A Study of Women Behaviour in Product Purchase through Online Shopping

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ABSTRACT

The Internet is gaining the popularity with the passage of time. The growth and prosperity of internet services has been very high as compared to other technical communication. In 2020, India had over 749 million internet users all over the country and this figure is projected to grow to over 1.5 billion users by 2040 which shows big market potential in internet services. India was ranked as the second largest online market worldwide in 2019. The survey also depicted that the majority of the people access the internet services through their android phones.

Keywords: *Internet, Product, Purchase Behaviour, Communication*

INTRODUCTION

The Internet has revolutionized people's lifestyles all around the world; the quick shift in people's lives appears astounding. E-commerce, or Electronic Commerce, is a modern and updated way of doing business that has grown in popularity since its inception. This gave birth to internet shopping, which changed the old manner of shopping. Previously, people used to physically visit the business, feel the merchandise, negotiate pricing, and then make the final purchase happen. Online shopping has completely transformed this kind of commerce, providing people with a simpler and riskier way to purchase. They select and pay for their items. Companies have been attempting to be visible both online and offline for the past decade.

The demographic (age, gender, and income) effect on the E-Commerce industry is critical for understanding the perspective and behavior of people from various segments toward this sector. The study concentrated on women's attitudes on impending online

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shopping, their behavior toward it, and the things they often purchased by them. (Nazir1, Haq 2018) provides that trust is the important factor and plays a dominant role in light of women when it comes to shopping.

Women who are thought to have a significant role in shopping behave differently in this environment. Both male and female experiences differ in this way. Retailers, both online and offline, constantly analyze their customer databases in order to develop innovative and sustainable strategies to target their consumers. (Kumar and Singh 2014) provides that women are attracted for a plethora of purposes, such as socializing and enjoyment. Based on the literature review that has been studied to find out the online shopping behavior of women based on the several parameters such as age, trust, price, return policy and e-word of mouth.

Research Objectives: This research study has been conducted to explore the following objectives which are as follows:

1. To find out the impact of age and education towards online shopping
2. To analyze the online buying pattern of women in India
3. To understand the impact of price towards online shopping of women
4. To understand the impact of review towards online shopping of women

RESEARCH METHODOLOGY

The research design used in this research study is exploratory in nature which aimed to explore the objectives of the study. The sample size selected for study is 100 and sample units are randomly selected. The data collected for the study is from two sources, primary data and secondary data. The primary data is collected through questionnaire. The questionnaire were circulated and administered personally as well online through Google form also the data was collected . The questions used in questionnaire were the closed ended. The objective of the research was to find the factors influencing the shopping habit of the women from different ages and with different qualifications. For study the women of different ages from 20 years to 60 years are undertaken. The women from inter (10+ 2) to post graduate and professional course oriented studies are the sampling unit of the study. There are numerous online website for shopping which are frequently used by the women. This study aims to study the impact of age on the shopping habit of the event. The data collected was analyzed using the statistical tools like co-efficient, Anova Test, etc.

LITERATURE REVIEW

Customers are always concerned when purchasing an item online since internet shopping is fraught with uncertainty. Chen et al., 2013 There are various factors that withdraws the attention towards online shopping such as age of respondents, trust issues towards online shopping, pricing factors that helps in comparison of goods and services online, review and return policy as our sample size consists of women it requires certain additional guidelines which helps to guide the online shopping behavior.

According to (Chang, Cheung, and Lai 2005) "online purchasing reference model," gender and age influence users' inclinations to purchase online. Characteristics such as age has been discussed by many authors that enhance the online shopping behavior; Fan & Miao, 2012; Garbarino & Strahilevitz, 2004; Nirmala & Dewi, 2011; Passyn, Diriker, & Settle, 2011 ; Van Slyke, Comunale, & Belanger, 2002; Wu, 2003). . Sorce et al. (2005) discovered that because of different age levels of consumers, significant different exist in online buying behavior. (Wo 2003) stated that between the age of 15 – 40, 21 – 25 and 36 – 40 provides a more positive attitude towards online shopping. As per the study conducted by, Passyn et al. (2011), age group of 35 under, 35 to 50 and 50 above have different perceptions regarding the purchase of online. Kanade 2015 revealed that demographic factors like age, gender, educational levels affects consumer preference in online shopping in apparels from Bangalore. (Rajesh 2018) revealed that age of the customer does not have role in influencing the shopping online and in the customer satisfaction and after sales service.

A lot of work has been written regarding trust and security in online shopping. Alaaraj et al, 2018 said that trust seems to be the important factor that can develop online shopping behavior. Trust is also defined as an attitude toward social media use that encompasses privacy and security issues. (Casalo et al, 2010; Ruiz Mafe et al, 2014). Prebreza, Shala (2021) provided that consumer trust is dependent on several factors when it comes to online shopping. Seven factors such as convenience, pricing and quality, website design, saving time, security and socialization effects on consumers' internet shopping behavior. According to Bauman and Bachmann (2017), internet trust is the most important component of company strategy since it reduces perceivedrisk and generates good word of mouth. Hong and Cha (2013) discovered a direct influence of perceived risk antecedents on trust, as well as a mediation effect of trust between perceived risk antecedents and consumer purchase intention. Stouthuysen et al. (2018) The significance of institutional and competency trust in mediating the relationship between vendor-specific assurances, customer reviews, and customer desire to buy online items was also validated. Debei et al. (2015) provided that internet shoppers,

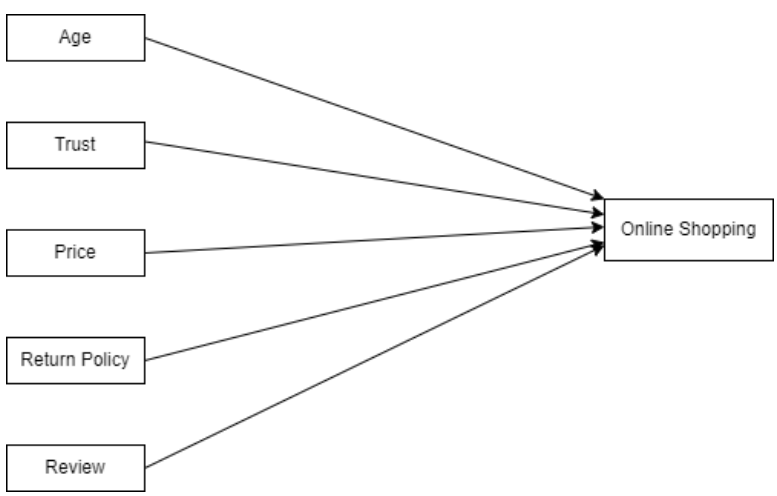
and it was shown that customer attitudes regarding online purchasing are influenced by trust and perceived benefits. (Akroush and Al-Debei, 2015); the interdependence of perceived risk concerns, marketing effects, and their impact on product and internet customer trust.

Price is considered to be the important variable when it comes to drive consumer attention towards online shopping because people usually have access to all the platforms and they can easily compare the products price. With several buying options available on the different website, people can purchase the goods and services from different websites after comparison of the prices. The definition of price is provided as the representation perceived by the consumer or the subjective perception of the objective price of the product. (Jacoby & Olson, 1977)

Firms utilise price-oriented promotions, special offers, discounts, and a variety of other marketing methods to create loyal customers and attract new ones. Such efforts can assist organisations in increasing their market share and profitability. A research conducted by the Muthupriya 2019 provided that online product price played an important role in online shopping. Online shopping inspired consumers all around the world in three key ways: variety, rapid service, and lower pricing (Jayasubramanian, Sivasakthi, Ananthi 2015).

DISCUSSION

The data collected from respondents were analysed by using statistical tools. The objective of the study was to see the impact of age, qualification, price of the product, trust and return policy of e-commerce site and reviews on the online purchasing behaviour of the women.



Hypothesis:

H0: Age has no significant effect on online purchasing decisions

H1: Age has a significant effect on online purchasing decisions

H02: Qualification has no significant effect online Purchasing Decision

H1 2: Qualification has a significant effect on online purchasing decisions

H03: Determining factors (Trust, Price and Return Policy) has no significant effect on online purchasing decisions

H14: Determining factors (Trust, Price and Return Policy) has a significant effect on online purchasing decisions

H04: Review of the product has no significant effect on online purchasing decisions

H14: Review of the product has a significant effect on online purchasing decisions

The hypothesis testing is done through statistical tool to evaluate significant effect of Age, qualification, review of the product, and determining factors (Trust, Price, Return Policy) on online purchasing decision.

Result and Discussion

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.567[a]	.322	.299	.41400

a. Predictors: (Constant), Qualification, opportunity combine, review final, Age

R square is 0.322 which depicts that predictors i.e. dependent variable age, qualification, determining factors (Trust, price and return policy) reviews contribute 32.2 % variation in measuring the online purchasing behaviour.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.838	4	2.460	14.351	.000[b]
	Residual	20.738	121	.171		
	Total	30.577	125			

a. Dependent Variable: Purchase final

b. Predictors: (Constant), Qualification, determining factors , review final, Age

ANOVA Table shows the fitness of regression model. The value of p value is .000> 0.05 (5% level of significance . Therefore regression model is fit

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		t	Sig.
1	(Constant)	1.520	.351		4.333	.000
	Review final	.278	.073	.307	3.808	.000
	Determining Factors	.269	.090	.244	2.974	.004
	Age	.147	.049	.281	2.999	.003
	Qualification	-.044	.047	-.086	-.933	.352

a. Dependent Variable: Online Purchase final

As per the result analysis, out of 4 independent variable only 3 are significant as their p value are >0.5 (5% level of significance) therefore only 3 are significant as their p value are> .05 (5% level of significance) , so only 3 predictors effects the dependent variable i.e. online purchasing

Table:1

Hypothesis	Regression Weight	Beta Coefficient	R^2	F	T	p-value	Hypothesis Supported
H1	Age→PD	0.147	0.14	20.184	2.999	0.003	Yes
H2	Qualification→PD	-0.044	0.036	4.647	-0.933	0.352	No
H3	Review→PD	0.278	18.6	28.359	3.808	0.000	Yes
H4	Opportunity→PD	0.269	0.170	25.433	2.974	0.004	Yes

R^2 = .276 depicts that the model explains 27.6% of the variance in LS. The table shows the summary of the findings.

Age Analysis

S.No	Age Group	Percentage
1.	21-30	34%
2.	31-40	42%
3.	41-50	20%
4.	51-60	4%

The Statistical data shows that women in age group of 31-40 and secondly ladies of 21-20 are highly involved in online shopping. The ladies from 41 onwards are showing decline in the online shopping habit

Hypothesis Testing

H0: Age has no significant effect on online purchasing decisions

H1: Age has a significant effect on online purchasing decisions

Age significantly affect the online purchasing decision, (F 1, 124)= 20.184,p<0.005, which indicates that Age plays a significant effect on online purchasing decision.

The standardized coefficient Beta value suggest that 1% change in standard deviation of age will change .281% change in standard deviation of online purchase positively so we can say that Null

hypothesis is rejected and alternate hypothesis is accepted .The result analysis indicate that Age has a significant effect on online purchasing decisions

Hypothesis Testing 2

Qualification Analysis

Model	Unstandardized Coefficients		Standardized Coefficients		
B	**Std. Error**	**Beta**		**t**	**Sig.**
Qualification	**-.044**	**.047**	**-.086**	**-.933**	**.352**

H02: Qualification has no significant effect online Purchasing Decision

H1 2: Qualification has a significant effect on online purchasing decisions

The standardized coefficient Beta value suggest that 1% change in standard deviation of age will change .081% change in standard deviation of online purchase negatively so we can say that Null hypothesis is accepted and alternate hypothesis is rejected .The result analysis indicate that *Qualification has no significant effect on online purchasing decisions.* The data analysis shows that qualification does not have any impact on the online purchasing behaviour of the Indian women. The ladies of any qualification can buy the product online

Hypothesis Testing 3

H03: Determining factors (Trust, Price and Return Policy) has no significant effect on online purchasing decisions

H14: Determining factors (Trust, Price and Return Policy) has a significant effect on online purchasing decisions

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		
B	**Std. Error**	**Beta**		**t**	**Sig.**
Determining Factors (Trust,Price, Return policy)	.269	.090	.244	2.974	.004

The standardized coefficient Beta value suggest that 1% change in standard deviation of Determining factors will change .244% change in standard deviation of online purchase

positively so we can say that Null hypothesis is rejected and alternate hypothesis is accepted .The result analysis indicate that determining factors which are trust, price and return policy has a significant effect on online purchasing decisions. The frequency of online purchasing by indian

women depends upon trust, price and return policy. The more trust factor is gained by e- commerce business, the more purchasing is done by Indian ladies. For Indian ladies price factor play a crucial role in influencing their purchase behaviour. Before purchasing from any website they compare with website with reference to price and they prefer to buy from the website which offers the lowest prices. The ladies devote enough time in comparing the sites to crack the best deal. The return policies also influence the online purchasing behaviour. Thus we conclude that all the three determining factors are influencing the behaviour of the women positively

S.No	Time Spent	Percentage
1	1-2 hrs	78
2.	3-4 hrs	10
3.	5-6 hrs	0
8.	7-8 hrs	12

Time spent in comparing with different websites before final purchase

The data analysis of the survey clearly showed that 78% of the respondents spent 1-2 hrs in comparing the online shopping website before the final purchase and also it is being revealed that some ladies do spent 7-8 hrs in comparison

Hypothesis Testing 4

H04: Review of the product has no significant effect on online purchasing decisions

H14: Review of the product has a significant effect on online purchasing decisions

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		t	Sig.
1	(Constant)	1.520	.351		4.333	.000
	Review final	.278	.073	.307	3.808	.000

The standardized coefficient Beta value suggest that 1% change in standard deviation of Determining factors will change .307% change in standard deviation of online purchase positively so we can say that Null hypothesis is rejected and alternate hypothesis is accepted. The reviews are bringing the positive impact on the online purchasing behaviour. The women read the reviews before final purchase. The positive reviews enhance the confidence and trust among the Indian women

CONCLUSION

The research was conducted to discover the extent of women involvement for online shopping and what factors influence their online shopping behavior. The research study shows that age significantly affect the online purchasing decision. It is being observed that women of age 21-40 years are highly involved in the online shopping as compared to women above 40 years. .The result analysis indicates that Qualification has no significant effect on online purchasing decisions. The data analysis shows that qualification does not have any impact on the online purchasing behaviour of the Indian women. The ladies of any qualification can buy the product online. The result analysis depicts the frequency of online purchasing by Indian women depends upon trust, price and return policy. The more trust factor is gained by e- commerce business, the more purchasing is done by Indian ladies. For any Indian women price is crucial factor and they want to purchase best at lowest price .The ladies devote enough time in comparing the sites to crack the best deal. The return policies also influence the online purchasing behaviour. The reviews also influence the women shopping behaviour. The positive reviews are bringing the positive impact on the online purchasing behaviour. The women read the reviews before final purchase. The positive reviews enhance the confidence and trust among the Indian women. Thus we can say that online purchasing behaviour is gaining popularity among the women despite of any qualification. The e-commerce trust, price and return policies have enhanced the online shopping behaviour.

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