

## **A STUDY ON FEMALE COLLEGE STUDENTS' PURCHASING BEHAVIOUR TOWARDS CYBER SHOPPING IN NAGERCOIL**

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### **Abstract**

A decade ago, cyber shopping was not commonplace to purchase goods. However, now cyber shopping has deep-rooted in many persons day to day activities. The younger generation in today's scenario has access to laptops and smartphones with high-speed internet. Due to this, cyber shopping is more popular among this generation. Cyber shopping is “a process whereby consumers directly buy goods, from a seller without an intermediary service over the Internet” (Sunitha and Gnanadhas, 2014)<sup>i</sup>. Nowadays, college students, especially, female students are highly tech-savvy. They can make their own purchase decisions when compared to female college students from the previous generation. The objective of the research is to analyze the factors that have influenced female college students toward cyber shopping. The other objective of the research is to find out the socio-demographic factors and the products purchased. The collection of primary data is from 150 female college students. Secondary data collection is through journals, books, databases, and transcripts. Meesho is ranked number one as many students prefer it compared to other websites. 24x7 customer services are the factors which influenced them to use cyber shopping.

### **Keywords**

Business-to-Consumer Model, Cyber shopping, Smartphones, Goods, Internet

## 1. Introduction

Cyber shopping is growing to a great extent and it is highly popular among the younger generations. Easier access to cyber shopping is available through smartphones. Cyber shopping refers to “the process of purchasing goods directly from a seller without any intermediary or the activity of buying or selling goods over the internet” (Daroch, Nagrath and Gupta, 2021)<sup>ii</sup>. College students are highly attracted to it due to the variety of goods available. The students can get the goods delivered to their homes. It is time-saving and convenient for them. Female college students do not have to depend on someone for buying goods. Cyber shopping provides various payment methods. Hence, it is not compulsory for students to have a bank account or credit card as they can pay in the form of cash. Cyber shopping has a wide variety of benefits. It offers a variety of product ranges along with a comparison of prices and reviews. The price is also comparatively low when compared to brick-and-mortar stores as there are huge offers and discounts available. Also, it provides the students with the adequate information required. (Taher G, 2021)<sup>iii</sup>.

### Objectives

To analyze the factors influencing female college students towards cyber shopping.

To examine the most preferred cyber shopping website by female college students.

### Hypothesis

H<sub>01</sub>– There is no relationship between demographic factors and the payment method used for purchasing the product.

### Research Methodology

The Random Sampling method is used to collect the data for the research. The random sampling method was conducted among female college students in Nagercoil. The data was collected from 150 female college students. Primary data collection and secondary data collection are the tools used for data collection. In primary data collection, structured questionnaires were formed and data was collected with the aid of Google Forms. In secondary data collection, journals, books, databases, and transcripts were the sources of information. The statistical tools used for the research are percentages, ranking, tables, and chi-square tests. The analysis was done with the aid of SPSS software.

## 2. Review of Literature

**Preeti Devi and Sunil Kumari (2015)**<sup>iv</sup> examined “A study on consumer’s perception regarding online shopping.” The study examines selected four factors’ (privacy, security, timesaving, and convenience) impact and relationship on consumer’s perception regarding

cyber shopping. As per the article, time-saving is the most vital factor. When there is more time saving, there is a favourable increase in the consumer perceiving cyber shopping. The analysis also reveals that cyber shopping is growing in India. This is due to increasing internet usage by the younger generation in India.

**G Shalini, K Jayapriya and S Dhivyalakshmi (2019)<sup>v</sup>**, conduct research on “Online Shopping”. Detailed information about the products and customer information is available. The price is much lesser when compared to traditional stores. The younger generation prefers to do more cyber shopping, and there is no gender difference. Cyber shopping is also growing in India as people are shifting toward modern culture. Many of the current cyber customers tend to be young and educated.

**Alaattin Parlakkilic, Muhammed Uzmez and Suleyman Mertoglu (2020)<sup>vi</sup>** conducted their research on “Digital transformation of e-Commerce: How did COVID-19 affect customers’ online shopping behaviour?”. This research aimed to examine the factors which impact the use of cyber shopping. There was an increase in using payment options such as QR codes, digital wallets, and digital money. Young-age customers are more open to cyber shopping developments and new experiences.

**Chandan Thakur & et al. (2020)<sup>vii</sup>** did ‘A Study of the Online Impulse Buying Behaviour during the COVID-19 Pandemic’. The study’s objective is to study the effect of COVID-19 on impulsive buying behaviour. The time spent on the cyber network increased and most of them belonged to the age group of eighteen to twenty-four. The younger generation was more into impulsive buying. If a premium product was offered at a lower price or for a limited stock period, the younger generation purchases it immediately.

**Alexander Rossolov, Yevhen Aloshynskiy and Oleksii Lobashov (2022)<sup>viii</sup>** performed an analysis on “How COVID-19 has influenced the purchase patterns of young adults in developed and developing economies: Factor analysis of shopping behaviour roots”. The purpose is to assess the potential changes in shopping channel choice and understand whether the shift to cyber channels has permanent features or can be considered just like a forced response to COVID-19 reality. Young adults purchasing electronics in both economies reduced. Young adults spend their money on food, medicines, and priority goods. Young adults preferred to use private cars and walk by maintaining social distancing.

### 3. Analysis

#### 3.1 - Demographic Representation

In this section, consideration is on the demographic representation of the respondents. Demographic representation is ‘the socio-economic information expressed statistically, including employment, education, income, marital status and many more’ (Hayes, 2022)<sup>ix</sup>. The following are the demographic factors taken into consideration. In the table below age, current education, area, nature of family, family income per annum, number of members in the family and current accommodation status are discussed.

**Table 1 – Demographic Representation**

<b>Demographic Factors</b>	<b>Classification</b>	<b>Respondents</b>
Age	17	11
	18	24
	19	28
	20	34
	21	29
	22	24
	<b>Grand Total</b>	<b>150</b>
Current Education	UG 1st Year	25
	UG 2nd Year	27
	UG 3rd Year	52
	PG 1st Year	24
	PG 2nd Year	22
	<b>Grand Total</b>	<b>150</b>
Family Income per Annum	Rs. 3,00,000 and Below	87
	Rs. 3,00,001 to Rs. 6,00,000	27
	Rs. 6,00,001 to Rs. 9,00,000	20
	Rs. 9,00,001 to Rs. 12,00,000	0
	Above Rs. 12,00,000	16
	<b>Grand Total</b>	<b>150</b>
Number of Members	Less than 4	55
	4 to 8	72
	More than 8	23
	<b>Grand Total</b>	<b>150</b>
Current Accommodation Status	Rented House	82
	Own House	40
	Leased House	28
	<b>Grand Total</b>	<b>150</b>
Nature of Family	Nuclear	99
	Joint	51
	<b>Grand Total</b>	<b>150</b>
Area	Rural	62
	Semi-Urban	62
	Urban	26
	<b>Grand Total</b>	<b>150</b>

Source: Primary data

To get a balanced view, an effort was taken to have representations from different age groups among married women. Of the total 150 respondents, many of them belonged to the age group of 20-29 respondents belonged to the age group of 21 and eleven respondents belonged to the age group of 17. The majority of the respondents are pursuing an under-graduate third year. Most of the respondent's annual family income is Rs. three lakhs and below. Most of them belong to a nuclear family having 4 to 8 members in the family. Many of the students are living in rented houses in urban regions or semi-urban regions.

### 3.2 - Most Preferred Website

Nowadays, the cyber world provides customers with various cyber shopping websites. The below table lists the most preferred website by female students.

**Table 2 – Cyber websites**

Websites	Respondents	Rank
Myntra	17	IV
Amazon	39	II
Flipkart	28	III
Meesho	51	I
Nykaa	15	V
<b>Grand Total</b>	<b>150</b>	

Source: Primary data

Meesho is the most preferred cyber website as it is ranked number one by fifty-one of the respondents. It is followed by Amazon which is ranked number two by thirty-nine of the respondents. As per twenty-eight respondents, Flipkart is ranked in the third position. However, Nykaa is the least ranked as only fifteen respondents opted for it.

### 3.3 – Preferred Payment Method for Cyber Shopping

Customers consider it important to select the right payment method. They always ensure that the seller's payment method is according to your needs. In today's world, there are various payment methods available. These include cash on delivery, credit or debit card, online banking, and digital wallet (Karthick, 2019)<sup>x</sup>.

**Table 3 - Preferred Payment Method for Cyber Shopping**

Payment Mode	Respondents	Percentage
Cash on Delivery	96	64
Debit Card	16	10.67
Net Banking	17	11.33
GPay, PayTm	21	14
<b>Grand Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Cash on delivery is the most opted method for payment. Ninety-six respondents (89.32%) opted for cash on delivery. Twenty-one respondents (14%) opted for digital wallet payment and seventeen respondents (11.33%) opted for internet banking. The debit card method is the least preferred as only 16 respondents (10.67%) opt for it.

### 3.4 – Factors that Influenced Cyber Shopping

There are many factors that impact the purchasing decisions of customers in cyber shopping. A few such aspects are discussed below. The table analyses the essential factors that influence cyber shopping.

**Table 4 – Factors that Influenced Cyber Shopping**

Factors	Respondents	Rank
Ease of navigation and order	11	VII
Quality information about the product	22	II
Visual models of products on the website	21	III
Better access to internet	12	VI
Availability of discounts, cashback policies and offers	21	III
Abundant choices of products	7	IX
Changing behaviour of Indian customer	6	X
Social media platforms	9	VIII
24 x 7 customer services	27	I
Convenient - Less time to visit physical stores	14	V
<b>Grand Total</b>	<b>150</b>	

Source: Primary data

24x7 customer services are considered an important factor by female college students. Twenty-seven of them opted for this and hence ranked as number one. This is followed by quality information about the product and visual models of the product on the website which is ranked as second and third respectively. Twenty-two of the respondents opted for quality information about the product while twenty-one respondents opted for visual models of the products. Changing behaviour of Indian customer is the least ranked as only six of them opt for it. It is ranked in the tenth position.

### 3.5 – Chi-Square Test

The Chi-Square test is a non-parametric tool designed to analyze group differences when the dependent variable is measured at a nominal level (McHugh, 2013)<sup>xi</sup>. The table shows the relationship between the most preferred website and most-purchased products through cyber shopping and is analysed with demographic factors.

**Table 5 – Relationship between Demographic Factors and Most Preferred Payment Methods**

Demographic Factors	Most Preferred Payment Methods	
	Pearson's Chi-Square Value	Null Hypothesis
Age	0.465	Accepted
Current Education	0.140	Accepted
Family Income per Annum	0.982	Accepted
Nature of Family	0.562	Accepted
Number of Members in Family	0.084	Accepted
Current Accommodation Status	0.860	Accepted
Area of Residence	0.170	Accepted

Source: Primary data

According to the Pearson Chi-Square test, there is no relationship between the most preferred payment methods with age, current education, family income per annum, nature of family, number of members, current accommodation status, and area of residence. As the Pearson Chi-Square value is more than 0.05, the null hypothesis (H01) is accepted.

#### 4. Findings

Meesho is ranked as the number one cyber website while Nykaa is the least ranked. Cash on delivery is the most opted payment method as sixty-four per cent of the respondents use this method. It is followed by digital wallets such as GPay and PayTm. However, a debit card is preferred only by 10.67 per cent of the respondents. Twenty-seven respondents opt for cyber shopping due to 24x7 customer services. Hence, it is ranked as number one. Changing the behaviour of the Indian customer is the least ranked as only six respondents opt for it and hence given the tenth rank.

According to the Pearson Chi-Square test, there is no relationship between the most preferred payment methods or most purchased products with age, current education, family income per annum, nature of family, number of members, current accommodation status, and area of residence. The null hypothesis (H01) is accepted.

#### 5. Conclusion

The objective was to analyze factors influencing female college students towards cyber shopping. It also aims to find the most preferred cyber websites. Many people nowadays use cyber shopping. 24x7 customer services influence customers to purchase from cyber shopping. Age, current education, family income per annum, nature of family, number of members, current accommodation status, and area of residence has no relationship with the most preferred payment method. Cash on delivery is the most preferred mode of payment. However,

this requires the customer to be available at the delivery site. It is vital to instil confidence in their minds about making online payments.

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<sup>i</sup> Sunitha, C K & Gnanadhas, E 2014, 'Online Shopping - An overview', B-Digest, vol. 6, pp. 16-22.

<sup>ii</sup> Daroch, B, Nagrath, G & Gupta, A 2021, 'A study on factors limiting online shopping behaviour of consumers', Rajagiri Management Journal, vol. 15, no. 1, pp. 39-52.

<sup>iii</sup> Taher, G 2021, 'E-Commerce: Advantages and Limitations', International Journal of Academic Research in Accounting Finance and Management Sciences, vol. 11, no. 1, pp. 153-165.

<sup>iv</sup> Devi, P & Kumari, S 2015, 'A study on consumer's perception regarding online shopping', Indian Journal of Applied Research, vol. 5, no. 5, pp. 19-21.

<sup>v</sup> Shalini, G, Jayapriya, K & Dhivyalakshmi, S 2019, 'Online Shopping', EPRA International Journal of Research and Development, vol 4, no. 2, pp. 110-113.

<sup>vi</sup> Parlakkilic, A, Uzmez, M, & Mertoglu, S 2020, 'Digital transformation of e-Commerce: How did COVID-19 affect customers' online shopping behaviour?', Journal of Business in the Digital Age, vol. 3, no. 2, pp. 117-122.

<sup>vii</sup> Thakur, C & et al. 2020, 'A Study of the Online Impulse Buying Behaviour during COVID-19 Pandemic', International Journal of Research in Engineering, Science and Management, vol. 3, no. 9, pp. 86-90.

<sup>viii</sup> Rossolov, A, Alosynskiy, Y & Lobashov, O 2022, 'How COVID-19 has influenced the purchase patterns of young adults in developed and developing economies: Factor analysis of shopping behaviour roots', Sustainability, vol. 14, pp. 1-24.

<sup>ix</sup> Hayes, A 2022, 'Demographics: How to collect, analyse and use demographic data', Investopedia. Available from: <<https://www.investopedia.com/terms/d/demographics.asp>>. [31 August 2022].

<sup>\*</sup> Karthick, S 2019, 'Paypal – Online payment method on online shopping', International Journal of Research and Analytical Reviews, vol. 6, no. 2, pp. 153z-164z.

<sup>xi</sup> McHugh, M L 2013, 'The Chi-Square test of independence', Biochem Med (Zagreb), vol. 23, no. 2, pp. 143-149.