

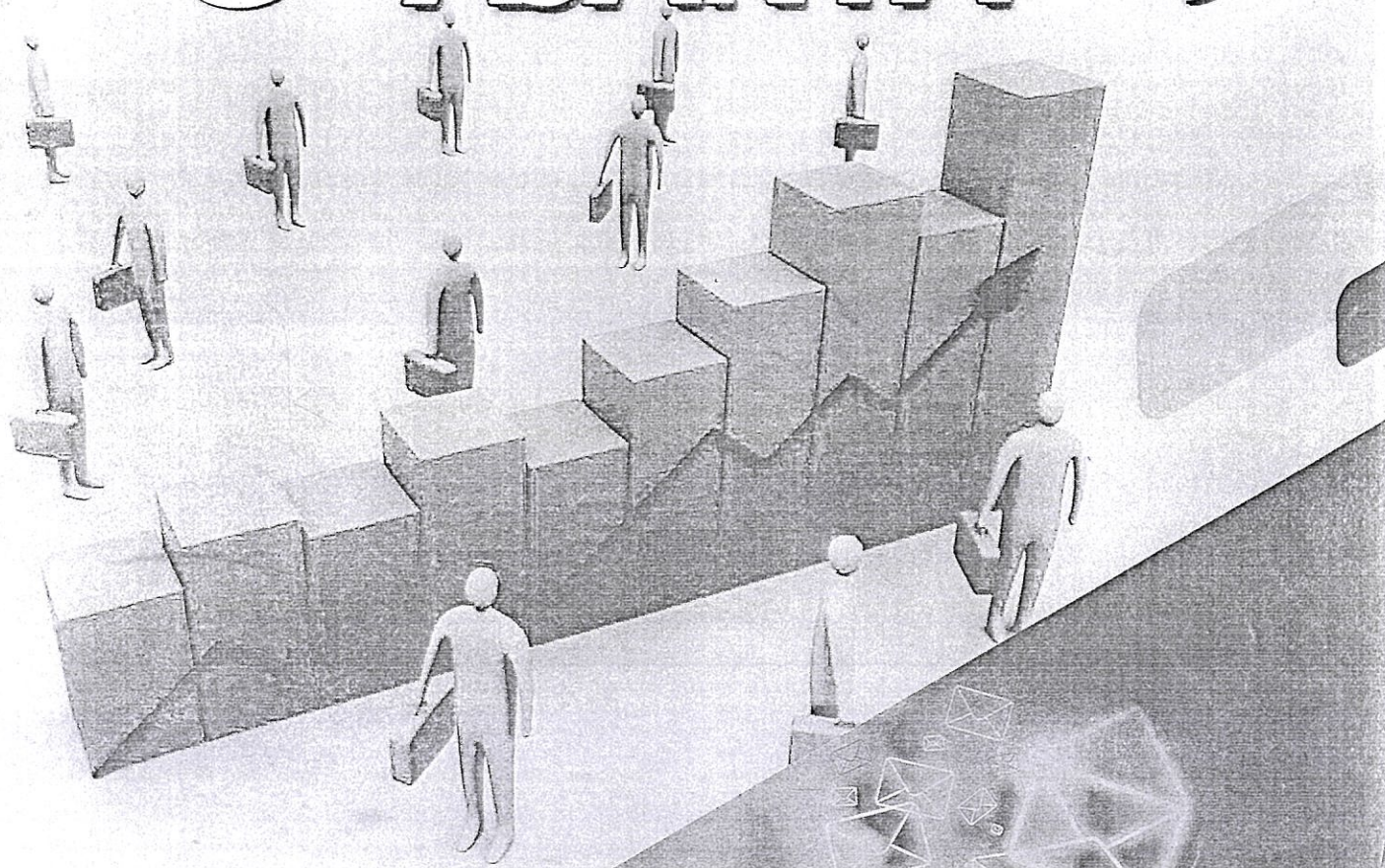
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11. A Study on Psychological Factors of Consumer Behaviour of Women towards Online Shopping in Central Suburbs of Mumbai City

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Abstract

Online shopping behaviour of women are more determined by psychological factors, namely, motivation, perception, learning, beliefs and attitudes. The main aim of the study is to assess how psychological factors influences consumer behavior of women and identify the determinants of consumer behavior of women towards Online Shopping in Central Suburbs of Mumbai City. Central Suburbs of Mumbai City is the study area. A total of 150 online shopping women users were taken as sample. These respondents were randomly selected in Central Suburbs of Mumbai City. The data were collected directly from the sample respondents by handing out a structured questionnaire, using primary data with help of survey method. The important psychological factors influencing the consumer behavior towards online shopping among the married women are perception and motivation and their respective mean scores are 3.7632 and 3.5000. Among the unmarried women, the important psychological factors influencing the consumer behavior towards online shopping are perception and beliefs and their respective mean scores are 4.1667 and 3.9474. It is found that the variables attitudes and perception had the higher level influence over the dependent variable i.e consumer behavior of women towards Online Shopping. The other variables having significant impact on dependent variables are Learning (0.068 units) and Beliefs (0.062 units).

Keywords: Psychological factors, Consumer behavior, Online Shopping and Motivation

Introduction

Nowadays, the internet is part and parcel of our daily life. It has several advantages. People now can communicate, learn, entertain, get the product and acquire services. It may have

some disadvantages such as virus threat, danger of private data stealing and spamming. It is seen that the advantages or the benefits outweigh the drawbacks. In today's busy world, a common man cannot find more time to spend for shopping as their day to day life's time is insufficient. At the same time, the customers are so cost conscious. Hence, the customer always differs in every purchase of a single product. It is not only applied to single customer but also to all the customers.

Online shopping behaviour of women are more determined by psychological factors, namely, motivation, perception, learning, and beliefs and attitudes.

a. Motivation is described as a boost within the individual person and the force that lets them to do purchases. The impetus generated by the pressure arising from an unmet need.

b. Perception is receiving, selecting, organizing and personal assessment. The marketers need to work hard to attract the attention of consumers to get the message delivered on the target.

c. Learning is to describe the changes in individual behavior incurred by experience. Learning occurs through a tangle of encouragement, stimulation, cues, feedback and reinforcement.

d. Trust and Attitude describe the person's mind about something. This belief may stem from real knowledge, opinions, or emotionally charged. While attitude is a condition in a person to behave, like or dislike when faced with a situation and attitude research illustrates, feelings, and tendencies toward the object.

Online transaction involves a temporal separation of payment and product delivery. A consumer must provide financial information (e.g., credit card details) and personal information (e.g., name, address and phone number) for delivery in order to complete the purchasing process.

Psychological factors such as trust, privacy concerns and security issues might affect the buying behaviour of online shoppers. Privacy risk is related to the concern of loss of privacy since consumers have to disclose their personal information while shopping online. Similar findings were made by Nazir et al. (2012) whose findings revealed that social, psychological, emotional and privacy factors had a significant effect on the behaviour of online shoppers. According to the study, consumers preferred not to shop online because they doubted the credibility of the transaction and payment procedure. Chen et al. (2010) therefore advise that privacy controls are needed to eradicate privacy concerns of online shoppers. The internet is

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relatively new and challenging way of shopping and therefore perceived by the consumer as risky.

Statement of the Problem

Customers started their focus on the online shopping. But their behavior differs in online shopping because of psychological factors. Most of the consumer uses online shopping because of time factor. In this busy world, the consumers do not find more time to spend for conventional shopping in search of their desired products. Hence, online shopping enabled them to do shopping more easily within short span of time. Secondly, the customers are so cost conscious where they do not desire to spend more money on the products. It has facilitated to compare the products that gives more offers and discounts in online shopping. Thirdly, quality consciousness of consumers plays a unique role in online shopping. As there is invisibility between the buyer and seller, the quality is always arguable. Fourthly, the security system of the websites poses a risk in online shopping which prevents the consumer to utilize the online shopping. Like this, there are many numbers of reasons involved in the consumer behavior of online shopping. Those variables are wider selection of products, convenience, experience, fun, after sale service, product reputation, easy order tracking system, payment options, delivery services, minimal shipping and handling charges, brand identity, reliability, website clarity, legality, etc. Therefore, the study has included the variables and attempted to find the psychological factors of consumer behavior of women towards Online Shopping in Central Suburbs of Mumbai City. Besides, the consumers purchase behavior varies from person to person due to their environment. This has become mandatory for the inclusion of demographical variables, such as age, income, occupation, educational qualification, marital status, online shopping experience and frequency of purchase. The consumer behavior is not similar across all the demographic classification with respect to various determinants of online shopping. Further, understanding the customers' behaviour involves difficulty which also will be pursued in this research study.

Research Question

- ✓ How do psychological factors influence online shopping behaviour of women?

Objectives of the Study

1. To assess how psychological factors influences consumer behavior of women towards Online Shopping in Central Suburbs of Mumbai City.

2. To identify the determinants of consumer behavior of women towards Online Shopping in Central Suburbs of Mumbai City.

Need for the Study

Online Shopping largely depends upon psychological factors and their satisfaction. Due to rapid change in information and communication technology, liberalization, globalization and modernization, a number of new products and delivery channels have been introduced. With the expansion of large – scale production, growth of competition amongst the producers to capture markets has resulted in the online shopping for almost all kinds of products. Thus, shopping through internet channel plays an important role in present scenario. In this context it is important to study the psychological factors of consumer behavior of women towards Online Shopping in Central Suburbs of Mumbai City.

Scope of the Study

The scope of the study was limited to the extent of assessing the psychological factors of consumer behavior of women towards Online Shopping in Central Suburbs of Mumbai City.

Research Methodology

Central Suburbs of Mumbai City is the study area. A total of 150 online shopping women users were taken as sample. These respondents were randomly selected in Central Suburbs of Mumbai City. The data were collected directly from the sample respondents by handing out a structured questionnaire, using primary data with help of survey method. However, the study utilized secondary data also wherever necessary that are related to consumer behavior. The data collection covered the various aspects of psychological factors of consumer behavior of women towards online shopping with five responses of strongly agree, agree, neutral, disagree and strongly disagree under Likert's five point scaling technique. For the purpose of analysis the data was further processed by using statistical tools. The statistical tools namely 't' test, ANOVA and Multiple Regression Analysis were used in the study.

Analysis and Interpretation

Psychological factors influencing the consumer behavior towards online shopping and Marital Status of Women

Married and unmarried women have different psychological factors influencing the consumer behavior towards online shopping. In order to find out the significant difference in psychological factors influencing the consumer behavior towards online shopping among

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different marital status of women in Central Suburbs of Mumbai City, 't' test is attempted with the following null hypothesis,

H_0 : There is no significant difference in psychological factors influencing the consumer behavior towards online shopping among different marital status of women in Central Suburbs of Mumbai City.

Output obtained by testing this hypothesis is presented in Table 1.

Table 1

't' test for the Psychological factors influencing the consumer behavior towards online shopping and Marital Status of Women

Psychological Factors	Married Mean	Unmarried Mean	t	Sig. (2-tailed)	95% Confidence Interval	
					Lower	Upper
Motivation	3.5000	3.7789	1.178	0.160	0.8135	0.7714
Perception	3.7632	4.1667	2.143*	0.029	0.1131	0.3061
Learning	3.2500	3.8684	2.159*	0.025	0.2003	0.4371
Beliefs	3.3000	3.9474	2.983*	0.000	0.1197	0.4344
Attitudes	3.3333	3.6579	2.244*	0.015	0.5520	0.2012

Source: Primary Data

*-Significant at 5 per cent level

To test the significance of psychological factors influencing the consumer behavior towards online shopping among different marital status of women, 't' test has been applied and it is noted from the test that all psychological factors have significant reasons of their own at 5% levels of significance. The important psychological factors influencing the consumer behavior towards online shopping among the married women are perception and motivation and their respective mean scores are 3.7632 and 3.5000. Among the unmarried women, the important psychological factors influencing the consumer behavior towards online shopping are perception and beliefs and their respective mean scores are 4.1667 and 3.9474. Regarding the psychological factors influencing the consumer behavior towards online shopping, the significant difference among the married and unmarried women, are identified in the case of perception, learning,

beliefs and attitudes, since the respective 'T' statistics are significant at 5 per cent level, the null hypothesis is rejected.

Psychological factors influencing the consumer behavior towards online shopping and Type of Family of Women

Women belong to nuclear family and joint family have different psychological factors influencing the consumer behavior towards online shopping. In order to find out the significant difference in psychological factors influencing the consumer behavior towards online shopping among different type of family of women in Central Suburbs of Mumbai City, 't' test is attempted with the following null hypothesis,

H₀: There is no significant difference in psychological factors influencing the consumer behavior towards online shopping among different type of family of women in Central Suburbs of Mumbai City.

Output obtained by testing this hypothesis is presented in Table 2.

Table 2

't' test for the Psychological factors influencing the consumer behavior towards online shopping and Type of Family of Women

Psychological Factors	Nuclear family	Joint family	t	Sig. (2-tailed)	95% Confidence Interval	
					Lower	Upper
Motivation	3.6190	3.3500	1.717	0.147	0.6635	0.4036
Perception	4.0000	3.7333	1.501	0.190	0.9977	0.6439
Learning	3.8095	3.2000	2.168*	0.031	0.6262	0.7453
Beliefs	3.9286	3.0000	2.295*	0.026	0.9078	0.9479
Attitudes	3.7500	3.5476	1.397	0.193	0.3093	0.5045

Source: Primary Data

*-Significant at 5 per cent level

To test the significance of psychological factors influencing the consumer behavior towards online shopping among different type of family of women, 't' test has been applied and it is noted from the test that all psychological factors have significant reasons of their own at 5% levels of significance. The important psychological factors influencing the consumer behavior

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towards online shopping among the women belong to nuclear family are perception and beliefs and their respective mean scores are 4.0000 and 3.9286. Among the women belong to joint family, the important psychological factors influencing the consumer behavior towards online shopping are perception and attitudes and their respective mean scores are 3.7333 and 3.5476. Regarding the psychological factors influencing the consumer behavior towards online shopping, the significant difference among the women belong to nuclear family and joint family, are identified in the case of learning and beliefs, since the respective 'T' statistics are significant at 5 per cent level, the null hypothesis is rejected.

Determinants of Consumer Behavior of Women towards Online Shopping

H_0 : There is no significant influence of psychological factors on consumer behavior of women towards Online Shopping in Central Suburbs of Mumbai City.

Table 3

Significant Influence of Psychological factors on consumer behavior of women towards Online Shopping

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.797	0.646	0.346	23.9685

Source: Computed Data

The table 3 shows the relationship between psychological factors with consumer behavior of women towards Online Shopping. The influence of the psychological factors over consumer behavior of women towards Online Shopping is 64.6 per cent.

Table 4

ANOVA for Significant Influence of Psychological factors on consumer behavior of women towards Online Shopping

Model	Sum of Squares	df	Mean Square	F	Sig.	Remark
Regression	15156.331	12	1029.694	4.803	.000(a)	S
Residual	109572.634	137	274.490			
Total	204728.965	149				

a Predictors: (Constant), Motivation, Perception, Learning, Beliefs and Attitudes
 b Dependent Variable: Consumer behavior of women towards Online Shopping

Source: Computed Data

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It is inferred from the above table that the psychological factors have significant effect on the consumer behavior of women towards Online Shopping. This may be due to the fact that the psychological factors such as motivation, perception, learning, beliefs and attitudes.

Table 5

Co-efficient for Significant Influence of Psychological factors on consumer behavior of women towards Online Shopping

Particulars	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	9.196	1.342		8.795	.000
Motivation	2.752	.646	.053	1.672	.095
Perception	1.896	.725	.171	3.156	.000
Learning	1.567	.079	.068	1.453	.147
Beliefs	1.379	.828	.062	1.666	.096
Attitudes	3.906	.627	.219	3.233	.000

Source: Computed Data

The results of the multiple regression co-efficient are presented in equation as,

$$Y = 9.196 + .053b_1 + .171b_2 + .068b_3 + .062b_4 + .219b_5$$

Where,

b_0 -Constant, b_1 -Motivation, b_2 -Perception, b_3 -Learning, b_4 -Beliefs, b_5 -Attitudes.

Y= Multiple regression co-efficient.

While analyzing the multiple regression equation with standardized co-efficient, it is clear that the variables attitudes and perception had the higher level influence over the other. It indicates that one unit of change in this variable makes a change of 0.219 units and 0.171 units on the dependent variable i.e. consumer behavior of women towards Online Shopping. The other variables having significant impact on dependent variable are Learning (0.068 units) and Beliefs (0.062 units).

Suggestions

The results of the study can be utilized by practitioners in relooking or revamping their strategies for online shopping. Online websites should pay more attention to the women segments as results prove that females shop more in online shopping. So companies should devise the policies and strategies to attract more number of people in this segment in future also.

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Conclusion

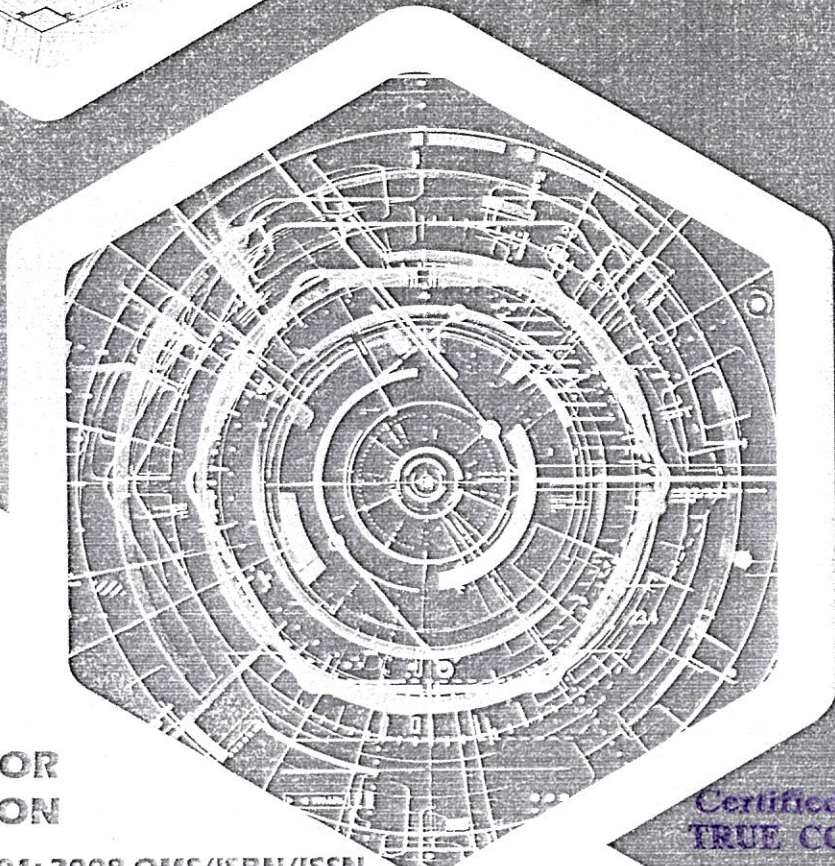
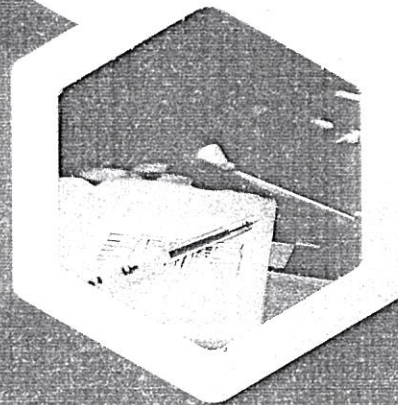
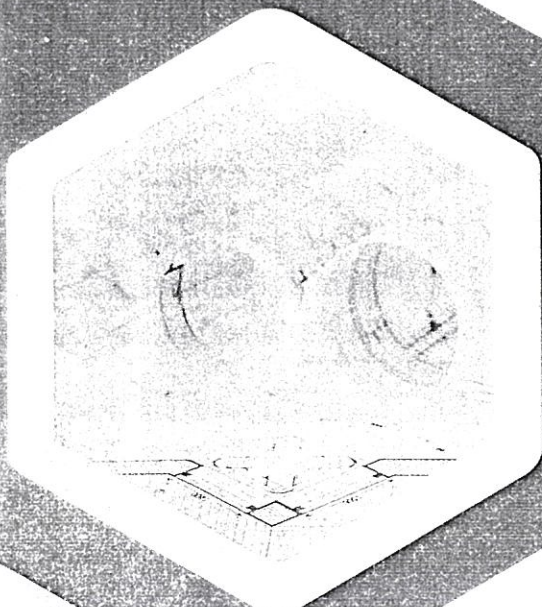
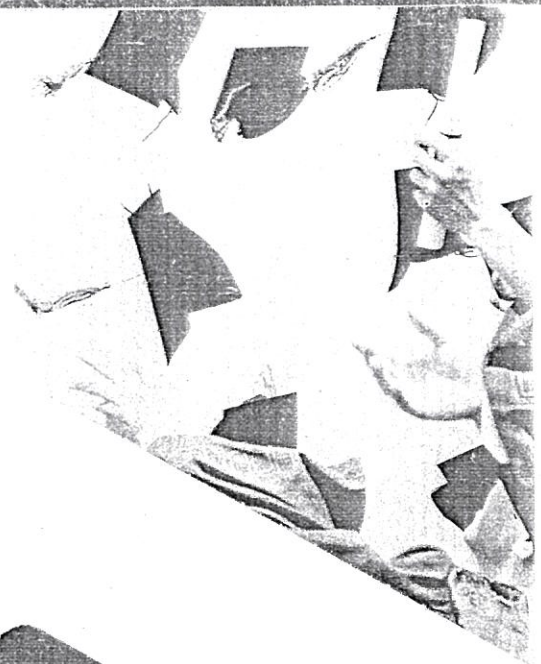
Based on the results of analysis of the study outlined it can be concluded there are four psychological factors influencing the consumer behavior towards online shopping of women. The important psychological factors influencing the consumer behavior towards online shopping among the married women are perception and motivation. It is found that the variables attitudes and perception had the higher level influence over the dependent variable i.e consumer behavior of women towards Online Shopping. The other variables having significant impact on dependent variable are Learning (0.068 units) and Beliefs (0.062 units).

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