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Influence of Socio-Demographics on Consumer Preference for E-Shopping Among Buyers in Srinagar City

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ABSTRACT

The purpose of study aims to find association between socio demographics and determinants influencing preference of online shoppers for a purchase decision. The study was carried out in the Srinagar district of the valley during November, 2020 – January 2021. A structured questionnaire was developed to carry survey on online shoppers. Data has been collected from 440 e-shoppers via online mode. The target population includes e-shoppers from Srinagar. Non-probability sampling has been adopted for data collection because of non-availability of sampling frame. Chi-square test, has been carried out to study the significant association between the various demographic variables and determinants of online buying. In gender, females while finalizing an online purchase decision are significantly influenced by factors – image quality of the product, price of the product, return and refund policies and cash on delivery. Factors of e-shopping- price of the product, product availability and cash on delivery have significant influence on age of the online shopper and age group (21-25) are highly effected due to these factors. Further, unmarried online shoppers are influenced by the factor – product availability for their online buying decision. Educational background influences preference of Return and refund policy. The present study has relied on non-probability sampling technique because there was no sampling frame available in Jammu and Kashmir. Further, the study has been carried out on Srinagar e-shoppers; therefore, generalization of the Present study should be done in light of particular context.

Keywords: E-Shopping, Socio-Demographics, Factors of E-Purchase

At the present times, a world without the internet is unimaginable as it connects billions of people worldwide making it a core pillar of the modern information society. A large majority of households and individuals use the internet today. It allows users to access information and services at any time and any place. Almost 4.66 billion people were active internet users as of October 2020, encompassing 59 percent of the global population (Statista, 2020). Several initiatives such as Digital India, Skill India and Make in India have also boosted the e-commerce sector in India. These initiatives by Government of India are aimed at transforming India into digitally empowered and knowledge economy, improving the business environment in India, encouraging manufacturing and foreign direct investment in selected sectors only.

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The upsurge in the usage of mobile devices along with access to the internet via broadband and mobile data has been the key element for the incredible growth of e-commerce sector in India. With the development of mobile applications by most e-commerce players, smartphones have emerged as the major gateway for online consumer purchase. There is fierce competition amongst existing players in e-commerce arena for gaining market share and capitalizing upon the huge untapped market. E-commerce shopping portals in India are concerned towards establishing trust with the consumer; this is evident from the fact that currently more than 50 percent of orders placed are cash on delivery as consumers desist from paying upfront in advance (Chawla, 2014). Further, various Government initiatives in India such as Digital India, Start-Up India, Skill India and Make in India also contribute to the growth of e-commerce industry in India. Therefore, it is imperative to study the factors that influence the buying decision in online shopping and the role of these factors on the socio demographics of the online shoppers.

E-shopping

At present there are more than 20 courier companies operating in Kashmir who deliver products to the consumers doorsteps (Greater Kashmir, 2020). The ordered items from Kashmir have reduced since the past two years due to political disturbances from August 5, 2019 and COVID-19 pandemic of 2020. Despite the odds of having 2G internet services from the last two years in the state the boom of online shopping has been able to survive in the valley. The reason being that the offline markets had been closed for the maximum period of time and were only allowed to run the business for 2 – 4 hours a day. This had led people to rely more on online shopping that moving out of their homes to make an offline purchase.

The concept of online shopping is growing at a fast pace in Kashmir. The growing demand of smartphones has led to a greater number of internet users in the Valley. The population of Kashmir is 68.94 Lakh (Census, 2011) out of which 35.3 Lakh are internet users (Greater Kashmir, 2015). Based on the number of internet users and growing online shopping preferences 1 in every 4 persons is an onlineshopper which means 8.8 lakh internet users in Kashmir are online buyers, (Statista, 2020). So, approximately 13 percent of the population in Kashmir are using "eservices" to fulfil their shopping needs. The valley has been experiencing a steady increase in the number of internet users and the numbers are estimated to grow in the coming years. The present study aims to bring out preference of a customer towards the online portals in Srinagar.

E-shopping and socio-demographics

Vaghela (2014) revealed that online shopping is becoming a trend that makes it necessary to study online shopping usage and perception. The research on the influence of demographics on e-shopping preference of buyers study include- Gender, Income, Education, Marital Status, Internet Experience, Age, Occupation And Family Size. Studies have revealed that not all demographics factors influence e-shopping preference of buyers. The following summarize important results on demographics and e-shopping:

Ladhari *et al.* (2019) findings reveal differences in terms of age, education, occupation, and annual income in their research primarily focused on the psychographic, demographic, and behavioural characteristics of Generation Y (born from 1980's to 1990's) females who are online shoppers. Hariramani (2018) in her research concluded that age, marital status and family size do not affect the choice to shop online but gender, income, education and occupation has a significant effect on online shopping. Hariramani (2016) results show that socio demographic factors viz; Income, Occupation and Family size significantly affect the preference towards online shopping.

Banu *et al.* (2014) results indicated that 55 percent of the online shoppers were in the age group of 21 to 25 while 40 percent were in the age group of 25 to 35 with annual income ranging from 10001 to 40000. In addition to this 65 percent people spend less than 1000 INR in single online purchase. Income played the most important role in building customer preference followed by occupation and age. Richa (2012) results of study show that online shopping in India is significantly affected by various demographic factors viz; age, gender, marital status, family size and income. Hernández *et al.* (2011) results pointed out that trial ability (ease of

trying new things) has the potential to nullify the effect of gender, age or income. Also older adults and their perceptions, attitudes and behavior may not diverge from other users. Hashim *et al.* (2009) provided the descriptive statistics of the effect of socio demographics viz; Gender, Age, Income, Occupation and Marital status on online shopping behavior. Bhatnagar (2007) findings of the study reveal that children, high incomes and large internet experience often shop online for personal purposes and young men with large internet experience are more likely to shop online for professional purposes.

In view of earlier research finding, the present study included demographic factors- Age, Income, Education, Gender, and Martial Status in order to understand differences in preference for e-shopping among buyers in Srinagar. Accordingly, the following objectives were delineated for the present study:

- To investigate influence of socio-demographics (Age, Income, Education, Gender, and Martial Status) on consumers preference towards E-shopping.
- To recommend suggestions to e-business houses.

Hypotheses of the study

The various null hypotheses taken were:

- **H_0(a):** There is no statistical association between gender and factors of online purchase behaviour.
- **H_0(b):** There is no statistical association between age and factors of online purchase behaviour.
- **H_0(c):** There is no statistical association between family monthly income and factors of online purchase behaviour.
- **H_0(d):** There is no statistical association between occupation and factors of online purchase behaviour.
- **H_0(e):** There is no statistical association between education and factors of online purchase behaviour.
- **H_0(f):** There is no statistical association between marital status and factors of online purchase behaviour.

MATERIALS AND METHODS

To commensurate with the objectives of the present study, the sampling design adopted for that purpose was convenience sampling to know the online shopping preference of the consumer. The major reason for opting of convenience sampling in the present study is related to problem of absence of well-structured database of respondents who are E-Shoppers. The below table present profile of respondents:

Table 1: Socio Demographic profile of the sample Socio Demographics

Socio Demographics (n=440)	Frequency	Percentage (% age)
Gender		
Males	212	48.18
Females	228	51.81
Age		
Up to 20	30	6.84
21-25	243	55.22
26-30	123	27.95
31-35	20	4.54
>35	24	5.45
Qualification		
Higher Secondary	29	6.59
Bachelors	167	37.95
Masters	171	38.86
PhD	73	16.59
Occupation		
Student	308	70.0
Employed	108	24.54
Unemployed	24	5.45
Marital Status		
Married	59	13.40
Unmarried	381	86.59
Family Monthly Income		
<20,000	79	17.95
20,000-39,999	93	21.13
40,000-59,999	63	14.31
60,000-79,999	68	15.45
>80,000	137	31.13
Frequency of buying		
Everyday	4	0.90
Weekly	69	15.68
Monthly	275	62.50
Once a Year	92	20.90

Computed from Primary data.

From the table, 1 it can be seen that respondents included nearly equal from each gender which were from majorly from age bracket 21 to 25 years. Students were highest in representation in the present study. Further, most of the respondents were unmarried. Most Respondents were making monthly e-shopping purchase.

Normality of Distribution

Skewness is the distortion or asymmetry that deviates the symmetrical bell curve or normal distribution positively or negatively in a set of data. Fisher-Pearson coefficient of skewness was used in the SPSS software to compute the skewness of the data. The values for skewness between -2 and +2 are considered acceptable by (George and Mallery 2010; Hair *et al.* 2010 and Bryne 2010). In the present study the skewness for the five-point Likert scale data ranged from -0.33 to -1.33, which indicates that the data collected, followed the normal distribution curve. Kurtosis is the measure of pointedness or flatness of the curve in the normal distribution curve. It ranges from -3 to +3 where < 3 means platykurtic, >3 means leptokurtic and =3 means mesokurtic. The values for kurtosis between 7 to +7 are considered acceptable by (George and Mallery, 2010; Hair *et al.* 2010 and Bryne, 2010). In the present study the value of kurtosis for the five-point Likert scale data ranged from -0.66 to +1.54.

Chi Square Test

A chi-squared test or Pearson's chi-squared test represented as χ^2, is a statistical hypothesis test that is used to validate the performance under the null hypothesis. In present study Pearson chi-squared test significance levels were taken at 0.05, level. This test was used for to validate the significance of null hypothesis for socio demographic variables, frequency and satisfaction of online buying.

Factors of e-purchase

Factors of e-purchase included -Electronic Word of Mouth, Image Quality of the Product, Price of the Product, Product Availability, Product Variability, Speed of Delivery, Return and Refund, Product Unavailability Offline and Cash on Delivery. Statements were on 5 point Likert scale from Strongly Disagree (1) to Strongly Agree (5) to understand the perception of respondents against each factor.

RESULTS AND DISCUSSION

The objective of the present study was to investigate the effect of socio-demographics on consumers preference towards online shopping. As the present study includes six socio-demographics variables – Age, Gender, Income, Occupation, Education and Marital Status, six hypotheses were framed. The association between Independent variable(s) (socio-demographics) and Dependent variable(s) (factors of online buying) were analyzed using comparative statistics.. The Chi-square statistic is a non-parametric tool that is easy of compute, detailed information can be derived from the test, used in studies for which parametric assumptions cannot be met, and is flexible in handling data from both two group and multiple group studies (McHugh, 2013). This test is applicable to many situations in which experimental frequencies are compared to theoretical frequencies based on a hypothesis (Tallarida and Murray, 1987). Following table(s) summarize analysis for each socio-demographics as:

Association between Gender and factors of online buying behavior

The hypothesis that "There is no statistical association between gender and factors of online purchase behavior" is analyzed with chi-square test and results are summarized in table 2.

From Table 2, it can be seen that the chi square values 18.780, 11.088, 11.311, and 11.687 are statistically significant for factors of online buying behavior – Image Quality of the Product, Price of the Product, Return and Refund Policies and Cash on Delivery respectively, at 0.05 significance level with degree of freedom equal to 4. Therefore, it can be said that while purchasing online products from different online platforms, females weight factors – Image Quality of the Product, Price of the Product, Return and Refund Policies and Cash on Delivery to decide on their purchase decision. It indicates that gender preference for factors influencing online buying differs as more females are in agreement with the above factors than males. The result that factors viz Image Quality of the Product, Price of the Product, Return and Refund Policies and Cash on Delivery

Table 2: Cross-tabulation between factors of online buying behavior and Gender

Factors	Gender	SDA	D	N	A	SA	χ^2 Value	H_o
E-WoM	Male	6	7	32	91	76	9.053	Accepted
	Females	0	4	30	97	97		
IQP	Male	6	5	58	98	45	**18.780***	Rejected
	Females	1	8	36	103	80		
PP	Male	1	0	17	94	100	**11.088***	Rejected
	Females	0	1	9	80	138		
PA	Male	1	9	35	107	60	2.775	Accepted
	Females	0	8	30	128	62		
PV	Male	2	2	38	104	66	8.030	Accepted
	Females	0	2	24	132	70		
SD	Male	3	4	28	84	93	8.086	Accepted
	Females	0	1	38	76	113		
RRP	Male	1	2	11	56	142	**11.311***	Rejected
	Females	0	0	6	59	163		
PUO	Male	7	29	61	70	45	2.534	Accepted
	Females	4	30	65	69	60		
CoD	Male	6	27	66	77	36	**11.687***	Rejected
	Females	5	28	59	66	70		

Note: **Significance level at 0.05 :Computed from Primary data.*

have a significant effect on the gender of the online shopper are in accordance with the previous results of (Goswami *et al*. 2011; Edwar *et al*. 2018; Delafrooz *et al*. 2009; Akbar and James, 2014 and Rahman *et al*. 2018).

The results are in line with study of (Richa, 2012; Vaghela 2014) where they found that females have strong agreement for factors image quality of the product, Price of the product, return and refund policies and cash on delivery influencing their online purchase decision which implies these factors have a significant effect on the gender of the consumer and that gender plays an important role in online buying decision.

Association between Age and factors of online buying behavior

The hypothesis that "There is no significant association between age and factors of online purchase behavior" is analyzed with chi-square test and results are summarized in table 3.

From Table 3, the chi square values 32.317, 35.273 and 30.324 are statistically significant for factors of online buying behavior – Price of the Product, Product Availability and Cash on Delivery respectively, at 0.05 significance level with degree of freedom equal to 16. Therefore, it can be said that while purchasing online products from different online platforms, 21-25 age group weight factors – price of the product, product availability and cash on delivery to decide on their purchase decision. It indicates that age plays a key role for consumer preference for these factors which were found to be influencing online buying. Also, online consumers falling in 21-25 age group are in agreement that price of the product, product availability and cash on delivery influences their online buying decision than rest of the factors. The results indicated that factors viz price of the product, product availability and cash on delivery have a significant effect on the age group 21-25 for online shopping which are in symmetry with the previous results of (Delafrooz *et al*. 2009; Rahman *et al*. 2018 and Edwar *et al*. 2018).

In addition to this, Table 3 indicates that online shoppers in the age group of 21-25 were found have strong agreement and while purchasing online products from different online platforms weight factors – price of the product, product availability and cash on delivery. This implies that these factors have a significant effect on the age group of 21-25 and that age plays an important role in online buying decision which has already been proved by (Bhatnagar, 2007 and Hernández *et al*. 2011).

Table 3: Cross-tabulation between factors of online buying behavior and Age

Factors	Age	SDA	D	N	A	SA	χ^2 Value	H_o
E-WoM	Up to 20	1	1	7	11	10	14.990	Accepted
	21-25	3	5	33	104	98		
	26-30	1	2	16	58	46		
	31-35	1	2	3	8	6		
	>35	0	1	3	7	13		
IQP	Up to 20	0	0	8	12	10	11.081	Accepted
	21-25	6	7	47	111	72		
	26-30	0	5	28	56	34		
	31-35	1	1	5	9	4		
	>35	0	0	6	13	5		
PP	Up to 20	0	0	4	16	10	**32.317***	Rejected
	21-25	0	1	14	92	136		
	26-30	0	0	5	51	67		
	31-35	1	0	1	9	9		
	>35	0	0	2	6	16		
PA	Up to 20	0	1	6	12	11	**35.273***	Rejected
	21-25	0	11	40	129	63		
	26-30	0	3	16	74	30		
	31-35	1	2	1	8	8		
	>35	0	0	2	12	10		
PV	Up to 20	0	1	5	16	8	18.690	Accepted
	21-25	1	3	30	128	81		
	26-30	0	0	22	68	33		
	31-35	1	0	2	9	8		
	>35	0	0	3	15	6		
SD	Up to 20	0	0	7	9	14	20.334	Accepted
	21-25	1	2	35	79	126		
	26-30	1	3	17	57	45		
	31-35	1	0	2	7	10		
	>35	0	0	5	8	11		
RRP	Up to 20	1	0	4	6	19	24.764	Accepted
	21-25	0	1	21	65	156		
	26-30	0	1	17	23	82		
	31-35	0	0	4	4	12		
	>35	0	0	6	5	13		
PUO	Up to 20	1	4	9	11	5	18.970	Accepted
	21-25	7	33	67	71	65		
	26-30	1	21	38	42	21		
	31-35	2	1	5	6	6		
	>35	0	0	7	9	8		
CoD	Up to 20	1	5	5	13	6	**30.324***	Rejected
	21-25	5	30	71	72	65		
	26-30	2	18	40	46	17		
	31-35	2	2	2	4	10		
	>35	1	0	7	8	8		

*Note: *Significance level at 0.05: Computed from Primary data.*

3.3 Association between Marital Status and factors of online buying behavior

The hypothesis that "There is no significant association between marital status and factors of online purchase behavior" is analyzed with chi-square test and results are summarized in table 4.

From Table 4, the chi square value 11.774 is statistically significant for factors of online buying behavior – Product Availability, at 0.05 significance level with degree of freedom equal to 4. Therefore, it can be said that while purchasing online products from different online platforms, unmarried people weight factor - Product Availability on a particular site to decide on their purchase decision. It also indicates that the factor of product availability influences the online buying behavior as most of the unmarried people are in agreement with the above factor i.e., product unavailability offline. The result that the factor of product availability on a particular site has a significant effect on unmarried people for online shopping is in coherence with the previous results of (Jiang *et al*. 2013), who in their research have associated product availability online as a convenience factor and a reason that consumer tend to buy online rather that going for offline shopping.

In addition to this, Table 4 indicates that online shoppers who are unmarried were found have strong agreement and while purchasing online products from different online platforms weight factor – Product Availability. It implies that this factor has a significant effect on the unmarried and that marital status plays an important role in online buying decision which has already been proved by (Richa, 2012 and Hariramani, 2018).

Association between Educational Qualification and factors of online buying behavior

The hypothesis that "There is no significant association between educational qualification and factors of online purchase behavior" is analyzed with chi-square test and results are summarized in table 5.

From Table 5, it is evident that the chi square value 32.166 is statistically significant for the factor of Return and Refund Policies at 0.05 significance level with degree of freedom equal to 12. Therefore, it can be said that while purchasing online products from different online platforms consumers' educational background significantly influences the response for factor of return and refund policies to decide on their purchase decision. Also, consumers having educational qualification as bachelors and masters were found to have strongly agreed to the factor that

Table 4: Cross-tabulation between factors of online buying behavior and Marital Status

Factors	Marital Status	SDA	D	N	A	SA	χ^2 Value	H_o
E-WoM	Married	1	2	5	28	23	2.155	Accepted
	Unmarried	5	9	57	160	150		
IQP	Married	1	2	17	26	13	2.832	Accepted
	Unmarried	6	11	77	175	112		
PP	Married	1	0	5	19	34	8.458	Accepted
	Unmarried	0	1	21	155	204		
PA	Married	1	2	4	30	22	**11.774***	Rejected
	Unmarried	0	15	61	205	100		
PV	Married	1	0	6	33	19	3.773	Accepted
	Unmarried	1	4	56	203	117		
SD	Married	1	1	10	22	25	1.689	Accepted
	Unmarried	2	4	56	138	181		
RRP	Married	0	1	7	14	37	2.484	Accepted
	Unmarried	1	1	45	89	245		
PUO	Married	2	5	19	20	13	1.966	Accepted
	Unmarried	9	54	107	119	92		
CoD	Married	4	7	15	15	18	7.442	Accepted
	Unmarried	7	48	110	128	88		

**Significance level at 0.05: Computed from Primary data.*

Return and Refund Policies influences their online buying decision.

It is also inferred from Table 5 that educational qualification preference for factors influencing online buying differs as consumers with Bachelors or master degree are in strong agreement with the factor of return and refund policies affecting their online buying decision than the rest. The result also makes it clear that factor of return and refund policies has a significant effect on the educational qualifications which is in alignment with the previous results of (Richa, 2012 and Hariramani, 2016; 2018). In addition to this, Table 5 indicates that online shoppers who have either a bachelors and Masters' degree were found have strong agreement for the factor of return and refund policies. Also, online consumers who have either a bachelors or Masters' degree while purchasing online products from different online platforms weight factor – return and refund policies. It implies that this factor has a significant effect on

Table 5: Cross-tabulation between factors of online buying behavior and Educational background

Factors	Qualification	SDA	D	N	A	SA	χ^2 Value	H_0
E-WoM	Higher Secondary	1	2	7	6	13	15.726	Accepted
	Bachelors	2	2	26	78	59		
	Masters	2	4	17	77	71		
	PhD	1	3	12	27	30		
IQP	Higher Secondary	1	1	8	10	9	19.382	Accepted
	Bachelors	3	4	41	73	46		
	Masters	1	6	22	85	57		
	PhD	2	2	23	33	13		
PP	Higher Secondary	0	0	2	13	14	9.880	Accepted
	Bachelors	0	0	6	68	93		
	Masters	0	1	13	64	93		
	PhD	1	0	5	29	38		
PA	Higher Secondary	0	0	4	14	11	16.274	Accepted
	Bachelors	0	9	33	87	38		
	Masters	0	6	20	91	54		
	PhD	1	2	8	43	19		
PV	Higher Secondary	0	2	3	14	10	17.514	Accepted
	Bachelors	0	0	24	93	50		
	Masters	1	2	23	93	52		
	PhD	1	0	12	36	24		
SD	Higher Secondary	0	0	5	7	17	15.578	Accepted
	Bachelors	2	0	29	61	75		
	Masters	0	5	24	60	82		
	PhD	1	0	8	32	32		
RRP	Higher Secondary	1	0	4	4	20	**32.166***	Rejected
	Bachelors	0	0	12	48	107		
	Masters	0	1	20	41	109		
	PhD	0	1	16	10	46		
PUO	Higher Secondary	0	4	9	11	5	5.248	Accepted
	Bachelors	6	23	50	46	42		
	Masters	4	21	46	57	43		
	PhD	1	11	21	25	15		
CoD	Higher Secondary	2	2	5	13	7	11.279	Accepted
	Bachelors	4	23	46	56	38		
	Masters	3	24	56	48	40		
	PhD	2	6	18	26	21		

Note: **Significance level at 0.05: Computed from Primary data.*

the highly qualified consumers and that educational qualification plays an important role in online buying decision. This result is in coherence with the previous research carried by (Bhatnagar, 2007 and Hernández *et al*. 2011).

Association between Monthly Family Income and factors of online buying behavior

The hypothesis that "There is no significant association between monthly family income and factors of online purchase behavior" is analyzed with chi-square test and results are summarized in table 6.

Table 6: Cross-tabulation between factors of online buying behavior and Monthly Family Income

Factors	Income	SDA	D	N	A	SA	χ^2 Value	H_o
E-WoM	<20000	1	3	19	31	25	20.872	Accepted
	20000-39999	1	3	11	39	39		
	40000-59999	0	0	7	32	24		
	60000-79999	2	3	12	30	21		
	>80000	2	2	13	56	64		
IQP	<20000	1	3	25	33	17	13.295	Accepted
	20000-39999	2	2	20	43	26		
	40000-59999	0	1	8	33	21		
	60000-79999	1	2	16	32	17		
	>80000	3	5	25	60	44		
PP	<20000	0	0	5	36	38	17.432	Accepted
	20000-39999	0	0	5	38	50		
	40000-59999	0	0	2	27	34		
	60000-79999	1	1	3	20	43		
	>80000	0	0	11	53	73		
PA	<20000	0	4	19	39	17	25.090	Accepted
	20000-39999	0	3	6	57	27		
	40000-59999	0	2	13	30	18		
	60000-79999	1	2	14	35	16		
	>80000	0	6	13	74	44		
PV	<20000	0	2	11	41	25	8.530	Accepted
	20000-39999	1	0	13	51	28		
	40000-59999	0	1	10	33	19		
	60000-79999	1	0	10	38	19		
	>80000	0	1	18	73	45		
SD	<20000	2	0	11	25	41	15.790	Accepted
	20000-39999	0	0	14	36	43		
	40000-59999	0	1	14	24	24		
	60000-79999	1	1	11	23	32		
	>80000	0	3	16	52	66		
RRP	<20000	1	1	11	17	49	16.432	Accepted
	20000-39999	0	1	15	15	62		
	40000-59999	0	0	4	19	40		
	60000-79999	0	0	8	20	40		
	>80000	0	0	14	32	91		
PUO	<20000	3	11	23	20	22	16.407	Accepted
	20000-39999	1	14	30	31	17		
	40000-59999	2	8	13	28	12		
	60000-79999	1	5	23	24	15		
	>80000	4	21	37	36	39		
CoD	<20000	5	7	19	21	27	17.965	Accepted
	20000-39999	1	13	27	29	23		
	40000-59999	1	9	16	24	13		
	60000-79999	3	7	23	23	12		
	>80000	1	19	40	46	31		

*Note: *Significance level at 0.05: Computed from Primary data.*

From Table 6, it is observable that the chi square values 20.872, 13.295, 17.432, 25.090, 8.530, 15.790, 16.432, 16.407 and 17.965 with degree of freedom equal to 16 for factors of Electronic Word of Mouth, Image Quality of the Product, Price of the Product, Product Availability, Product Variability, Speed of Delivery, Return and Refund Policies, Product Unavailability Offline and Cash on Delivery respectively, were not found to be significant. The results also indicate that income does not

significantly have an effect on the response for factors of electronic word of mouth, image quality of the product, price of the product, product availability, product variability, speed of delivery, return and refund policies, product unavailability offline and cash on delivery.

It is also evident from Table 6, that most of the consumers with any level of family monthly income have either strongly agreed or agreed to all the factors that influence online purchase decision. Therefore, it can be said that any category of family monthly income has no difference in terms of factors affecting purchase decision and that income does not significantly affect online shopping decision. These result that income does don't have a significant impact on the consumer preference for online shopping is in accordance with the previous findings of (Richa, 2012). Also, previous researches of (Banu *et al*. 2014 and Bhatnagar, 2007) have laid emphasis that consumers with higher income are more inclined towards online shopping which was not seen significant in the present study.

Association between Occupation and factors of online buying behavior

The hypothesis that "There is no significant association between occupation and factors of online purchase behavior" is analyzed with chi-square test and results are summarized in table 7.

From Table 7, the chi square values 6.554, 5.039, 8.497, 10.184, 7.325, 5.136, 7.185, 5.202 and 4.118 with degree of freedom equal to 8 for factors of Electronic Word of Mouth, Image Quality of the Product, Price of the Product, Product Availability, Product Variability, Speed of Delivery, Return and Refund Policies, Product Unavailability Offline and Cash on Delivery respectively, were not found to be

Table 7: Cross-tabulation between factors of online buying behavior and Occupation

Factors	Occupation	SDA	D	N	A	SA	χ^2 Value	H_o
E-WoM	Student	3	7	44	135	119	6.554	Accepted
	Employed	3	4	14	40	47		
	Unemployed	0	0	4	13	7		
IQP	Student	5	10	66	134	93	5.039	Accepted
	Employed	2	3	22	57	24		
	Unemployed	0	0	6	10	8		
PP	Student	0	0	18	128	162	8.497	Accepted
	Employed	1	1	7	39	60		
	Unemployed	0	0	1	7	16		
PA	Student	0	14	50	165	79	10.184	Accepted
	Employed	1	3	10	57	37		
	Unemployed	0	0	5	13	6		
PV	Student	1	4	38	164	101	7.325	Accepted
	Employed	1	0	19	57	31		
	Unemployed	0	0	5	15	4		
SD	Student	2	3	48	106	149	5.136	Accepted
	Employed	1	1	14	43	49		
	Unemployed	0	1	4	11	8		
RRP	Student	1	1	34	74	198	7.185	Accepted
	Employed	0	1	12	22	73		
	Unemployed	0	0	6	7	11		
PUO	Student	7	41	91	102	67	5.202	Accepted
	Employed	3	13	28	32	32		
	Unemployed	1	5	7	5	6		
CoD	Student	7	39	91	99	72	4.118	Accepted
	Employed	4	11	28	36	29		
	Unemployed	0	5	6	8	5		

Note: **Significance level at 0.05: Computed from Primary data.*

significant. The results also indicate that occupation does not significantly have an effect on the response for factors of electronic word of mouth, image quality of the product, price of the product, product availability, product variability, speed of delivery, return and refund policies, product unavailability offline and cash on delivery.

It can also be seen from Table 7, that most of the respondents with different occupational levels have either agreed or strongly agreed to the factors of Electronic Word of Mouth, Image Quality of the Product, Price of the Product, Product Availability, Product Variability, Speed of Delivery and Return and Refund Policies which influences their online purchase decision. Therefore, it can be concluded that online consumer with any level of occupation or designation weigh these factors equally before finalizing an online purchase. Moreover, these factors are considered important by the online shoppers as parameters affecting their online purchase decision. Also, the previous research of (Hariramani, 2016; 2018) has laid emphasis that occupation of the consumers significantly affects online purchase decision which was not found true in the results of the present study.

FINDINGS AND CONCLUSION

Findings of the study

- Female online shoppers while making online purchase decision show more weightage for factors viz – Image Quality of the Product, Price of the Product, Return and Refund Policies and Cash on Delivery. Therefore, female online shoppers give greater preference for above factors while making a purchase decision for a product available online. However, gender has equal weightage in terms of preference for online purchase behaviour for the factors viz; electronic word of mouth, product availability, product variability, speed of delivery, and product unavailability offline.
- Online shoppers of age of 21-25 years, while making online purchase decision show more weightage for factors viz – price of the product, product availability and cash on delivery. Therefore, online shoppers of age 21-25 years give greater preference for above factors when making an online purchase decision. Moreover, age has equal weightage in terms of preference for online purchase behaviour for the factors viz; Electronic word of mouth, image quality of the product, product variability, product unavailability offline, returns and refund policies and speed of delivery.
- Unmarried online consumers while making online buying decision show more weightage for factor – product availability on a particular site Therefore, unmarried online consumers give greater preference for this factor while finalizing their online buying decision. Also, marital status of the online consumer has equal weightage in terms of preference for online purchase behavior for the factors – Electronic word of mouth, image quality of the product, price of the product, product variability, returns and refund policies, speed of delivery, product unavailability offline, and cash on delivery.
- Online consumers who have masters as their educational qualification while making online buying decision show more weightage for factor of – Return and Refund Policies. Therefore, online consumers with higher educational degrees give greater preference for this factor whenever they make an online buying decision. However, qualification background of the online consumer has equal weightage in terms of preference for online purchase behaviour for the factors – Electronic word of mouth, image quality of the product, price of the product, product availability, product variability, speed of delivery, product unavailability offline, and cash on delivery.
- Occupations of the online consumer have equal weightage in terms of preference for online purchase behaviour for the factors – Electronic Word of Mouth, Image Quality of the Product, Price of the Product, Product Availability, Product Variability, Speed of Delivery, Return and Refund Policies, Product Unavailability Offline and Cash on Delivery.
- Monthly family level of the online consumer has equal weightage in terms of preference

while making online purchase decision for the factors – Electronic Word of Mouth, Image Quality of the Product, Price of the Product, Product Availability, Product Variability, Speed of Delivery, Return and Refund Policies, Product Unavailability Offline and Cash on Delivery.

CONCLUSION

Due to the advancements in computer-aided technology and rapid growth of internet e-commerce industry has been able to get a major breakthrough. It has totally become a different experience which has significantly influenced the routine shopping decisions of consumers. Online shopping has improved the shopping behaviour of consumers and subsequently has driven businesses to make necessary adjustments in their business models to reach out the new market segments and more knowledgeable consumers. An attempt has been made in the present study to investigate the influence of socio demographics on consumer buying behavior. In gender, females while finalizing an online purchase decision are significantly influenced by factors – image quality of the product, price of the product, return and refund policies and cash on delivery. Factors of e-shopping- price of the product, product availability and cash on delivery have significant influence on age of the online shopper and age group (21-25) are highly effected due to these factors. Further, unmarried online shoppers are influenced by the factor – product availability for their online buying decision. Educational background influences preference of Return and refund policy

Suggestions to E-business houses

Consumers are very rational while making an online purchase decision and prefer e-shopping because of cost saving, time saving, variety in products amongst many other factors which are not available in the traditional mode of shopping. Furthermore, e-business firms have to formulate appropriate strategies and prioritize the requirements of consumers in e-shopping market environments. Rather than adopting a mass marketing strategy, the e-retailers need to focus on specific segments to understand the actual behaviour of the consumers. This will help them in creating a better value for consumer. Therefore, efforts need to be dedicated to study e-consumer behaviour and deliver better e-shopping experience to consumers by e-retailers.

Limitations of the study

(i) The present study has selected non-probability sampling technique because there was no sampling frame available in Jammu and Kashmir.

(ii) The present study is area specific therefore generalization of the results should be done cautiously.

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