

A STUDY OF FACTORS AFFECTING ONLINE SHOPPING BEHAVIOUR OF MIDDLE-CLASS WOMEN IN METROPOLITAN CITIES

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ABSTRACT

Various factors such as social, cultural, and psychological elements influence consumer buying decisions. Understanding these factors is crucial for companies in the consumer products sector to enhance sales and profitability. Women's consumer behaviour, especially in online shopping, differs from that of men and varies based on factors like income and education level. Urban women, benefiting from higher levels of education and literacy, are more inclined towards online shopping for their daily needs, utilizing technology-driven apps and comparison tools more frequently than suburban women.

Keywords: Social, Cultural and Psychological Elements, Consumer Buying Decisions, Profitability.

Introduction

Consumer behaviour involves the actions taken by individuals or groups when buying goods and services to meet their needs. Efforts have been made to identify the variables affecting the decision-making process of middle-class women in online shopping, focusing on grocery, clothing and apparels, household items, furniture, kitchen appliances and electronic goods. Gender-specific behaviours are influenced by upbringing, social, cultural, psychological, educational factors, among others. Cultural, social, personal, psychological, and psychographic factors are key determinants of consumer behaviour.

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 has been presented here. **Li et al. (1999)** revealed after conducting a study that due to the nature of convenience in online shopping, the online shopping has become more attractive to the consumer in the era of digital age. They concluded that convenience is the foremost factor which determines the purchasing behaviour of online buyers. They revealed that consumers try to save their time, in view of their engagement in jobs, study and household tasks. **Novak et al. (2000)** examined the role of online shopping in recreational uses derived from the internet access and browsing. The study highlighted that people experienced in searching and internet browsing achieve fun and entertainment in online shopping process. Whereas, the people engaged in office work, business activities and administrative works have less inclined towards online shopping due to lack of knowledge, technology and skills required for online shopping. **Wang et al. (2012)** examined the role of peer suggestions in purchasing behaviour. They collected the data of 292

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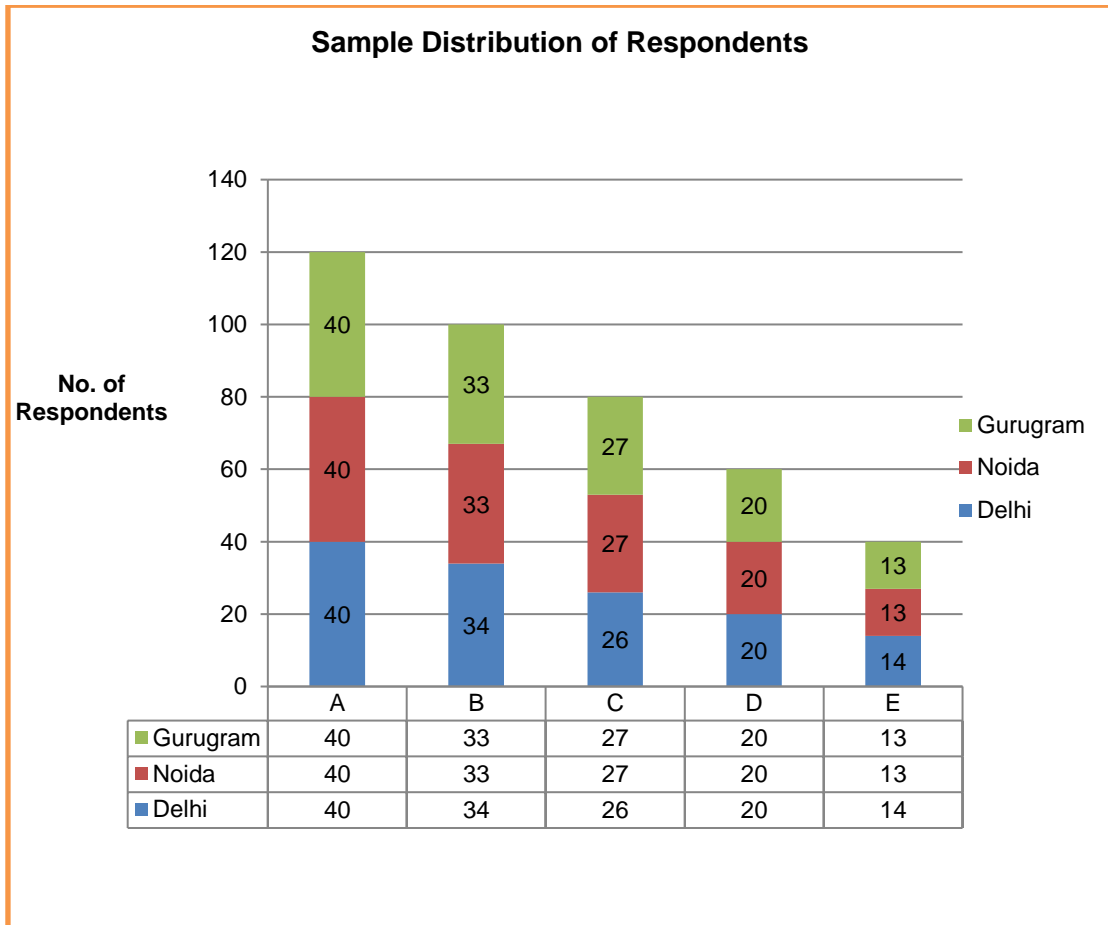
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respondents involved in peer communication and inferred that antecedents have positive impact on consumer buying. They highlighted that socialization via per communication plays an important role in online shopping. Apart from peer communication, individual-relation and group relation also have impact on buying behaviour of the individual consumer. **Arvind Mallik (2018)** conducted a study on 'Consumer Buying Behavior on Electronic Goods – An Empirical Study.' The research revealed that electronics purchases surge during festivals, necessitating strategic offers and discounts. Addressing layout design and parking facilities also emerged as significant factors for customer convenience. **Bhoomi Ahuja (2018)** conducted a study in order to analyse the online consumer behaviour in customers of Flipkart and Amazon. The study revealed that there is high rate of online shopping among males in comparison to females. The study also found out that pricing, quality, and features are the key factors which determine the shopping behaviour of consumers in online shopping.

Objectives and Research Methodology

The objective of the study is to analyse Socio-Economic, Psychological and Cultural factors that influence buying behaviour of women in online shopping through e-Commerce platforms. The objective seeks to have comprehensive analysis of the factors which are responsible for influencing the buying behaviour on women engaging in online shopping through e-commerce platforms. The study aims to do a critical analysis of these factors like socio-economic variables, psychological variables, and cultural dynamics that affect and shape preferences and choices of buying behaviour of middle-class women in metropolitan cities and urban areas.

A total of 400 respondents have been selected for the study comprising respondents from diverse socio-economic and demographic profile in order to enhance the result accuracy and reliability. The determination of the sample size is based on NCCS classification and other socio-economic and demographic background of the respondents within the NCR area.



The figure provides a systematic view of how many respondents belong to each combination of city and NCCS classification, depicting insights into the demographic distribution of the survey participants.

Data Analysis and Interpretation

In the Questionnaire, respondents were asked certain questions related to the Objective of the study. A brief summary of answers provided by respondents and their possible causes behind the mentioned results is explained below.

The graph mentioned below provides insights into the various factors that influence respondents' decisions when it comes to online shopping. The responses are categorized into different factors, and the percentages represent the degree to which each factor affects their online shopping choices.



The graph given above illustrates the factors reveal the complexity of online shopping decisions. They encompass not only product-related considerations but also personal preferences, lifestyle, and societal influences. Online shoppers weigh multiple factors to make informed and satisfying choices in the digital marketplace.

For 89 percentage of respondents, brand reputation is a crucial factor while making decisions in online shopping among the targeted respondents. The factor of Durability matters to 78 percentage of respondents in decision making pertaining to online shopping. Style and fashion are important to 67 percentage of respondents. This means they consider the latest trends and aesthetics when making online purchases. Comfort-focused shoppers (68 percentage) seek products that enhance their convenience and overall comfort. An overwhelming 87 percentage prioritize hassle-free and reliable delivery services.

For 56 percentage, having various payment options is essential. Nearly 60 percentage of respondents look for products that offer good value for their money. Return policies are important to 57 percentage of respondents. Discounts and special offers are influential for a substantial 78 percentage of the respondents. Approximately, 71 percentage appreciate user-friendly online platforms and mobile apps. For 62 percentage, detailed product information is vital. A substantial 76 percentage consider the ability to compare prices and products as a significant factor. An overwhelming 90% prioritize convenience when shopping online. Payment security matters to 45 percentage of respondents. Lifestyle considerations are important for 85 percentage. Personal attitude plays a role for 45 percentage of respondents. Personality traits influence the choices of 56 percentage. For 68 percentage, social status considerations affect their online shopping decisions. Ethnicity is a factor for 34 percentage of respondents. Social tendencies matter for 36 percentage. Whether someone is more extraverted (outgoing) or introverted (reserved) can influence their preferences for online shopping experiences. mRatings and reviews are important to 79 percentage. This indicates that the feedback and experiences of other customers significantly impact their purchasing decisions. They trust the opinions of others when deciding what to buy. The 65 percentage consider their user status when shopping online. This might refer to factors related to their online profile, such as membership status on shopping platforms or their history of online purchases.

In the context of online shopping, the data pertaining to perceived risks have been collected from the respondents to analyse the nature of perceived risks in online shopping and their perceptions regarding various risks associated with this mode of purchasing. Below, the various risks have been described in brief.



A significant 78 percentage of respondents indicated concerns regarding the security of their personal information while shopping online. An even higher percentage, 85 percentage of respondents expressed unease about the security of their credit or debit card information when making online purchases. About 45 percentage of respondents appear to be cautious when it comes to online offers and deals that promise lower prices. A 34 percentage of respondents mentioned concerns about potential delivery delays in their online shopping experiences.

A relatively lower percentage, 23 percentage of the respondents, expressed concerns related to the lack of a traditional shopping experience when buying online. A significant 89% of respondents voiced concerns about online frauds. Approximately, 37 percentage of respondents cited various other concerns not specified in the survey. The above table and graph provide the inputs for the perceived risks associated with online shopping from the perspective of the surveyed respondents. It is clear that privacy and security, as well as concerns related to credit/debit card information and online frauds, are among the foremost worries for individuals engaging in online shopping.

In the context of online shopping, the data have been collected from the respondents to identify their suggested measures for mitigating risks associated with this mode of purchasing.



An overwhelming 89 percentage of respondents emphasized the importance of utilizing a safe and secure payment gateway to reduce risks in online shopping. A substantial 78 percentage of respondents recommended imposing strict punishments on offenders and culprits involved in online shopping frauds. A remarkable 90 percentage of respondents highlighted the need for raising awareness about online shopping frauds as a key measure. Nearly all respondents, 99 percentage, suggested implementing more than one of the measures mentioned above to reduce risks in online shopping. The strong support for safe payment gateways, strict punishments for wrongdoers, and awareness-raising initiatives highlights the multifaceted nature of addressing online shopping risks. It also indicates a strong preference among respondents for a holistic strategy that incorporates several protective measures simultaneously. Implementing such measures can contribute to a safer and more secure online shopping environment for consumers.

Conclusion

The market research of consumer behaviour includes personal factors such as age, educational attainment, occupation, income level, gender etc. cultural factors such as social class, community believes, geographic location of residence etc. social factors such as peer groups, nature of family, size of family, social status etc. psychological factors such as trust in online shopping, tendency of shopping etc. psychographic factors such as attitude, lifestyle, personality, ethnicity etc. Some variables of consumer behaviour can be controlled by the market whereas others are not controllable by the market.

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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