Digital Buying Behaviour -Demographical Characteristics: The Status Evaluation

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Abstract

Purpose: To evaluate the status of digital buying behaviour based on the summative scores based on the demographical characteristics of the buyers.

Methodology: For the present study, Theory of planned behaviour, social exchange theory, perceived risk theory and theory of acceptance model were considered for selection of variables. To collect the data, the Instrument is developed. Sample of 350 responses were obtained from digital buyers.

Finding: The status of risk factor in the digital buying of respondents is measured based on the summative scores of the respondent. The table 1 show the status of risk factor in Digital buying of respondents.

Practical implications: The present study outcome helps the digital shopkeepers to respond positively to meet the needs of digital buying.

Originality/value: The attempts were made to Evaluate Critical Risk Features via Digital Buying also enumerated.

Keywords: Digital consumers, Digital Buyers, Risk factors, Consumer behaviour

Introduction

According to Philip Kotler (2010), The digital marketing links consumers with sellers electronically using interactive technologies like emails, websites, digital forums, newsgroups, interactive television and mobile communications, etc. According to CAM Foundation, Digital Marketing is a broad discipline, bringing together all forms of marketing that operates through electronic devices – digital, on mobile, on-screen. Over the years, digital marketing has developed enormously, and it continues to do so.

Digital marketing, a term which refers to the concept of using digital technologies for promotion of products or a service, growing at a rapid pace over the last few years. Search Engine Optimization, Search

Engine Marketing or Pay per Click Advertising, Social Media Marketing, Content Marketing, Mobile Marketing, Web Analytics, Marketing Automation, Content Writing & Rate Optimization are the popular and most-demanded areas in digital marketing. The Internet and growth of technology which is considered to be a vital factor that affects digital buying intentions. Post unlocking, consumer behaviour witnessed the modalities of 'new normal' life style (Ali ,2020). The various risk factors in traditional versus digital buying evaluation started with buyers via digital and retail markets caused a notable change in buying behaviour (Akter et al ,2021).

The antecedents associated with digital buying are hedonic motivation, satisfaction, economic situation and trust (Koch et al., 2020; Al-Hattami, 2021). The social media, percieved quality, financial policy, product features and Information quality considerably influence digital buying. The digital buying intent positively affects shopping due to the risk, Soares (2022). The assessment of various risk factors associated with digital buying to be measured as intense topic to perceive further examination as it influences digital buyer's attitude. Thus, the present study aims to evaluate critical risk features also attempts to enumerate risk factors related with digital buying.

Literature Review

Factors affecting digital buying behavior includes cultural, social, personal, and psychological factors (Kotler and Keller ,2012). Polanco-Diges and Debasa (2020) attempts to understand digital user behavior and digital platform experiences in creating digital buyer trust and emotional rapport. Jeetesh et al (2020) explored the effect of digital ordering system which can stimulate digital buyer behavior. Perceived ease of use has a positive influence on digital buying' attitude towards e-shopping (Bisdee, 2007; Yulihasri & Daud, 2011). Digital buying behavior changes during economic crisis, which further impacts the business organizations (Mansoor & Jalal, 2011). Post release of COVID-19 restrictions, digital buyer behaviour witnessed a change as per the modalities of the 'new normal' life. Gu et al (2021) assessed purchasing behavior of digital digital buying against COVID-19 pandemic background. Laato (2020) measured the influence of physical and psychological factor on digital buying shopping behavior during (COVID-19) pandemic. Li J., et al (2020) provided early empirical insights into changes in digital buyer behavior during the COVID-19 outbreak in China. The classical consumer behaviour theory and purchasing models suggest that consumers move through a number of stages when deciding whether to make a purchase or not. These stages are: problem recognition, search for information, evaluation of alternatives, purchase, and post-purchase evaluation (Understanding the Consumer: A Psychological Approach - David A. Statt - Google Books)(Thrassou & Vrontis, 2009). As a consumer moves through these stages they are influenced by a variety of extraneous variables of which key variable is risk perceptions. Risk perceptions have been shown to impact on consumer decision-making for both physical products (Fedorikhin & Cole, 2004) and services (Zeithaml et al., 1985) and is something a rational consumer will avoid if at all possible - or at least minimize. The concept "perceived risk" in the context of consumer behaviour refers to a purchasing decision of which both the consequences and the outcomes are uncertain (Bauer & Rich; 2011 ;Havlena & DeSarbo 2011).

Research Objective

The purpose of this study is to evaluate the status of digital buying behaviour based on the summative scores based on the demographical characteristics of the buyers.

Methodology

Survey instrument for the purpose to achieve the sated objective a five-point Likert-scale is used for the survey ("Strongly Disagree" to "Strongly Agree statements"). The data were collected from digital consumers on convenience sampling via e-mail survey. The preliminary instrument field testing is done

with 48 respondents and corrections were made to remove ambiguity in instrument. 350 valid responses were considered for the present study. Further, attempts were made to evaluate the status of digital buying behaviour based on the demographical characteristics of the buyers.

Data Analysis

The status of risk factor associated with Digital Buyers

The status of risk factor in the digital buying of respondents is measured based on the summative scores of the respondent, which are in the five point Likert scale. By dividing the five point scale in to three equal parts, such as 0-1.66 as low risk, 1.67-3.33 to medium risk and 3.34- 5 as a high risk. The table 1 show the status of risk factor in Digital buying of respondents.

Table 1
status of risk factor in Digital buying of respondents.

Perceived risk	Number of respondents	Percentage
Low	0	0
Medium risk	77	15.4
High risk	423	84.6

The percentage analysis of surveyed data shows that approximately 15.4% of respondents opinion that digital buying has medium risk and 84.6 percent of respondents opinion was digital buying has high risk.

Perceived risk factor based on Gender of respondents

The status of Perceived risk factor in digital buying of respondents is measured on the basis of the gender of respondents by considering the summative scores of the respondent. The table 2 show the status of Perceived risk factor in digital buying based on the gender of respondents.

Table 2
Gender wise perceived risk of respondents

Perceived Risk	Male		Female	
	Respondents	Percentage	Respondents	Percentage
Low	--	--	--	--
Medium	59	18.27	18	10.17
High	264	81.73	159	89.83
Total	323	100	177	100.00

From the percentage analysis, it shows that female respondents (89.83 %) and 81.73 percent of male respondents perceived that digital purchase has high risk.

Perceived risk factor based on Age of respondents

The status of Perceived risk factor in digital buying of respondents is measured based on the age of respondents by considering the summative scores of the respondent. The table 3 show the status of Perceived risk factor in digital buying based on the age of respondents.

Table 3

Perceived risk factor in digital buying based on the age of respondents.

Perceived Risk	15-30		31-45		46-60	
	Respondents	Percentage	Respondents	Percentage	Respondents	Percentage
Low						
Medium	35	23.65	40	12.31	2	7.41
High	113	76.35	285	87.69	25	92.59
Total	148	100	325	100.00	27	100.00

From the percentage analysis, it shows that majority of the respondents (92.59 %) whose age is between 46 to 60 years have high perceived risk factor about digital purchase at the same time respondents group whose age is between 15 to 30 years have less (76.35%) of perceived risk factor during digital purchase.

Perceived risk factor based on location of respondents

The level of perceived risk factor in digital buying of respondents is measured based on the location of respondents by considering the summative scores of the respondent. The table 4 show the status of Perceived risk factor in digital buying based on the location of respondents.

Table 4

Perceived risk factor in digital buying based on the location of respondents

Perceived Risk	City		Rural		Town	
	Respondents	Percentage	Respondents	Percentage	Respondents	Percentage
Low						
Medium	48	13.19	12	26.09	17	18.89
High	316	86.81	34	73.91	73	81.11
Total	364	100	46	100.00	90	100.00

From the percentage analysis, it shows that majority of the respondents located (86.81 %) in city have high perceived risk, respondents who located in the town have (81.11 %) of perceived risk and the respondents who located in the rural (73.91 %) have perceived risk factor during the digital purchase.

Perceived risk factor based on Education level of the respondents

The level of perceived risk factor in digital buying of respondents is measured based on the education level of respondents by considering the summative scores of the respondent. The Table 5 show the status of Perceived risk factor in digital buying based on the education level of respondents.

Table 5

Perceived risk factor based on Education level of the respondents

Perceived Risk	Below UG		UG		PG		Above P G	
	Respondents	%	Respondents	%	Respondents	%	Respondents	%
Low								
Medium	4	4.55	50	18.05	19	16.81	4	18.18
High	84	95.45	227	81.95	94	83.19	18	81.82
Total	88	100	277	100.00	113	100.00	22	100.00

From the percentage analysis, it shows that majority of the respondents (95.45 %) whose education qualification is below UG exhibits high risk of digital purchase; the same pattern is for UG, PG and above PG respondents also.

Perceived risk factor based on Income group of the respondents.

The level of perceived risk factor in digital buying of respondents is measured based on the income level of respondents by considering the summative scores of the respondent. The Table 6 show the status of Perceived risk factor in digital buying based on the income level of respondents.

Table 6
Perceived risk factor based on Income group of the respondents

Perceived Risk	10,000-30,000		30,001-60,000		More than 60,001	
	Respondents	Percentage	Respondents	Percentage	Respondents	Percentage
Low						
Medium	36	11.46	29	22.48	14	21.05
High	277	88.54	199	77.52	45	78.95
Total	313	100	128	100.00	59	100.00

From the percentage analysis, it shows that low income group respondents show high perceived risk and high income group respondents.

5.7 Relationship between demographical factors of the digital buyer and perception of Risk factor

To explore the relationship between level of risk factor in the digital purchase and demographical factors of the respondents Chi Square analysis was conducted by defining the following six null hypotheses and test results were summarized in below section.

H_{01}: Gender of respondents will not impact on the perceived risk factor during the digital purchase.

H_{02}: Age of respondents will not impact on the perceived risk factor during the digital purchase.

H_{03}: Location of respondents will not impact on the perceived risk factor during the digital purchase.

H_{04}: education level of respondents will not impact on the perceived risk factor during the digital purchase.

H_{05}: Income of respondents will not impact on the perceived risk factor during the digital purchase.

H_{06}: Profession of respondents will not impact on the perceived risk factor during the digital purchase.

Table 7
Chi Square test statistics

Demographical factor		Perceived Risk		Calculated Chi-Square Value	Sig
		Medium risk	High Risk		
Gender	Male	59	264	Chi-Sq = 5.754, DF = 1, P-Value = 0.016	NS
	Female	18	159		
Age	15-30	35	113	Chi-Sq = 11.438, DF = 2, P-Value = 0.003	NS
	31-45	40	285		
	46-60	2	25		
Location	City	48	318	Chi-Sq = 6.360, DF = 2, P-Value = 0.042	NS
	Rural	12	34		
	Town	17	73		
Education level	Below UG	4	84	Chi-Sq = 9.756, DF = 3, P-Value = 0.021	NS
	UG	50	227		
	PG	19	94		
	Above PG	4	18		
Income	10,000-30,000	36	277	Chi-Sq = 6.556, DF = 2, P-Value = 0.038	NS
	30,001-60,000	29	199		
	More than 60,001	14	45		
Profession	Government	3	35	Chi-Sq = 9.849, DF = 5, P-Value = 0.080	5%
	Private	19	131		
	Self- employee	25	150		
	Student	28	94		
	Unemployed	2	6		
	Home maker	0	7		

From the Chi Square analysis, it is revealed that p value is less than 0.05 in case perceived risk factor and demographical factors like Gender, age, location, education level and income level of the respondents. It indicates to reject the null hypothesis that were stated above and to accept the alternative hypotheses, which are gender, age, location, education level and income level of the respondent's influences on the perceived risk factors of the respondents related to digital buying. At the same time, it may be noted that profession of the respondents will not have any influence on the perceived risk factor.

Discussion and Conclusions

The status of risk factor in the digital buying of respondents is measured based on the summative scores of the respondent, which are in the five point Likert scale. By dividing the five-point scale in to three equal parts, such as 0-1.66 as low risk, 1.67-3.33 to medium risk and 3.34- 5 as a high risk. The table 1 show the status of risk factor in Digital buying of respondents. From the Chi Square analysis, it is revealed that p value is less than 0.05 in case perceived risk factor and demographical factors like Gender, age, location, education level and income level of the respondents. It indicates to reject the null hypothesis that were stated above and to accept the alternative hypotheses, which are gender, age, location, education level and income level of the respondent's influences on the perceived risk factors of the respondents related to digital buying. At the same time, it may be noted that profession of the respondents will not have any influence on the perceived risk factor.

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