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# ONLINE BUYING BEHAVIOR OF COLLEGE STUDENTS

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**Abstract:**-The paper is an attempt to find out factors influencing online buyers, as well as those factors which affect non buyers for not to shop online. As buyers market can be divided into number of segments which facilitate marketers to design their strategies that leads them toward success. Therefore finding base for segmentation is the key task of marketers. The paper may help to segment market on the basis of gender by finding out various factors that affect by male and female buyer. Instrument is executed on 246 samples in four colleges of Satara, to find out influencing factors using factor analysis. Result of the research indicates that there is significant association between gender and goods purchased online and there is no any significant association between gender and spending on online shopping.

**Keywords:**Online Buying, Gender, E-Business.

## INTRODUCTION

As a symbol of globalization and in many ways leading feature, e-commerce represents the cutting edge of success in this digital age. Globalization brings quick and rapid access of all things around the world. In today's modern era, people don't have much time to visit at various showrooms and made shopping. This problem was solved by the E-shopping. It is a concept of electronic shopping means doing shopping using internet from anytime, anywhere.

E-buying means act of purchasing product or services over the internet. It is also known as online shopping, e-shopping. It has grown popularly over the years, mainly because people find it convenient and easy to bargain from the comfort of their place, home or office. An important benefit e-shopping provide is that unlike traditional shopping there is no need to wait in long lines or search from store to store. It is just search of advertise by Google.

## LITERATURE REVIEW:

A plethora of search scholar studied on the online shopping at national and international level. Adoption of online shopping still observed on nascent stage especially in developing nations. The researchers seem to take different perspectives and focus on factors in different ways.

Researchers have tried to probe in association of online shopping with different characteristics of online buyers viz. demographic profile, psychographic profile etc.

Researcher has attempted contextual review of articles published in international, national and regional research journals. Most of these studies have attempted to identify factors influencing online shopping attitude and behavior, few of them also focus their attention on demographic difference in online shopping behavior.

Perception of online shoppers is independent of their age and gender but dependent of their qualification and gender also income and gender (Zia Ul Haq, 2010) The studies on gender and family income, reported that

gender and family income had significant relationship with overall attitude (Ahasanul Haque, 2006). The youngsters having 18-25 years age groups, both males and females, use the internet heavily and more adapted to internet shopping (Almousa, 2011).

On contrary the studies on gender analysis reported that there is no any significant difference between male and female online buyers. (Srikanth Beldona, 2011) Regarding frequency of online shopping result reveals that gender and frequency of online shopping are independent of each other. (Nabil Tamimi, 2004) Consistent results with no any statistical significant differences in gender are observed in online behaviors and Attitudes. (Yet Mee Lim, 2010)

Regarding trust on online buying data reveals that females search more information by visiting more product pages in the online shopping process. They are more interested in clothing and males are more interested in electronics goods category. (Jooyoung Park, 2009) The females are more likely to read the reviews on products or services and seek the help on an assistant's agent for online shopping. On the other hands, males showed no significant differences in information search across product categories. This implies that the influence of product characteristics on consumers' information search differs between males and females. (Jooyoung Park, 2009) The male and female students differed in their attitude toward online shopping, utilitarian motives, and purchase intention. Men are likely to perceive online shopping Web sites as convenient, flexible, enabling product, price comparisons, and easy to operate. Women are cautious and consider online Web sites difficult to navigate. (Arpita Khare, 2011)

The studies on behavior of online buying shows that women prefer to examine products physically, window shop, enjoy excitement of 'hunting' for products, trying out products, and looking for bargains. For most women, shopping is a leisure activity whereas men perceive shopping as goal-directed. Men perceive shopping Web sites to be time-saving, convenient, and offering flexibility to shop at any time of the day (Arpita Khare, 2011)

When online buyers attitude is concerned it shows that male students have more positive than female students. (Acilar, 2012) , consistent result revealed by (Ms. Asmatara Khan, 2012) that among the entire population of internet users, men more than women are inclined to trying the internet for varied reasons. (Dr. Alhassan G. Abdul-Muhmin) Results show adopters for online shopping in Saudi Arabia are highly educated and high income earning. However, they also tend to be older, and are not more likely to be males than females. Expatriates are also more likely to adopters. The results also show that adopters of online purchase also tend to have higher attitudes toward online purchasing than non-adopters.

On contrary results regarding frequency of online shopping opine that females (2.25) buy more frequently than males (1.43). This means that females are shopping 3-4 times in a month as compared to males who are shopping 1- 2 times per month on internet. (Richa, 2012)

The studies on influencing factors of online buyers and non buyers was found that Web-shopping motives, concerning time efficiency, availability of shopping on 24 hours basis and queues avoidance are influencing factors to online buyers, and the factor advantage of traditional shopping, which encapsulates enjoyment of shopping through physical stores and lack of trust to Web-shopping, appears to affect negatively Web-shopping behavior. (Despina A. Karayanni, 2003) The fear of losing money, financial details and non-delivery of order has negative effect on attitude toward online shopping. That is, the higher the risk of losing money and probability of disclosing credit card information, the lower attitude toward online shopping. Also higher the probability of non-delivery of order, lower the attitude toward online shopping. It indicates that the non-delivery risk is a significant factor for affecting attitude and hence behavior towards shopping online. (Mohammad Hossein Moshref Javadi, 2012)

The present paper makes a contribution to the existing literature by further extending findings from previous studies.

**RESEARCH METHODOLOGY:-**

IAMAI in their report dated Wed, 13 Nov 2013 estimates that by June 2014, India will have 243 million internet users, at which point of time, it is expected to overtake the US as the second largest Internet base in the world. China currently leads with more than 300 million internet users while the US currently has estimated 207 million internet users. Again New Delhi, Nov13, 2013: The number of Internet users in India has reached 205 million in October 2014 registering a Y-o-Y growth of 40% over last year. By December 2013, it is expected to reach 213 million. This was the major findings of the I-Cube 2013 report, released by the Internet and Mobile Association of India (IAMAI) and IMRB International, today.

The said facts pave various questions in researcher mind like –
What kind of the product generally purchased by young students?
Is there any difference between male and female buyers?
What are the driving motives which influence them to shop and not to shop online?
Hence researcher intents to study that factors which differentiate male and female for online buying.

The objectives behind study were to find out factors influencing purchase decision regarding e-shopping and to know gender wise product preference for online buying.

The study set to test hypotheses that

H1. There is significant association between gender and goods purchased online.
H2. There is significant association between gender and spending on online shopping.

246 under graduate student studying in four colleges of Satara district of Maharashtra State, India are selected for study using convenient sampling method. Data is collected in November and December months of year 2013. Data was collected through schedule which is divided into four parts. All variables in Schedule were considered after review of literature on online shopping by various researchers, including (Mohammad Hossein Moshref Javadi, 2012), (Karayanni, 2003) and (Ting-Peng Liang, 2000).

The first part of schedule includes variables that provide demographic details of samples which are developed by the researcher. In second parts variables which provides pattern of usage of internet and duration of internet usage were asked. In third part factors which affecting online buying behavior were asked on five point likert type scale. And in fourth part factors that affect non online shopping were asked on five point likert type scale. All those factors were taken from (Mohammad Hossein Moshref Javadi, 2012).
Collected data was analyzed using Mean, Percentage, Chi Square and factor analysis.

**Data Analysis:-**

**Table 1:-Gender wise Distribution of all Samples (n=246)**

| Sr. | Gender | Online Shopper | | Non online Shopper | | Total | |
|---|---|---|---|---|---|---|---|
| | | Frequency | Percent | Frequency | Percent | Frequency | Percent |
| 1 | Male | 68 | 27.64 | 37 | 15.04 | 105 | 42.68 |
| 2 | Female | 34 | 13.82 | 107 | 43.50 | 141 | 57.32 |
| 3 | Total | 102 | 41.46 | 144 | 58.54 | 246 | 100 |

Source: (Compiled by Researcher)

Total samples include 42.68% male and 57.32 % female. Out of which 27.64% male and 13.82% female goes for online shopping and rest 15.04% male and 43.50% female obviate form online shopping.

**Table 2 : Product Purchased Online:**

| Sr. | Product Purchased | Male | | Female | | Total | |
|---|---|---|---|---|---|---|---|
| | | Freq | % | Freq | % | Freq. | % |
| 1 | Books | 7 | 6.86 | 6 | 5.88 | 13 | 12.75 |
| 2 | Apparels | 12 | 11.76 | 4 | 3.92 | 16 | 16.33 |
| 3 | Cosmetics , Perfume & Beauty Products | 10 | 9.80 | 6 | 5.88 | 16 | 16.33 |
| 4 | Entertainment Tickets | 8 | 7.84 | 1 | 0.98 | 9 | 9.18 |
| 5 | Electronics ( Computers, Camera, Pen Drive, Mobile Phone, CD/ DVD Players ) | 31 | 30.39 | 3 | 2.94 | 34 | 34.69 |
| 6 | Jewelry | 1 | 0.98 | 1 | 0.98 | 2 | 2.04 |
| 7 | Shoes | 24 | 23.53 | 4 | 3.92 | 28 | 28.57 |
| 8 | Travel related (Rail way / Plane Tickets, Hotel Reservation ) | 6 | 5.88 | 0 | 0.00 | 6 | 6.12 |
| 9 | Software ( eg. Games , Other application software, PPTS, notes) | 21 | 20.59 | 13 | 12.75 | 34 | 34.69 |
| 10 | Other | 7 | 6.86 | 5 | 4.90 | 12 | 12.24 |

Source: (Compiled by Researcher)

Maximum Male respondents i. e. 30.39% prefer to buy Electronics ( Computers, Camera, Pen Drive, Mobile Phone, CD/ DVD Players ) followed by shoes with 23.53% , While maximum i.e. 12.75% female respondent prefer to buy Software ( E.g. Games, Other application software, PPTS, notes) via online shopping.

**Factor Analysis:**

Factor analysis is done to know the factor that influence online buying. The KMO and Bartlett's Test is performed to check the significance of variables to perform factor analysis.

**Factors That Influence Online Shoppers To Buy Online:-**

**Table 3: KMO and Bartlett's Test**

**(n=102)**

| | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | 0.875 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 1.095 |
| | df | 231 |
| | Sig. | 0.000 |

Source: (Compiled by Researcher)

Above table reveals high value of KMO i.e. 0.875. It indicates that the data is useful for factor analysis and is significant at 99% confidence level.

**Factor Extraction Table:**

The factors are extracted initially using principal component analysis and later using rotation matrix. Four factors were extracted which explains 59.36 percentage of variability. Factor one has extracted about 39.72% of information. In all four factors can be extracted which explains role of 22 variables that influence online buyer to buy online. These four factors details are as follows.

**Table 4: Total Variance Explained**

**(n=102)**

| Component | Initial Eigen values | | | Rotation Sums of Squared Loadings | | |
|---|---|---|---|---|---|---|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 8.740 | 39.728 | 39.728 | 4.806 | 21.846 | 21.846 |
| 2 | 1.804 | 8.201 | 47.929 | 3.048 | 13.855 | 35.702 |
| 3 | 1.386 | 6.301 | 54.230 | 2.818 | 12.810 | 48.511 |
| 4 | 1.130 | 5.135 | 59.365 | 2.388 | 10.854 | 59.365 |
| Extraction Method: Principal Component Analysis. | | | | | | |

Source: (Compiled by Researcher)

Following tables shows that variables which affect online buyers to buy product and services online of all 141 online buyers Rotated Component Matrix method is used as follows.

**Table 5: Rotated Component Matrix**

**(n=102)**

| Sr. | Variables | Component | | | |
|---|---|---|---|---|---|
| | | 1 | 2 | 3 | 4 |
| 1 | C61 | .349 | .552 | .360 | -.035 |
| 2 | C62 | .159 | .806 | .068 | .143 |
| 3 | C63 | .635 | .397 | .142 | -.183 |
| 4 | C64 | .273 | .740 | .012 | .083 |
| 5 | C65 | .215 | .727 | .203 | .219 |
| 6 | C66 | .550 | .280 | .405 | .090 |
| 7 | C67 | .679 | .086 | .206 | .142 |
| 8 | C68 | .634 | .247 | .326 | .152 |
| 9 | C69 | .247 | -.035 | .808 | .037 |
| 10 | C610 | .396 | .230 | .580 | .154 |
| 11 | C611 | .192 | .115 | .616 | .409 |
| 12 | C612 | .141 | .290 | .456 | .482 |
| 13 | C613 | .617 | .319 | .355 | .061 |
| 14 | C614 | .689 | .188 | .303 | .064 |
| 15 | C615 | .629 | .302 | .372 | -.074 |
| 16 | C616 | .310 | .386 | .492 | .081 |
| 17 | C617 | .539 | .279 | .133 | .448 |
| 18 | C618 | .677 | .177 | .168 | .191 |
| 19 | C619 | .466 | .251 | -.032 | .468 |
| 20 | C620 | .126 | .082 | .016 | .754 |
| 21 | C621 | -.068 | .001 | .292 | .740 |
| 22 | C622 | .601 | .076 | -.041 | .458 |
| | Extraction Method: Principal Component Analysis.<br>Rotation Method: Varimax with Kaiser Normalization. | | | | |

Source: (Compiled by Researcher)

Above table reveals the factor analysis after applying Varimax rotation. Four factors are extracted. The factors are labeled and presented below reflecting the sentences.

Following table depicts ten statements revealed the factor Ease of shopping for online samples.

**Table 6: Factor 1: Ease of Shopping:**

| Sr. | Statement | Factor Loading |
|---|---|---|
| 1 | I shop online as I can shop whenever I want | 0.635 |
| 2 | I shop online as I can get detailed product information online | 0.550 |
| 3 | I shop online as I get broader selection of products online | 0.679 |
| 4 | Online shopping gives facility of easy price comparison (Hence, price advantage) | 0.634 |
| 5 | I shop online as I can take as much time as I want to decide | 0.617 |
| 6 | I use online shopping for buying products which are otherwise not easily available in the nearby market or are unique (new) | 0.689 |
| 7 | Online shopping makes my shopping easy | 0.629 |
| 8 | I shop online because I can order things from distant places | 0.601 |
| 9 | I find online shopping compatible with my life-style | 0.539 |
| 10 | I enjoy browsing goods and services online | 0.677 |

Source: (Compiled by Researcher)

Factor one labeled as Ease of Shopping, as it loaded on first 10 variables. As shown above all are associated with convenience variables which make shopping process easy though it include one price factor which is also useful for easy shopping therefore it is labeled as 'Ease of Shopping'. it include variables viz. anytime shopping, detailed product information, wide scope for selection, price comparison, take as much time to decide, latest arrivals, easy shopping, facilitated ordering from distant places, suit with new lifestyle & enjoying browsing goods and services online.

Following table depicts four statements revealed the factor traveling convenience of online samples.

**Table 7: Factor 2 Traveling Convenience:**

| Sr. | Statement | Factor Loading |
|---|---|---|
| 1 | I shop online as I can shop in privacy of home | 0.552 |
| 2 | I shop online as I do not have to leave home for shopping | 0.806 |
| 3 | I shop online as I can then save myself from chaos of traffic | 0.740 |
| 4 | I shop online as I can save myself from market crowd | 0.727 |

Source: (Compiled by Researcher)

Second factor extracted traveling convenience is determined by prefer to shop at home in privacy, need not to leave home for shopping, saving respondent from chaos of traffic & market crowd, which is related to saving traveling time and efforts, so it is labeled as 'Traveling Convenience'

Following table depicts four statements revealed price related variables of online samples.

**Table 8:- Factor 3 Price :**

| Sr. | Statement | Factor Loading |
|---|---|---|
| 1 | I Shop online because it has lower prices than in a retail store | 0.808 |
| 2 | I shop online To get an online-only offer or discount | 0.58 |
| 3 | I shop online as I get user/expert reviews on the product | 0.616 |
| 4 | Online shopping gives me better control on my expenses | 0.492 |

Source: (Compiled by Researcher)

Third Factor extracted is price revealed due to as online shopping has lower prices than in a retail store, to get an online-only offer or discount, better control on my expenses and user/expert reviews on the product. Factor loaded on next four items which includes price related variables except only 'user/expert reviews on the product ', hence it is labeled as 'Price'.

Following table depicts four statements revealed Internet Trait related variables of online samples.

**Table 9: Factor 4 Internet Trait:**

| Sr. | Statement | Factor Loading |
|---|---|---|
| 1 | I shop online as there is no embarrassment if I do not buy | 0.482 |
| 2 | I don’t have to deal with shop assistants or poor customer service | 0.468 |
| 3 | Using Internet for shopping requires a lot of mental effort | 0.754 |
| 4 | Online shopping procedure is cumbersome and frustrating | 0.740 |

Source: (Compiled by Researcher)

The fourth factor is Internet trait determined by no embarrassment if not buy, need not have to deal with shop assistants, Using Internet for shopping requires a lot of mental effort, Online shopping procedure is cumbersome and frustrating.

Factors That Influence Non Shoppers Not To Buy Online

Factor analysis is done to know the factor that influence online to buy online. The KMO and Bartlett's Test is performed to check the significance of variables to perform factor analysis.

**Table 10: KMO and Bartlett's Test:**
**(n=144)**

| | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | 0.749 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 700.013 |
| | df | 210 |
| | Sig. | 0.000 |

Source: (Compiled by Researcher)

Above table reveals high value of KMO i.e. 0.749. It indicates that the data is useful for factor analysis and is significant at 99% confidence level.

The factors are extracted initially using principal component analysis and later using rotation matrix. Seven factors were extracted which explains 61.788 percentage of variability. Factor one has extracted about 21.32% of information. In all seven factors can be extracted which explains role of 21 variables that influence shopper not to buy online. These seven factors details are as follows.

**Table 11: Total Variance Explained**
**(n=144)**

| Component | Initial Eigen values | | | Rotation Sums of Squared Loadings | | |
|---|---|---|---|---|---|---|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 4.478 | 21.325 | 21.325 | 2.331 | 11.102 | 11.102 |
| 2 | 2.239 | 10.660 | 31.985 | 2.068 | 9.848 | 20.950 |
| 3 | 1.594 | 7.590 | 39.575 | 2.044 | 9.735 | 30.685 |
| 4 | 1.334 | 6.351 | 45.926 | 2.018 | 9.609 | 40.294 |
| 5 | 1.230 | 5.856 | 51.782 | 1.714 | 8.160 | 48.455 |
| 6 | 1.076 | 5.122 | 56.904 | 1.504 | 7.162 | 55.617 |
| 7 | 1.026 | 4.884 | 61.788 | 1.296 | 6.171 | 61.788 |
| Extraction Method: Principal Component Analysis. | | | | | | |

Source: (Compiled by Researcher)

Following tables shows that variables which affect non online buyers not to buy product and services online. Rotated Component Matrix method is used as follows.

**Table 12: Rotated Component Matrix**
**(n=144)**

| Sr. | Variables | Component | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1. | D1 | .096 | -.074 | .212 | .762 | .165 | -.103 | .024 |
| 2. | D2 | .038 | .199 | .075 | .287 | .687 | .009 | -.100 |
| 3. | D3 | .062 | .173 | .280 | .300 | .494 | -.027 | .097 |
| 4. | D4 | .140 | .542 | .072 | .384 | .263 | .022 | .078 |
| 5. | D5 | -.040 | .190 | -.172 | .704 | .166 | .103 | -.026 |
| 6. | D6 | .129 | .035 | -.012 | -.051 | .819 | .159 | .172 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 7. | D7 | .291 | -.012 | -.079 | -.087 | .148 | .760 | .159 |
| 8. | D8 | .211 | .139 | .074 | .220 | -.012 | .566 | -.511 |
| 9. | D9 | .078 | .166 | .021 | .063 | .104 | .105 | .830 |
| 10. | D10 | .041 | .657 | -.116 | .152 | .082 | .022 | .152 |
| 11. | D11 | -.341 | .396 | .086 | .064 | .074 | .441 | .337 |
| 12. | D12 | .009 | .744 | .061 | -.190 | .131 | .109 | -.013 |
| 13. | D13 | .245 | .018 | .689 | .152 | .123 | -.113 | -.108 |
| 14. | D14 | .379 | .574 | .323 | .073 | -.042 | -.058 | -.068 |
| 15. | D15 | .475 | .117 | .288 | .502 | -.250 | .221 | .023 |
| 16. | D16 | .732 | .134 | .146 | .055 | .057 | .067 | -.139 |
| 17. | D17 | .508 | .014 | .485 | .103 | .037 | .034 | .263 |
| 18. | D18 | .639 | .169 | .139 | -.019 | .224 | .112 | .109 |
| 19. | D19 | .523 | -.281 | .214 | .431 | .050 | .051 | .014 |
| 20. | D20 | .301 | .041 | .717 | -.078 | .069 | .039 | .078 |
| 21. | D21 | -.175 | .047 | .588 | .102 | .016 | .503 | -.058 |
| Extraction Method: Principal Component Analysis.<br>Rotation Method: Varimax with Kaiser Normalization. | | | | | | | | |

Source: (Compiled by Researcher)

Above table reveals the factor analysis after applying Varimax rotation. Four factors are extracted. The factors are labeled and presented below reflecting the sentences.

Following table depicts four statements revealed the factor Risk of Post Purchase Process for non online samples.

**Table 13: Factor 1 Post Purchase Risk**

| Sr. | Statement | Factor Loading |
|---|---|---|
| 1 | I'm worried there may be hidden charges | 0.732 |
| 2 | The offers seem too good to be true | 0.508 |
| 3 | I'm concerned I won't be able to get a refund if I want one | 0.639 |
| 4 | It's too much hassle to return the goods if they're not suitable | 0.523 |

Source: (Compiled by Researcher)

First factor extracted risk of Post Purchase Process is determined by worried about additional hidden charges, risk about truth in offers, refund policies and return procedure.

Following table depicts four statements revealed the factor Impact of publicity of non online samples.

**Table 14: Factor 2 Negative Publicity**

| Sr. | Statement | Factor Loading |
|---|---|---|
| 1 | I'm concerned about my goods not turning up | 0.732 |
| 2 | I have had negative experiences with this method in the past | 0.508 |
| 3 | I have heard negative things about this method in the media | 0.639 |
| 4 | I know someone who has had negative experiences with this method | 0.523 |

Source: (Compiled by Researcher)

Second factor extracted Negative Publicity is determined by concerned about my goods not turning up, negative experiences in the past, heard negative things about this method in the media, someone who has had negative experiences with this method.

Following table depicts three statements revealed the factor Risk of Warranty of non online samples.

**Table 15: Factor 3 Fairness/Assurance**

| Sr. | Statement | Factor Loading |
|---|---|---|
| 1 | I prefer to see or try the product before I buy it | 0.762 |
| 2 | I'm concerned that warranties on goods will not be honored | 0.704 |
| 3 | I didn't know about this method of shopping online before now | 0.502 |

Source: (Compiled by Researcher)

Third factor extracted Fairness/Assurance is revealed of preference to see or try the product before I buy it, concerned that warranties on goods will not be honored, unaware about working of online shopping.

Following table depicts three statements revealed Orthodox/ Conventional of non online samples.

**Table 16: Factor 4 Orthodox/ Conventional**

| Sr. | Statement | Factor Loading |
|---|---|---|
| 1 | I enjoy shopping in stores | 0.732 |
| 2 | I don't feel exactly what I'm getting if I buy online | 0.508 |
| 3 | I can't work out the exchange rate for goods from overseas | 0.639 |

Source: (Compiled by Researcher)

Fourth factor extracted Orthodox/ Conventional view towards online shopping determined by enjoying shopping in stores, I don't feel exactly what I'm getting if I buy online, can't work out the exchange rate for goods from overseas.

Following table depicts three statements revealed the factor Perceived Risk of Warranty of non online samples.

**Table 17: Factor 5 Perceived Risk**

| Sr. | Statement | Factor Loading |
|---|---|---|
| 1 | I'm concerned about security of my payment details | 0.687 |
| 2 | I'm concerned about my goods taking a long time to arrive | 0.494 |
| 3 | I'm concerned about receiving poor quality goods or services | 0.819 |

Source: (Compiled by Researcher)

Fifth Factor extracted Perceived Risk determined by concerned about security of my payment details, concerned about my goods taking a long time to arrive& concerned about receiving poor quality goods or services

Following table depicts three statements revealed the Technical Risk of Warranty of non online samples.

**Table 18: Factor 6 Technical Risk**

| Sr. | Statement | Factor Loading |
|---|---|---|
| 1 | I don't really understand how this method works | 0.76 |
| 2 | There's nothing available via this method that I need or want | 0.566 |
| 3 | I am not sure how taxation works for goods from overseas | 0.441 |

Source: (Compiled by Researcher)

Sixth factor extracted Technical Risk determined by lack technical details viz. don't really understand how this method works, nothing available via this method that I need or want & not sure how taxation works for goods from overseas.

Following table depicts one statement revealed the Support to Local Business of non online samples.

**Table 19: Factor 7 Support to Local Business**

| Sr. | Statement | Factor Loading |
|---|---|---|
| 1 | I prefer to support local businesses and retailers | 0. 83 |

Source: (Compiled by Researcher)

Seventh factor extracted Support to Local Business loaded on only one item itself that giving preference to support local business.

**Hypothesis Testing:**

This part of analysis depicts the association between gender and goods purchased and gender and spending on online shopping. The effort is made to find out the association between gender and goods purchased and spending on online shopping. Two Hypothesis being formulated are put to test with statistical test by the researcher

H1. There is significant association between gender and goods purchased online.
H2. There is significant association between gender and spending on online shopping.
Following table depicts the relation between gender, goods purchased and amount spent. Chi- Square is used to find the relationship between two groups i.e. product purchased gender and Amount spent on online shopping.

**Table 20 :- Chi Square for Product Purchased and Gender and Amount Spent on online shopping (n=102)**

| Sr. | Test Details | Product Purchased & Gender | Amount Spent & Gender |
|---|---|---|---|
| 1 | Chi-Square | 19.418 | 6.019 |
| 2 | Degree Of Freedom | 9 | 6 |
| 3 | Table Value | 16.919 | 12.59 |
| 4 | A symp. Sig. (2-sided) | .022 | .421 |

Source: (Compiled by Researcher)

H1- Chi Square for gender and product purchased online indicates the calculated value is 19.418 which is more than that of table value 16.919 for 9 degree of freedom hence null hypothesis that there is no association between product purchased online and gender is rejected and alternative hypothesis that there is significant association between gender and goods purchased online is accepted.
H2- Chi- Square for gender and Amount spent on online shopping indicates the calculated value is 6.019 which is less than that of table value 12.59 for 6 degree of freedom. Hence null hypothesis that there is no any significant association between gender and spending on online shopping is accepted and alternative hypothesis that there is significant association between gender and spending on online shopping is rejected.

**CONCLUSION:**

This research work attempts to find out factors that affect buyer and non buyers. Result of the research indicates Ease of shopping is the most important influencing factors that attract online consumers to shop online whereas post purchase process risk is the most important factors that influence non buyers not to shop online. Regarding products which preferred by male buyers are Electronics (Computers, Camera, Pen Drive, Mobile Phone, CD/ DVD Players) and shoes, whereas female buyer prefer Software (e.g. Games, Other application software, PPTS, notes) to buy online. Result revealed that there is significant association between gender and goods purchased online and there is no any significant association between gender and spending on online shopping.

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