WOMEN COGINITIVE BUYING BEHAVIOUR TOWARDS ONLINE SHOPPING: A STUDY OF HOUSEHOLDS IN INDIA

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ABSTRACT

In the 21st century, business worldwide is drastically changing due to technological trends, and the internet revolution haschangedpeople's mindsets, particularly women's perception of day-to-daylifetransforming intoe-shopping. A knowledgeable audience might find this sentence hard to read. Consider simpler alternatives for straightforwardly, merchandise.The paper needs to propose to inspect the inclination of women toward online shopping in India. A sample size of 454 was picked to gather the essential information. The study's findings reveal that four factors extracted, namely Convenience and Communication, Technology & Time Management, Utility, and Security & Exchange, are significant factors influencing and motivating women toward online shopping in India.

Keywords: Online shopping, E-market, Motivational factors, Purchasing behaviour, Women.

1. INTRODUCTION

The E-Commerce industry inIndia has exponentially risen from 2014 with $14 billion to 2021 with $84 billion and is expected to reach $120 billion by 2026. As per the FICCI report, the market size of the retail segment was $705 billion in 2020 and is expected to grow to $1.8 trillion by 2030. In India, Covid-19 has accelerated the growth of the e-commerce segment in tier II and tier III cities. Online shopping showsa significant growth in even small areas across India due to the easy availability of the Internet at cheaper rates. Web searching hasbeen showing a quick rate of growth attributable to engaging discount offerings and accessibility of a larger variety of merchandise online. The usage of the web uses all kinds of female age groupshas drastically increasedfor purchasing a variety of goods.E-commerce has seen a huge boom in recent years, and advances in the Internet are putting online search to a halt and changing the way shoppers obtain products and repairs.Information technologytooincreased the number of shoppers towards onlinesearching, and it provides the means for the development of online searching. In the modern era, online search is becoming the world's premier shopping destination due to its convenience, high purchasing power,

technological advancements, accessibility to various search engines, satisfaction with easier payment modes, and security.In the virtual world, online shopping provides a wide variety of product lines obtainable, and users can access online platforms anytime without stepping out of the home. The product area unit is displays elaborate information concerning the worth and options. Buyers can analyze, explore, compare all similar products and services and make purchasing choices. However, Asian countries are searching for patterns quietly different from other countries. Today, online search demand is growing, especially in India, and has the potential to exceed our world-class customer reach.Analysis shows a dramatic increase in the participation of women and college students in online searches. Unlike ancient searches, online searches have several advantages that further influenced the emergence of online searches. Therefore, researchers should examine women's online search preferences that helps marketers develop strategies to convert as potential customers and active users in online platform.This is also one of the psychological feature issues for selecting online searching. However, at the equivalent time it has disadvantages too.E-commerce market penetration is proliferating day to day in India. Even though the net sales may be a tiny low portion in terms of sales, at the same time, the preference towards e-commerce is the vital space at the zoom rate. The e-commerce business is gradually changing the patterns to draw attention to getting new customers by providing discounts and value for money. Currently, most of the sales are in fashion merchandise, mobile phones, accessories, cosmetics, electronic gadgets, and digital cameras, etc. In India 150 million folks square measure connected online up to last year and this range is increasing quickly. Many of these people hesitate to purchase onlinebecause of higher delivery charges, repayment issues, worry of misuse of private money information and worry of delivery for right products etc. E-commerce growth passionate about the supply and the quality of the web. Naturally, young people prefer online shopping more than older and women shoppers are unwilling to do online shopping than men. Older women were found to be least bothered about online shopping. Onlineshoppers want to seek the aspects of the online shopping behavior of women to attract more of them. The E-commerce is good at targeting young people by using significant strategies as regular user. Still, the targeting of older people and women segment the companies to work more to find the buying behavior and their want and needs concern towards online shopping. In spite of the progression in application of technology based online retails services attracting, retaining, and satisfying female shoppers remains limited.The understanding of magic dynamics of female shopping behavior is the major issue encounter by E-commerce companies. The internet necessitates a significant requirement to study behavioral problems in online shopping.The success of some

e-retailers and the failure of others highlights the need for analysis in terms of behavioral issues, even though the number of women customers purchasing various products in India is continually rising.Further, marketers and researchers are keenly interested to understand women's purchasing behavior and what leads to buying online by female customers. There is limited Studies on the influences of environmental, demographic, and psychographic aspects on women's online purchasing behaviour and problems in the setting of online shopping. The study focuses on the online shopping behavior of Indian women, besides factors that impact the rise of their online shopping.

2. REVIEW OF LITERATURE

In this study,an effort has been made to identify the gap and draw deeper insight from the previous literature about the study. The previous literature on consumer's attitude towards online shopping behavior was collected as follows.Harcourt, W. (1999) focused on women's access and knowledge on the internet across the world. It also suggests concrete implications for increasing women's engagement with available new information technologies. Harris, M., & Rodgers, S. (2003)implies that women segment is less emotional content than men found less trust and convenience towards online shopping. Garbarino, E., &Strahilevitz, M. (2004) identified that women shoppers perceive risk in makingonline purchases. Perceived risk and friend recommendations are influenced slightly more by women's online purchase intention. Jack Neff, (2008) word-of-mouth power is highlighted in blog spots or articles in traditional women's magazines, increasing the sales towards online shopping. SujanaAdapa's (2008) The study noted that the prevailing cultural context in Internet penetration for the development of e-commerce is taken into account. In today's competitive world, the role of women is consistently changing due to working capabilities, internet usage, and their level of education at a faster pace. Hence, marketers need to understand the consumer's intentions and formulate effective marketing strategies. Glover and Benbasat (2010) highlighted the tri-dimensional typology of perceived risk based on the causes of the e-commerce context. The first significant dimension was labeled as failure to gain product benefit-risk occurs if consumers do not receive any product benefits from online retailers. The second one, labelled as information misuse risk, causes consumer fear of losing personal information privacy during online purchase. The third one labelled functionality inefficiency risk caused due to waste of time, money, or effort in making an online purchase. Denis., et al. (2010) the paper focused on social e-shopping among women; they are mainly motivated through a variety of reasons like enjoyment and socializing. Young women more prefer e-shopping more compared to traditional shopping, and social e-shopping behavior would be future

research.Women also facing difficult in using social e-shopping effectively.ShabnamGhaffari (2011) A high level of consumer experience groups exposed to visualization and its positive impact on the online shopping landscape in terms of purchase intent and brand awareness. Richa, D. (2012) found that household migration to higher income groups, increased disposable income per capita, family composition, increased media penetration, lifestyle changes, education and health awareness, and urbanization these shows that influencing factors on online purchase pattern. In addition, sociodemographic factors such as age, gender, income level, and attitude also indicate women online shopping preferences.Kuppuraj, P (2014) reveals that growing internet and busy schedulesforces us to use of online shopping. Online shopping helps to make shopping saves time, offers a wide range of products at a discount rate, easier and safer. Lim Ying San (2015) service quality dimensions such as ease of use, reliability, accessibility, and prompt responses significantly impact on perceived online shopping. Eva M.Gonzáleza., Jan-HinrichMeyer., &Paz Toldos, M. (2021) the study reveals that women and men differ in their decision-making process while evaluating different attributes and before purchase. The product usage and price dimension influencing female customers' purchase intentions and rich contextual settings of displaying a product enhancing emotional value leads to change the women's purchase intentions. CebiKaraaslan, K. (2022) Online shopping behavior affects income, age, employment, education, age, credit card, and life assurance ownership. Kanwal, M., Burki, U., Ali, R. and Dahlstrom, R. (2022) the paper examines gender behavioral differences specifically and similarities between men and women in online shopping. Both gendersalso shown favorable attitudes regarding with respect to online purchases and e-payments. Social influence has more substantial and positive effects on online purchases among women. Privacy concerns negatively affectboth genders but manifest a more significant impact on womenthan men. Hence, the previous research indicated a few factors on women's online shopping behavior. There was a dearth of studies to understand and in-depth analysis of women online shopping.

3. OBJECTIVES OF THE STUDY

- Tounderstand thepreference levelof online shopping among women shoppers.
- To examine the significant factors to be considered bywomen for their online shopping.

4. METHDOLOGY

The present study incorporates both a quantitative and subjective methodology because of the idea of our motivation, which is both illustrative and informative.The study mainly focused on analysing the online shopping behaviour of Indian women. The age group between 16-45

women populationtargeted for this study. The sample size of the study is 454 respondents, and the targeted group 16-45 was divided into four age categories: 16-25, 26-35, 36-45and more than 45. Purposive sampling was used to collect the data from women respondents. Both primary and secondary data was assessed to collect the data. The standardized self-administered questionnaire was used for collecting the primary data. The pilot study with a sample of 64 responses were considered before finalising the questionnaire, and a few statements were corrected for the convenience of the respondents. The structured questionnaire focused on 16 statements that influence women shoppers to shop online was designed from previous studiesHarris, M., & Rodgers, S. (2003), Harris, M., & Rodgers, S. (2003), Garbarino, E., &Strahilevitz, M. (2004), Glover and Benbasat (2010) and Denis., et al. (2010). Questions were scaled responses as "scaling permits measurement of the intensity of respondents' answers." A five-point Likert scale was usedi.e, 5=Strongly agree, 4= Agree, 3=Neutral,2= Disagree,1= Strongly disagree.The respondents were restricted to south India includes Chennai, Hyderabad, Bangalore and Tirupati cities. The equal sample i.e 250 distributed to all cities but 454 responses finalised for analysis. The collected data were analysed by using IBM SPSS 25. Statistical toolsfactor analysis, and reliability analysiswere used to examine the factors influencing on women's online shopping behaviour.

5. RESULTS AND DISCUSSIONS

Table 1: Demographic Profile of Shoppers

Demographic Profile	**Responses**	**Percentage (%)**
Age		
16-25	114	25.1
26-35	166	36.6
36-45	113	24.9
Above 45	61	13.4
Total	**454**	**100**
Marital Status		
Married	328	72.2
Unmarried	126	27.8
Total	**454**	**100**
Monthly Individual Income		
Less than Rs. 20,000	32	7.0
Rs. 20,001-Rs. 30,000	64	14.1
Rs. 30,001-Rs. 40,000	94	20.7
Rs. 40,001-Rs. 50,000	108	23.8
Above Rs. 50,000	156	34.4
Total	**454**	**100**
Education		
Class X	13	2.9
Intermediate	34	7.5

Graduate	187	41.2
Post Graduate	204	44.9
Ph. D	16	3.5
Total	**454**	**100**
Occupation		
Student	92	20.3
Housewife	66	14.5
Service	195	43.0
Self-employed	101	22.2
Total	**454**	**100**

Source: Primary Data

5.1 Women Shoppers' Profile Analysis

From the above frequency table, 36.6% of respondents are aged below 26-35, followed by 25.1% of respondents are from 16-25, 24.9% are from 36-45, and 13.4% of the respondents from the above 45 years age group.Thus, we can say that most of them are in the age group of 26-35(36.6%) and have participated in the survey. 72.2% are married and 27.8% are unmarried women.The people who are participated in the survey mostly unmarried (72.2%).From the above table, the maximum number of respondents were post-graduaterespondents whowere 44.9% of the total sample,followed by graduates at 41.2%, 7.5% were intermediate, 3.5% werePh.D, and 29%were class X using online shopping.Most of the students who are pursuing post-graduation participated in the survey. 43% of respondents were employees, 22.2% were self-employed, 20.3% were students, and 14.5% were homemakers. 34.4% of online women shoppers were earning above Rs. 50,000, followed by 23.8% between Rs. 40,001 to Rs. 50,000, 20.7% were between Rs. 30,001 to Rs. 40,000, 14.1% were between Rs. 20,001 to Rs. 30,000, and only 7% of online women shoppers were earning less than Rs. 20,000.

Table 2 indicates descriptive statistics that the highest mean is 4.24 for five variables such as I can save myself if shop online, more attracted to online advertisements &promotions, shopping online makes me feel like I can do it from home, social media encourages to buying a product online, and friends' opinions matter when buying online with a standard deviation of 0.990 respectively. Online shopping saves time and money with a mean of 4.14 and S.D of 0.905. The standard deviation is 1.356 for the exchange of products can be easily done when you purchase online,followed by themisusage of personal information when you buy products on websites with 1.220; when you buy products online, you will get discounts/offers during festival seasons with 1.141, you love to purchase the product from a unique shop rather than a famous shop with 1.089, and the lowest deviation is 0.864 for Enough Information available about Products & Services.Table 2 indicates the mean values observed that women online

purchase preferences change because more saving is possible, attracted discounts, social media triggers and friend opinion were considered as significant factors by women shoppers in online shopping.

Table 2: Descriptive Statistics

Variables	Mean	Std. Deviation
I can save myself if shop online	4.24	.990
Exchange of products can be easily done when you purchase online	3.79	1.356
More attracted to online advertisements & Promotions	4.24	.990
Online buying will provide discounts/offers during festival seasons	3.92	1.141
Online shopping saves time and money	4.14	.905
Online payment is secured	3.60	1.051
Misusage of personal information in buyingproducts on websites	2.85	1.220
Wide variety of products available in online shopping	3.79	.959
Shopping online is easy to choose and can be comparable with other products	3.58	.890
Shopping online provides on-time delivery of products	3.74	.911
Searching of products easy in good website design	3.86	.908
Enough Information available about Products & Services	3.91	.864
You love to buy the product from a unique shop rather than a famous shop	3.27	1.089
Shopping online makes me feel like I can do it from home	4.24	.990
Social media encourages to buying a product online	4.24	.990
Friends' opinions matter when buying online	4.24	.990

5.2 Reliability Analysis

Table3:Reliability Analysis

Reliability Statistic		
Cronbach's Alpha	Cronbach's Alpha based on Standardized Items	No of Items
.833	.844	16

The internal consistency method has been used to measure the study's reliability.Using internal consistency reliability, determine whether a scale that has been combined into a total score calculation is reliable. Cronbach's alpha is the average of all possible split-half co-efficient resulting from different ways of splitting the scale items. According to Naresh

Malhotra, 2004 indicates unsatisfactory internal consistency reliability if the value is less than 0.6 and the co-efficient varies from 0 to 1. From Table 3, the average of 16 items is 0.833, indicating high reliability towards on women's shopping attitude online.

5.3 Factor Analysis

The factor analysis'sprimary goal is to data reduction performed on the explanatory variables.The four factors extracted from sixteen explanatory variables with eigen values greater than 1 obtained using the principal component method through varimax rotation.

Table4: KMO and Bartlett's Test

Measure of Sampling Adequacy (Kaiser-Meyer-Olkin)		.811
Sphericity (Bartlett's Test)	Chi-Square Approx.	7.589E3
	Df	210
	Sig.	.000

Source: Authors Calculation

According to Kaiser (1974) and Hutcheson &Sofroniou, 1999recommend for the KMO statistic has a fundamental minimum of 0.5, and values between 0.5 and 0.7 are considered average, 0.7 and 0.8 good, 0.8 and 0.9 great, and values above 0.9 are considered superb. The factors are highly correlated with the significant value p< .000,and it indicates the given data is suitable for factor analysis. Table 4 highlights that the value of KMO statistic is 0.811, which is more significant than 0.5, and mentioned that factor analysis is an appropriate technique for analysis.

Table 5: Communalities

Variables	**Initial**	**Extraction**
I can save myself if shop online	1.000	.987
Exchange of products can be easily done when you purchase online	1.000	.729
More attracted to online advertisements & Promotions	1.000	.985
Online buying will provide discounts/offers during festival seasons	1.000	.450
Online shopping saves time and money	1.000	.625
Online payment is secured	1.000	.751
Misusage of personal information in buying products on websites	1.000	.705
Wide variety of products available in online shopping	1.000	.645
Shopping online is easy to choose and can be comparable with other products	1.000	.686
Shopping online provides on-time delivery of products	1.000	.714
Searching of products easy in good website design	1.000	.751
Enough Information available about Products & Services	1.000	.783
You love to buy the product from a unique shop rather than a famous shop	1.000	.560

Shopping online makes me feel like I can do it from home	1.000	.983
Social media encourages to buying a product online	1.000	.981
Friends' opinions matter when buying online	1.000	.976
Extraction Method: Principal Component Analysis.		

The reliability of the indicator can be validated with communality. The low communality values of less than 0.5 do not support the factor model, and these will be removed from the model. Table5 only mentioned with an acceptable range of communality values for all the attributes.

5.3.1 Total Variance Explained

Table 6: Total Variance Explained

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	6.278	39.239	39.239	6.278	39.239	39.239	5.655	35.343	35.343
2	3.776	23.601	62.840	3.776	23.601	62.840	3.029	18.931	54.274
3	1.243	7.766	70.606	1.243	7.766	70.606	2.203	13.768	68.041
4	1.035	6.469	77.075	1.035	6.469	77.075	1.445	9.034	77.075
5	.747	4.669	81.745						
6	.594	3.713	85.457						
7	.492	3.074	88.532						
8	.457	2.859	91.390						
9	.430	2.687	94.077						
10	.364	2.273	96.351						
11	.326	2.038	98.389						
12	.258	1.011	99.400						
13	.254	0.411	99.811						
14	.248	0.119	99.930						
15	.201	0.051	99.981						
16	.106	0.019	100.000						

Extraction Method: Principal Component Analysis.

Table 6 indicates the factor solution explained through eigenvalues, variance explained, and cumulative variance. The percentage of variance specifies the percent of variance accounted for each specific factor and the total variance relative to all the variables. The ‘Cumulative percent’ column provides the percent of variance accounted for all the factors or components,

including from the current one to last. In good factor analysis, a few factors explain maximum variance and the rest of the components explain relatively low amount of variance. Hence, the factor analysis ignored the components that explain small variance. Therefore, in the analysis the researcher ignored the factors that explain the very small cumulative variance. The table indicates that the first four factors or components as eigen values for each is more than one and accounts for a cumulative variance of 77.075 percent. The remaining twelve components dropped account for only 22.925 percent of cumulative variance.

The extracted components or factors information is explained in the extraction sums of squared loadings. These values are the same as those reported under initial eigenvalues in principal component extraction. The next column indicates 'rotation sums of squared loadings group, indicates varimax rotation. The rotated factors variance differs from the extraction values, but the cumulative percent for the set of components or factors will be the same such as 77.075 percent. Four factors accounted for a total of 77% of the variance. This was explained due to the theoretical support for the "leveling off" of the eigenvalues in the screen plot of the four factors in Fig 1 then from fifth factor loadings are an insufficient and these are difficulty to interpret.

Figure 1: Screen Plot

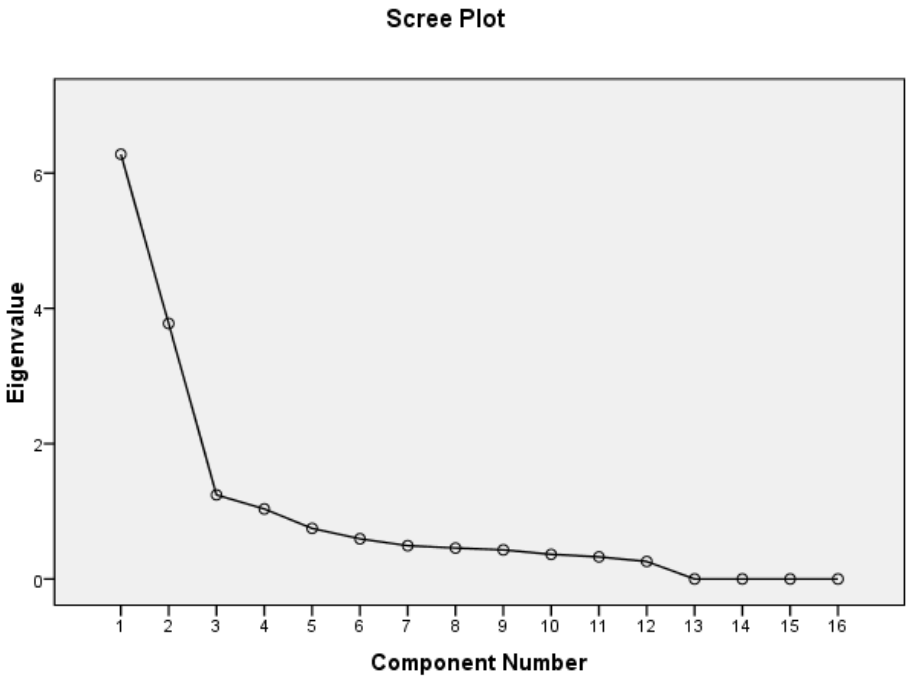

Table7 highlights that the factor analysis results reduced the 16 online shopping items into four factors and labelled as viz. Factor 1: Convenience and Communication (39.239%) comprises I can save myself if I shop online(0.987), More attracted to online advertisements & Promotions (0.985), Shopping online makes me feel like I can do it from home(0.983),

Social media encourages to buying a product online (0.981), and Friends' opinions matter when buying online (0.976). Factor 2: Technology & Time Management (23.601%) comprises Enough Information available about Products & Services (0.828), Website design helps in searching for products easily (0.827), and shopping online ensures timely delivery of goods(0.816). Factor 3: Utility (7.766%) comprise of Mis usage of personal information when you buy product on websites (0.785), Shopping online is easy to choose and can be compared with other products (0.756), You love to buy the product from unique shop rather than famous shop (0.598), and wide variety of products available in online shopping (0.564). Factor 4: Security & Exchange (6.469%) is comprised online payment is secured (0.821), and Exchange of products can be easily done when you purchase online (0.647). Furthermore, all six factors explain77.075% of the variation and indicate that 77% of women's online shopping behavior explained with the help of four factors.

Table 7: Factors based on Store Attributes Preferences

Factors	Loading	Eigen value	% of variance
Factor 1: Convenience& Communication		**6.278**	**39.239%**
I can save myself if shop online.	0.987		
More attracted to online advertisements & Promotions	0.985		
Shopping online makes me feel like I can do it from home	0.983		
Social media encourages to buying a product online	0.981		
Friends' opinions matter when buying online	0.976		
Factor 2: Technology & Time Management		**3.776**	**23.601%**
Enough Information available about Products & Services	0.828		
Website design helps in searching for products easily	0.827		
Shopping online ensures timely delivery of goods	0.816		
Factor 3: Utility		**1.243**	**7.766%**
Misusage of personal information when you buy products on websites	0.785		
Shopping online is easy to choose and can be comparable with other products	0.756		
You love to buy the product from a unique shop rather than a famous shop	0.598		
Wide variety of products available in online shopping	0.564		
Factor 4: Security& Exchange		**1.035**	**6.469%**
Onlinepayment is secured	0.821		
Exchange of products can be easily done when you purchase online	0.647		

Source: Authors Calculation

6. CONCLUSION

Online purchasing is becoming a new trend for shopping for different categories of people. Marketers and practitioners need to examine shopping behaviour toward online purchasing preferences keenly. The current study is empirical in nature, and it has tried to understand women's online purchasing behaviour. Based on previous literature, 16 variables were identified and used SPSS 25 to analyze the determinants influencing women's online shopping behaviour. The highest mean is for five variables such as when you shop online I can save, more attracted to online advertisements & Promotions, Shopping online feels as I can shop from home, social media initiates me to purchase a product online, and my friends opinion is important on online purchaserespectively. The more standard variation for the Exchange of products can be easily done when you purchase online, and the lowest deviation is for Enough Information available about Products & Services.Exploratory factor analysis extracted four factors Convenience & Communication, Technology & Time Management, Utility, and Security & Exchange. These four determinants influencewomen's online purchase behaviour.

7. LIMITATIONS AND FUTURE RESEARCH

The study is restricted to discussing women shoppers' online shopping patternsacross India on broad categories. Thus, the results may not applyto regions wide in India. Future research may be conductedbased on different areas and in each product category wise, these results can be compared. It can provide rich analysis to practitioners and e-retailers for formulating effective strategies.

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