

A Study on Impact of Demographic Factors Influencing E-shopping Behaviour of Indian Consumers

Krishan Kant Pandey*

Noorul Hasan**

ABSTRACT

E-shopping or online shopping is a buzzword in recent researches and also a future of shopping. The present research study is an effort to examine various demographic factors influencing shoppers' e-shopping behaviour that is one the most crucial aspect of e-commerce and digital shopping. Moreover, various research studies have attempted to discuss the imperative conceptual aspect, but it is minimal in the Indian perspective for online shopping behaviour. It is still in the nascent stage, especially in non-metro cities. The research study's main objective is to investigate principal demographic factors that influence consumers' online shopping behaviour in four Uttar Pradesh cities in India.

Further, research study has followed a research framework model, investigating the impact of factors such as Gender, Marital status, Age, Educational qualification, Occupation and Monthly family income on shoppers' behaviour towards e-shopping.

After analysing the data, the present research study investigated demographic variables as gender, age, education, occupation, and monthly family income significantly impact e-shopping. Results also indicated that there was no significant impact of marital status on e-shopping behavior. The study will also help students and academicians for their future endeavors and other research on consumer behavior, online shopping etc., especially for demographic variables.

Keywords : E-shopping, e-commerce, online shopping behavior, demographic variables, social media etc.

1. Introduction

With the development of Information technology, digital shopping is also a buzzword in shopping in the present era. It is the internet, where web users and new technologies and consumers interact through new web interfaces. The influence of it can be seen among the consumers as they have started online shopping to get better information about the products, which symbolizes their pre-purchase and post-purchase behavior (Teo & Yu, 2005). On the digital market platform, consumers use a computer and the internet, but some use it only for browsing information, and others may intend to buy online (Poel & Buckinx, 2004). It is implied that the kind of consumers who only browse the internet (non-online shoppers) might be concerned about the security of the web site or their data profile information would be stolen by hackers, and also their credit card information might be misused by online thieves (Stashevsky, 2002). Consumers, who tend to purchase online rather than just search for information, usually have experience purchasing online before, and they are confident of performing online purchases (Koyuncu & Lien, 2003).

E-shopping behavior (also termed as online shopping behavior and Internet consumer behavior) is the procedure of shop goods or services through the internet. In the typical online shopping activity where shoppers identify a need for specific goods or services, demographic variables affect their shopping behavior. For the shoppers, go to access the websites or mobile apps and search for need-related information. Moreover, after searching

* Research Scholar, University of Lucknow, Lucknow,
Email: pandey.kkmba@gmail.com

** Associate Professor, Shia P.G. College, University of Lucknow, Lucknow

actively, they seek alternatives to shop that suited to their need. Then consumers evaluate alternatives and choose the best one from all. Finally, the process for the transaction and where post-purchase behavior happens. According to Zhang et al. (2003), "Online shopping attitude refers to consumers' psychology for shopping online on the Internet." The statement justifies the need to know the behavior influenced by gender, age, income etc.

In e-shopping environment, socio-demographic factors plays a vital role in moderating shoppers' attitude towards online buying. Shoppers used to be hesitant to shop online due to the risks of stealing personal information, hacking, lack of security, lack of touch and trust in online retailers (McKnight, Choudhury & Kacmar, 2002; Kaur & Quareshi, 2015). These factors de-motivate shoppers from buying online. However, on the other hand, quality and quantity of information, quality of online store outlet, easy use and convenience etc., motivates shoppers to buy from online stores (Park & Kim, 2003; Bigne-Alcaniz, Ruiz-Mafe, Aldas-Manzano & Sanz-Blas, 2008; Jayawardhena & Wright, 2009). However, the research study focusing on the demographic traits of shoppers. It is justified from the study given by Burke (2002) as "Four relevant demographic factors such as age, gender, education and income have a significant effect on the relationship between three determinants 'ease of use', 'usefulness,' and 'enjoyment'(Davis, 1989) and consumers attitude towards online shopping. Besides, some researches also justify the significant impact of other factors such as marital status, occupation etc., on e-shopping consumer behavior.

1.1 Objectives of Research Study

In the research study, specific objectives lead to the study and find the impact of demographic factors, which have also been examined in prior research on e-shopping behavior. These objectives are as followed-

1. To study the various demographic factors influencing the e-shopping behavior of consumers based on duration and usage

also.

2. To find the significance of factors such as gender, marital status, age, education, occupation and income and analyze its impact on e-shopping attitude.

The analysis and then finding of the research study will enable understanding e-shopping behavior by investigating these various demographic factors. Further, the findings also justify several previous research studies to impact these variables on digital shopping behavior.

Moreover, to meet the present research study's objectives, the researcher has attempted to review the various literature on e-shopping and the above-stated factors influencing consumers' e-shopping behavior. Another paper is followed by the research methods used, and the results will be made. At the final stage, the Findings, limitations, conclusion and managerial implications were being discussed.

2. Literature Review

2.1 E-shopping and Consumer Behavior

With the development of information technology and the increase in the number of internet users and their changing shopping patterns, several factors motivate and hinder the adoption of e-shopping. Various studies have been conducted world wide to examine the factors influencing the adoption of online buying. Phau & Poon (2000) examined those factors that were based on product types. They found e-shopping was appropriate for those goods with low involvement and were repeatedly bought and had an intangible value proposition. The research was conducted on Singapore consumers, and the inference was made that consumers were not ready to buy expensive products online like automobiles, refrigerators, TV, jewelry and music system etc., as these products included high financial and product involvement.

However, online shopping also has benefits and disadvantages simultaneously as in physical stores. On the one hand, in online stores, shoppers cannot see, touch, taste and

hear as they search for and purchase products; on the other end, they benefit from variety, convenience etc. Further, consumers' orientation is also based on their socio-economic and demographic beliefs towards online shopping. Such beliefs may influence their shopping behavior (Brown et al. 2003; Stafford et al. 2004). So, there are specific literature reviewed based on demographic factors which are studied below-

2.2 Demographic Variables

The researcher has found various studies on consumer demographics that showed it as the most studied factor in e-shopping research with the extant literature. As per Bellman et al. 1999; Li et al. 1999, "the effects of gender, age, education and culture of shoppers on e-shopping behavior have been examined since the late 1990s. So, several factors are-

2.2.1 Gender

Alreck and Settle (2002), Brown et al. (2003), and others studied, "Male consumers make more online purchases and spend more money online than females; they are equally or more likely to shop online in the future and are equally or more favorable of online shopping. Women have a higher level of web apprehensiveness and are more skeptical of e-business than men".

2.2.2 Age

Till the late 1990s, Internet users were primarily middle-aged or younger and, unfortunately, had less purchasing power than those who were older. As a result, early research showed no significant age difference among online shoppers (Bellman et al. 1999; Li et al. 1999) or that online shoppers were older than traditional store shoppers (Bhatnagar et al. 2000; Donthu and Garcia 1999; Korgaonkar and Wolin 1999).

Later on, some research studies examined a positive relationship between consumers' age and their likelihood to purchase products online (Stafford et al. 2004), whereas others defined a negative relationship (Joines et al. 2003) or no relationship (Li et al. 1999; Swaminathan 2004).

2.2.3 Income

In terms of income level, it is shown that e-shoppers tend to earn more money than traditional store shoppers (Bagchi and Mahmood 2004; Donthu and Garcia 1999; Korgaonkar and Wolin 1999; Li et al. 1999; Mahmood et al. 2004; Susskind 2004), with the purchase of most popular items like books, CDs, holiday and leisure travel, PC hardware, and software. A reason why higher income levels are more positively correlated with the purchase of computers, internet access and high e-shopping behavior (Lohse et al. 2000).

2.2.4. Education

The factor also plays a vital role in the relationship of technology adoption and attitude towards e-shopping. Higher educated shoppers are more comfortable and frequent users of online buying (Burke, 2002).

Dr. Suryakant Ratan Chaugule (2015) discussed that higher education and personal income correspond to more favorable shopping online perceptions. He also revealed that increased exposure to technology also increases the probability of favorable attitudes towards e-shopping portals.

2.2.5. Marital Status

Richa Dahiya et al. (2012) indicate that marital status precisely does not influence online shopping parameters. The consequence is founded on the "nascent stage of online shopping in India." Further, The findings from a study by Gagandeep Nagra (2013) revealed that e-shopping in India is significantly affected by various demographic factors like age, gender, marital status, family size and income.

2.2.6. Occupation

Mareeswaran & Sunderaraj (2017) examined the association between the respondents' occupation and their choice to make e-shopping, especially if they pay high, there is more chance of online shopping.

3. Research Framework Model

The researcher has framed a model-based of

various research studies reviewed in the study. Further, it has developed the relationship between independent and dependent factors to examine consumers' e-shopping behavior in Lucknow, Kanpur, Varanasi and Prayag (earlier

known as Allahabad) city (India). Thus, the model shows the impact of various demographic factors as independent ones towards shopping online and e-behavior as dependent factors. (Figure 1)

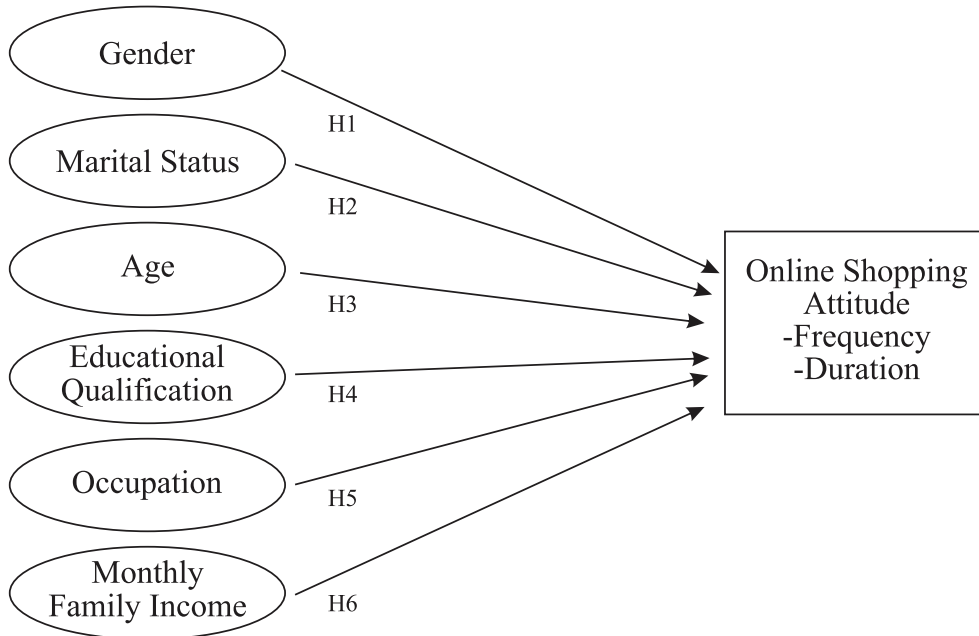


Figure 1. Research Framework Model
(Source: Researcher's study)

4. Research Methodology

4.1. Objective of Research

The research study's objective is to examine the factors influencing the e-shopping behavior of Indian consumers in several cities. It is followed by investigating the impact of various demographic factors on online shopping attitudes. Further hypothesis was formulated for justifying the objectives framed above in the study and analyzed by specific statistical methods.

Here Independent variables in the research are:

- Gender
- Age
- Marital status
- Education
- occupation
- Monthly family income

Dependent variable:

- E/Online shopping behavior based on duration and frequency.

The statistical software SPSS (version 26.0) was used in the research study, and chi-square test analysis was applied for testing the hypothesis.

4.2 Data Sampling and Measurement

For analyzing the hypothesis in the research work, the researcher has conducted an online survey through an e-questionnaire. The researcher has adopted questions here and framed himself also from similar studies to collect data to analyze the hypothesis. The e-questionnaires links were distributed to the respondents of four cities as stated above randomly. For checking the reliability of questions, Cronbach's Alpha parameter was used, and as a result, it has been seen that all of the items tested were above threshold value 0.7 (i.e., 0.83), which describes good reliability of all parameters. All questions were scaled on a

five-point Likert scale from "strongly disagree" (1) to "strongly agree" (5).

4.3 Data Sample Size and Collection

Six hundred e-questionnaires were distributed randomly among respondents of four cities of Uttar Pradesh, India. There were the majority of students as respondents, but a

few were from another segment also. Later, out of 600 distributed questionnaires, 503 responses were entirely acceptable and usable for analysis at the final stage. There were 39.4% female and 60.64% male among all respondents, and the rest is given below (as shown in Table 1). Moreover, the span of this search study was from April 2020 to September 2020.

Table 1 : Demographic Profile of Respondents (n=503)

Demographic Variables		Frequency	Percentage (%)
Gender	Male	305	60.64
	Female	198	39.36
Age (Years)	Below 20	22	4.37
	21-30	345	68.59
	31-40	111	22.07
	Above 40	25	4.97
Educational Qualification	Below Graduation	18	3.58
	Graduation	152	30.22
	Post-graduation	288	57.26
	Ph.D.	45	8.95
Occupation	Services	123	24.45
	Business Person	18	3.58
	Student	282	56.06
	Professionals	68	13.52
	Others	12	2.39
Monthly Family Income	Less than 50,000	174	34.59
	50,000-1 Lakh	138	27.44
	1 Lakh-1.5 Lakh	49	9.74
	1.5 Lakh-2 Lakh	18	3.58
	2 Lakh and above	124	24.65
Marital Status	Married	142	28.23
	Unmarried	361	71.77

5. Data Analysis and Interpretation

In the research study, for testing the hypothesis, the researcher has used the statistical method chi-square test with SPSS software to analyze the impact and relationships among different predictors (demographic variables) and the dependent variables. Thus, the following hypothesis statements were formulated based on various studies:

Hypothesis H1: There is a significant difference in e-shopping behavior based on gender.

Hypothesis H2: The marital status of consumers will have a significant influence on e-shopping behavior.

Hypothesis H3: The age of shoppers will have a significant influence on e-shopping attitude and behavior.

Hypothesis H4: Education will be having a significant difference with e-shopping behavior.

Hypothesis H5: Shoppers' occupation will have a significant association with online shopping attitude.

Hypothesis H6: Income-based factors will have a significant influence on online shopping behavior.

Analysis with Interpretation: As shown from the results stated below, the overall analysis done by the chi-square test method examined the final results of the relationship among all variables.

The final results have shown acceptance and rejections of the hypothesis formulated. The following results showed that all predictors or variables such as all demographic variables except marital status of shoppers towards e-shopping behavior were significant at the 0.05 level ($p\text{-value} < 0.05$). Hence, Hypothesis H1, H3, H4, H5 and H6 were supported (Refer Table 2, 4, 5, 6 and 7), whereas H2 was not having a significant impact on the online shopping behavior of consumers at the 0.05 level (As $p\text{-value} > 0.05$) and was finally rejected (Refer Table 3).

Table 2 : Online Shopping (Gender)

	Online Shopping Duration		Male	Female	Total
	less than one year	Count	50	20	70
		Expected Count	42.4	27.6	70.0
	1 - 3 years	Count	91	92	183
		Expected Count	111.0	72.0	183.0
	3 - 5 years	Count	82	65	147
		Expected Count	89.1	57.9	147.0
	Above five years	Count	82	21	103
		Expected Count	62.5	40.5	103.0
Total		Count	305	198	503
		Expected Count	305.0	198.0	503.0
		Value	df	Significance (2-sided)	
		Pearson Chi-Square	29.530 ^a	3	0.000
		Likelihood Ratio	30.928	3	0.000

Table 4 shows that majority of the respondents were shopping online from the category '1- 3 years' followed by '3- 5 years', 'Above 5 years' and 'Less than 1 year'. Gender-wise, the majority of the respondents who were shopping online in the all duration categories were 'Male'

except in the case of 1-3 years' were almost equal distribution of both the genders. The Chi-square result shows a significant difference in the duration of Shopping Online across the gender ($\chi^2(3) = 29.53, p=.000$).

Table 3 : E-Shopping (Marital Status)

	Online Shopping			Total
	Duration	Married	Unmarried	
less than 1 year	Count	17	53	70
	Expected Count	19.8	50.2	70.0
1 - 3 years	Count	55	128	183
	Expected Count	51.7	131.3	183.0
3 - 5 years	Count	35	112	147
	Expected Count	41.5	105.5	147.0
Above 5 years	Count	35	68	103
	Expected Count	29.1	73.9	103.0
Total	Count	142	361	503
	Expected Count	142.0	361.0	503.0
Value		df		Asymptotic significance (2-sided)
Pearson Chi-Square	3.937 ^a	3		0.268
Likelihood Ratio	3.938	3		0.268

The above results show that there is no significant difference between online shopping and marital status. Meanwhile, the duration

category is the same, i.e., 1-3 years, and most respondents were unmarried.

Table 4 : E-Shopping (Age in years)

Online Shopping Duration				Total	
	Below 20	21 - 30	31 - 40		
less than 1 year	Count	12	48	10	70
	Expected Count	3.1	48.0	18.9	70.0
1 - 3 years	Count	7	120	56	183
	Expected Count	8.0	125.5	49.5	183.0
3 - 5 years	Count	3	113	31	147
	Expected Count	6.4	100.8	39.7	147.0
Above 5 years	Count	0	64	39	103
	Expected Count	4.5	70.6	27.8	103.0
Total	Count	22	345	136	503
	Expected Count	22.0	345.0	136.0	503.0
Value		df		Significance (2-sided)	
		6		0.000	
Pearson Chi-Square	46.352 ^a	6		0.000	
Likelihood Ratio	40.606				

The above table shows that Age-wise, 183 respondents who were shopping online in the duration category '1- 3 years' and majority were from age group '21-30' (120) followed by age group '31-40' (56). The same trend was

observed in all the duration categories. The Chi-square result shows a significant difference in the duration of Shopping Online across Age groups ($\chi^2(6) = 46.352, p = .000$).

Table 5 : E-Shopping (Educational Qualification)

	Online Shopping Duration	Below Graduation		Graduation	Post Graduation	Ph.D	Total
	less than 1 year	Count	3	31	27	9	70
		Expected	2.5	21.2	40.1	6.3	70.0
		Count					
	1 - 3 years	Count	9	65	91	18	183
		Expected	6.5	55.3	104.8	16.4	183.0
		Count					
	3 - 5 years	Count	3	35	100	9	147
		Expected	5.3	44.4	84.2	13.2	147.0
		Count					
	Above 5 years	Count	3	21	70	9	103
		Expected	3.7	31.1	59.0	9.2	103.0
		Count					
Total		Count	18	152	288	45	503
		Expected	18.0	152.0	288.0	45.0	503.0
		Count					
			Value	Df	Asymptotic significance (2-sided)		
			Pearson Chi-Square	27.486 ^a	9	0.001	
			Likelihood Ratio	27.859	9	0.001	

As per Educational Qualification, the above table shows that the majority(183) of the respondents who were shopping online from '1- 3 years' and were 'Post Graduate'(91). It was followed by Graduates (65), Doctorate and below graduates. A similar trend was observed in the duration category '3- 5 years' and 'above 5

years' for all the educational qualification categories except the category 'Less than 1 year'. Further, the Chi-square result shows a significant difference in Duration of Shopping Online across Educational Qualification categories ($\chi^2(9) = 27.486, p = .001$).

Table 6 : E-Shopping (Occupation)

Online Shopping Duration	Occupation Student		Service	Business	Professional	Other	Total
	Count						
less than 1 year	Count	46	17	0	4	3	70
	Expected	39.2	17.1	2.5	9.5	1.7	70.0
1 - 3 years	Count	107	59	3	11	3	183
	Expected	102.6	44.7	6.5	24.7	4.4	183.0
3 - 5 years	Count	88	26	6	24	3	147
	Expected	82.4	35.9	5.3	19.9	3.5	147.0
Above 5 years	Count	41	21	9	29	3	103
	Expected	57.7	25.2	3.7	13.9	2.5	103.0
Total	Count						
	Expected	282	123	18	68	12	503
	Count	282.0	123.0	18.0	68.0	12.0	503.0
		Value		Df		Asymptotic significance (2-sided)	
	Pearson Chi-Square	56.410 ^a		12		0.000	
	Likelihood Ratio	56.351		12		0.000	

The above result shows that the occupation-wise majority of the respondents who were shopping online were from duration category '1-3 years'(183) and were more from occupation category 'Student' followed by 'Services,' 'Professionals 'Business Person.' A similar trend

was observed in all the duration categories. The Chi-square result shows a significant difference in the Duration of Shopping Online across Occupation categories ($\chi^2(12) = 56.410, p=.000$).

Table 7 : E-Shopping (Monthly Family Income (in Rs.))

Online Shopping Duration	Monthly Family Income (in Rs.) Less than 50000	50000-1 Lakh	1 lakh-1.5 lakh	1.5 lakh-2 lakh	2 lakh and above	Total	
							Count
less than 1 year	Count	26	20	12	0	12	70
	Expected	24.2	19.2	6.8	2.5	17.3	70.0
1 - 3 years	Count	65	52	16	9	41	183
	Expected	63.3	50.2	17.8	6.5	45.1	183.0
3 - 5 years	Count	53	45	10	6	33	147
	Expected	50.9	40.3	14.3	5.3	36.2	147.0
Above 5 years	Count	30	21	11	3	38	103
	Expected	35.6	28.3	10.0	3.7	25.4	103.0
Total	Count	174	138	49	18	124	503
	Expected	174.0	138.0	49.0	18.0	124.0	503.0
	Count						
		Value		df		Asymptotic significance (2-sided)	
	Pearson Chi-Square	21.360 ^a		12		0.045	
	Likelihood Ratio	22.784		12		0.030	

As per Monthly family Income, the above table shows that once again, the majority of the respondents who were shopping online in the duration category '1- 3 years' were more in income category 'Less than 50000' (65) followed by '50000- 1 Lakh' (52), '2 Lakh above', '1 Lakh- 1.5 Lakh' and '1.5 Lakh- 2 Lakh'. Moreover, the Chi-square analysis shows a significant difference in the duration of shopping online across Monthly Family Income categories ($\chi^2(12) = 21.360$, $p=.045$).

6. Findings

As shown in the analysis part, most respondents were students and from the university level (Refer to table 1). Further, the demographic profile has shown that most respondents were male and having ages of '21-30' years. Since students collected significant responses, so the majority of respondents were unmarried.

The results have shown that the analysis significantly supported H1, H3, H4, H5 and H6. Thus, for H1 means male and female shoppers have a significant impact on e-shopping behavior. It means the gender of respondents affects the purchase of consumers.

Also, the above results showed from testing the hypotheses H3, H4, H5, and H6 indicated that changes in age, education, occupation and family income influence online shopping. These findings were described the same and in contrast to previous studies done, such as Chaugule (2015) and Nagra and Gopal(2013), where all the stated demographic factors are important and have a significant impact while shopping online.

As shown in the above analysis with testing of the hypothesis H2, marital status was not a primary variable that influences the behavior of e-shoppers. That means marital status as an independent predictor and e-shopping behavior as a dependent variable have shown no significant impact on each other.

7. Discussion and Conclusion

It is evident in the research study that the researcher has analyzed various demographics influencing the e-shopping attitude and

behavior of Indian consumers. For that, a research model was also framed to examine the association of variables to each other using the chi-square method. Thus, after analyzing the hypothesis, inferences were made. Further results indicated that except for marital status(no significant impact on e-shopping behavior), the rest of the variables had shown a very significant effect on the behavior of e-shoppers. Meanwhile, inferences enable online practitioners to understand the impact of demographic variables on e-shopping attitudes to improve their practices for consumer satisfaction. E-retailers should also assure customers to provide them merchandise based on their taste, preferences and psychology. Finally, it was also understood that e-shopping is used more by gen-X, and broad scope is left for e-retailers and practitioners to grab the opportunities.

8. Research Limitations of Study

As it is evident that every study has its limitations. Following are the limitations in the research study:

- 1) Here, the researcher has taken only demographic factors in the study, but other factors could have impacted e-shopping behavior.
- 2) Questionnaires were distributed through online mode (google form) only because of the pandemic situation for data collection.
- 3) The majority of respondents were university students. It might be others like homemakers and baby boomers also for further researches.
- 4) The present study has used only one method, i.e., chi-square analysis, that may restrict the inferences drawn.
- 5) The research study could be conducted in other locations, tiny towns where internet and shopping preferences are drastically growing.

9. Future Implications for Researchers and Practitioners

The research study will enable further studies on related topics. Several implications are:

- 1) The research study has examined six

demography profiles of respondents associated with e-shopping behavior. It will enable other researchers to use more variables and know the impact on e-shopping behavior in further studies.

- 2) For further studies, one may consider other cities and locations also for examining the e-consumer behavior.
- 3) The research framework model used in the research may enable researchers and managers to understand more significant demographic variables to impact.
- 4) E-retailers may consider occupation, income level also preferably only gender and age (significantly male and youngsters respectively) as they can provide their services to grab them also.
- 5) The E-commerce industry or managers might be knowing the reasons to not shop online by consumers backed by age, gender etc., so that they could take appropriate measures.

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