

Use of Internet market with few clicks with Analytical hierarchical Process

Nirmala chavan

Economics

Assistant professor

Kunda College of Commerce and Economics

Vile Parle West, Mumbai 400056

Abstract

Purpose – The objective of the research study is to explore the problems and risk perceived by the women customers in the process of online shopping. In order to achieve this objective, the opinion of the ten randomly selected frequent online shopper women customers is analyzed from two cities of Haryana state of India using the statistical method “Analytical hierarchical Process (AHP)”. This study focuses on the loopholes of online shopping factors explaining the online buying behavior among women customer.

Approach – In the research study the objective is to explore the problems and risk perceived by the women customers in the process of online shopping. In order to achieve this objective, the opinion of the ten randomly selected frequent online shopper women customers is analysed using the statistical method “Analytical hierarchical Process (AHP)”. In this process the various available perceived risks associated with online shopping are listed on the basis of literature review as well as discussions with the women customers doing the online shopping. These selected women customers were asked to compare these different mentioned risk pairwise with the help of a questionnaire especially designed for the purpose (attached in annexure 2). On the basis of received responses from the selected women customers the process of AHP is applied. **Findings** –The results of the AHP provided the factors indicating the different loopholes and fear aspects of the online shopping behavior of the women customers. The naming of these loopholes in online shopping are fear of gap between expected and received product, fear of personal safety during the time of delivery ,more risky process in terms of payment, price of product, risk of right product delivery, risk of product quality, no feel and touch, no enjoyment, inability to use internet, medium of recreation. **Conclusion** –This paper studies the loopholes in online shopping from the perspective of women customers doing online shopping. From a theoretical point of view, not many empirical studies have been conducted to study the loopholes of online shopping with perspective of women.

Keywords: 1.Online shopping, 2.Loopholes, 3.Women customers.

Introduction

Internet market is place where anyone from anywhere can buy/sell anything which is required by them with few clicks .Anyone in the world that is using internet is a potential consumer of cyber business, as online shopping is more convenient, time saving and easy reach. The qualities and advantages of online shopping are one of the reasons for the ignorance of traditional way of shopping and acceptance of online shopping. (Kotler, 2003). Online market is a place where women customers play a vital role in shopping of goods and services of their requirements. In today’s scenario everyone very frequently is adopting electronic channels for fulfilling their

daily needs by shop products and services online and has shown a growing interest in e-shopping. The globalization of competition and development of information technology have enhanced customer awareness and created a situation where people prefer shopping online rather than migrating shopping as it provides quality products as well as saves time. (Khushboo Makwana et. al., 2014).

Online Shopping attract the customers due to the availability of products in huge varieties, time saving and price flexibility in products under the same platform. (Ferri et. al., 2008). Trend of online shopping is taking speed with the time as the online customers start believing on this aspect of shopping. (Lixandriou, 2017). Online shopping is making the life of customer's so easy due to the availability in cyber space and technological advancements but it does not mean that the customers are fully satisfied with this medium of online shopping, they have some confusions and risks in their mind regarding the safety -security, quality of products, availability of products , fraud in payment etc. This research study is concentrating on the loopholes in online shopping from the prospective of women customers and also to draw suggestions to improve the online shopping.

2. Literature Review

Online shopping now days is catching among women in India as a new trend of shopping also called as digital shopping. People of India are more concerned about time and energy saving, without going out people wants to know about latest fashion and lifestyle. Online shopping give them a platform for being updated (Deepti Kshirsagar 2015). online shopping provides convenience factors like-delivery of product at home, effortless and time saving way for Shop, flexibility to buy anything from anywhere without thinking about time. Buy 24*7 (Richa. D, 2015)

Convenience to shop online is the most important motivating tool for a buyer to shop online. Indian women required risk free shopping, easy online shopping experience, privacy and security issues, and multiple shopping payment methods (Prashant Raman, 2014). If the consumer is not satisfied with the safety and security features of the website till then they will not shop, even any deal or discount cannot attract them to purchase. (Kim & Byramjee, 2014).

The drivers of online shopping decision are trust, secure transactions and right information received. (Mittal , 2013). There are lots of technological innovations which have taken place in the daily life of people, and physical shopping is not fully matching with the today's work environment and is not sufficient for fulfilling the requirements of consumers. Thus people start using internet as a mode of e-shopping as it gives a lot of benefits like convenience, prices, speed, product availability, information of product, sale and after sale services. Internet shopping facilitates towards branded product access which are not available in the local markets. It is also a whole new way to create value for customers and build relationships with them. (Kotler and Armstrong, 2012, 532).

Characteristics like education level, last shopping experience, income of the online shopper, and gender affects the frequency to purchase online. (Jain, S.K & Jain, M, 2011). Researcher proposes that online shopper always worry about safe delivery, right delivery and prices of the product. These confusing points may lead to lack of confidence in their shopping process because they cannot feel and touch the product while shop online and with this if they face any fraud then there is no strict Laws and remedies available to provide them justice and solution also the lack of knowledge is there, which allow the user to think twice before shop online. But still there is a lot of potential and scope for internet shopping is available in developing countries (Sharma, 2011). This research work stressed on technological advancements. As per the researcher technological innovations are taking place in individual's daily life with a giant speed and especially the way e-commerce is growing is a bench mark for others. These innovations have totally changed the way of watching TV, interactions with each other, reading news and even buying and selling of new as well as used products, e-marketers has totally changed the structure of shopping by offering day to day discounts, new schemes, loyalty benefits, cash backs and many others attractive offers (Ramirez Nicolas, 2010).

(Eliasson, Lafourcade, & Smajovic, 2009) explores that many of the non-online shoppers want to shop online products, specially the women and teenagers. But the issue of no touch, no feel bound them to take a step back specially during the shopping of clothes, jewelry, handbags and perfumes. But in online shopping it is not possible until you receive the product also apprehension of technology and deficient in computer knowledge are the big reasons for not shop Online. (Sharma and Mittal, 2009)-States that Indian economy is growing with a giant speed in E-commerce field. Population of India is in millions and half of it is young, energetic and technology friendly, which accept innovations and technology in positive manner due to convenience, comfort and huge product choices. Online shopping in India shows a huge potential for buyers as well as for online marketers in various product categories like apparel, electronics goods, baby products, entertainments, dining, home and furnishing, books, DVD'S, CD'S, health and beauty products for men, women, teens and kids. The wrong order and late order delivery of product are the major reasons for dissatisfaction among online users (Holloway, B. B., & Beatty, S. E. 2008)

The higher education level of shopper is not required for online shopping, but with the basic education and technology usage anybody can shop on web. In his further study the researcher emphasized on other factors like, age, gender, income, education, culture, frequency of internet usage, comfort with internet, frequency of online purchase, innovativeness, emotions, satisfactory level of past transaction etc are compelling factors of online shopping (Zhou, et al., 2007; 46).As per (Seock & Bailey, 2007) for female, shopping is the best way to enjoyment, they search more on internet and have more shopping experience than male respondents.

As per (Kotler and Armstrong, 2007) there are four factors which are responsible for online buying are- personal which belongs to the buyer's gender, age, income, occupation, their education level and life style. Psychological factors belong to mindset and perception towards online Shopping. Social that belongs to the society and others include - cultural, traditional, nature, family norms and ultimately these all belongs to need and use of product for buyer. According to (Smith and Rupp, 2003) five factors that affects the online consumer towards their shopping decision are Socio-cultural factors, psychological factors, personal, post purchase factors and experience while shopping.

3. Research Methodology

The objective of the research study is *to find out loopholes in online shopping from the prospective of women customers and to draw suggestions*. This paper explores the problems and risk perceived by the women customers in the process of online shopping. In order to achieve this objective, the opinion of the ten women customers randomly selected is analyzed using the *Analytical Hierarchical Process (AHP)* statistical method. In this process the various available perceived risks associated with online shopping are listed on the basis of literature review as well as discussions with the women customers doing the online shopping. These selected women customers were asked to compare these different mentioned risk pair wise with the help of a questionnaire especially designed for the purpose. On the basis of received responses from the selected women customers the process of AHP is applied.

4. Data Analysis

Despite the fact that online shopping is going popularity day by day still the customers face different types of problems in this new way of shopping. In order to understand the risk in online shopping as perceived by the women customers, a survey is conducted. The different risk associated with online shopping is noted down with the help of literature review as well as discussion with the women customers. The responses are collected against these listed perceived risk associated with online shopping. The descriptive analysis of the responses is shown below:

4.1 Perceived risk associated with the online shopping from women customer’s perspective

Statements	Mean	SD
Risk of product quality	3.42	1.198
Risk of right product delivery.	3.48	1.226
Price of online products.	3.39	1.177
Fear of gap between expected and received product	3.80	1.054
No see and touch factors	3.42	1.203
Inability to use internet for online shopping	3.44	1.166
I found no enjoyment during online shopping	3.47	1.272
I found it more risky process in terms of payment.	3.58	1.075
I found online shopping as recreation	3.54	1.1753
Fear of personal safety during delivery	3.64	1.103

The results of descriptive analysis indicate the biggest perceived risk associated with online shopping is the fear of gap between the expected and the received products. In case of the online shopping the major problem faced by the women customers is that they have doubt that whatever the product they are watching online may not be the same when they received it. On the website the companies are using attractive visual effects so that the product seems attractive. Thus the customers have doubt whether they received the product as they saw it or not. The other major risk is fear of safety at the time of delivery. It is observed that in the metro cities where most of the family are nuclear, the women are normally alone during daytime. Also many incident happens where the delivery persons were made attempts of theft and robbery. Such incidents create a fear in women customers that some mis happenings may possible at the time of delivery. Thus the women customers are not felling safe at the time of delivery in case of online shopping. Thee another major risk includes the perceived risky payment. The women customers are also not feeling safe transactions in case of online shopping. In addition to the above analysis the AHP method is also applied in order to compare the different risk associated with online shopping. The results of AHP analysis applied on the responses received from women customers is discussed in next section.

4.2 Problems and risks perceived in online shopping from women customer’s perspective using analytical hierarchical approach (AHP)

The use of online shopping platform by the women customers for buying different products is the part of daily life. The reliability and safety of the online shopping transaction is must in order to ensure the success of the online shopping. In addition to this the timely and safe delivery of the required product bought by the women customer is must. In the research study the fourth objective is to explore the problems and risk perceived by the women customers in the process of online shopping. In order to achieve this objective, the opinion of the ten randomly selected frequent online shopper women customers is analysed using the statistical method “Analytical hierarchical Process (AHP)”. In this process the various available perceived risk associated with online shopping are listed on the basis of literature review as well as discussions with the women customers doing the online

shopping. These selected women customers were asked to compare these different mentioned risk pairwise with the help of a questionnaire especially designed for the purpose (attached in annexure 2). On the basis of received responses from the selected women customers the process of AHP is applied.

In current scenario with the advent of digital technology the large numbers of online shopping websites are available for buying the products online. A large range of products of different brands are available here to the customers and even at attractive prices. Most. The women customers selected for AHP analysis were asked for pairwise comparison available in the matrix form. The matrix used for AHP process is shown in table. The initial matrix used for the AHP method has blank cells in upper triangular matrix, 1 in the diagonal and cross (X) in the lower triangular matrix. The women customers are asked for the pairwise comparison and provide the input which lies between 1 and 10. The main diagonal of the matrix is having number 1 as the same components are considered as equally important. The rest of the cells (upper triangular matrix) represent the pairwise comparisons of various attributes representing the perceived risk associated with online shopping. The designed matrix was shared with 10 women customers in total. These selected customers of online shopping were asked to compare the mention attributes of risk associated with online shopping in the upper triangular matrix given to them. The input scores received by the selected women customers are averaged and shown below in table 4.2:

Table 4.2: Preferences of Media Professionals in use of different types of Information Sources using analytical hierarchical approach (AHP)

	Product quality risk	Right product delivery risk	Price of online products.	Fear of gap between expected and received product.	No see and touch factors.	Inability to use internet for online shopping.	I found no enjoyment during online shopping.	I found it more risky process in terms of payment.	I found online shopping as recreation.	Fear of personal safety during the time of delivery
Risk of product quality	1	3.35	4.2	0.158	2.3	1.2	4.5	0.25	0.333	0.167
Risk of right product delivery	0.299	1.000	0.200	0.333	4.300	3.300	0.500	4.000	3.200	0.333
Price of online products.	0.238	5.000	1.000	0.167	4.100	4.500	3.300	0.333	4.300	0.250
Fear of gap between expected and received product	6.300	3.000	6.000	1.000	5.300	6.100	2.400	2.100	5.400	3.300
No see and touch factors.	0.435	0.233	0.244	0.189	1.000	2.200	3.000	4.600	3.500	0.250
Inability to use internet for online shopping.	0.833	0.303	0.222	0.164	0.455	1.000	0.167	4.100	1.100	0.167
I found no enjoyment during online shopping.	0.222	2.000	0.303	0.417	0.333	6.000	1.000	0.143	1.100	0.333
I found it more risky process in terms of payment	4.000	0.250	3.000	0.476	0.217	0.244	7.000	1.000	6.000	0.500
I found online shopping as recreation.	3.000	0.313	0.233	0.185	0.286	0.909	0.909	0.167	1.000	0.250
Fear of personal safety during the time of delivery	6.000	3.000	4.000	0.303	4.000	6.000	3.000	2.000	4.000	1.000
Total	22.327	18.448	19.402	3.392	22.291	31.453	25.776	18.693	29.933	6.550

The matrix shown above is further processed. The value in each cell is divided with column total. The average of each row is estimated and arranged in the ascending order. The final outcome of the AHP process in the study is the estimation of the relative importance of each mentioned attribute of the perceived risk associated with the online shopping from women customer's perspective.

Table: 4.3

Risk of product quality	0.045	0.182	0.216	0.047	0.103	0.038	0.175	0.013	0.011	0.025	0.086
Risk of right product delivery	0.013	0.054	0.010	0.098	0.193	0.105	0.019	0.214	0.107	0.051	0.087
Price of online products.	0.011	0.271	0.052	0.049	0.184	0.143	0.128	0.018	0.144	0.038	0.104
Fear of gap between expected and received product (1)	0.282	0.163	0.309	0.295	0.238	0.194	0.093	0.112	0.180	0.504	0.237
No see and touch factors.	0.019	0.013	0.013	0.056	0.045	0.070	0.116	0.246	0.117	0.038	0.073
Inability to use internet for online shopping.	0.037	0.016	0.011	0.048	0.020	0.032	0.006	0.219	0.037	0.025	0.045
I found no enjoyment during online shopping.	0.010	0.108	0.016	0.123	0.015	0.191	0.039	0.008	0.037	0.051	0.060
I found it more risky process in terms of payment (2)	0.179	0.014	0.155	0.140	0.010	0.008	0.272	0.053	0.200	0.076	0.111
I found online shopping as recreation.	0.134	0.017	0.012	0.055	0.013	0.029	0.035	0.009	0.033	0.038	0.038
Fear of personal safety during the time of delivery (3)	0.269	0.163	0.206	0.089	0.179	0.191	0.116	0.107	0.134	0.153	0.161

The perception of different dimensions of perceived risk associated with the online shopping from women customer's perspective are different. This relative importance of each individual perceived risk associated is measured with the help of estimating the average of the proportion scores for each component row wise. Based on the estimated relative importance of each individual perceived risk associated with the online shopping from women customer's perspective the relative preference is arranged in ascending order as shown below in table 4.4

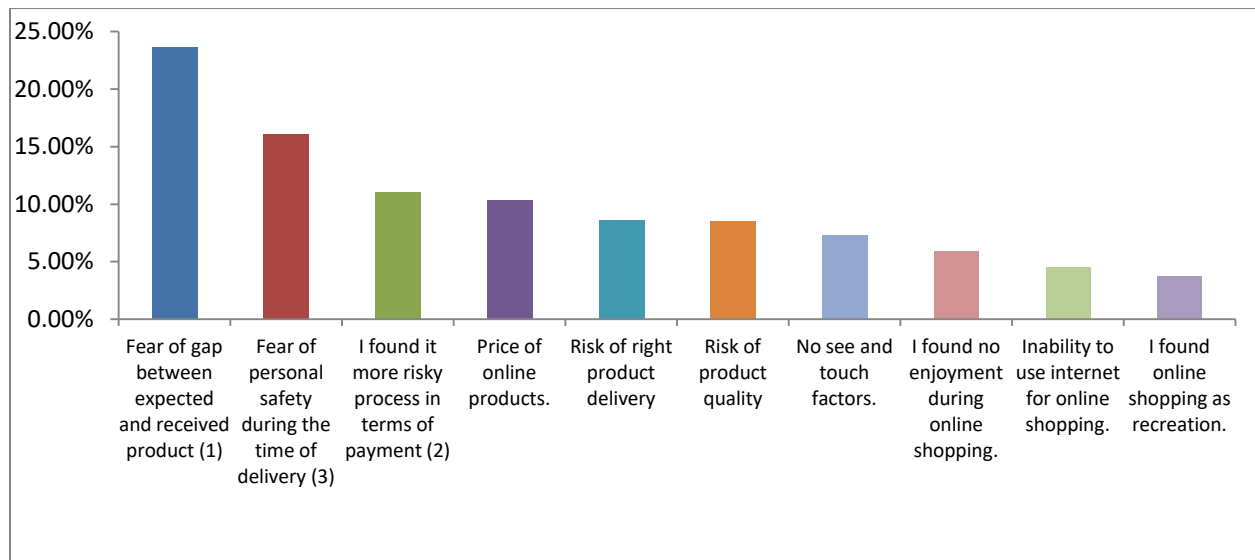
Table: 4.4

Perceived risk with the online shopping from women customer's perspective	Relative importance
Fear of gap between expected and received product (1)	23.70%
Fear of personal safety during the time of delivery (2)	16.07%
I found it more risky process in terms of payment (3)	11.07%

Price of online products.	10.37%
Risk of right product delivery	8.65%
Risk of product quality	8.56%
No see and touch factors.	7.33%
I found no enjoyment during online shopping.	5.97%
Inability to use internet for online shopping.	4.54%
I found online shopping as recreation.	3.75%

The above table indicates that fear of gap between expected and received product (23.7%) is found to be the most important perceived risk associated with the online shopping from women customer's perspective. This is followed by the perception that the women customers have the fear of personal safety during the time of delivery. It is observed that the delivery boy can involve with criminal activity and may be harmful for the women customers at the time of delivery. Also the results indicate that the women customers also feel riskier in terms of payments (11%). The relative importance of different perceived risk associated with the online shopping from women customer's perspective is also shown in the table. The figure shown below indicates the relative importance of the perceived risk associated with the online shopping from women customer's perspective.

Graph: 4.1



5. Conclusion and Discussion

In today's context, online shopping is gaining popularity among all customers, especially women customers. Now, the new way of shopping using the internet provides many new attractions to women customers, such as easy process, 24 hrs. availability, variety at one place, attractive offers and discounts, etc. However, the online shopping process is not totally error-free. The process of online shopping is also having risk. Some of the risks are perception-based and few are experienced by some of the women customers. This paper made an effort to understand the perceived risk associated with online shopping from the perspective of

women customers. It is found in the study that most of the women customers have fear of gap between expected and received product (23.7%) which is found to be the most important perceived risk associated with the online shopping from women customer's perspective. This is followed by the perception that the women customers have the fear of personal safety during the time of delivery. It is observed that the delivery boy can involve with criminal activity and may be harmful for the women customers at the time of delivery. It is also observed that the women customers also feel riskier in terms of payments (11%). It is expected that in future the online websites which are providing the online shopping platform will take care of these risks and add more women customers in their list.

References:

1. Alan D. Smith, William T. Rupp, (2003) "Strategic Online Customer decision making: leveraging the transformational power of the Internet", *Online information Review*, Vol.27 issue: 6, pp. 418-432.
2. D.Richa (2015). *Computer Science and Management Studies*, IJARCSMS, Volume 3, Issue 9, September 2015 pg. 80-87 © 2015.
3. Eliasson, M., Lafourcade, J.H., & Smajovic, S. (2009). *E-commerce- A study of Women's online purchasing behavior*. Jonkoping International Business School.
4. Ferri F., Grifoni P., Guzzo T. (2008). *Social Aspects of Mobile Technologies on Web Tourism Trend*. In *Handbook of Research in Mobile Business, Second Edition: Technical, Methodological and Social Perspectives* (pp. 293-303). Sydney: Bhuvan Unhelkar .
5. Holloway, B. B., & Beatty, S. E. (2008). *Satisfiers and Dissatisfiers in the Online Environment A critical Incident Assessment*. *Journal of Service Research*, 10(4), 347-364
6. Jain, S.K., & Jain, M (2011). *Exploring Impact of consumer and product characteristics on E commerce Adoption: A study of Consumer in India*. *Journal of Technology Management for Growing Economics*, 2(2), 35-64.
7. Kim, S. H., & Byramjee, F. (2014). *Effect of Risk on Online Consumer's purchasing Behavior: Are They Risk -Averse or Risk- Taking?* *Journal of Applied Business Research*, 30(1), 161.
8. Kotler, P., & Armstrong Gray. (2012). *Principles of marketing*. In *Principles of marketing*. Pearson Prentice Hall, 2012.
9. Kotler, P., & Armstrong. (2007). *Principles of marketing*. In *Principles of marketing*. Pearson Prentice Hall.
10. Lixandriou R. (2017). *E-Commerce Trend Forecasting For Romania Vs European Union*. *Journal of Smart Economic Growth*, 2(1).
11. Mittal, A (2013). *E-commerce: It's Impact on Consumer Behavior*. *Global journal of Management and Business studies*, Vol 3, Number 2(2013),pp 132-138.
12. Raman P. (2014) *Factors Influencing Women Consumers buying behaviour towards Online Shopping in India*. *Journal of Contemporary Management Research*, 8(2), 23.
13. Ramirez Nicolas (2010), *Asian journal of management and research* 3(2), 396-405
14. Seock, Y. K ., & Bailey Lauren .R. (2007). *The influence of college students's shopping orientation and gender differences on online information search and purchase behaviour*". *International Journal of consumer studies/ volume 32, issue 2*.
15. Sharma and Mittal (2009). *Prospectus of e-commerce in India*. *Asian Journal of management and research*. 3(2), 396-408.
16. Zhou, L. and Zhang, D. (2007) *Online Shopping Acceptance Model-A Critical Survey of Consumer Factors in Online Shopping*, *Journal of Electronic Research*, Vol.8, No.1, pp 41-62