

Impact of Perceived Benefits of E-Tailing on Urban and Rural Female Consumers Online Buying Intentions

Komal Mehreen¹, Shahid Kalim Khan^{2*}, Robina Roshan³

¹Ph.D Scholar, Department of Communication & Media Studies, Gomal University, Dera Ismail Khan, Khyber Pakhtunkwa (KP) Pakistan

Assistant Professor, Department of Business Administration, Thal University Bhakkar, Bhakkar, Punjab

Assistant Professor, Department of Communication and Media Studies, Gomal University, Dera Ismail Khan, Khyber Pakhtunkwa (KP) Pakistan

*Corresponding author, email: shahid.khan@tu.edu.pk

Abstract.

The web has been changing the retail market in many ways. E-Tailing is the latest booming trend of buying and selling variety of products and services via internet. It is one of the advance technological booming trends influencing the lives of commoners. The present research aims to examine various perceived benefits that affect consumer buying intentions via e-tailing. People are now paying more attention to latest online shopping trends rather than traditional/ conventional shopping methods because of which they are able to buy everything from home. The study explores the impact of five major variables such as availability, convenience, time saving, variety of products, low rates, and unique/latest trends derived from literature which influences urban and rural female consumer online buying intentions. Data were collected from public and private sector universities of Dera Ismail Khan using self-constructed and close-ended questionnaire from the sample of 298 female students. Empirical analysis of the data reveals that time saving and variety of products greatly influences online purchase intentions of female consumers residing in urban and rural areas.

Keywords: E-Tailing, Traditional/ conventional shopping, perceived benefits, Consumer online buying Intentions

Introduction

Digital media become essential part of our life and bring tremendous changes in our day to day chores over the years. Now digital media become one of the strongest merchandising tools for promoting variety of businesses. For marketer's internet provide massive platform for selling and buying different goods and services at Global level. According to Andreassen et al. (2001) in the present era of technological advancement, e-commerce and trade have been so diversified that multichannel has taken place and digital shopping is growing rapidly throughout the globe. Presently for consumer's digital media is considers as one of the most convenient way for browsing, selecting, reviewing and buying certain services/products to fulfill their desires. Ariff (2004) argue that the rapid growth of digital media accelerates the acceptance of online purchasing, now e-tailing is the third most well-known online activity. According to Tarhini (2021) buying and selling different goods and services using online channels are growing rapidly due to the factors such as saving time and convenience.

In the present e-tailing trends female consumers are the key players. Female consumer's perspectives towards online shopping are evolving in all aspects just for the gratification of their needs. S. Tamilarasi and R. Angayarkanni (2016) also concluded that expectation and sentiments of female consumers regarding e-tailing matters a lot because when they have satisfactory experience they can ultimately influence their subjective norms. In recent years' massive growth of different SMS (social media sites/ social networking sites) brings revolutionary changes in the field of e-commerce and consumers online purchasing habits. The extensive range of online resources allows consumers to virtually interact with different people and share their online purchase experience and opinions.

Leung Y. (2013) define the term perceived benefits as beliefs about positive outcomes associated with a behavior in response to a perceived risk. Time saving, convenience and availability of the needed goods/ services influence female consumers ultimate purchase intentions and also some other characteristics including subjective norms, cost, security concerns, social values and culture etc.

Significance of the study

E-tailing brings revolutionary change in the business world for disseminating information and attracting perspective consumers Present research is significant in evaluates the trends of e-tailing among female consumers residing in urban and rural areas, it explores variety of perceived benefits such as time saving, availability, variety of product, convenience, low rates, and unique/latest trends regarding online shopping. The research is crucial to be conducted to know the extent of benefits associated with consumer online purchase intentions. Present research can give insight of different variables effecting online purchase intentions of female consumers residing in urban and rural areas which will ultimately help

advertisers and marketers to formulate such policies that help their digital business to grow rapidly and it will be documental proof for the future researchers.

Objectives of the study

- To investigate the exposure of internet by urban and rural female respondent.
- To find out the purpose of using internet by female respondents residing in rural and urban areas.
- To examine the perceived benefits of e-tailing
- To explore online buying intentions of urban and rural female consumers

Hypothesis of the study

H1: There is a significant difference in the perceived benefits of e-tailing between female consumers residing in urban and rural areas.

H2: There is a significant difference in the online buying intentions of female consumers residing in urban and rural areas.

Literature Review

The process of selling and buying goods and services using internet is known as e-tailing. It is also known as electronic commerce (EC) and electronic retailing (e-retailing) in the B2C (business to consumer market. According to Doolin (2005) e-tailing are the most convenient way to sale variety of products and services to the prospective consumers. According to Rohm & Swaminathan (2004) on the basis of perceived benefits there are four types of online buyers,

- Variety seekers
- Balanced buyers
- Store-oriented shoppers
- Motives-convenience shoppers

Study also indicates that there are countless factors which influence their buying intentions such as choice of alternatives of retailers and wide range of brand available to them through online medium. Study done by Chang (2011) also indicated that website features also play vital role in attracting prospective buyers, in the menu bar when consumers see different subcategories of certain products they perceived that this website offered them great variety of products and this perception gives them immense pleasure in doing online shopping to gratify their needs and become reason of consumer trust building towards online store. Shah & Modh Yasin (2010) mention certain elements which play important role to satisfy prospective consumers and influence their intentions to shop online such as

- Variety of product
- Delivery performance
- Website features
- Reliability

Salisbury (2001) defines the term purchase intention as the construct which will strengthen consumers' intentions to buy definite goods online. Many other different researches done by multiple researcher, Park (2003), Zimmer (2010), Delafrooz (2011), Hsu (2013), Akroush & Al-Debei (2015) explains that there are numerous factors which ultimately help retailers to trigger purchase intentions among consumers and transform it to actual buying behavior as an essential factor of e-tailing. Retailers must consider those variables which play significant role in the formation of positive purchase intentions among consumers and are neglected in the past. Chiang and Dholakia (2003) stated that there are three crucial variables which influence consumers purchase intention such as

- Convenience dimension of shopping channels
- Characteristics of the product
- Perceived cost of the product.

Findings of their research reveal that characteristics of the product and convenience play major role in influencing consumers ultimate online purchase intentions. Past research also concluded that variety, convenience and cost of the product are some of the beneficial characteristics of e-tailing. Similarly, Close and Kukar-Kinney (2010) also suggested that "greater the concern about total cost of the order, the more likely consumers would restrict the online cart use". Leung (2013) explains perceived benefit as the perception of the positive outcomes that are caused by a specific action. Perceived benefit, in the context of online shopping, refers to the consumer's belief about the positive outcomes that will result from completing a transaction on a particular website. Researchers have identified a number of elements that contribute to appeal consumers towards online shopping, including convenience, simplicity, ease of information search and comparison, a wider selection of products and services, and time-saving [(Li (1999), Chen (2004), Chen & Tan (2004), Forsythe (2006), Ranganathan & Jha (2007), Horrigan (2008), Lin (2008), Delafrooz (2009)]. According SivaKumar & Gunasekaran (2017) perceived benefits are defined as convenience, price benefits, special offers, and product variety.

Theoretical Framework

The Theory of reasoned action (TRA) proposed by Azjen and Fishbein in 1980 is further elaborated by the theory of planned behavior (TPB) Ajzen (1991) is the most relevant theory of media with the present study which briefly explains the reasoned action including intentions of subjective norms, normative and behavioral beliefs which play major role in influencing consumer behavior. Pavlou & Fygenson (2006) explore customer's usage of e-tailing with the extended theory of planned behavior (TPB) the findings show that consumer online purchase intentions are tremendously affected by certain characteristics such as consumer's attitude, risk, trust, social aspects, skills to use internet and also technology related factors that include recognized ease of use and features of the website, recognized usefulness etc. The present study tries employs this theory as a foundation in order to identify certain perceived benefits of e-tailing and their influence on the urban and rural female consumers online buying intentions.

TAM stands for Technology Acceptance Model presented by Davis in 1989 is a widely used theory that explains an individual's acceptance of information systems, such as the internet. According to TAM, the perceived usefulness (PU) of a technological device, or the extent to which it is believed to improve work performance, and the perceived ease of use (PEOU), or the extent to which the device is perceived as requiring minimal effort, are key factors in determining acceptance (Tezer and Soykan, (2017)

Methodology Adopted

For the present study researcher adopted descriptive method. According to Akinade and Ayoola (2016) the purpose of descriptive research is to describe situation, population and phenomena accurately and systematically which is necessary to interpretation and generalization. For the present study cross-sectional survey technique was adopted for data collection.

Population of the study

Female students of Gomal University and Qurtuba University in Dera Ismail Khan, was the population of the present study.

Sample

Sample can be defined as the sub-set of selected population which represents the characteristics or certain population. For the present research female students of Gomal University and Qurtuba University in Dera Ismail Khan were the sample. Probability sampling or simple random sampling technique is used for the selection of sample.

Sample size

The sample size of the present study was 298 female students determined using John Curry's (1984) Sample size rule of Thumb formula

Variables to be studied

Independent variables

- Exposure to internet

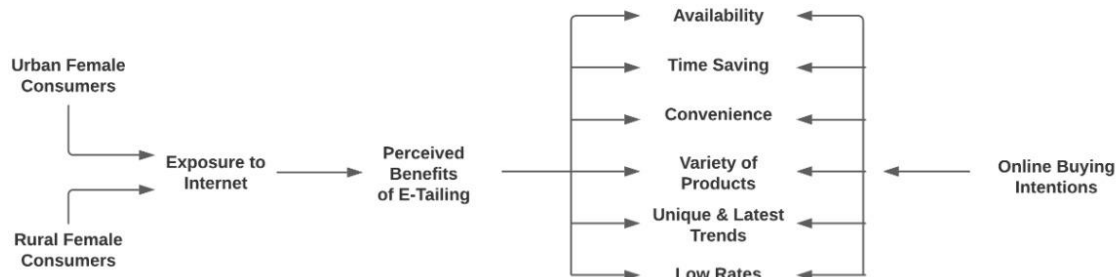
Dependent variables

- Perceived benefits
- Online buying intentions

Method of Data Collection

The study utilized a questionnaire consisting of closed-ended questions and a five-point Likert scale to measure both independent and dependent variables. The sample for the study was drawn from female students at Gomal University and Qurtuba University in Dera Ismail Khan, using a probability sampling or simple random sampling technique. The sample size of 298 was determined using John Curry's (1984) Sample size rule of Thumb formula. Data was analyzed using SPSS statistical software.

Figure 1.
Thematic Model



Description of the model

In above thematic/ conceptual model of the study arrows indicates online exposure by female consumers residing in urban and rural areas which independent variables while perceived benefits and online buying intentions are dependent variables influenced by independent variables.

Results and Discussion

Table 1.

Frequency of Using Internet by Female Consumers Residing in urban and rural Areas

Respondents	Very Frequently	Frequently	Rarely	Never	Don't Know
Female Consumers' from Urban Areas	34 (12.7%)	106 (39.7%)	65 (24.3%)	62 (23.2%)	0 (0.0%)
Female Consumers' from Rural Areas	17 (54.8%)	0 (0.0%)	11 (35.5%)	0 (0.0%)	3 (9.7%)

N= 298

Table no.1 depicts that 52.9% of urban female respondents frequently use the internet, followed by 35.5% of rural female respondents use internet rarely.

Table 2.

Time Spent on Internet by Female Consumers Residing in urban and rural Areas

Respondents	Less than 2 Hours	2 to 5 Hours	More than 5 Hours
Female Consumers' from Urban Areas	179 (67.0%)	32 (12.0%)	56 (21.0%)
Female Consumers' from Rural Areas	7 (22.6%)	10 (32.3%)	14 (45.2%)

N= 298

The above table no.2 shows that 67.0% of urban female respondents spent less than 2 hours on internet, followed by 32.2% of rural female respondents spent 2 to 5 hours on internet.

Table 3.

Purpose of Using Internet by Female Consumers Residing in urban and rural Areas

Purpose of Using Internet	Residential Status	Very Frequently	Frequently	Rarely	Never	Don't Know
Entertainment	Urban	104 (39.0%)	56 (21.0%)	46 (17.2%)	50 (18.7%)	11 (4.1%)
	Rural	24 (77.4%)	0 (0.0%)	7 (22.6%)	0 (0.0%)	0 (0.0%)
Information	Urban	130 (48.7%)	59 (22.1%)	31 (11.6%)	36 (13.5%)	11 (4.1%)
	Rural	24 (77.4%)	0 (0.0%)	7 (22.6%)	0 (0.0%)	0 (0.0%)
Communication	Urban	95 (35.6%)	89 (33.3%)	22 (8.22%)	50 (18.7%)	11 (4.1%)
	Rural	20 (64.5%)	4 (12.9%)	7 (22.6%)	0 (0.0%)	0 (0.0%)
Online Shopping	Urban	38 (14.2%)	34 (12.7%)	41 (15.4%)	133 (49.8%)	21 (7.9%)
	Rural	21 (67.7%)	0 (0.0%)	0 (0.0%)	10 (32.3%)	0 (0.0%)
Education	Urban	84 (31.5%)	67 (25.1%)	60 (22.5%)	45 (16.9%)	11 (4.1%)
	Rural	24 (77.4%)	0 (0.0%)	7 (22.6%)	0 (0.0%)	0 (0.0%)

N= 298

Table no.3 indicates that 60% female consumes from urban areas very frequently use internet for entertainment, followed by 22.6% female consumers from rural areas rarely use internet for the purpose of entertainment. Table no.3 indicates that 70.8% female consumers from urban areas get information via internet, followed by 22.6% female consumers from rural areas rarely relying on internet for getting information. Additionally, for the purpose of communication 68.9% of urban female consumers frequently while 22.6% of rural female consumers rarely use internet. Table reveals that 26.9% female consumers from urban areas frequently use internet for online purchasing, followed by 32.2% female consumers from rural areas never use internet for online purchasing. Interestingly for the purpose of education 56.6% of urban female consumers frequently while 22.6% of rural female consumers rarely use internet.

Table No.4.

Time Spent Internet by Female Consumers Residing in urban and rural Areas for Online Shopping

Residential Status	Half an Hour	1 Hour	2 Hours	More than 2 Hours	Don't know
Female Consumers' from Urban Areas	97 (36.3%)	9 (3.4%)	22. (8.2%)	60 (22.5%)	79 (29.6%)
Female Consumers' from Rural Areas	0 (0.0%)	7(22.6%)	0 (0.0%)	14 (45.2%)	10(32.3%)

N= 298

The above table no.4 depicts that 39.7% of female consumers from urban areas spent half an hour while 22.6% of female consumers from rural areas spent 1 hour on online shopping.

Table 5.
Perceived Benefits of e-tailing and Intentions of Female Consumers Residing in Urban and Rural Areas to Shop Online

Perceived Benefits	Residential Status	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
Availability	Urban	46 (15.6%)	67 (22.5%)	50 (16.8%)	91 (30.5%)	14 (5.2%)
	Rural	0 (0.0%)	3 (1.0%)	7 (2.3%)	10 (3.4%)	31 (10.4%)
Convenience	Urban	41 (13.8%)	62 (20.8%)	54 (18.1%)	84 (31.5%)	22 (7.4%)
	Rural	0 (0.0%)	0 (0.0%)	7 (2.3%)	10 (3.4%)	13 (4.4%)
Time Saving	Urban	21 (7.0%)	54 (18.1%)	37 (12.4%)	102(34.2%)	40 (13.4%)
	Rural	0 (0.0%)	0 (0.0%)	7 (2.3%)	24 (8.1%)	13 (4.4%)
Varity of Products	Urban	37 (12.4%)	47 (15.8%)	45 (15.1%)	106 (35.6%)	33 (11.1%)
	Rural	0 (0.0%)	0 (0.0%)	10 (3.4%)	10 (3.4%)	10 (3.4%)
Unique/ Latest products	Urban	24 (8.1%)	84 (31.5%)	50(16.8%)	91 (30.5%)	17 (5.7%)
	Rural	0 (0.0%)	0 (0.0%)	10 (3.4%)	10 (3.4%)	10 (3.4%)
Low Rates	Urban	67 (22.5%)	68 (22.8%)	68 (22.8%)	56 (18.8%)	10 (3.4%)
	Rural	3 (1.0%)	0 (0.0%)	26 (8.7%)	0 (0.0%)	0 (0.0%)

N= 298

Table no.5 reveals that 35.7% of urban consumers agree that online shopping provides availability of products/services, while only 2.3% of rural female consumers express no opinion on this. In contrast, 38.9% of urban female respondents strongly agree that online shopping is convenient, while 34.6% of rural female consumers strongly disagree. Additionally, 47.6% of urban female consumers strongly agree that online shopping saves time, but only 28.2% of rural female respondents disagree. Regarding the availability of product variety, 46.7% of urban female respondents strongly agree, while 3.4% of rural female respondents express no opinion. The table also shows that 36.2% of urban female respondents agree that e-tailing is the best platform to find unique and latest trends, while 3.4% of rural female respondents express no opinion. Finally, 45.3% of urban female consumers strongly disagree that online shopping offers low rates of products, while only 8.7% of rural female respondents express no opinion.

Table 6.
Online Buying Intentions of Female Consumers Residing in Urban and Rural Areas

Statement	Respondents	Never	Rarely	Sometimes	Often	Always
I enjoy shopping via internet	Urban	36(12.1%)	67 (22.5%)	55 (18.5%)	80 (26.8%)	29 (9.7%)
	Rural	0 (0.0%)	22 (7.4%)	9 (3.0%)	0 (0.0%)	0 (0.0%)
Online websites are the best place to buy variety of products	Urban	30 (10.1%)	100 (33.6%)	47 (25.8%)	25 (8.4%)	57 (19.1%)
	Rural	10 (3.4%)	10 (3.4%)	19 (6.4%)	0 (0.0%)	0 (0.0%)
I love to shop online in the future	Urban	23 (7.7%)	39 (13.1%)	114 (36.3%)	45 (15.1%)	50 (16.8%)
	Rural	0 (0.0%)	20 (6.7%)	7 (2.3%)	0 (0.0%)	0 (0.0%)
I will suggest my subjective norms to shop online	Urban	12 (4.0%)	52 (17.4%)	83 (27.9%)	60(20.1%)	50 (16.8%)
	Rural	20 (6.7%)	11 (3.7%)	10 (3.4%)	0 (0.0%)	0 (0.0%)

N= 298

The above table no.6 indicates that 26.8% of urban female respondents often enjoy shopping using internet while 7.4% of female consumers from rural areas rarely enjoy online shopping. Table no.6 also indicate that 33.6% of urban female respondents rarely find variety of product on online website while according to the findings 6.4% of rural female respondents are of view that they sometime find variety of product on online websites. Table also reveals that huge percentage of urban female respondents 36.3% have intentions that they will rarely do online shopping in the future while small percentage of rural female respondents 2.3% will sometime do online shopping in the future. 27.9% of urban female respondents sometime suggest online shopping to their subjective norms while 6.7% of rural female respondents never suggest online shopping to subjective norms.

Descriptive Statistics

Table 7.

H₁: Relationship between Female Consumers Residing in Urban and Rural Areas and Perceived Benefits of Online Purchasing

Residential status	N	Mean	SD	Std. Error Mean	F	t	Sig.
Urban	267	2.9535	.87647	.05364			
Rural	31	2.9493	1.19497	.21462	7.929	.024	.005

N= 298

Based on Table 7, there is a significant difference between the mean scores of residential status and the perceived benefits of e-tailing. The mean score for urban residents is 2.95, with a standard deviation of 0.876, while the mean for rural residents is 2.94, with a standard deviation of 1.19. The table shows that the F value is 7.929, t value is 0.024, and p value is 0.005, which is significant at the 0.05 level. Therefore, the hypothesis is accepted.

Table 8.

H₂: Relationship between Female Consumers Residing in Urban and Rural Areas and Online Buying Intentions

Residential status	N	Mean	SD	Std. Error Mean	F	t	Sig.
Urban	267	3.1236	.55833	.03417			
Rural	31	2.2823	.24784	.04451	34.492	8.286	.000

N= 298

According to Table 8, there is a significant difference between the mean scores of residential status and online buying intentions. The mean score for urban residents is 3.12, with a standard deviation of 0.558, while the mean for rural residents is 2.28, with a standard deviation of 0.247. The table shows that the F value is 34.49, t value is 8.28, and p value is 0.000, which is significant at the 0.05 level. Therefore, the hypothesis is accepted.

Conclusion

This study provides empirical evidence that certain perceived benefits influence online purchase intentions of female consumers residing in urban and rural areas. Data tabulation and its subsequent analysis indicates that majority of the female consumers from urban areas frequently use internet. Findings also reveals that small percentage of female respondents from rural areas spends less than 2 hours on internet while majority of the female consumers from urban areas spend less than 2 hours on internet. Findings also reveals that among different purpose of internet most of the female consumers from urban areas use online platforms for information, communication, entertainment, education and e-tailing respectively while female consumers from rural areas rarely use internet for information, communication, entertainment, education and e-tailing respectively. perceived benefits (advantages) include many advantages related to e-tailing such as availability of the product, convenience, time saving, variety of product, unique and latest trends and low rates, huge percentage of the urban and small percentage of rural female respondents are agree with the statement that e-tailing time saving activity because they can find variety of products just in a single click. Findings also reveals that huge percentage of urban female respondents have intentions that they will rarely do online shopping in the future and sometimes suggest online shopping to their subjective norms.

So, it is concluded that female consumers residing in urban and rural areas consider online shopping as time saving activity and their online purchase intentions are greatly influenced by the variety of products available online.

Recommendations

- Present research work is significant for the advertisers and marketing managers to formulate such strategies which will improve their customer satisfaction and trust towards online purchasing.
- Consider other variables such as hedonic motivations, psychological factors, and other demographics variables and also include male respondents in canvas of their research in order to reach at more generalizable results.

- Future researchers are highly encouraged to explore attitude of consumers toward famous brands and their e-marketing strategies in Pakistan
- Marketers must include certain features in their website which are easy to understand by the prospective online consumers and save their time.

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