

INFLUENCE OF DEMOGRAPHIC FACTORS ON ONLINE PURCHASE

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Abstract

At any given time there are millions of people purchasing online and each of them is a potential customer for a company providing online sales. Due to the rapid development of Internet, companies that sell their products online face fierce competition. Since there are many potential customers, it is important to understand what the customer wants and needs. If online marketers know and understand the factors influencing customer's buying behaviour, they can further develop their marketing strategies to attract and retain customers. Online marketing is an area where research pertaining to behavioural issues is lacking and fragmented. Although the number of online buyerscontinues to increase in India, the success and failure of some e-retailers emphasizes the need for analysis in terms of behavioural issues. A framework is needed to structure this complex system that affects the demographic, psychographic and situational factors and impacts a customer's decision to shop online, and to develop an in-depth understanding of consumer behaviour. This study seeks to fill this gap by analyzing the knowledge, experience and opinion of online customers, which influence intention to purchase online. In order to have better understanding of customers toward online purchase intention the relationship between the constructs are analyzed.

Key Words: Online Shopping, Online Pre-Purchase Experience, Online Post-Purchase Experience, Intention to Purchase Online.

Introduction

The trend of e-commerce has increased rapidly in recent years with the development of Internet. Easy access to Internet has driven consumers to shop online. Internet is a global communication medium that is increasingly being used as an innovative tool for marketing goods and services. Internet has added a new dimension to the traditional nature of retail shopping(Brown et al.,2003). Internet offers many advantages over traditional shopping channels. Consumers are adopting Internet shopping and shopping online is becoming popular in India. Online shopping is used as a medium for communication and electronic commerce to increase and improve in value, quality and attractiveness of delivering customer benefits and better satisfaction(Ranganathan&Ganapathy, 2002).

Review of Litrature

Internet is one of the fastest growing media in human history (Balabanis&Vassileiou, 1999) and provides consumers with the opportunity to access an additional shopping medium. Specifically, e-shopping has brought the retail space into the home (Kraut et al., 2000).

Online shopping is more efficient in meeting the customer's needs and wants Grewal et al., (2002). It allows a customer to easily attain knowledge about a brand, product quality, availability, product specifications, prices, and compare that with another brand. This means customers can now make more intelligent purchasing decisions in a way which is not possible through traditional shopping (Brown et al., 2003). When it comes to personal products buyers may feel uncomfortable buying in stores. Moreover, they can purchase anonymously whenever it is convenient. (Monsuwé et al., 2004) Routine tasks like shopping for groceries have become easier for customers who do not like crowds and driving the trolley around the store.Presently, the online shopping trend is getting a boost by the accessibility of smart phones and better broadband connectivity service.Shopping by just clicking the mouse adds to the convenience. Especially young adults are becoming more conscious about personal image and fashion.

Gurvinder and Zhaobin (2005) website design, website reliability/fulfillment, website customer service and website security/privacy are the four dominant factors which influence consumer intentions to online purchasing. They also stated that the four types of online buyers—trial, occasional, frequent and regular—perceived the four website factors differently. Jarvenpaa and Todd (1997) proposed a model of attitudes and shopping intention towards Internet shopping in general and stated that customer's intention towards online shopping affects their buying decisions. Study included several indicators: value of the product, shopping experience, quality of service offered by the website and the risk perceptions of Internet retail shopping which affected customer's intention towards online shopping.

Online Pre-Purchase Experience

In this study the researcher has studied the relationship between purchase experience of online customers through four different factors - website content and design, website performance, service offerings, and updation- and the intention to purchase online.



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• Website Content and Design

A website is a key component of the online marketing strategy thus great care is required in designing it to serve the target market effectively and efficiently. This requires consideration of elements such as ease of navigation, aesthetics, content, accessibility, and features such as personalization, customization, customer self-care and communities. All these elements in combination will directly influence customers purchase experience with the site, and ultimately their satisfaction and loyalty. Glazer (1991) Content of the website plays an important role in the purchase intention and its satisfaction of the visitor.

• Website Performance

Prasad and Aryasree (2009) explored the determinants of shonline post purchase experiencer behavior such as convenience, customer service, trust, web store environment and web shopping enjoyment. Convenience, web store, online shopping enjoyment and customers service, rather than perceived trust, had a significant impact on willingness to buy from online retail store.

• Service Offerings

Service offerings are the various promotional techniques adopted by online stores to attract and persuade customers. (Herrero&Igancio, 2010) indicated that there was a significant and positive influence of the services offered on consumers purchase intention. Dimension was measured by the indicators like discounts, competitive prices, collections and varieties of the product, facilities like cash on delivery, easy home delivery and clear return policies.

• Updation

Another group of factors that seems to be important for a customer to shop online is factors related to updating. User satisfaction with the website is decided by information quantity, design, transmission speed, user-friendliness of search structure, and mainly the update pace.Up-to-date information will help a customer to make best decision by comparing different websites, which is likely to influence a customer's intention to shop online.The KNP Report on the Internet User Research (1999) published by IM Research.

Online Post- Purchase Experience

The researcher has analyzed the relationship between the post-purchase experience of an online customer and the intention to purchase online. Post purchase experience was studied through the factors, service quality and website security.

• Service Quality

Reputation of the retailer plays an important role in creating awareness of the website and in attracting first-time visitors. Repeat visits will depend on the extent to which the website matches the expectations of the visitor. Reputation is built through the services offered by the website that is the quality of the product offered, the quality of customer service, delivery, returns, pricing policies, the security and privacy of the website in collecting and protecting customers personal information, the size of the company, and the extent to which the company is known for keeping its promises. Reichheld and Schefter (2000) contend that consumers do not generally enter into a purchase transaction until they develop confidence in the integrity of the retailer.

• Website Security

Ranganathan and Ganapathy (2002) four key dimensions of B2C websites are: information content, design, security and privacy. They also stated that security and privacy was found to have a greater impact on the purchase intent of the online buyers. Rao and Mehdi (2010) security was the most important online factor for online buyers followed by reliability factor.

Intention to Purchase Online

Buying intentions play an important role in helping the companies to predict customer buying behaviour (Dodds et al., 1991). Hausman and Siekpe (2009) purchase intention, along with the intention to return, is referred as onlinebehaviouralintention. Customers with a positive purchase intention, for example, customers who have develonline pre purchase experienced positive or favourable feelings toward the product are more likely to make a purchase (Pavlou2003). Customers formulate positive purchase intention over a period of time to buy a product. They search for information and the acquisition of the desired information, and customers feel more confident about their choice. Youtahyotin (2004) the availability of useful and relevant information positively influences the customers of purchasing intentions and finally leads to the actual purchase. Jayawardhena, Wright and Dennis (2007) examined the purchase intention of online retail consumers, segmented by their purchase orientation and concluded that the consumer purchase aspects do have a significant effect on purchase intention.

Demographic Characters

Demographic variables, namely age, income (Donthu& Garcia, 1999) gender and education(Korgaonkar&Wolin, 2000) monthly family income, frequency of internet usage and time spent per session online (Bannergy, Dutta& Das Gupta, 2010) are strong predictors of online shopping and thus, demographic variables were considered in the study.



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Objectives

The objectives of the research are:

- 1. To measure the knowledge, experience and opinion of the respondents on the constructs under study.
- 2. To analyze the relationship between online pre-purchase experiences, online post-purchase experience and intention to purchase online.

Hypotheses

- 1. Irrespective of their personal profile the respondents give their agreement on the constructs under the study.
- 2. The constructs online pre-purchase experience, online post-purchase experience and intention to purchase online are all positively correlated.

Research Methodology

The research design of the present study is "descriptive design". The researcher analyzed the existing scenario of online shopping which influence a customer's intention to purchase online. Hence the research is descriptive. The sampling method followed is non-probability, purposive sampling because this study is conducted only among online buyers. Sampling element is any person who has purchased online more than once in the previous three months. Sample size of the study is 1110. The sample was collected from Coimbatore city.A well-structured questionnaire was framed based on the review of literature and the guidance of research supervisor and experts to collect the information from the respondents.Primarydata was collected by the researcher from the respondents by direct oral method for the purpose of research. The statistical tools that were applied to analyze the objectives are Z-test based on normal distribution to test two samples on the basis of their means.ANOVA and post-hoc tests were used to compare three or more number of groups on the basis of their mean values. Correlation analysis was followed to assess the relation between various constructs under the study.

Analysis

In order to find out the knowledge, experience and opiniongiven by the respondents towards online purchase, an analysis was made on the basis of their demographic variables. Statistical tools were applied to analyze the relationship between the constructs under study.

Note:

- 1. Level of significance 0.05.
- 2. Abbreviations used in the tables (WCD-Website Content and Design, WP-Website Performance, SO-Service Offerings, UD-Updation, SQ-Service Quality, WS-Website Security, IPO-Intention to Purchase Online, ONLINE PRE PURCHASE EXPERIENCE-Online Pre-Purchase Experience, ONLINE POST PURCHASE EXPERIENCE-Online Post-Purchase Experience, KEO-Knowledge, Experience and Opinion).
- 3. Constructs of the study are WCD, WP, SO, UD, SQ, WS, IPO.
- 4. K (WCD,WP,SO,UD); E (SQ,WS); O(IPO).

1. To Test Oke of Male and Female on Various Constructs

Z-test, based on normal distribution was applied to test two samples on the basis of their means. The following table shows the average scores of male and female on the constructs.

Null hypothesis: It is assumed that both male and female have on an average the same level of knowledge, experience and opinion on the constructs under study.

Constructs	Gender	Mean	F	Sig.	Remarks								
WCD	Male	21.6756	1.454	0.146									
WCD	Female	21.9872											
WP	Male	10.8339	1.484	0.138									
VV F	Female	10.6430											
SO	Male	16.5383	0.918	0.359									
30	Female	16.7104											
UD	Male	10.6898	0.501	0.617	>0.05 N.H.is accepted and is								
UD	Female	10.6241			not significant								
SQ	Male	21.2139	1.033	0.302									
5Q	Female	20.9836											
WS	Male	8.2246	1.207	0.228									
VV S	Female	8.0821											
IPO	Male	11.1889	1.336	0.182									
шU	Female	10.9781											
Source: Primar	y data				Source: Primary data								

Table.1: Average Scores of Male and Female



From the table it is understood that all constructs have significant values greater than 0.05, and thus the null hypothesis is accepted. There is no significant difference on knowledge, experience and opinionamong male and female while purchasing online. The magnitude of the average values reveals that the level of knowledge, experience and opinion is only at a reasonable level.

2. To Test Whether The Respondents Of Different Age Groups Have Same Level Of Knowledge, Experience And Opinionon Various Constructs

ANNOVA was used to test three or more mean values. The following table shows the average scores of different age groups. Null hypothesis: It is assumed that the respondents belonging to different age groups, on an average have same level ofknowledge, experience and opinion.

15-20 21-30 31-40 >41 15-20 21-30 31-40 >41 15-20 21-30 31-40 >41 15-20 21-30	137 401 304 268 137 400 304 268	19.0584 19.3666 18.7500 18.5075 11.1022 10.7625 10.5526	4.39	0.004	<0.05 N.H.is not accepted and is significant	
31-40 >41 15-20 21-30 31-40 >41 15-20	304 268 137 400 304 268	18.7500 18.5075 11.1022 10.7625	2.102	0.098		
>41 15-20 21-30 31-40 >41 15-20	268 137 400 304 268	18.5075 11.1022 10.7625	2.102	0.098	and is significant	
15-20 21-30 31-40 >41 15-20	137 400 304 268	11.1022 10.7625	2.102	0.098	-	
21-30 31-40 >41 15-20	400 304 268	10.7625	2.102	0.098		
31-40 >41 15-20	304 268					
>41 15-20	268	10.5526				
15-20						
		10.7313			>0.05 N.H.is accepted and	
21-30	137	17.1095	1.558	0.198	is not significant	
	401	16.6633			-	
31-40	304	16.5066				
>41	268	16.4478				
15-20	137	11.2044	6.807	.000		
21-30	401	10.8454			<0.05 N.H.is not accepted	
31-40	303	10.4389			and is significant	
>41	268	10.3433			_	
15-20	137	38.1168	1.201	0.308		
21-30	401	37.3566				
31-40	303	37.1122				
>41	268	37.4403			>0.05 N.H.is accepted and	
15-20	137	8.2409	0.365	0.778	is not significant	
21-30	401	8.1870			-	
31-40	303	8.0594				
>41	268	8.1679				
15-20	137	11.7518	4.108	0.007		
21-30	401	10.8429			<0.05 N.H.is not accepted	
31-40	304	11.1053			and is significant	
>41	268	11.0821			Ũ	
	>41 15-20 21-30 31-40 >41 15-20 21-30 31-40 >41 15-20 21-30 21-30 31-40	>41 268 15-20 137 21-30 401 31-40 303 >41 268 15-20 137 21-30 401 31-40 303 >41 268 15-20 137 21-30 401 31-40 303 >41 268 15-20 137 21-30 401 31-40 304	>41 268 10.3433 15-20 137 38.1168 21-30 401 37.3566 31-40 303 37.1122 >41 268 37.4403 15-20 137 8.2409 21-30 401 8.1870 31-40 303 8.0594 >41 268 8.1679 15-20 137 11.7518 21-30 401 10.8429 31-40 304 11.1053	>41 268 10.3433 15-20 137 38.1168 1.201 21-30 401 37.3566 31.40 31-40 303 37.1122 >41 268 37.4403 15-20 137 8.2409 0.365 21-30 401 8.1870 31.40 303 31-40 303 8.0594 >41 268 8.1679 15-20 137 11.7518 4.108 21-30 401 10.8429 31-40 304 11.1053 401 10.8429 401 40.8429	>41 268 10.3433 15-20 137 38.1168 1.201 0.308 21-30 401 37.3566 31.40 303 37.1122 >41 268 37.4403 1.201 0.308 15-20 137 8.2409 0.365 0.778 21-30 401 8.1870 31.40 303 8.0594 31.40 303 8.0594 >41 268 8.1679 15.20 137 11.7518 4.108 0.007 21-30 401 10.8429 31.40 304 11.1053 304 11.1053	

Table.2: Average Scores of Different Age Groups

Source: Primary data

From the table it is understood that significance for the constructs (website performance, service offerings, service quality, website security) is >0.05, and thus null hypothesis is accepted and it is concluded that age does not influence these constructs. Website content and design, updation, intention to purchase online has significance less than 0.05 and thus null hypothesis is not accepted and age influences these factors.

To Find which Group Differs Significantly from Others, Post Hoc Test is Applied

Table.3: Post-Hoc Test								
Constructs	Age	Age	Md	Sig.	Remark			
WCD	21-30	>40	0.8591	0.004				
UD	15-20	31-40	0.7654	0.004	<0.05 is			
UD		>40	0.8611	0.001	Significant			
IPO	15-20	21-30	0.90893	0.03				



From the post-hoc analysis it is observed that respondents in age group 21-30 have higher knowledge on website content and design compared to the age group >40. Respondents in age group 15-20 have higher knowledge on updation compared to the age group 31-40 and >40. Respondents in age group 15-20 have greater opinion on intention to purchase online compared to the age group 21-30.

3. To Test Whether the Respondents with Different Qualification have Same Level of Knowledge, Experience and Opinionon Various Constructs

The following table shows the average scores of respondentson the constructs under study.

Null hypothesis: It is assumed that the respondents withdifferent qualification, on an average have same level of knowledge, experience and opinion.

Constructs	Qualification	Ν	Mean	F	Sig.	Remarks	
	higher secondary	104	18.4615	1.555	0.184		
WCD	diploma	103	18.5825				
	under-graduation	314	18.8662				
	post-graduation	351	19.1311				
	professional qualification	238	19.1765				
	higher secondary	104	10.3269	1.958	0.099		
	diploma	103	10.5146				
WP	under-graduation	313	10.9393				
	post-graduation	351	10.7236				
	professional qualification	238	10.7773				
	higher secondary	104	16.4808	1.1	0.355		
	diploma	103	16.7573			>0.05 N.H.is	
SO	under-graduation	314	16.5860			accepted and is	
	post-graduation	351	16.8547			not significant	
	professional qualification	238	16.3361				
	higher secondary	104	10.4904	0.52	0.721		
	diploma	103	10.5049				
UD	under-graduation	314	10.6497				
	post-graduation	350	10.7714				
	professional qualification	238	10.6387				
	higher secondary	104	37.7212	1.726	0.142		
	diploma	103	37.2330				
SQ	under-graduation	314	37.2707				
	post-graduation	351	37.0142				
	professional qualification	237	38.0928				
	higher secondary	104	8.4904	3.732	0.005	0.05 M H :	
	diploma	103	8.4369			<0.05 N.H.is	
WS	under-graduation	314	8.0796			not accepted	
	post-graduation	351	7.8917			and is significant	
	professional qualification	237	8.3713			significant	
	higher secondary	104	11.1250	0.422	0.793		
	diploma	103	10.9709			>0.05 N.H.is	
IPO	under-graduation	314	11.1783			accepted and is	
	post-graduation	351	10.9601			not significant	
	professional qualification	238	11.1765			6	

Table.4: Average Scores of Qualifications

Source: Primary data

From the table it is understood that significance value for all the constructs is greater than 0.05, and thus null hypothesis is accepted and qualification does not influence intention to purchase online.



To Find which Group Differs Significantly from others, Post Hoc Test is Applied

Table.5: Post-Hoc Tes

Constructs	Qualification	Qualification	Md	Sig.	Remark
WS	Higher-secondary	Post-graduation	0.59865	0.049	<0.05 IS SIGNIFICANT

From the post-hoc analysis it is observed that respondents with qualification higher-secondary have higher experience on website security compared to respondents who possess post-graduation.

4. To Test Whether The Respondents With Different Occupations Have Same Level Of Knowledge, Experience And Opinionon Various Constructs

The following table shows average scores of the respondents with different occupations.

Null hypothesis: It is assumed that the respondents with different occupations, on an average have same level of knowledge, experience and opinion.

Constructs	Occupation	N	age Scores Mean	F	Sig.	Remarks
Constructs	student	214	19.7570	6.452	.000	Kemur Kö
WCD	employed	252	18.9048	0.102	.000	
	professional	201	19.2338			
	house wife	208	18.5385			
	business	235	18.3957			
	student	214	10.9393	3.082	0.015	
	employed	251	10.8287			
WP	professional	201	10.8408			
	house wife	208	10.2837			
	business	235	10.7787			
	student	214	17.4159	6.069	.000	
	employed	252	16.7500			<0.05 N.H.is not
SO	professional	201	16.1343			accepted and is
	house wife	208	16.6250			significant
	business	235	16.1830			_
	student	214	11.3458	10.05	.000	
	employed	252	10.5437			
UD	professional	201	10.6418			
	house wife	207	10.0338			
	business	235	10.7149			
	student	214	38.1215	5.516	.000	
	employed	252	37.3810			
SQ	professional	200	38.4000			
	house wife	208	36.5433			
	business	235	36.6894			
	student	214	8.1028	2.363	0.051	
	employed	252	8.2500			>0.05 N.H.is
WS	professional	200	8.4700			accepted and is
	house wife	208	7.9519			not significant
	business	235	8.0085			
	student	214	11.2664	2.618	0.034	
	employed	252	11.1349			<0.05 N.H.is not
IPO	professional	201	11.2338			accepted and is
	house wife	208	10.5625			significant
	business	235	11.2000			
Source: Prima	arv data					

Table.6: Average Scores of Occupations

Source: Primary data



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From the table it is understood that significance for the constructs (website security) is greater than 0.05, and thus null hypothesis is accepted and occupation does not influence this construct. Whereas all other constructs do influence.

Constructs	Occupation	Occupation	Md	Sig.	Remark
	Student	Employed	0.85225	0.034	
WCD		Housewife	1.21855	0.001	
		Business	1.36126	0	
WP	Student	Housewife	0.6556	0.014	
50	Student	Professionals	1.28156	0	
SO		Business	1.23291	0	
	Student	Employed	0.80214	0.001	
		Professionals	0.704	0.008	-0.05
		Housewife	1.31198	0	<0.05 is
		Business	0.6309	0.017	Significant
	Professionals	Housewife	0.60797	0.036	
	Business	Housewife	0.68108	0.008	
	Student	Housewife	1.57823	0.014	
50		Business	1.43213	0.027	
SQ	Professionals	Housewife	185,673	0.003	
		Business	1.71064	0.005	
IPO	Student	Housewife	0.70386	0.047	

To Find which Group Differs Significantly from Others, Post Hoc Test is Applied

From the post-hoc analysis it is observed that respondents belonging to students group have higher knowledge on website content and design compared to employed, housewife and business. Respondents belonging to students group have higher knowledge on website performance compared to housewife. Respondents belonging to students group have higher knowledge on service offerings compared to professionals and business. Respondents belonging to students group have higher knowledge on updation compared to other occupations, whereas professionals and business have greater knowledge comparing with housewife. Respondents belonging to students group have higher experience on service quality compared to housewife and business, whereas professionals have greater experience compared to housewife and business. Respondents belonging to students group have higher experience on service quality compared to housewife and business, whereas professionals have greater experience compared to housewife.

5. To Test Whether the Respondents with Different Online Spending Capacity have Same Level of Knowledge, Experience and Opinionon Various Constructs

The following table shows the average scores of online spending capacity of therespondents.

Null hypothesis: It is assumed that the respondents belonging todifferent online spending groups, on an average have same level of knowledge, experience and opinion.

	Amt. spent			_	1		
Constructs	online p/m	Ν	Mean	F	Sig.	Remarks	
	less than 500	281	18.7189	0.964	0.409		
WCD	500-2500	534	19.1105				
WCD	2500-5000	209	18.8708				
	more than 5000	86	18.9302				
	less than 500	281	10.7616	0.358	0.783	0.05 N.H.	
WP	500-2500	533	10.7880			>0.05 N.H.is	
WP	2500-5000	209	10.6220			accepted and is not significant	
	more than 5000	86	10.6512			not significant	
	less than 500	281	16.5445	1.577	0.193		
SO	500-2500	534	16.7360				
	2500-5000	209	16.7081				
	more than 5000	86	15.9767				

Table.8: Average Scores of Amount Spent Online per Month



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UD	less than 500	281	10.7153	0.733	0.532		
	500-2500	534	10.6348				
UD	2500-5000	208	10.5288				
	more than 5000	86	10.9186				
	less than 500	281	36.6335	3.927	0.008	0.05 N H .	
50	500-2500	533	37.4296			<0.05 N.H.is not	
SQ	2500-5000	209	38.1914			accepted and is significant	
	more than 5000	86	37.8488			significant	
	less than 500	281	8.1317	0.534	0.659	. 0.05 N.H.	
WS	500-2500	533	8.1069			>0.05 N.H.is	
W S	2500-5000	209	8.2153			accepted and is not significant	
	more than 5000	86	8.3721			not significant	
	less than 500	281	10.8221	3.517	0.015	0.05 N H .	
IPO	500-2500	534	11.0262			<0.05 N.H.is not	
	2500-5000	209	11.3014			accepted and is significant	
	more than 5000	86	11.7791			significant	

Source: Primary data

From the table it is understood that significance for the constructs (website content and design, website performance, service offerings, updation, website security) is greater than 0.05, and thus null hypothesis is accepted and amount spent online does not influence these constructs and it only influences intention to purchase online.

To Find which Group Differs Significantly from Others, Post Hoc Test is Applied Table.9: Post-Hoc Test

Constructs	Spendings	Spendings	Md	Sig.	Remark			
SQ	2500-5000	<500	1.55794	0.05	<0.05 is			
IPO	>5000	<500	0.95701	0.016	Significant			

From the post-hoc analysis it is observed that respondents who spend 2500-5000pm have higher experience on service quality compared to Respondents who spend <500pm. Respondents who spend >5000pm have greater opinion on intention to purchase online compared to respondents who spend <500pm.

6. To Find Therelationship between Various Constructs under the Study

Correlation is a statistical tool that is applied to show the relationship between online pre purchase experiences, online post purchase experience, intention to purchase online. The following table shows the relationship between various constructs.

Table.10: Correlation Between Constructs									
Constructs	OPPE	OPE	IPO						
OPPE	1	.430**	.307**						
OFFE		.000	.000						
	.430**	1	.187**						
OPE	.000		.000						
mo	.307**	.187**	1						
IPO	.000	.000							
*D C	1	• • • • •	. 0.01						

*PearsonCorrelation is significant at 0.01

From the above table it is clearly understood that all the constructs are positively correlated. Online pre purchase experience is positively (r=0.43, sig=0) and significantly related to online post purchase experience. The co-efficient of determination r2=0.1849 shows that 100% changes in online pre purchase experience will improve the online post purchase experience to the extent of 0.18%.

Intention to purchase online is positively (r=0.30, sig=0) and significantly related to online post purchase experience. The coefficient of determination r2=0.09 shows that 100% changes in Intention to purchase online will improve the online post purchase experience to the extent of 0.09%.



Online post purchase experience is positively (r=0.43, sig=0) and significantly related to Intention to purchase online. The coefficient of determination r2=0.1849 shows that 100% changes in online post purchase experience will improve the Intention to purchase online to the extent of 0.18%.

Intention to purchase online is positively (r=0.18, sig=0) and significantly related to online post purchase experience. The coefficient of determination r2=0.0324 shows that 100% changes in Intention to purchase online will improve the online post purchase experience to the extent of 0.03%.

Online post purchase experience is positively (r=0.30, sig=0) and significantly related to Intention to purchase online. The coefficient of determination r2=0.09 shows that 100% changes in online post purchase experience will improve the Intention to purchase online to the extent of 0.09%.

Online pre purchase experience is positively (r=0.18, sig=0) and significantly related to Intention to purchase online. The coefficient of determination r2=0.0324 shows that 100% changes in online pre purchase experience will improve the Intention to purchase online to the extent of 0.03%.

Findings

- 1. The knowledge, experience and opinion of respondents remain at a reasonable level.
- 2. Both male and female have on an average same level of opinion towards online purchase.
- 3. Age influences the Constructs website content and design, updation, intention to purchase online.
- 4. Respondents of age group 21-30 have higher knowledge on website content and design compared to the age group >40. Respondents of age group 15-20 have higher knowledge on updation compared to the age group 31-40 and >40. Respondents of age group 15-20 have greater opinion on intention to purchase online compared to the age group 21-30.
- 5. Qualification influences website security.
- 6. Respondents with qualification higher-secondary have higher experience on website security compared to respondents who possess post-graduation.
- 7. Occupation influences the Constructs website content and design, website performance, service offerings, updation, service quality, intention to purchase online.
- 8. Among all the occupation groups, students followed by professionals have high level of knowledge, experience and opinion on the constructs under study.
- 9. Spending capacity per month influences the Constructs service quality, intention to purchase online.
- 10. All the constructs online pre purchase experience, online post purchase experience, intention to purchase online all positively and significantly related.

Conclusion

Irrespective of their personal profile the respondents give their agreement or positive opinion on the constructs under the study. The constructs online pre-purchase experience, online post purchase experience and intention to purchase online are all positively correlated. Age influences the Constructs website content and design, updation, intention to purchase online. Qualification influences website security. Occupation influences the Constructs website content and design, website performance, service offerings, updation, service quality, intention to purchase online. Spending capacity per month influences the Constructs service quality, intention to purchase online. This study shows that students and young age group 15-30 tend to purchase more online.

Sconline Pre Purchase Experience for the Study

This study helps one to understand what customers expect from an online retailing store for their satisfaction and delight. Online retailers can develop a better understanding of consumer needs. Marketing academicians may use this study for assessing customer'sbehaviour towards online retail shopping. This could also be used as a resource while constructing, managing, and evaluating their marketing strategies. There is a conceptual gap in the marketing literature as there has been very limited published research on Customer's preference towards purchasing online over offline stores. This study could be further developing online pre purchase experienced by analyzing the knowledge, experience and opinion of both online and offline customers and their intentions towards purchasing online.

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