



WOMEN CUSTOMERS AND THEIR BEHAVIOURAL PATTERN REGARDING ONLINE SHOPPING

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ABSTRACT

Online shopping is the process of purchasing goods and services over internet. It can be considered as an exchange of time, effort and money for receiving products or services online. This paper explores the influence of online shopping among female customers since shopping online has become the norm and consumers prefer to shop online all over the world due to its gaining advantages. The study indicate that quality, price and availability of latest fashion are the influential factor of female customers for selecting a particular type of online product. They made an occasional purchase of various online products such as apparels, accessories, cosmetics, books etc. Brand image, cost of delivery and ease of purchase process are the factors that induce women to select a particular online shopping site for the purchase of online products.

Keywords: Online shopping, internet, Women customers

1.1 Introduction

Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser instead of going to a traditional brick and Mortar store. Internet retailing witnessed the fastest growth in retailing in 2014 and the demand was entirely generated by urban consumers, who had access to the

internet and computers (euromonitor, 2015). Increased penetration of the Internet in smaller cities of the country, coupled with changes in the demographics, is responsible for growth of online shopping websites (Rakesh & Khare, 2012). Due to the convenience and ease to shop from the comfort of their home or office resulted in the vast acceptability of online shopping around the world. It has been known in number of names such as e-web-store, e-shop, e-store, Internet shop, web-shop, web-store, online store, online storefront and virtual store. The act of purchasing product or services over the internet has grown popularity over the years. More and more consumers are looking for easy way to shop in their busy schedule of responsibilities. In online shopping customers are able to compare the available products and their prices from a variety of different outlets through the internet, without spending a lot of time searching. These comparison shopping sites may save customers' time and money because they can see which retailer has the best price without visiting many web sites. In addition, it allows consumers to browse online shopping web sites in the privacy of their home. On the business's side, the internet is significantly changing the way retailers present, advertise, sell and communicate with consumers. Furthermore, it offers retailers a global marketplace that extends well beyond the traditional geographic markets serviced by their physical stores.

Total Digital Commerce market in India was valued at INR 53,301 Crores in 2013 and is estimated to and cross one lakh crores by the end of 2015(IAMAI, 2015). The report also reveals that the nation has 2.5 crores online buyers out of 21.3 crores of internet users. The Indian e-commerce industry grew by 33% last year clocking sales of Rs 62,967 compared to Rs 47,349 in 2012. The Indian Internet user base is just second to China but only 14 per cent of Internet users shop online in India compared to 30-35 per cent in Brazil and Russia 55% in China. (Economic times, 2015). Traditionally, shopping is regarded as a feminine activity and women generally shop more than men in the high street, but the emergence of e-shopping has seen a shift in this trend and it is important to explore why this has happened, if it is still the case and what might happen in the future. Contrary to popular perception, it's not just women who like to indulge in online shopping. In India every month men spend 1.3x more time than women shopping on e-commerce sites (economic times, 2015). The present study is an attempt to identify the factors that influence the online shopping behaviour of women in Ernakulam district, Kerala, India.

1.2 Background of the study

The growth in online retailing has been phenomenal over the past few years. Online shopping was invented in the year 1979, which allowed consumers, customers, agents, distributors, suppliers and service companies to be connected on-line to the corporate systems and allow business transactions to be completed electronically in real-time. The online shopping system was modified in 1980s using videotext technology. The first World Wide Web server and browser, created in 1990, opened for commercial use in 1991. Thereafter, subsequent technological innovations emerged in 1994 such as online banking, the opening of an online pizza shop, and online shopping system. A number of online shopping sites emerged since 1994 such as Amazon, eBay, Alibaba etc are some of the pioneer online shopping sites.

Although Amazon and eBay are considered to be the initial online retail stores, the first ever online shopping site which was launched on World Wide Web was Pizza Hut in 1994(Grabon, 2015). Nearly one-third of American men shop online at least once a week whereas its 18% in case of women (Al Urbanski, 2015). A study point out that online shoppers are more likely to be out shoppers and are likely to derive more enjoyment from shopping. The social orientation of the shopper did not influence online shopping preference. It also reveals that men prefer to shop online more than women (Rajamma &Neeley, 2005). Another study throws light to the fact that the increasing use of the Internet by young adults in emerging markets like India provides an opportunity for marketers to tap an underdeveloped segment of young net users. A better understanding of the drivers of online shopping behavior among young adults can encourage young adult to shop online and enable online marketers to design more effective marketing strategies (Nanda & Gupta, 2014). Zhou et al (2007) suggested that there is a negative perception surrounding women and technology. It has been reported that women more than men are doubtful about the authenticity of online shopping and sometimes shy away from the unknown.

A study discuss the concept of cognitive dissonance in the context of online consumer behaviour. There is a substantive discourse on cognitive dissonance in different disciplines such as psychology and sociology. In the marketing discipline, scholars have examined cognitive dissonance when consumers engage with the traditional brick-and-mortar businesses. However, people's understanding of cognitive dissonance in the case of online shopping behaviour is very limited (Yap & Gaur, 2014). The preference of online shop is based on the retailer and if products are available online from the favourite retailer then

shopping will be based on that which means they prefer to shop their favourite retailer online (Betsy Morris, 2013). The prominent factor that motivates online shopping is quality of the product, value singularity and reputation of the online site (Gehrt & et al, 2012). A study investigates into the role of perceived risks and benefits in influencing the consumer's purchase decision process during online shopping in UK and India. The study revealed support for the significant relationships for both Indian and British consumers between perceived risks and benefits and attitude towards online shopping. Significant differences in perceived risks and benefits associated with Internet shopping between Indian and British consumers were also observed. While Indian consumers perceived more risks than British consumers the benefits of Internet shopping perceived by Indians were found to be significantly less (Wani & Malik, 2013). Another study pointed out that internet traits, attitudinal traits and convenience significantly affect online shopping behaviour of young students, while perceived risk in terms of financial risk, privacy, security and product guarantee hinders the young students to shop online (Sharma & Sitlani, 2013). In India online retailing is in nascent stages of growth and Indian consumers are not influenced by deals, offers or other promotional tools being used by online retailers. Promotions may not be necessarily viewed by consumers as an important attribute while purchasing products or services online (Rakesh & Khare, 2012).

Increase in literacy and exposure to western lifestyles by more and more urban consumers have led to change in mindset and preference. Increase in the population of working women and increase in nuclear double income families in urban areas are some of the other factors that are influencing the lifestyles (GAIN Report, 2011). Around 50 per cent of the population in India is below 25 years of age in the year 2013 and the young population is set to rise further (Census, 2013). A study conducted in U S reveals that men spend more on online shopping than women (Business insiders, 2014). In India, men form the majority among online customers (Grabon, 2015). It is pointed out that women value the traditional shopping experience and place more emphasis on the social benefits it provides for them (Doolin & et al., 2005). In this context the study acclaims added significance to understand the behaviour of women customers relating to the online shopping; hence the proposed study is undertaken.

1.3 Objective of the study

The objective of the study are

1. To identify the preference of female customers for various online products.

2. To assess the source of information about various online products and their brands.
3. To find out the factors influencing the female consumers for selecting online products and online shopping sites.
4. To analyse the frequency of purchase of online products.

1.4 Research methodology

This study has the specific objective to understand the shopping pattern of female customers in relation to online shopping. The primary data have been used to supplement the objectives and the sample unit were the female customer who make use of online facilities to purchase the products.

1.5 Population of the study

The population of the study can be defined as the women customers of online products in Kochi Corporation. The information obtained from the participants who were sampled to precisely estimate characteristics of the population as a whole. The population constitutes youngster with different level of education, income level and occupation.

1.6 Sample design

Multi-stage sampling design was used to select the respondents for the study. Initially, Ernakulam district is selected for the study, one of the metro district in Kerala. The Ernakulam district is classified into different Taluks, Municipality and Corporation. Since internet and online shopping is one of the attribute of urban region (euromonitor, 2015) only municipality and corporations are selected in the third stage. As per Census 68.07% of the District is urbanized (Census, 2011) only urban area has been selected for survey. In this study Kochi Corporation is taken for detailed analysis. The total number of respondents covered in the survey was 100, which includes 70% of male and 30% of female. Since the study is based on female customers the researcher concentrates only on female respondents.

1.7 Source of data

The study made use of both primary and secondary data. Primary data were collected through questionnaire from the female consumers of online products. The secondary data were compiled from published and unpublished sources such as journals, magazines, dailies, annual reports and research publications, unpublished PhD dissertations, project works, etc.

1.8 Tools for data collection

The data were collected with the help of structured questionnaire developed by the researcher. The questionnaire consisted of two parts: the first part was related to the opinion about the factors that influence women customers while engaged in online shopping and the second part was related to the demographic profile of the respondents.

1.9 Tools used for analysis

The collected data had been systematically recorded and coded and subjected to analysis using SPSS. Statistical techniques such as frequencies, cross tabulations and descriptive statistics such as percentage, t-test, factor analysis etc., are used for exploring the composition within variables. The ratios and percentages are calculated where ever it is appropriate. One sample t-test is used to identify the level of importance of factors that influence the selection of online shopping sites. Independent sample t-test is used to identify the most important factor that influence the purchase of online products.

1.10 Research findings & discussions

1.10.1 Demographic profile of the respondents and Descriptive Statistics: According to the survey drawn from the pool of urban population only 30% of were female online shoppers and the remaining 70% were male. Traditionally, shopping is regarded as a feminine activity and women generally shop more than men in the high street, but the emergence of e-shopping has seen a shift in this trend. This view is supported by the survey conducted by economic times which pointed out that in India when it comes to online shopping men spend 1.3 times more than women on e-commerce sites(economic times, 2015). A study conducted in U S reveals that men spend more on online shopping than women (business insiders, 2014). It is pointed out that women value the traditional shopping experience and place more emphasis on the social benefits it provides for them(Doolin et al 2005). The present study confirms that compared to female customers online shopping is preferred by male online shoppers.

1.10.2 Source of information about online products and their brands: The female customers are familiar with a number of online products to meet widely different needs. The awareness of respondents about online products, their brands and various aspects that influence their purchase are analysed using the information available to them about online products through various sources such as online advertisement, journals, magazines, friends and relatives etc.

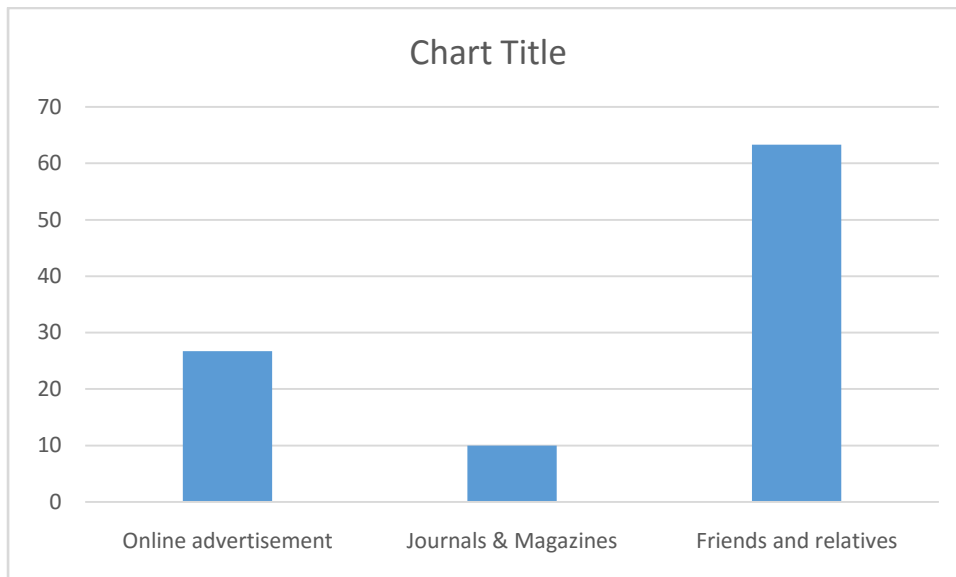


Figure 1.1 Source of information about online products and their brands

The survey revealed that about 63% of respondents relies on the information provided by their friends and relatives about online products and their brands. Online advertisements enrich 26.7% of the respondents with adequate information related to the nature and characteristics of online items and only 10% of respondents relies on the information provided by Journals and Magazines. In advanced countries 94% of online shoppers conduct research before purchasing and 61% of online shoppers use search engines to discover information when shopping online (www.compete.com). More than half of all consumers are “informed consumers,” indicating that they tend to gather information about products before purchasing online (Experian Simmons Survey, 2012). In India online retailing is in nascent stages of growth and Indian consumers are not influenced by deals, offers or other promotional tools and also Promotions may not be necessarily viewed by consumers as an important attribute while purchasing products or services online (Rakesh & Khare, 2012).

1.10.3 Online products regularly purchased by women customers: There are a wide variety of products available in the online shopping sites such as Books, Apparels, leather products, Cosmetics, Mobile phones, Accessories, Electronic items etc. Women preferably buy apparels online. Table 1.1 displays the products which are regularly purchased online by the respondents.

Table 1.1: Online products regularly purchased by women

Sl.No.	Factors	No. of respondents	Per cent
1	Books	10	33.33
2	Apparels	26	86.67
3	Leather Products	12	40
4	Cosmetics	13	43.33
5	Mobile	8	26.67
6	Accessories	21	70
7	Electronic items	6	20

Source: Sample Survey

(Note: Since a variety of combinations of various online products are preferred by the respondents the total exceeds 100%)

More than 86% of women regularly purchased apparels by visiting online sites. This finding is supported by another study claiming that 72% of women look online for apparels and lingerie, which have now become the most popular cross-shopping categories(Grabon, 2015) Online purchase of trendy and fashionable accessories and Ornaments online stands second(70%) in preference and cosmetics ranked third position (43.33%). Other items of online products regularly purchased in that order are Leather products (40%), Books (33.33%), Mobile (26.67%), and Electronic items (20%).

1.10.4 Factors influencing selection of online shopping site: Consumers choose the source of purchase on the basis of a number of factors such as price, product assortment, convenience, shopping goals etc. (Srivastava & Khandai, 2009). There are a number of online sites for shopping and in this section an attempt is made to understand the online shopping sites selection process. The decision regarding the selection of sites depends on many factors like Brand image, Security certificate, cost of delivery, Ease of purchase process, speed and Time of delivery, refunds and returns, personalised offers, secrecy of information and so

Efforts have been taken to recognise the factors and features that influence the selection of shopping sites.

Table 1.2 Comparison of influential factor for the selection of online shopping site

Factors	N	Mean	Std. Deviation	Std. Error Mean
Brand image	30	1.97	.669	.122
Security certificate	30	2.03	.890	.162
Cost of delivery	30	1.50	.572	.104
Ease of purchase process	30	1.50	.572	.104
Speed and time of delivery	30	2.07	.785	.143
Refunds and returns	30	1.40	.675	.123
Personalized offers	30	2.30	.750	.137
Secrecy of information	30	2.03	.964	.176

Table 1.2 exhibits the factors that influence the selection of online shopping site. There are a number of influential factors of which refund and return policy, cost of delivery, ease of purchase process and brand image are considered as the most important influential factor. In order to analyse the statistical significance of the influential factor the researcher attempted one sample t-test.

Table 1.3 One- Sample Test analysis on Comparison of influential factor for the selection of online shopping site

Factors	T	Df	Sig. (2-tailed)	Mean Difference	Lower	Upper
Brand image	-4.369	29	.000	-.533	-.78	-.28
Security certificate	-2.872	29	.008	-.467	-.80	-.13
Cost of delivery	-9.570	29	.000	-1.000	-1.21	-.79
Ease of purchase process	-9.570	29	.000	-1.000	-1.21	-.79-
Speed and time of delivery	-3.024	29	.005	-.433	-.73	-.14
Refunds and returns	-8.930	29	.000	-1.100	-1.35	-.85
Personalized offers	-1.461	29	.155	-.200	-.48	.08
Secrecy of information	-2.651	29	.013	-.467	-.83	-.11

From the table 1.3 reveals that the factors such as Brand image, refund and return policy, cost of delivery and ease of purchase process have a significant influence in the selection of online shopping sites. The test value of these factors are less than .05 which indicates the significant relation. Therefore it is concluded that Brand image, Security certificate, cost of delivery, Ease of purchase process, speed and Time of delivery, refunds and returns, personalised offers, secrecy of information are some of the factors that influence the selection of online shopping sites. Of this Brand image, cost of delivery, Ease of purchase

process, refunds and returns policy are the more significant factors than personalised offers, security certificate , protection of private information and speed and time of delivery. This findings are supported by another study which reveals that internet traits, attitudinal traits and convenience significantly affect online shopping behaviour of young students, while perceived risk in terms of financial risk, privacy, security and product guarantee hinders the young students to shop online (Sharma & Sitlani, 2013).

1.10.5 Product attributes influence the purchase of online products: The study reveals that merchandise options, payment security, fashion option, price, quality, product information and comparison of products are important attributes that deal with online shopping. In order to identify the driving force for preferring a product respondents were interviewed and the results are shown in the table 1.4.

Table 1.4 Statistical analysis of Product attributes influence the purchase of online products

Factors	T	Df	Sig. (2-tailed)	Mean Difference	Lower	Upper
Merchandise option	-6.240	29	.000	-.800	-1.06	-.54
Pay security	-6.608	29	.000	-.867	-1.13	-.60
Fashion option	-6.578	29	.000	-1.033	-1.35	-.71
Price	-8.306	29	.000	-1.033	-1.29	-.78
Quality	-9.570	29	.000	-1.000	-1.21	-.79
Product information	-4.379	29	.000	-.667	-.98	-.36
Comparison of product	-4.177	29	.000	-.667	-.99	-.34

The tables reveals that as per the statistical analysis merchandise options, payment security, fashion option, price, quality, product information and comparison of products are important to respondents when they deal with online shopping. They give more emphasis to factors like quality, price fashion and payment security. The prominent factor that motivate online

shopping is quality of the product, value singularity and reputation of the online site (Gehrt & et al, 2012).

1.10.6 Frequency of Purchase of online products: Out of the total sample size most of the respondents made an occasional purchase of online products. Table 1.7 shows the frequency of online shopping made by female respondents.

Table 1.5 Frequency of purchase of online products

Frequency of Purchase	Respondents	
	No.	Per cent
Very often	2	6.7
Often	11	36.7
Occasionally	14	46.6
Rarely	2	6.7
Never	1	3.3

Source: Sample Survey

It is obvious from the table 1.7 that occasional purchase were preferred by most of the respondents with respect to online products (46.6%) where as 36.7% purchased online products often.

1.11 Research Findings of the study

The major findings of the study are as follows:

1. Online shopping trend witnessed a shift in shopping habit from women to men. Traditionally, shopping is regarded as a feminine activity and women generally shop more than men in the high street, but the emergence of e-shopping has seen a shift in this trend.
2. The information about online products and their brands are provided by their friends and relatives.

3. From among the variety of online products such as books, apparels, accessories, electronic items etc., apparels are most preferred online product by women.
4. Brand image, ease of purchase process, refund and return policy and cost of delivery are the factors that influence women to select an online shopping site in order to purchase online products.
5. Women are influenced by factors like quality, price, fashion and payment security while selecting online products.
6. Female customers prefer occasional purchase of online products.

1.12 Conclusion

The process of purchasing goods and services over the internet expose customers to the entire global market where variety of online products with international quality is available. Based on the study it is pointed out that quality, price, fashion and payment security are the influential factor for selecting a particular type of online product. The customers purchase a combination of various online products such as apparels, accessories, cosmetics, books, electronic items etc and they made an occasional purchase of these types of products. Brand image, refund and return policy, cost of delivery and ease of purchase process are the factors that induce customers to select a particular online shopping site for the purchase of online products. The information relating to online products are gathered from friends and relatives. The suggestions provided by them form a base for identifying online sites. Online shopping business have high potential and this sector should take active measures to motive female customers to engage in online shopping. Information provided by this study will be helpful in taking necessary measures to capture the unexplored market.

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