

The Influence of Selected Consumers' Profile Variables on Online Shopping in Ghana

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ABSTRACT: This study examined online shopping by highlighting the variations in consumer profiles using selected variables such as gender, age, highest educational level, and marital status. Data was collected through an online survey sent via email to respondents. The online survey was conducted within four months in 2023. A convenience sampling technique was employed to select the total respondents of 437, which constituted the sample size of the study. A 100% response rate was attained. Descriptive statistics, comparing means, and the ANOVA test were employed to analyze the data collected. SPSS version 26 was the statistical tool used for the analysis of the collected data. The study revealed that males aged between 31 and 40, post-graduates, and single mothers mostly shop online frequently. Differences in gender, age, and marital status influence online shopping, however, the highest educational level does not influence online shopping.

KEYWORDS: Online shopping, gender, age, marital status and highest educational level

1. Introduction

The market for products and services had undergone revolutionary transformations with a strong Internet infrastructure. The market, according to the conventional view, is primarily a place where the buyer and seller meet (Wahyuni & Ginting, 2017), but thanks to the Internet's rapid development, this is no longer necessary (Nugroho et al., 2017; Budiharseno, 2017). The way people interpret the industry started to change along with technological advancement (Punj, 2011). Despite the fact that many customers have started using online retailers, Kannaiah and Shanthi (2015) discovered that the majority of customers still prefer to purchase from conventional marketplaces with a noticeable physical presence. Whether a person makes a purchase online or in a more traditional way, the personality trait they possess has an impact on their decision. As a result, Guleria and Parmar (2015), put forward that consumer buying preferences are the preferences of consumers as determined by their assessments of the value and advantages of the items they are presented with.

Online shopping is one of the technological advancements that has transformed the retail sector by giving customers and companies a platform to trade goods and services via the Internet (Singh & Rana 2018). Tanadi, Samadi and Gharleghi (2015) and Tandon, Kiran, & Sah (2018) argued that online buying is more practical than conventional retail and gives customers a large range of goods. Since the popularity of online shopping has increased dramatically over time, it is critical for academics to gain a greater knowledge of the numerous elements that may affect businesses' and consumers' online purchasing behavior (Tandon et al. 2018).

Previous research that examined the connection between buying on the Internet and customer profiles demonstrated that a consumer's demographics impact their attitude toward online purchasing (Haque, Sadeghzadeh, & Khatibi 2011; Harn, Khatibi, & Ismail 2006). For example, the effect of demographic characteristics on customers' risk factors for Internet buying in South Africa was examined by Makhitha and Ngobeni in 2021. The study posits that the association between risk factors and attitudes toward online shopping was shown to be unaffected by gender. Age, on the other hand, was found to have a moderating impact on the relationship between privacy and security, as well as product variables and attitudes toward online shopping. Also, consumers' age, income, education, marital status, and perception of usefulness are major indicators of their propensity to purchase online (Gong, Stump & Maddox 2013). Similarly, according to Ünver and Alkan (2021), variables such as income level, age, gender, employment, the use of social media, the use of Internet banking, the number of informational devices in a household, and the number of occupants in a home have associations with the use of e-commerce or online shopping.

According to a study conducted by Saini (2013), demographic factors have a substantial impact on how consumers see the world, which in turn affects their expectations, perceptions, and behavior, and ultimately how satisfied they are with their shopping experiences. Age and gender are shown to be significant demographic sub-groups among them. By including marital status and educational level in the demographic profiles, this research adapts to Saini's study. As a result, it is expected that this research will aid in our knowledge of online shopping by highlighting the variations in consumer profiles in the context of Ghanaian online shopping.

2. Literature Review

Online shopping is influenced by multiple factors, among them consumer profile variables such as gender, age, education and marital status.

2.1. Gender

Gender differences influence online shopping based on their different needs and lifestyles. The goals of male and female Internet shoppers are similar, according to Gong, Stump, and Maddox (2013). Females purchase online more often than males (Richa 2012). In the study conducted by ATLS, 2018 out of the 73% of Internet users who purchase online, 49% are women and 51% are men. Pradhana and Sastiono (2019) discovered that while women purchase online more often than men do, there is no discernible gender difference in the amount spent. The items that men purchase online often have a greater value than those that women buy since men tend to spend more money overall. Studies conducted by Hwang (2010) and Lissitsa and Kol (2016), indicated that male Internet users find online purchases to be more enjoyable than those made by their female counterparts. In comparison to pure text or a physical store, males who buy online often feel that the online experience is more participatory (Wen, Prybutok & Xu, 2011). According to Lim et al. (2019), males are more likely than women to patronize online shopping, to see web advertising favorably, and to view online purchasing as being more beneficial. Women shoppers, however, see Internet shopping as more enjoyable than men do.

2.2. Age

Age influences online shopping behavior, as buying decisions change with age. According to Raman (2017), compared to other age groups, a significant number of female customers under the age of 30 purchase online often. Younger consumers have more ambitious goals for making online purchases than older customers (Gong, Stump & Maddox 2013). Performance expectations and social pressure are the main factors influencing older people to purchase online (Lian & Yen 2014). Younger online customers had much greater drivers and lower barriers to buying than older adult online shoppers. Older consumers who purchase online have

greater difficulties than youthful shoppers do. Online consumers make purchases 2.9 times a month, which is roughly 0.5% higher than in 2016, and this rise is particularly noticeable among younger customers between the age group of 16–30 and 31–45 years old (ATLS, 2018)

2.3. Educational level

One of the key demographic factors that affect consumer purchasing behavior is education. Education in the context of shopping refers to the knowledge attained by a customer through shopping activities, concerning subjects such as being introduced to new products or services, being exposed to cultural diversity and product demonstrations which improve new skills and present new ideas to the customer (Turkson, Amoah & van Eyk 2022). According to Okwara (2022), "education" in this context refers to the length of time spent in formal education at a school as well as the degree of knowledge and credentials attained. Consumers with greater levels of education are more inclined to purchase online than those with lower levels of education (Baldevbhai 2015). Ünver and Alkan (2021) put forward that, people's propensity for Internet shopping grew as their educational attainment level rose. Obviously, a good level of education is associated with better salaries in public and commercial organizations, as well as a more positive attitude toward innovation. Scholars believe that higher level of education makes online shopping highly alluring (Sharma & Batra 2016).

2.4. Marital status

Although marital status is a significant demographic factor, experts disagree on whether it affects online buying intentions (Diaz-Gutierrez, Mohammadi-Mavi & Ranjbari, 2023). Online consumers who are married versus those who are divorced or separated report significantly different degrees of pleasure (Nguyen & Homolka 2021). The contentment of lone participants is influenced by their online purchasing experience and outside rewards. According to Sethi and Sethi (2017), people who are not married have greater online purchase intentions than those who are married or divorced. This difference may be due to the fact that married people desire to make choices together, hence considering several aspects before doing so. Marital status significantly influences the likelihood of making an online purchase (Sethi & Sethi 2018). With regards to the majority of single individuals purchasing online, previous research indicates that single respondents make more online purchases than married respondents (Singh & Kashyap 2015).

3. Methodology

Data was collected through an online survey broadcasting emails to individuals. The online survey was done over four months. A convenience sampling technique was employed to select a total of 437 respondents. The questionnaire started with four (4) consumer profile variables, namely gender, age, highest educational level and marital status. The measurement of online shopping had six questions (that is, "I am likely to purchase products online, I am likely to recommend online shopping to my friends, I am likely to make another online purchase if the products I buy prove to be useful, I will say positive things to my friends about online shopping sites, I will recommend online shopping to other people who seek my advice, and I am committed and faithful to online shopping because I get all that I need here"). The paper used a 5-point Likert scale from 1 (strongly disagree) to 5 (strongly agree) to measure online shopping. Descriptive statistics analysis and compare means analysis using the ANOVA test were utilized for the data analysis. The descriptive statistics were presented using frequency and percentages while compare means were presented using means, standard deviations and significance values from the ANOVA table. All analyses were carried out using statistical software, SPSS version 26.

4. Results and Discussion

4.1. Descriptive Analysis

Table 1: Consumer Profile of Respondents

		Frequency	Percent
Gender	Male	214	49.0
	Female	223	51.0
Total		437	100
Age	18-30	167	38.2
	31-40	66	15.1
	41-50	196	44.9
	51-59	8	1.8
Total		437	100
Highest educational level	High school	53	12.1
	Diploma/ Degree	235	53.8
	Post-graduate qualification	149	34.1
Total		437	100
Marital status	Single	57	13.0
	In a relationship	150	34.3
	Married	185	42.3
	Divorced/ Separated	45	10.4
Total		437	100

Source: Researchers' compilation from statistical data analysis

Table 1 reveals that a higher percentage (51.0%) of those who participated in the online survey were females, while a lower percentage (49.0%) were males. In relation to the age range, the majority of the respondents were in the age range 41–50 (44.9%), followed by 18–30 (38.2%), and then 31–40 (15.1%), and 1.8% were from the age range 51–59 years. In terms of their educational level, 53.8% of the respondents were diploma or degree holders, while 34.1% had post-graduate qualifications, and 12.1% had high school certificates. With regards to the marital status of the respondents, 42.3% are married, 34.3% are in a relationship, 13.0% are single, and finally, 10.4% are divorced or separated.

4.2. Compare Means and ANOVA Test

Table 2: Gender and Online Shopping

	Online shopping			
	Mean	Std. Dev	F-test	Sig
Gender			17.790	0.000
	Male	3.7516	.59476	
	Female	3.5164	.56794	

Source: Researchers' compilation from statistical data analysis

Table 2 presents the relationship between gender differences and online shopping. In Table 2, the study revealed that the mean and standard deviation of males ($M = 3.7516$; $SD = 0.59476$) are the highest compared to the mean and the standard deviation of females ($M = 3.5164$; $SD =$

0.56794). Table 2 further reveals that the significance level is 0.000, showing evidence for a statistically significant difference between gender group and online shopping. Thus, gender differences influence online shopping. The study findings imply that the male gender is the group that shops more online than the female group. This is consistent with Hwang (2010) and Lissitsa and Kol (2016) who revealed that male Internet users find online purchases to be more enjoyable than those made by their female counterparts.

Table 3: Age and Online Shopping

		Online shopping			
		Mean	Std. Dev	F-test	Sig
Age				9.209	0.000
	18-30	3.5689	.38515		
	31-40	3.9495	.63446		
	41-50	3.5945	.69059		
	51-59	3.1875	.18767		

Source: Researchers' compilation from statistical data analysis

Table 3 presents the relationship between age and online shopping. In Table 3, the study revealed that the mean and standard deviation of the age group 31-40 years (M= 3.9495; SD= 0.63446) is the highest, followed by 41-50 years (M= 3.5945; SD= 0.69059), 18-30 years (M= 3.5689; SD= 0.38515) and finally 51-59 years (M= 3.1875; SD= 0.18767). Table 3 also indicates that the significant level is 0.000 showing evidence for a statistically significant difference in the age group and online shopping. Thus, age differences influence online shopping. The study findings imply that the age group 31-40 years mostly shop online followed by 41-50 years, 18-30 years and the age group 51-59 years are the group who shop less online compared to the other age groups. The age group 51-59 years can be classified as the group that might prefer shopping frequently in the 'bricks and mortar' physical environment. The study findings are consistent with ATLS (2018), who revealed that online consumers make purchases 2.9 times a month, which is approximately 0.5% higher than in 2016, and the rise is particularly noticeable among younger customers consisting of 16-30 and 31-45 years old.

Table 4: Highest educational level and online shopping

		Online shopping			
		Mean	Std. Dev	F-test	Sig
Highest educational level				0.333	0.717
	High school	3.6101	.64545		
	Diploma/ Degree	3.6154	.55005		
	Post-graduate qualification	3.6633	.63813		

Source: Researchers' compilation from statistical data analysis

Table 4 presents the relationship that exists between the highest educational level and online shopping. In Table 4, the study revealed that the mean and standard deviation of Post-graduate qualification (M=3.6633 SD= 0.63813) is the highest, followed by diploma/ degree (M= 3.6154; SD= 0.55005) and high school (M= 3.6101; SD= 0.64545). Table 4 further reveals that the significance level is 0.717 showing evidence for a statistically insignificant difference between the highest educational level group and online shopping. Thus, high educational levels do not influence online shopping. However, Post-graduate qualifications such as Honours,

Masters, and PhD holders purchase products online frequently. In contrast to the study findings, Baldevbhai (2015) revealed that consumers with greater levels of education are more inclined to purchase online than those with lower levels of education.

Table 5: Marital Status and Online Shopping

	Online shopping			
	Mean	Std. Dev	F-test	Sig
Marital Status			2.821	0.039
Single	3.7255	.57945		
In a relationship	3.5447	.59799		
Married	3.5789	.63785		
Divorced/ Separated	3.6047	.52833		

Source: Researchers' compilation from statistical data analysis

Table 5 presents the relationship that exists between marital status and online shopping. In Table 5, the study revealed that the mean and standard deviation of single people (M= 3.7255; SD= 0.57945) is the highest, followed by Divorced/ Separated (M= 3.6047; SD= 0.52833), Married (M= 3.5789; SD= 0.63785) and in a relationship (M= 3.5447; SD= 0.59799). Table 4 reveals that there exists a statistically significant influence of marital status on online shopping with a significant level of 0.039. Thus, marital status differences influence online shopping. The study findings imply that single individuals shop more online, followed by Divorced/ separated people, married and those in a relationship. This study is consistent with Singh and Kashyap's (2015) research which revealed that single respondents make more online purchases than married respondents.

5. Conclusion and Recommendation

The Internet has transformed the retail sector, allowing customers and businesses to trade goods and services online. However, many customers still prefer traditional marketplaces. Demographic factors, such as age, income, education, marital status, and perceived usefulness, significantly impact consumers' attitudes towards online shopping. Research shows that age and gender are significant sub-groups, while marital status and the highest education level are also important. Understanding these consumers' profiles can help improve our understanding of online shopping. The current study found that the male gender shops more online than the female gender, and the age group 31–40 years indulges in online shopping most of the time. Individuals with postgraduate qualifications such as Masters and PhD's are interested in online shopping the most. Finally, single individuals shop online frequently. The study concluded that gender differences, age differences, and marital status differences influence online shopping; however, the highest educational level differences do not influence online shopping. The study recommends a further study in which income and religion will be included in the consumer profile variables to find out how they also influence online shopping.

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