is characterized by dimension of volume, variety, and velocity. There is some well-established data such as big data CRM (Big Data Customer Relationship Management). A mixed method has been used for the research. Examples from secondary sources have been drawn as a part of the literature review which contain about the importance of fashion. Benchmarking to improve the quality of the business which is compared with other e-commerce and successful fashion online

Keywords: Big Data, Analytics, Business Model Canvas, CRM, 4 lenses of innovation, e-Commerce, information system.

I. INTRODUCTION

Over the past years, the capacity of the world to exchange and the generate information, have increased from 0.3 Exabyte in 1986 (20% digitized) to 65 Exabyte in 2007 (99.9% digitized) (Manyika et.al, 2011) the growth of data is fed by the availability of the cheaper computing and ubiquity of the internet. Nowadays mostly everything that virtual is done by electronically; people exchange information over the internet and engage in selling and buying via internet (Assuncao et.al, 2013). Today's generation can easily get information about some product and buy the product that they interested from anywhere they are without moving even one inch. So, we can see that the data plays most important parts in making fastest profit business.

For the sixth successive year, Business Intelligence (BI) and Analytics was rated the most important technology and application issue for CIOs (Kappelman, McLean, Johnson, & Gerhart 2014). In this survey Big Data is the 10th most significant IT investment, with data velocity comprising one of its "three Vs" (Pedersen, Castellanos & Dayal 2014; Villars, Olofson & Eastwood 2011). BI and Analytics (BI&A) has consistently been the top IT application and technology investment in Europe, and is globally the "top IT trend keeping the CIO awake at night" (Derksen & Luftman 2014).

As data is too big with the various sources in the different form, it is classified into three dimension which volume (data quantity), variety (data types) and velocity (data speed). With growth of the technologies and services big data analytic analyze the sets that uncover hidden patterns, unknown correlations, market trends, customer preferences and other useful

business information (Tom Pringle, Surya Mukherjee, and Tony Baer, 2005). The analytical findings can lead to more effective marketing, new revenue opportunities, better customer service and improved operational efficiency (NEOS.hr)

Big data CRM (big data customer relationship management) refers to the practice of integrating big data into a company's CRM processes with the goals of improving customer service, calculating return on investment on various initiatives and predicting clientele behavior. Companies struggle, in general, to make sense of big data because of its sheer volume, the speed in which it is collected and the great variety of content it encompasses (searchCRM.com) Tools and procedures are evolving in order to help companies house and examine these large amounts of data and help companies move toward making data-driven decisions.

II. PROJECT BACKGROUND

This company is a leading and internationally e-commerce startup from Malaysia that supports local designers and brands as well as those in the South East Asian region. They are known for identifying and sourcing potentially successful products for the market with over 400 brands and fashion designers and more than 10,000 products. They offer a wide range of ready-to-wear garments for women, accessories and handbags, from chic classics to edgy statement pieces. They started first flagship retail store in Kuala Lumpur and are in the midst of setting up in Indonesia, Singapore and Brunei as next locations.

Their mission is to grow into a multi-million dollar company that champion local designer in Asia and the vision is to elevate the local fashion scene and brings the latest fashion trends. Currently, the business is using CRM data in combination with real-time user browsing behaviour to determine the price to bid for each impression to analysis and get the information of the customer. Therefore, they have the problem to build strong and long-lasting relationships with customer because they do not have accurate information from unstructured data such as from pictures in social medias. The company has a problem to identify what is their potential customer interest in fashion.

Thus, in order to have right information, the company should use Big data CRM with Analytics in order to predict the pattern of customer interest and their personal information from a mix of historical and live data. The company will know what exactly their current and potential customers want, how to attract them and whether it is suitable for them to use that product at that time and place, and how to make customers feel special when they spend on the company. This project is to compare the current business model canvas of this company and new business model canvas when they implement new information system.

III. BUSINESS MODELS

While several definitions of business models can be found (Morris et al. 2005), Osterwalder et al. 2005) provide the following definition: "A business model is a conceptual tool that contains a set of elements and their relationships and allows expressing the business logic of a specific firm. It is a description of the value a company offers to one or several segments of customers and of the architecture of the firm and its network of partners for creating, marketing, and delivering this value and relationship capital, to generate profitable and sustainable revenue streams." Table 1 shows the nine BM building blocks (2005).

Table 1: Nine business model building blocks, adopted from (Osterwalder et al. 2005)

Business Model Building Block	Description
Value Proposition	Gives an overall view of a company's bundle of products and services.
Target Customer	Describes the segments of customers a company wants to offer value to.
Distribution Channel	Distribution Channel Describes the various means of the company to get in touch with its customers.

Relationship	Relationship Explains the kind of links a company establishes between itself and its different customer segments.
Value Configuration	Describes the arrangement of activities and resources.
Core Competency	Outlines the competencies necessary to execute the company's business model.
Partner Network	Partner Network Portrays the network of cooperative agreements with other companies necessary to efficiently offer and commercialize value.
Cost Structure	Sums up the monetary consequences of the means employed in the business model.
Revenue Model	Describes the way a company makes money through a variety of revenue flows.

IV. PROBLEM STATEMENT

A. Challenges & Issues

Fashion awareness has greatly increased because of social media, blogs and forum discussions. Customers' fashion interests can change very quickly, making it difficult for fashion retailers to produce according to the demand. If a fashion retailer searches the Internet, they will find wide variations that would appeal to customers' needs. It may be worth conducting comprehensive surveys, fashion market research, or engaging in online discussions to understand customers' needs and expectations.

One of online company challenges is to gain a strong foothold in a competitive region. They have to attract customer in order to get bigger and sustainable profit. Therefore, they should have real information about their customer in order to analysis the demand and interest toward the current fashion. The retailer also had an issue with high fluctuations in web traffic, which often meant sluggish sales during periods between seasonal promotions and new collection launches. Another challenge faces by online business is that, when they having sales promotion, their traffic on the site are stuck and customer cannot do any transaction which can lead to dissatisfaction and decrease the quality of management on that company. This problem occurs because of lack of information about the customers. Therefore, they should have one information system which can improve their decision analysis from both structured and unstructured data.

V. PROJECT OBJECTIVE

A. Information System project that can overcome the Challenges & Issues

Big Data CRM is the information system which can overcome the issues rises in the online fashion business. Using Big Data technologies, Customer Relationship Management can finally become a true revenue driver. In this case, with the Big Data techniques, the company will increase customer engagement on its website and convert more prospects into customers. It is also possible to process, store and analyse massive amounts of unstructured data not supplied by the customer and use this to gain additional insights. Big Data truly bring value to the organisation and take traditional Customer Relationship Management to a higher level. When implementing this system, the company will be able to reduce the cost for marketing as they will able to detect the trend and behaviour of the consumer in the right time and the right location to the right customer. At the same time, E-fashion will be able to optimise the goal of the company.

B. Opportunity

When it comes to the opportunity, there is room for success if the brand takes advantage of its biggest opportunity developing an e-commerce strategy, export the brand into emerging markets and increase retail outlets. Moreover, a constant monitoring of the market and trends ensure the company the possibility to understand new needs and expand product line consequently. Other than that, people nowadays are moving toward digital shopping and online business to purchase their products.

C. Information System Project that can capitalising the Opportunity

When it comes to the opportunity the company can leverage big data with new technology capabilities such as virtual one to one marketing with potential customer. By using this way, the company can expand their customer segmentation from people that not really up to date with the current fashion to the person who are more expert in styling new fashions within shariah compliance. Moreover, by using new information technology, the company can decrease their promotion cost because they are able to detect potential customer and therefore, they can directly promote their product toward the customer at the right time and places.

VI. METHODOLOGY

A mixed method has been used for the research. Examples from secondary sources have been drawn as a part of the literature review which contain about the importance of fashion. The literature review also draft about the beauty is another aspect that greatly impacts women's fashion even though fashion change in period of time. While the fashion is not for modern people only but also for those who fully cover aurah, in literature review it express identity for covering aurah. This is because some women in dilemma, they afraid if with new style they will not covering aurah, but actually most of the fashion that introduced are according to sharia.

Furthermore, we suggest the company for benchmarking with other e-commerce to identify what other businesses do to increase profit and productivity, and then adapting those methods to make business become more competitive. There are other e-commerce businesses which are well known for their variety of products. Basically the comparison will start with price, which brand that offered a good product with affordable price. There are many brands offered on the website, some e-commerce is able to offer reasonable price for their products sold on the website to their customers. Other than that, the benchmark company also manages to provide attractive promotions where price of a product may be lower than the price in retail store and thus, gives great savings to customers. So to grow up the numbers of customers the company should come out with the interesting offer that could increase their sales and compete with other online business. Furthermore, to make things easier, the benchmark company brings together a wide range of brands from Malaysia and abroad into their website so that customers will not have to waste their time to search for the nearest stores or spend extra money to buy products. The benchmark company also provides several methods for payment services such as PayPal, credit and debit cards, direct debit and expresses courier service in shipping for customers allover in Malaysia. Moreover, it provides a return policy service to customers who wish to return their purchases within 30 days of purchase and willing to refund customers balance as store credit without any penalty charged. People love to live the easier life, so the company needs to throw out new ideas that would make fastest business transaction compared other existing online business.

A business model is extremely important to ensure a business is set up properly and has the ability to run smoothly. The business model [Osterwalder, Pigneur & al. 2010] is the main component of a business plan and this is necessary when looking for investors from both individuals and banks. The business model consist of Value Proposition which is how a company's product or service. Next is Revenue Model in order to firm earn revenue and produce a superior return on invested capital. Third, Market Opportunity is company's intended market space and the overall potential financial opportunities available to the firm in that market space. Business plan include Competitive Environment which is the other competition selling similar products and operating in the same market space that influenced by How many competitors are active? How large operations are?? How profitable these firms are? How they price their product? Furthermore, including Competitive Advantage that will achieved when a firm can produce a superior product and/or bring a product to market, at a lower price than most, or all, of their competitors.

VII. LITERATURE REVIEW

Human have differences in desire. Besides, human also will act with different varieties style. Nature can't deny it. In fact, human desire it the nature for all people in the world. Both genders which are men and women perceive fashion in the same way and it holds importance for them equally. However, women's fashion holds more important as women are considered more fashion conscious than men, it tends to attract lots of people. Giving this fact, every year new designer clothes are made on a large scale keeping in view the current fashion (Kaiser and Chandler, 1984).

Apart from this, beauty is another aspect that greatly impacts women's fashion. Therefore, it becomes quite important to be mindful about various beauty trends to match with the latest fashion. Being acknowledged about beauty trends may

include various facets, for instance: makeup, footwear, accessories, clutches, matching belts, etc. In simple words, anything that helps in beautifying oneself (Park, 1996, Tan, 1987; Sureshchandra, 2001).

In Malaysia, fashion items are the most purchased items through online sites. Besides clothing, which contributed 54% of all purchases done in the festive seasons, bags and accessories are also a favorites item (53%). In fact, it was reported in the Malaysian Ecommerce Index of August 2013 that, clothing, accessories and jewellery items are the most bought items online contributing 59.5% of all online purchases, more than health and beauty and consumer electronics. So, based on this view, it proves that facets are important to all people in every level of ages. Therefore, it becomes quite significant to be aware of the society, culture and beliefs that an individual is living in while they follow latest fashion trends. Hence, it becomes inevitable to explore those factors that are considered “fashion” by Muslim women.

In other side, the point of view also includes about the technologies that using information system in every business transaction. The world is become the worldwide technology, the medium of transfer information that fueled by the convergence of social, mobile, cloud, big data and growing demand for anytime anywhere access to information, technology is disrupting all areas of the business enterprise. The enormous opportunities exist for enterprises to take advantage of the connected devices. This is enabled by the Internet of Things to capture vast amounts of information, enter new markets, transform existing products and introduce new business and delivery models. According to (EY,2015), the evolution of the digital enterprise also presents challenges, including new competition, changing customer engagement and business models, unprecedented transparency, privacy concerns and cyber security threats. So, from the view all the company that have customers data should transform their system become the digital system for the future development for more secure.

According to Psychologist Hurlock (1929) “Fashion is something that keeps changing as a series, when the choices of certain group of people change, which may or may not be complemented by utility, nor are decided by it.” From an economics and marketing perspective, (Nystrom,1928) stated that “fashion is simply a style that becomes popular for a given period of time.” Besides, Retailer (Daniels,1951) also suggested somewhat the same definition of fashion as “anything that becomes suitable for that current period of time.” Based on that, the company can do e-Commerce in way that to improve the marketing of product. In the "e-Commerce" market, the user base can be segmented by age- and gender-specific characteristics. The total user base of the "e-Commerce" market in 2016 can be segmented into groups of different income levels depending on the age-specific characteristics. So, E-commerce nowadays become boom in Malaysia because the vendors or any enterprise seller using the new system in marketing which is e-Commerce. This also can help to improve of satisfaction of customer to the changing of the demand in way of selling and buying which is ease and faster.

(Lang,1961) give view that fashion “Is a basic form of behavior, wherein the driving force is exhibited through the inherent following and conscious decision of the various masses.” (Robinson,1958) more generally defined fashion as “a hunt for originality for its very own purpose.” Fashion is also considered an ever-changing design of various things to make them more attractive (Robinson, 1961). Further, according to (King,1964), “adopting fashion is a social taint by which a consumer adopts a novel style or item when it is introduced by the producer, designer or the retailer.” Fashion is continuously being used in today’s world to help people express their identity. Clothes and fashion are becoming a medium for people to express their behavior. When people wear good clothes and are up-to-date with the current fashion, they tend to stay more positive, proficient in their work and are more extroverts as compared to people who do not feel good about their appearances.

In Islamic law, man and woman have their different part of aurah. Indeed, there are obligatory to all Muslim to cover their aurah. Allah has mentioned in the Quran chapter An-Nur verse 30 to 31 that mention about guidance about cover aurah to man and woman. Besides, it is also guidance for protect man and woman from any evil things. At the time of the Prophet P.B.U.H, woman's clothing is general clothing. This means that women cover their bodies and wrap they head with a veil. However, the ears, the neck and the chest still not cover. Then, Allah give guidance through Rasulullah P.B.U.H to advise women to close a portion of it so that they do not see the beauty and looks. Besides, it is also to known as a good woman. In term of hijab, it is a symbol of Islam serves as an identity of the Muslim woman showing her devotion and sincerity to her religion.

Therefore, the problem about inner dilemma of a woman to stay attractive when covering their aurah is solved when hijab becomes trendy. This Muslim women dilemma arises when they are confused between keeping the modesty in their Hijab according to Islam and following the fashion trends by wearing stylish hijab according to modern fashion that fashion industry demands. Besides, nowadays there are many companies that promote about new trendy fashion with attractive style. So, Muslim women can fulfill their needs but still can follow shariah compliance.

VIII. PROPOSED CONCEPTUAL

Table 2 : Current E-Fashion Business Model Canvas

<u>Key Partners</u>	<u>Key Activities</u>	<u>Value Proposition</u>	<u>Customer Relationship</u>	<u>Customer Segments</u>
+400 Local and international Fashion Designers Investors -MyEG -Elixir Capital Management -Start Today CO. Ltd	Manage website, order online, and the distribution of the product The create a branding strategy Marketing and promotion of the produce and packaging design	Traditional wear of many different designs and styles.	Discount code & coupon Exclusive collection	Fashion lover
e-Commerce app Media	<u>Key Resources</u> Pattern, Copyright Partnership Warehouse		<u>Channels</u> eCommerce/portal Fashion Show Physical Store	
<u>Cost Structure</u> Employee Survey Marketing		<u>Revenue Streams</u> Sales Affiliate		

Table 3 :Future E-Fashion Business Model Canvas

<u>Key Partners</u>	<u>Key Activities</u>	<u>Value Proposition</u>	<u>Customer Relationship</u>	<u>Customer Segments</u>
+400 Local and international Fashion Designers Investors -MyEG -Elixir Capital Management -Start Today CO. Ltd	Analyze feedback. Create new exclusive designs. Manage orders and the distribution of products. Create effective branding strategy. Products marketing and promotion. Product and packaging design.	Now everyone can be fashionable Bringing the latest fashion trends to your doorstep Customizing your own fashion CSR for the poor	Directly can give feedback about customers need. Provide more options for customers	Working women University students Trend chasing customer Not-so-up-to-date customer Fashion Lover Muslim market Elderly women Fabric manufacturer factory Fashion designer Poor/Needy women First-time buyers
	<u>Key Resources</u> Exclusive tailor Pattern Copyright Partnership Warehouse		<u>Channels</u> Fashion vendors machine Fashion event Fashion blogs Portal eCommerce Mobile commerce Video marketing	
<u>Cost Structure</u> Employee Survey Marketing and advertising		<u>Revenue Streams</u> Sale Affiliate Website Rent for promotion		

1. process intelligence

By implementing new system, the business can increase they sale as they can reach the right customer to buy a product wish they desire. As the company knew they fashion pattern which information can get from their social media such as Instagram, Twitter and Facebook, when they upload the picture of themselves, the company can analyse their interest on that particular fashion which have same pattern design. The company can get the data when individual subscribe with the company's online store, they have providing necessary information such as email and address. Current segment of the company can be broader from only fashion lover who visit the store to people who is not good in fashion as well as people who live far from town. The company can give a solution to people who do not have good taste in fashion to people who expert in fashion but at the same time, the fashion which are from E-Fashion is within the Shariah of Islam. By implementing new information system, more partners will invest in the company because they know when CRM big data is used, more customer the business can attract. Therefore, the business will get more capital to expand their business.

2. predictive analytics

(Dobrev K. and Hart M. : 2015) This predicts trends and future behaviour by deriving patterns from a mix of historic and live data. All organisations were using it to some extent in different applications such as sales and demand forecasting. Some related applications follow. By using Big Data CRM and Analytics together in the company, it can predict the pattern of customer's behaviour as well as the way they dressing every day. When the company understands the interest of customers, it gives the opportunity to promote their goods to the right customer at the right time. As the customer wanted to buy dress for the event for example, the business automatically know their interest and give them choices to choose dress within their interest. By using CRM, the company can engage with the customer and build strong, long-lasting relationships with them.

3. dynamic pricing and costing

The cost in business will decrease in term of promotion and advertisement because CRM big data already know where are the customers and when to target them in attracting them to buy from their organisation. By implementing CRM big data also can decrease the labor in promotion so that staff in promotion department can focus more on to increase the quality and service to customer. Revenue for the company is increasing as they are targeting the right customer to buy their product at the right season. Therefore, their inventory in hand is decrease, thus the company can reduce holding cost as they do not have to hold a lot of inventory at the same time.

These dynamic pricing decisions are often quite complex because they have to factor many variables to determine an optimum price. A retailer also included price comparisons as part of their pricing decision process, thus ensuring that they stay competitively priced. For example, buying systems are intelligent in that they can sense if the demand for a product increases; so should the price. And it can dynamically adjust the price in the store

4. demand monitoring and forecasting

the demand on speed in the eCommerce environment is much greater – customers are not tolerant if products are not available in the same way that they can be with other e-commerce (Pather S, Remenyi D and de la Harpe A :2006) . With the big data CRM , e-Fashion can predict the demand for their product. It enhanced customer communications and improved opportunities for maintaining excellent customer relations. The company has the potential and capacity for more rapid expansion and business growth which increase profitability and enhance cost control.

5. Strategic promotion

Many businesses are now taking things to the next level, with branded, custom video content. Video builds a lot of trust with prospective customers. To remain competitive, the company can optimised product descriptions and high quality photography for commerce sites. Video can boost e-Fashion site's, increase conversions, make content more shareable and help the shoppers consume more information in less time. For example, e-fashion built large youtube followings, started using apps like Instagram to capture the attention of prospective customers and more opportunities created in a presence where customers are than ever.

6. *Fraud detection*

This is where real-time analytics could be a game-changer. As the staff monitor customer and shopper behaviour, they will be able to identify problems in the sales funnel. The problem could be an issue with checkout or a coupon code. A lot of sales can be lost that way. But when they can repair problems on the fly or interact with a customer before he or she abandons that shopping cart, they be able to increase the conversion rate dramatically. Real-time tracking will allow online retailers to offer a more holistic shopping experience, leaving fewer opportunities on the table.

By implementing new system, the business can increase they sale as they can reach the right customer to buy a product wish they desire. As the company knew they fashion pattern which information can get from their social media such as Instagram, Twitter and Facebook, when they upload the picture of themselves, the company can analyse their interest on that particular fashion which have same pattern design. The company can get the data when individual subscribe with the company's online store, they have providing necessary information such as email and address. Current segment of the company can be broader from only fashion lover who visit the store to people who is not good in fashion as well as people who live far from town. The company can give a solution to people who do not have good taste in fashion to people who expert in fashion but at the same time, the fashion which are from E-Fashion is within the Shariah of Islam. By implementing new information system, more partners will invest in the company because they know when CRM big data is used, more customer the business can attract. Therefore, the business will get more capital to expand their business.

IX. SUMMARY

Fashion Valet Sdn. Bhd running a business based e-commerce startup from Malaysia that supports local designers and brands as well as those in the South East Asian region with the mission to grow online fashion company into a multi-million dollar company that champion local designer in Asia and vision to elevate the local fashion scene and bring the latest fashion trends. In order to invest in marketing and advertising, Fashion Valet has limited resources, therefore, the online retailer chose to forego above-the-line (ATL) marketing and focus on tailored digital advertising instead. The company's core business is offer a wide range of ready-to-wear garments for women, accessories and handbags, from chic classics to edgy statement pieces. There's not a business anywhere that is without problem, same goes to the company when the company has to face the challenges and issues in gaining a strong foothold in a competitive region where competitors have more marketing funds. Localisation is highly important to the company because it operates in multiple markets with varying fashion preferences. However, it was previously a challenge for the online retailer to personalize advertisements according to local preferences accurately, due to unreliable and incomplete customer data. The retailer also had an issue with high fluctuations in web traffic, which often meant sluggish sales during periods between seasonal promotions and new collection launches. Armed with a limited budget, FashionValet currently use CRM data in combination with real-time user browsing behavior to determine the price to bid for each impression. The bigger the challenge, the bigger is the opportunity. The company has brand which they can takes the advantage of its biggest opportunity in developing e-commerce strategy, export the brand into emerging markets, increase retail expansion and expand product line consequently. FashionValet using an information system which is big data to capitalize the opportunity of their business, by this way the company can expand the market on their new customer segmentation [i.e.] people that are not up to date with the current fashion to those who are more expert to styling new fashions within the shariah compliance. The word fashion instantaneously brings to mind a flash of color with a dash of glamour.

X. CONCLUSION AND FUTURE WORKS

The main focus of this paper is compared current business model canvas and new business model canvas when the company implements the New system using CRM big data and Analytics. By using this techniques, company's revenue increase and more potential customer are coming which can engage a strong and good relationship with them. These techniques also build long lasting relationship with customer because they are happy as the company knew what they actually wanted. One main reason why this system not broadly use by the company is because the cost and lack of expert people who can handle the information system for the company. Other than that, people nowadays also reluctant to give their information to the company. Therefore, it is hard to detect the pattern of the people behaviour. Hence, the Internet of Things can change the world since it can be useful in many way such as conducting business and as well as in education and medicine.

REFERENCES

- [1] Dr. John Bates, “Thingalytics - Big Data Analytics for Internet of Things,” pp.1-47, 2015.
- [2] A Real Time Approach with Big Data - A Review
- [3] Lang, K., & Lang, G. (1961). *Collective dynamics*. New York: Thomas Y. Crowell.
- [4] Robinson, D. E. (1958). Fashion theory and product design. *Harvard Business Review*, 126-138.
- [5] King, C. W. (1964). *The innovator in the fashion adoption process Reflections on progress in marketing*. Chicago: American Marketing Association.
- [6] Cash, T. F. (1988). “The psychology of cosmetics: a research bibliography”. *Perceptual and Motor Skills*, 455-460.
- [7] Cash, T. F., Dawson, K., Davis, P., & Bowen, M. (1989). “Effects of cosmetics use on the physical attractiveness and body image of American college women. *Journal of Social Psychology*, 349-355.
- [8] Humphrey, C., Klaasen, M., & Creekmore, A. M. (1971). Clothing and selfconcept of adolescents. *Journal of Home Economics*, 246-250.
- [9] Kenneth C.Laudon , Jane P.Laudon (2016). “Management Information Systems-Managing the digital Firm” Fourteenth edition. Pearson pp. 379-395
- [10] Pather S, Remenyi D and de la Harpe A (2006) “Evaluating e-Commerce Success – A Case Study” *The Electronic Journal of Information Systems Evaluation*, Vol. 9, Iss. 1, pp 15-26
- [11] van Putten, B and Schief, M. “The Relation Between Dynamic Business Models and Business Cases” *The Electronic Journal Information Systems Evaluation* Volume 15 Issue 1 2012, (pp138 -148)
- [12] Dobrev K. and Hart M., “Benefits, Justification and Implementation Planning of RealTime
- [13] Business Intelligence Systems” *The Electronic Journal Information Systems Evaluation* Volume 18 Issue 2 2015, (pp101-118)