# Age and Gender Influences on Consumer Behavior Towards Online Discounts

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ABSTRACT--- *Online shopping is one of the most popular activities that take place on internet. It has expanded considerably in the past few years, but still not reached to its full potential. Internet has created new opportunities for organizations to effectively reach out to existing and potential customers. Web sites enable customers to conveniently search, compare and buy products and services online. Click and mortar stores use various types of online promotional tools like discounts for customer attraction and retention. Various studies have been directed towards influence of gender and age on online shopping behavior of consumers, but limited study has been carried out precisely towards online discounts. The aim of the study is to examine the influence of age and gender on factors –website characteristics and convenience- considered during purchase of online discounted products. This research study was conducted among the online shoppers, who purchase online discounted products, in four prominent districts of North India. Data collected from 311 online buyers, who purchase online products available at a discount rate, was used for the study. The data was analyzed using Statistical Package for Social Sciences (SPSS 16.0). The factors were extracted by using exploratory factor analysis with principal axis factoring and varimax rotation. Reliability (Cronbach's alpha) and validity were established for the scale used in the study. ANOVA was used to analyze the influence of age and gender on factors considered while purchasing online products available at a discount rate. The findings indicate that influence of males and females varies on the factors- website characteristics and convenience- considered while purchasing online products available at a discount rate, but there is no influence of different age groups. These findings can help online marketers to formulate strategies to attract the online shoppers based on age and gender.*

*Keywords— Online shopping, Online Discounts, Age, Gender, website characteristics, convenience*

## I. INTRODUCTION

Internet has transformed the entire e-tailing industry. The technological advancements related to information technology have created new space for virtual markets. E-commerce has enabled buyers and sellers to transact via the virtual platform. Online shopping is among the most accepted activities that happen on internet. The total number of internet subscribers in India have reached up to 164.81

million, in 2012-13, 251.59 million in 2013-14, 302.35 million in 2014-15, 445.96 million in 2017 according to Telecom Regulatory Authority of India. Business processes along with ERP and EDI have enabled businesses to go online. According to report on e-commerce by IBEF.org (2017) the Indian e-commerce marketplace is estimated to raise up to US$ 188 billion by 2025, Total online expenditure, comprehensive of domestic and cross border shopping, is estimated to enhance by 31% year-on-year to Rs 8.76 trillion (US$ 135.8 billion) by 2018,the sales of India's ecommerce industry rose 40% year - on-year to reach Rs 9,000 crore (US$ 1.5 billion) for the duration of the five-day sale period ending September 24, 2017, supported by massive deals and discounts offered by the key ecommerce companies.(ibid). According to the study on digital retail conducted by Kearney (2016) in association with Google, the number of online shoppers will grow more than three times by 2020,women will more than double their share of online spend by 2020, and online sellers will need to grow by more than 5 times to serve the increased demand by 2020. Raman (2017) study specified that a large number of female consumers under the age group of 30 years shop online frequently when compared to other age groups. According to ("Online Discounts",2014) when purchasing online, young aged internet users prefer percentage discounts and older age groups prefer free shipping. As per the findings of Chen et. al (2016), female and male online shoppers confirmed dissimilar inclination towards kinds of promotion operated by travel websites. In the context of India, limited study is conducted for understanding the influences of age and gender specifically during the purchase of online products available at a discount rate. Therefore, the purpose of this study is to analyze the influence of age and gender on factors considered while purchasing online products available at a discount rate. The structure of paper is as follows: Literature review is presented followed by hypothesis development followed by research methodology, results including findings and discussion, conclusion including implications, limitations and future directions.

## II. LITERATURE REVIEW

According to the model provided by Edelman, Jaffe and Kominers (2016), profitability can be attained by the organizations which associate themselves with the discount voucher service providers. The findings of Armstrong and Chen (2013) show that there are two reasons why a rational buyer might be more keen to buy a product with a discounted price compared to merely low price.

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First, the buyer perceives the product/service as high quality due to initial high price of a product. Second, the buyers recognize the product/service as an atypical bargain owing to a discount price. As per the findings of Armstrong et al (2013), sellers would have advantage in offering different prices to the identical consumers if the consumers are having inherent preference for bargains. The findings of the study conducted by Suki and Suki (2013) show that consumer online shopping behavior is significantly influenced by promotional offer. According to Khare, Khare and Singh (2012), the offers, deals or other promotional tools provided by online retailers have no impact on Indian consumers. Also, when the consumers purchase the products or services online, they may not essentially observe promotions as a significant attribute. Chandon, Wansibk and Laurent (2000) specified that the buyers would consider themselves smarter while getting a discount. According to ("eCommerce Retention", 2014) the most effective discount method is percentage off, followed by free shipping upgrades, dollar amount off type of discounts, discounts tailored to specific customer, multiple purchase discounts.

## Age and online shopping behaviour

Many studies conducted in the past have explored the influence of age on consumer online shopping behavior. According to Gong, Stump and Maddox (2013), there is resemblance in online purchasing objectives for men and women buyers, the younger age customers have stronger objectives to purchase online in contrast to older aged customers. Hernández, Jiménez and José Martín (2011) specified that once online shoppers have acquired experience with the online shopping channel, then age, gender and income have no significant influence in the explanation of the behavior of online shoppers. According to Mathew (2015), Consumers who belong to the age group of 20-22 years shop online more often when compared to consumers of other age groups regarding the purchase of apparel. Lian and Yen (2014) specified that performance expectation and social influence are the major driving forces for older adults to shop online. Value, risk, and tradition are the major barriers for older adults to shop online. Compared to older adult consumers of online shopping, younger online shoppers have considerably higher drivers and lower barriers to purchase online. When compared to young consumers of online shopping, older adults encounter more obstacles in online shopping.

### Hypothesis

$H_1$: Age has significant impact on factors considered during purchase of discounted products online.

## Gender and online shopping behaviour

The relationship between gender and online shopping behavior has found mention in the academic literature. The study conducted by Brown, Pope and Voges (2003) show that when compared to women, men are more likely to state their intention to purchase online. Cleveland et al. (2003) specified that while considering consumption choice, women buyers search for more details than men. Women buyers also have a tendency to be more responsive to relevant details online than men when considering judgments (Meyers-Levy and Sternthal, 1991). Yeh and Li

(2014) specified that female shoppers may be concerned about the components and website functions that can facilitate the online shopping process and male buyers may be anxious about the visual effect of a website that consists of vivid photos or video clips. As per the study carried out by Hernández et al. (2011), for experienced e-shoppers the relationships between previous usage of the internet and online purchase behavior is not moderated by effect of gender, also once the buyers have purchased through online the higher intentions to shop again in the future are displayed by male consumers compared to female consumers. According to Richa (2012), the frequency of shopping online by females is more than that of males in India.

### Hypothesis

$H_2$: Gender has significant impact on factors considered during purchase of discounted products online.

## Research methodology

The study was carried out in two phases. A pilot survey was followed by a main survey to analyze the behavior of online shoppers towards online discounted products. The sample size for pilot study was taken as 52 respondents from two prominent cities of North India. Judgmental sampling was used to identify online shoppers among the respondents. Pilot survey was conducted to explore the variables influencing the respondents during the purchase of online products available at a discount rate.

Variables identified based on the pilot study were Round the clock availability, Range of Products, Comparison across different sellers, Family members can view the product at a time, Website user friendliness, Transaction safety, Product description varies from seller to seller, Minimum purchase restriction to avoid delivery charge, Location specific availability of product delivery, Delay in deliveries. The content validity and face validity of the survey items and measures was conducted. Four academic experts were consulted and 3 out of 4 agreed with the survey items and the factors achieved were as desired.

The self-structured questionnaire was formed using 5-point Likert scale. The questionnaire designed consisted of two parts wherein the first part consisted of the demographic profile like gender, age, education and income and the second part consisted of ten questions based on the variables identified in pilot study.

The main survey was carried out between the online shoppers, who buy online products available at a discount rate, in four prominent districts of North India. A total of 421 questionnaires were distributed to online shoppers and of these 311 usable questionnaires were returned with a return rate of 73.87%. Data collected from 311 online shoppers, who purchase online products available at a discount rate, was used for the study by using snowball sampling technique. This survey requires those respondents who purchase online discounted products and to identify those respondents snowball sampling technique was used.

The data was analyzed using Statistical Package for Social Sciences (SPSS 16.0). Reliability (Cronbach's alpha) was tested for the scale used for the study which was found to be 0.779. The factors were extracted by using factor analysis with principal axis factoring and varimax rotation. ANOVA was used to analyze the influence of age and gender on factors considered while purchasing discounted products online.

## III. RESULTS

*Factor Analysis*

Ahead of carrying out exploratory factor analysis for questionnaire data reduction, the responses analogous to diverse constructs was subjected to numerous assessment procedures. As per the guiding principles mentioned by De Vellis (1991), the questionnaire data was verified for item-total correlation, internal consistency, variance, item means prior to proceeding for the method of factor analysis. For recognizing the factors considered while purchasing online discounted products, exploratory factor analysis was used to extract the factors. For extracting the factors, the principal axis factoring method of factor analysis was conducted through varimax rotation and Eigen values greater than one were considered. Items with factor loadings below 0.35 and the factor loadings with cross-loadings on two or more

variables were removed. The outcome obtained through rotated component matrix are presented in Table 1. The result of Kaiser-Meyer-Olkin(KMO Test) measure of sampling adequacy is 0.826 which ensures sampling adequacy and Bartlett's test statistics with significance level of 0.00 indicated appropriateness of conducting factor analysis for the dataset. There are 2 factors which are extracted accounting for a total of 52.018 % of variance. The first factor extracted for 35.121 % of the variance which is below50% level and signify the deficiency of common method bias (Podsakoff *et al.,* 2003). The Cronbach alpha in this study was 0.779 which satisfied the requirement of above 0.70 criterion (Nunnally et al.,1978). According to Yong and Pearce (2013), the Determinant score more than 0.00001 indicates an absence of multi collinearity and in this study the Determinant score is .079, which means there is no multi collinearity. Based on Reproduced Correlation Matrix, a model that is a good fit will have less than 50% of the non-redundant residuals with absolute values that are greater than .05. In this case there are 4 (8.0%) non redundant residuals with absolute values greater than 0.05. The diagonal element of the *Anti-Correlation* matrix should be above 0.50 and, in this case, the lowest diagonal element is 0.677 (*ibid*).

**Table 1. Factors considered while purchasing online discounted products**

| Factor No. | Statements | Rotated Factor Loadings | Eigen Value | % of Variation | Factor Name |
|---|---|---|---|---|---|
| 1 | Family members can view the product at a time | .541 | 3.512 | 35.121 | Website characteristics |
| | Website user friendliness | .636 | | | |
| | Transaction safety | .630 | | | |
| | Product description varies from seller to seller | .684 | | | |
| | Minimum purchase restriction to avoid delivery charge | .580 | | | |
| | Location specific availability of product delivery | .513 | | | |
| | Delay in deliveries | .364 | | | |
| 2 | Round the clock availability | .742 | 1.690 | 16.897 | Convenience |
| | Range of discounted products | .701 | | | |
| | Comparison across different sellers | .668 | | | |
| | % of Variance | | 52.018 | | |
| | Cronbach's alpha | | 0.779 | | |

Source: Authors' own research results

Extraction Method: Principal Axis Factoring. Rotation Method: Varimax with Kaiser Normalization. Rotation converged in 3 iterations.

As given in Table 1, factor 1 consists of 7 variables, which relates to website characteristics, this factor explained 35.121% of the total variation in the factor analysis with Eigen value 3.512.

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As per the factor loadings it can be determined that during purchase of online products available at a discount rate, the respondents gave importance to family members can view the product at a time (0.541), website user friendliness (0.636), transaction safety (0.630), product description varies from seller to seller (0.684), minimum purchase restriction to avoid delivery charge (0.580), location specific availability of product delivery (0.513), delay in delivery (0.364).

The factor 2 comprises of 3 variables, which relates to convenience. This factor explained 16.897% of the total variation in the factor analysis with Eigen value 1.690. As per the factor loadings it can be determined that during purchase of online products available at a discount rate, the respondents gave importance to round the clock availability (0.742), range of discounted products (0.701), and comparison across different sellers (0.668).

### Findings

The gender wise differences on various factors emerged (refer table 1) are described in subsequent sections based on Table 2.

### Gender vs. round the clock availability

Since the value of p (0.000) is lower than the level of significance (.05), it can be determined that there is notable difference of means between round the clock availability and gender. This means that the influence of gender on round the clock availability while purchasing discounted products online differs for males and females.

### Gender vs. range of discounted products

Since the value of p (0.000) is lower than the level of significance (.05), it can be determined that there is notable difference of means between 'range of discounted products' and gender. This means that the influence of gender on 'range of discounted products' online differs for males and females.

### Gender vs. comparison across different sellers

Since the value of p (0.022) is lower than the level of significance (.05), it can be determined that there is notable difference of means between 'Comparison across different sellers' and gender. This means that the influence of gender on 'comparison across different sellers' of discounted products online differs for males and females.

### Gender vs. family members can view the product at a time

Since the value of p (0.046) is lower than the level of significance (.05), it can be determined that there is notable difference of means between 'family members can view the product at a time' and gender. This means that the influence of gender on 'family members can view the product at a time' while purchasing discounted products online differs for males and females.

### Gender vs. website user friendliness

Since the value of p (0.015) is lower than the level of significance (.05), it can be determined that there is notable difference of means between 'Website user friendliness' and gender. This means that the influence of gender on 'website user friendliness' while purchasing discounted products online differs for males and females.

### Gender vs. transaction safety

Since the value of p (0.243) is higher than the level of significance (.05), it can be determined that there is no notable difference of means between 'Transaction safety' and gender. This means that the influence of gender on 'transaction safety' while purchasing discounted products online does not differ for males and females.

### Gender vs. product description varies from seller to seller

Since the value of p (0.110) is higher than the level of significance (.05), it can be determined that there is no notable difference of means between 'Product description varies from seller to seller' and gender. This means that the influence of gender on 'product description varies from seller to seller' while purchasing discounted products online does not differ for males and females.

### Gender vs. minimum purchase restriction to avoid delivery charge

Since the value of p (0.789) is higher than the level of significance (.05), it can be determined that there is no notable difference of means between 'Minimum purchase restriction to avoid delivery charge' and gender. This means that the influence of gender on 'minimum purchase restriction to avoid delivery charge' while purchasing discounted products online does not differ for males and females.

### Gender vs. location specific availability of product delivery

Since the value of p (0.457) is higher than the level of significance (.05), it can be determined that there is no notable difference of means between 'Location specific availability of product delivery' and gender. This means that the influence of gender on 'location specific availability of product delivery' while purchasing discounted products online does not differ for males and females.

### Gender vs. delay in deliveries

Since the value of p (0.855) is higher than the level of significance (.05), it can be determined that there is no notable difference of means between 'Delay in deliveries' and gender. This means that the influence of gender on 'delay in deliveries' while purchasing discounted products online does not differ for males and females.

**Table 2. ANOVA affect of gender on factors considered while purchasing discounted product online**

| Variables | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| Round the clock availability | Between Groups Within Groups Total | 19.715 372.613 392.328 | 1 309 310 | 19.715 1.206 | 16.349 | .000 |
| Range of discounted Products | Between Groups Within Groups Total | 17.213 266.497 283.711 | 1 309 310 | 17.213 .862 | 19.959 | .000 |
| Comparison across different sellers | Between Groups Within Groups Total | 6.188 359.291 365.479 | 1 309 310 | 6.188 1.163 | 5.322 | .022 |
| Family members can view the product at a time | Between Groups Within Groups Total | 2.907 224.367 227.273 | 1 309 310 | 2.907 .726 | 4.003 | .046 |
| Website user friendliness | Between Groups Within Groups Total | 3.195 165.789 168.984 | 1 309 310 | 3.195 .537 | 5.955 | .015 |
| Transaction safety | Between Groups Within Groups Total | .946 213.845 214.791 | 1 309 310 | .946 .692 | 1.367 | .243 |
| Product description varies from seller to seller | Between Groups Within Groups Total | 1.448 174.217 175.666 | 1 309 310 | 1.448 .564 | 2.569 | .110 |
| Minimum purchase restriction to avoid delivery charge | Between Groups Within Groups Total | .038 162.509 162.547 | 1 309 310 | .038 .526 | .072 | .789 |
| Location specific availability of product delivery | Between Groups Within Groups Total | .316 176.108 176.424 | 1 309 310 | .316 .570 | .555 | .457 |
| Delay in deliveries | Between Groups Within Groups Total | .023 208.524 208.547 | 1 309 310 | .023 .675 | .034 | .855 |

**Source: Authors' own research results**

The age wise differences on various factors emerged (refer table 1) are described in subsequent sections based on Table 3.

*Age vs. round the clock availability*

Since the value of p (0.288) is higher than the level of significance (.05), it can be determined that there is no notable difference of means between 'round the clock availability' and age. This means that the influence of age on factor 'round the clock availability' while purchasing discounted products online does not differ for different age groups.

*Age vs. range of discounted products*

Since the value of p (0.098) is higher than the level of significance (.05), it can be determined that there is no notable difference of means between factor 'range of

discounted products' and age. This means that the influence of age on factor 'range of discounted products' while purchasing discounted products online does not differ for different age groups.

*Age vs. comparison across different sellers*

Since the value of p (0.234) is higher than the level of significance (.05), it can be determined that there is no notable difference of means between factor 'comparison across different sellers' and age. This means that the influence of age on factor 'comparison across different sellers' while purchasing discounted products online does not differ for different age groups.

*Age vs. family members can view the product at a time*

Since the value of p (0.110) is higher than the level of significance (.05), it can be determined that there is no notable difference of means between factor 'family members can view the product at a time' and age. This means that the influence of age on factor 'family members can view the product at a time' while purchasing discounted products online does not differ for different age groups.

*Age vs. website user friendliness*

Since the value of p (0.331) is higher than the level of significance (.05), it can be determined that there is no notable difference of means between factor 'website user friendliness' and age. This means that the influence of age on factor 'website user friendliness' while purchasing discounted products online does not differ for different age group.

*Age vs. transaction safety*

Since the value of p (0.331) is higher than the level of significance (.05), it can be determined that there is no notable difference of means between factor 'transaction safety' and age. This means that the influence of age on factor 'transaction safety' while purchasing discounted products online does not differ for different age group.

*Age vs. product description varies from seller to seller*

Since the value of p (0.433) is higher than the level of significance (.05), it can be determined that there is no notable difference of means between factor 'product description varies from seller to seller' and age. This means that the influence of age on factor 'product description varies from seller to seller' while purchasing discounted products online does not differ for different age group.

*Age vs. minimum purchase restriction to avoid delivery charge*

Since the value of p (0.480) is higher than the level of significance (.05), it can be determined that there is no notable difference of means between factor 'minimum purchase restriction to avoid delivery charge' and age. This means that the influence of age on factor 'minimum purchase restriction to avoid delivery charge' while purchasing discounted products online does not differ for different age group.

*Age vs. location specific availability of product delivery*

Since the value of p (0.162) is higher than the level of significance (.05), it can be determined that there is no notable difference of means between factor 'location specific availability of product delivery' and age. This means that the influence of age on factor 'location specific availability of product delivery' while purchasing discounted products online does not differ for different age group.

### Results & Discussions

Since the value of p (0.801) is higher than the level of significance (.05), it can be determined that there is no notable difference of means between factor 'delay in deliveries' and age. This means that the influence of age on factor 'delay in deliveries' while purchasing discounted products online does not differ for different age group.

**Table 3. ANOVA affect of age on factors considered while purchasing discounted product online**

| Variables | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| Round the clock availability | Between Groups<br>Within Groups<br>Total | 6.332<br>385.996<br>392.328 | 4<br>306<br>310 | 1.583<br>1.261 | 1.255 | .288 |
| Range of discounted Products | Between Groups<br>Within Groups<br>Total | 7.142<br>276.568<br>283.711 | 4<br>306<br>310 | 1.786<br>.904 | 1.976 | .098 |
| Comparison across different sellers | Between Groups<br>Within Groups<br>Total | 6.563<br>358.916<br>365.479 | 4<br>306<br>310 | 1.641<br>1.173 | 1.399 | .234 |
| Family members can view the product at a time | Between Groups<br>Within Groups<br>Total | 5.517<br>221.757<br>227.273 | 4<br>306<br>310 | 1.379<br>.725 | 1.903 | .110 |
| Website user friendliness | Between Groups<br>Within Groups<br>Total | 2.513<br>166.471<br>168.984 | 4<br>306<br>310 | .628<br>.544 | 1.155 | .331 |

| Transaction safety | Between Groups<br>Within Groups<br>Total | .849<br>213.942<br>214.791 | 4<br>306<br>310 | .212<br>.699 | .304 | .875 |
|---|---|---|---|---|---|---|
| Product description varies from seller to seller | Between Groups<br>Within Groups<br>Total | 2.165<br>173.500<br>175.666 | 4<br>306<br>310 | .541<br>.567 | .955 | .433 |
| Minimum purchase restriction to avoid delivery charge | Between Groups<br>Within Groups<br>Total | 1.837<br>160.710<br>162.547 | 4<br>306<br>310 | .459<br>.525 | .874 | .480 |
| Location specific availability of product delivery | Between Groups<br>Within Groups<br>Total | 3.724<br>172.701<br>176.424 | 4<br>306<br>310 | .931<br>.564 | 1.649 | .162 |
| Delay in deliveries | Between Groups<br>Within Groups<br>Total | 1.112<br>207.434<br>208.547 | 4<br>306<br>310 | .278<br>.678 | .410 | .801 |

## IV. DISCUSSION

*Influence of gender*

The factor 'round the clock availability' means the discounted product is available online 24/7. The influence of round the clock availability while purchasing discounted products online differs for males and females who are working and non-working. Round the clock availability is important for males and females who are working as they may not have sufficient time to shop online during working hours, so they may prefer to purchase discounted products online after working hours. There is a lot of rush and long waiting lines in physical stores when a discount is offered, instead the consumers will feel convenient to shop online for discounts from anywhere. This is in accordance with previous study Swaminathan, Lepkowska-White and Rao (1999) who reported that male online shoppers were mainly convenience oriented and were not motivated to that extent by social interaction compared to women internet buyers. The factor 'range of discounted products online' means variety of discounted products are available online which provides convenience as well as cost saving for the online shoppers seeking discounts. The influence of convenience and cost saving varies based on gender. This is in accordance with previous study of Jen-Hung et al. (2010) specifying that the factors such as lack of sociality, cost saving, and convenience are the key causes triggering male adolescents buyers for online shopping, and the major factors moving female adolescent buyers for online shopping are adventure, sociality, and fashion. The factor 'family member can view the product at a time' focuses on the need for social interaction and emotional satisfaction for the online shoppers while purchasing discounted product. The need for social interaction and emotional satisfaction for the online shoppers varies based on gender. This finding is in confirmity with previous study Dittmar, Long and Meek (2004) addressing that females have a tougher wish for emotional and social indulgence in the online purchasing environment compared to males, and also Swaminathan et al. (1999) study stated that male online purchasers were provoked to a reduced extent by social communication compared to women online buyers. The factor 'Comparison across different sellers' focuses on the need for information required to compare different sellers for price during purchase of discounted product online. The need for price details requirement varies based on gender. This is in accordance with Seock and Bailey's (2008) study which concluded that males have a tendency to be functionally motivated through online buying as they have elevated concerns regarding saving time compared to female online buyers. According to the study conducted by Sarkar (2011) the benefits of online shopping (like cheaper price, detailed information of product, time saving, greater option and price comparison) can be measured as utilitarian motivation because the person procures from online sensibly. The factor 'Website user friendliness' focuses on the need of a website which is easy to use/operate. The need for user friendly website varies based on gender. This is in accordance with previous study conducted by Amin and Amin (2010) E-marketers should also set up user friendly online shopping system which can help female consumers to overcome hurdles and barriers of accepting online shopping. According to Baubonienė and Gulevičiūtė (2015) ease of use is another encouraging factor to buy online. The factor 'transaction safety' focuses on the need for secured online transactions while purchasing discounted products online. The need for secured online transactions does not vary based on gender. This is in confirmity with previous study the confidentiality and security are at all times a worry to the majority of the online customers (Petrtyl 2012). The influence of product description varies from seller to seller while purchasing discounted products online does not differ based on males and females. The factor 'Product description varies from seller to seller' focuses on the need for information regarding discounted product online provided by different sellers.

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The need for product description while purchasing discounted products online does not differ based on males and females, that means both males and females have equal importance for product description while purchasing discounted products online. The factor 'Minimum purchase restriction to avoid delivery charge' focuses on the need to purchase certain amount to get free delivery. The need to purchase certain amount to get free delivery while purchasing discounted products online does not differ based on males and females, that means both males and females have equal importance for Minimum purchase restriction to avoid delivery charge while purchasing discounted products online. The factor 'Location specific availability of product delivery' focuses on the availability of product delivery at specific location. The availability of product delivery at specific location while purchasing discounted products online does not differ based on males and females that means availability of product delivery at specific location while purchasing discounted products online is equally important for both males and females. The factor 'Delay in deliveries' focuses on the delay in delivery of the product. The delay in delivery of the product while purchasing discounted products online does not differ based on males and females, that means both males and females have similar importance regarding delay in deliveries. This is in accordance with the study conducted by Petrtyl (2012) the delivery problem and product problems are among the popular risks about which consumers are concerned. Overall the hypothesis H$_2$ is partially supported.

### Influence of age

According to Baubonienė and Gulevičiūtė(2015) study, the 25-34 year old consumers frequently select online stores for the reason that it offers lower prices and a superior assortment of products, and the 18-34 year age group of consumers more frequently have a preference towards online stores due to a superior assortment of products. Younger shoppers (e.g., Gen Y and Gen X) are approximately at all times "connected" and lead wired lifestyles (Gilly and Zeithaml, 1985; Phillips and Sternthal, 1977). Hence, younger consumers are further expected to trust that online shopping builds up money since they are possibly proficient at using advising agents and social media to locate bargains. Older shoppers (e.g., matures and leading boomers) possibly are less likely to contribute the related belief due to slower reception rates for modern information and communication technologies. Generation Y seizes shopping sincerely and spends a lot of online time in researching, visualizing, taking into account the flash sale promotions, sharing items along with family members, and remaining updated regarding food and fashion blogs (Lachman and Brett, 2013). According to a study by Dhanapal, Vashu and Subramaniam (2015) for identifying the marketing strategy preference affecting the online buying behavior of consumers, it was found that for the Baby boomers the product approach was for the most part noteworthy which was followed by place, price and lastly promotion. In case of generation X, place was most noteworthy followed by price, promotion and lastly product. In case of generation Y, place was most noteworthy followed by product and price and lastly promotion.

According to Dhanapal, Vashu and Subramaniam (2015), The risk of credit card transaction and the delay in deliveries was considered important by all the three generations.

This study found that the age of e-shoppers has no significant influence on their behavior once the initial obstacles to e-commerce are overcome. Hernández Jiménez and José Martín (2011) also came up with similar findings. The factor 'round the clock availability' means the discounted product is available online 24/7. The influence of age on factor 'round the clock availability' while purchasing online products available at a discount rate does not differ based on age. This means various age groups have equal importance for factor 'round the clock availability' of products while purchasing online products available at a discount rate. The factor 'range of discounted products online' means variety of products are available online at a discount rate which provides convenience as well as cost saving for the online shoppers seeking discounts. The influence of age on factor 'range of discounted products' while purchasing discounted products online does not differ based on age groups. This means various age groups has equal importance for factor 'range of products' available while purchasing discounted products online. The factor 'Comparison across different sellers' focuses on the need for information required to compare different sellers for price during purchase of discounted product online. The influence of age on factor 'comparison across different sellers' while purchasing discounted products online does not differ based on age. This means various age groups has equal importance for factor 'comparison across different seller' while purchasing discounted products online. The factor 'family member can view the product at a time' focuses on the need for social interaction and emotional satisfaction for the online shoppers while purchasing discounted product. In our study this factor does not differs based on age. This means various age groups have equal importance for factor 'family members can view the product at a time' while purchasing discounted products online. The factor 'Website user friendliness' focuses on the need of a website which is easy to use/operate. The influence of age on factor 'website user friendliness' while purchasing discounted products online does not differ based on age. This means various age groups have equal importance for factor 'website user friendliness' while purchasing discounted products online. The factor 'transaction safety' focuses on the need for secured online transactions while purchasing discounted products online. The influence of age on factor 'transaction safety' while purchasing discounted products online does not differ based on age. This means various age groups has equal importance for factor 'Transaction safety' while purchasing discounted products online. The factor 'Product description varies from seller to seller' focuses on the need for information regarding discounted product online provided by different sellers. The influence of age on factor 'product description varies from seller to seller' while purchasing discounted products online does not differ based on age.

This means various age groups has equal importance for 'product description varies from seller to seller' while purchasing discounted products online. The factor 'Minimum purchase restriction to avoid delivery charge' focuses on the need to purchase certain amount to get free delivery. The influence of age on factor 'minimum purchase restriction to avoid delivery charge' while purchasing discounted products online does not differ based on age. This means various age groups has equal importance for factor 'minimum purchase restriction to avoid delivery charge' while purchasing discounted products online. The factor 'Location specific availability of product delivery' focuses on the availability of product delivery at specific location. The influence of age on factor 'location specific availability of product delivery' while purchasing discounted products online does not differ based on age. This means various age groups has equal importance for factor 'location specific availability of product delivery' while purchasing discounted products online. The factor 'Delay in deliveries' focuses on the delay in delivery of the product. The influence of age on 'delay in deliveries' while purchasing discounted products online does not differ based on age. This means various age groups have equal importance for factor 'delay in deliveries' while purchasing discounted products online. Overall hypothesis $H_1$ is not supported.

## V.   CONCLUSION

### Theoretical implications

In the past few years multiple studies were carried out related to behavior of consumers towards online shopping and also the demographic (like age and gender) influences on behavior of consumers towards online shopping. But limited study has been carried out precisely related to age and gender influences on factors considered while buying online when discounted products are available. This study has a lot of significance in Indian context. Online retailers are offering massive discounts to allure the buyers to shop online and, in this process, it is essential to understand the factors which are important for different age groups and genders.

### Managerial implications

As males are more convenience oriented than females, the online marketers should provide better availability of discounted product round the clock to attract males for higher purchase of discounted products online. As females like more social interaction in shopping process compared to males, by providing higher discounts, better availability of discounted products online and connecting shopping website with social media, the female shoppers can be shifted from offline to online buyers. In comparison to females, males have higher utilitarian approach while purchasing. The online marketers can provide the facility for comparing prices of discounted products sold by various sellers to attract male online shoppers. The online marketers should design user friendly website to attract female buyers to purchase discounted products online. The online retailers should provide better transaction safety while purchasing discounted products online to attract male and female online

shoppers. Discounted product description online is equally important for both the genders that is males and females, therefore the online retailer should focus on right information regarding discounted product online to avoid confusion among buyers after receiving the product. The online retailers should avoid minimum purchase restriction for free delivery of discounted product to attract higher number of online shoppers for discounted products. The online retailers should increase their supply chain to provide the discounted product at the desired location of the customers and without delay in delivery. For attracting the online shoppers of various age groups towards discounted products, the online retailers should provide better availability of discounted products online, assortment of online discounted products, transaction safety, comparison of discount prices by sellers, free delivery without minimum purchase restriction, user friendly website with right information and providing location specific delivery without delay.

### Limitations and future directions for the study

This study is not without some limitations. Time constraint and the cost involved in getting sample across districts are some of the limitations in this study. This study is conducted only in four districts of North India only, so the findings of the study cannot be applied across India. Regardless of these limitations, this study does offer an enriched direction for online marketing. The future study can be conducted across India to analyze the gender and age differences towards online discounted product. The future study can also be conducted to analyze the gender and age differences towards specific online discounted products like electronics, apparels etc. The future study can be conducted to analyze the income, occupation and education qualification differences towards specific online discounted products. The future study can be conducted to analyze the demographic differences towards online discounted products by comparing India and neighboring countries. The future study can be conducted to analyze the cultural differences towards online discounted products.

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