



Asian Journal of Management and Commerce

E-ISSN: 2708-4523

P-ISSN: 2708-4515

AJMC 2023; 4(1): 132-139

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www.allcommercejournal.com

Received: 25-02-2023

Accepted: 15-04-2023

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An emperical study of online shopping behaviour of females in Mumbai

Dr. Anand Mayee, Chandan Acharya, Kirti Chhatani and Jagdish Galgal

Abstract

With people using computers more frequently these days, e-commerce has grown to be one of the most popular online activities due to the development of new technologies and a vast web network which has also helped e-commerce to emerge as a sales channel and is expanding quickly in our nation. Several enterprises have started doing business online as a result of the rapid growth rate. Consumers are becoming more and more aware of the variety of products available through online shopping. Recent research has indicated that male customers purchase online more frequently than female customers. Nevertheless, the female population could be a lucrative target market for advertisers as their purchasing behaviour is different compare to the male consumers. This study examines Indian women's online shopping behaviour. The purpose of this paper is to determine the variables affecting Indian women's online shopping habits. It also makes an effort to identify the barriers that prevent the target market from shopping online which will aid businesses in removing the obstacles so that females can make online purchases without any issues.

Keywords: Female, online shopping, purchasing behaviour

1. Introduction

The use of computers has increased significantly during the past three decades. The ability to connect computers globally enabled the computer industry to flourish dramatically. The term "Internet" refers to the idea of linking computers all over the world. As it enables connection with customers and offers them a completely different buying experience than traditional retail, the internet has enormous potential as a medium for commerce due to which the businesses have seen an opportunity to launch their operations online. It is now a hive of marketing, retail, and business activity (Rowley, 1998) ^[8]. People all across the world are changing how they purchase as a result of the internet. Compared to the past, the internet has a greater impact on people's daily lives (Hsieh *et al.*, 2013) ^[9]. People are adjusting to virtual experiences from real experiences and making online purchases. Online shopping is the third most common internet activity, according to Lee and Zhang (2002) ^[10], after web surfing, instant messaging, and e-mail usage.

People from various gender, age, and economic groups have diverse perspectives on online purchasing. So, the demographic element is important while purchasing online. In this situation, the behaviour of women, who are widely recognised as having a significant part in shopping, also varies. Nonetheless, the normal profile of an online shopper is more likely to be male, well educated, married, and of high economic standing. The demographics of online consumers are also continually shifting. The experiences of men and women are different in this regard. With 55% of males purchasing a product online in 2006 compared to 46% of women, customers between the ages of 20 and 49 are the most drawn to online shopping. Both Belanger *et al.* (2002) ^[11] and Harris and Rodgers (2003) ^[14] discovered that males shop online more frequently than women do, and that access to a credit card, usage of a computer, email, and the internet are key factors in this trend. Women are less contented with internet shopping than males, though, perhaps because they tend to buy more sentimentally charged items like apparel, perfume, and makeup. Men and women's brains differ biologically, neurologically, and behaviourally, women think differently than men. Their purchasing habits are affected by these disparities in turn. Women would want to benefit from others' experience by asking individuals around they tend to be more in touch with their emotions and to maintain stronger relationships with their family, friends, and "brands" than males. Women make decisions and prioritise their demands as well as those in their social circles.

Women view internet purchasing as riskier than men do, and they are more influenced by word of mouth to complete a transaction. The goal of marketers is to boost women's internet shopping while lowering their impression of the danger involved.

2. Review of Literature

- (Nazir, S. 2018) ^[15] The major preventing women from internet purchasing appears to be trust. Most women, especially young female, prefer to shop in area with good reputations. Due to the complexity of e-commerce websites, the risk element dominates women's thinking.
- (Dr. Pincha, S. 2017) ^[4] The major obstacles to online shopping include difficulty exchanging money, such as questionable payment methods, worry about online fraud, and exploitation of personal data. The convenience element, together with cheaper prices and product availability, is the biggest advantage of internet purchasing.
- (Rao, M. 2018) ^[5] The study's main focus was on the factors that influence female customers' purchasing decisions. It was shown that a variety of factors, such as usability, security, utility, time efficiency, external logistics, and feedback, were the primary influencers on the purchase decisions of female internet shoppers.
- (Dr. Kaur, M. 2022) ^[16] frequently online than older women, indicating a substantial association between age and online purchasing behaviour.
- (Mullool, J. 2022) ^[17] While women over 35 are more interested in traditional shopping, highly educated females between the ages of 18 and 25 favour online shopping. This is a result of a lack of technological understanding and awareness of internet purchasing platforms.
- (Gupta, 2015) ^[12] Online purchasing is often more popular among the people with higher incomes and educational levels. Online shopping is more popular among those who are more educated and experienced with the internet. The consumer's use of internet purchasing is growing as technology advances. Technology advancement fosters a positive customer mind-set that encourages online buying.
- (Digwani, A. 2020) ^[18] For online purchases, 51.6% of respondents use debit cards, 44.2% use credit cards, 60.8% use prepaid cash cards, 9.6% use mobile payment, and the majority prefer the Cash on delivery system.
- (Sambargi, S. 2016) ^[13] Due to the comfort of traditional brick and mortar stores and the perceived inconveniences and worries of internet purchasing, online shopping is encountering difficulties. Traditional offline retail buying excuses like "I prefer to see or test before I purchase" and "I enjoy shopping in stores" are the most common ones given for not purchasing FMCG or groceries online.

3. Objectives

- To analyse factors influencing online behaviour of women.
- To know the level of satisfaction with regards to online shopping.
- To study the impact of age while shopping online.

4. Hypothesis

H₀: "There is significant relationship between age and women's online purchasing behaviour."

H₁: "There is no significant relationship between age and women's online purchasing behaviour."

5. Research methodology

Both primary and secondary data were used to conduct the research. Structured questionnaires have been used to obtain primary data. The respondents were selected using a simple random sampling method. The total numbers of female respondents surveyed for the purpose of the study were 185. The study was limited only to Mumbai. Websites, journals, research publications, news articles, and other sources were used to gather secondary data.

5.1 Data interpretation and analysis

1. Age

Age	Count of Age
18 – 25	123
25 – 35	22
35 – 45	19
45 – 55	15

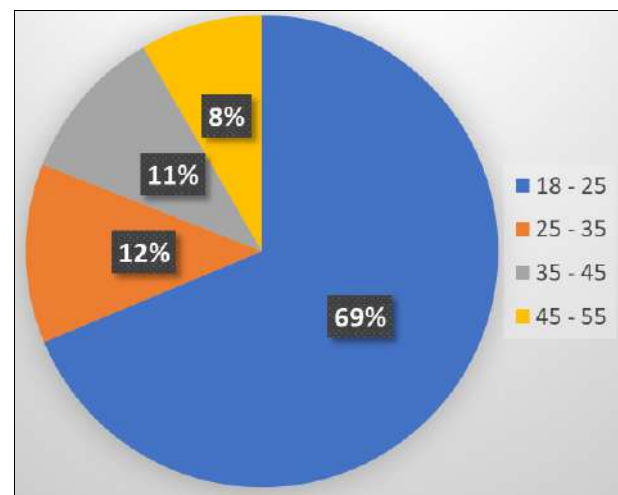


Fig 1: Count of Age

The results of the study indicate that the majority of female online shoppers in Mumbai are in the age group of 18-25 years (69%), followed by the age group of 25-35 years (12%) and 25-45 age group are (11%) above 45 years (8%).

2. Which E-Commerce platforms do you prefer? (1 is most preferred and 5th is least preferred?)

Which E-Commerce platforms do you prefer	Count
Amazon	50
Flipkart	31
Myntra	27
Nykaa	30
others	47

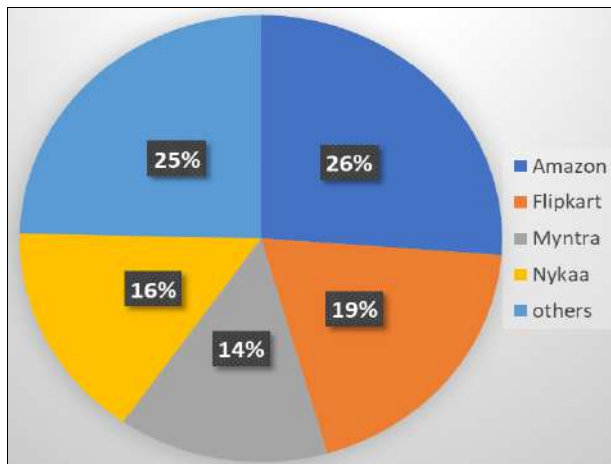


Fig 2: Shows that most preferred online shopping platforms among females in Mumbai

The study also found that the most preferred online shopping platforms among females in Mumbai are Amazon (26%), Flipkart (19%), Myntra (14%), Nykaa (16%) and others (25%).

3. What types of goods do you buy online?*

What types of goods do you buy online?*	Count
1 Clothing	82%
2 Electronics	42%
3 Beauty Products	77%
4 Grocery	48%
5 Food	55%
6 Others	17%

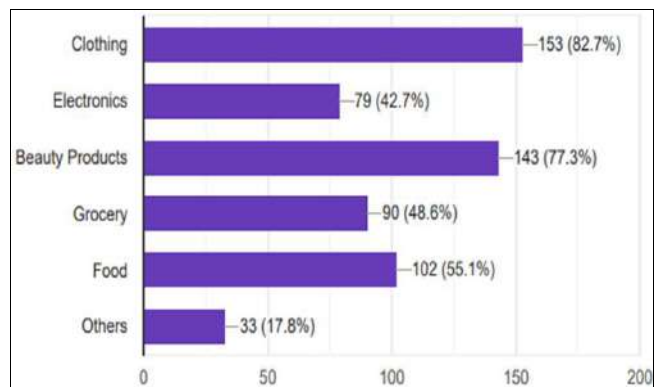


Fig 3: What types of goods do you buy online

The most common products purchased online by females in Mumbai are clothing (82.7%), followed by electronics (42.7%), and Beauty Product, (77.3%).and for Grocery (48.6%)and for food 55.1% and for others 17.8%

4. Which method of payment do you prefer when shopping online?*

Which method of payment do you prefer when shopping online?*	Count
Cash on Delivery	75
Credit/Debit Card	15
Net banking	4
UPI	85

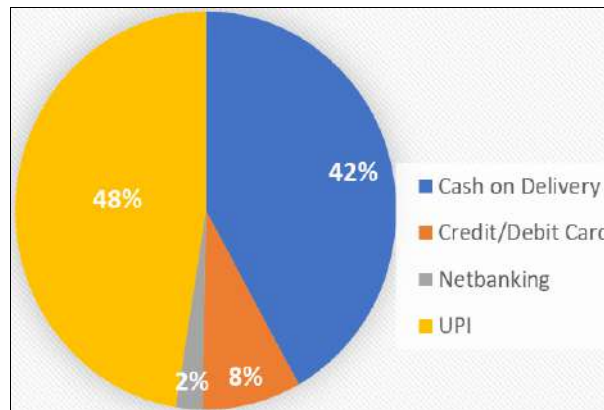


Fig 4: Count of which method of payment do you prefer when shopping online?

The study further found that the most preferred mode of payment among females in Mumbai is UPI (48%), followed by cash on delivery (42%) and debit/credit card (8%) and net banking just (2%).

5. What factors which motivates you most to buy Online?

What factors which motivates you most to buy Online	Count
Discount and offers	64.30%
Time saving	62.70%
Wide Variety of Product	56.20%
Home Delivery	63.20%
Easy to exchange and return	3.80%

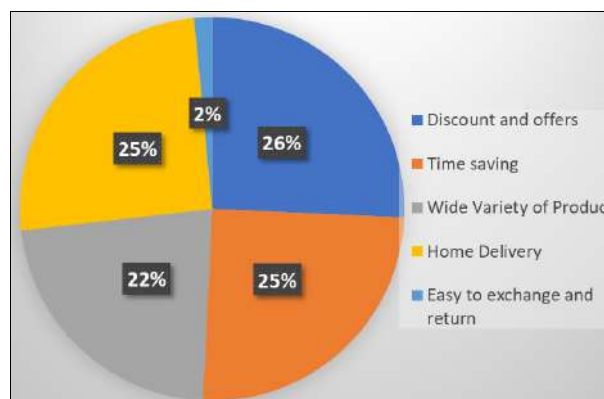


Fig 5: Chart title

The study further found that the most of women Availability Of discount and offers (64.3%) and (62)% selected time saving,(56.2%) women selected wide Variety of Product and 63.2% of women Selected Home Delivery and 37.8% women selected easy to exchange and return And 3.8% women selected others

6. How much do you spend on online shopping every month?

How much do you spend on online shopping every month?	Count
Less Than RS 500	27
More Than RS 1500	37
RS 1000 -RS 1500	44
RS 500 - RS 1000	71

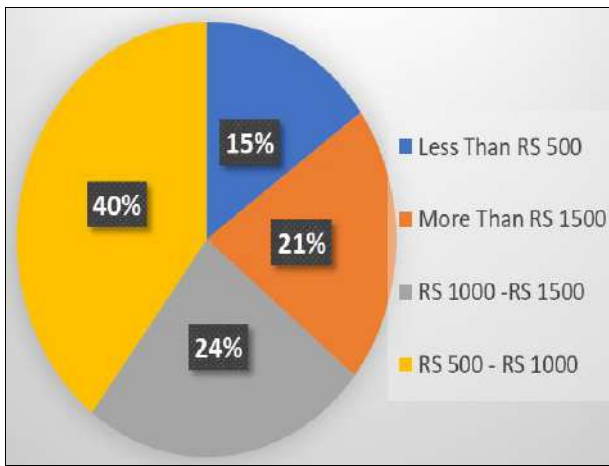


Fig 6: Count of how much do you spend on online shopping every month?

In the above bar graph, we can see that (15%) respondents expend less than 500, (40%) respondent expend between 500-1000 and (24%) respondent expend between 1000-1500 and (21%) of respondent expend more than 1500

7. On a scale of 1 to 5, how safe do you think online shopping is?

On a scale of 1 to 5, how safe do you think online shopping is?	Count
1	2.20%
2	5.40%
3	28.60%
4	54.10%
5	9.70%

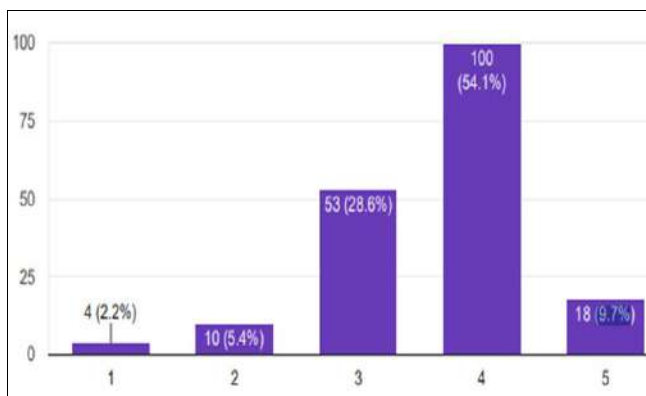


Fig 7: On a scale of 1 to 5, how safe do you think shopping is?

As per the above analyses, more than 50% of the respondents feel that online shopping is the safest option in this modern era. About 29% of them are still neutral about the online option for shopping. Remaining ones don't feel safe for online shopping. One of the reasons behind this could be cyber security.

8. Do you believe that traditional shopping will eventually be replaced by online shopping?

Do you believe that traditional shopping will eventually be replaced by online shopping?	Count
Can't say	61
No	44
Yes	74

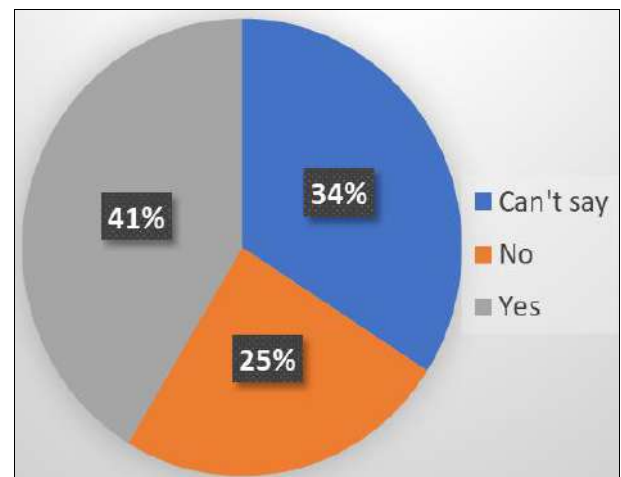


Fig 8: Count

In the above bar graph, we can see that 41% respondents says (YES), 25% respondents says (NO) and 34% respondents Can't say anything

9. When shopping online, how frequently do you compare prices?

When shopping online, how frequently do you compare prices?	Count
Always	33
Never	5
Often	43
Rarely	23
Sometimes	75

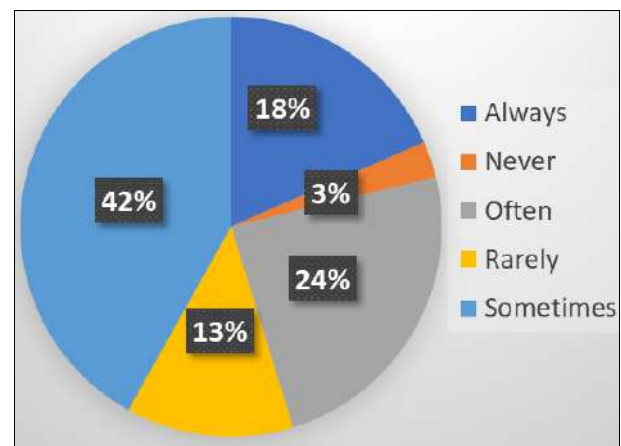


Fig 9: Count

In the above bar graph, we can see that 42% respondents say sometime they compare price and 18% respondent say always they compare price, 3% respondent never compare price and 24% respondent often compare price 13% respondent rarely compare price

10. How frequently do you visit Online Shopping sites/apps*

How frequently do you visit Online Shopping sites/apps*	Count
Daily	29
Once in a Month	46
Once in a Week	88
Rarely	16

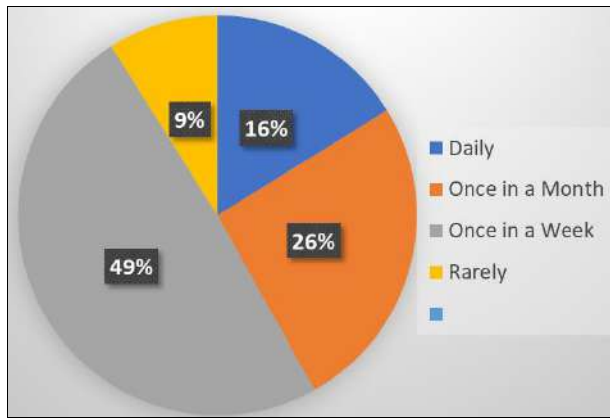


Fig 10: Count

In the above graph, we can see that 16% respondents visit daily on online site and over 26% respondent visit once in a month, 49% respondent visit once in week and 9% respondent rarely visit online site

11. How many times do you shop online in a month?*

How many times do you shop online in a month?	Count
More Than Thrice	24
Once	69
Thrice	40
Twice	46

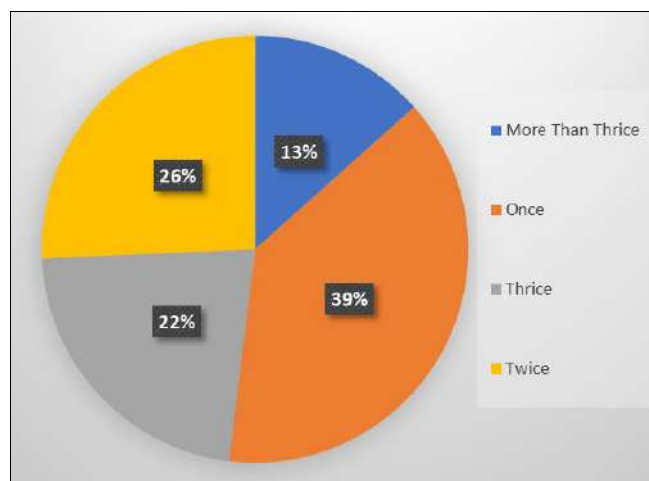


Fig 11: Count of how many times do you shop online a month?

In the above bar graph, we can see that 39% respondents are shop once in a month and 26% respondent shop twice in a month, 22% respondent shop thrice in a month and 26% respondent shop more then thrice

12. Would you prefer if the physical store where you make your purchases has online shopping capabilities?

Would you prefer if the physical store where you make your purchases has online shopping capabilities?	Count
No	25
Yes	154

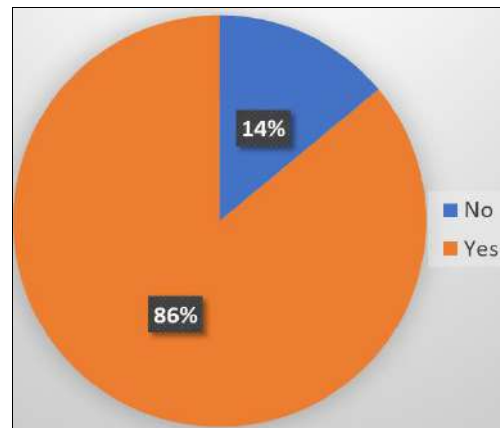


Fig 12: Count of would you prefer if the physical store where you make your purchases has online shopping capabilities

In the above bar graph, we can see that 14% respondents prefer physical store and 86% respondent don't prefer physical store

13. When do you prefer buying goods online?*

When do you prefer buying goods online?	Count
At the time Of Sales	51
At time of occasions/events	32
Casually	52
Only when need arises	44

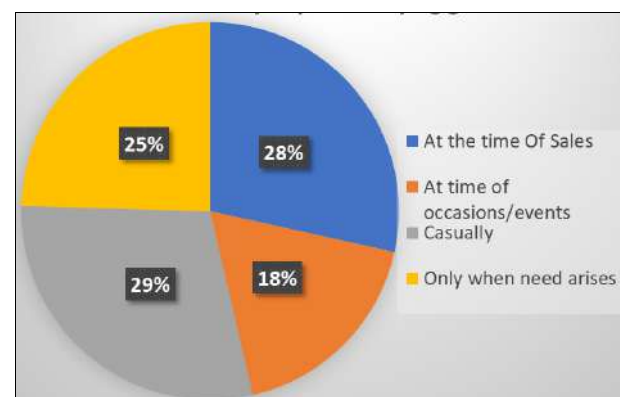


Fig 13: Count of when do you prefer buying goods online?

In the above bar graph, we can see that 28% respondents prefer buying online at the time of sales, 18% respondent prefer buying online at time of occasions/event, 29% respondent prefer buying online Casually and other 25% respondent prefer buying online only when need arises

14. How frequently do you buy products which are added to your cart? *

How frequently do you buy products which are added to your cart?	Count
Never	8
Often	59
Rarely	112

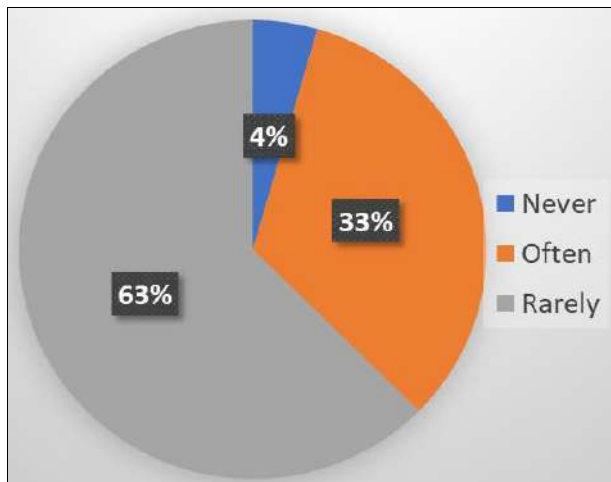


Fig 14: How frequently do you buy products which are added to your cart?

In the above bar graph, we can see that 4% respondents never buy product which they added in Cart and 33% respondent often buy product which they added in Cart and other 63% respondent Rarely buy product which they added in Cart

15. State the reasons for not immediately purchasing the items in your cart? *

State the reasons for not immediately purchasing the items in your cart	Count
Comparing the prices	78
Not sure about product	100
Waiting for new designs	82
Buying the product after consulting	64
Other	26

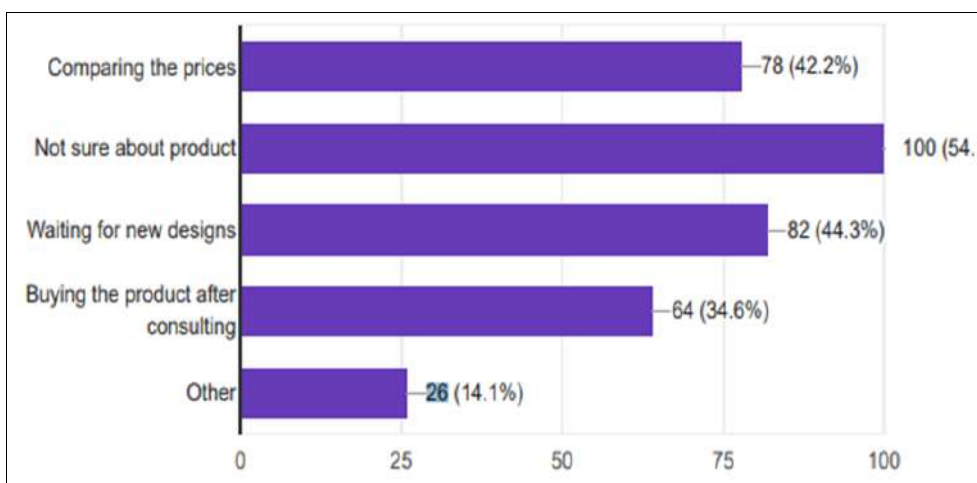


Fig 15: State the reasons for not immediately purchasing the items in your cart

In the above graph, we can see that 42% respondents Comparing Price whenever they Purchases any items from Online, 54% respondent not sure about product and 44% of respondent is waiting for new design and other 34% respondent Buying the product After consulting with there friend s and family members And 14.1% respondent Not Sure About immediate purchas

16. On a scale of 1 to 5, how would you rate your overall online shopping experience? *

scale of 1 to 5, how would you rate your overall online shopping experience	Count
1	4
2	7
3	42
4	113
5	19

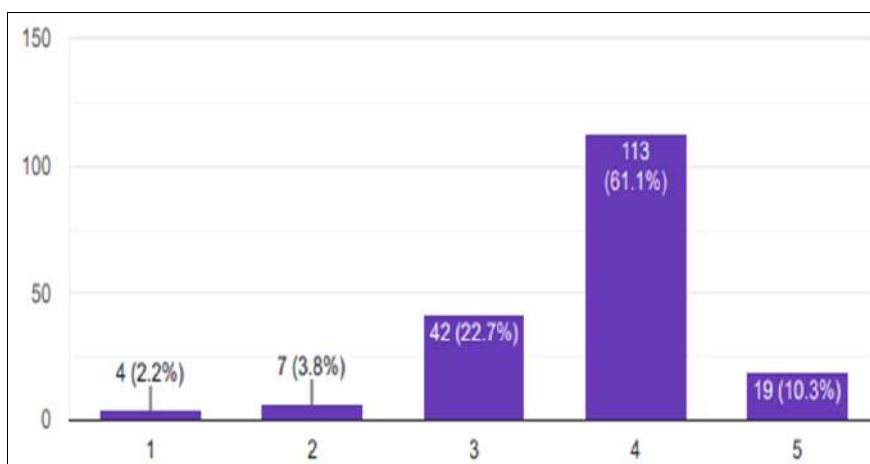


Fig 16: On a scale 1 to 5, how would you rate your overall online shopping experience

As per the above analyses, 10.3% have given out of rank where as more than 60% of the respondents have given rank 4 out of 5 as well as feel that online shopping is the safest option in this modern era. About 23% of them are still neutral about the online shopping experience. Remaining ones have given less than 3 out of 5 don't feel safe for online shopping.

6. Significance

The findings of this study helps companies gaining additional insights into the factors affecting female consumers decision-making processes by looking at how they purchase online. They may develop targeted marketing strategies to reach out to this demographic and improve their e-commerce systems to improve the convenience of online shopping for them. It will also help to identify the product types and categories that female online consumers prefer like fashion, accessories, gadgets, and food. Online sellers will be in a better position to attract more female customers if they have the right products in store. This Research discovers the difficulties and hindrances experienced by female online shoppers, including delivery problems, security concerns, and a lack of faith in online merchants. This insight can aid online merchants in creating plans to meet these obstacles and gain the confidence of female customers.

7. Suggestions and Findings

7.1 Suggestions

E-commerce companies should make sure that their website or app is simple to use for women of all ages. They must discover means to simplify exchanges, returns, and refunds. To make the target market feel at ease, they should also offer a way for users to interact with one another, write messages, and exchange product reviews and experiences on the website. Due to regular cybercrimes, the majority of women are hesitant to reveal their personal information. The marketers must therefore increase the transactions' security and transparency. The customer must be given the assurance that her personal and transactional information won't be shared with anyone.

7.2 Findings

Starting with the initial findings, it was found that the majority of female online shoppers in Mumbai are in the age group of 18-25years. Through the study, it was found that majority of the Respondents using Amazon to shop online over other e-commerce platforms. The most common type of products purchased online by the females are Clothing. According to the study, most of the respondents prefer paying through UPI over other payment methods. The study also shows that the top 3 factors motivating females to buy online are Availability of Discounts And Offers, The Home Delivery Feature and its Time Saving. As Per the study the monthly spendings of most of respondents on online shopping is in the range is Rs.500 to Rs.1000. The study reveals that females feel while shopping online. The study found out that maximum respondents believe that traditional shopping will eventually be replaced by online shopping. The study also reveals that the majority of females browse online shopping websites or apps once every week but only make purchases once per month. While shopping online the respondents sometimes do compare prices. The study also reveals that most of respondents will switch to using online

shopping platforms (of the stores) instead of going to traditional establishments to make purchases. It has been found out that females prefer buying goods online casually and at the time of sales. It is found out that most of the females rarely buy the products which are added to the cart and the main reason for it is that they are not sure about the product (if they want to buy it or not). The study concludes by stating that the respondents have positive experiences with online shopping.

8. Limitations

1. Women who are unfamiliar with Google Forms were unable to participate in our Research.
2. The results of the study cannot be applied to the larger population of women as the researchers only considered females from one area, specifically Mumbai.
3. This study only looked at a small number of factors related to the age of female internet shoppers, which may not have adequately captured the varied character of their behaviour.

9. Conclusions

Internet purchasing is rising in popularity. Understanding customers' needs for online shopping might be difficult for marketers. Understanding customer attitudes regarding online buying, making adjustments to the elements that encourage consumers to purchase online, and focusing on those aspects will all help marketers achieve a competitive advantage over their rivals. As a result, this study's primary focus was on the age characteristics that encourage female customers to purchase online and an analysis of their online shopping behaviour.

Comparing online selling to traditional store models of retailing is exceedingly difficult. The study made an effort to identify the age factor that affect consumer purchasing decisions in online retail formats. The qualitative factor analysis came to the conclusion that simplicity of use, convenience, security, usefulness, time effectiveness, outward logistics, and feedback were the main variables influencing female online shoppers' purchasing decisions. Thus age must be taken into account while creating the consumer experience for online shops.

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