

# A Study of Online Shopping Behavior of Female Consumers with Special Reference to Kannur District

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## Abstract

The rapid expansion of e-commerce has significantly impacted consumer behavior, particularly among female shoppers. This study examines the factors that influence online shopping attitudes and purchase intentions among female consumers in the Kannur district. The research approach adopted was exploratory and descriptive. Surveys were conducted among 385 female online shoppers in the Kannur district to analyze the online shoppers' attitudes and purchase desire. The research model was developed based on the Theory of Planned Behavior. Descriptive statistics, Multiple regression analysis and Correlation analysis were used to analyze the research framework. The study concluded that factors such as Deal proneness, service variable (return policy/exchange policy, delivery policy), website design and perceived benefits of online shopping have significant positive impacts on online shopping attitude and lead to the intention of purchase. The study provides the proper insights for marketers to enhance customer engagement and tailor strategies for improving consumer satisfaction and loyalty.

**Keywords:** Internet shopping, Customer attitude, Purchase intention, Website Quality.

## 1. INTRODUCTION

The accelerated advancement of online marketplaces has reshaped the system of physical store shopping, allowing buyers to navigate and purchase products from any place with digital access. Among E-commerce customers, women have become a prominent trend initiator in the digital commerce environment. Their selection, purchase habits and wants plays a critical role in e-commerce development especially in the fashion and beauty segments. Women are involved in virtual shopping for both functional and pleasure-driven reasons, such as accessibility, product diversity and delight(Punyatoya, 2019). Factors such as social media trustworthiness, simplicity in usage, social influence and influencers' recommendations influence their shopping attitude and behavior(Lim et al., 2017).

Understanding the online buying tendency of women is essential for marketers and retailers to ensure customer loyalty in the digital phase. By understanding the factors, preferences and decision-making strategies of female consumers, marketers can make more effective strategy and ensure a user experience. As the women's impact on digital marketing continues to grow in the coming period, a study is essential for sustainable value creation and customer-focused marketing.

## 2. Main Objectives of the Study

- To analyze the elements and drivers that influence female online shopping behavior.
- To develop a conceptual model of factors influencing the online shopping behavior of female consumers.
- To analyze the demographic factors influencing females' online shopping behavior

## 3. Hypotheses of the Study

- Ho1: Online deals, offers, and discounts have a significant impact on the female customers' attitude towards online shopping.
- Ho2: Online Delivery policy has a significant impact on the female customers' attitude towards online shopping.
- Ho3: Good website design correlates with the online shopping attitude of females.
- Ho4: Perceived benefits of online shopping are correlated to the attitude of females' online shopping behavior.
- Ho6: Females' attitude towards online shopping has a significant impact on purchase intention.

## 4. Literature Review

### Deal proneness and customer attitude in online shopping

Deal proneness refers to customers' habit to search for promotional strategies and pricing strategies, especially in e-commerce shopping, where evaluation and availability is easier (Lichtenstein et al., 1990). Deal-prone consumers are price-conscious and greatly impacted by limited-duration offers and voucher codes (Delvecchio, 2005). Customer Attitude, defined as consumers' overall appraisal of virtual shopping, positively affects the purchase behavior (Vallerand et al., 1992). Credibility, ease of usage and satisfaction are formed through customers' positive attitude. Deal proneness and customer attitude are essential for analyzing virtual purchase decision factors and motives.

### Exchange policy and Customer attitude in online shopping

The return policy plays a crucial role in shaping customers' attitudes, especially in virtual and offline business environments where the expected risk is very high. A flexible and clearly defined return guidelines significantly impact consumer faith, delight, and after-sales service behavior (Janakiraman et al., 2016). Customers evaluate a reasonable return policy by using equity theory, evaluating whether the benefits exceed the cost (Oliver & Swan, 1989). According to (Wang et al., 2024), Liberal return terms lead to perceived equity and perceived customer fulfillment, both of which induce the repurchase habits of consumers. Such policies demonstrate the company's ethical consideration and product quality. ie, complex policies may create confusion in customers regarding product preference and it can affect their overall attitude.

### Website design and Customer attitude in online shopping

Well-designed and user-centric website creates positive emotional feedback and enhances perceived trust. Website quality and layout, which is considered an important element in creating trust and reducing risk elements, enable customers to feel more secure when they are doing e-commerce shopping (Cyr et al., 2009). (Kim & Kim, 2021) identified that customers prefer websites that provide clear product content and smooth operation. Furthermore, Modern website features such as personalized customer engagement, live chat facilities enhance emotional attachment and customer attitude towards the brands. On the other hand, poor website quality can lead to dissatisfaction among customers.

### **Perceived benefits of online shopping and customer attitude in online shopping**

Customer attitude towards e-commerce shopping platforms is significantly created by the perceived values they offer-such as convenience, time-saving features, extensive product variety, transparency of pricing and informative customer comments. When customers feel that virtual shopping is productive, they are more likely to show a positive attitude towards the various social media platforms(Forsythe et al., 2006).Price, convenience and product variety lead to a favorable online shopping behavior(Larano et al., 2023).

### **Female customer attitude towards online shopping and purchase behavior**

A person's favorable and unfavorable analysis of a product or brand and is a strong factor in consumer behavior(Ajzen, 1991).Incase of female consumers, their attitude is affected by psychological, social connection and trust. Brand equity, Attractiveness of the website and interaction with the quality of the website lead to online purchase intention(Sethuraman & Thanigan, 2019).(Lim et al., 2017)found that quality content and influencers' credibility trigger a favorable female customers' attitude and purchase behavior. So, emotional attachment, assured credibility and social validation lead to purchase decisions among female consumers. Doubt, uncertainty and disbelief can create confusion in customers.

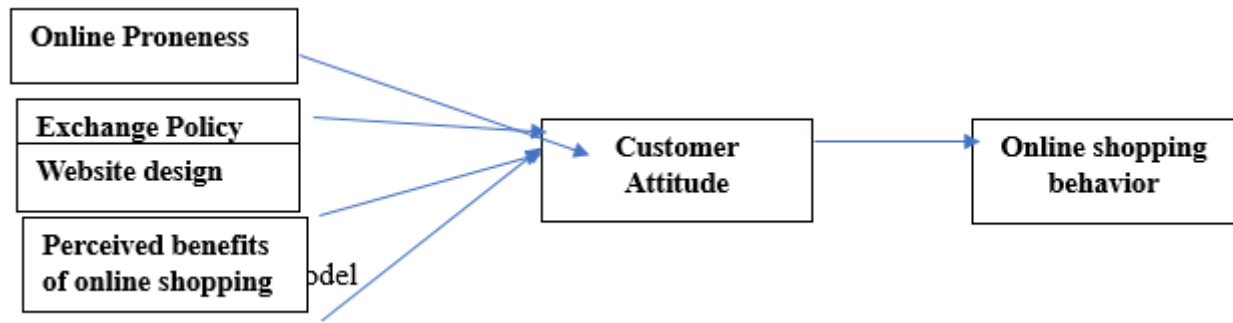
## **5. Research Methodology**

The study used a quantitative approach to identify the factors influencing female customers' attitude and purchase intentions. descriptive and correlational research was used to identify the variables' relationship(Creswell & Creswell, 2014).A population in research denotes all the units and participants that have a common feature related to a particular study. It includes the whole targeted audience from which the researcher wishes to derive a proper conclusion(Creswell & Creswell, 2014).The population of the study consists of female consumers who are actively involved in online shopping. A non-probability convenience sampling method is used to identify the correct participants who have previous experience in virtual shopping.

An adequate sample size is essential for ensuring the validity and accuracy of the result. It should not be too small or too large. According to(Krejcie & Morgan, 1970), the required sample size for a very large population is around 384. So,385 sample size is selected to ensure the accuracy of the study. A questionnaire is used to collect the original data, whereas second-hand data is collected from journals, books and published sources. The scale was adapted from the previous literature. The scale for online proneness is adapted from (Chandon et al., 2000). The exchange policy variable is adapted from (Wang et al., 2024). The variable website design is adapted from (Hasanov & Khalid, 2015) and the perceived benefits are taken from(Larano et al., 2023). Multiple regression analysis, correlational analysis and descriptive statistics are used for data analysis.

## **6. Research Framework**

The study developed four independent variables, such as Online proneness, Delivery policy, Website design and perceived benefits of online shopping and two dependent variables such as customer attitude and purchase intention. The research framework is shown in Figure 1.



**Figure 1: Research Model**

## 7. Analysis and Interpretation

### Demographic Analysis

The percentage analysis of demographic variables such as Age, Educational qualification, Occupation, Income level and Area are given below:

**Table 1: Age**

Respondents Age	Numbers	Percentage
20-25	69	18%
25-35	154	40%
35-45	135	35%
45 and above	27	7%
Total	385	100%

Sources: Primary data

**Table 2: Education**

Educational Qualification	Numbers	percentage
School	46	12%
UG	250	65%
PG	31	8%
Others	58	15%
Total	385	100%

Sources: Primary data

**Table 3: Employment status**

Employment status	Frequency	percentage
Housemaker	46	12%
Professional	96	25%
Students	69	18%
Salaried Employees	173	45%
Total	385	100%

Sources: Primary data

**Table 4: Respondents' Residential Areas**

Areas	Numbers	percentage
Urban	231	60%
Rural	154	40%

**Source: Primary data**

Table 1 shows that the highest percentage of women consumers falls within the age group category of 25-35, which shows that young consumers in this category are more engaged in online shopping. The majority of women consumers have a degree level of education, indicating that educational background may influence purchasing behavior or purchasing decisions. Table 3 shows that almost 45% were salaried women employees and almost 60% of women consumers were staying in urban areas.

**Table 5: Time spent on online platforms**

Time spent	Frequency	percentage
Less than 1 hour	77	20%
1-2 hours	96	25%
More than 2 hours	212	55%
Total	385	100%

**Sources: Primary data**

Table 5 shows that a significant portion of women spent more than 2 hours in an online platform, showing higher customer engagement.

**Table 6: Item Varieties**

Products	Frequency	percentage
Fashion & Apparel	154	40%
Beauty and cosmetic products	115	30%
Electronic Appliances	39	10%
Others	77	20%
Total	385	100%

**Sources: Primary data**

Fashion & Apparel (40%) and Beauty & cosmetics (30%) are the mostly purchased products through online.

**Variables-Based Analysis**

**Table 7**

Descriptive statistics			
Variables	Mean	St. Deviation	N
Deal Proneness	4.05	0.69	385
Return policy	3.89	0.72	385
Perceived benefits of online shopping.	4.25	0.58	385
Website Design	4.12	0.65	385

All the study variables are showing positive behavior (mean value >3.5), which indicates a favorable attitude and perception towards online shopping from the part of women customers. The perceived benefits are more positively related to the online shopping intention of women consumers (mean value is highest, 4.25). The return policy is more variable, recommending it is an area of improvement.

**Table 8: Multiple Regression Analysis**

Regression	
R	0.806
R Square.	0.650
Adjusted R Square.	0.639
Std Error.	0.412

R square in the study is 65% which means that 65% of variance in customer Attitude can be explained with the help of other independent variables in the research model. R (Correlation coefficient = 0.806) means there is a strong positive significant relationship between independent variables and dependent variables.

**Table 9: ANOVA**

	df	Sum of Square	Means Square	F	Sig
Regression	4	94.50	23.625	139.14	0.00
Residual	380	64.85	0.171		
Total	384	159.35			

This model is acceptable because the p-value is 0.00, which is less than 0.05 and F=139 and all the independent variables jointly have a great impact on customer attitude.

**Table 10: Regression Output**

	B Coefficients	Std Error	t value	Signi.
Website design	0.24	0.09	3.13	0.002
Perceived benefits	0.43	0.07	5.86	0.002
Exchange policy	0.20	0.06	3.00	0.003
Deal proneness	0.26	0.09	3.00	0.003

Table 10 indicates the regression result of analyzing the influence of Website design, perceived benefits, Exchange policy, and deal proneness on the endogenous variable, such as customer attitude, in this study.

- Perceived benefits have a significant positive impact on female customer Attitude, having the highest coefficient ( $\beta = 0.42$ ) and is statistically significant,  $p < 0.05$ . This indicates that when the female customers recognize the benefits of online shopping, they create a more positive attitude.
- Deal Proneness ( $\beta = 0.26$ ) and  $P < 0.05$  and Website design ( $\beta = 0.24$ ) and  $P < 0.05$ ) positively influence female customer attitude, showing that attractive offers and website layout lead to favorable perception.
- Exchange policy ( $\beta = 0.20$ ) and  $P < 0.05$ ), a little weaker but still has a positive influence on female customer Attitude.

**Table 11: Correlation output**

	Customer Attitude	Purchase intention
Customer Attitude	1.000	.752
Purchase Intention	.752	1.000

A Pearson coefficient of correlation was used to determine whether there is any relationship between women customers' attitude and their intention of purchase. The output showed that there is a strong, positive, linear relationship between these two variables. .752,  $p < 0.001$  indicates that, as customers, especially women, having a favorable attitude towards online shopping will lead to more intention of purchases.

## 8. Conclusion

Women consumers show a unique virtual shopping behavior that is influenced by variables such as perceived benefits, Deal proneness, Exchange policies and Website design. This behavior is created not only by its accessibility and efficiency but also by psychological attachment and credibility in social media platforms. A strong, significant women's attitude towards e-commerce shopping changed into higher purchase behavior, especially when social media platforms deliver more customized, safe and easy-to-use experiences. This creates the need for marketers to consider women's values and preferences in digital buying.

## 9. Recommendations

Based on this study, Women consumers' attitude and preference towards online shopping can be improved by:

- Enhance user-friendly and visually pleasing website design and Layout
- Properly communicate the benefits of online shopping with the women consumers
- Ensure a fair and transparent return policy to enhance customer trust and reduce online shopping risk.
- Promotes attractive deals, discounts and offers to increase the customer's attitude towards online shopping.
- Try to improve after-sales support and focus on women's specific preferences.

## 10. Directions for Future Study

Future studies could include diversified samples as the present study is limited to 385 samples only. Examine other factors such as the technology influence of women's customer, post-purchase nature, ethical consumption in digital platforms etc can be included in future research.

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