



Factors Influencing Purchasing Decision in Online Platform Among College Girls in Chennai

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Abstract. Consumer needs and expectations contribute to technological advancement which in turn helps in meeting the customer needs and enhance their satisfaction. Online shopping made life comfortable and time saving also making products availability and access worldwide. Usages of online shopping portal have drastically increased after COVID – 19. Purchase decisions is complex and are made based on several factors especially in the absence of physical goods. This study aims in analyzing predominant factors that influence online purchase decision. Structured questionnaire where used to collect primary data from 267 college going girls in Chennai. Demographic data has been analyzed in percentages and correlation and regression where used to analyze the significant level of relationship between the variables. Results infers that there is a high significance and positive association between the variables and purchasing decisions among Gen-Z girls which suggests that if these variable's features have been enhanced then the online shopping will also increase.

Keywords: Anticipated usefulness (PU), Anticipated ease of use (PEOU), Anticipated risk (PR), Trust, Online Purchasing, Purchasing decision.

1 Introduction

There is stiff competition prevailing in the market because of the hybrid mode of marketing online as well as offline. Online marketing has discarded the geographical barriers to the sellers and increases the availability and accessibility

of products and services among buyers. The firm has to understand the intention of a consumer to purchase a product and their loyalty towards the firm to capture a highest share of the market which also remains complex tasks. As the smart phone became unavoidable from our daily life especially among Gen-Z these online portals seize the market demand easily by providing various choices of product and the facility of comparison between the prices and other related factors. Therefore, a consistent study and a regular remodeling of online portals are necessary to survive in the online market. In this study, the factors influencing the online purchasing decision among young girls have been discussed to increase the online purchasing habits of the customers.

2 Research Objectives

- To study the demographic profile of the respondents.
- To analyze the factors influencing online buying decisions.
- To determine which major product and service categories customers have chosen based on their profiles.
- To ascertain the respondents typical spending amount and frequency of online purchases.

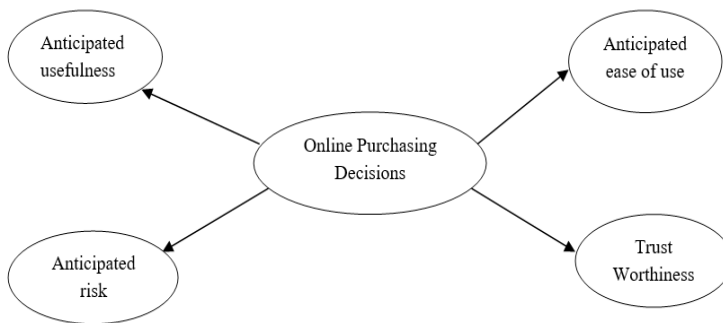
3 Review of Literature

[1] studied about the “Consumer Buying Behavior Towards Books in Erode City” from 310 respondents concludes that majority of the respondents purchases the books mainly for its content and they prefer buying books in book fairs and festivals. They also suggested that the book fairs can be conducted as many times as possible during a year.[2] Analyzed the consumer buying behavior of food products from Farmer Producer Organizations (FPOs) in Tamilnadu, Coimbatore district found that the quality of the product and nutrient content were the important features of the product inducing the consumers to buy it. The responders have also noticed that quality and prices of the food products in FPOs stores is quiet high when compared to other stores. The study suggests that FPOs have to create more awareness among the consumers and should promote the products by opening many retail outlets to increase its sales. [3] has analyzed about consumer buying behavior during the pandemic in Chennai and found that the buying behavior are changed and they interested spending in hygiene and health care products. Henceforth this study finds that consumer buying behavior remains volatile after the pandemic.[4] studied about consumer buying behavior among the retail stores in Tiruchirappalli districts with 65 responders using a convenient sampling method finds that the socio demographic factors has a consistent impact on the buying behavior. Features such as offers and discounts, sentimental connections, ambience such other factors are influencing the buying behavior of the consumers. [5] studied the “Perception of Women Consumer on Buying Behavior with Reference to Vellore District of Tamil Nadu” conducted with 300

respondents from 20 village blocks using stratified random sampling finds that most of the respondents purchase products without the bill and did not approach the same service centre(authorized) after the ending of warranty period. It also finds that most of the respondents purchase a product after examining the expiry date and quality calibre of the product.

4 Research Methodology

The basic data used in this study was gathered from college girls using a standardized questionnaire. Utilizing the convenience sample technique, data from 267 girls who are consumers of the online portal from Chennai were gathered. Correlation and multiple regression analysis are used to examine the gathered data. Sources of secondary data included journals, websites, and articles. Following hypothesis was framed to analyze the variables. The online purchasing Decisions are Dependent Variables and the other 4 factors are Self-dependent Variables.



5 RESULTS

Table 1. Demographic Details and Purchase Preferences of the respondents

Demographic Factors	Subsequent Group	Percentages	Demographic Factors	Subsequent Groups	Percentages
Age (in years)	18 - 20	90.3	Qualification	UG	92.5
	21 - 23	8.6		PG	7.1
	24 - 26	1.1		Others	0.4
Family Earnings Per Month	Below ₹20,000	50.9	Duration of Internet usage every day	Less than 2 hours	19.5
	₹20,000 -	18		2 - 3 hrs	26.2
	₹30,000	4.1		3 - 4 hrs	25.5
	₹30,000 -	6		4 - 5 hrs	9.4
	₹40,000	21		More than 5 hrs	19.5
	₹40,000 -				
	₹50,000				
	Above ₹50,000				
Frequency of online purchase in a year	1 - 3 times	40.4	Average amount spent in single purchase	Below Rs. 2000	92.9
	4 - 6 times	14.6		2000 - 4000	4.9
	7 - 9 times	6		4000 - 6000	0.7
	10 - 12 times	1.5		6000 - 8000	0.7
	when required	37.5		Above Rs. 8000	0.7
Mode of Payment	Debit Card	6.4	Product types (Multiple options)	Mobiles & Accessories	33.7
	Credit Card	5.2			38.2
	Cash on Delivery	76.8		Apparel & Footwears	49.8
	Net Banking	4.1		Beauty & Personal Products	6.7
	UPI Payments	7.5			25.1
				Electronic Items	18.4
				Home Furnishing	
				Books & Reading materials	
Preferred Online	Flipkart	77.9			
	Ebay	1.1			
	Snapdeal	6			
	Myntra	28.5			

website	Amazon	69.7
s	Shopclues	1.9
	Naaptol	5.2
	Others	21.7

Inference: In the above table the highlighted figures denotes the highest percentage of the categories in each demographic profile which concludes that most of the college going girls prefer purchasing beauty and personal care products through online by paying cash on delivery. Their preference's in online website is Flipkart and are ready to spend on products with good quality and lower amount.

Graphical Representation of the Demographic Factors of the Respondents:

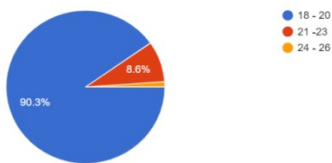


Fig.1. Pie Chart of Age Respondents

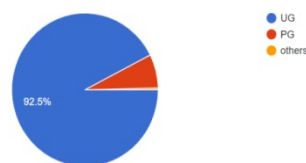


Fig.2. Pie Chart of Age of Qualification

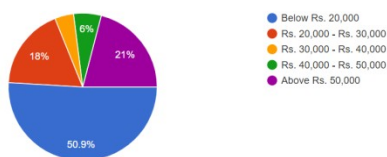


Fig.3. Family Income Per Month

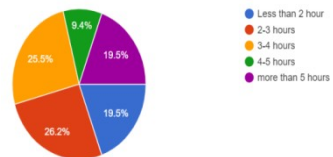


Fig.4. Internet Usage per Day

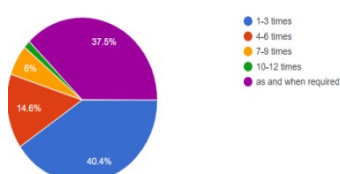


Fig.5. No. of Online Purchase in a year

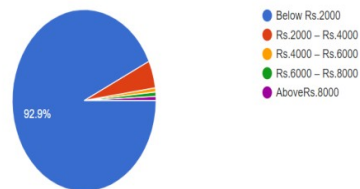


Fig.6. Amount spent on each purchase

Table 2. Case Processing Summary

	N	%
Valid Cases	267	100
Excluded	0	0
Total	267	100

Listwise deletion taking into account every variable in the process.

Table 3. Reliability Analysis

Cronbach's Alpha	No. of Items
.943	31

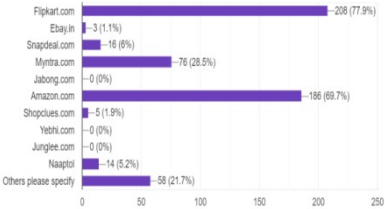
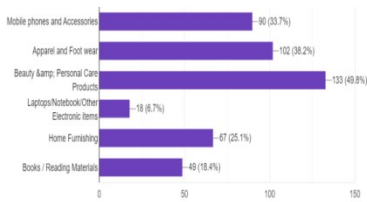


Fig.7. Product Preference in Online Shopping Fig.8. Preferred Websites in Online Shopping

5.1 Reliability

All 267 cases were considered valid and included in the analysis. There were no cases excluded due to missing data using list wise deletion, meaning all variables for each case were complete. A Cronbach's Alpha of 0.943 implies an extraordinary level of internal consistency among the 31 items measured in the survey or questionnaire. This suggests a high degree of reliability or consistency among the items, indicating that they measure a similar construct or dimension. On the whole, this result's implies that the dataset used for analysis includes a robust set of valid 5 cases with complete information and that the items in your survey exhibit a very high degree of internal coherence, indicating strong reliability. This implies that the items are likely measuring a unified underlying construct effectively.

5.2 Correlation Analysis

Hypothesis

H0: There is no correlation between trustworthiness, Anticipated risk, Anticipated usefulness, Anticipated ease of use, and customer purchasing decisions in online shopping.

VS

H1: There is a correlation between trustworthiness, Anticipated risk, Anticipated usefulness, Anticipated ease of use, and customer purchasing decisions in online shopping.

Table 4. Correlations

		Trust worthines s	Anticipa ted risk	Antici pated usefulness s	Antici pated ease of use	Cust omer purchas ing decisio n
Trust worthiness	Pearson's	1	.591**	.560**	.509**	.503**
	Correlation					
	2-tailed Sig.		.000	.000	.000	.000
	N	267	267	267	267	267
Anticipa ted risk	Pearson's	.591**	1	.594**	.545**	.566**
	Correlation					
	2-tailed Sig.	.000		.000	.000	.000
	N	267	267	267	267	267
Anticipa ted usefulness	Pearson's	.560**	.594**	1	.507**	.653**
	Correlation					
	2-tailed Sig.	.000	.000		.000	.000
	N	267	267	267	267	267
Anticipa ted ease of use	Pearson's	.509**	.545**	.507**	1	.626**
	Correlation					
	2-tailed Sig.	.000	.000	.000		.000
	N	267	267	267	267	267

customer purchasing decision	Pearson's Correlation	.503**	.566**	.653**	.626**	1
	2-tailed Sig.	.000	.000	.000	.000	
	N	267	267	267	267	267

** . Correlation (2-tailed test) is significant at the level of 0.01

Inference: The correlation findings imply that all the Self-dependent Variables are having a strong positive relationship with online purchasing decisions. It indicates that if there is intensify and constructive change would be having a considerable change or rise in online purchasing decisions. Hence the alternate hypothesis is accepted.

Table 5. Regression Analysis Output- Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.746	.556	.549	2.760

a. Predictors: (Constant), Anticipated ease of use, Anticipated usefulness, Trust worthiness, Anticipated risk

Inference: The adjusted R square value is 0.549 or 54.9% which indicates that the variables used for study contributes to purchasing decisions 54.9% and balance 45.1% is contributed by other variable that have not been included in this study.

Table 6. ANOVA^a

Model	SS	df	MS	F	Sig.
1 Regression	2500.495	4	625.124	82.053	.000 ^b
Residual	1996.052	26	7.619		
Total	4496.547	26			

a. Dependent Variable: customer purchase decision

b. Predictors: (Constant), Anticipated ease of use, Anticipated usefulness, Trust worthiness, Anticipated risk.

Inference: As the F-count is 82.053 with the significant level of < 0.05 the research model has criteria of goodness of fit.

Hypothesis

H0: There is no correlation between trustworthiness, Anticipated risk, Anticipated usefulness, Anticipated ease of use, and customer purchasing decisions in online shopping.

VS

H1: There is a correlation between trustworthiness, Anticipated risk, Anticipated usefulness, Anticipated ease of use, and customer purchasing decisions in online shopping.

Table 7. Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		S
	B	Std. Error	Beta	t	ig.
1 (Constant)	4.498	1.320		3.409	.001
Trustworthiness	.049	.071	.038	.695	.488
Anticipated risk	.143	.062	.132	2.294	.023
Anticipated usefulness	.417	.061	.379	6.877	.000
Anticipated ease of use	.369	.056	.342	6.566	.000

a. Dependent Variable: customer purchase decision

Inference: The significant level indicates that Trust variable alone is not significant predictors of purchasing decisions while other variables have a significant positive influence on the online purchasing decisions. Therefore for Trust variable alone the null hypothesis is accepted and is rejected for other variables as such alternate hypothesis is accepted for the entire variable except the Trust variable for which alternate hypothesis is rejected.

6

CONCLUSION

The results of the correlation analysis demonstrate a substantial positive association between online purchase intentions and the Self-dependent Variables of Anticipated usefulness, Anticipated risk, Anticipated ease of use, and trustworthiness. This suggests that a significant increase in online purchase

intention would follow a rise or positive change in the independent variable. Overall, the model with Anticipated ease of use, Anticipated usefulness, Trustworthiness, and Anticipated risk as predictors appears to explain a moderate-to-high amount of variance in the Customer Purchase Decision, according to the R Square value. The regression model (comprising predictors like Anticipated ease of use, Anticipated usefulness, Trustworthiness, and Anticipated risk) is collectively significant in explaining the variance observed in Customer Purchase Decision. Overall, the regression analysis states that there is a significant positive effect of Predictors on customer purchase decisions except the Trustworthiness. Therefore the online stores are suggested to concentrate more on Trust factors to increase the online sales level. This study is constrained to particular respondents groups in a particular or small area while it has a broader scope and research can be made with different age groups with both the genders in a broader area et al.

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