

Determinants of Factors of Consumer Purchase Intention Towards Online and its Influence on Gender: An E-Tailing Perspective

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ABSTRACT

India's online retail market is definitely at a lower base than in the US or China, making up just 2 per cent of overall retail, but penetration is so low that the market is expected to grow at a higher pace for years to come. According to a report, out of the 390 million active Internet users in India, only 40 per cent (160 million) transacted online. Further more 33% of men and only 22% of women have access to internet.

The prime purpose of the study is to identify the factors that influence the purchase behavior of the consumer towards the online shopping especially with reference to the gender as internet penetration is still low in India and there is a huge opportunity for e-commerce players as online shopping is in trend these days and almost all retailers have started to move to the e-tailing space, there was always a scope for study, especially in India, to analyze the reasons for this level of customer's interests and engagements in online shopping. This research was conducted using quantitative data for arriving at results. A sample size of 209 respondents located in the major cities of India, basically belonging to working class groups has been taken. The responses were recorded via questionnaire, with valid questions relating to the objectives. SPSS has been used to analyze and validate the results.

Few key factors like Customer Emotions, Product Characteristics, Privileges, Website Experience, Physical Hassles, Security & Consistency emerged as crucial for motivating customers to shop online. However genders do not differ significantly on their buying patterns, behaviors and purchase intentions toward online shopping.

Keywords: online, e-commerce, website, customer emotions, product, retail.

INTRODUCTION:

In 2017, online retail in India clocked \$20 billion in sales. While this paled in comparison to the US (\$459 billion) and China (\$935 billion), India exhibited highest growth in online spending among major economies. Indian online shoppers spent an average of \$224 in 2017, which was less than a tenth of what the average user spent online in the US at \$2,237 in the same year. India's online retail market is definitely at a lower base than in the US or China, making up just 2 per cent of overall retail, but penetration is so low that the market is expected to grow at a higher pace for years to come. For online retail to grow and realise its potential \$50 billion size, e-tailers and other stakeholders need to address a few key issues such as: High user drop-outs (54 million of the 140 million affluent shoppers have not made a second purchase online), get more women to use the Internet (33 per cent of men in India have access to the Internet, compared to 22 per cent women), and bring more people from rural areas online.

LITERATURE REVIEW:

Studies Related to Onlineretailing:

Seda Yoldas (2011) found that the consumer satisfaction is the utmost important factor in the e-commerce industry and consumer perception towards the security concerns the online buyers. Using sample from the countries UK and turkey, he identified that security is the major concern for customers of both countries. Further more for the Turkey individuals, trust, quality, availability of the information about the product played a major role for the online shoppers or buyers.

Sneha Mahendra Bhagat (2010) attempts to identify factors that influence the customers to shop online. According to her, the factors that influence the customers are convenience and benefits of online purchasing, website features, benefits and services, promotion activities by that e-tailer. Also factors that have to be considered by the e-commerce players are display of products and services, post-sale service, logistics. Author further opined that risks such as cybercrime, low product quality, high product pricing will make the customer to avoid the online shopping.

Charles Dennis, Bill Merrilees, Len Tiu Wright (2008) in their research on the consumer behavior towards online shopping concluded that beliefs and attitudes govern the buying behavior of the individuals. Study revealed that the buyer's past shopping experience, website appearance and site purchasing experience, and the individual familiarity with the site are directly related to the buying behavior of the individual.

Blanca Herná'ndez, Julio Jimé'nez and M. Jose' Martí'n (2005) explained as to how the characteristics such as age, income, and gender influence the online buying behavior of the customers. Study further revealed that behavioral traits of the individuals plays a major role in online shopping rather than the socioeconomic variables and hence they suggested that the e-commerce industry firms should define the target markets by focusing more on the behavioral factors of the individuals than the socio economic factors.

Ch.J.S Prasad, A.R Aryasri (2009) investigated on the consumer behavior and its impact on the online retail stores. In their paper, they concluded that various factors such as convenience, online store environment, shopping enjoyment, customer service, and trust plays an important role in making a customer go towards the online shopping. They also opined that improving those factors in any online store will make the consumer to shop and suggested that customer service and the trust levels are the most important aspects that need immediate attention. For the markets like India, they said that e-tailing can be successful only if the e-tailers change the business models and understand the consumer behaviors. It is also said that providing the economic value than the curiosity can make the e-tailers more productive.

Yu-Bin Chiu, Chieh-Peng, Ling-Lang Tang (2005) conducted a research on gender differences and the customer intentions towards the online shopping. Study revealed that from the perspective of the online shoppers, attitude of the customer is the primary factor that influence the personal awareness of the security and of the perceived usefulness on online purchase intentions. Furthermore factors such as personal awareness of security, personal innovativeness, perceived ease of purchasing and perceived usefulness indirectly influences the attitudes of the individuals. Also they found that impact of personal security awareness on both online purchase intentions and the attitudes are strong for male whereas no such effects are existed for female. However perceived ease of purchasing and its impact on both online shopping intentions and attitudes are strong for female than male.

Ruby Roy Dholakia, Uusitalo, Outi (2002) in their paper on the buyer characteristics towards the online shopping suggested that buyer characteristics on the perception of online buying benefits are associated with online and physical shopping. The research also says that the buyer characteristics such as age, income, family composition and the past online shopping benefits are associated with both the modes of shopping online and physical.

Studies Related to Consumer Behaviour:

Samar Fatima, Samreen Lodhi (2015) conducted a research and mentioned that advertising plays an important role in influencing the customers. There is a significant relation between the advertisement and the consumer buying behavior. Study further revealed that advertisement create the perceptions about the product to the customer. Various advertising methods that have more impact are recommendations from friends, peers, neighbors, colleagues etc. In their research on the cosmetic industry, authors mention that individual who got the good experience for the first time use of the product cannot switch to the other brand so easily thinking that those things will be suitable to their skin and they would not want to experiment on their skin.

A H Hemanth Kumar, S. Franklin John, S. Senith (2014) in their study on consumer buying behavior in cosmetics mentioned that there is a significant relation between the income levels and the consumer buying behavior. They also reported that the individuals are highly influenced by the cultural factors and they would

like to change everywhere they wish to. Authors further opine culture is a complex mix of attitudes, values, ideas and other factors. Also sales person plays a major role in influencing the customers.

ChitraR(2014) in this study on apparels, explains the various factors affecting customers and the purchase intention towards branded apparel. Purchase intention is explained in terms of general consumer variables (normative influence, consumer confidence) and brand specific variables (perceived quality, emotional value).

Elisabeta Ioanăș, Ivona Stoica(2014) in their research reported that most of the individuals who buy online are in the age group of 25-30 which concludes that there is a correlation between the age group and the online buying behavior. They also stated that among these age group of people, the working individuals with a minimum salary of 200 USD are the major users of the online shopping. This research also states that the online shoppers do a bit of research on the social network sites such as Facebook, reviews by other buyers, online forums, blogs etc before they buy the product. They found that the convenience and availability of the product at door step are the major reasons for this aged group people to prefer online shopping. They also concluded that social networks play a significant role in the form of availability of information if the product to the online shoppers and suggested the online firms to maintain the track of customer satisfaction and align marketing policies to boost up the sales.

Rajasekaran B and Saravana (2014) in their paper on consumer satisfaction towards FMCG, highlighted the key factors such as attitudes, values, beliefs and perception of the consumers with regards to the consumption of fast moving consumer goods.

Shanmugapriya G and Sethuraman R (2014) in their article mention that the marketing scenario in India has undergone vast changes since 1991 due to the economic reforms. Post-liberalization, competition intensified in every product line and market which forced brands to redefine their norms of existence in all industries. In the industry, especially in toilet soap sector there has been severe competition among the MNCs, national and local player's. Brand loyalty is determined by several distinct psychological processes of the consumers and entails multivariate measurements. In this research they concluded that brand loyalty plays an important role in retaining the customers especially in the FMCG and retail segment. As the research says that brand loyalty is directly correlated to the consumer buying behavior, they suggest the firms to strategize their promotion by improving their brand in market to sustain.

Abdul Brosekhan (2013) mentioned that the customer or consumer see the brand name as a friend and the brand gives him the emotional benefits. Considering the various factors such as lifestyles, priorities, attitude and values, he suggested that the online firms has to strategize their marketing based on the above mentioned factors. Author opines that understanding the customer buying behavior is very important as the individual play 3 roles while making an online transaction. The 3 roles are notified to be user, payer and buyer. The customer buying behavior has to be integrated in the strategic market planning.

Syeda Quratulain Kazmi(2012) in his study on buying decisions of the customers mentioned that the promotional strategy plays a key role in influencing the customer decision making and opined that any product in the market cannot be run successfully without the right promotional activity. Promotional activity should include the product description, its benefits along with the differentiator compared to the other products or service.

Studies Related to Gender Based Marketing:

Fugate & Phillips (2010) opine that Gender is not a trait that is granted at birth; it is attained through situated symbolic social interaction. Masculinity is generally perceived as unemotional, dominating, and workplace oriented, while femininity is generally perceived as nurturing, compliant and empathetic. The terms gender role, gender identity and gender role attitudes have been used interchangeably through out consumer behaviour studies. Gender roles consist of culturally derived actions and behaviour's related to masculinity and femininity that one chooses to adopt gender role attitude refer to one's beliefs about the responsibilities, roles and rights of men and women although the concepts are undoubtedly related, an individual's gender identity does not necessarily have to be congruent with his or her gender role or gender role attitudes.

Grohmann, (2009) in his paper mentions that many brands attempt to establish their strong gender association through many ways such as advertising symbols, signs, codes, narratives and packaging. He also mentioned that it is usual for marketers to highlight gender-related characteristics of their brands for example Harley Davidson's "big toys for big boys"

Bem(1981), Palan (2001), Spence (1993) in their study mentioned that gender identity and consumer behaviour research suggests that gender identity plays an important role in consumer behaviour, varying from assisting in information processing to connecting individuals to the rest of the world to orchestrating an individual's perceptions to developing one's attitudes about appropriate social behaviours.

Sirgy (1982, 1986) in an article regarding consumers' brand perceptions, explained that consumer brand consumption is congruent with consumer gender-image and stated that the gender-self can generate strong gender-congruency effects with regards to brand loyalty for eg consumers prefer goods or spokespersons that match their sense of masculinity and femininity.

McCracken's (1988) in his article states that gender identities can become built into a product or brand as the product or brand allows consumers to build congruency between their gendered self-images and the product's or brand's image. The ability of a brand to express a consumer's self-image then leads to a stronger consumer/brand relationship.

Gainer (1993) proposed that a consumer's product involvement is an intermediate step between the consumer's characteristics related to gender and the consumer's behavior toward a product or brand. Just as a brand's gender depends on perception, a consumer's gender role or identity does as well. The terms sex and gender are often used interchangeably. The study of gender roles and consumption is often complicated because there is substantial overlapping and confusion about the labelling of terms and the meaning of concepts used.

Winstead & Derlega (1993) opine that it has now become more appropriate to use the term "sex" to refer to an individual's biological sex, whether one is male or female on one hand and Gender, on the other hand, refers to psychological traits of masculinity and femininity that exist to varying degrees across individuals.

Fischer & Arnold, (1994), Sullerot (1992) mentioned that women have taken over some of the characteristics and attributes that were traditionally associated with masculinity including work, knowledge, money, voting and the control of procreation and birth control. Women and men are even being depicted differently in advertising men are now being portrayed as sex objects and women, partaking in acts like cigar smoking in marketing communications.

Kimmel & Tissier-Desbordes (1999) in their research mentioned that two competing gender identity theories reign within consumer behaviour research, gender schema theory and multifactorial gender identity theory. Gender schema theory posits that one's traits, attitudes and behaviours are adopted to be consistent with one's gender identity. It is through this gender identity that individuals discover information about themselves and the rest of the world. However, gender identity effects vary depending on whether or not an individual is sex-typed (or gender schematic). Individuals more likely to be influenced by his or her gender identity are sex-typed (or gender schematic) male or female, while those less likely are non-sex-typed (or gender schematic) men and women. Those who are cross-sex-typed view their gender traits as better portrayed by those of the opposite sex.

Milner and Fodness (1996) observed that several sex-typed products could be marketed effectively on the basis of possessing a specific gender quality. They also stated that consumers relate to brands as much as they do their friends or partners. Therefore, brands tend to be associated with human personality traits such as masculinity and femininity. Masculinity and femininity are key characteristics of brand personality.

Aaker (1997) in his paper mentions that product-related attributes, product category associations, logos or symbols, brand names, advertising style, and price, brands become associated with certain personality traits. He also developed a brand personality framework consisting of five distinct personality dimensions that consumers perceive brands to have: sincerity, excitement, competence, sophistication and ruggedness. The research states that when investigating brand personality, a possible reason for weak findings in self-congruity literature is the fact that an asymmetric relationship exists in the structure of brand versus human personality.

Debevec and Iyer (1986) suggested that consumers label some products as either masculine or feminine, but not both at the same time, and that these determinations tended to be influenced by the gender of the spokesperson. Therefore, gender identity influences consumer brand perceptions through creating brand meanings for consumers.

STATEMENT OF PROBLEM:

Indian online shoppers spent an average of \$224 in 2017, which was less than a tenth of what the average user spent online in the US at \$2,237 in the same year.

But while the US online sales' compound annual growth rate (CAGR) was 14 per cent in the five years to 2017, India's growth was five times higher at a CAGR of 70 per cent.

India's online retail market is definitely at a lower base than in the US or China, making up just 2 per cent of overall retail, but penetration is so low that the market is expected to grow at a higher pace for years to come. Hence it is crucial for e-tailers and companies adopting omni channel strategy to garner insights into factors that motivate consumers to migrate to online and therefore align their marketing strategy to optimise market leadership.

OBJECTIVES:

- 1.1. To identify the factors that influence customers to shop online instead of other options available.

2.2.To analyze the buying behavior of different genders w.r.t online shopping.

3.3.To compare and differentiate between the online buying behaviors of different genders.

VARIABLES UNDER INVESTIGATION:

Table 3.1: Drivers and variables

S. No.	Drivers	Independent Variables	Dependant Variable
1	Website/ Seller experience	Credibility	Purchase intention/decision
		Past experience	Purchase intention/decision
		Payment security	Purchase intention/decision
		Discounts/Prices	Purchase intention/decision
		Flexible Payment modes	Purchase intention/decision
		Post purchase experience	Purchase intention/decision
		Website appearance	Purchase intention/decision
2	Customer profile	Demography (Age, Income, Gender, Education)	Purchase intention/decision
		Psychographic (attitudes, interest, lifestyles, beliefs)	Purchase intention/decision
		Perception	Purchase intention/decision
		Motivation	Purchase intention/decision
		Duration & Frequency	Purchase intention/decision
3	Emotions	Happiness	Purchase intention/decision
		Sadness	Purchase intention/decision
		Trust	Purchase intention/decision
		Loneliness	Purchase intention/decision
		Excitement	Purchase intention/decision
4	Product Purchased	Quality	Purchase intention/decision
		Originality	Purchase intention/decision
		Price	Purchase intention/decision

HYPOTHESIS:

H0: There is no relation between the Gender of the respondent and their Purchase Intention.

H1: There is a relation between the Gender of the respondent and their Purchase Intention.

RESEARCH METHODOLOGY:

First segment of the study entailed determining the factors of consumer purchase intention towards online. Second segment was to study the impact of those factors on gender.

Research tools:

Research tool used for the empirical study was scaled questionnaire which included the following types of scales and questions:

Likert Scale [Strongly Agree/Agree/Neutral/Disagree/Strongly Disagree]

Closed Ended Questions

Semantic differential Scale [5 Point Scale]

For analysis of the data, SPSS and advanced Excel applications were used. Factor Analysis was used to refine data

Sample Design :

Sample size: Sample size is 209. Sample was selected by simple random sampling from the population of India across important cities..

LIMITATIONS OF STUDY:

Study does not consider psychological variables and therefore there could be inherent bias of respondents in providing the information could have varying degrees of impact on results.

DATA ANALYSIS AND DISCUSSION:

Quantitative Analysis:

Table 4.1: MO and Bartlett’s test for table for factor analysis

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.889
Bartlett's Test of Sphericity	Approx. Chi-Square	10001.8
	Df	2485
	Sig.	0.000

Source: Primary Data

Interpretation:

KMO measures the sampling adequacy (which determines if the responses given with the sample are adequate or not) which should be close than 0.5 for a satisfactory factor analysis to proceed. Kaiser (1974) recommend 0.5 (value for KMO) as minimum (barely accepted) and values greater than 0.5 as acceptable, furthermore values between 0.5 and 0.7 are mediocre. The between 0.7-0.8 acceptable, and values above 0.9 are exceptionally good. In this table KMO measure is 0.889 which is a acceptable measure. Bartlett’s test is another indication of the strength of the relationship among variables. This tests the null hypothesis that the correlation matrix is an identity matrix. An identity matrix is matrix in which all of the diagonal elements are 1 and all off diagonal elements are close to 0.000

Therefore this test is significant as significance value is less than 0.05. Significant test indicates that the correlation matrix is not a identity matrix therefore there are some relationships between the variables which is included in the analysis. However for these data, Bartlett’s test is highly significant ($p < 0.001$) and therefore factor analysis is appropriate.

Respondents Profile:

Table 4.2: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	145	69.4	69.4	69.4
	Female	64	30.6	30.6	100.0
	Total	209	100.0	100.0	

Interpretation:

The above chart shows the total responses of 209 people. It is observed from the chart that the majority of the respondents are male with the percentage 69.4% and the rest 30.6 are female with 64 members whereas the male count is notified as 145.

Table 4.3: City you currently live in

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	North	92	44.0	44.0	44.0
	South	100	47.8	47.8	91.9
	East	1	.5	.5	92.3
	West	16	7.7	7.7	100.0
	Total	209	100.0	100.0	

Interpretation:

The above chart shows the respondents based on the city they live in. The cities that are covered under the research are Chennai, Gurgaon, Bangalore, New Delhi, Pune, Aurangabad, Mumbai, Nagpur, Lucknow, Faridabad, Sonapat, Hyderabad, Greater Noida, Baroda, Goa, Coimbatore, Mysore, Madurai, Ambala, Udumalaipet, Jammu, Jaipur, Ghaziabad, Dehradun, Kolkata, Indore, and Jamshedpur. These cities has been categorized under 4 zones namely South, North, East and West. As per the respondents, Southzone respondents

are the most who shop online which is slightly higher than the north zone people with the respondents of 47.8% and 44% respectively. The next more online shoppers comes from the west zone with 7.7% followed by the East with 0.5% which is the least.

Table 4.4: Citywise purchase frequency

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	19-25	85	40.7	40.7	40.7
	26-39	90	43.1	43.1	83.7
	40-55	17	8.1	8.1	91.9
	56 & Above	17	8.1	8.1	100.0
Total		209	100.0	100.0	

Interpretation:

It can be observed from the above table that percentage of people who shop online is more under the age group of 26-39 years with 43.1%. The second comes the age group of 19- 25 years with 85% comprising of 85 people which his followed by the 40-55 age group with 8% approximately comprising of 7%.

Table 4.5: Education wise purchase frequency

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	12th	2	1.0	1.0	1.0
	Post-Graduate	207	99.0	99.0	100.0
	Total	209	100.0	100.0	

Interpretation:

The above table clears that post graduate people are the most who shop online with the frequency of 207 out of 209. The rest 1% of the sample prefer the physical stores rather than shopping online.

Table 4.6: Income (Per Annum)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-2 Lakhs	49	23.4	23.4	23.4
	2-5 Lakhs	31	14.8	14.8	38.3
	5-10 Lakhs	73	34.9	34.9	73.2
	10-20 Lakhs	30	14.4	14.4	87.6
	20 Lakhs &Above	26	12.4	12.4	100.0
	Total	209	100.0	100.0	

Interpretation:

The above graph shows that majority of the respondents who shoponline come under the income group of 5-10 Lakhs per annum with a total of 73 respondents out of 209 contributing to 35% of the total respondents. The next set of income group who shop online fall under 0-2 Lakhs followed by the income group of 2-5Lakhs with 15% of total respondents approximately.

Out of all the 20 Lakh per annum and above are the one who shop the least online with only 12.4% respondents and follow the income group people of 10-12 Lakhs with the respondent’s number of 30 people.

Table 4.7: Marital Status

		Frequency	Percent	Valid Percent	
Valid	Single	124	59.3	59.3	59.3
	Engaged	2	1.0	1.0	60.3
	Married	83	39.7	39.7	100.0
	Total	209	100.0	100.0	

Interpretation:

The above table categorizes the online shoppers in to single, engaged or married. Based on the respondents, it is observed that people who are neither married nor engaged will shop online the most. With a difference of 20%, married group people are the ones who shop the most with 83 people followed by the engaged group who shop the least and the percentage being 1%. This shows that either the single or the married people shop online the most.

Descriptive Statistics:

Table 4.8: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Gender	209	1	2	1.31	.462
City you currently live in	209	1	4	1.72	.821
Age	209	1	4	1.84	.889
Education	209	2	4	3.98	.195
Income (Per Annum)	209	1	5	2.78	1.298
Marital Status	209	1	3	1.80	.978
Valid N (listwise)	209				

Interpretation:

The above table gives the mean and standard deviation values for all the six demographic variables of the respondents. Higher the mean, higher will be the relation of it with the purchase intention of the respondent. As can be seen from the above table, the variable "Education" has the highest mean i.e. 3.98 and hence it has the maximum contribution to the customer's intention to shop online. On the contrary, Gender has the lowest mean value i.e. 1.31 only and thus is said to have the least contribution to the customer's purchase intention toward online shopping.

Since it was one of the main objective of this study to analyze the differences and compare the online buying behavior of the two genders, further tests were conducted to come to the final conclusion.

Cross-Tabs:

Table 4.9: Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Do you intend to shop online in future	209	100.0%	0	0.0%	209	100.0%

The above table shows that 100% of the responses are valid and that none of the cases or their responses are missing in the analysis.

Table 4.10: Gender * Do you intend to shop online in future Crosstabulation Count

			Do you intend to shop online in future		Total
			yes	No	
Gender	Male	M	139	6	145
	Female	F	59	5	64
	Total		198	11	209

Interpretation:

The above table shows the cross-tabulation between two categorical variables namely Gender and Intention to shop online in near future. It shows that out of 145 males, 139 had an intention to continue shopping online in future whereas 6 of them do not really feel they would be shopping online again in future. The reasons for this could be because many were dissatisfied in their prior experiences, not liking the intangible aspects, not being a techie, etc.

Tesing of Hypothesis

Table 4.11: Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.202 ^a				
Continuity	.5				
Correction ^b	.78	1	.273		
Likelihood Ratio	1.127	1	.447		
Fisher's Exact Test		1	.288	.318	.219
Linear-by-Linear Association	1.	1	.274		
N of Valid Cases	209				

- a. 1 cells (25.0%) have expected count less than 5. The minimum expected count is 3.37.
- b. Computed only for a 2x2 table

This test was used to check the relationship between two categorical variables under study, i.e. Gender of the respondent and the Purchase Intention. The Pearson Chi-Square test was taken into consideration.

Hypothesis is as follows:

H0: There is no relation between the Gender of the respondent and their Purchase Intention.

H1: There is a relation between the Gender of the respondent and their Purchase Intention.

As is evident, the significance of the Pearson Chi-Square is 0.273, which is much greater than the standard 0.05 implying the rejection of the alternate hypothesis and the acceptance of the null hypothesis. This means that the two categorical variables are independent of each other.

Hence, the conclusion of the descriptive statistics is congruent to the cross-tabulation.

Principal component analysis and varimax rotation of 23 iterations was performed to rationalize the key factors which resulted in 15 factors viz Customer Emotions, Product characteristics, Privileges, Website Experience, Physical hassles, Attractions, Security & consistency, Risk factor, Intangibility, Intention & frequency, Product availability, Website loyalty, Motivation and Fun factor to be important.

However out of these seven factor viz Customer Emotions, Product characteristics, privileges, website experiences, physical hassles, attractions and security & consistency were more crucial than the other six factors as their association with other variables is less and hence can be ignored.

4.2.5: Factor wise loading and interpretation of seven factors:

Factor-1-Customer emotions Statements	Loadings
1. I shop online when I feel happy	0.641
2. Shopping online excites me	0.745
3. Shopping online makes me forget my loneliness	0.873
4. Online shopping Online shopping is a way to make me stop thinking about my sorrows	0.865
5. Online shopping is a solution to my boredom	0.863
6. Online shopping changes my mood for better	0.858
7. I shop online out of anxiety related to ending sales and offers online	0.67
I feel I belong to the community of online shoppers	0.629

Interpretation:

Above eight statements can be categorized as **customer emotions** as the statements talk about the customer's emotions pre, post or during online shopping. The statements focus mainly on the psychological reasons as to why customers shop online. As an inference, it can be said that customer emotions having eight variables, has the highest contribution to the study. 50% of the factor loadings in this segment are greater than 0.8 which means 4 factors out of the eight explain the variable more.

Factor-2- Product characteristics Statements	Loadings
1. Quality of products shopped online is satisfactory	0.736
2. Products shopped online are original	0.605
3. Prices offered online are much less than that offered on other means	0.675
4. Online offers a greater assortment of products	0.791
5. Online shopping allows me to view originality certificates for products which are might not be available otherwise	0.513
6. I like online shopping because of the product description mentioned along with the images on the website	0.685
7. Availability of Product reviews makes me sure about the products I buy online	0.783
8. I like online shopping because I can track my shipped products	0.68
9. I usually don't face issues with size and colours of the products I buy online	0.505

Interpretation:

The second factor can be categorized as **Product characteristics** and the statements talks about the nine aspects which are related to the characteristics of the products which motivates the customers to shop online as depicted in the table above.

Factor-3-privileges Statements	Loadings
1. Online shopping is more informative regarding the product, as compared to any other means of shopping	0.642
2. Internet is easily accessible to me for shopping online.	0.64
3. I am able to better analyse the product information online than offline	0.549
4. Online shopping is more convenient than in-store shopping	0.653
5. Online shopping is more time-saving	0.73
6. Online shopping allows me to shop from anywhere in the world	0.716
7. There are better deals for shopping online as compared to shopping offline	0.768
8. I get motivated to shop online due to the attractive deals offered	0.683

Interpretation:

Above eight statements can be categorized as **privileges** as the statements talk about the advantages over offline shopping. The statements focus mainly on the reasons as to why ecommerce has an advantage over the other

Factor-4-Website Experience Statements	Loadings
1.I have explored more than 1 website for shopping online	0.586
2.Online purchase becomes easier due to availability of multiple payment modes	0.513
3.Online shopping provides me with a greater variety of goods	0.521
4. I don't like the shipping charges associated with the delivery of products shopped online.	0.76
5. Availability of product reviews makes a website credible	0.652
6.I shop on to a particular website because of its cash back offers	0.521
7.Categorization of products online makes me search products easily	0.638

Interpretation:

This factor talks about the **website experiences** of the customer that motivates him/her to buy online. Above seven statements are a part of this factor

Factor-5-Physical Hassles Statements	Loadings
I shop online frequently	0.587
2.No waiting in line is the reason I like shopping online	0.702
3.I shop online in order to avoid physical exertion of visiting multiple stores	0.673
4.I use online shopping for gifting others	0.507

Interpretation:

Factor 5 talks about the **physical hassles** in shopping offline that the customer wants to avoid, thus making him shop on the internet and comprises of the above four statements.

Factor-6-Attractions Statements	Loadings
1. Advertisements shown on TV influence me to shop online	0.517
2. I shop online because of heavy discounts 3.Festive offers make me shop more than usual	0.514
3.Festive offers make me shop more than usual	0.675
4. TV Advertisements by online sellers urges me to browse their websites	0.661
5. Attractiveness/ Appearance of website increases my likelihood of buying	0.565
6. Easy exchange offers motivates me to buy online	0.59

Interpretation:

The sixth factor talks about the attraction to the customer that influences them to purchase online. It has six variables as depicted above.

Factor-7- Security & consistency Statements	Loadings
I am always satisfied with products shopped from online websites	0.699
I find the online shopping websites trustworthy.	0.712
I feel safe making payments online	0.671
My experience with all online sellers has been somewhat same	0.538

Interpretation:

This factor talks about the Security and Consistency and comprises of three statements as depicted above.

Independent Samplet-Test:

(4.12. Table group Statistics)

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Customer emotions	Male	145	2.7141	.80267	.06666
	Female	64	2.8452	.77048	.09631
Product characteris TICS	Male	145	3.4575	.74840	.06215
	Female	64	3.3264	.69315	.08664
Privileges	Male	145	3.8991	.72248	.06000
	Female	64	3.5957	.84596	.10574
Website experience	Male	145	3.8522	.74086	.06152
	Female	64	3.7991	.69508	.08688
Physical hassles	Male	145	3.2362	.91181	.07572
	Female	64	3.1289	.91720	.11465
Attractions	Male	145	3.4368	.82497	.06851
	Female	64	3.2083	.78343	.09793
Security and consiste NCY	Male	145	3.5517	.74062	.06151
	Female	64	3.2813	.79868	.09984

The above table shows the mean and standard deviation values of 145 males and 64 females, against seven factors, that were arrived after conducting the Factor Analysis .

It can be seen, that the mean values of all males and females are almost similar for all the seven factors. Therefore it can be inferred that there is insignificant difference between the two genders and only seven factors are vital.

FINDINGS:

Out of 75 variables taken at the beginning of the thesis, only 56 variables have some contribution to the study. These 56 variables are classified into 15 factors namely, Customer Emotions, Product Characteristics, Privileges, Website Experience, Physical Hassles, Security & Consistency, Risk factor, Intangibility, Intention & Frequency,

Product Availability, Website Loyalty and FunFactor.

Significant relation was found in only 7 factors out of 15 factors considered and the purchase intention of the customer in the online retailing space.

No significant difference was seen in the online buying behaviour of males and females. This means that these two genders do not have any significant difference in their behaviour towards online shopping and that the differences if any, cannot be associated with the gender.

Out of all the factors, Customer Emotions and Website Loyalty have maximum contribution to the study as is evident from the factor analysis. This maybe because the customers may shop online to change their mood, as online shopping is too much in vogue. Other instances might be to release stress and anxiety or pass-time while in office, etc.

The second highest contribution is by the characteristics of the product category. This may seem obvious because many products are only available online. Example – 1+ mobile phones. Hence the customers don't have any option but shop online. Other than this, availability of product description and reviews helps customers take better decisions and hence is important as a factor relatively.

Lastly, the most frequently used websites for online shopping are seen to be Amazon.com, Flipkart.com and Paytm.

SUGGESTIONS:

Studying the combined impact of psychological variables and key factors like Customer Emotions, Product Characteristics, Privileges, Website Experience, Physical Hassles, Security & Consistency could give a better insights into the consumer psyche as to what motivates them to prefer online.

CONCLUSIONS:

The Four drivers i.e. Customer Profile, Website Experience, Customer Emotions and Product Characteristics with multiple variables in each were restructured and regrouped using factor analysis. Significant relation could be identified among the variables and purchase intention/behavior of individuals shopping online.

However no significant difference was observed between the behaviour of males and females toward online shopping. This may be due to unobserved correlation among some of the variables. It also appears that widely preferred website for online shopping is Amazon, followed by Flipkart and hence it would be beneficial to further conduct research keeping these two websites/e-commerce players as context.

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