

Empirical Study on Online Consumer's Demographic Characteristics and Purchasing Preferences in India

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Abstract: Most companies run portals online to sell their products and services. The growing use of the internet by younger generation in India offers online retailers a growing prospect. If online retailers are aware of the factors which influence Indian consumer buying behavior, the connection between these factors and the type of online purchasers, they can develop their marketing strategies further so that potential customers become active. The present study employs quantitative research methods to study the online consumer's demographic characteristics and purchasing preferences in India. Data were collected from 500 respondents from all over India via online questionnaires sharing it through social media platform and email ids. The study shows that online shopping in India is heavily influenced by different demographic factors, including age, gender, marital status, family size and income. Researchers and practitioners could use the results of the study further to conduct future studies in the same field.

Keywords: Demographic Factor, Online Buying Behavior, Online Indian Consumers, Online Indian Market, Online Shopping, Purchase Preferences, etc.

I. INTRODUCTION

The internet has changed the way things are done, especially how customers seek and use information. Initially found as a tool for enhancing information, internet has become an important part of business these days. Today's business model views the solution to success in accordance with how effectively this medium is incorporated in their business. To sell online, companies need to understand their customer's spending habits and purchasing preferences.

Consumption habits have drastically changed since independence. In the decade after independence, customers were more concerned with meeting basic necessities for themselves and their families. Since then the disposable income has increased substantially and with greater number of available product choices customers are motivated more on expenditure than on saving. This made India one of the world's leading emerging markets.

Emerging Indian E-Commerce Market

Boston Consulting Group's (BCG) Consumer Insight Center, based on a survey of 15,000 internet users worldwide, released a report entitled 'Digital Consumers, Emerging Markets and \$4 Trillion Future' in September 2018. The report states that about 3 billion emerging-market consumers will be online by 2022, collecting information and pushing digitally influenced purchases to \$3.9 trillion (BCG, 2018, pg2). The report highlights that since emerging markets were late starters hence, online purchasing didn't see other phases as it had in developed markets like US, UK, etc. The jump was directly to use of Smartphone for online purchasing (BCG, 2018, pg 4) and with 40% fall in Smartphone prices the road ahead is a promising one for companies. An emerging market can be categorized based on the digital phase it is in i.e. Digitally Aware, Digitally Advancing and Digitally Evolved.

India is categorized as 'Digitally Advancing' with its online influenced consumers predominantly purchasing Footwear, Mobile Phone, Air Travel, Small Appliances, Clothing, Fresh Food and Holiday Booking on internet. Although there is hardly any car being purchased online but, 80% of the car purchasers have been found to be digitally influenced purchasers in the survey. The emerging market of digitally savvy consumers has opened doors to new opportunities for businesses and with the five year average of growth rate of e-retail sector pegged at 59% (BCG, 2018, pg 7) a consumer goods manufacturer or service provider would be disadvantaged by not evolving digitally. It has advantages for the customers as well as business houses. Companies have now been able to reach to more customers at less cost as well as they are able to reach the customers who are living in remote areas. Moreover, the inventory management overheads also decrease significantly through internet selling.

Customers can do shopping 'on-the-go' and do not need to actually go to the market for shopping. Consequently, despite the fact that customer is living in small cities or rural area; they can easily do shopping through the internet. If a customer visits a shop the possibility of getting a product or service is usually limited but, on the internet, a customer can visit any number of sites before making a final choice. Thus, online shopping provides limitless alternatives to the customers allowing him or her to shop online at any time of the day. This also helps customers to save their time and energy. Moreover, due to the limitless options, customers can easily search for desired product or service and can compare.

The same limitless choice can also be a disadvantage for companies as they lead a customer to fall victim to over-choice. Customer may spend a large amount of time without taking any concluding decision. Another disadvantage is that there is no "touch and feel factor" involved in online shopping. Apart from this item/product cost, transaction cost is also important. Hence, it is possible that a customer purchases from the internet by simply looking at price, but ultimately may land up paying more due to transaction cost. These extra costs are extra are very crucial for internet shopping. Another important issue is that related payment options where currently the major option is by credit or debit cards which remains a cause of concern with online consumers. The BCG study found that majority of digitally purchasers preferred 'Cash on Delivery' as a method of payment.

Online Buying Behavior

One of the most research-oriented areas of marketing discipline is consumer behavior. There is plethora of quantitative and qualitative studies resulting in a robust set of different theories available on Buying Behavior (Solomon, Russell-Bennett & Previte 2012). Most of the theories have been adopted from different field of studies e.g. psychology, economics, anthropology to name a few. The EKB Model known as Engel, Kottat and Blackwell model of consumer decision making is widely recognized and accepted by scholars.

The process of researching and purchasing products or services over the internet refers to online buying or shopping [3]. Researches on online buying have predominantly utilized the five stage EKB model: Need/problem recognition, Information search, Evaluation of alternatives, Purchase decision, Post-purchase behavior (Wen Gong & Maddox, 2011). Although EKB Model is the most used model for application to online consumer behavior, there is still no consensus on the applicability of consumer behaviors models to online buying scenario.

An online transaction can involve three steps: process information retrieval, information transfer, and product purchase (Pavlou & Chai, 2002; Pavlou, 2003; Pavlou & Fygenson, 2006). Whereas, the entire online buying has even been divided into two stages: first consisting of searching, comparing and selecting, placing an order termed as ordering stage and second stage is order tracking and keeping or returning termed as order fulfillment stage (Liao, Palvia, & Lin, 2010). Online consumer behavior research articles appear in a variety of journals and conference proceedings in the fields of information systems, marketing, management, and psychology (Chan, Cheung, Kwong, Limayem, & Zhu, 2003). Before moving to the major findings about different relationship reported, following section continues the discussion on major foundational theoretical models.

II. LITERATURE REVIEW

The purchasing by Internet users is frequently predicted through the use of demographic factors i.e. gender, marital status, residential location, age, education, and household income [8]. Sultan and Henrichs (2000) found that the consumer's willingness to and preference for adopting the Internet as his or her shopping medium was positively related to income, household size, and innovativeness. Women represented the major online holiday season buyer in the year 2000 (Rainne, 2002; Sultan & Henrichs, 2000). Pew Research Center (2001) also found in a study that the number of women (58%) who bought online exceeded the number of men (42%) by 16%. Among the woman who bought, 37% reported enjoying the experience "a lot" compared to only 17% of male shoppers who enjoyed the experience "a lot". Akhter (2002) indicated that more educated, younger, males, and wealthier people are more likely to use internet for purchasing than those who are less educated, older, females, and less wealthier.

In a 'Digitally Advancing' India, online shopping has become the latest fad with most of the net surfers recommending internet shopping. In a study conducted by Internet and Mobile Association of India (IAMAI, 2006) in collaboration with Cross Tab Marketing Services there was found a dominance of people-to-people (P2P) reference in online shopping space. 31% respondents reported finding such services through word-of-mouth. Apart from this 55% of visitors to E-commerce sites were found to have adopted internet as a shopping medium. 25% of regular shoppers were in the age group 18-25, while 46% in the 26-35 age group and 18% in the 35-45 age group.

JuxtConsult, (April 2007), a Delhi-based online research firm, also conducted a survey on 10,000 households in 31 cities (of population sizes 20,000 plus). The study revealed that eBay (excluding online travel websites) lead with 34% as the most preferred site for online shopping followed by Rediff, Google and Yahoo. Train tickets (53 per cent) and Air tickets (45 per cent) were the most bought of the top 10 products bought on

the Net by online buyers. The study found that 76% of the regular online Indians search for products and services online. The study compared this with previous year and found a 60 per cent growth to a current 19.1 million online shoppers.

A survey conducted by MasterCard worldwide, (December 2008), on 5037 respondents across 10 markets: Australia, China, Hong Kong, India, Japan, Singapore, South Korea, Thailand, UAE and South Africa, revealed that The survey had highlighted that the rising population of upper-middle income urban elites is likely to boost the online shopping markets in China and India. 54% of the respondents had been found to have used internet for shopping in India. Among all the markets surveyed in this study, India was the only one where the 18-29 year age group had been found to have the highest average spending on online shopping.

Juxtconsult, (June 2008), revealed in its study the results on the Internet user-ship, growth and penetration rate of on-line shopping in India. The study had found that Internet usage cut across the more well-to-do Indians across the various socio-economic groups, across the urban-rural divide and across the various town classes within the urban landscape. 55% of regular internet users come from the 'consuming classes', 71% of them come from the non-metro cities and villages, and 82% of them fall in the 'prime life' age group of 19-35 years.

Vijay, Sai, & Balaji (May 2009), revealed that in spite of the convenience offered, online shopping is far from being the most preferred form of shopping in India. A survey among 150 internet users was conducted and the results suggested that convenience and saving of time drove Indian consumers to shop online; while security and privacy concerns did not make it the most preferred form of shopping in India. ACNielsen (2009) conducted a study covering 38 markets and over 21,100 respondents across the globe had revealed that more Indians are taking to shopping online. It suggested an upward trend in online shopping across the world.

Dahiya Richa (2012) collected data via Questionnaires on a sample of 580 respondents from Delhi, Mumbai, Chennai, Hyderabad and Bangalore. The results of the study showed that online shopping in India is significantly influenced by various demographic factors, such as age, gender, marital status, family size and income.

Agarwal Seema (2016) carried out an online shopping study of 200 respondents from the Mumbai region. The results showed that there was a quite strong correlation between age and attitude towards online shopping, i.e. Elderly people are not so keen on shopping online. There was also a strong positive correlation between training and attitudes towards online shopping, which indicates that higher education makes online shopping more attractive. The study also showed that 60 percent of online consumers are males.

Prateek Kalia (2016) reviewed numerous previous studies which have used demographic profile of the online shopper to comprehend difference in their online buying behavior. The results from this study are useful for researchers and marketers in selecting, targeting and positioning their business for maximum output. It was observed that online shoppers are mainly male, well-trained young professionals and have more than average disposable household income. However, there is no significant effect except in hardware and technology categories.

Bakshi & Saraf (2016) conducted a research on 125 respondents from Bhopal city through questionnaires. The results of this research shows that several demographic factors such as marital status, age, family size, gender and income affect online shopping in India. The researchers can further broaden the results and analysis of this research in order to forward future research in this area.

In short, many people use the internet for their shopping needs in the age of the shopping mall. Studies on online shoppers in India were largely limited to their time, use, convenience and spending patterns and preferences for a specific format. In studies in other countries, it was found that shoppers differ in terms of their demographic profile. This study therefore attempts to understand the demographic characteristics and purchasing preferences of online consumers in India.

Objective of the Study

1. To study the Demographic Characteristics of Online Consumers in India.
2. To study the Purchasing Preferences for Online Consumers in India.

III. RESEARCH METHODOLOGY

The universe for study was India and population under study consisted of Internet Users. The sample data is 500 and method of sampling was convenience sampling. The online survey was conducted using a structured questionnaire to collect data on the consumer's online buying behavior in India. The original questionnaire which forms a part of a doctoral research had two sections. Section A consisted of objective, multi-choice, close ended questions to capture the Demographic characteristics and Purchasing Preferences. To study the online consumer buying behavior Section B consisted of a 5-point rating scale. The findings of Section A are being presented here.

Q.1 How many times you access internet?

Frequency of Internet Access: The total data of 500 respondents were segregated on the basis of Online Customer on Frequency of Internet Access

Table 1 Response of Online Customer on Frequency of Internet Access		
Frequency of Internet Access	No. of Respondents	Respondents (%)
More than once a day	231	46%
Once a day	16	3%
Once in two days	4	1%
Once in a week	5	1%
24*7 hours access	244	49%
Total	500	100%

Table 1 shows response of online customer on the frequency of internet access. The question was multi-choice close ended and assets how much exposure online customers had to internet. The survey found that 95% of the customers accessed internet more than once a day either for personal or professional reasons. This is important because for an online marketer to be able to promote its product effectively and also study the needs of online customers he needs its buyers to be either able or willing to access internet more than once a day. This also mean that a large number of people who are on internet have some reasonable level of internet connectivity. Given the fact, 49% of the surveyed sample had 24*7 hours access to internet.

Q2. Demographic Profile of the Respondents

The customer is the ultimate expert who decides the destiny of the market players, and there are several factors that influence customer activities in the market. These factors are personal, psychological, social, cultural and technological factors. Demographic factors impact on customer's lifestyles and play a major role in determining purchase decisions like age, gender, education, occupation and income. Following tables shows the composition of demographic data of the sample in India related to age, gender, employment, marital status and income.

Gender: The total data of 500 respondents were segregated on the basis of gender as per the table below

Table 2 Response for Online Shopping Behavior of Male and Female		
Gender	No. of Respondents	Respondents (%)
Male	273	54.60%
Female	227	45.40%
Total	500	100.00%

Table 2 show the response for online shopping behavior of male and female. The question was dichotomous close ended and segregates the respondents on the basis of gender. The survey found that there is significant difference in the shopping behavior of males and females which is 9.20%. This is because there is a difference between ratios of male and female in India. The 2011 population census showed that India's population ratio is 943 women per 1000 male population. Gender as one of the demographic variables influences the possession of the internet and the frequency of online consumer purchases. From the below mentioned table and graph it can be interpreted that males (54.60%) are more inclined towards the online shopping compared to females (45.40%). Akhter (2003) also indicated similar results in his study. He pointed out that more educated, younger men are more likely to use internet than less educated, older female.

Age: The total data of 500 respondents were segregated on the basis of age as per the table below

Table 3 Response for Online Shopping of Customers from Different Age Groups		
Age	No. of Respondents	Respondents (%)
16 to 18 years	6	1%
19 to 25 years	184	37%
26 to 40 years	255	51%
41 to 60 years	49	10%
61 years and above	6	1%
Total	500	100%

Table 3 shows response for online shopping of individuals from different age groups. This question was multi-choice close ended and segregates 500 respondents on the basis of age. The survey found that individuals from age group between 26 to 40 years (51%) are more prone to online shopping. Age of consumers significantly impacts online shopping parameters of consumers. Almost 37% are within 19 to 25 years while 10% are within 41 to 60 years and only 1% of consumers belong to above 61 years age group. This can easily be explained as computers is a new phenomenon and very few people over 61 years would have learnt the skills in class room environment to operate a computer while below 40 years everyone would have done so. This fact emerges directly from the findings and the data corroborates this finding.

Employment Status: The total data of 500 respondents were segregated on the basis of employment as per the table below

Table 4 Response for Online Shopping of Customers from Different Employment Status		
Employment	No. of Respondents	Respondents (%)
Student	103	21%
Administrative Staff	41	8%
Professionals	262	52%
Business Person	56	11%
Housewife	33	7%
Retired	5	1%
Total	500	100%

Table 4 shows response for online shopping of customers from different employment status. The question was multi-choice close ended and segregates 500 respondents on the basis of employment. The survey found that majority of customers those making purchases online belongs to professionals which is 52% of the customers. Further it is followed by students (21%), business person (11%). This is important because the choice of products varies due to employment of consumers. Those individuals who work in hard physical labor may demand a different set of products than the one in less physical labor. The response for online shopping of individuals from different employment status shows that the least number of respondents were housewife (7%), administrative staff (8%) followed by retired persons (1%) .

Marital Status: The total data of 500 respondents were segregated on the basis of marital status as per the table below

Table 5 Response for Online Shopping of Customers from Different Marital Status		
Marital Status	No. of Respondents	Respondents (%)
Single	279	56%
Married	219	44%
Divorced	1	0%
Widowed	1	0%
Total	500	100%

Table 5 shows response for online shopping of customers from different marital status. This question was multi-choice close ended and segregates 500 respondents on the basis of marital status. It was observed when it comes to predicting the online shopping behavior of married (56%) are more as compared to single individuals (44%) whereas few respondents were divorced and widowed. The result can be explained by the emerging phase of online shopping in India, because single / married persons are mainly using the internet to meet their special needs. The future development of online shopping should see the different patterns between single and married people in the future. This means that both married and single individuals are prone to online shopping and possess the same shopping behavior.

Household Income: The total data of 500 respondents were segregated on the basis of household income as per the table below

Table 6 Response for Online Shopping of Customers from Different Household Income		
Household Income (INR per month)	No. of Respondents	Respondents (%)
Below Rs. 50,000	135	27%
Rs. 50,001 - Rs. 1,00,000	157	31%
Rs. 1,00,001 - Rs. 1,50,000	56	11%
Rs. 1,50,001 and Above	152	30%
Total	500	100%

Table 6 show responses for online shopping of customers from different income group. This question was multi-choice close ended and segregates 500 respondents on the basis of different household income. The graph and table depicts majority of those making purchases online which is 31% belongs to Rs. 50,001 to Rs. 1,00,000 and 30% belongs to Rs. 1,50,001 and above income group. The results show that income as one of the demographic variables has a significant impact on online shopping in India. Previous studies by Sultan and Henrichs in 2000 showed that the consumer's willingness and preferences to adopt the internet as its shopping medium were positively linked to revenue. Further, 27% of respondents belongs to below Rs. 50,000 category and 11% of respondents were from Rs. 1,00,001 to Rs. 1,50,000 income category. The distribution of income shows that most people who have reasonable monthly household income of Rs.50, 001 to Rs. 1, 50,000 are maximum spenders on online market from the earning group.

Q3. Please specify the products you often purchase online?

Table 7 Response for Online Shopping of Customers for their Products Purchase Preferences	
Products Purchased Online	No. of Respondents
Men's Fashion	227
Women's Fashion	231
Toys, Baby Products and Kids Fashion	82
Computers, Mobiles and Accessories	292
Consumer Electronics	133
Furniture, Home Décor and Tools	73
Beauty and Personal Care	180
Fitness and Sports	86
Health and Wellness	83
Books and Stationary	176
Movies and Music	55
Groceries and Daily Needs	147
Automotive	24
Gaming	34
Refurbished Products	11

Table 7 shows response for online shopping of customers for their product purchase preferences. This question was multi-choice close ended and segregates 500 respondents on the basis of their purchase preferences of products available online. The survey found that 58% of customers preferred durable products like computers, mobiles and accessories. Along with this other most preferred products are women's and men's

fashion which is 46% and 45% respectively. Online shopping websites are flooded with discounts and schemes which tempts the customers to make purchases online. In this survey it was found that 36% of customers prefer purchasing beauty and personal care products online, 35% preferred books and stationary and 29% preferred groceries and daily needs products. The attitudes of prospective buyers to certain products influence their subsequent purchases. When people with similar attitudes can be isolated, they represent an important psychological area. Gaming, automotive and refurbished products were the least preferred products online.

Q4. Please specify the services you often consume online?

Table 8 Response for Online Shopping of Individuals for their Services Consumed Online	
Services Consumed Online	No. of Respondents
Health and Wellness	115
Weddings	39
Events	62
Home Care and Design	73
Repair and Maintenance	83
Lessons and Hobbies	103
Personal Services	50
Business Services	27
Books and Online Education	216
Movies and TV Shows	291
Tourism, Tickets and Reservations	309
Mobile Recharge and Bill Payments	382
Banks, Insurance and Stock Market	232
Food Delivery at Home	293
Online Gaming	97
Gift Cards	70

Table 8 show response for online shopping of customers for their services consumed online. This question was multi-choice close ended and segregates 500 respondents on the basis of their preferences for service consumption online. The survey found that 76% of customers preferred services like mobile recharge and bill payments online. Along with this other most preferred services consumed online are tourism, tickets and reservations, food delivery at home and movies and TV shows which is 62%, 59% and 58% respectively. Online shopping websites are flooded with discounts and schemes which tempts the customers to make purchases online. In this survey it was found that least preferred services which were preferred by less than 20% of customers were business and personal services i.e. 5% and 10% respectively. The attitudes of prospective buyers to certain services influence their subsequent purchases. When people with similar attitudes can be isolated, they represent an important psychological area.

Q5. Which payment method do you use most often when purchasing products or services online?

Table 9 Response for Online Shopping of Customers for their Methods of Payment	
Payment Method	No. of Respondents
Internet Banking	211
Credit Card	167
Debit Card	298
Credit/Debit Card on Delivery	81
Payment Wallets	184
UPI	84
Cash on Delivery	297

Table 9 shows response for online shopping of customers where customers were asked about mode of payment. This question was multi-choice close ended and segregates 500 respondents on the basis of their mode of payment during online shopping of products and services. The survey found that 60% of consumers preferred debit card and cash on delivery as a mode of payment for purchasing products and services online. When setting up an online store, finding out which types of payment methods to use is essential for the customers. Not only because there are different types to choose from, but certain types are optimized to maximize money saving opportunities. Internet banking and payment wallets were other preferred mode of payment by 42% and 37% respectively. The least preferred mode of payment was UPI and credit/debit card on delivery. It seems that individuals have still not adopted well this newly introduced mode of payment.

Q6. From the following statements select anyone that best describes you.

Table 10 Response for Online Shopping of Customers for their VALS Statements		
VALS Statements	No. of Respondents	Respondents (%)
Innovators	58	12%
Thinkers	189	38%
Achievers	40	8%
Experiencers	19	4%
Believers	51	10%
Strivers	23	5%
Makers	63	13%
Survivors	57	11%
Total	500	100%

Table 10 show responses for online shopping of customers where customers were asked about their choice for VALS statements they belong to. This question was multi-choice close ended and segregates 500 respondents on the basis of their choice for value and lifestyle segments. The survey found that 37% of customers fall under thinkers segment of VALS statement. VALS is a way of seeing people based on their attitudes, needs, desires, beliefs and demographics. The VALS framework consists of eight types which are innovators, thinkers, achievers, experiencers, believers, etc. This survey further showed that 13% of customers fall under makers segment. Lifestyle segmentation has become very popular with marketers due to the availability of measuring devices and tools and the intuitive categories that result from this process. Producers target versions of their products and their promotions in different lifestyle segments. The lifestyle analysis begins by asking questions about the activities, interests and opinions of consumers. Further responses of customers were innovators (12%), survivors (11%) and the least number of respondents considers themselves as strivers (5%) and experiencers (4%). Research reveals vast amounts of information regarding attitudes towards product categories and user and non-user features that marketers can use to target their products.

IV. CONCLUSION

Researchers tried to study the current status of online shopping. The research was carried out on 500 customers from across India. Opinions from these respondents were collected through the social media platform and email ids using a well-structured questionnaire. Researchers draw on data analysis and interpretation findings. Researchers have drawn the following conclusions and suggestions. The revolution in the telecommunications sector has recently brought a growing number of internet users in India, and customers use the internet for online shopping. To increase the number of customers for online shopping it is necessary to attract all customer classes with extensive advertising and promotion by online shopping companies. This article has conducted a thorough literature review to profile online shoppers based on demographic variables. The following are summarized observations. Most studies have shown that online shoppers are young and fall under the 19-25 year (37%) or 26-40 years (51%) age group. However, studies have shown that older consumers are more open to purchases on the internet. Second, according to data collected by gender, this can be attributed to the fact that women see higher risk and are highly exploratory when shopping online than men. Women are more concerned with offline shopping and useful shopping. 58% of clients chose long-lasting products, such as computers, mobile devices and accessories. In addition to these other favorite products, female and men's fashion are 46% and 45% respectively. The survey found that 76% of clients prefer services such as mobile charges and online payments. Tourism, tickets and reservations, food delivery at home and films and TV shows are among the most popular services consumed online. These are 62%, 59% and 58%, respectively. Online shopping sites are flooded with discounts and schemes that tempt customers to shop online. Most online

shoppers are either professionals (52 %) or students (21 %). Online shoppers have higher or higher household/available incomes than average. During the survey of internet shoppers, it was found that online shoppers average monthly revenues ranged from Rs. 50,000 to 1, 00,000. It was observed that marital status had no significant effect, with 56% of customers being married only 44%. There are several payment modes for online shopping, but the most preferred method of payment is Cash on Delivery and Debit Card according to this survey. Determine which types of payment methods are essential for customers when setting up an online store. Not only because different types of products are to be chosen, but some types are optimized to maximize money savings. Due to the availability of measuring devices and instruments and the intuitive categories resulting from this process, lifestyle segmentation has become extremely popular with marketers. Manufacturers aim at product versions and promotions in various lifestyle segments. The analysis of lifestyles begins with questions about consumer activities, interests and opinions. VALS is a way to see people based on their attitudes, needs, wishes, convictions and demographics. The VALS framework consists of eight types, innovative, thinking, attaining, experiencing, and believing. This survey also found that 13% of customers fall into the manufacturers segment. The survey found that 37 percent of customers are covered by the VALS report. The analysis of lifestyles begins with questions about consumer activities, interests and views. The study highlighted the importance of the impact on online consumer buy behavior of demographic factors (gender, age, income, employment and marital status). The results of this study recommended that organizations and companies develop the strategies to boost online consumers buying behavior.

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