

A STUDY OF BUYING BEHAVIOUR OF MIDDLE-CLASS WOMEN IN E-COMMERCE

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ABSTRACT

Internet has changed the existing structure and process of markets, commerce and proved a useful tool in the development of mankind. Internet has paved the path for business activities based on internet referred as electronic commerce or E-Commerce. In comparison to traditional stores, the online shopping has many good characteristics such as it is convenient, it is time saving, it provides more varieties and more important that it doesn't require travel to retail stores (Maddox et. al., 2012).

Keywords: Buying Behaviour, Middle-Class, e-Commerce, Retail Stores, Internet.

Introduction

The online platforms provide various attractive features such as discount, free home delivery, product information, product comparison based on price & features etc. to lure them (Farid 2015). According to a study conducted by Kumar and Maan in 2014, the bargain power of consumer is high in online shopping in comparison to offline shopping. But at the same time, online shopping has posed threats such as shopping frauds, privacy issues, third party information etc. made challenges before the advanced technology in 21st century. The emergence of digital shopping, the trend in online retailing with respect to offline retailing is changing. The changing structure is mentioned in the figure given below.

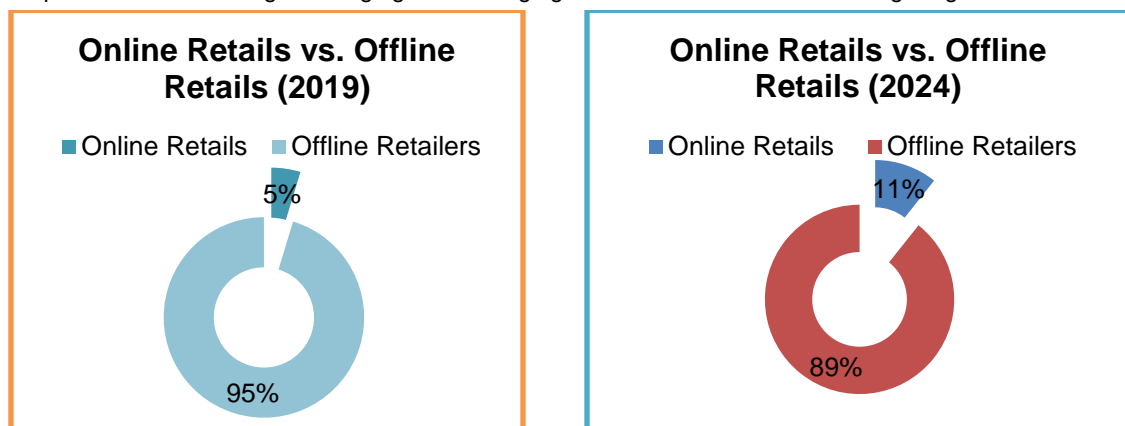


Figure A: Online Retails vs. Offline Retails (2019 and 2024, Source IBEF)

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Review of Literature

The various studies have been undertaken to understand the factors affecting the buying behaviour of consumer in general and women in particular. A summary of the same have been given below. **Clark (1989)** conducted a study in order to study the impact of information technology on purchasing behaviour of consumers. He concluded that 3D technology and virtual reality paved the path for market manufacturers and service providers to technology advancement in their goods and service in order to capture the market. **Kunz (1997)** examined the role of return policy in purchasing behaviour of people doing online shopping. It is the desire of the consumers to touch the product like in offline or brand shopping in order to have satisfaction in purchasing. The study revealed that easy return policy has positive impact on preferences of the online consumer. On the other hand, the consumer not to prefer such seller or brand for which the return policy is not up to the mark. Apart from this, consumers engaged in the domain of online shopping, prefer or like the guarantee and warrantee policy being provided by product seller. **Sawhney and Zubin (2001)** highlighted the advantages of purchasing through e-commerce platforms. They underlined the benefits and divided these into various categories namely, lower cost, time saving, higher revenue and relation between sellers and buyers. According to the study, due to requirement of lesser staffs, no physical outlets and other lesser inputs; the online sellers attract more number of consumers by lowering the price and maximizing their revenue. Due to enhancement of information technology, consumers don't need to go to retailer market, the seller provide home delivery of products; resulted into less time consuming for consumers. **Dholakia and Uusitalo (2002)** conducted a study in order to analyze the consumer behavior and benefits of shopping using e-commerce platforms. They conducted a survey from the respondents in America having experience of both pattern of shopping in analyzing the impact of age, family income, family orientation on consumer attitude and perception in online and offline shopping behavior. They concluded that consumers are shifting to electronic shopping from traditional shopping. They propounded that the behavior of consumers are different in both the online and offline shopping in terms on age, income and family orientation. **Kanwal (2012)** conducted a study to examine the different aspects of consumer behaviour towards online shopping in selected districts of Punjab comprising 450 respondents. The study revealed that education and age significantly affect the decision making of consumes while making purchase through e-commerce platforms. The study concluded that variety of products, convenience, ease in payment, product price are the major determining factors affecting the mindset of consumers. The people with high educational attainments feel easy and convenient to shop online due to less vulnerability of perceived risks. **Hooda and Aggarwal (2012)** examined the decision making behaviour of consumer residing in Jaipur district of Rajasthan. They revealed that most of the buyers afraid of making online transaction due to security concerns. However, the younger age buyers feel comfortable in shopping online due to knowledge of technology. They suggested that the security concerns should be addressed in order to attract the buyers by the sellers. **Astha Joshi (2015)** conducted a study to examine the factor affecting women buying behaviour while purchasing garments online. She concluded that the major factors affecting the women garments buying behaviour are price of garments, brand name, quality of product, durability of product, trends and styles. She concluded that the offers and discounts also influence the decision making process of women in online shopping. **Yudan Yang and Siyao Huang (2015)** in their study found out that women consumer are very sensitive as far as decisions of online purchasing are concern. The women consumers take decisions after considerations of so many things about the product available online. The study revealed variables like, appearance, shape, display way of products strongly decide the decisions pertaining to online shopping among women consumers through – Commerce platforms. **Sonalkala and Rajesh Kumar Sharma (2015)** investigated the behaviour of women online shoppers and found that factors like trust and site quality do not directly impact their intentions to continue shopping with online retailers. Instead, the effects of trust and site quality are indirect, mediated by perceived usefulness, subjective norms, and enjoyment. **Chiou et.al (2017)** conducted a study in order to examine the role of sales representative in online shopping behaviour of women. The study revealed that there is strong relationship between sales representations with women consumers in online shopping through e-commerce platforms. The sales representatives attract the women consumers by way of explaining the characteristics of the products or services. Due to the explanations, women consumers get satisfied with the features of the products and services and trust the particular brand.

Objectives and Research Methodology

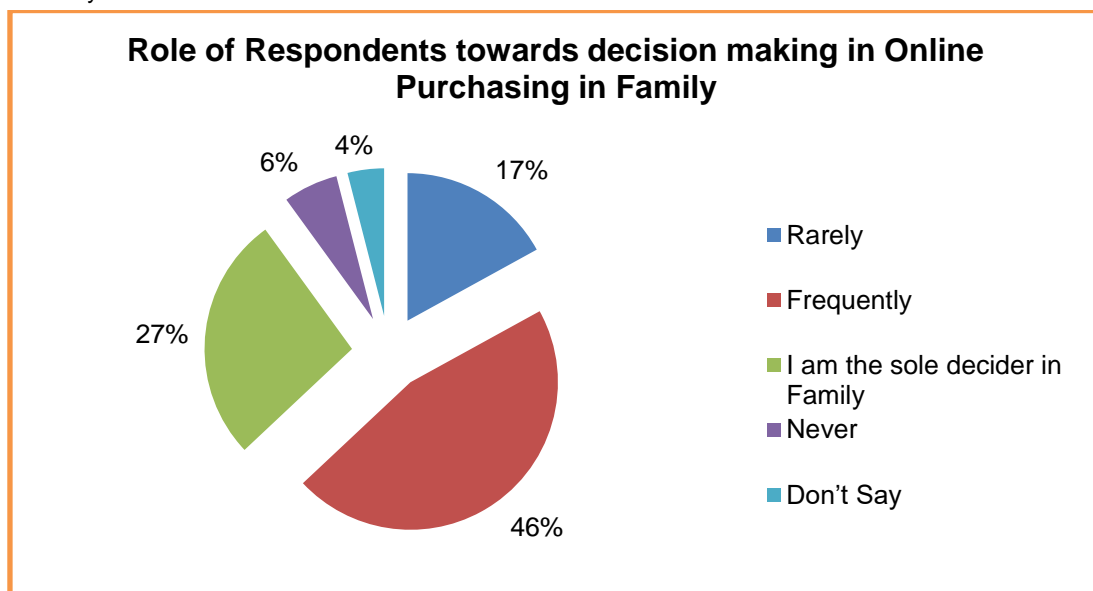
The study aims to study the role of middle-class women in online buying decisions in the family structure of Indian Society. The objective of the study is to investigate the pivotal role that middle-class

women play within the family structure of Indian society in family purchasing through e-commerce platforms. The study aims to examine their influences, decision-making authority, and contributions to shaping the family's choices in the market of e-commerce.

The descriptive statistics have been used to test the hypothesis in order to find the conclusions pertaining to the objectives of the study. The area of the study is National Capital Region (NCR) which includes Delhi, Noida and Gurugram cities in the region of NCR. A sample size of 400 respondents has been used using the Stratified Random sampling technique. The respondents have been selected on the basis of NCCS Segments (*New Consumer Classification System*) based on Education of chief wage earner & Durable ownership divided into various categories like A (A1, A2, A3); B (B1, B2), C & D. All the categories have been given proportional weightage according to objectives of the study. The primary and secondary data have been used to test the hypothesis of the study. The primary data have been collected through structured questionnaire from the targeted respondents in the area of the study. The primary data have been collected from the respondents by administering a structured questionnaire, interviews and discussion with women in households. The secondary data have been collected to provide current scenario of e-commerce markets in general and Grocery and Electronics in particular from authentic sources like Economic Survey, statista.com, IBEF platforms apart from other sources. The collected data have been tabulated and analyzed according to objectives of the study using appropriate descriptive techniques in order to draw the conclusions of the study.

Data Analysis and Interpretations

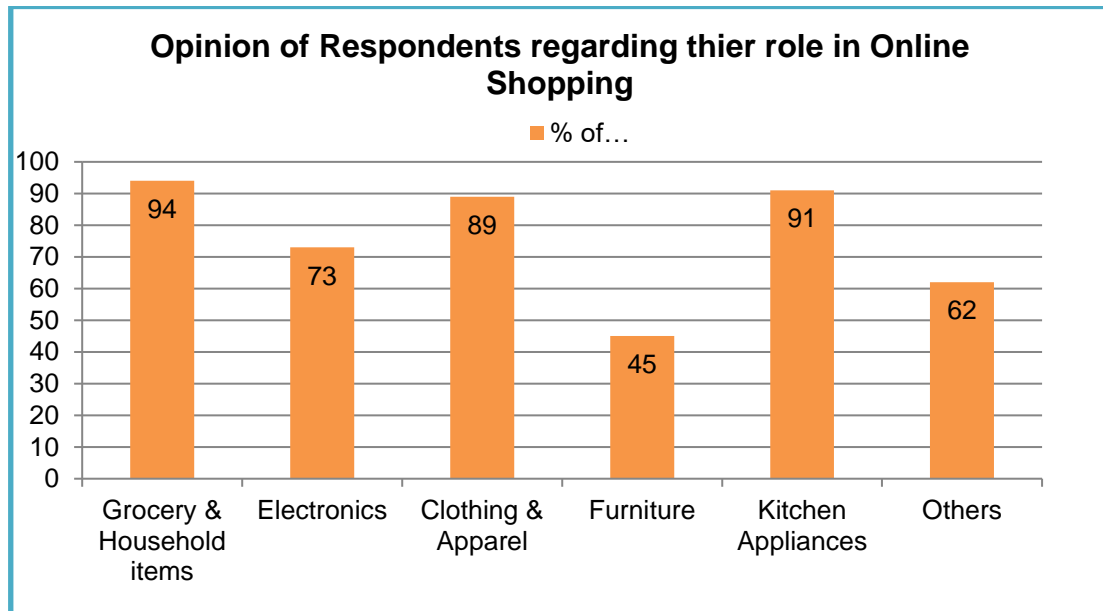
The above graph illustrates the diversity of perspectives regarding the influence of women in online shopping decisions within various households. It shows that women's roles in shaping opinions about online shopping vary, with some families heavily involving women, while others may not involve them at all. These findings provide valuable information for understanding the dynamics of family decision-making in the context of online shopping. The graph given below provides the insights how women's roles within their families influence the building of opinions while doing the online shopping in the family.



The seventeen percentage of respondents who indicated that women in their families have a limited role in shaping opinions related to online shopping. In other words, these families do not rely heavily on women's input when making online shopping decisions. A substantial 46 percentage of respondents reported that women in their families frequently play a significant role in influencing opinions about online shopping. This suggests that in nearly half of the surveyed households, women are actively involved in shaping online shopping choices and preferences. A number of 27 percentage of the respondents believe that women are the primary decision-makers in their families when it comes to online shopping. In these households, women have the most significant influence over online shopping choices. Only 6 percentage of respondents indicated that women in their families never have a say in

online shopping decisions. This suggests that in a small percentage of households, women are entirely excluded from online shopping discussions and decisions. A minority, accounting for 4 percentage of respondents, chose not to disclose their opinion on the matter. This group did not provide a clear stance on the role of women in online shopping within their families.

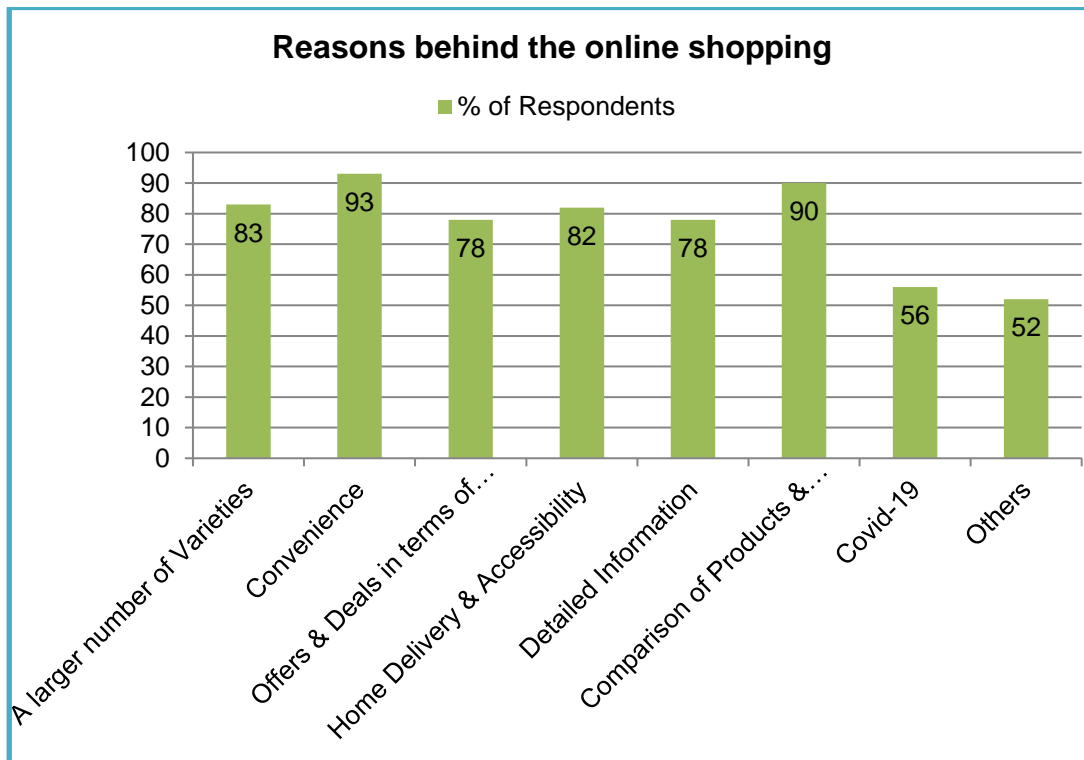
The graph give the insights into the products in which their opinions matter in online shopping decisions of the family. It shows that grocery and household items, clothing and apparel, and kitchen appliances are highly considered categories, while furniture is considered to a lesser extent. The table mentioned below provides the data regarding the types of products in which respondents' opinions are considered while making the online purchases in the family. The responses are categorized into various product categories, and the percentages of respondents for which their opinions matter in the decision making of online purchases are mentioned below.



A significant majority, accounting for 94 percentage of the respondents, indicated that their opinions are considered while making the online purchases of grocery and household items in their families. This category encompasses everyday essentials and consumables, suggesting that a vast majority prioritize these items when shopping online. The opinions of 73 percentage of the respondents are considered when making online shopping for Electronics for their families. This indicates that a substantial portion of the surveyed individuals include electronic products such as gadgets, appliances, or devices in their online shopping considerations. The opinions in the purchasing of Clothing and apparel are a key consideration for 89 percentage of the respondents when shopping online for their families. This suggests that a significant majority prioritize fashion and clothing-related items in their online shopping decisions. The 45 percentage of the respondents admitted that their opinions are considered while taking to online purchases of Furniture in the family. This indicates that while a notable portion considers furniture, it may not be as high a priority as other categories. Kitchen appliances are a significant consideration for 91 percentage of the respondents when shopping online. This category includes items such as cookware and kitchen gadgets, indicating their importance in online shopping decisions. A considerable 62 percentage of the respondents mentioned Others as a category in which their opinions matter in online purchases of the family. This category could encompass a wide range of products not explicitly mentioned in the table, highlighting the diversity of considerations among the respondents.

The below graph provides the on the diverse motivations behind online shopping among respondents. While factors such as convenience, the variety of products, and the ability to compare prices are highly influential, cost-saving offers, home delivery, and access to detailed product information also play substantial roles. Additionally, the impact of the COVID-19 pandemic and various other personal reasons contribute to the decision to shop online for a significant portion of respondents. The

above table highlights the reasons that drive the respondents for engagement in online shopping in Grocery and Electronics items. The responses are categorized into various factors, and the percentages indicate the extent to which each factor influences the decision to shop online: A significant respondents, contributing 83 percentage of the respondents, indicated that the availability of a wider variety of products influences their decision to shop online. This suggests that many individuals appreciate the extensive selection of items that online shopping platforms offer. The overwhelming majority, accounting for 93 percentage of the respondents, cited convenience as a primary reason for engaging in online shopping. This indicates that the ease and flexibility of online shopping play a pivotal role in their choices. A substantial 78 percentage of the respondents mentioned that offers and deals that result in lower prices are a significant factor in their online shopping decisions. This underscores the importance of cost savings and discounts in their choices.



Home delivery and the accessibility of products were identified by 82 percentage of the respondents as key reasons for shopping online. This highlights the convenience of having items delivered to their doorstep. A notable 78 percentage of respondents value the availability of detailed information about products when making online purchases. This suggests that comprehensive product descriptions and specifications are influential in their decision-making process. A significant majority, comprising 90 percentage of the respondents, indicated that the ability to compare products and prices online is a crucial factor in their online shopping choices. This reflects the importance of making informed decisions. The 56 percentage of respondents mentioned the COVID-19 pandemic as a reason for engaging in online shopping. This suggests that the pandemic has forced the individuals through restrictions to opt for online shopping due to safety concerns. Approximately 52 percentage of the respondents mentioned Others as reasons for online shopping. This category likely encompasses a variety of additional factors or personal motivations that were not explicitly listed in the table.

Conclusion

Since women play an important role as influencer of decision making in domestic and corporate scenario, it is very important to understand their needs, what factors motivate and affect them and gain deeper insights on the significance of culture, social status, economic, psychological and other aspects on their role in online purchase decision making.

- Women actively participate in online shopping, with a majority making regular purchases, particularly in categories like groceries, household items, clothing, and electronics. This indicates a strong presence of women in the e-commerce market.
- The primary reasons for women's preference for online shopping are convenience and a wide variety of products. Online platforms provide them with the flexibility to shop at their convenience, which is highly valued.
- Women play significant roles in family decision-making regarding online shopping. Many women frequently influence these decisions, and some even have sole decision-making authority. This reflects a shift towards more inclusive family decision-making dynamics.
- Women's opinions are considered across various product categories, from essentials like groceries to durable goods like electronics. Their influence extends to daily purchases and significant investments, showcasing their importance in family decision-making.
- Women appreciate initiatives such as quality checks, easy returns, free shipping, and loyalty programs to improve their online shopping experience. These features contribute to their satisfaction and loyalty.

Limitations of the Study

The study solely emphasizes upon the data collected from the selected respondents of middle-class women engaged in online shopping through e-commerce platforms in NCR (Delhi, Noida and Gurugram Cities) only. The respondents from other parts of the country are not considered in the study the extensiveness of the study due to time and cost constraint.

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