

Demographics Variables and Its Impact on the Factors Affecting the Women Consumers' Online Repeat Purchase Intention in India: An Empirical Study

Prashant Raman

ABSTRACT

With the growing importance of the e-commerce industry in India, it is critical for the online vendors and marketers to recognise the factors affecting the online female consumers' repeat purchase intention and identify the effects of female demographic characteristics on online shopping. This paper is an attempt to determine the determinants of online repeat purchase intention in the Indian situation. The study has identified factors like product, risk, convenience, trust, social influence, satisfaction, price, customer services, promotions and enjoyment that affect the online female consumers' repeat purchase intention. It has also identified the demographic factors like age, education and income; they are equally affected. Campaigns or strategies related to retaining customers and enticing repurchase behaviour should be aimed at a very micro level rather than only on the factors affecting online shopping. The study has amalgamated the factors affecting female online shoppers and the female demographics to evaluate the repurchase intention. A total of 10 factors affecting the online shopping have been considered along with the three demographic variables.

Keywords: Online repeat purchase, Demographics, Buying behaviour, Online shopping factors, India

JEL Classification Codes: M31, J11, L81

Biographical Note: Mr. Prashant Raman is currently working as an Associate Professor, FMS-WISDOM, Banasthali Vidyapith, Banasthali University, Rajasthan, India. He can be reached at prashantraman5@gmail.com.

INTRODUCTION

Online retailing has become an essential channel or business model for several companies. As the competition increases in the online retailing market, the core issue for online vendors has moved from attracting new customers to motivating consumers to do repeat purchases. A research done by Mainspring and Bain & Company (2000) mentions that a normal customer is required to shop four times at an online store before the store start making profits from that customer. Therefore, it is vital for online vendors to recognise the exact motives behind why shoppers are enthusiastic to repurchase.

Retaining online consumers is of immense value for all the companies as it makes them achieve competitive advantage. The most important and loyal customers for the company are those who spend more money, purchase more frequently, do not react to competitors promotions and spread positive word-of-mouth (*Dick and Basu, 1994; Bolton, 1998; Rust and Donthu, 1995*). There have been studies indicating that by increasing customer retention there is a rise in the profits for companies especially the companies that vie in established and extremely aggressive markets, particularly in service industries like banking, hotels and airlines (*Fornell and Wernerfelt, 1987; Reichheld and Sasser, 1990*). According to Reichheld and Scheffer

(2000), increasing customer retention by a mere 5% could enhance a firm's profitability by 25% to 95%.

India in 2016 has around 460 million internet users (*Internet Live Stats, 2016*), ranking number second in the world. The number of online shoppers in India grew by 95% from 2013 to 2015, and this number is estimated to reach 140 million by 2018 and 220 million by 2020. Also with the growing disposable incomes, these internet users are spending more and more money on online products and services, creating a huge prospect for the growth of e-commerce in India. The e-commerce industry in the country is expected to be worth US\$38 billion in 2016 as compared with US\$23 billion revenues in 2015, a whopping rise of 67% (*Assocham, 2016*). The key forces fuelling the growth of e-commerce in India are substantial increase in the number of internet users, rising approval of online payments, propagation of internet-based devices and last but not the least favourable demographics. It has thus become vital for online players to understand the behaviour of Indian women consumers towards online shopping and their repurchase intentions, keeping in mind their shifting desires and lifestyles and devise strategies to enhance their online purchasing experiences and satisfaction levels.

Many studies pertaining to online shopping activities are done in the western world but miniscule research is done in other countries (*Stafford et al., 2004*). In the Indian context, the empirical researches on online shopping are very small in number. India is currently witnessing an extraordinary growth in the e-commerce sector. A study related to the demographic variables associated with Indian women consumers along with the different factors affecting the repeated purchasing intention is thus required. Many online players are concentrating on attracting new customers but to make profits in the long run, they need to persuade consumers to become repeat purchasers. This paper aims to address this knowledge lacuna by empirically examining the variables and factors affecting the Indian women consumers' online repeat purchasing intentions.

In the following section, a review on demographic variables and factors affecting the online shopping is done from the existing literature. After that, a series of research questions are presented following which a brief description of the methodology, analysis of the survey data, results and finally the importance and managerial implications of these results are discussed.

LITERATURE REVIEW

Repurchase intention has been defined by many researchers in many ways. In this study, customer repeat purchase intention is defined as a person's decision about purchasing a product or service again, decision to get involved in future activity with a service provider and what structure the activity will take (*Zeithaml et al., 1996; Hellier et al., 2003*).

Factors Influencing Consumers' Online Shopping

Product

A vital factor affecting the repurchase intention of the consumer in the online context is product information. Product information is nothing but the information available with the consumer regarding different features of the product which will help him make a sound decision to assess the product. Proper information is very important for consumer's consumption in online shopping and representing information related to the products and services on the internet becomes vital for online companies (*Chau and Tam, 2000*). Appropriate information has a great effect on those consumers that see a huge risk in shopping online and thus information sharing can help them to surmount these fears and form a positive attitude of using online stores. Therefore, online shopping experience significantly depends on the information provided on the company's website to nullify the lack of physical contact. Product information thus plays an important role in online buying decisions. Information and knowledge concerning the product are positively associated with customer satisfaction (*Bennett et al., 2005*). Another

important factor is the risk associated with the product. It is when the ordered product does not perform as expected or mentioned (*Horton, 1976*). A superiorly professed product quality may boost the perceived value and result in higher customer satisfaction and enhanced repurchase intention (*Snoj et al., 2004*). While shopping online, consumers do not get to see and touch the product before actually buying it and hence may develop lower levels of trust and increased perceived risk. Perceived product quality ambiguity can enhance consumer's perceived risk towards online stores (*Walter et al., 2006*).

Risk

Perceived risk has a multidimensional framework containing physical, financial, psychological, time, performance and social risks (*Roselius, 1971; Jacoby and Kaplan, 1972*). Study done by *Casaló et al. (2008)* suggests that the way personal data is collected and processed influences the level of distrust among the consumers. Repeat purchase depends on the way customer's privacy is protected. If privacy is guaranteed then the consumers will be more than ready to repurchase online. Increase in the consumer mistrust generates a hurdle for online shoppers even if they are fascinated to shop online. This deficiency of reliance is based on the apprehension that online retailers will trade their personal information to other parties without their approval or knowledge. Some of the consumers doubt that information related to their credit card would reach potential hackers and sharing such details on the internet is not safe (*Collier and Bienstock, 2006*). Such a breach in the security measure could lead to serious problems for the consumers if these hackers use the credit card account for illegal purposes. This trepidation keeps several consumers away from shopping online.

Convenience

One of the important benefits influencing the adoption of online shopping is the perception of convenience as it provides an opportunity to shop at home 24/7 (*Hofacker, 2001*). *Yu et al. (2005)*, in their study also

mentioned about a positive correlation among 'perceived usefulness, convenience and behavioural intention'. This apparent advantage of online shopping which cannot be disregarded is convenience. It is convenience which enhances the search efficiency of a consumer by providing a platform at home to shop online. Convenience to shop online results in decrease in frustration levels of combating traffic, waiting time at counters due to long queues and looking for parking space. Moreover, the convenience to shop at one place and look for different varieties of products without going from one store to the other is unbeatable. It is hence recognised that convenience directly affects customer satisfaction. *Seiders et al. (2007)* discovered that convenience resulted in increased satisfaction and led to influencing consumers' future repurchase intentions.

Trust

Trust plays a vital part in building a long-term association among the consumers and the retailers. Based on a study done by *Chiu et al. (2009)*, trust is defined as a combination of particular beliefs like sympathy, capability and honesty. This explains that the good intentions of company are not participating in support of the client under consideration, anticipation not leading to ambiguity and the association between the buyer and seller is honest and candid. Thus, trust plays an important role in building long-term relationships (*Eisingerich and Bell, 2007*). Deficiency of trust in consumers can decrease the possibility of doing online shopping as they will be apprehensive to buy from a vendor who is not trustworthy (*Hume, 2008*). On top of it, earlier research indicates that trust acts as a vital ingredient in influencing customers to repurchase (*Law and Bai, 2008; Roman, 2007*). With the increase in the e-commerce transactions, there is also an increase in the complications and ambiguity of shopping online. Consumers tend to pursue some cognitive paths so as to lessen these complexities and uncertainties. Trust thus becomes a valuable part in this situation (*Grabner-Kraeuter, 2002*) and also an important aspect in influencing consumers' shopping intentions (*Lim et*

al., 2009; Dennis *et al.*, 2010). Trust is not only considered as critical in conventional shopping context (Bloemer and Odekerken-Schroder, 2002) but also in online shopping environment (Jarvenpaa *et al.*, 2000). It also plays a decisive role in online shopping as it aids consumers to evade potential opportunistic behaviour of the vendors (Gefen *et al.*, 2003).

Social Influence

According to McKenna and Bargh (2000), social interfaces on the internet has four distinctions from actual life in context to social psychology viewpoint: (i) consumers can communicate with others incognito, (ii) physical distance is not vital, (iii) physical look is not essential and (iv) communication does not need to be concurrent. Jalilvand *et al.* (2011) indicates that online shopper reviews play two important functions in social influence: (i) educational (providing further customised information) and (ii) evocative (providing positive or negative indicators of product acceptance). A report from Ramus and Nielsen (2005) suggests that online consumers recommends or try to influence family, acquaintances or contemporaries to experience online shopping. Some of the negative views held by online shoppers are more often provoked by personal experience and experiences of referent individuals. Yadav *et al.* (2013) mentions that the social setting acts as a significant aspect in persuading and shaping professed needs. Sometimes by watching other people buying and using the product entices the consumers to adopt the same products and services. Consumers tend to read and analyse the product evaluations done by other consumers and use it as one more reference point and form a favourable or an unfavourable attitude. Thus, by doing all these assessments, consumers deduce that whether the product in question is good or not (Burnkrant and Cousineau, 1975). Consumers repurchase the products when they are content and influence other consumers as well by discussing about the satisfied products (Richins, 1983).

Price

Koyuncu and Bhattacharya (2004) revealed in their research, consumers prefer to buy more from online

stores for the reason that they offer better prices. Price is an essential factor to draw consumers to make online shopping. A lower than market price for a product online has acted as a reason for the consumers to not log out from their online expedition. Research on marketing literature illustrates price as a chief reason for customer satisfaction since customers constantly think about price when evaluating any product and service value (Fornell, 1992; Zeithaml, 1988; Anderson and Sullivan, 1993; Cronin *et al.*, 2000). Biswas and Blair (1991) states that the price cut could influence customers' price belief, and eventually affect their shopping satisfaction. Li *et al.* (1999) also endorses the views shared by many researchers that price acts as a significant factor for consumers in the online shopping environment. It is their expectation of buying things at a relatively low price in comparison with traditional buying which satisfies them to go for online shopping.

CUSTOMER SERVICES AND SATISFACTION

Customer services and satisfaction

A study done by Kim *et al.* (2009) mentions that reliability of customer service in the online context is one of the vital facets that adds to the overall customer satisfaction level. Ndubisi (2011) explains that customer loyalty comes into the picture when reliability and satisfaction gets enhanced. Reliability plays a critical part in retaining and attracting the customers (Goode and Harris, 2007). Consumers' intention to shop in the future is strongly related to customer satisfaction (Patterson and Spreng, 1997; Durvasula *et al.*, 2004). Satisfaction acts as a predecessor for repurchase intention. Consumers assess their potential buying intentions on the basis of benefits attained from earlier experiences and extrapolate it as expectations of future benefits. A lot of studies divulge that a positive association exists between customer satisfaction derived from good customer service and repurchase intention (Anderson *et al.*, 1994; Rust and Zaborik, 1993). A satisfied customer is more likely to buy again or buy more in

the future than an unsatisfied customer (Reichheld, 1996; Johnson et al., 2001; Nigel and Jim, 2002). When consumers do online shopping, they not only evaluate the product variety and offers but also the way an online vendor fulfil their expectations through offline support (Wolfenbarger and Gilly, 2003). For example, getting the product at the right time, receiving the correct product and receiving the product at an agreed upon condition, all these influences the degree of satisfaction for customers (Collier and Bienstock, 2006). The online shoppers consider the website not only as an information system but also as a virtual outlet that offers all the stages of service within the buying process. When consumers are not able to manually scan the quality of the product or service, they tend to have an elevated level of ambiguity about the buying result and hence are more apprehensive in making the buying decision (Ahn et al., 2004; Hsu, 2008). Previous study has revealed that on time delivery of product and easy mechanism to return the product drastically boost a customer's positive experiences. It also enhances their level of enjoyment and fun and eventually fulfilling their core purpose of buying a product online (Ha and Stoel, 2009).

Promotion

An additional approach to draw more consumers and to improve the competitiveness of online retailers is to offer discounts and offers. According to Strahilevitz and Myers (1998) 'an unexpected promotion may be attributed to pure luck and may reduce feelings of guilt associated with purchase of a product'. With respect to this, online vendors provide different and valuable promotions (for instance, free delivery and mark downs) (Oliver and Shor, 2003). Promotions can help consumers influence purchase decisions and contentment with the purchases (Darke and Dahl, 2003).

Enjoyment

The consumers that enjoy their online shopping activity have a positive attitude towards it, and are more likely to shop again. An enjoyable or exciting

experience of shopping online will have a hangover effect (Menon and Kahn, 2002). Pleasure of using a website considerably influences the intentions to use the website (Davis et al., 1992; Igarria and Iivari, 1995; Teo et al., 1999; Venkatesh et al., 2002). Experiencing pleasure in a shopping exercise has a positive consequence on perceived enjoyment and intention to repurchase (Van der Heijden 2003).

Demographic Variables

Consumer demographics are the most regularly studied section in online shopping studies. Though there are a plethora of suggestions that consumers' demographics such as age, income and education are correlated to online shopping activities (Liebermann and Stashevsky, 2009), the existing empirical researches communicates quite a few inconsistent outcomes.

Income has always remained an area of study of consumer disparity as the supposition that superior income would result in improved access to technology resources will hold good. In earlier studies, it was illustrated that online shopping and income are positively correlated (Mahmood et al., 2004; Suskind, 2004). This may be due to online users with higher incomes presume lower risk when shopping online, whereas consumers with lower income levels perceive probable financial losses when doing online transactions (Hernández et al., 2011).

Education has also been linked to the use of internet and online shopping (Liao and Cheung 2001; Li et al., 1999). Highly educated consumers are more likely to be technically educated also. Consequently, these ideas have stretched to shopping activities as well. Consumers with higher levels of education have accounted for more frequently finding products online which best meet their needs compared with those with lower education levels Punj (2011). Conversely, there are some studies which state that education is not a major causation of online shopping (Bellman et al., 1999; Mahmood et al., 2004). Therefore, the correlation between education and online shopping is a segment which needs further research.

The effect of age on online shopping has some contradictory outcomes. A lot of research has been done to identify a relationship between the effect of age and online shopping behaviour. Many of the researchers suggest a positive correlation between the two (*Bhatnagar et al., 2000; Donthu and Garcia, 1999; Liebermann and Stashevsky, 2009*), whereas some believe that there is a negative or no relationship at all between age and online shopping behaviour. Hence like in education, age is also one of the areas that require more study.

RESEARCH METHODOLOGY

Questionnaire Design

The questionnaire was divided into two parts. The first part of the questionnaire had questions on demographic information of the likely respondents including age group, income level, education level, proficiency on the internet and so on. The second part of the questionnaire had 34 statements covering the independent and dependent variables of the study. Each statement was presented as a five-point Likert-scaled response question with 1 being 'strongly disagree' to 5 'strongly agree'.

Research Questions

RQ1: Does 'age' have an effect on the different factors of online shopping that influences online repeat purchase intention?

RQ2: Does 'income' have an effect on the different factors of online shopping that influences online repeat purchase intention?

RQ3: Does 'Education' have an effect on the different factors of online shopping that influences online repeat purchase intention?

Factors include: Product, risk, convenience, trust, social influence, satisfaction, price, customer services, promotions and enjoyment

Sample

E-commerce is on the rise around the globe. According to Nielsen (2014), the rate of intention to shop online

around the world has doubled and in a few cases, tripled also between 2011 and 2014 across more than half of 22 categories considered. Different age group people behave differently towards online shopping and not all age group people are shopping online at an identical level. The age group that has shown the maximum rise in the digital era is the Millennial (age 21–34). These consumers are severe users of the internet and our respondents also majorly belong to the younger age group which conforms to the above mentioned report. Online survey method was chosen to gather the data and invitations to participate in the research that were sent to 1,500 random female respondents through e-mail by sending the link to fill the survey. A total of 909 responses were received. No follow-up e-mail reminders were used to enhance participation. All the respondents were considered as internet users. The respondents were also instructed to keep in mind the recent online purchase experience while giving answers to the questions. In researches where large variance (i.e. above 25%) is likely to be explained, a sample size of 80 is considered to be adequate for a regression model having up to 20 predictors (*Field, 2005*).

Analysis of Data and Results

Showcasing the survey results, analysis of the data and discussions on the results are done in this section. First, the demographic profile and other details of respondents are displayed. Next, explaining the findings of reliability and validity test of the questionnaire. Followed by, the multiple regression analysis and interpretations of the findings.

Profile of Respondents

The profiles of 909 female respondents who have shopped online are represented in Table 1. About 82% of the respondents were below the age group of 30 years and 72% of the respondents were from masters or above educational level. There were nearly 75% of respondents belonging to a monthly income level of below Rs. 30,000.

Table 1: Demographic profile of respondents

Variable	Categories	Frequency	%
Age	Below 30 years	747	82.18
	Above 30 years	162	17.82
Education	Bachelors	249	27.39
	Masters or above	660	72.61
Income	Below Rs. 30,000	684	75.25
	Above Rs. 30,000	225	24.75

The summary information of the other categorical variables, specifically 'internet usage', 'internet proficiency', 'primary access to internet', 'number of hours of internet use per week' and 'primary use of the internet other than the work' are given in Table 2.

More than 60% of the respondents were using the internet for more than 5 years and around 74% regarded themselves as skilful and very skilful in using the internet. Around 50% of the respondents used the internet from their homes and 38% of the respondents used the internet for information and product search.

Reliability Test

Reliability analysis was done on all the constructs by calculating Cronbach's alpha value. The results are presented in Table 3. The Cronbach's alpha values for all the constructs were well above 0.7 as recommended by Cavana *et al.* (2001).

George and Mallery (2003) recommend rejecting any construct which has a Cronbach's alpha value of less than 0.5. The alpha values are more than the rejection level hence the internal consistency of the scales of the constructs used in the study verifies the reliability of the scales used.

Validity Test

Principal component analysis was used to measure the construct validity (Cavana *et al.*, 2001). The data from the survey were subjected to two tests before principal component analysis was done. The statistical test for Bartlett test of sphericity was significant ($p = 0.000$; $df = 528$). The value of Kaiser–Meyer–Olkin (KMO)

Table 2: Other details of respondents

Variable	%	Categories
Internet usage	0.7	Less than 1 year
	14.5	1–3 years
	21.5	3–5 years
	63.4	Above 5 years
Internet proficiency	7.6	Not skilful
	18.5	Somewhat skilful
	52.5	Skilful
	21.5	Very skilful
Primary access to internet	48.2	Home
	19.8	Work place
	31.7	Hostel
	0.3	Cyber cafe/public place
Number of hours of internet use per week	24.1	Less than 5 h
	24.8	5–10 h
	21.1	10–20 h
	30.0	Above 20 h
Primary use of the internet other than the work	37.6	Information and product search
	5.3	Purchasing
	27.1	E-mail/E-card/other communication (i.e. chatting)
	25.7	Game/music/downloading/entertainment
	4.3	Online banking/pay bills

was 0.887 and in the acceptable range of 0.5 and 1.0. Both these tests show that principal component analysis was appropriate for the data collected from the survey. The factor analysis was done using VARIMAX procedure for orthogonal rotation. The details of the principal component analysis are presented in Table 3. The Statistical Package for the Social Sciences (SPSS) output shows that the eigenvalues for all constructs were greater than 1.0 except for two constructs, namely 'promotions' and 'enjoyment'. These constructs are included based on the scree plot analysis. The eigenvalues range from 10.571 for 'Product' to 0.839 for 'enjoyment'. The total variance explained by the 10 factors extracted is

Table 3: Factors identified by the principal components factor analysis

Factor's Name	Variable	Factor Loadings	Eigenvalue	Percentage of variance explained	Cronbach's reliability coefficients
Product	Internet shopping provides more variety of products.	0.882	10.571	32.03	0.904
	I would be more likely to shop online if more extensive descriptions of items were included.	0.851			
	Online shopping provides a better quality product.	0.846			
	I would be more likely to shop online if the pictures of the items were clearer.	0.836			
	When shopping on the Internet pictures and colors are clear and representative of the products.	0.766			
	I do not prefer to compare the products by seeing and touching them before buying.	0.457			
Risk	I am willing to give my personal information when shopping on the Internet.	0.887	3.165	9.592	0.911
	Online shopping is safe for credit / debit card use.	0.858			
	I trust the security of online payment methods such as credit / debit cards etc.	0.834			
	I would be more likely to shop on the Internet if adequate security measures are taken for credit / debit cards.	0.815			
	I am not concerned about possible interception of financial information by an unidentified third party.	0.749			
Convenience	Shopping through the internet makes ordering items convenient	0.837	2.64	8	0.863
	I shop online because I can reduce my efforts in traveling, walking, parking, waiting etc.	0.808			
	I would be more likely to shop on the Internet if the Web site was easy to use.	0.677			
	I like to shop on the Internet because it is easy to compare many products.	0.674			
Trust	When the online retailers are well known, I am not worried about their reliability.	0.859	2.016	6.11	0.844
	When shopping on the Internet, the store's reputation does not concern me.	0.808			
	I trust the online retailers privacy policies mentioned on their Web sites.	0.763			
	I do not want to see and touch the products before I buy them.	0.586			
Social Influence	The opinions and experiences of my friends affect my purchasing decision.	0.867	1.76	5.333	0.834
	The opinions and experiences of my family affect my purchasing decision.	0.855			
	The opinions and experiences discussed in online forums affect my purchasing decision	0.694			

Table 3 cont.....

Factor's Name	Variable	Factor Loadings	Eigenvalue	Percentage of variance explained	Cronbach's reliability coefficients
Satisfaction	When shopping on the Internet, I am satisfied with the delivery system.	0.761	1.263	3.827	0.806
	I am satisfied with the return policy of Internet shopping.	0.755			
	I get better service when shopping on the Internet than traditional retail store.	0.753			
Price	Shopping online permits me to buy an item at a relatively lower price.	0.802	1.231	3.729	0.85
	Online shopping helps me in saving money.	0.799			
Customer Services	I would be more likely to shop online if product returns were easier.	0.792	1.012	3.066	0.871
	I would be more likely to shop online if faster delivery was ensured.	0.661			
Promotions	I usually watch online advertisements for discounts and sales deals.	0.759	0.87	2.635	0.816
	Marketing initiatives or promotions such as banner advertisement, sales, or free gifts allow me to access great deals on the Internet.	0.715			
Enjoyment	Online shopping is a part of my leisure time activity.	0.853	0.839	2.544	0.829
	I enjoy shopping on the Internet.	0.62			

Notes:- KMO measure of sampling adequacy = 0.887; $p = 0.000$ ($p < 0.05$); $df = 528$; cumulative percentage rotation sums of squared loadings = 76.869

76.869%. The convergent validity is established by factor loadings greater than 0.50. All items were easily discriminated and grouped according to the respective constructs. There were no overlapping items which establish discriminant validity.

Multiple Regression Analysis

Assumptions for Regression Analysis

The six suppositions of regression analysis have to be dealt with before moving for regression analysis. Field (2005) describes the assumptions as follows:

- normality,
- linearity,
- independence of error term,
- non-existence of multicollinearity,
- non-appearance of heteroscedasticity and
- absence of outlier and influential observations

The histogram resulted in the symmetric distribution of residuals and a unimodal distribution of values satisfying the normality postulation. The scatter plot showed no heteroscedasticity and the distribution was linear in nature.

The value of Durbin–Watson was 1.4 which was relatively nearer to 2, showing the independence of error term. There was no multicollinearity in the data, as the tolerance statistics were all above 0.2 and Variance inflation factors (VIF) values below 5. A value of 10 has been recommended as the maximum level of VIF (Hair et al., 1995; Kennedy, 1992; Marquardt, 1970; Neter et al., 1989) and a value of 0.10 is recommended as the minimum level of tolerance (Tabachnick and Fidell, 2001). The normal $p-p$ plot analysis showed a consistent spread around the normal probability plot of a straight line when mapped against the predicted values and hence confirmed the absence of outlier and any prominent observations.

Regression Results

Multiple linear regression was conducted to determine the structure of the relationship between the independent variables, namely product, risk, convenience, trust, social influence, satisfaction, price, customer services, promotions and enjoyment and the effect of demographic variables like age, income and education on the dependent variable that is online repeat purchase intention. The results are given in Tables 4–6.

Age and Its Effect on Online Repeat Purchase Intention

From Table 4, the following interpretations are derived: For the age group of below 30 years product, convenience, social influence, satisfaction, customer services and promotions have a significant impact on the online repeat purchase intention. The consumers in this category are influenced significantly by product and customer services for doing online shopping as the p -value is less than 0.05. In contrast, the consumers from the above 30 years categories do not get influenced by social influence, satisfaction, customer services and promotions but they get influenced by the price factor. Below 30 years, respondents are more risk takers and hence risk as a factor does not influence them but respondents belonging to above 30 years category are significantly affected by it. These respondents are more risk averse and are cautious while doing online transactions. Both the groups trust the online vendors and hence trust as a factor does not significantly affect them. This means that when they would have purchased the product for the very first time they were satisfied with the vendors' reputation and privacy policies and hence do not hesitate to come back and shop again with them. The younger age group is constantly sharing reviews and asking for feedbacks about a product or service online and so they take that information seriously and get influenced by suggestions given by their family, friends and others. Social influence as a factor has a negative influence on online repeat purchase for below 30 years age group. Possible

reasons could be bad prior online purchasing experience, non-timely delivery of product or not receiving the right product. But in case of respondents of above 30 years of age, social influence do not have any significant affect. These online shoppers are much more experienced and have prior knowledge and are smart shoppers and do not get influenced by others easily. They make their own rational decisions. The customers of below 30-year age group are influenced by promotions and services provided by the online vendors. Customers look for deals, offers and discounts to buy any product online. But the customers in the above 30 years category do not get influenced by customer services and promotions. This signifies that marketers focusing on external stimulus like online advertisements and promotions to older age group customers will not result in any positive outcomes but the same external stimulus will have a positive effect for the below 30 years customers. Another important factor that influences online repurchase intention of above 30 years female shoppers is product. Women consumers in this age group are negatively affected by Product factor comprising of variety, quality and so on. This means that consumers are not sure about the reliability of the product online.

Regression Equations

The multiple regression equation based on the SPSS output is given below:

If all age groups are considered

Consumer online repurchase intention = 3.584 + 0.107 (product) - 0.043 (risk) + 0.107 (convenience) + 0.061 (trust) - 0.192 (social influence) + 0.017 (satisfaction) + 0.065 (price) + 0.138 (customer services) + 0.084 (promotions) + 0.051 (enjoyment)

For age below 30 years

Consumer online repurchase intention = 3.503 + 0.172 (product) - 0.070 (risk) + 0.104 (convenience) + 0.069 (trust) - 0.149 (social influence) + 0.078 (satisfaction) + 0.027 (price) + 0.183 (customer services) + 0.108 (promotions) + 0.055 (enjoyment)

Table 4: Results of multiple linear regression analysis with Age as controlling variable

Model Summary											
All Ages				Below 30 years				Above 30 years			
R	R Square	Adjusted R Square	Std. Error of the Estimate	R	R Square	Adjusted R Square	Std. Error of the Estimate	R	R Square	Adjusted R Square	Std. Error of the Estimate
.287 ^a	0.082	0.072	1.053	.334 ^a	0.111	0.099	1.029	.507 ^a	0.257	0.208	0.972

a. Predictors: (Constant), Enjoyment, Promotions, Services, Price, Satisfaction, Social, Trust, Convenience, Risk, Product

ANOVA^a

Model	All Ages					Below 30 years					Above 30 years				
	Sum of Squares	df	Mean Square	F	Sig.	Sum of Squares	df	Mean Square	F	Sig.	Sum of Squares	df	Mean Square	F	Sig.
Regression	89.473	10	8.947	8.072	0.000 ^b	97.499	10	9.75	9.213	0.000 ^b	49.481	10	4.948	5.232	0.000 ^b
Residual	995.339	898	1.108			778.886	736	1.058			142.797	151	0.946		
Total	1084.812	908				876.386	746				192.278	161			

a. Dependent Variable: Would you purchase again on the internet?

b. Predictors: (Constant), Enjoyment, Promotions, Services, Price, Satisfaction, Social, Trust, Convenience, Risk, Product

Coefficients

Factors	All Ages					Below 30 years					Above 30 years				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta			B	Std. Error	Beta			B	Std. Error	Beta		
(Constant)	3.584	0.035		102.6	0	3.503	0.038		91.32	0	3.908	0.102		38.42	0
Product	0.107	0.035	0.097	3.05	0.002	0.172	0.037	0.163	4.646	0	-0.298	0.098	-0.233	-3.037	0.003
Risk	-0.043	0.035	-0.039	-1.233	0.218	-0.07	0.038	-0.065	-1.846	0.065	0.251	0.091	0.213	2.758	0.007
Convenience	0.107	0.035	0.097	3.049	0.002	0.104	0.039	0.093	2.644	0.008	0.271	0.077	0.273	3.5	0.001
Trust	0.061	0.035	0.056	1.753	0.08	0.069	0.039	0.062	1.779	0.076	-0.009	0.082	-0.008	-0.105	0.916
Social Influence	-0.192	0.035	-0.176	-5.508	0	-0.149	0.04	-0.131	-3.71	0	-0.098	0.073	-0.103	-1.339	0.182
Satisfaction	0.017	0.035	0.015	0.482	0.63	0.078	0.038	0.072	2.057	0.04	-0.133	0.086	-0.119	-1.553	0.123
Price	0.065	0.035	0.06	1.87	0.062	0.027	0.038	0.025	0.728	0.467	0.203	0.092	0.178	2.205	0.029
Customer Services	0.138	0.035	0.126	3.946	0	0.183	0.038	0.167	4.795	0	0.044	0.082	0.04	0.536	0.593
Promotions	0.084	0.035	0.077	2.408	0.016	0.108	0.037	0.101	2.898	0.004	-0.13	0.089	-0.109	-1.456	0.148
Enjoyment	0.051	0.035	0.046	1.448	0.148	0.055	0.039	0.049	1.413	0.158	0.117	0.073	0.119	1.603	0.111

Dependent Variable: Would you purchase again on the internet?

Table 5: Results of multiple linear regression analysis with Income as controlling variable

Model Summary											
All Income				Below Rs. 30,000				Above Rs. 30,000			
R	R Square	Adjusted R Square	Std. Error of the Estimate	R	R Square	Adjusted R Square	Std. Error of the Estimate	R	R Square	Adjusted R Square	Std. Error of the Estimate
.287 ^a	0.082	0.072	1.053	.340 ^a	0.116	0.102	1.01	.304 ^a	0.093	0.05	1.126

a. Predictors: (Constant), Enjoyment, Promotions, Services, Price, Satisfaction, Social, Trust, Convenience, Risk, Product

ANOVA^a

Model	All Income					Below Rs. 30,000					Above Rs. 30,000				
	Sum of Squares	df	Mean Square	F	Sig.	Sum of Squares	df	Mean Square	F	Sig.	Sum of Squares	df	Mean Square	F	Sig.
Regression	89.473	10	8.947	8.072	0.000 ^b	89.714	10	8.971	8.791	0.000 ^b	27.709	10	2.771	2.185	0.020 ^b
Residual	995.339	898	1.108			686.812	673	1.021			271.331	214	1.268		
Total	1084.812	908				776.526	683				299.04	224			

a. Dependent Variable: Would you purchase again on the internet?

b. Predictors: (Constant), Enjoyment, Promotions, Services, Price, Satisfaction, Social, Trust, Convenience, Risk, Product

Coefficients

Factors	All Income					Below Rs. 30,000					Above Rs. 30,000				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta			B	Std. Error	Beta			B	Std. Error	Beta		
(Constant)	3.584	0.035		102.5	0	3.511	0.04		87.54	0	3.781	0.096		39.302	0
Product	0.107	0.035	0.097	3.05	0.002	0.15	0.038	0.146	3.945	0	-0.103	0.097	-0.077	-1.066	0.288
Risk	-0.043	0.035	-0.039	-1.233	0.218	-0.06	0.039	-0.056	-1.534	0.125	0.034	0.085	0.028	0.399	0.69
Convenience	0.107	0.035	0.097	3.049	0.002	0.123	0.04	0.113	3.058	0.002	0.094	0.075	0.086	1.247	0.214
Trust	0.061	0.035	0.056	1.753	0.08	0.094	0.041	0.085	2.307	0.021	0.014	0.077	0.013	0.183	0.855
Social Influence	-0.192	0.035	-0.176	-5.508	0	-0.205	0.043	-0.177	-4.713	0	-0.06	0.072	-0.06	-0.838	0.403
Satisfaction	0.017	0.035	0.015	0.482	0.63	0.068	0.04	0.063	1.695	0.09	-0.084	0.082	-0.073	-1.026	0.306
Price	0.065	0.035	0.06	1.87	0.062	0.016	0.039	0.015	0.404	0.687	0.185	0.086	0.159	2.168	0.031
Customer Services	0.138	0.035	0.126	3.946	0	0.162	0.039	0.152	4.174	0	0.161	0.079	0.135	2.03	0.044
Promotions	0.084	0.035	0.077	2.408	0.016	0.06	0.039	0.056	1.546	0.123	0.134	0.079	0.114	1.699	0.091
Enjoyment	0.051	0.035	0.046	1.448	0.148	0.043	0.041	0.039	1.057	0.291	0.173	0.076	0.157	2.288	0.023

Dependent Variable: Would you purchase again on the internet?

Table 6: Results of multiple linear regression analysis with Education as controlling variable

Model Summary											
All Education Levels				Graduates and below				Post Graduates and above			
R	R Square	Adjusted R Square	Std. Error of the Estimate	R	R Square	Adjusted R Square	Std. Error of the Estimate	R	R Square	Adjusted R Square	Std. Error of the Estimate
.287 ^a	0.082	0.072	1.053	.409 ^a	0.167	0.132	0.914	.255 ^a	0.065	0.051	1.094

a. Predictors: (Constant), Enjoyment, Promotions, Services, Price, Satisfaction, Social, Trust, Convenience, Risk, Product

ANOVA^a

Model	All Education Levels					Graduates and below					Post Graduates and above				
	Sum of Squares	df	Mean Square	F	Sig.	Sum of Squares	df	Mean Square	F	Sig.	Sum of Squares	df	Mean Square	F	Sig.
Regression	89.473	10	8.947	8.072	0.000 ^b	39.914	10	3.991	4.782	0.000 ^b	54.016	10	5.402	4.512	0.000 ^b
Residual	995.339	898	1.108			198.64	238	0.835			776.971	649	1.197		
Total	1084.812	908				238.554	248				830.986	659			

a. Dependent Variable: Would you purchase again on the internet?

b. Predictors: (Constant), Enjoyment, Promotions, Services, Price, Satisfaction, Social, Trust, Convenience, Risk, Product

Coefficients

Factors	All Education Levels					Graduates and below					Post Graduates and above				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta			B	Std. Error	Beta			B	Std. Error	Beta		
(Constant)	3.584	0.035		102.641	0	3.706	0.068		54.282	0	3.525	0.043		81.079	0
Product	0.107	0.035	0.097	3.05	0.002	0.142	0.067	0.131	2.105	0.036	0.083	0.042	0.076	2.001	0.046
Risk	-0.043	0.035	-0.039	-1.233	0.218	-0.033	0.068	-0.029	-0.477	0.634	-0.064	0.041	-0.059	-1.558	0.12
Convenience	0.107	0.035	0.097	3.049	0.002	0.119	0.072	0.103	1.652	0.1	0.1	0.041	0.094	2.455	0.014
Trust	0.061	0.035	0.056	1.753	0.08	0.108	0.064	0.108	1.694	0.091	0.054	0.043	0.048	1.249	0.212
Social Influence	-0.192	0.035	-0.176	-5.508	0	-0.274	0.063	-0.265	-4.367	0	-0.147	0.043	-0.129	-3.396	0.001
Satisfaction	0.017	0.035	0.015	0.482	0.63	-0.027	0.066	-0.026	-0.409	0.683	0.038	0.042	0.034	0.897	0.37
Price	0.065	0.035	0.06	1.87	0.062	0.176	0.056	0.191	3.132	0.002	0.008	0.044	0.007	0.175	0.861
Customer Services	0.138	0.035	0.126	3.946	0	0.11	0.059	0.116	1.878	0.062	0.164	0.043	0.144	3.775	0
Promotions	0.084	0.035	0.077	2.408	0.016	0.083	0.063	0.08	1.302	0.194	0.075	0.042	0.068	1.785	0.075
Enjoyment	0.051	0.035	0.046	1.448	0.148	-0.008	0.061	-0.009	-0.138	0.89	0.074	0.043	0.066	1.741	0.082

Dependent Variable: Would you purchase again on the internet?

For age above 30 years

Consumer online repurchase intention = 3.908 - 0.298 (product) + 0.251 (risk) + 0.271 (convenience) - 0.009 (trust) - 0.098 (social influence) - 0.133 (satisfaction) + 0.203 (price) + 0.044 (customer services) - 0.130 (promotions) + 0.117 (enjoyment)

Income and Its Effect on Online Repeat Purchase Intention

According to Table 5, the female consumers having income below Rs. 30,000 are influenced by factors such as product, convenience, trust, social influence and customer services. These factors have a significant impact on their online repurchase intention. The consumers in this category are influenced significantly by social influence and customer services as the *p*-value is less than 0.05. In comparison, consumers in the above Rs. 30,000 income level get influenced by price, customer services and enjoyment. For the consumers at higher income levels, price acts as a significant factor to do online shopping. The repeat purchase intention of the female consumers is dependent on the pricing of the product. This indicates that consumers are conscious of investing the money on the right priced product. These consumers enjoy the online shopping environment and therefore enjoyment factor positively affects their repeat purchase behaviour. Another important factor affecting these consumers is the services provided by the vendors like easy return policies, faster delivery of products and so on. A lot of repeat purchasers flock back to online shopping because of the customer services. For the consumers at lower income group, price does not have any significant influence. The consumers are more influenced by the type of product offerings, trust on online vendors and convenience of getting the product delivered at home. It also signifies that consumers in this income bracket are more risk takers and focus on product variety and quality rather on price.

Regression Equations

The multiple regression equation based on the SPSS output is given below:

If all income groups are considered

Consumer online repurchase intention = 3.584 + 0.107 (product) - 0.043 (risk) + 0.107 (convenience) + 0.061 (trust) - 0.192 (social influence) + 0.017 (satisfaction) + 0.065 (price) + 0.138 (customer services) + 0.084 (promotions) + 0.051 (enjoyment)

For income below Rs. 30,000

Consumer online repurchase intention = 3.511 + 0.150 (product) - 0.060 (risk) + 0.123 (convenience) + 0.094 (trust) - 0.205 (social influence) + 0.068 (satisfaction) + 0.016 (price) + 0.162 (customer services) + 0.060 (promotions) + 0.043 (enjoyment)

For income above Rs. 30,000

Consumer online repurchase intention = 3.781 - 0.103 (product) + 0.034 (risk) + 0.094 (convenience) + 0.014 (trust) 0.060 (social influence) - 0.084 (satisfaction) + 0.185 (price) + 0.161 (customer services) + 0.134 (promotions) + 0.173 (enjoyment)

Education and Its effect on Online Repeat Purchase Intention

Referring to Table 6, the consumers with the education level of graduation and below are significantly impacted by factors product, social influence and price. The most crucial factor affecting the repeat purchase of female consumers is the social influence. This factor negatively influences the repeat purchasing behaviour of the consumers. The younger generation is hooked onto various social media platforms and share information every second. This constant reviewing and analysing of products and services influences the other peer groups. A negative influence can be attributed to issues like bad online shopping experience, risk involved and so on. Consumers share such information on various platforms which results in creating a negative perception towards online shopping. Another important factor influencing the below graduate respondents is the price. As the income level of these consumers is not at par with the consumers at higher education levels, they are very conscious about buying the right product and at a reasonable price. These

consumers are more value oriented and price conscious. In contrast, the consumers belonging to the education level of post-graduation and above get significantly influenced by product, convenience, social influence and customer services. Customer services and social influence act as major influencers towards repeat purchase intentions. This indicates that consumers are more inclined towards the services provided by the vendors and what their peer group is suggesting. Other factors influencing the repeat purchase behaviour of postgraduate above are product and convenience. Consumers believe that convenience act as an additional motivation to repeat their online purchases. Comparing many products sitting at one place, avoiding queues at the shops and easy ordering mechanisms makes the consumers come again to shop online. Thus, education has a significant effect in predicting online repeat purchase intentions.

Regression Equations

The multiple regression equation based on the SPSS output is given below:

If all education levels are considered

Consumer online repurchase intention = 3.584 + 0.107 (product) - 0.043 (risk) + 0.107 (convenience) + 0.061 (trust) - 0.192 (social influence) + 0.017 (satisfaction) + 0.065 (price) + 0.138 (customer services) + 0.084 (promotions) + 0.051 (enjoyment)

For education level graduation and below

Consumer online repurchase intention = 3.706 + 0.142 (product) - 0.033 (risk) + 0.119 (convenience) + 0.108 (trust) - 0.274 (social influence) - 0.027 (satisfaction) + 0.176 (price) + 0.110 (customer services) + 0.083 (promotions) + 0.008 (enjoyment)

For education level post-graduation and above

Consumer online repurchase intention = 3.525 + 0.083 (product) - 0.064 (risk) + 0.100 (convenience) + 0.054 (trust) - 0.147 (social influence) + 0.038 (satisfaction) + 0.008 (price) + 0.164 (customer services) + 0.075 (promotions) + 0.074 (enjoyment)

Managerial Implications

This study finds that age, income and education have a considerable impact on the women consumers' repeat purchase intention. The study provides insights to online retailers, marketing managers and female shoppers in India. Online vendors and marketers will be able to make effective and efficient online shopping strategies to retain existing customers and entice them to come again and shop online. It is important therefore to assess the factors that affect the online repeat purchase intentions. As there are considerable variations in terms of buying behaviour among different age groups, income levels and education levels of Indian female consumers, the online retailers can concentrate on developing segment specific strategies by segregating them into different categories of age, income and education. Marketers and online vendors should be very clear about devising a strategy for their target base. For example, as younger population is more risk oriented as compared with older age group, implementing a risk averse strategy for them will not work and vice versa. Consumers at the higher income level are influenced by price but female shoppers at lower income group do not. Hence, vendors and marketers need to focus on customising their strategies for different segments. The consumers belonging to higher education levels are influenced significantly by customer services and convenience. So, it is very crucial that online retailers develop specific strategies focusing on providing better services and offering high class convenience to the consumers for this group. It has also revealed in the study that overall social influence has a negative impact on the repeat purchase intentions. This means that the discussions on the online forums are negatively influencing the online female buyers to shop again. This gives a huge scope for the online vendors to actively participate on various social media platforms to attenuate any apprehensions and negativity that the female consumers are having towards online shopping. This will not only help in building a strong and reputed online brand but also increase the trust and reliability amongst the consumers, thus increasing repeat purchase behaviour.

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