

Impact of Information Technology on Consumer Protection in the Digital Era

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ABSTRACT

Online shopping is one form of non-store patronage medium and the reason customers are moving towards online shopping is that they experience a lot of conveniences. For many housewives planning time, transportation time, and transportation expenses. The present study was conducted for a comparative study of online shopping among the working and non-working women in the urban area of the Agra district. The data were analyzed by using a t-test. Samples of 50 women (25 workings + 25 non-working) were taken from Agra, City. In this study statistically, significant differences regarding online shopping for whom and cost of online shopping were observed ($p < 0.05$) between working and non-working women. Although no significant difference in buying practices of type clothes, beneficial, to facing problems between working and non-working women at 5% level of significance.

Keywords- Online, working, non-working, shopping.

I. INTRODUCTION

Online shopping is becoming the part and parcel of the life of many consumers. Since the use of the Internet for shopping is increasing day in and day out it is imperative for marketers to understand the type of customers and their behaviour who are patronizing online shopping. For so many consumers it is a routine chore to purchase grocery also from their desks.

A consumer is one who buys or utilizes a product or service. He is sometimes referred to as an end-user subsequently he is the final halt and does not usually transfer or trade the thing to another person. An adolescent buying and playing a video game is an example of a buyer who is also a consumer. A customer does not have to be the buyer—for example if a woman purchases cereal for her family. "Each family member is a product consumer." Anyone who purchases a product service is not inevitably a user or consumer. Individuals and the elements that influence their decisions to spend their resources on consumption-related things have been the focus of shopper behavior research. Shopper behavior

notions and theories have drawn on a variety of disciplines, including psychology, social psychology, sociology, cultural anthropology, and economics. Consumer Shopping Behaviour, according to Kotler, Keller, Koshy, and Jha (2012), is the study of how people shop.

One of the biggest issues with purchasing online is finding the right product. It's possible that after receiving the product, you'll discover that you ordered the incorrect item. You may have picked the incorrect size or the size you selected does not meet your needs.

Online shopping is the process of acquiring goods and services from merchants who sell on the internet. Since the internet's beginnings, merchants have sought to sell their items to internet users. Shoppers may visit web businesses from the comfort of their homes and shop while sitting in front of the computer.

Many people prefer to shop online because it is more convenient. For example, if she shops at a brick-and-mortar store, she will have to drive there, park, and walk around until she finds the products she needs. Once she has found the items she wants to buy, she will likely

have to wait in long lines at the cash register. Online shopping, on the other hand, allows consumers to avoid these drawbacks. When a person signs on to the Internet, she goes to the store's website and selects the things she wants, which are then placed in a virtual shopping basket until she is ready to go shopping. The procedure may be carried out in the early morning or late at night. Online gaze never closes and re-opens 24 hours a day.

A consumer must rely on body measures to ensure that apparel fits properly; if the clothes arrive at the mall and are too small, the consumer must return it. This may be an inconvenience that some customers may not want to deal with.

II. OBJECTIVES

1. To understand the socio-economic characteristic of the selected women.
2. To know the online shopping among the selected women.
3. To compare online shopping between working and non-working women.

III. REVIEW OF LITERATURE

A review of relevant literature prevents duplication of effort, identifies the strengths and flaws of previous studies, and guides the design of future studies. It assists the researcher to understand how to go to the study's frontier.

An overview of the works of acknowledged experts and past studies, as stated by Best (1982), gives proof that the researcher is conversant with what is previously known and what is still unknown and unproven. This stage helps to avoid redundancy and gives important ideas and suggestions for acknowledging studies that demonstrate strong agreement and those that appear to provide contrasting results since good research is founded on prior knowledge. It also aids in the sharpening and defining of existing knowledge in the issue area, which serves as the foundation for a research project. Stafford, Turan, and Raisingani also addressed the gender discrepancy in internet buying (2004).

Men and women have completely opposed values when it comes to "successful" buying, according to Bakewell and Mitchell (2006). They also observed that male and female consumer behavior varied. According to Pramugha Mamgain (2007), Because electronic gadgets such as phones and iPads usually involve an individual choice compared to products catering to the needs of the entire family, the net gain for the virtual world is high, and the increasing internet of the net survey people online shopping parcel is witnessing a whopping 200 percent growth in the sale of electronic items every year.

Friends/peers were the most influential (60 percent) for the purchase of clothing items, according to Kotwal et al. (2008), since the females valued the opinions of their friends and peers. They also discovered

that boutiques (40 percent) were the second most influential element in apparel selection. Seock, Yoo, and Bailey (2008) proposed seven purchasing attitude characteristics in their study, including fashion and price consciousness, shopping, time efficiency, in-home shopping, and brand/store/site loyalty. Females were shown to be more motivated toward enjoyment, brand awareness, pricing, and shopping, resulting in hedonic reasons.

Kristen Wiig and Chery Smith's (2009) study looked at the factors that influence low-income women's dietary choices. The goal of the current study was to evaluate the grocery shopping behavior and food stamp utilization of low-income women with children to uncover factors impacting their food choices on a restricted budget, in the middle of a hunger-obesity contradiction. Women like shopping more than men, according to Craik (2009), and have a more favorable attitude about browsing and social contact that occurs often during the purchase process. Shopping is associated with leisure for women, and it holds emotional, psychological, and symbolic value for them. Furthermore, women spend twice as much time in stores as men, and women are the most frequent window shoppers.

Sharma and Babel (2009) in their study concluded that respondents purchased clothes according to their own choice, and prepared a budget for purchasing branded clothes and observed that respondents preferred to purchase apparel from the discount and sale of special gifts attached to brands and quality of the product.

Sharma and Babel (2010) reported that the majority of respondents prepared a budget for purchasing branded clothes. Gary Mortimer (2011) did a study on family grocery shopping, which was formerly thought to be a woman's domain; however, current social and demographic trends are challenging conventional gender roles within the family structure. Men went grocery shopping more freely and frequently than women, yet the substance of male shopping behavior and attitudes may be investigated. This study identifies certain shop features, evaluates the perceived relevance of those traits, and investigates any gender, age, or economic disparities that may exist. Based on opinions on the relevance of most shop aspects, the findings revealed substantial statistical disparities across genders. Male grocery customers, on average, ranked supermarket store attributes lower than female shoppers. Shoppers' levels of related significance were unaffected by their income; however, respondents' age, education, and employment had an impact on their perceptions of price, promotions, and cleanliness.

Sriparna Guha (2013) did a study in urban India to analyze evolving perspectives and compare the purchasing behavior of working and non-working women. Women's several obligations have been found to have an impact on their own and their family's purchasing habits. According to the survey, working women are also worried about price, quality, and brand, and are frequently influenced by others when making purchases. According

to Chaing and Dholakia, consumers encountered issues with online purchases when they transitioned to offline shopping (2014).

IV. METHODOLOGY

A series of aspects have to be looked forwards to achieve the goal, all these methodological aspects are described distinctively under the

1. Choice of the local
2. Choice of the Sample
3. Tools and Techniques Used in the Study
4. Variables Used
5. Procedure of Data Collection
6. Statistical Analysis

1. Selection of the Local:

The study was conducted in the urban area of the Agra District.

2. Selection of the Sample:

The most crucial part of any research is sampling. It is also known as the research project's basis. According to Gupta (2002) "A sample is the part of the universe, which we select for the purpose of investigation, the sample should exhibit the characteristics of the universe that it should be micros (small universe)."

For the purpose of the present investigation, a multistage stratified sampling technique was used for the selection of the samples. Agra district was selected purposively in the first stage as it was convenient to the researchers. Agra district is divided into rural and urban areas, out of these areas, the urban area was again selected purposively as it was the need of the study. The urban area of the Agra district consisted of 100 wards. Out of the wards, one ward namely Khandari was selected randomly in the third stage. Khandari ward consisted of 37 mohallas. Out of the mohallas, one mohalla namely Azad Nagar was again selected randomly in the fourth stage. One woman aged 20-50 years was included in the present study. Thus, 50 women were the unit of information for the present study.

3. Tools and Techniques:

A schedule was developed with the help of a supervisor and expert on the subject. This schedule consists of two parts, namely general information and online shopping.

(1) **General Information:** This part contained the name, address, age, sex, religion, caste, education, family type, occupation, members in the family, and family monthly income of the selected respondents.

(2) **Online shopping:** This part contained the questions related to online shopping by the respondents.

4. Variable used:

Dependent Variable: Dependent variable is affected by the independent variables. Online shopping by the respondents was used as the dependent variable in the present study.

Independent Variable: In the present study socio-economic characteristics of the respondents that is age,

religion, caste, and education. family type, occupation, members in the family, & family monthly income were used as independent variables.

5. Procedure of Data Collection

After selecting the respondents, the investigator visited their house and introduced herself and explains the purpose of the visit to them. They were used assured by the investigator that the information given to them, will be kept confidential. The investigator interviewed the selected respondents with the help of the tested schedule, all the information was recorded. Each interview took about half an hour and the full survey was completed in one month.

6. Statistical Analysis

The test used is described below:

S.N.	Statistical Tests	Purpose
1.	Percentage	To study the distribution of both dependent and independent variables.
2.	Arithmetic Mean	To study the central value.
3.	Standard deviation	To know the variability among the observations.
4.	Chi-square test (χ^2)	To determine the relationship between two attributes.

Percentage: The percentages were used to make single comparisons. To calculate the percentage, the frequency of a specific cell was multiplied by 100 and divided by the total number of respondents in the group to which they belonged.

Arithmetic Mean: "Arithmetic mean of a series is the figure obtained by dividing the total values of various items by their number" (Elhance, 2000).

$$\bar{X} = A + \frac{\sum fu}{\sum f} \times i$$

where, \bar{X} = arithmetic mean, $\sum fu$ = product of frequency and deviation from the assumed mean, A = assumed mean, I = class interval, and $\sum f$ = total frequency

Standard Deviation: It is a measure of dispersion and is commonly indicated by the letter (small sigma) of the Greek alphabet. The square root of the arithmetic mean (average) of the squares of the deviations measured from the mean or assumed mean is the standard deviation (Elhance, 2000).

$$\sigma = i \sqrt{\frac{(\sum fu^2 - (\sum fu)^2 / n)}{(n - 1)}}$$

where, σ = Standard deviation, $\sum fu^2$ = Sum of the product of frequency and square of deviation from the assumed mean, $\sum fu$ = Sum of the product of frequency & deviation from assumed mean n = number of observations, and i = class interval

Chi-Square test (χ^2): In a statistical study, the χ^2 test is one of the most basic and extensively used non-parametric tests. The extent of the disagreement between

theory and observation is represented by the number χ^2 . It's computed as follows:

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

where O refers to the observed frequencies

Expected frequency

$$(E) = \frac{\text{Sum of row} \times \text{Sum of columns}}{\text{Total observations}}$$

E refers to expected frequencies.

V. RESULTS AND DISCUSSION

The results obtained from the present study entitled "A comparative study online shopping among the working and non-working women in the urban area of Agra district" were presented with the following objectives and discussed the findings of the present study in the context of earlier studies undertaken by other scholars

Objects:

1. To understand the socio-economic characteristic of the selected women.
2. To know the online shopping among the selected women.
3. To compare online shopping between working & non-working women.

Table 1: Distribution of the respondents according to education

Educations	Respondents	
	Number	Percentage
Up to Intermediate	3	6.0
Graduate	30	60.0
Post Graduate	17	34.0
Total	50	100.0

The respondents' educational backgrounds were collected and displayed in table 1 above. The bulk of the respondents (60.0 percent) had completed their education at the graduate level, followed by 34.0 percent who had completed their education at the post-graduate level, and only a few (6.0 percent) who had completed their education at the intermediate level. A similar finding was reported by **Agarwal and Kulshreshta (2015)** in their study that the majority were educated.

Table 2 : Distribution of the respondents according to family monthly income

Family Monthly Income in Rs.	Respondents	
	Number	Percentage
0 – 20000	17	34.0
20000 – 40000	17	34.0
40000 – 60000	16	32.0
Total	50	100.0
Mean	28740.00	
SD	12768.41	

The distribution of respondents according to their family's monthly income is shown in Table 2. Out of the total respondents, 34.0 percent came from families with a monthly income of less than Rs.20000 and more

than Rs.20000-40000, respectively, while the remainder (32.0 percent) came from households with a monthly income of more than Rs.40000-60000.

Table 3: Branded clothes liked purchased by the respondents

Online Shopping	Respondents	
	Number	Percentage
Yes	43	86.0
No	7	14.0
Total	50	100.0

Branded clothes liked to purchase by the respondents shows in table 3. Among all respondents, the majority (86.0%) liked to purchase branded clothes and very few (14.0%) did not like to purchase branded clothes in the present study.

Table 4: Problem online shopping to the respondents.

Online Shopping	Respondents	
	Number	Percentage
Yes	15	30.0
No	35	70.00
Total	50	100.0

Problem online shopping to the respondents shown in the above table 4. Out of the total respondents selected in the present study, the majority (70.0%) did not face any problems and the remaining (30.0%) faced the problems online shopping.

Table 5: Liked to purchase on online shopping by the respondents.

Liked to Buying on Online Shopping	Respondents	
	Number	Percentage
Clothes	32	64.0
Jewellery	5	10.0
Electric Goods	2	4.0
Family Goods	11	22.0
Total	50	100.0

Liked to purchase online shopping by the respondents are inquired about and presented in the above table 5. The majority of the respondents (64.0%) liked to purchase clothes by online shopping, followed by 22.0% for family goods, and only (4.0%) liked to purchase electric goods by online shopping. 10.0% of the respondents liked to purchase jewelry by online shopping in the present study.

Table 6: Online shopping is beneficial to the respondents.

Online Shopping Beneficial	Respondents	
	Number	Percentage
Yes	36	72.0
No	14	28.0
Total	50	100.0

Online shopping beneficial to the respondents is inquired about and presented in the above table 6. The majority of the respondents (72.0%) were of the opinion that online shopping is beneficial to them and the remaining (28.0%) informed that online shopping is not beneficial to them.

To compare online shopping between working % and non-working women.

Table 7: Compare the online shopping for whom between working % and non-working women.

Online Shopping	Respondents					
	Non-working		Working		Total	
	No.	%	No.	%	No.	%
Self	6	40.00	13	37.14	19	38.00
Children	8	53.33	5	14.29	13	26.00
Family Members	1	6.67	17	48.57	18	36.00
Total	15	30.0	35	70.0	100	100.0

$\chi^2 = 11.302, df = 2, p < 0.05$.

Table 7 shows the comparison of online shopping for whom between working & non-working women. Out of the total selected respondents, the majority of them (38.00%) were doing online shopping for themselves, followed by 36.00% for family members and the minimum (26.00%) were doing online shopping for children.

Among the non-working women, the majority (53.33%) were doing online shopping for children, followed by 40.00% for themselves and the minimum (6.67%) were doing online shopping for family members. While among the working women, the majority (48.57%) were doing online shopping.

Table 8: Compare the facing problems of online shopping between working & non-working women.

Facing Problem on Online Shopping	Respondents					
	Non-working		Working		Total	
	No.	%	No.	%	No.	%
Yes	6	40.00	9	25.71	15	30.00
No	9	60.00	26	74.29	35	70.00
Total	15	30.0	35	70.0	100	100.0

$p < 0.05, df = 1, \chi^2 = 1.020$,

Table 8 demonstrates the comparison of the facing problems in online shopping between working and non-working women. Out of the total selected respondents, the majority (70.00%) did not face any problems and the remaining (30.0%) faced the problems online shopping.

Working women did not face more problems (74.29%) with online shopping as compared to non-working women (60.00%), while non-working women

faced more problems (40.00%) as compared to working women (25.71%). Statistically, no significant difference was observed regarding the facing problems with online shopping between working and non-working women ($\chi^2=1.020, df = 1, p > 0.50$).

VI. CONCLUSION

Working women used online shopping more as compared to non-working women. Statistically, significant differences regarding online shopping for whom and the cost of online shopping were observed between working and non-working women ($p < 0.05$). Although no significant difference in buying practices of type clothes, benefits, facing problems, problems in returning goods, and type of goods, were observed between working and non-working women at a 5% level of significance.

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