

# A Study of Influence of Demographic Variables on Online Buying Behavior in Delhi and NCR

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## Abstract

*There is growing trend towards online Buying. People are rapidly opting for it due to ease in functionality and availability of a wide variety on one single platform. This is a study undertaken to highlight the influence of demographics variables on online buying amongst the residents of Delhi &NCR. It is observed that demographic variables like age, gender, marital status, educational qualifications do have an impact on online buying behavior. The implications for the marketers can be focusing more on the segment that supports the youngster creating more awareness through campaigning.*

*There exists a need on the part of marketers to make the consumer environmentally conscious on the aspect of online shopping.*

**Key Words :** *Demographics, online shopping, age, gender, marital status, attributes.*

## Introduction

*Online buying is increasing day by day in India . Researches indicate that there exists huge scope and potential for further growth in India in e-commerce sector. Factually e-tailing is one of the most important models in e-commerce business (Liu and Guo, 2008) . This is widely accepted across the world as a means of transactions for goods and services (Bourlakis et. al. , 2008). The final outcome is convenience and wider availability which lends consumer a comfort in buying (Butter and Peppard, 1998). For a consumer who is busy and looks for more convenience and speed, online shopping is workable. (Yu and Wu, 2007)*

*In India the demography today consists of more youth population who are very much into the online buying . This means that people today want to buy anything from anywhere at any time . On the top of everything the communication technologies and its adaption is a big plus point for Indian population . This is readily been adapted by Indian Youth . If we observe the growth rate of India's e-commerce industry, the results are fascinating. One study indicates India as the fastest growing e-commerce market. India's e-commerce revenue is expected to climb from \$ 30 billion in 2016 to \$ 120 billion in 2020 growing at an annual rate of 51% which is the highest in the world.*

*India had an internet user base of about 354 million as on June 2015 and is expected to cross 500 million in 2016 . India happens to be the second largest data base user in the world after China (65 million, 45% of population). If penetration of e-commerce is taken into consideration, it happens to be lowered compared to markets like US ( 266 Million ,84%) or France(54 million , 81% of population), but is growing at an unprecedented rate , adding around 6 million new entrants every month .*

*In India, The most preferred method of shopping happens to be cash –on –delivery thereby aggregating to 75% of total e-tailing.*

## **Review of Literature**

The ever increasing demand for information communication technologies and growing usage of internet has created a hype in the market (Xavier and Pereira, 2006). This increased usage of internet has also given vent to online shopping activities by customers. (Hill and Beatty, 2011). (Kim and Forsythe, 2010) opined that internet has been taken as one of the most significant medium for a massive amount of online sales each year. Internet has also been ranked as the third most dominant activity Li and Zhang (2002). (Wu 2003) opined that nearly half of internet users bought their preferred products and services online.

It has been concluded through researches that there is a correlation between the individual personality and psychographic traits and acceptance of innovative technologies in basic sense and online shopping specifically. These studies have concluded several classifications of internet shoppers (e.g. Brengman et al., 2005; Brown et al., 2003; Childers et al., 2001; Fenech and O'Cass, 2001; Se'ne'cal et al., 2002). It has also been observed that situational factors have an influence on in relation with online and home shopping. Research conducted by (Gillet 1976) concluded that an urge to forgo an additional visit to buy a required also triggered online shopping at home.

Convenience was also taken as a precise factor to evoke the urge for online shopping in case where there were situational limitations like bad health of a consumer or having little kids at home (Morganosky and Cude (2000). It has been therefore summated that situational factors hold lot of importance in influencing and emphasizing online shopping motivations.

Internet knowledge, Social environment (Li and Zhang, 2002), self efficacy (Perea y Monsuwé, Dellaert and de Ruyter, 2004), Demographic factors like age, gender, education, income (Dholakia and Uusitalo, 2002) and Acceptance of new IT application (Al-Gahtani and King 1999) have also been identified to have an impact on online shopping by consumers.

Siu and Cheng (2001) explored that factors like economic benefits stemming from online buying, availability of product, risks in security, monthly income, product technology, opinion leaders and consumer's attitude towards technological advancement Ho and Wu (1999) and Li and Zhang (2002) concluded a positive relationships between online shopping behaviour and five categories of factors comprising e-stores' logistical support, product characteristics, websites' technological characteristics, information characteristics and homepage presentation.

A study on a model of consumer behavior specifically for online shops, where perceptions about reputation and size affect consumer trust of the retailer were studied. It was also observed the level of trust had a positive relationship to the attitude towards the shop and a negative relationship towards perceived risk (Jarvenpaa, Tractinsky and Vitale 2000).

Bandura (1977) emphasized the significance of contextual factors, counting the social, situational, and temporal circumstances within which incidents occurs molding the cognitive appraisal of the causes and consequences of customer's behavior.

Studies reveal social influence from reference groups like virtual communities, other people's opinions and references have a big influence on online shopping. (Christopher and Huarng, 2003).

## **Objectives of Study:**

1. To find out the attributes that affects the buying motives of the consumers who shops online.
2. To find out the factors that influences the behavior of the shoppers while shopping online.
3. To analyze the impact of demographics on the behavior of the online consumers.

## **Hypothesis**

- H<sub>0</sub><sub>1</sub>: There is no significant difference between the mean scores of various identified factors of online consumer's behavior for different age groups.
- H<sub>0</sub><sub>2</sub>: There is no significant difference between the mean scores of various identified factors of online consumer's behavior for different occupations.
- H<sub>0</sub><sub>3</sub>: There is no significant difference between the mean scores of various identified factors of online consumer's behavior for different education qualifications.
- H<sub>0</sub><sub>4</sub>: There is no significant difference between the mean scores of various identified factors of online consumer's behavior for different income groups.
- H<sub>0</sub><sub>5</sub>: There is no significant difference between the mean scores of various identified factors of online consumer's behavior for marital status.
- H<sub>0</sub><sub>6</sub>: There is no significant difference between the mean scores of various identified factors of online consumer's behavior for gender.

## Research Methodology

### Sample & Data Collection:

A descriptive research is conducted to check the relationship between different identified factors with different demographic factors for the consumers who

prefer to buy online. A structured questionnaire is used to collect the input from 100 respondents varies from demographics factors and primary data was collected using magazines, newspapers. The reliability of the data was checked using Cronbach's Alpha method which is 0.729

**Table 1: Reliability Statistics**

Cronbach's Alpha	N of Items
.729	40

### Instrument Used

The scale is adapted from S. Shallu, S. Anjali, B. Sourabh & G. Ankit (2016). The original scale was modified as per the requirement of the subject. Five point Likert scale is used (5= 'strongly agree' and 1= 'strongly disagree'). SPSS 21.0 was used and tests such as One Way ANOVA and Independent T-test are applied. The analysis was performed at 95% confidence level.

### Data Analysis

#### Objective 1: To find out the attributes that affect the buying motives of the online consumers.

Factor analysis is an effective technique to simplify the data and to provide a correlation between the continuous variables. EFA (exploratory factor

analysis) is used to identify the components and to develop the key relationship between variables, reduces the number of statements into the fewer factors, which provide an ease in naming of the factors in an appropriate manner and also is cost effective.

- A study of Kaiser-Meyer-Olkin's Measure of Sampling Adequacy (MSA) indicates the moderate correlation between the variables with score of 0.781, i.e. the sample size is adequate for factor analysis.
- Barlett test of Sphericity is used to check the overall significance of correlated matrices which is  $.000 < 0.05$  and it also provided confirm the validity and reliability of the factor analysis.

**Table 2: KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.718
Bartlett's Test of Sphericity	Approx. Chi-Square	683.868
	df	136
	Sig.	.000

Principal components analysis method was used to determine the underlying factor relationship between the variables. Total variable explained table implies that there are 4 factors having Eigen Value more than

1 i.e. 4.769, 2.380, 1.842 and 1.507 which accounts for 61.749% of the total variance is used while remaining 38.251% of the information has been lost.

**Table 3: Total Variance Explained**

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.769	28.052	28.052	4.769	28.052	28.052	2.952	17.367	17.367
2	2.380	13.998	42.050	2.380	13.998	42.050	2.941	17.298	34.665
3	1.842	10.835	52.885	1.842	10.835	52.885	2.799	16.463	51.128
4	1.507	8.864	61.749	1.507	8.864	61.749	1.806	10.621	61.749

The Rotated Component Matrix Table explains the association between the statements. The matrix extracts 4 components which are well thought by the consumers while purchasing online. Therefore, the names of the factors are **Self Oriented**, **Accessibility**, **Product Centric** and **Complex** respectively. There is a significant relationship between the different attributes of the online consumers affecting the behavior of online shopping.

**Factor 1: Self Oriented-** In accordance to the survey, shopping through online is easy, gives a better control over the expenses and also compatible to the lifestyle of the consumer as there is no time constraints and no embarrassment if consumer do not shop, are highly considered by the online buyers and they become self centered.

**Factor 2: Accessibility-** Shopping online gives an easy access to the consumers as they can shop from their home or office or any place which saves a lot of time by not going to the market and get trapped in market crowd. Also they can shop in privacy is also an important element considered by the online shoppers.

**Factor 3: Product Centric-** Consumers believes that online shopping gives a price advantage as they can compare number of brands at same platform which enhances their selection through the detailed information about the products.

**Factor 4: Complex-** Some of the consumers think that shopping online requires mental efforts to deal with technology which is considered as complicated and frustrated.

**Table 4: Rotated Component Matrix**

	Component			
	1	2	3	4
Online shopping makes my shopping easy	.749			
Online shopping gives me better control on my expenses	.731			
I find online shopping compatible with my lifestyle	.718			
I shop online as I can take as much time as I want to decide	.691			
I shop online as there is no embarrassment if I do not buy	.551			
I use online shopping for buying those products which are otherwise not easily available in the market				
I shop online as I can save myself from chaos of traffic		.869		
I shop online as I can save myself from market crowd		.841		
I shop online as I do not have to leave home for shopping		.720		
I shop online as I can shop in privacy of home		.599		
I shop online as I can shop whenever I want		.560		
Online shopping gives the price advantage			.815	
I shop online as I get user/experts reviews of the product			.766	
I shop online as I get broader selection of products online			.728	
I shop online as I can get detailed information online			.678	
Using internet for online shopping require a lot of mental efforts				.839
Online shopping procedure is complicated and frustrating				.829

**Objective 2: To find out the factors that influences the behavior of the shoppers while shopping online.**  
Kaiser Meyer Olkin (KMO) Measure of Sampling

Adequacy originates moderate correlation between the variables with score of 0.711 and Barlett Test of Sphericity sig. value .000 is satisfactory for factor analysis.

Table 5: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.711
Bartlett's Test of Sphericity	Approx. Chi-Square	447.569
	Df	78
	Sig.	.000

Total Variable Explained Table signifies four factors relationship between variables while 32.600% of data which accounts for 67.400% of the variance of the has been lost having Eigen values more than 1.

Table 6: Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.172	24.396	24.396	3.172	24.396	24.396	3.022	23.245	23.245
2	2.872	22.091	46.488	2.872	22.091	46.488	2.134	16.417	39.662
3	1.701	13.084	59.571	1.701	13.084	59.571	1.897	14.593	54.255
4	1.018	7.829	67.400	1.018	7.829	67.400	1.709	13.145	67.400

Rotated Component Matrix Table highlights 4 components which influence the behavior of the online consumers to most. Names of the factors are **Scarce IT Resources**, **Initiator**, **User friendly** and **Friends & Family** respectively. Therefore, there is a significant relationship between the factors influencing the online shopping intention to that of the online shopping behavior.

**Factor 1: Scarce IT Resources-** There are people who is still away from the access to computer, internet, Debit card/credit card due to which they are unaware of online shopping which gives a limitation to their lifestyle.

**Factor 2: Initiator-** Many people want to take a lead to showcase their potential. The leadership skills push them to initiate in work and usually they are the first one to taste new technology or product and consult others.

**Factor 3: User Friendly-** Technosavvy consumers consider the online shopping is easy to access and enjoy.

**Factor 4: Friends & Family-** Many consumers need the opinion of their beloved ones while shopping online.

Table 7: Rotated Component Matrix

	Component			
	1	2	3	4
I do not shop online as I do not have a computer at home	.887			
I do not shop online as I do not have a computer with internet connection	.846			
I do not shop online as I do not have a credit card	.817			
I do not shop online because internet speed is very slow	.716			
My friends approach me for consultation if they have to try something new		.847		
I am usually the first in my group to try out new technologies		.783		
I am confident of shopping online even if no one is there to show me how to do it		.545		

Sharing my experience through online product reviews will make me noticeable				
Using internet for online shopping is easy			.836	
I feel confident of using internet for shopping after seeing someone else doing it			.637	
Shopping online is fun and I enjoy it			.567	
When I make a purchase my friend's opinion is important to me				.813
I like to shop with my friends and family members				.779

**Objective 3: To study the impact of demographics like age, gender, marital status, occupation, income & educational qualification on the behavior of online consumers.**

**Behavior of Online Shoppers**

H<sub>01</sub>: here is no significant difference between the mean scores of various identified factors of online consumer's behavior for different age groups.

**Effect of Age Groups on Various Variables of**

**Table 8: One Way ANOVA Table of Age on Various Factors**

	Levene Statistic	Sig.	F	Sig.	Welch	Sig.
Self oriented	.756	.472	1.221	.300	1.218	.310
Accessibility	.823	.442	.381	.684	.384	.684
Product centric	4.931	.009	4.641	.012	5.229	.010
Complex	1.314	.273	.739	.480	.693	.508
Scarce IT resources	.229	.796	.306	.737	.261	.772
Initiator	.255	.776	3.245	.043	2.964	.067
User friendly	.179	.837	1.406	.250	1.386	.265
Friends &family	1.953	.147	1.854	.162	1.247	.302

One way ANOVA table shows the significant difference for two factors i.e. Product centric and Initiator. Therefore, Welch is considered for Product centric (.010) implies the use of Games Howell and F

is considered for Initiator (.043), Tukey HSD was used. Hence our hypothesis stands REJECTED for Product centric and Initiator. For further analysis Post Hoc test was conducted.

**Table 9: Descriptive Statistics of Product Centric**

Product centric	N	Mean
21-30 yrs	58	3.7644
31-40 yrs	29	4.2759
41yrs & Above	13	4.3590
Total	100	3.9900

**Table 10: Post Hoc Table of Product Centric**

		Mean Difference (I-J)	Std. Error	Sig.
21-30 yrs	31-40 yrs	-.51149	.17443	.012
	41yrs & Above	-.59461	.23198	.043
31-40 yrs	21-30 yrs	.51149	.17443	.012

	41yrs & Above	-.08311	.22170	.926
41yrs & Above	21-30 yrs	.59461	.23198	<b>.043</b>
	31-40 yrs	.08311	.22170	.926

Post Hoc Analysis Table depicts that there is significant difference between the respondent of age group 21-30 years (M=3.7644) with 31-40 years (M=4.2759) and 41 years & above (M=4.3590) for product centric. The 21-30 years of consumers are very

conscious and frequent buyers prefer to have the product comparison in terms of price, durability, guarantee, quality etc which is enhanced through detailed information about the products and expert reviews as compared with other age groups.

**Table 11: Descriptive table of Initiator**

Initiator	N	Mean
21-30 yrs	58	3.1207
31-40 yrs	29	2.9138
41yrs & Above	13	2.3077
Total	100	2.9550

**Table 12: Post Hoc table of Initiator**

		Mean Difference (I-J)	Std. Error	Sig.
21-30 yrs	31-40 yrs	.20690	.23770	.660
	41yrs & Above	.81300*	.32072	<b>.034</b>
31-40 yrs	21-30 yrs	-.20690	.23770	.660
	41yrs & Above	.60610	.34885	.197
41yrs & Above	21-30 yrs	-.81300*	.32072	<b>.034</b>
	31-40 yrs	-.60610	.34885	.197

Post Hoc Analysis Table for Initiator shows the significant difference of the respondent of age group of 21-30 years with 41years & above respondents. Youngsters always try to taste something innovated and follow the market trend compared with 41years & above. Therefore there family members and relatives take the opinion from them while shopping online.

#### Effect of Occupation on Various Variables of Behavior of Online Shoppers

H<sub>0</sub><sub>2</sub>: There is no significant difference between the mean scores of various identified factors of online consumer's behavior for different occupation.

**Table 13: One way ANOVA of Occupation**

	Levene Statistic	Sig.	F	Sig.	Welch	Sig.
Self oriented	2.235	.089	1.480	<b>.034</b>	1.232	.029
Accessibility	.475	.701	1.361	.259	1.301	.285
Product centric	.473	.702	3.066	.316	2.944	.414
Complex	2.302	.082	1.305	.277	1.746	.170
Scarce IT resources	1.379	.254	1.839	.145	2.685	.057
Initiator	1.533	.211	2.450	.068	2.384	.081
User friendly	.916	.436	.721	.542	.670	.575
Friends family	1.071	.365	.423	.737	.489	.691

One way ANOVA table of Occupation implies the sig. value of F is significant for Self Oriented (.034) with different occupation. Hence our null hypothesis

stands REJECTED for self Oriented. For further analysis Post Hoc test was conducted. Tukey HSD was used to ascertain the variation among the occupation categories.

**Table 14: Descriptive Table of Self Oriented**

	N	Mean
Business	18	3.4058
Service	23	3.3519
Housewife	24	2.9722
Student	35	3.4762
Total	100	3.3167

**Table 15: Post Hoc table of Self Oriented**

		Mean Difference (I-J)	Std. Error	Sig.
Business	Service	-.05395	.05390	.998
	Housewife	.37963	.43360	.570
Service	Student	-.12434	-.07040	.969
	Business	.05395	-.05390	.998
	Housewife	.43357	.37970	.397
	Student	-.07039	-.12430	<b>.041</b>
Housewife	Business	-.37963	-.43360	.570
	Service	-.43357	-.37970	.397
	Student	-.50397	-.50400	.189
Student	Business	.12434	.07040	.033
	Service	.07039	.12430	<b>.041</b>
	Housewife	.50397	.50400	.189

Post Hoc Analysis Table of Self oriented fetches the significant difference for the respondents who are student (M=3.4762) with serviceman (M=3.3519) respondents. While shopping through online, students seem to be more emphasized towards the fashion which must be compatible to their lifestyle and barely feel embarrassment if they do not buy or return the products termed as self concerned consumers in relation to the service class consumers who are also try to build the attribute of their shopping

according to their own taste, allows them to give a better control on their expenses too.

**Effect of Education on Various Variables of Behavior of Online Shoppers**

H<sub>03</sub>: There is no significant difference between the mean scores of various identified factors of online consumer's behavior for different education qualification.

**Table 16: One Way ANOVA of Education**

	Levene Statistic	Sig.	F	Sig.	Welch	Sig.
Self oriented	.102	.903	.358	.700	.348	.708
Accessibility	1.017	.036	.974	.046	.997	<b>.041</b>
Product centric	1.773	.175	1.271	.285	1.240	.299
Complex	.668	.515	.116	.890	.111	.895



Scarce IT resources	4.483	.014	.940	.394	1.003	.374
Initiator	.172	.842	1.828	.166	1.663	.201
User friendly	.445	.642	.124	.884	.128	.880
Friends & family	1.276	.284	3.351	<b>.039</b>	3.960	.025

One way ANOVA table highlight the significant difference for two factors which are Accessibility (.041) and Friends & Family (.039). Therefore, for further analysis Post Hoc test was conducted, Welch is considered for Accessibility with the use of Games

Howell and F is considered for Friends & Family, Tukey HSD was used. Hence our null hypothesis stands REJECTED for Accessibility and Friends & Family.

**Table 17: Descriptive table of Accessibility**

	N	Mean
Graduation	33	3.1258
Post-Graduation	48	3.4211
Professional Qualification	19	3.5556
Total	100	3.3675

**Table 18: Post Hoc table of Accessibility**

		Mean Difference (I-J)	Std. Error	Sig.
Graduation	Post-Graduation	-.29530	.22512	.336
	Professional Qualification	-.42983	.27487	<b>.045</b>
Post-Graduation	Graduation	.29530	.22512	.336
	Professional Qualification	-.13454	.27620	.782
Professional Qualification	Graduation	.42983	.27487	<b>.045</b>
	Post-Graduation	.13454	.27620	.782

Post Hoc Analysis Table of Accessibility explains the significant difference for the Professional Qualified respondents with Graduates. The table shows that Professional qualified consumers like doctors, lawyers, civil engineers are indulge with their work as they are enable to go to physical outlets, but

shopping online gives them a advantage to shop from anywhere within limited span of time which also eliminate market crowd and traffic problems, followed by Graduate consumers as they are also busy in exploring their area of interest and are in need for ease access to shopping.

**Table 19: Descriptive Table of Friends & Family**

	N	Mean
Graduation	33	3.5000
Post-Graduation	48	3.0313
Professional Qualification	19	2.9737
Total	100	3.1750

Table 20: Post Hoc table of Friends & Family

		Mean Difference (I-J)	Std. Error	Sig.
Graduation	Post-Graduation	.46875	.20008	.049
	Professional Qualification	.52632	.25481	.102
Post-Graduation	Graduation	-.46875	.20008	.049
	Professional Qualification	.05757	.23982	.969
Professional Qualification	Graduation	-.52632	.25481	.102
	Post-Graduation	-.05757	.23982	.969

Post Hoc Analysis Table shows that 'Friends & Family' is considered by the Post Graduate respondents as they are more socialize surrounded by their school friends, college friends, loveable friends which plays an important role in one another's purchases. On the other hand, they understand their duties and showing concern towards their family by spending the time in making them to realize the importance of digital

world through online purchase.

**Effect of Income on Various Variables of Behavior of Online Shoppers**

H0<sub>4</sub>: There is no significant difference between the mean scores of various identified factors of online consumer's behavior for different income groups

Table 21: One Way ANOVA of Income

	Levene Statistic	Sig.	F	Sig.	Welch	Sig.
Self oriented	.187	.905	.068	.977	.067	.977
Accessibility	.386	.764	.309	.819	.253	.859
Product centric	1.499	.220	1.362	.259	1.435	.246
Complex	.625	.601	.925	.432	1.074	.371
Scarce IT resources	2.822	.043	.612	.609	.764	.521
Initiator	.629	.598	1.544	.208	1.323	.281
User friendly	1.247	.297	1.639	.185	2.016	.126
Friends & family	.160	.923	.884	.452	.868	.466

Analysis of Variance shows that, the all the variables of consumer behavior for online shopping do not differ significantly on the basis of Income which means that buying behavior is not affected by Income. So, null hypothesis stands ACCEPTED for various identified factors of online consumer's behavior for different income groups.

**Effect of Marital Status on Various Variables of Behavior of Online Shoppers**

H0<sub>5</sub>: There is no significant difference between the mean scores of various identified factors of online consumer's behavior for marital status.

Table 22: Independent sample T Table for marital status

		Levene's Test for Equality of Variances				t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)	Mean Diff.	Std. Error Difference
Self oriented	Equal variances assumed	3.082	.082	-1.335	98	.185	-.25433	.19047
	Equal variances not assumed			-1.301	81.447	.197	-.25433	.19546

Accessibility	Equal variances assumed	.043	.836	-1.841	98	.069	-.37500	.20374
	Equal variances not assumed			-1.825	89.266	.071	-.37500	.20547
Product centric	Equal variances assumed	.364	.548	2.058	98	<b>.042</b>	.36959	.17955
	Equal variances not assumed			2.060	92.818	.042	.36959	.17937
Complex	Equal variances assumed	1.524	.220	.095	98	.925	.02029	.21391
	Equal variances not assumed			.096	95.672	.924	.02029	.21164
Scarce IT resources	Equal variances assumed	.129	.721	-.469	98	.640	-.08320	.17721
	Equal variances not assumed			-.469	92.476	.640	-.08320	.17721
Initiator	Equal variances assumed	4.165	.044	-.946	98	.347	-.20373	.21539
	Equal variances not assumed			-.919	79.810	.361	-.20373	.22179
User friendly	Equal variances assumed	.050	.824	-.347	98	.730	-.07143	.20599
	Equal variances not assumed			-.347	93.064	.729	-.07143	.20564
Friends & family	Equal variances assumed	.443	.507	-2.319	98	<b>.022</b>	-.41396	.17853
	Equal variances not assumed			-2.316	92.100	.023	-.41396	.17872

Independent Sample T-Test table extracts the significant difference for two factors affecting the consumer behavior with respect to marital status. The survey reports that the married people generally prefer to have a product comparison as they have to shop according to their monthly budget and are more responsible to serve best for their family. Hence, while shopping online they check for prices, quality and full description about the products. Another factor Friends & Family is also given an equal weightage by married

people as they always engaged in shopping with their family or friends rather to shop alone. Therefore, our null hypothesis stands REJECTED for Product centric (.042) and Friends & Family (.022).

**Effect of Gender on Various Variables of Behavior of Online Shoppers**

H<sub>0</sub>: There is no significant difference between the mean scores of various identified factors of online consumer's behavior for gender.

**Table 23: Independent sample T table of Gender**

Levene's Test for Equality of Variances t-test for Equality of Means

		F	Sig.	t	df	Sig. (2-tailed)	Mean Diff.	Std. Error Diff.
Self oriented	Equal variances assumed	1.179	.280	-.795	98	.429	-.15164	.19080
	Equal variances not assumed			-.785	89.066	.435	-.15164	.19324
Accessibility	Equal variances assumed	.038	.845	-.457	98	.649	-.09420	.20618
	Equal variances not assumed			-.458	96.120	.648	-.09420	.20581
Product centric	Equal variances assumed	.091	.764	-.765	98	.446	-.13929	.18211
	Equal variances not assumed			-.761	93.425	.448	-.13929	.18299
Complex	Equal variances assumed	3.025	.085	-.473	98	.637	-.10064	.21281
	Equal variances not assumed			-.464	85.550	.644	-.10064	.21670
Scarce IT resources	Equal variances assumed	.014	.905	.103	98	.919	.01812	.17668
	Equal variances not assumed			.102	93.558	.919	.01812	.17749
Initiator	Equal variances assumed	.002	.968	-.857	98	.394	-.18398	.21469
	Equal variances not assumed			-.857	95.439	.394	-.18398	.21472

User friendly	Equal variances assumed	4.133	.045	.459	98	.647	.09420	.20507
	Equal variances not assumed			.451	85.273	.653	.09420	.20890
Friends & family	Equal variances assumed	1.139	.288	.011	98	.991	.00201	.18262
	Equal variances not assumed			.011	87.942	.991	.00201	.18529

Independent Sample T-Test table reveals that there is no significant difference in identified factors affecting the behavior of consumers shopping online with respect to gender. Therefore, our null hypothesis stands ACCEPTED for all the factors as self-oriented, Accessibility, Product Centric, Complex, Scarce IT resources, Initiator, User friendly and Friends & Family.

### Findings and Conclusion

The purpose of the paper is to ascertain the impact of demographics elements on buying behavior and perception of the customers towards the online shopping. Data of 100 Respondents is used to conclude the outcomes. In accordance to this paper, we can observe that an increase in number of respondents implies more awareness and habitual towards online shopping. The behavior and purchasing pattern of the consumers likely to depend on 6 demographics are age, gender, marital status, occupation, education qualification and income. First; this paper identified that the respondent of age group 21-30 years are 'Product Centric' and 'Initiator' consumers as they are very focused, frequent buyers prefer to have the product comparison and having courage to try something innovating followed by 31-40 years of consumers. Second Gender has no relation with online shopping behavior of consumers which means that both male and female are equally engaged in shopping which does not create any difference. Third marital status has an impact on consumers buying behavior as married people generally prefer to have a product comparison though they have to shop according to their monthly budget and are more responsible to serve best for their family are termed as 'Product centric' consumers. Fourth; occupation also has a significant effect towards the attitude of online consumers. students seems to be the fashion creators compatible to their lifestyle with no time restrictions and hardly feel embarrassment if they do not buy or return the products termed as 'self oriented' consumers followed by the service class people. Fifth; educational qualification has a major impact on behavior of consumers shopping online. In contrast to this, the Professional Qualified people like doctors, lawyers are highly busy with their work as they are unable to go to physical outlets and alternate to this is

shopping online which gives them a advantage to shop from anywhere within limited span of time are termed as 'Accessibility' consumers. Also; 'Friends & Family' is considered by the Post Graduate respondents as they are more socialize which plays an important role purchasing behavior. On the other side, they understand their duties and showing concern towards their family by spending the time in making them to realize the importance of digital world through online purchase. Sixth; income has no relation with behavior and perception of online shoppers. Therefore income has no link with the buying motives of the online consumers. According to the outcomes, we are able to conclude that behavior of the consumers buying online has a high impact factors through demographics and their behavior and perception changes with demographics factors. The implications for the marketers can be focusing more on the segment that supports the youngster creating more awareness through campaigning. Also is needed on the part of marketer is to make the consumer environmentally aware by telling them the probable related aspects of the online shopping.

### Managerial Usefulness of the Study

Market Analysts can take advantage our research and can check the relationship between the different identified factors and different demographic factors. On the basis of this, they can make marketing strategies and IMC strategies for different sections of society. Advertisement Agencies can also take advantage from our paper and can use different tools and techniques to attracting customers. Different online companies can plan and make best use of social media so as to promote their product. Products play an important role in companies' revenue. The online retailers should target the younger generation (generation Y and generation Z) and should strategize in a way that attracts the customers and sales increases. The analysis from this research paper helps the e-commerce websites to understand how different demographic factors such as Age, Gender, Occupation, Marital Status, Education Qualification and Income effects the buying decision of the customers. So, the companies can do proper STP analysis before launching the products.

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