

## **Electronic Buying Behaviour of Women' S in Chhattisgarh**

**By**

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### **Abstract**

The purpose of this study is to evaluate women's electronic purchasing patterns in Chhattisgarh using Bilaspur as the study location. A survey of 31 items is administered to working women who were chosen using judgement sampling for the study. Women were observed to spend a sufficient amount of time browsing products across various online retailers. Their main objective is to compare offers, which is simple to do on an internet platform. Additionally, the ease of convenience offered by an online store that is open 24 hours a day means that ladies can utilise their free time to shop without having to visit several places. The most trustworthy retailer in the eyes of Bilaspur's women is Flipkart, subsequently followed by Myntra, Snapdeal, and Amazon. Women's online shopping behaviour in Bilaspur city is mostly influenced by delivery costs, trust, trusted security, product quality, financial security, and product differentiation.

**Keywords** - E-commerce, Online buying, Web-security, Credibility, Delivery, Product Quality, Online Shopping.

### **Introduction**

Several academics throughout the world, including in India, have seen a significant shift in consumer buying and purchase behaviour during the past ten years. Studies indicate that this is a result of the development of technology, rising levels of literacy, and rising incomes of Indians. Online buying not only saves time and energy, but also offers the possibility to compare necessary things in a very simple way, which helps to expand India's online shopping and purchasing culture. Millions of people use various web browsers to do online shopping, and they are able to select the desired item from a wide range of options even when the price is competitive. According to Wikipedia's most recent statistics, 354 million individuals, or almost 40% of the population, utilise the internet for a variety of e-commerce activities.

According to a research by the Indian Institute of E-commerce, every month, almost 6 million individuals join the online fashion shopping community, which would generate a \$35 billion market for fashion items by 2021. Since literacy and familiarity with computers and the internet are prerequisites for online buying, which is a crucial factor in the Indian context, men have traditionally dominated these activities. Additionally, studies have shown that men, or

boys, are more likely than women, or girls, to use computers and have greater computer experience from infancy to adulthood. Due to the rise in literacy rates, the introduction of mobile shopping, and the availability of applications, more and more women, especially those between the ages of 15 and 40, are now engaging in online buying (Lockheed and Wilder, 1985) (Modianos and Hartman, 1990) (Morahan - martin et al., 1998). Online shopping is typically done by women for amusement, entertainment, fantasy, passing the time, and even to make an impression on others. As the cultural landscape has changed, more women have entered the workforce, which reduces their time for daily and essential buying and encourages them to choose online shopping. According to previous studies, the most popular things among women are cosmetics, apparel, shoes, toiletries, and accessories including bags, purses, and imitation jewellery. Online purchasing is superior to brick and mortar buying because of the greater selection, price comparison, home delivery, and return policy. Price, credibility, product quality, website security, and product delivery are the main criteria identified in prior study that affect women's purchasing decisions.

Since Bilaspur is a tier 3 city, it was noted that the trend of female internet shoppers is expanding quickly. Even in suburban and rural regions where delivery choices are not advertised or are not available, these ladies make orders for their preferred goods at the addresses of friends or relatives who reside in adjacent cities where delivery is permitted. This demonstrates a shifting preference towards internet buying. However, it was noted that the majority of females used to window shop online, that is, they used to see and compare products but used to make purchases from conventional retailers. Therefore, in light of prior research and the researcher's observations, this topic is chosen for additional research in order to confirm the factors affecting online purchasing behaviour and to investigate any new causes with reference to women since their purchasing patterns and behaviour differ from those of men.

## **Objectives**

- To study the electronic buying behaviour of women's in Chhattisgarh.
- To assess the impact of various factors on electronic buying behaviour of women's in Chhattisgarh.
- To explore new factors affecting the electronic buying behaviour of women's in Chhattisgarh.

## **Methodology Adopted**

An attempt was made to collect comprehensive data through women consumers in Chhattisgarh and Bilaspur city is taken as study area. The sample size for this research is 100 sample respondents. As this research is direct to towards online shopping behavior of women's, hence sample respondents selected for this study are the working women's. These women respondents were selected on the basis of superior judgment of the researcher, which he thinks qualifies the basic criteria of being a respondent and which had ability to understand the major objective of this research and indulge in online shopping. The primary data was collected using self-administered questionnaire based on the factors identified by Gupta (2015) in her work and which were clubbed under four major heads by the author. The questionnaire is designed in two parts. Part A consists of demographic information, general questions related to shopping and questions based on buying behavior. Part B receives the opinion of respondents towards various factors affecting buying behavior.

## Review of Literature

Rodgers and Harris (2003) in their study “Gender and ecommerce: An exploratory study” revealed that shopping using internet medium is dominated by male segment as more of males are engaged in using internet compared to females

Li and Zang (2005) in their study “Consumer online shopping attitudes and behavior: an assessment of research” identified a total of ten interrelated factors for which the empirical evidences show significant relationships. These ten factors are external environment, demographics, personal characteristics, vender/service/ product characteristics, attitude towards online shopping, intention to shop online, online shopping decision making, online purchasing, and consumer satisfaction.

Zhou et al (2007) in their study “Online Shopping Acceptance Model-A Critical Survey of Consumer Factors in Online Shopping” suggested that there is a negative perception surrounding women and technology. It has been reported that women’s are curious and doubtful about the authenticity of online retailers as compared to male customers. Women’s also find difficulty in navigation of web pages and get frustrated due to technicality of the websites and web pages.

Bellman et al., (2010) in his study “Predictors of online shopping behavior” found that people surf online stores just to get more information about their desired merchandise and had a very short decision cycle. They found that for 80% website visitor do not have any intensions to buy online. Their first motto is to just compare the price, products, brands and getting the information regarding new trends.

Brown (2012) has written “Understanding Gender and e-Commerce” in his blog that men and women have shopped differently for generations. A little over 50% of the internet population is men yet 58% of e-Commerce revenue comes from women. Men generally complete more transactions online while women have a higher average order value.

Agarwal (2013) in his study “A study of factors affecting online shopping behaviour of consumers in Mumbai region” concluded that the ease and convenience of 24 X 7 shopping given by online stores has made the shopping easy for the consumers. Majorly consumers opt online shopping as they can shop anywhere, anything and anytime with easy and safe payment option. Consumers can do comparison shopping between products as well as online stores by saving time and money. Availability of online information about product services, facility of making comparison with other products while shopping online, delivery time taken by the agency, content and quality of online shopping website and other security measures taken by agency to make customers identity safe and ensure a smooth transaction are other various important factor that the study has been concluded.

Singh (2014) in his study “Consumer’s Buying Behaviour towards Online Shopping” says that online shopping is becoming a trend among Indians as they experience it is more comfortable, time saving and convenient. When consumers make a purchase online, they are affected by various factors, including price, trust, and convenience. Price is much lower on the online stores compared to brick and mortar shops. Intermediaries, physical storage, etc. are not present in online stores thus it can assist its clients with reasonably priced merchandise. The ease and comfort provided by these stores for 24x7 have made very easy shopping for consumers worldwide.

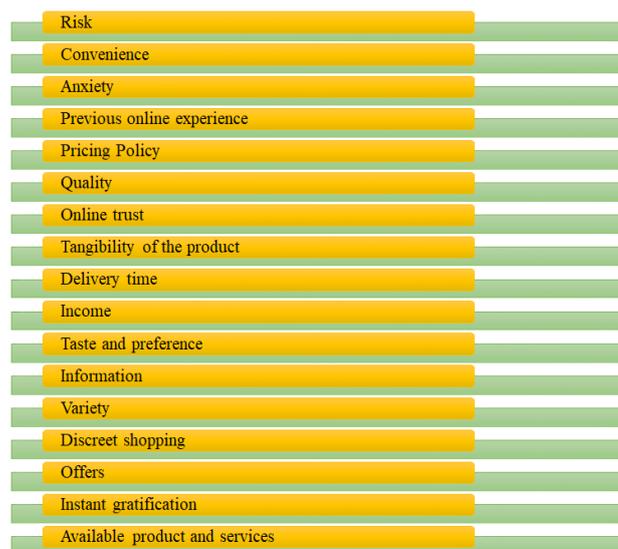
Jadhav and Khanna (2016) conducted a study “Factors Influencing Online Buying Behavior of College Students: A Qualitative Analysis” in Mumbai with 25 college students and qualitative content analysis was used for analysing the textual content of the depth interview data. It was found in the study that main influencing factors for online shopping were identified as availability, low price, promotions, comparison, convenience, and customer service, perceived ease of use, attitude, time consciousness, trust and variety seeking.

## Online Shopping

Online shopping is an act of searching, selecting and purchasing the desired merchandise, whether it is goods or services, on internet. Increased number of working hours puts a pressure on consumers to find alternate methods of shopping to fulfill their desires and needs. With the advent of easy internet facility, and increasing literacy rate, Online shopping had gain tremendous popularity from last decade as it is more convenient, flexible (24 X 7 operations), easy to use, and comfortable i.e. you can shop at anytime from anywhere and over number of shops simultaneously, without getting in queued or in waiting lines and rushes, specially on holidays, special occasions and festivals (businessdictionary.com). Previously male customers generally do more shopping than females, but availability of mobile app has changed the entire scenario now a days and women’s also started actively participating in the phenomenon of online shopping. Still from the researches it was known that males used to perform more purchasing than women’s. This may be due to several factors majorly of them are perceived risk related to privacy of personal and financial information.

## Factors Affecting Online Shopping

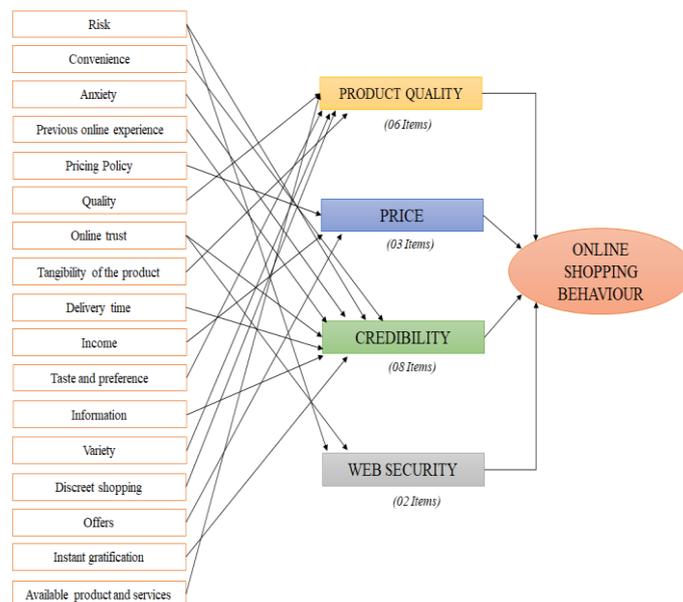
Online shopping becomes relevant in the last decade. The kind of business online retailer are doing is proof enough that they are providing some benefits to customer which offline shopping does not give to the customer. Gupta (2015) in his work identified seven different factors which affects the shopping behavior of consumers’. These are the factors are presented in figure 1.



**Figure 1:** Factor affecting online shopping behavior (Source: Gupta, 2015)

While reviewing these factors, it was revealed that many of these factors are associated and correlated with each other and more or less possess similar properties and characteristics.

For simplifying current study, authors has clubbed these factors into four major factors. These factors are (i) Price, (ii) Product quality, (iii) Credibility and (iv) Web security.



**Figure 2:** *Compilation of factors identified by Gupta, 2015*

**Product Quality**

While shopping, consumers want a broad range of quality and availability, based on their taste and preferences. The biggest drawback to online retailer is the tangibility of the merchandise due to which consumer hesitate to buy as there is a chance that product received may vary from product displayed on the website in terms of colour and size (Taylor and Cosenza, 2002). Online shopping allows women consumer to have a discreet shopping of the product which they hesitate to purchase from traditional stores like lingerie’s.

**Price**

Consumer enjoys the low price benefit of the desired merchandise while purchasing through online stores. Online retailers gets an inherent advantage in pricing as they don’t have to bear expenses like store rent, bills etc. They can pass their price directly to customer and generally offer a lower price to customer than offline market. Even when shipping charges are included than also it is better than the offline shopping. Apart from offering products at lower price most online shopping regularly come up with discount offers in association with bank, brand etc which entail customer to get additional saving while buying products online. Offers are a great factor which attract customer to purchase online. Offer carry a great influence in shopping (Udo, 2001). People with low income hesitate to purchase high priced item online due to perceived risk of failure, differentiation, non-performance, defects etc but high income group usually do.

**Web Security**

Consumers are very much concerned about the security of websites they are surfing or purchasing in terms of Privacy and security of financial information. Privacy concerns were the most frequent reason cited by consumers specially girls and women’s for not making online purchases as they were concerned that information might be used to send them unwanted offers by this or other companies or accessed by a third party for non-authorized activity (Komiak & Benbasat, 2004). Also women’s fear the risk of misuse of their financial information and credit card information.

### *Credibility*

Having a positive reputation of online retailer can reduce the consumer's perceived risk of trying a new means of distribution. Such a reputation is developed over time through long-term relationships with the consumer (Schiffman & Sherman, 2003). User friendly websites, 24 X 7 order placement and acceptance, timely and fast delivery leads to building trust and positive experience among consumers' which ultimately builds the credibility or reputation of a retailer.

## **Data Analysis & Discussion**

Table 1 reflects the demographic profile of the respondents. The results of descriptive analysis for demographic information indicated that among the analyzed samples (n = 100) In terms of age group, the ages of the respondents ranged from upto 25 years to above 35 years old, with the majority of respondents falling between the age group of "26-30" (47%), followed by the age group "31-35" (29%), upto 25 years (5%), "> 35" (19%). Majority of respondents were unmarried (71%) and have education upto post graduate level (54%) followed by graduate 23% and others (20%). About 87% of the women respondents are salaried whereas about 13% women respondents were indulge in self-employment. Majority of the respondents have an monthly income of 25,001 – 75,000 (88%).

**Table 1: Respondent Demographics (n = 100)**

<b>Demographic</b>	<b>Frequency</b>	<b>%</b>
Age		
Upto 25 Yr	5	5.0
26-30 Yr	47	47.0
31-35 Yr	29	29.0
Above 35 Yr	19	19.0
Marital Status		
Married	29	29.0
Unmarried	71	71.0
Education		
Diploma	3	3.0
Graduate	23	23.0
Post Graduate	54	54.0
Others	20	20.0
Occupation		
Salaried	87	87.0
Self-employment	13	13.0
Income		
Upto 25,000	4	4.0
25001-50,000	61	61.0
50001-75,000	27	27.0
Above 75,000	8	8.0

With respect to the frequency of purchasing online, it was found that women's use to shop for about three times in a month (89%). It was also found that women's use to spend around 5 to 10 thousand Rs every month (76%). So it is concluded that women's in general are

less frequent shoppers but use to spend considerable amount in their shopping. This finding is in line with the findings of study conducted by Brown (2012) i.e. Men's generally complete more transactions online while women have a higher average order value

**Table 2: Frequency of Shopping (n=100)**

<b>Frequency of online Shopping</b>				
	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
	At least 1	33	33	33.0
	2 - 3 Times	56	56	89.0
Valid	4 - 5 Times	7	7	96.0
	More than 5 Times	4	4	100.0
	Total	100	100.0	100.0

**Table 3: Amount Spend in Shopping (n=100)**

<b>Purchase Amount</b>				
	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
	Up to 2000 Rs	16	16	16.0
	2001 - 5000 Rs	43	43	59.0
Valid	5001 - 10000 Rs	33	33	92.0
	More than 2000	8	8	100.0
	Total	100	100.0	100.0

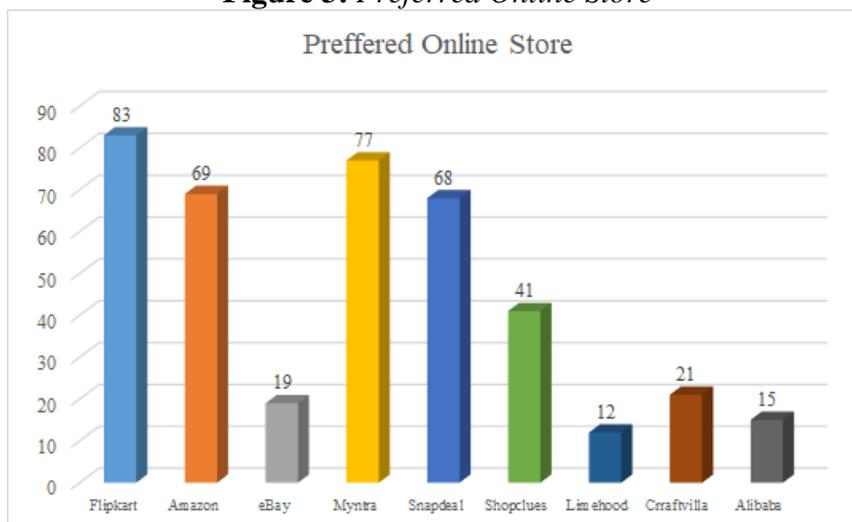
On analyzing the aspects related to items purchased, it was found that major products purchased by women consumers online are Apparels (69%), Cosmetics (65%), Shoes & Sandals (47%), Mobile phone Accessories (45%), Bags & Wallets (45%), Kitchen Utensils (38%) and Toiletries (21%). Bed sheets & Covers (17%), Mobile Phones (15%), Groceries (12%), and Food Items (5%) are least purchased product. Flipkart is found most preferred online store by majority of women consumers (89%) followed by Myntra (77%), Amazon (69%), Snapdeal (68%) and Shopclues (41%). Limehood (12%) is found least preferred store by women consumers of Bilaspur.

**Table 4: Item Purchased Online (n>100)**

<b>Particulars</b>	<b>Frequency</b>
Apparels	69
Bed Sheets & Covers	17
Cosmetics	65
Shoes & Sandals	47
Groceries	12
Food Items	5
Mobile Phones	15
Mobile Accessories	45
Bags & Wallets	45
Kitchen Utensils	38
Toiletries	21

\*Note: Percentage is greater than 100 as respondents are allowed to choose multiple options

**Figure 3: Preferred Online Store**



\*Note: Percentage is greater than 100 as respondents are allowed to choose multiple options

Since this research has utilized proper linkert - type scale it is important to test the internal consistency and the reliability of the questionnaire and thus employ a Cronbach's alpha test. A total of 31 scale constructs were tested for reliability and the below table clearly shows that the set of constructs used in this study is perfect and highly reliable. The following table of Reliability Statistics inform us about the value of the coefficient of Cronbach for the research scale is  $0.894 = 89.4\%$ . This gets over the percent of 80%, which is a good value for the internal consequence of the conceptual construction of the investigated scale (Anastasiadou, 2010; Nouris, 2006).

**Table 5: KMO & Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.822
Approx. Chi-Square	277.865
Bartlett's Test of Sphericity	Df
	45
	Sig.
	0

From the Table:5 we found that the value for KMO was more than 0.6, and it is 0.822 also Bartlett's Test of Sphericity has sig value less than 0.05 at 5% level of significance. So factor analysis could be conducted successfully for data reduction.

**Table 6: Total Variance Explained (Factor Analysis)**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.218	24.645	24.645	2.218	24.645	24.645	2.038	22.642	22.642
2	1.380	15.328	39.973	1.380	15.328	39.973	1.514	16.822	39.464
3	1.218	13.539	53.512	1.218	13.539	53.512	1.189	13.210	52.674
4	1.030	11.442	64.953	1.030	11.442	64.953	1.105	12.280	64.953
5	.983	10.919	75.873						
6	.832	9.240	85.113						
7	.654	7.265	92.377						
8	.503	5.587	97.964						
9	.183	2.036	100.000						

Extraction Method: Principal Component Analysis.

Exploratory Factor Analysis is performed on all the 22 dimensions of four factors considered for this study by using principal-component method. After removing all the cross loadings it is found from the rotation sums of squared loadings and that total sum of twenty

two variables has been extracted and the same has been grouped into four components which have Eigen value of more than one. It ranges from component no. 1 to component no. 4 with the cumulative percentage from 22.642 percent to 64.953 percent. The percentage of variance ranges from 22.642 percentage to 12.280 percentage.

On the basis of Table 7 we found four components, for our 22 variables. Based on the item loading, these factors were respectively labelled as:

1. The factor “Delivery charges and trust” explains the 1st component
2. The factor “Trusted Security” explains the 2nd component
3. The factor “Product quality and Financial Security” explains the 3rd component
4. The factor “Product differentiation” explains the 4th component

These emerged five factors influences and affects the shopping decisions and behavior of women consumers of Bilaspur city.

**Table 7: Rotated Component Matrix (Factor Analysis)**

**Rotated Component Matrix<sup>a</sup>**

	Component			
	1	2	3	4
Free delivery charge is a price advantage when I shop online	.908			
Product quality is important to me when I shop online			.587	
I do mind the real products have difference between the photos of the products when I shop online				.890
Credibility of the online stores is important for my purchasing decision	.697			
I trust the security of online payment methods		.782		
I am concerned about possible interception of financial information by an unidentified third party.			.555	
I would be more likely to shop on the Internet if credit card security was insured		.865		
Security of transactions is important for my purchase decisions			-.726	
I trust the e-tailor privacy policies specified on their Web sites.	-.823			

Extraction Method: Principal Component Analysis.  
Rotation Method: Varimax with Kaiser Normalization.  
a. Rotation converged in 5 iterations.

**Table 8: Predicting Online Behaviour, Frequency of Shopping and Amount Spend.**

Dependent	Independent	b-value	Beta	t-value
Online Behaviour	Price	0.11	0.12	2.33
	Product Quality	0.52	0.39	6.85
	Credibility	.117	.265	2.852
	Web Security	0.26	0.19	3.34
R2 = 0.58, F = 87.78, p<0.05				
Frequency of Purchase	Price	0.376	0.152	2.388
	Product Quality	0.285	0.176	3.097
	Credibility	0.253	0.281	4.883
	Web Security	0.076	0.039	0.652
R2 = 0.49, F = 69.74, p<0.05				
Amount Spend	Price	.142	.129	2.405
	Product Quality	.043	.041	.658
	Credibility	.163	.166	2.766
	Web Security	.257	.239	5.075
R2 = 0.137, F = 15.668, p<0.05				

Multiple regression analysis was carried out to assess the impact of various discussed factors on online buying behavior, frequency and amount spent on purchasing. In identifying those significant variables accounting for online buying behavior of women customers', it is found that all the factors have a significant influence on online buying behavior of women's. The adjusted R<sup>2</sup> of this model is 0.58, which indicates that these factors create 58 % of the variation in behavior of women while purchasing through online stores. Highest variation in buying behavior was created by Product quality (at 22.8%) and lowest by Price (at 12.9%). The significant F-ratio ( $F = 87.78, p = 0.000$ ) indicates that the results of the regression model could hardly have occurred by chance. Thus, the goodness-of-fit of the model is satisfactory. All the 5 factors significantly and positively influence buying behaviour of women customers. Based on the beta coefficient of each independent variable, it is possible to assess the impact of each variable on the dependent variable, satisfaction. According to Table 8, the variable "Product quality" was the most important determinant of women customers' behaviour; it had the standardized coefficient value, 0.39, and the highest t-value, 6.85, followed by Web security with standardized coefficient value, 0.19, and the highest t-value, 3.34.

Separate regression analysis was conducted to investigate the influence of the factors on frequency of online purchasing. Table 8 provides the results of the regression analysis with frequency of purchase as the dependent variable. It was noted that all the 4 factors have significant influence on frequency of purchases made by women's. The adjusted R<sup>2</sup> of this model is 0.49 which indicates that these different dimensions or factors influence the frequency of purchases made through online medium by 49%. Highest variation in frequency of purchasing was created by Credibility (at 21.3%) and lowest by Web security (at 7.12%). The significant F-ratio ( $F = 69.74, p = 0.000$ ) indicates that the results of the regression model could hardly have occurred by chance. According to Table 8, the variable "Credibility" was the most important determinant of women customers' behaviour; it had the standardized coefficient value, 0.281, and the highest t-value, 4.883, followed by Product Quality with standardized coefficient value, 0.176 and t-value, 3.097.

A set of regression analysis was again performed with same set of independent variable with changed set of dependent variable as amount spent on online shopping (monthly). Result of regression analysis is presented in Table 8. The relationship of all the 4 independent with dependent variable was found significant showing positive influence on amount spent on online shopping by women consumers'. The adjusted R<sup>2</sup> of this model is 0.137 which indicates that these different factors influence the amount spent on online shopping by only 13.7%. According to Table 8, the variable "Web Security" was the most important determinant of women customers' behaviour; it had the standardized coefficient value, 0.239, and the highest t-value, 5.075, followed by Credibility with standardized coefficient value, 0.166 and t-value, 2.766.

## **Conclusion**

Online shopping has become a popular shopping method ever since the internet has declared a takeover. There are many individuals that are looking for other amazing alternatives shopping and online shipping is just the fix for that. Many working women around the world prefer to shop online and buy products from several brands and companies that they cannot find or are not available for purchase in their home countries. Nowadays, and with the help of the new technology and the support of the internet, people from all around the world started to purchase items online by simply sitting in their homes. It was found frequency of shopping of women consumer is less but amount spent on their shopping is considerably large than that of

male customers. Also various dimensions discussed in this study impacts the online behavior of women shoppers by 58% and frequency of shopping by 49%. Some new factors were emerged which on the whole create a variance of about 65% on women consumers shopping decisions. The study concluded that online shopping provides a very comfortable service by being able to save the item in the personal shopping bag, and buy it later on. This method allows consumers to compare the products across different stores at same time and people will be able to shop from anywhere and anytime. Online shopping can become imperative tools for improving business and ensuring customers to be happy and loyal.

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