

**WOMEN CUSTOMER PERCEPTION TOWARDS ONLINE
SHOPPING – AN ANALYTICAL STUDY**

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Chapter V

Findings, Suggestions and Conclusion

CHAPTER V

FINDINGS

The study has revealed the following

- Majority (41.5%) of the respondents belong to the age group of 18-25 years.
- Majority (58%) of them are married and 42% of them are unmarried.
- Majority (44.3%) have four members in their family.
- Majority (33.3%) of the respondents are graduates.
- Majority (29.8%) of the respondents are private employees.
- Majority (34.5%) of the respondents monthly family income is below Rs.25,000.
- Majority (50.7%) of the respondents are shopping online for about 1-5 years.
- Out of the various needs felt by the respondents to shop online, the need for home delivery has received the maximum response of 43.5%.
- Majority (47.8%) of the respondents purchase products online occasionally.
- Out of several products purchased by women respondents online, women's fashion has received maximum response rate of 34%.
- Maximum response of 43.4% has been received for women's fashion among the age group of 18-25 years, 42.9% among unmarried respondents, 41.8% among post graduates, 50.6% response among students, 44.7% among respondents with monthly family income of Rs 50,001 – 75,000 and maximum response which is almost equal among respondents purchasing online for less than a year and 1-5 years respectively.
- Majority 47.5% of the respondents' spend on an average of Rs.5,000 – 10,000 for online shopping every month
- Majority (32%) of the women respondents consult their parents before purchasing products online.

- Majority (71.3%) of the respondents do not visit a showroom/shop to enquire about the products before making an online purchase.
- Majority (51.7%) of the respondents have referred 2-5 websites before purchasing products online.
- Out of the total respondents nearly 85% of them have shopped in flipkart, (54%) of the respondents are aware of the shopping website Mynthra.com but have not shopped and (48%) of the respondents are not aware of the website localbanya.com.
- When ranks were assigned to the different modes of payment, cash on delivery is the highest preferred mode of payment among women respondents with a rank order of 1. Kendall's W found for the five time showed that there is less similarity among the respondents in their order of assigning the ranks.
- Majority (51.8%) of the respondents purchase occasionally, among the age group of 18-25 years, 53% of the unmarried respondents, 51.9% of the graduates, 41.2% of private employees, 55.9% of the government employees, 51.4% of the respondents with monthly family income below Rs. 25000 and 41.4% respondents who are shopping online for a period of about 1 to 5 years purchase occasionally

PURCHASE PATTERN

- Majority (51.8%) of the women respondents among the age group of 18-25 years, 53% of the unmarried respondents, 51.9% of graduates, 41.2% of private employees, 51.4% respondents, who have their monthly family income below Rs. 25000 and 41.4% of the respondents who are shopping online for a period of about 1-5 years, make their online purchase occasionally.
- Frequency of online purchase has significant difference with the personal variables namely age, education and monthly family income.
- Majority (51.2%) of the respondents belonging to the age group of 18-25 years and 47% of women private employees spend below Rs. 5000 for online shopping every month. Majority (53.4%) of the married women respondents, 45.9% of graduates,

47.4% of the women respondents who have their family income below Rs. 25000 and 48.3% of them who are shopping for about 1-5 years, spend around Rs. 5000 – 10000 for online shopping every month.

- The average amount spent for online shopping every month has significant difference with the personal variable namely age, marital status, Educational qualification and period of online shopping.
- Majority (71.1%) of the respondents in the age group of 18-25 years, 77.4% of graduates, 79.8% of private employees, 86.2% of women respondents whose monthly family income is below Rs. 25000 and 65.5% of respondents who are shopping online for a period of 1-5 years, do not visit a showroom / shop to enquire about the products before purchasing them online. Majority (71.1%) of the women respondents who are married visit a showroom / shop to enquire about the products before online purchase.
- Showroom / shop visit to enquire about the products before online purchase is significantly associated with the personal variables namely age, educational qualification, monthly family income and period of online shopping.
- Majority (53.6%) of the respondents in the age group of 18-25 years, 48.3% of married respondents, 54.9% of graduates, 52.1% of private employees, 50% of them who have their monthly family income below Rs. 25000 and 59.6% respondents who are shopping online for about 1-5 years have referred around 2-5 websites before purchasing products online.
- Number of websites referred before purchasing products online has significant difference with the personal variables namely age, educational and period of online shopping.

PERCEPTION FACTORS

- Majority of the statements such as Products from any part of the county can be purchased, Availability of amazing choices of products, Benefit of different prices, offers, discounts and rebates, Benefit of sending gifts easily, Less expense on unplanned buying, Easy comparison and researching of products and prices, Good

quality of products, Accessibility of shopping cart/check out process, No pressure from sales people, Easy returns and refunds, Purchase of personal product is easy and Door delivery of Products have average rating between neutral and agree.

- All the perceived risk statements such as Leakage of Personal information, Product highly priced, Misuse of credit card, Cannot touch and feel the products, Information about the product is not appropriate, Non – availability of variety of products, Inability to cancel orders, Poor quality of products delivered, Difficulty in product return and refund, Long delivery period, Delivery costs are too high, Lack of fun with friends and family have average rating between neutral and agree.
- Majority of the statements under influencing factors such as Lower Prices, High Quality of products, Wide Variety of products, Availability of goods, Easy buying process, Product Description, Various modes of payment, More discounts and offers, Ease of return and refund, Review ratings of customers and Vendor's reliability have average rating between neutral and agree.
- The perceived benefits has the highest mean score of 54.76 for respondents among the age group of 18-25 years, 54.81 score for unmarried respondents, 54.86 for respondents having professional qualification, 56.01for students, 56.47 for respondents with monthly family income above Rs. 75000 and 54.27 for respondents shopping for about 1-5 years. Those respondents who make online purchase quarterly has the highest mean score of 55.6, 54.49 in case of respondents who spend below Rs. 5000, 56.76 who visit a showroom / shop to enquire about the products before online purchase and the mean score is highest (53.94) for respondents who have referred around 2-5 websites before online purchase.
- The perceived beneficial factors have significant difference with the personal variables namely age, education, occupation, monthly family income, period of online shopping, frequency of online purchase and average amount spent.
- The perceived risks has the highest mean score 47.87 for the age group of 34-41 years, 47.34 for the unmarried respondents, 47.44 for professionally Qualified group, 47.94 for government employees, 47.97 for respondents who have their

monthly family income between Rs. 25000 – 50000, 47.33 for respondents who are shopping online for about 1-5years, 47.43 for respondent who make online purchase quarterly, 48.07 for respondents who spend on an average of RS. 5000-10000 for online shopping every month, 47.22 for those respondents who do not visit a Showroom/shop to enquire about the products before online purchase and 47.54 for those respondents who have referred around 2-5 websites before purchasing products online.

- The mean perceived risks score is found to have significant different with the average amount spent for online shopping every month.
- Online shopping influence factors has the highest mean score of 45.93 for respondents in the age group of 18-25 years, 46.10 for unmarried respondents, 45.85 which is equal for post graduate and professional, 47.76 for students, 47.31 for respondents whose income is above Rs. 75000, 45.38 for respondents who are shopping for about 1-5 years, 47.11 for respondents who purchase online quarterly, 45.71 for those who spend below Rs. 5000 on an average for online shopping every month, 47.50 for those who Visit a showroom/shop to enquire about the products before online purchase and 45 which is almost equal for those respondents who referred 2-5 websites.
- Online shopping influence scores have significant difference with the personal variables namely age, Educational qualification, occupation, monthly income and frequency of online purchase and for marital status and visit to showroom / shop to enquire about the products.

SERVICE QUALITY

- All the interaction quality statements under service quality such as User friendliness of websites/mobile apps, Adequate search options, Product assortment, Relevancy and accuracy of e-mail responses, Handling consumer complaint, Return and refund policy, E-mail and messages for offers/discounts sent, Availability of necessary information about the product, Information about stock availability and delivery options have average rating between neutral and agree.

- Majority of the outcome quality statements under service quality such as Options for cancelling an order, Availability of different shipping options, Availability of several payment options, Protective packaging of orders when delivered, Delivery of right items, Error free transactions with the e-tailor, Security of personal information, Issuance of order tracking numbers and On time delivery of orders have average rating between neutral and agree.
- Majority of the utilitarian value statements under service quality such as Satisfactory level of prices of products, I felt interested in my shopping task, I continued to shop online out of curiosity, Online shopping websites are attractive have average rating between neutral and agree.
- All the Hedonic value statements under service quality such as Online shopping is an adventure, Online Shopping is a way to relieve stress, Online shopping is entertaining, I do online shopping to keep up with trends/ fashions and I do online shopping when new products are available have average rating between neutral and agree.
- Among the different age groups the mean scores for all the four service quality factors are high in 18-25 years age group. Except outcome quality factor all other service quality factors have significant difference.
- The mean score for all the four service quality factors are found to be high among the unmarried group. All the four service quality factors have significant difference among the Marital status
- The mean score for all the four service quality factors are found to be high among the respondents with professional qualification. The service quality factors such as the interaction score and the Hedonic value score have significant difference among Educational Qualification.
- The mean scores for all the four service quality factors are found to be high among students. All the four service quality factors have significant difference among the occupation of the respondents.

- The mean scores for interaction quality, Utilitarian value and Hedonic value under the service quality factors are found to be high among respondents whose monthly family income is above Rs. 75000. The service quality factors such as Interaction quality, Outcome quality and Hedonic value have significant difference among the monthly family income group of the women respondents.
- The mean scores for all the service quality factors are found to be high among respondents shopping online for a period of about 1-5 years. The four service quality factors do not differ significantly with period of online shopping.
- The mean score for all the four service quality factors are found to be high in case of Quarterly purchases made online. The interaction quality and outcome quality have significant difference among frequency of online purchase.
- The mean scores for all the service quality factors are found to be high among respondents who spent below Rs. 5000 every month on an average for online shopping. The interaction quality have significant difference among the average amount spent for online shopping every month.
- The mean score for all the service quality factors are found to be high among those respondents who visit a showroom / shop to enquire about products before purchasing online. The service quality factors such as interaction quality, outcome quality and hedonic value have significant difference among the showroom / shop visit to enquire about the products before online purchase.
- The mean scores for utilitarian and Hedonic value are found to be high among respondent who have referred more than 10 websites before online purchase. The four service quality factors do not differ significantly with number of websites referred before purchasing products online.

REVIEW RATINGS / RETURNS, REPLACEMENTS AND REFUNDS

- Majority (87.8%) of the respondents say that they check the review ratings about the product before purchasing them online.

- Majority (82%) of the customers check the seller's overall rating.
- Out of the total (400) women respondents taken for the study 55.5% of them consider customer's review rating very important - nearly 40.8% of the respondents consider the seller's overall rating to be very important.
- Majority (66.8%) of the respondents have the experience of returns and refunds of the products purchased online.
- Majority (44.2%), (55.4%) and (43.4%) of the respondents are satisfied with the return, replacement and refund options respectively that are available for products purchased online.
- Majority (54%) of the respondents have complaints regarding online shopping
- Maximum response of 38% has been received for the complaint regarding late delivery of products.
- Majority (95.8%) of the respondents are interested to continue online shopping in future.
- Review Ratings has the highest mean score of 4.61 for respondents who are above 50 years of age, 3.87 for married respondents, 5.33 for respondents with other qualifications, 4.97 for government employees, 4.56 for respondents who have their monthly family income below Rs. 25000, 4.17 for respondent who are shopping online for less than a year, 4.17 for respondents who shop online occasionally, 4.51 for those who spent above Rs. 10000 for online shopping on an average every month, 4.20 for those respondents who Visit a showroom/shop to enquire about the products before online purchase and 4.65 for respondents who have referred more than 10 websites before purchasing products online.
- The importance of review ratings of customers & seller have significant difference with the personal variables namely occupation, monthly family income, period of online shopping, number of websites referred and showroom / shop visit before online purchase.

- Satisfaction level on Returns & Refunds has the highest mean score of 4.44 % for the age group of 42-49 years, 4.22 % for respondents who are unmarried, 4.55% for post graduates, 5% which is almost equal for business person and government employees, 4.57% for respondents having monthly family income of Rs. 50001 – 75000, 4.28% for respondents shopping less than a year, 4.98 % for respondents who shop online every year, 4.72 % for respondents who spent below Rs. 5000 on an average for online shopping every month, 4.34% for respondents who Visit a showroom/shop to enquire about the products before online purchase and 4.43% for respondents who refer less than 2 websites before online purchase.
- The satisfaction scores on returns, replacement and refunds have significant difference with frequency of online purchase and Average amount spent for online shopping every month.

LOYALTY

- Majority of the statements relating to loyalty such as Rare products are offered online, Exclusive offers, free shipping, etc., for a limited period of time and on special occasions, Discount coupons for customers and referred friends, Prices offered online are comparatively less, Online shopping offers friendly customer support, Personalized product recommendations based on previous purchases and Helps customers to check online stores from their mobile devices have average rating between neutral and agree.
- Loyalty factors have the highest mean score of 30.33% which is almost equal for the respondents in the age group of 18-25 years and 26-33 years, 30.49 % for the unmarried respondents, 30.91% which is almost equal for post graduates and professionals, 30.70% which is almost equal for both students and private employees, 13.74% which is almost equal for respondents with monthly family income which is around Rs. 25000 – 50000, Rs. 50001 – 75000 and above Rs. 75000, 30.40% for respondents who are shopping online for about 1-5 years, 30.62% which is almost equal for respondents who are shopping online for at least once a month and half yearly, 30.04% for respondents who spend below RS. 5000 on an average online

shopping, 31.15% for those respondents who Visit a showroom/shop to enquire about the products before online purchase and 30.25% for respondents who have referred 2-5 websites.

- The loyalty factors scores are significantly associated with the variables namely Age, Marital Status, Educational Qualification, Occupation, Monthly Family income, Period of Online shopping and frequency of online purchase, marital status and showroom / shop visit to enquire about products before online purchase.
- All the four service quality factors have moderate correlations among themselves.
- Among the selected variables only the four variables such as Online shopping benefits, online shopping influence, monthly family income and online shopping risks have significant influence on the overall service quality. Among these four variables online shopping benefits contribute more to the overall service quality. Monthly family income and perceived risks have less contribution towards service quality.
- Among the selected variables only six variables namely Interaction quality, Outcome quality, online shopping benefits, online shopping risks, Hedonic value and online shopping influence have significant difference on the overall loyalty factors. Among these six variables Interaction quality contribute more to the overall loyalty factors. The least contributing variable is online shopping influence factors.
- The Socio-economic and Online shopping variables such as Age, Monthly family come, Frequency of online purchase and Average amount spent online have direct relationship between Perceived benefits .
- Perceived Benefits have positive relationship with Service Quality factors with respect to Hedonic value.
- Service Quality factors have direct positive effect on Loyalty except for the factor Utilitarian value.
- Perceived Benefits and Perceived Risks have significant effect on Loyalty.

- There is a mediation effect played by Service Quality factors between Perceived benefits and Perceived risks of the women online shoppers.
- The Socio-economic and Online shopping variables does not have direct relationship between Perceived Risks.
- The relationship between Perceived risks and factors of Service Quality is not negative.

SUGGESTIONS

While the increased availability of online shopping is convenient, it also makes it more lucrative for scammers to trick buyers into paying for goods they won't receive or obtain their personal information for financial gain. Being a safe and secure shopper starts with **Stop. Think. Connect.** It was found from the study that the opinion given by majority of the women respondents regarding the risks factors and drawbacks are neither high nor low.

The following suggestions are given so that the women customers take security precautions, think about the consequences of their actions online and enjoy the conveniences of technology with peace of mind while shopping online.

- Website research must be done before using a new website for online shopping. Awareness about the website and information about product is important.
- When shopping online, it must be checked that the website is security enabled. Web addresses with <https://> indicates extra measures to help secure customer's information.
- Personal information must be valued like money and protected. Customers should be alert about the kind of information collected while shopping in a website. It must be remembered to provide only those details which are required by the e-tailers.
- Checking the review ratings have been considered very important by the women respondents since it gives an idea not only about the products but also about the sellers. Knowing the sellers' rating before making an online purchase makes the purchase even more safe.
- One should choose a safe payment option. Majority of the women respondents consider Cash on delivery to be the safest option because they allow buyers to check the products at the time of delivery and if the customers are satisfied with the product they can make the payment or else they can return it.

- WiFi or Bluetooth must be turned off when they are not in use so that nobody tracks the customer's information when they are within range. Unique and a lengthy password at the same time easy to remember can be more safe.
- Since the study shows that majority of the customers have complaints regarding online shopping especially in delivery of products it is suggested that they go through the return options before purchasing the products so that the customers can avoid disappointment about the products later.

Increasing online sales is the primary goal of countless businesses, large and small alike. Whether one runs a mom-and-pop retail business or works for a vast ecommerce giant like Amazon, increasing sales through online channels is a little like bowling a strike – it *looks* a lot easier than it actually is. Fortunately, there are dozens of ways an e-tailer can make more sales online, many of which can be implemented right away. Based on the study and the results here are a few suggestions for the e-tailers to increase the online sales performance.

- The seller must be honest, straightforward, and approachable in all the sales copy, from homepage to email campaigns. It is also important how the seller positions himself as a business. In case of a small company, the seller must take pride in that and be upfront about it. Many customers are turning to smaller businesses precisely because of the more individualized, personal service they can offer.
- Testimonials of satisfied customers are considerably more influential than even the best-written sales copy. Hence it is important to include the gushing testimonials and reviews from the customers. These might appear on the product pages, landing pages, pricing page or even the home page.
- Many customers respond positively to incentives that create a sense of urgency, from time-sensitive special offers to limited-edition products. If not a financial incentive can be offered to customers who commit to a purchase right away, such as free shipping or a discount.

- Oftentimes, one of the most powerful factors in a customer's decision is not to buy something which is risk aversion – the desire to avoid a potential loss. Most times, this perceived risk is a financial one. Even small purchases can carry the risk of "buyer's remorse". This objection can be overcome by offering a bulletproof money-back guarantee.
- The seller can provide as many payment options as possible though cash on delivery is considered to be the best option by many women customers.
- Not just quality product images but good quality products are most expected by the customers.
- When every possible question from the customer is answered and the customers being informed about products regularly makes the business more potential.
- People love free stuff, especially women and the more is given away for free, the more favorably prospective customers are likely to perceive the seller and the brand, which can result in more online sales.
- The study reveals that young women customers in the age group of 18-25 years have been influenced more towards online shopping which seems to be the target group for the e-tailers.
- Since the socio-economic and other shopping variables are found to have direct and positive relationship with the service quality factors, Perceived benefits and loyalty, the e-sellers can consider these benefits and categorize the products/service according to the expectations of the customers. Using these advantages the e-sellers can try to offer better and improved services thus reducing the risk factors.

CONCLUSION

Online shopping among women has been increasing in the recent years due to so many reasons. The results revealed by the study clearly justifies the growth of online shopping among women. However the frequency of online shopping is relatively less in the country. Benefits and risk factors show moderate response which may indicate that customers expect more from online shopping and still fear the risk factors. The study shows that the perceived risk factors have gained almost equal scores but the product cannot be felt and touched seems to be a major drawback by many women respondents. Inspite of the various risk factors women prefer online shopping due to the motivating factors such as Home delivery of products, Time saving, Shopping done at any time, etc. Also women's fashion was the most preferred among the different products and has been purchased by majority of women. Cash on delivery has been the most opted mode of payment by many women as they find it easier and much safe.

It is important for women online shoppers to take steps to protect themselves from the risks such as credit/debit card frauds and identity thefts that come with online shopping. A smart shopper needs to be on guard, whether shopping online is done through desktops or mobiles. Therefore it is advisable to follow some simple online shopping security tips such as selecting secured wepages, sticking on to familiar online sellers, right payment method, using virus-free devices and avoiding public Wi-Fi connections.

Most of the women online shoppers use their mobile phones to access the internet at home. Hence it becomes crucial for online sellers to target women consumers and implement a mobile strategy to offer necessary convenience and flexibility. Online sellers can take various initiatives such as launching women-centric brands, using analytics to understand buying behavior of women shoppers to offer better service. Online shopping organizations can use the relevant variables and factors, identified from the study, to formulate their strategies and plans in the country. The results can also be used by various organizations to target women online shoppers.