PSYCHOGRAPHIC SEGMENTATION OF E-RETAILING CONSUMERS FOR ELECTRONICS GOODS IN KOLKATA

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Abstract

Consumers, especially e-retailing consumers are too diverse in their psychological behavior. This paper provides a framework to identify Psychographic Segment of e-retailing consumers for Electronics Goods in Kolkata. In the present paper, psychographic segmentation of respondents has been made, based on the expected service statements towards various aspects of e-retailing service provided by different websites.

This study used 37 variables, collected on consumer expectation basis for e-service quality measurement. A k-means cluster analysis revealed eleven psychological market segments and classified the respondents into different groups on the basis of their psychographic tendencies and identified psychological variables to provide additional information about these to enhance the understanding of the behavior of present and potential target markets [14]. This study explores e-retailing consumer segments in Kolkata based on their expected e-service quality response. That can be used by the e-retailers for targeting e-consumer market. A survey of 437 online e-shoppers revealed eleven categories of e-consumers and they are named according to their psychological characteristics. A structured non-disguised questionnaire was administered and responses were measured on the basis of eleven-point Likert scale.

eywords:

Psychographic;

Segmentation;

Cluster analysis;

Demographic;

e-retailing.

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1. Introduction:

The innovations and developments in Information and Communication Technologies (ICT) have exposed huge opportunities as well as challenges for the retail market in India [19]. As a consequence, e-retailing, a subset of e-commerce (Electronic Commerce) is emerging as a promising area of nascent organized retailing in India [28].

The electronic retailing (e-Tailing, e-Retailing, internet retailing etc.) is the model of selling of retail goods using electronic media, in particular, the internet [31].The new wave of consumerism coupled with increasing urbanization and burgeoning middle class with paradigm shifts in their demographic and psychographic dynamics have driven consumers frequently to use retail websites to search for product information and/ or make a purchase of products. So, not only demographic factors but also psychographic factors are important to understand the target market for e-tailing. This study also attempted to find out the association between demographic and psychographic factors as well.

India's e-commerce market is worth about Rs 50,000 crores in 2011. Online retailing comprises about 15% of this. India has close to 10 million online shoppers and is growing at an estimated 40-45% CAGR vis-à-vis a global growth rate of 8-10%. Electronics and apparel are the biggest categories in terms of sales [29]. So, it is important to study e-consumer behavior for e-retailing of electronics goods.

A company needs to identify market segments it can serve. Market segmentation is sub-dividing a market into distinct and homogeneous sub groups of customers based on factors such as demographic, geographic, psychological and behavioral factors, where any group can conceivably be selected as a target market to be met with distinct marketing mix. The main task of the marketers is not to create the segment but to identify them and decide the segment they want to target [20].

Demographic variables (age, education, income etc.) are not sufficient for clustering consumers [9]. Psychographic segmentation takes the psychological aspects of consumer buying behavior into accounts. It divides people according to their personality attitudes, values, lifestyles, interests and opinions [26].

The current study deals with the psychographic segmentation of e-consumers. Psychographic segmentation is hardly a new concept for online marketers. By segmenting both anonymous and registered users in a consistent fashion, online retailers can capture valuable consumer impulses guiding registration, initial purchase, and loyalty decisions. By comparing anonymous and registered users with similar visit behavior, they can easily detect which customers have a higher potential, and which characteristics are prominent signs of such potential. Customers with the highest visit frequency or the highest browsing diversity in terms of products may have the highest conversion potential compared to low-frequency visitors or category loyal [10].

2. Literature Review:

Development of the internet market has been driven by not just technological changes but also changes in lifestyles [8]. And life styles lead towards the changing expectation of e-consumers. Changing life styles result a lot more frequent purchase of technology oriented products such as electronic goods. As a study found that online attitude and perceived benefit of Indians varied across different products [15].

Smith and Swinyard (2001) have developed an instrument that contains 38 Internet shopping psychographic statements (Internet shopper lifestyle scale), 14 measures of Internet behavior, and 13 themes of Internet usage based on interests and opinions towards the Internet, as well as web-specific behaviors that increase the likelihood of obtaining relevant online segments.

Brengman. M et al. (2003) found six basic dimensions on cross-cultural online segmentation they are: Internet convenience, perceived self-inefficacy, Internet logistics, Internet distrust, Internet offer and Internet window-shopping. They also identified four online shopping segments (Tentative Shoppers, Suspicious Learners, Shopping Lovers and Business Users) and four online non-shopping segments (Fearful Browsers, Positive Technology Muddlers, Negative Technology Muddlers and Adventurous Browsers) are profiled with regard to their Web-usage-related lifestyle, themes of Internet Usage, Internet attitude, psychographic and demographic characteristics.

Market research firm BMRB (2004) has developed psychographic segmentation for transactional ecommerce which is used to represent different attitudes towards purchasing online. They have identified six market segments on the basis of consumer psychology. They are: Realistic Enthusiasts, Confident Brand Shoppers, Carefree Spenders, Cautious Shoppers, Bargain Hunters, Unfulfilled.

Jayawardhena.C et al. (2007) examined the purchase intentions of online retail consumers, segmented by their purchase orientation. After examining purchase orientations and purchase intention of online shopping consumers, the study revealed that consumers can be clustered into five distinct purchase orientations, and be labeled as: 1) active shoppers', 2) price sensitives, 3) discerning shoppers, 4) brand loyals and 5) convenience oriented. Further the study revealed that aspects that do have a significant effect on purchase intention are gender and prior purchase. Overall these findings indicate that consumer purchase orientations in both the traditional world and on the Internet are largely similar.

Bressolles.G (2008) in his study, proposed typology of online consumers of wine Websites based on dimensions of electronic service quality and identified six groups of customers defined principally by electronic service quality dimensions. They are, the "secure seeker", the "opportunist", the "novice", the "customer service seeker", the "browser" and the "rational browser".

Kumer et al. (2014) have divided the e-market consumers in two psychographic segments based on their ethics based perception. On their study in Punjab and Chandigarh, they conducted their study that identified two clusters. Cluster one having characteristics of the respondents, it can be said that in this cluster we have a group of respondents who are generally behaving moderately or indifferent probably due to lack of awareness towards the phenomenon and its implications. Cluster two deals with the feeling of the respondents. In this cluster, it can be said that they are having indifferent/non-confirming attitude towards the favorable aspects of E-marketing and hence are having a negative viewpoint towards the practices of E-marketing.

3. Objectives

3.1. To identify psychographic segmentation for e-retailing consumers based on their electronic product purchase behavior.

3.2. To identify the demographic factors hat have assosciation with Psycographic segments.

2. Research Method

2.1. Research Design: Exploratory research design method is followed for the research.

2.2. Survey: The method to collect data could be three, Experimentation, Observation and Survey. The researcher has opted for survey. Which is of two types – Literature survey (secondary data) and the field survey (primary data).

2.2.1. Literature Survey (Secondary data):

The research considered reference books, text books, government institutional data and

commercial data.

2.2.2. Field survey (Primary data):

In the reference to this study random sampling was used to identify the units of the sample,

i.e, the sample elements.

2.3. Tools for collecting data:

The method to collect data in this case was personal interview method. The researcher used structured questionnaire. The structuring refers to question numbers and wordings being adherently followed in sequence. Again the questionnaire type was 'undisguised'.

2.4. Reliability:

The reliability of the questionnaire was checked using Cronbach's Alpha method. The result is as follows:

Table 1 - Reliability Statistics for Service Quality Expectation

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.956	.956	37

The result shows that the Cronbach's Alpha value is excellent for the research.

2.5. Measurement scale:

The scales used to capture the data for the study were of two types Nominal (for demographic profiling data) and ordinal akin to interval scale.

3. Results and Analysis

3.1. Analysis stage 1- working with expectation based clusters:

Here in this stage, 11 clusters are identified on the basis of the respondents' pre-purchase behavior and these can be considered as psychographic segmentation. For clustering, to identify psychographic segmentation, expectation factors are important. Here, it is also attempted to identify the association between demographic factors on psychographic market segmentation. Accordingly the cluster was formed following quick cluster method from the expected scores.

Clustering and segmentation

Table 2- Quick Cluster—Expectation

Number of Cases in each Cluster		
Cluster	1	2.000
	2	2.000
	3	2.000
	4	2.000
	5	2.000
	6	2.000
	7	259.000
	8	2.000
	9	14.000
	10	2.000
	11	148.000
Valid		437.000
Missing		.000

As it is identified that expectation score wise cluster 7 has the maximum number of members (259) followed by cluster 11 (148).

So, these two clusters are significant for the decision making based on psychographic specification.

Table 3- Final Cluster Centers	Cluster										
	1	2	3	4	5	6	7	8	9	10	11
An ideal website makes it easy to find what the customer need	10	2	2	2	10	10	9	10	10	2	6
An ideal website makes it easy to get anywhere on the site	2	2	2	10	2	2	9	10	7	10	7
An ideal website enables to complete a transaction quickly	10	2	2	10	10	10	9	2	7	10	5
Information at an ideal website is well organized	2	10	2	2	10	2	9	2	5	10	6
An ideal website should load its pages fast	10	10	2	10	10	2	9	10	9	10	7
An ideal website should be simple to use	10	10	2	2	4	10	9	10	4	10	7
An ideal website should enable to get in to it quickly. (quick access)	2	10	2	10	10	10	8	10	3	2	6
An ideal website should be well organized	2	10	2	2	2	10	8	2	3	2	7
An ideal website should always be available for business.	10	2	2	10	10	2	9	2	9	10	7
An ideal website launches and runs right away	2	10	2	10	2	10	8	10	5	10	7
An ideal website does not crash	10	10	2	2	2	10	8	10	6	2	6
Pages of an ideal website do not freeze after the customer enters the order information	2	10	2	10	10	10	8	10	8	2	6
An ideal website delivers orders when promised	10	10	2	10	10	10	9	2	5	2	6

Statement											
An ideal website makes items available for delivery within a suitable time frame	10	2	2	10	10	10	8	2	8	2	6
An ideal website quickly delivers what the customer order.	10	2	2	2	6	10	8	2	2	2	6
An ideal website sends out the items ordered	10	10	2	10	10	10	9	10	4	10	7
An ideal website should have in stock the items the company claims to have	2	10	2	10	2	2	8	10	5	10	6
An ideal website is truthful about its offerings	10	10	2	10	10	10	9	2	4	10	7
An ideal website makes accurate promises about delivery of products	10	10	2	2	4	10	8	10	8	10	6
An ideal website should protect information about the user's Web-shopping behavior	10	2	2	2	2	10	9	10	7	10	7
An ideal website does not share any personal information with other sites	10	2	2	10	4	10	8	10	5	10	6
An ideal website should protect information about the credit card of the customer	10	2	2	2	6	10	8	2	7	10	7
An ideal website should provide the customer with convenient options for returning items	2	10	2	2	10	2	9	10	6	10	7
An ideal website handles product returns well	2	2	2	10	2	10	9	10	7	10	6
An ideal website site offers a meaningful guarantee	2	10	2	2	2	2	8	2	10	10	6
An ideal website tells the customer what to do if my transaction is not processed	2	10	2	10	2	10	10	10	3	10	5

An ideal website always takes care of problems promptly	2	10	2	10	2	10	9	2	6	10	7
An ideal website compensates a user for problems it creates.	10	10	2	2	2	10	9	2	5	10	6
An ideal website should compensate for when and what the customer ordered doesn't arrive on time	2	2	2	10	4	10	9	10	7	10	5
An ideal website should pick up items if the customer wants to return from his/her home or business	10	10	2	2	6	10	8	2	3	10	5
An ideal website provides a telephone number to reach the company	10	2	2	2	2	2	9	10	7	10	5
An ideal website has customer service representatives\available online	10	2	2	2	10	10	8	10	4	2	5
An ideal website should offer the ability to speak to a live person if there is a problem	10	10	2	10	10	10	9	2	3	2	5
The prices of the products and services available at a website (how economical the site is)	2	2	2	10	10	10	9	10	10	10	7
An ideal website provides overall convenience to a user	2	10	2	10	2	2	9	10	9	10	7
The extent to which a website gives the user a feeling of being in control	10	10	2	10	8	10	9	10	10	10	6
The overall value you get from a website for your money and effort	2	2	2	2	10	10	9	10	9	10	6

Form the above table; the memberships of each respondent in those 11 clusters are identified.

Based on their psychology the customers are classified under different names:

Table 4- Expectation based psychographic segmentation

Cluster Number	Name of Psychographic Segment
1	Casual
2	Busy
3	Conservative
4	Carefree
5	Confused
6	Rational
7	Formidable, Credence
8	Fortuitous
9	Sneaking
10	Cautious
11	Credence

3.2. Analysis stage 2- Segmentation: Psychographic and demographic:

In this step, the associations of those clusters on each demographic factor are found out.

According to the result, it was found that significant association exists between:

3.2.1. Psychographic factors and monthly house hold income of the respondents

Table 5 - Association between Cluster Number of Case * Monthly_Income Crosstabulation
Count

		Monthly_Income				Total
		25,000-49,999	50,000-74,999	75,000 or more	Less than 25,000	
Cluster Number of Case	1	0	2	0	0	2
	2	0	0	2	0	2
	3	0	2	0	0	2
	4	0	0	0	2	2

	5	2	0	0	0	2
	6	0	0	2	0	2
	7	108	54	36	61	259
	8	0	2	0	0	2
	9	10	0	2	2	14
	10	0	0	0	2	2
	11	54	28	28	38	148
Total		174	88	70	105	437

Table 6- Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	69.861[a]	30	.000
Likelihood Ratio	60.634	30	.001
N of Valid Cases	437		

a. 35 cells (79.5%) have expected count less than 5. The minimum expected count is .32.

Table 7--Symmetric Measures

	Value	Approx. Sig.
Nominal by Nominal Contingency Coefficient	.371	.000
N of Valid Cases	437	

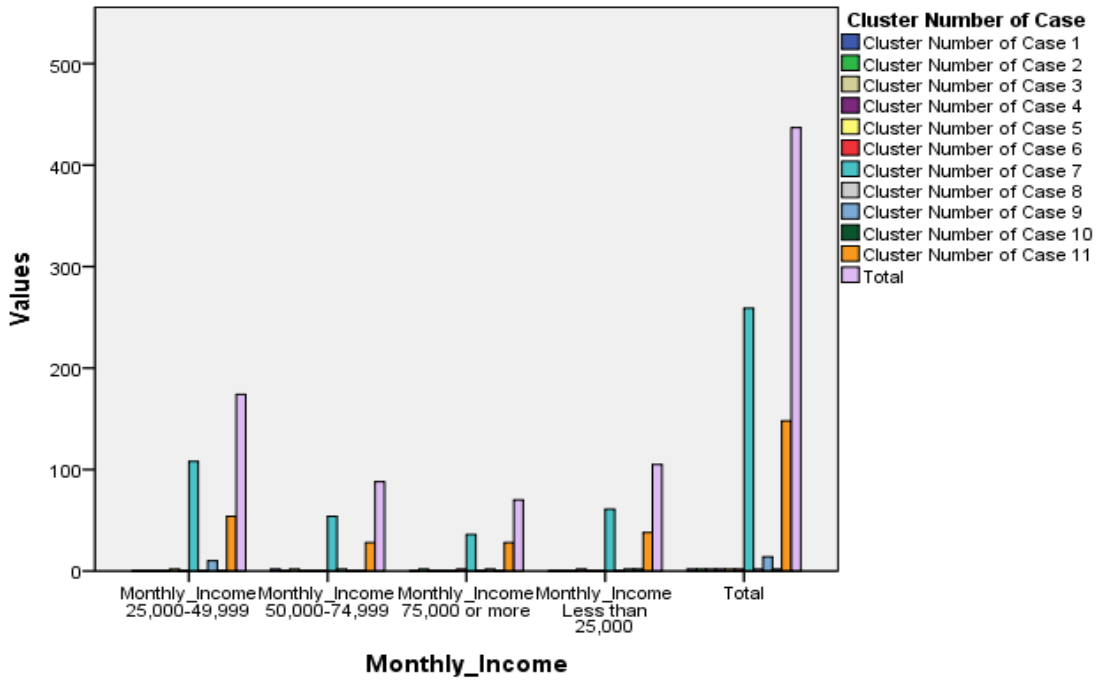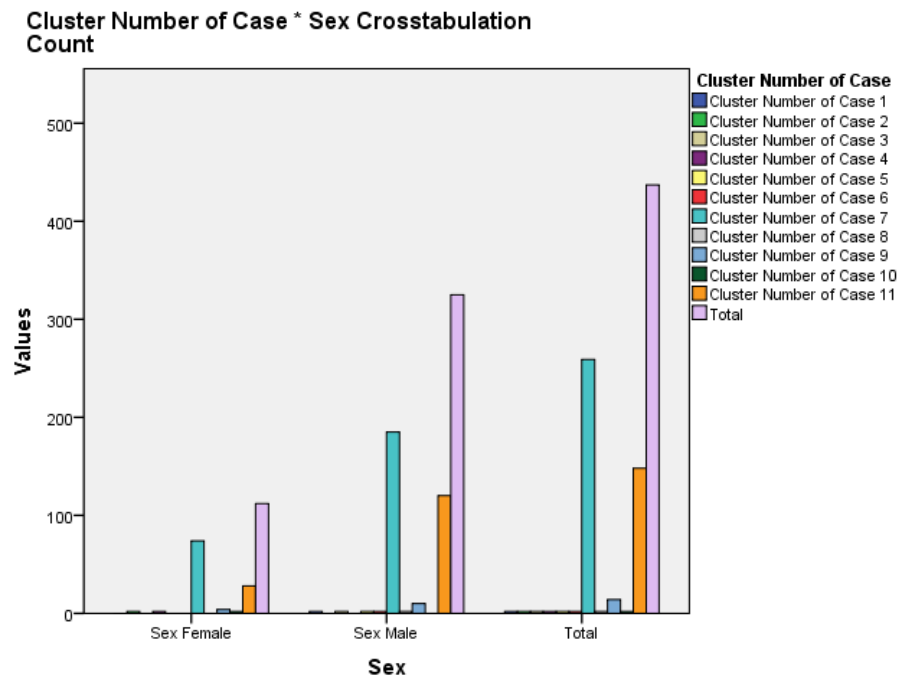### Cluster Number of Case * Monthly_Income Crosstabulation
Count

Figure 2- Clustered Bar Chart for Cluster Number vs Monthly Income

So, we can interpret that, there is significant association between Psychographic segments and Monthly house hold income. Further, it can be observed that cluster 7 (Formidable consumers) is mainly composed of low and medium income group people (mainly consists income group of less than 25K and 25K-49,999).Whereas, cluster 11(Credence consumers) has relatively more people (19%) in the income range of more than 75K pm.

3.2.2. Psychographic factors and Sex

Table 8- Association between Cluster Cluster Number of Case * Sex Crosstabulation

Count

		Sex		Total
		Female	Male	
Cluster Number of Case	1	0	2	2
	2	2	0	2
	3	0	2	2
	4	2	0	2

	5	0	2	2
	6	0	2	2
	7	74	185	259
	8	0	2	2
	9	4	10	14
	10	2	0	2
	11	28	120	148
Total		112	325	437

Table 9- Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	25.593[a]	10	.004
Likelihood Ratio	27.203	10	.002
N of Valid Cases	437		
a. 17 cells (77.3%) have expected count less than 5. The minimum expected count is .51.			

Table 10- Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.242	.004
	Cramer's V	.242	.004
	Contingency Coefficient	.235	.004
N of Valid Cases		437	

Figure 2- Clustered bar chart for Cluster Number v/s Sex

So, we can interpret that, there is significant association between psychographic segments and sex. Cluster 7 and cluster 11 (i.e, Formidable and Credence respectively) consists of most number of male consumers.

In other words we can say that, Monthly income and sex are the defining demographic factors that have some association with the psychology of the respondents.

4. Results and discussion:

Market segmentation is one of primary objective for all the marketers for targeting and positioning of product and services. The research gave it an obvious attempt to identify those psychographic factors that are the most influential to the customers' buying behavior. It is also true that the primary step for achieving that target, is first to create the clusters that can be developed in a way so that they can be considered as market segments. For the purpose, expectation wise the entire market is divided into eleven clusters. The name of the psychographic segments are, Casual, Busy, Conservative, Carefree, Confused, Rational, Formidable, Fortuitous, Sneaking, Cautious, Credence. Among these, Formidable and Credence segments of consumers

are more in number. Expectation score for the purpose were collected by asking respondents about their expectation of service in e-retailing. For the collection of data, a 37 items likert type 11 point scale is used. Members of each of these clusters are also identified in the research. It is also proved in the research that "there is significant association between clusters based on expectation of the customers and with some of the demographic factors like "Household monthly income" and "Sex" of the respondents. So we can conclude that there are eleven psychographic segments in e-retailing service market in Kolkata and those psychographic segments have significant association with two of the demographic segments, namely "Monthly household income" and "Sex".

5. Conclusion:

e-tailing consumers canbe classified under eleven psychographic segments. It is also found that these psychographic segments have significant association with some of the demographic factors.

This study can provide important direction to the e-retailers specially for the selling of electronics goods to target e-consumer market more accurately.

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