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## The Impact of Various Factors in Decision Making Process among Indian Working Women Towards Online Shopping

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### ABSTRACT:

Behavioural intention being one of the most important factors of online purchases has gained the attention of both marketing professionals and academicians. In today's world, there is a synergy created between marketing, retailing and technology which helps in creating value for business and brings about positive outcomes with respect to customer experiences. Customer relationships could be developed only when the company realized the need to develop and maintain online activities which could help in the exchanges of ideas, products and services and create value for both the buyer and seller. This makes it obvious that it would be necessary for online seller to focus attention on the buyer's e-attitude and e-behaviour as strong motivators influencing online repurchases. The study is being conducted with the intention of exploring the antecedents of factors of e-shopping behavioural intention influencing customer satisfaction of working women in India. The results of SEM shows that there is structural relationship among the variables included in the conceptual model.

**Keywords:** Behavioural intention, online shopping, working women, customer satisfaction, SEM.

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## 1. Introduction

Behavioural intention being one of the most important factors of online purchases has gained the attention of both marketing professionals and academicians. In today's world, there is a synergy created between marketing, retailing and technology which helps in creating value for business and brings about positive outcomes with respect to customer experiences. In a study conducted with respect to repurchase behavioural intention of customers, Chiu et.al., (2009) has brought out the fact that for a business to benefit from the online purchases made by a customer, it would be necessary to make at least four repeated purchases by the customer.

Customer relationships could be developed only when the company realised the need to develop and maintain online activities which could help in the exchanges of ideas, products and services and create value for both the buyer and seller. This makes it obvious that it would be necessary for online seller to focus attention on the buyer's e-attitude and e-behaviour as strong motivators influencing online repurchases.

Women are considered as powerful consumers as they mostly have control over the household spending. The role of women in the society and their effects has changed. With e-shopping trends picking up due to the quick and easy accessibility of internet usage, the introduction and implementation of internet has led to an increase in e-shopping by customers.

Zhou et al (2007) indicated that a negative view of women and technology is present. It has been stated that women are more skeptical than men about the validity of online shopping and shy away from the unknown often. By having to navigate the machine, data and internet at once, women may become frustrated, especially if they are apprehensive about embracing and using technology: it becomes a difficult task.

Sultan and Henrichs (2000) are of the opinion that the willingness as exhibited by the Internet user for accepting the internet as the medium for undertaking shopping is positively correlated to the sales, household size, and innovation. In the year 2000, women were seen to be the more active online holiday season buyers. (Rainne, 2002; Sultan & Henrichs, 2000). The number of women (58 percent) who purchased online exceeded their male counterparts (42 percent) by 16 percent, according to a survey by the Pew Research Center (2001). Among the women who purchased, 37% of them were found that they have a pleasant experience in shopping online.

More recently, Akhter (2002) suggested that more educated, younger, male, and wealthier individuals are more likely to use the Internet for buying than less educated, older, female, and less wealthy individuals.

Consumer behaviour is the study of the actions of customers during the search, purchase, use, review and disposal of goods and services that they expect to meet their requirements. (2014:2 by Schiffman, Wisenblit and Kumar). Yan, and Z. Cyber behaviour is defined as any social, physical or mental activity that people participate in connecting to and communicating with the Internet (2012).

Pursuant to Chaffey, D. et al (2006), Internet marketing, is defined as the use, in conjunction with conventional communications, of the Internet and related digital technologies to achieve marketing objectives. An analysis of the factors influencing behaviour is particularly important for the Internet marketer, as a single website may need to satisfy customers with different needs at different stages of the purchase process. Users may also have varying degrees of web usability experience. In terms of profiles, online shoppers can be different from offline shoppers. Online shoppers tend to be younger, better educated, richer, have greater 'computer literacy' and more disposable income.

A successful entrance into our everyday life was the faster growth of the internet. Customers use this modern technical means of collecting product-related information. At the same time, advertisers use this method to get consumer information. This exchange of information in both directions has created a new arena for marketers. Since cyber space activity is a relatively new concept, several research studies have already been carried out to understand online shopping customers.

### OBJECTIVE OF THE STUDY

The study is being conducted with the intention of exploring the antecedents of factors of e-shopping behavioural intention influencing customer satisfaction of working women in India.

## 2. Research Methodology

Descriptive research design was adopted for this study. Research studies have demonstrated the influence of e-shopping variables on behavioural intention leading to customer satisfaction. The research tool for this study has been a questionnaire which was tested for internal consistency and the same was found to be high with Cronbach's Alpha estimated to be  $\alpha = 0.88$ . Exploratory Factor Analysis (EFA) was used to check for the construct validity of the instrument. subscale. The sampling framework included working women in India. The sampling technique was convenience sampling and the sample size was 323 women. The Structural Equation Modelling (SEM) was used to analyse the structural relationship among the constructs included in the conceptual model.

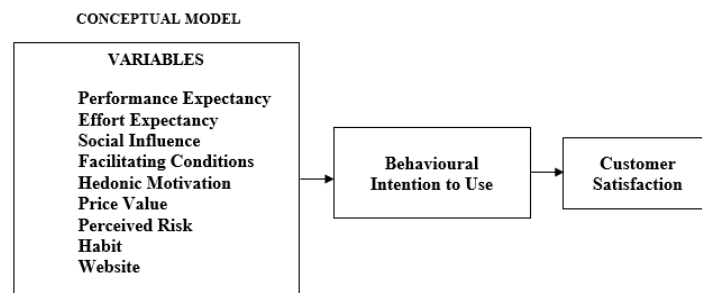


Figure 1: Conceptual Model depicting variables included for the study

### I. ANALYSIS

**Table 1: Mean and SD of Behavioural Intention Variables of E-Shopping Influencing Customer Satisfaction of Women**

Variables	Mean	SD
Performance Expectancy	19.59	5.26
Effort Expectancy	19.00	4.48
Social Influence	16.66	3.96
Facilitating Conditions	24.58	4.96
Hedonic Motivation	9.35	3.24
Price Value	9.21	2.91
Perceived Risk	9.51	3.26
Habit	14.36	4.11
Website	9.30	2.83
Behavioural Intention	12.81	2.48
Customer Satisfaction	9.67	2.17

Based on mean score, facilitating conditions of e-shopping has the highest score (24.58), followed by performance expectancy (19.59), effort expectancy (19.00), social influence (16.66), habit (14.36), behavioural intention (12.81), customer satisfaction with respect to e-shopping (9.67), perceived risk (9.51), hedonic motivation (9.35), website (9.30) and price value of e-shopping having the lowest mean score of 9.21.

**Table 2: Pearson Correlation Coefficient between variables of Influencing Customer Satisfaction and Behavioural Intention of E-shopping among Women**

Variables	Behavioural Intention
Performance Expectancy	0.791**
Effort Expectancy	0.683**
Social Influence	0.784**
Facilitating Conditions	0.696**
Hedonic Motivation	0.737**
Price Value	0.779**
Perceived Risk	0.684**
Habit	0.732**
Website	0.725**

*Note: \*\* Denotes significant at 1% level*

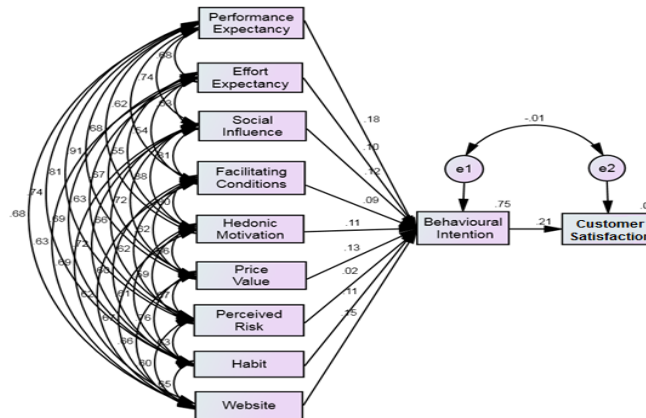
The above table 2 makes it explicit that the relationship that exists between the variables and behavioural intention is positive

**Table 3: Pearson Correlation Coefficient between Variables of E-shopping and Customer Satisfaction among Women**

Variables	Customer Satisfaction with respect to E-shopping
Performance Expectancy	0.624**
Effort Expectancy	0.442**
Social Influence	0.525**
Facilitating Conditions	0.515**
Hedonic Motivation	0.536**
Price Value	0.539**
Perceived Risk	0.594**
Habit	0.398**
Website	0.616**

*Note: \*\* Denotes significant at 1% level*

The above table 3 makes it explicit that the relationship that exists between the variables and customer satisfaction with respect to e-shopping is positive.



**Figure 1 : Structural Equation Modelling for Variables of Behavioural Intention influencing Customer Satisfaction with Respect To E-Shopping by Women**

**Hypothesis:** *The hypothesized model has a good fit for behavioural intention influencing customer satisfaction with respect to e-shopping*

**Table 4 : Model Fit Summary of Structural Equation Model for behavioural intention influencing customer satisfaction with respect to E-Shopping**

Indices	Value	Suggested value
Chi-square value	3.042	-
P value	0.356	Hair et al. (1998) suggest it to be greater than 0.05
Chi-square value / DF	0.014	Hair et al. (1998) suggest it to be less than 0.05
Goodness of Fit Index	0.975	Hu and Bentler (1999) suggest it to be greater than 0.90
Adjusted Goodness of Fit Index	0.946	Hair et al. (1998) suggest it to be greater than 0.90
Normed Fit Index	0.986	Hair et al. (1998) suggest it to be greater than 0.90
Comparative Fit Index	0.988	Daire et al. (2008) suggest it to be greater than 0.90
Root Mean Square Residuals	0.068	Hair et al. (2006) suggest it to be greater than 0.80
Root Mean Square Error of Approximation	0.028	Hair et al. (2006) suggest it to be less than 0.08.

In the above table P value is 0.356 which is greater than the suggested value of 0.05. hence this signified perfect fit. The value of GFI is 0.975 and the value of AGFI is 0.946. These two values being greater than the suggested value of 0.9 it is assumed that there is a goodness of fit. Next it can be seen that the value of NFI is 0.986 and the value of CFI is 0.988. as these values are more than 0.90 it shows again that there is goodness of fit. Next moving on to the value of RMR it is seen to be 0.068 and the value of RMSEA is 0.028 which shows that the values are less than 0.8 thereby again signifying a perfect fit.

**3. Findings and Conclusion**

Facilitating conditions of e-shopping has the highest score followed by performance expectancy, effort expectancy, social influence, habit, and price value of e-shopping is seen to have the lowest mean score. There exists positive relationship between the variables of e-

shopping behavioural intention and customer satisfaction. The results of SEM shows that there is structural relationship among the variables included in the conceptual model.

In the present-day world, e-shopping has become the norm of the day especially with the wide spread of the COVID-19 pandemic. This being the case, companies would do better to understand on the situation and try to boost their online sales.

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