

# A Study on Women's Online Purchasing Behaviour in Erode

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## Abstract

With the advent of internet technology, a new evolution has emerged and turned the nature of purchasing behaviour of people significantly. The internet is a magic tool that aids online shopping. Previously, women had a setback in purchasing online, but the situation is now changing from offline shopping to online shopping. The present study was conducted among 200 female respondents in Erode with the aim of identifying the spending pattern and factors influencing respondents' online purchasing behaviour. The data were collected through a well-framed questionnaire with Google forms. The statistical tools namely chi-square analysis, weighted average score analysis and Garrett Ranking method were used for analyzing the data. The present study indicated that the profile variables namely age, residential area, occupation, monthly income, and marital status had significantly associated with the spending level of the respondents. 'Discounts and offers' was ranked as the primary preference factor towards online purchasing behavior. The study concluded that online retailers should give guarantees about the security of personal information of their customers so that they might continue online purchasing in the future.

**Keywords:** Digital Payment, E-retailers, Online Purchasing Behaviour and Spending Level

## 1. Introduction

Electronic commerce is the order of the day. It aids the consumers to buy goods or services directly from a seller over web technology. Consumers can select a product by surfing the website of the retailer with a shopping search engine, which displays the product and price of different e-retailers. It enables the customer to view the images of the products along with product information including their specifications, features, and price. Nowadays, the purchasing behaviour of women consumers has seen a radical change with the advent of online stores. They are utilizing social media platforms and smartphones influence customers to shop online. In this background, the present study is carried out to examine the online purchasing behaviour of women in Erode. The demographic and study-related profile and problems faced by the respondents in online purchasing are examined

with simple percentage analysis. The products that are frequently purchased by women consumers are analysed by using weighted average ranking score analysis. Henry Garrett's ranking technique is employed to examine the factors influencing consumers in online purchases. The association between selected exogenous variables and spending patterns is studied with a null hypothesis and the same is tested with a chi-square test at 5% level of significance.

## 2. Review of Literature

Mohammad Anisur Rahman *et al.*,<sup>1</sup> revealed that online shopping was preferred to save time, and for the availability of various products and services. Both males and females liked the home delivery facilities and disliked the intangibility of features in online shopping. The study also stated that consumers acquired product information

from social networks, and they purchased apparel, and accessories mostly through cash on delivery method of payment. The study also found that most of the consumers were concerned about the security of the payment system. Anurag Pandey and Jitesh Parmar<sup>2</sup> found that demographic factors, social factors, consumers' online shopping experience, knowledge of using the internet and computer, website design, social media, situational factors, facilitating conditions, product characteristics, sales promotional scheme, payment option and delivery of goods had an impact on their shopping behaviour. The study concluded that after-sales services played an important role in online shopping. Manorama Devi *et al.*,<sup>3</sup> observed that the young generations were very active in the activities of online shopping and most of them were females. Karthick and Gowtham Aashrivad<sup>4</sup> explored that most of the respondents in the age group of 18 - 25 were frequent users of online shopping and most of the females were very much interested in online shopping. It was also found in their study that the consumers frequently purchased mobile phones and computer accessories. They concluded that time efficiency and convenience were the dominating factors influencing online shopping consumers. Bhagyasree and Venugopal<sup>5</sup> found that convenience and time-saving persuaded customers to shop online. Customers also got the advantage of price comparison and the facility to purchase 24 hours every 7 days. Bindia Daroch *et al.*,<sup>6</sup> examined six factors that prevented online shopping consumers such as fear of bank transactions and faith, convenience of traditional shopping then online shopping, reputation and services provided, experience, insecurity and insufficient product information, and lack of trust.

### 3. Objectives

- To determine the frequently purchased products by women consumers in Erode.
- To identify the factors influencing the online purchasing behaviour of women consumers.
- To study the association of exogenous variables and spending patterns of women towards online purchase.
- To understand the various problems in online purchases by women consumers.

## 4. Methodology

The study describes online purchasing behaviour of women and hence the study is descriptive in nature. The convenience sampling technique is used to collect the primary data from the respondents. The sample size consists of 200 women comprising of students, housewives and professionals from various disciplines. Both primary and secondary data are used for collecting data. A structured questionnaire is used for collecting primary data from 200 respondents in Erode. The secondary data are also collected from the sources such as websites, books, journals, and magazines.

## 5. Formulation of Hypothesis

$H_{01}$ : There is no significant association between independent variables (age, residential area, occupation, monthly income, marital status and family type) and the spending level of the respondents towards online purchase.

## 6. Analysis and Discussion

### 6.1 Demographic Profile of the Respondents

In the present study, demographic variables considered are age, residential area, educational qualification, occupation, monthly income, marital status, and family type. Table 1 shows the percentage analysis of the demographic variables of the respondents.

It is observed from Table 1 that most of the respondents are below 26 years (52%) of age. It is noticed that 35.5% of the respondents are from semi-urban areas and 55% of the respondents are undergraduates. The majority of the respondents are students (42.5%) and their monthly income is up to Rs.15,000 (45.5%). The study also found that a maximum of 51.5% are married and 71% are in a nuclear family set-up.

### 6.2 Study Related Variables of the Respondents

The study-related variables taken for the present study are source of awareness, preferred e-marketing site, review checking, frequency of online purchase, level of spending, mode of payment, rating on online purchasing experience,

**Table 1.** Demographic variables of the respondents

Demographic Variables	Classification	No. of Respondents	Percentage
Age (in years)	Below 26	104	52.0
	26-30	23	11.5
	31-35	25	12.5
	36-40	29	14.5
	Above 40	19	9.5
	Total	200	100
Residential Area	Rural	65	32.5
	Semi-urban	71	35.5
	Urban	64	32.0
	Total	200	100
Educational qualification	School level	39	19.5
	Under Graduation	110	55.0
	Post Graduation	49	24.5
	Others	2	1.0
	Total	200	100
Occupation	Business	20	10.0
	Employee	51	25.5
	Professional	22	11.0
	Student	85	42.5
	Housewife	22	11.0
	Total	200	100
Monthly income	Upto Rs.15,000	91	45.5
	Rs. 15,001 -Rs. 25,000	43	21.5
	Rs. 25,001 -Rs.35,000	33	16.5
	Rs. 35,001 -Rs.45,000	18	9.0
	Above Rs.45,000	15	7.5
	Total	200	100
Marital status	Married	103	51.5
	Unmarried	97	48.5
	Total	200	100
Family type	Nuclear family	142	71.0
	Joint family	58	29.0
	Total	200	100

Source: Computed

**Table 2.** Study-related variables of the respondents

Study Related Variables	Classification	No. of Respondents	Percentage
Source of Awareness	Newspaper	28	14.0
	TV/FM Advertisement	28	14.0
	Social media	102	51.0
	Friends	41	20.5
	Others	1	0.5
	Total	200	100
Preferred e-marketing Site	Amazon	88	44.0
	Flipkart	52	26.0
	Myntra	25	12.5
	Meesho	35	17.5
	Total	200	100
Review Checking	Yes	167	83.5
	No	33	16.5
	Total	200	100
Frequency of Online Purchase	Daily	17	8.5
	Weekly once	47	23.5
	Fortnightly once	39	19.5
	Monthly once	85	42.5
	Others	12	6.0
	Total	200	100
Level of Spending	Below Rs.5,000	111	55.5
	Rs. 5,001- Rs. 10,000	47	23.5
	Rs. 10,001- Rs.15,000	30	15.0
	Rs. 15,001- Rs.20,000	10	5.0
	Above Rs.20,000	2	1.0
	Total	200	100
Mode of Payment	Cash on delivery	118	59.0
	Cash via debit/credit card	66	33.0
	Net banking	16	8.0
	Total	200	100

Table 2 to be continued...

Rating on Online Purchasing Experience	Excellent	97	48.5
	Average	92	46.0
	Poor	11	5.5
	Total	200	100
Review Giving	Yes	110	55.0
	No	90	45.0
	Total	200	100
Recommend for Online Purchase	Likely	84	42
	Somewhat likely	98	49
	Unlikely	18	9
	Total	200	100

Source: Computed

review giving, and recommendations for online purchase. Table 2 exhibits the simple percentage analysis of study-related variables.

Table 2 evinces that a high proportion (51%) of the respondents are aware of online purchases through social media. A maximum of 44% of the respondents prefer Amazon for online purchases and most (83.5%) of the respondents are checking reviews of past consumers. The majority (42.5%) of the respondents like to purchase once in a month online and spend below Rs. 5,000 (55.5%) for

online purchasing. The majority (59%) of the respondents prefer cash on delivery as their payment mode and they rate their online shopping experience as excellent (48.5%). The majority (55%) of the respondents like to give reviews for the products and is somewhat likely to recommend the online purchase to others (49%).

### 6.3 Frequently Purchased Products

The frequently purchased products online that are considered in the study are classified into ten categories

Table 3. Frequently purchased products

S. No.	Products	Total Score	Mean Score	Rank
1	Cosmetics	711	3.55	II
2	Books/CDs	635	3.18	VI
3	Electronic Gadgets	655	3.28	V
4	Clothes	723	3.62	I
5	Household Items	669	3.35	IV
6	Groceries	587	2.94	IX
7	Toys	610	3.05	VIII
8	Footwear	681	3.41	III
9	Ornaments	623	3.12	VII
10	Furniture	527	2.64	X

Source: Computed

such as cosmetics, books/CDs, electronic gadgets, clothes, household items, groceries, toys, footwear, ornaments, and furniture. To find out the most frequently purchased products of the respondents, a weighted average score analysis is adopted. The respondents are asked to rate the items on a five-point scale as most likely, often, sometimes, very rarely and never. The scores are assigned to each item and the mean scores are calculated. The highest score is given first rank followed by other ranks. The mean scores of frequently purchased products and their ranks are presented in Table 3.

It is observed from Table 3 that 'Clothes' is the most frequently purchased product with a mean score of 3.62. 'Cosmetics' is ranked as the second most frequently purchased product with a mean score of 3.55. It is followed by 'Footwear' and 'Household items' with mean scores of 3.41 and 3.35 respectively. The fifth most frequently purchased product ranked by the respondents is 'Electronic gadgets' with a mean score of 3.28. 'Books/CDs' and 'Ornaments' are the sixth and seventh most frequently purchased products with scores of 3.18 and 3.12 respectively. The eighth most frequently purchased product ranked by the respondents is 'Toys' with a mean score of 3.05. 'Groceries' and 'Furniture' are the ninth and tenth most frequently purchased products with mean scores of 2.94 and 2.64 respectively.

## 6.4 Factors Influencing Online Purchasing Behaviour

In order to find the major factors influencing online purchasing behaviour, the respondents are asked to rank the factors such as speed of delivery, discounts and offers, variety of products, better price, saving time, quality of products, easy mode of payment and return policy. The ranks given by the respondents are converted into scores by using Henry Garrett ranking technique and assigned with ranks. The mean scores and ranks computed using Henry Garrett ranking technique for all the factors are illustrated in Table 4.

Table 4 shows the ranking of respondents towards factors influencing online purchasing. 'Discounts and offers' are ranked first with the mean score of 63.03, 'Saves time' is given second rank with a mean score of 59.69, 'Return policy' is ranked as the third factor with a mean score of 56.27, 'Better price' is ranked as the fourth factor with the mean score of 54.24, 'Speed of delivery' is ranked as the fifth factor with the mean score of 47.43, 'Variety of products' is ranked as the sixth factor with a mean score of 47.02, 'Quality of products' is ranked as the seventh factor with the mean score of 41.50 and 'Easy mode of payment' is ranked as the eighth factor with the mean score of 23.23 towards online purchase. Therefore,

**Table 4.** Factors influencing online purchasing behaviour

S.No.	Factors	Total Score	Mean Score	Rank
1	Speed of Delivery	9486	47.43	V
2	Discounts and offers	12606	63.03	I
3	Variety of Products	9403	47.02	VI
4	Better Price	10847	54.24	IV
5	Save Time	11937	59.69	II
6	Quality of Products	8300	41.50	VII
7	Easy Mode of Payment	4645	23.23	VIII
8	Return Policy	11253	56.27	III

Source: Computed

it has been observed that most of the respondents ranked 'Discounts and offers' (63.03) as the primary factor influencing the online purchases.

### 6.5 Association between Exogenous Variables and Spending Pattern towards Online Purchase

An attempt has been made to study the association between exogenous variables and spending patterns by the respondents towards online purchasing by using chi-square analysis. Table 5 shows the results of the chi-square analysis.

The results of Table 5 show that null hypotheses relating to all the selected variables are rejected except family type. So, there is a strong association between age, residential area, occupation, monthly income, marital status and spending pattern by the respondents towards online purchases. The present study accepts the null hypothesis framed and tested for family type. Hence, it is understood that there is no significant association between family

type and spending pattern by the respondents towards online purchases.

### 6.6 Frequently Faced Problems During Online Purchase

The frequently faced problems by women during the online purchases are classified into seven categories such as the risk of fraudulent activities, poor quality, color deviation, shipping problems, damages to products, poor response and service and poor packaging. Table 6 displays the simple percentage analysis of frequently faced problems by the respondents.

Table 6 infers that the majority of 17% of the respondents face the problem of 'Risk of fraudulent activities' most of the time, 15% of the respondents often face the problem of 'Damages in Products' and 31% of the respondents sometimes face the problem of 'Color Deviation'. 36% of the respondents rarely face the problem of 'Poor quality' and 32.5% of the respondents never face the 'Shipping Problem'.

**Table 5.** Association between exogenous variables and spending pattern

Variables	Accepted/Rejected	Result
Age	Rejected ( $\chi^2$ value=67.48, Table value=26.296, D.F = 16)	Significant
Residential Area	Rejected ( $\chi^2$ value=30.393, Table value=15.507, D.F = 8)	Significant
Occupation	Rejected ( $\chi^2$ value=65.503, Table value=26.296, D.F = 16)	Significant
Monthly income	Rejected ( $\chi^2$ value=51.405, Table value=26.296, D.F = 16)	Significant
Marital Status	Rejected ( $\chi^2$ value=22.46, Table value=9.488, D.F = 4)	Significant
Family Type	Accepted ( $\chi^2$ value=5.424, Table value=9.488, D.F = 4)	Not Significant

Source: Computed; Significant at 5% level

**Table 6.** Frequently faced problems

S.No.	Problems	MT	O	ST	R	N
1	Risk of Fraudulent Activities	34 (17%)	11 (5.5%)	67 (33.5%)	47 (23.5%)	41 (20.5%)
2	Poor Quality	23 (11.5%)	26 (13%)	61 (30.5%)	72 (36%)	18 (9%)
3	Color Deviation	30 (15%)	24 (12%)	62 (31%)	66 (33%)	18 (9%)
4	Shipping Problem	22 (11%)	17 (8.5%)	44 (22%)	52 (26%)	65 (32.5%)
5	Damages in Products	18 (9%)	30 (15%)	48 (24%)	71 (35.5%)	33 (16.5%)
6	Poor Response and Service	21 (10.5%)	18 (9%)	47 (23.5%)	68 (34%)	46 (23%)
7	Poor Packaging	32 (16%)	12 (6%)	50 (25%)	62 (31%)	44 (22%)

(MT-Most of the Times, O-Often, ST-Sometimes, R-Rarely, N-Never)

Source: Computed

## 7. Findings

The major findings of the study is summarized below:

- It is identified that Clothes is ranked as the most frequently purchased product and Furniture as the least frequently purchased product online by the respondents.
- It is also noted that discounts and offers is ranked as the primary factor and easy mode of payment is ranked as the least factor influencing women consumers in online purchases.
- It is observed that there is a strong association between age, residential area, occupation, monthly income, marital status, and level of spending by the respondents towards online purchases.
- The study showed that family type does not significantly associate with the spending pattern of respondents towards online purchases.
- It is found that the respondents mostly face the problems of risk of fraudulent activities and poor packaging.

## 8. Suggestions

The following suggestions may be considered for boosting the online purchasing behaviour of women consumers:

- The online retailers must render other add-on services to attract more customers since people are looking for other incentives beyond discounts and quick delivery.
- In this technological era, where everything is becoming digitalized, most customers go for digital payment transactions. So, online companies must guarantee the security of the personal information of their customers.
- Accurate and quality products with the selected colour must be delivered as per the display on the company's website and online app.
- Before making online purchasing, customers should be conscious of the risk of fraudulent activities involved in fake websites and advertisements.
- Damages in the product during shipping may reduce the customers' online purchasing



behaviour. Hence, online marketers should look for ways to maintain the quality and safety packaging of products.

## 9. Conclusion

Technology has made noteworthy progress over the years to provide consumers with a better online purchasing experience. With the hasty growth of products and brands, people have cogitated that online purchasing will overhaul in-store shopping. The availability of online retailing has twisted a more educated consumer to shop with easiness and not spend a large amount of time. The study found that 'Discounts and offers' are ranked as the primary factor influencing online purchasing behaviour. The study concluded that online retailers should guarantee the security of the personal information of their customers, so that they may continue online purchasing in future.

## 10. References

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