



A STUDY ON THE PERCEPTION OF WOMEN CUSTOMERS TOWARDS ONLINE SHOPPING

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Abstract:

With the advent of internet technology, the nature of online shopping, its evolution has been taking shape and turn dramatically. Earlier women were afraid to purchase online but the trend is changing from offline shopping to online shopping. The objective of the study is to know the perception of women customers towards online shopping. Questionnaire was collected from 41 women respondents and the data collected was analyzed using Simple Percentage Analysis, Mean Rating, Mean Score and ANOVA. The study revealed that the level of agreement falls between agree and strongly agree for most of the beneficial factors such as time saving, offer, discounts, door delivery of products, etc., and also for the risk factor that the product cannot be touched and felt. The Anova conducted showed that the perceived beneficial scores did not differ significantly among the women customers with various personal factors except for one perceived risk of frequency of online purchase.

Key Words: Online Shopping, Women Customers, Perceived Benefits & Perceived Risks

Introduction:

Online shopping is a continuously growing trend in India and the numbers of both sellers and buyers are increasing daily by whopping percentages. The increase in technology provides good opportunities to the seller to reach the customer in much faster, easier and in an economic way. Millions and millions of people shop online. With the advent of Internet technology, the nature of online shopping, its evolution has been taking shape and turn dramatically. Consumers today prefer buying products at the click of the mouse instead of wasting energy and time buying from offline stores. Without anyone's surprise, women are the most active online shoppers for groceries and they are far more likely to seek information, entertainment and advice 'on the go'!

Statement of the Problem:

Online shopping has become an order of the day for a considerable number of Indian women. Interestingly, the total number of online women shoppers is estimated to grow at a rapid pace to touch 150 million at the end of 2020. It is important to know how much women are aware of online shopping and their perception towards it. In this study, an attempt has been made to compare the socio economic background of women customers and their perception towards the beneficial and risk factors of online shopping.

Objectives of the Study:

- ✓ To know the Socio economic background of women customers who shop Online.
- ✓ To analyze the perceptual factors towards online shopping among women customers.

Review of Related Literature:

Vivek Singh Tomar, Sunetra Saha, Kalyan Kumar De and Anu Prashant (2017)¹ have done a research on "Perceived Benefits of Online Shopping: Cognitive and Conative Influences". The study identified the perceived benefits of online shopping and categorized them into meaningful factors. It also examined the conative and cognitive influences of perceived benefits of online shopping on consumer's attitude. A sample of 300 respondents who had prior experience of online shopping were included in the study for data collection. The study involved exploratory factor analysis on perceived benefits of online shopping and seven factors were identified as important benefits. These factors included convenience, empowerment, individualism, discreteness, reach, Price advantage and autonomy. In order to find out the interrelation between perceived benefits of online shopping, online shopping advocacy, benefit evaluation of online shopping and future online purchase intentions a Structure equation model based path analysis was undertaken. It was concluded that higher Perceived benefits of online shopping evaluation led to high Benefit evaluation of online shopping. Further high Benefit evaluation of online shopping led to high Future online purchase intentions. .

"Dimensions of Perceived Risk in Online Shopping - A Factor Analysis Approach" was a research undertaken by Sreya. R and Dr. P. T. Raveendran (2016)². The purpose of the paper was to explore the dimensions of risk that consumers perceive during their online shopping process. The data was collected from 102 respondents in kannur district of Kerala, who had previous experience with online shopping. Snowball sampling procedure was used for data collection. Kaiser-meyer-olkin measure of sampling adequacy and Bartlett's test of sphericity was used to find out the significant correlation between variables. The results of the

study revealed that online shoppers perceive five types of risk namely ‘Product risk’, ‘Privacy risk’, ‘Payment and transaction risk’, ‘Time risk’ and ‘Risk of hidden charges’. The findings of the study provided the online retailers with insights on how to reduce perceived risk during online shopping process.

Shraddha Sharma and Dr. Manish Sitlani (2015)⁵ have done their research on “Perceived Risk and Online Shopping -A Factor Analysis Approach”. The study identified the factors of perceived risk in online shopping in Indore city. Data was collected from a sample of 410 respondents in Indore using convenient cum judgmental non probability sampling method. The target population for the study included all internet users in Indore city who were aged 18 years and above. Pearson’s Correlation coefficient and Exploratory factor analysis was used to analyze the data. The results of the study revealed that six dimensions of consumer perceived risk had significant impact on online shopping in Indore. The risk factors were identified to be Risk relating to product such as delivery of damaged goods, delay in delivery, etc., Monetary risks which included hidden charges, insecure usage of credit cards, etc., Risks relating to return process, Social risks, Information risks and Miscellaneous risks.

Neeraj Mathur (2015)⁴ has undertaken a research on “Perceived Risks towards Online Shopping-An Empirical Study of Indian Customers”. An effort has been made by the researcher to find out the perceived risks of Indian customers with reference to online shopping. The risks included misuse of credit cards, product risk, leakage of personal information and risk of convenience. Sample size used for the research consisted of 400 respondents out of which 200 were male and 200 were female. Binomial Distribution was used to identify the perceived risks associated with online shopping approach. The results of the analysis made it clear that in spite of increasing rapid awareness among Indians about online shopping, people are still facing risks in the electronic form of retail.

Sajid Nazir Wani and Sheeba Malik (2013)⁵ in their research titled “A Comparative study of online shopping behavior: Effects of perceived risks and benefits” investigated the role of perceived risks and benefits which influenced the consumer’s purchase decision process during online shopping in UK and India. A total of 200 respondents from both UK and India respectively were considered for the study. Factor analysis and simple regression were used to analyze the data. The study revealed that Indian consumers perceived more risks than the British consumers and the benefits of internet shopping perceived by Indians were found to be significantly less.

Research Methodology:

The present study is based on both primary and secondary data. Primary data were collected from women who shop online. Secondary data were collected from various journals, magazines, reports and newspapers. 41 women customers of online shopping have been chosen in Coimbatore city by using convenient sampling and a questionnaire was prepared and administered in person to all the respondents. Simple Percentage Analysis, Mean Rating, Mean Score and Anova were used to analyze the data collected. Respondents were asked to give their opinion on a 5 point rating scale with ratings starting from strongly disagree (1) to strongly agree (5) for the perceived benefits and perceived risk scales"

Data Analysis and Interpretation:

Table 1: Percentage Analysis on Personal Factors of Women Shopping Online

Variable	Group	Number	Percentage
Education	Graduate	25	61.0
	P.G	5	12.2
	Professional	11	26.8
	Total	41	100.0
Family Monthly Income	Below 25000	22	53.7
	25000-50000	15	36.6
	Above 50000	4	9.8
	Total	41	100.0
Duration of Online Shopping	< 1 yr	11	26.8
	1-5 yrs	26	63.4
	> 5 yrs	4	9.8
	Total	41	100.0
Frequency of Online Purchase	Weekly	7	17.1
	Monthly	6	14.6
	Quarterly	6	14.6
	Half yearly	3	7.3
	Occasionally	19	46.3
	Total	41	100.0
Average Amount Spent	Below 5000	34	82.9
	5000-10000	7	17.1

	Total	41	100.0
Show Room Visit	Yes	11	26.8
	No	30	73.2
	Total	41	100.0

Source: Computed from primary data

The above table shows that out of the total respondents taken for the study majority (61%) of them are graduates, 53.7% of them have their monthly family income below Rs. 25000, 63.4% of the respondents have been shopping online from 1-5 years, (46%) of them shop online only occasionally, 82% of them spend below Rs.5000 on an average and majority (73%) of the respondents do not visit showroom before purchasing the products online.

Table 2: Perceived Benefits of Women Respondents Who Shop Online

Perceived Benefits	Numbers	Minimum	Maximum	Mean	Standard Deviation
Online shopping saves time	41	3.00	5.00	4.5122	.55326
Online shopping can be at any place and at any time	41	1.00	5.00	4.1463	.79250
Products from any part of the county can be purchased	41	2.00	5.00	4.0488	.94740
Availability of amazing choices of products	41	2.00	5.00	3.9512	.89306
Benefit of different prices, offers, discounts and rebates	41	3.00	5.00	4.0488	.70538
Benefit of sending gifts easily	41	2.00	5.00	3.5854	.83593
Less expense on unplanned buying	41	2.00	5.00	3.6585	.88345
Easy comparison and researching of products and prices	41	3.00	5.00	4.0244	.65145
Good quality of products	41	2.00	5.00	3.4390	.92328
Accessibility of shopping cart/check out process	41	2.00	5.00	3.6585	.72835
No pressure from sales people	41	2.00	5.00	4.2927	.84392
Easy returns and refunds	41	1.00	5.00	3.4634	.83957
Purchase of personal product is easy	41	2.00	5.00	3.9512	.70538
Door delivery of Products	41	2.00	5.00	4.3415	.76190

Source: Computed from Primary Data

The above table shows that the level of agreement for factors such as Online shopping saves time, Online shopping can be done at any place and time, Products can be purchased from any part of the country, Benefit of different prices, offers, discounts and rebates, Easy comparison of products and prices and No pressure from sales people falls between agree and strongly agree. Further the level of agreement for those factors such as Availability of amazing choices of products, Benefit of sending gifts easily, Less expense on unplanned buying, Good quality of products, Accessibility of shopping cart, Easy returns and refunds, Easy purchase of personal products falls between Neutral and Agree.

Table 3: Perceived Risks of Women Respondents Who Shop Online

Perceived Risks	Numbers	Minimum	Maximum	Mean	Standard Deviation
Leakage of Personal information	41	1.00	5.00	3.0244	1.25475
Product highly priced	41	2.00	5.00	3.2439	.91598
Misuse of credit card	41	1.00	5.00	2.8049	1.07749
Cannot touch and feel the products	41	2.00	5.00	4.2683	.83739
Information about the product is not appropriate	41	1.00	5.00	3.4146	1.02410
Non – availability of variety of products	41	1.00	5.00	2.7073	1.12347
Inability to cancel orders	41	1.00	5.00	2.9268	1.03417
Poor quality of products delivered	41	1.00	5.00	3.2195	1.08426
Difficulty in product return and refund	41	1.00	5.00	3.3171	1.08257
Delivery of different products	41	1.00	5.00	3.5122	1.00304
Long delivery period	41	1.00	5.00	3.4146	1.11749
Delivery costs are too high	41	1.00	5.00	3.5122	1.07522
Lack of fun with friends and family	41	2.00	5.00	3.7317	.97530

Source: Computed from Primary Data

From the above table it is clear that the level of agreement falls between Agree and Strongly Agree for the perceived risk factors that the Product cannot be touched and felt and for those factors such as Leakage of personal information, Product highly priced, Information about the product is not appropriate, Poor quality of products delivered, Difficulty in product return and refund, Delivery of different products, Long delivery period, Delivery costs too high and Lack of fun with friends and family the level of agreement falls between Neutral

and Agree. The level of agreement for the remaining factors such as Misuse of credit card, Non – availability of variety of products and Inability to cancel orders falls between Disagree and Neutral.

Table 4: Perceived Benefits Score and Anova

Variable	Group	Mean	SD	Number	F	t	Significant / Not Significant
Education	Graduate	54.16	5.51	25	1.319		NS
	P.G	58.60	6.95	5			
	Professional	55.73	5.85	11			
	Total	55.12	5.81	41			
Family monthly income	Below 25000	55.82	4.53	22	2.310	-	NS
	25000-50000	53.00	7.24	15			
	Above 50000	59.25	3.59	4			
	Total	55.12	5.81	41			
Duration of online shopping	< 1 yr	53.64	6.70	11	.651	-	NS
	1-5 yrs	55.42	5.70	26			
	> 5 yrs	57.25	3.86	4			
	Total	55.12	5.81	41			
Frequency of online purchase	Weekly	57.86	6.12	7	2.106		NS
	Monthly	56.33	4.13	6			
	Quarterly	51.50	5.79	6			
	Half yearly	60.67	1.15	3			
	Occasionally	54.00	5.84	19			
	Total	55.12	5.81	41			
Average amount spent	Below 5000	55.18	6.09	34	-	.131	NS
	5000-10000	54.86	4.60	7			
	Total	55.12	5.81	41			
Show room visit	Yes	55.18	6.09	34	-	1.263	NS
	No	54.86	4.60	7			
	Total	55.12	5.81	41			

Source: Computed from Primary Data

Perceived benefits score was found by adding the ratings of all the statements in the scale. Higher the score, more the level of agreement.

Comparing the educational qualifications of the respondents, it was found that the average perceived benefit score is highest (58.60) for Post graduates. Graduates have the lowest mean score of (54.16). The ANOVA conducted showed that the calculated F ratio value to be 1.319 which was found to be not significant and it can be inferred that the perceived benefit scores do not differ significantly among the Graduates, Post graduates and others.

By comparing the various level of monthly family income of the respondents it was found that the average benefit score is highest (59.25) for respondents with family income above Rs. 50000 and the family having monthly income between Rs.25000- Rs.50000 has the lowest score (53). The ANOVA conducted showed that the calculated F ratio value is 2.310 which was found to be not significant and it can be inferred that the perceived benefit scores do not differ significantly among the respondents with different monthly family income.

The duration of online shopping made by the respondents was compared and was found that the average benefit score was highest (57.25) for those respondents who are shopping online for more than 5 years and it was lowest (53.64) for respondents who are shopping online for less than a year. The ANOVA conducted showed that the calculated F ratio value was 0.651 which was found to be not significant and it can be inferred that the perceived benefit scores do not differ significantly among the respondents shopping online with different time duration.

After comparing the frequency of online purchase made by the respondents it was found that the average benefit score was highest (60.67) for respondents who purchase half yearly and the score was lowest (51.50) for those who purchase quarterly. The ANOVA conducted showed that the calculated F ratio value was 2.106 which was found to be not significant and it can be inferred that the perceived benefit scores do not differ significantly among those respondents whose frequency of online shopping differs.

Comparing the average amount spent by the respondents for online shopping it was found that the average perceived benefit score was highest (55.18) for respondents who spent below Rs.5000 on an average for online shopping and the score was lowest (54.86) for those who spent on an average of Rs.5000-Rs.10000. The *t* test conducted showed that the *t* value was 0.131 which was found to be not significant and it can be inferred

that the perceived benefit scores do not differ significantly among those respondents who spend different amount for shopping online.

The showroom visit done by the respondents before purchasing the products online it was found that the average perceived benefit score was highest (57) for those who visit the showroom and the score is lowest (54.43) for those respondents who do not visit showroom. The *t* test conducted showed that the calculated *t* value was 1.263 which was found to be not significant and it can be inferred that the perceived benefit scores do not differ significantly among those respondents who visit and those who do not visit the showroom.

Table 5: Perceived Risks Score and Anova

Variable	Group	Mean	S.D	No	F	t	Sig.
Education	Graduate	44.68	7.58	25	1.501	-	NS
	P.G	41.00	7.00	5			
	Professional	40.45	6.86	11			
	Total	43.10	7.43	41			
Family monthly income	Below 25000	43.45	6.60	22	.054	-	Ns
	25000-50000	42.73	8.84	15			
	Above 50000	42.50	7.94	4			
	Total	43.10	7.43	41			
Duration of online shopping	< 1 yr	43.82	8.75	11	.179	-	NS
	1-5 yrs	42.58	7.04	26			
	> 5 yrs	44.50	7.77	4			
	Total	43.10	7.43	41			
Frequency of online purchase	Weekly	42.57	7.32	7	3.958	-	**
	Monthly	36.33	6.59	6			
	Quarterly	47.50	5.28	6			
	Half yearly	52.67	6.51	3			
	Occasionally	42.53	6.54	19			
	Total	43.10	7.43	41			
Average amount spent	Below 5000	43.35	7.60	34	-	.481	NS
	5000-10000	41.86	6.91	7			
	Total	43.10	7.43	41			
Show room visit	Yes	43.00	5.12	11	-	0.050	NS
	No	43.13	8.19	30			
	Total	43.10	7.43	41			

Source: Computed from Primary Data

Comparing the educational qualifications of the respondents, it was found that the average perceived risk score was highest (44.68) for Graduates. Post Graduates have the lowest mean score of (54.16). The ANOVA conducted showed that the calculated F ratio value to be 1.501 which was found to be not significant and it can be inferred that the perceived risk scores do not differ significantly among the Graduates, Post graduates and others.

By comparing the various level of monthly family income of the respondents it was found that the average risk score was highest (43.45) for respondents whose family income is below Rs. 25000 and the families having monthly income above Rs.50000 has the lowest score (42.50). The ANOVA conducted showed that the calculated F ratio value as 0.054 which was found to be not significant and it can be inferred that the perceived risk score do not differ significantly among the respondents with different monthly family income.

The duration of online shopping made by the respondents was compared and was found that the average risk score was highest (44.50) for those respondents who are shopping online for more than 5 years and it was lowest (42.58) for respondents who are shopping online for about 1-5 years. The ANOVA conducted showed that the calculated F ratio value was 0.179 which was found to be not significant and it can be inferred that the perceived risk score do not differ significantly among the respondents shopping online with different time duration.

After comparing the frequency of online purchase made by the respondents it was found that the average risk score was highest (52.67) for respondents who purchase half yearly and the score was lowest (36.33) for those who purchase monthly. The ANOVA conducted showed that the calculated F ratio value was 3.958 which were found to be significant at 1% level and it can be inferred that the perceived risk score differ significantly among those respondents whose frequency of online shopping is different.

Comparing the average amount spent by the respondents for online shopping it was found that the average perceived risk score was highest (43.35) for respondents who spent below Rs.5000 on an average for online shopping and the score was lowest (41.86) for those who spent on an average of Rs.5000-Rs.10000. The *t* test conducted showed that the *t* value was 0.131 which was found to be not significant and it can be inferred

that the perceived risk score do not differ significantly among those respondents who spend different amount for online shopping.

The showroom visit done by the respondents before purchasing the products online was compared and it was found that the average perceived risk score was highest (43.13) for those who do not visit the showroom and the score is lowest (43) for those respondents who visit the showroom. The *t* test conducted showed that the calculated *t* value was 1.113 which was found to be not significant and it can be inferred that the perceived risk score do not differ significantly among those respondents who visit and those who do not visit the showroom.

Conclusion:

In this rapidly changing age and time, going 'digital' is the new trend. Every brick and mortar shop is now trying to create its online presence to stay ahead of the competition. Not only men, even women prefer buying products at the click of the mouse instead of wasting energy and time buying from offline stores. Comparison of products and prices, convenience, discounts and offers, availability of products are some of the important factors which attract more women customers towards online shopping. And the risk factor which was strongly agreed was that the product cannot be touched and felt. As perceived risk tends to decrease with internet experience, it is a matter of time that online shopping would be a booming industry in India especially for women.

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