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Does Consumers' Demographic Profile Influence Online Shopping?:

An Examination Using Fishbein's Theory

EST-CE QUE LE PROFILE DÉMOGRAPHIQUE DES CONSOMMATEURS INFLUENCE LES ACHATS EN LIGNE?:

UNE EXPERTISE EN UTILISANT LA THÉORIE DE FISHBEIN

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Abstract: Using questionnaire survey, this study examines whether demographic profile could influence the consumers' attitude towards online shopping behavior. Five demographic profile variables that could be linked to attitude were chosen: gender, age, job designation, marital status and salary. The results show that all variables are important determinants to online shopping behavior. Such results support Fishbein's attitude theory that states demographic profile as important variable in influencing attitude towards an object. The findings of this study provide some understanding to the service providers and the government on the effect of demographic profile on online shopping. Of consequence, such understanding would help them in finding and implementing suitable strategies to enhance online shopping.
Key words: online shopping; part-time students; Fishbein's attitude theory

Résumé: cette étude examine si le profile démographique pourrait influencer l'attitude des consommateurs envers les comportements d'achats en ligne en utilisant l'enquête par questionnaire. Cinq profiles démographiques variables qui pourraient être liés à leur attitude ont été choisis: le sexe, l'âge, la désignation d'emploi, le statut matrimonial et le salaire. Les résultats montrent que toutes ces variables sont des déterminants importants pour les comportements d'achats en ligne. Ces résultats affirment la théorie d'attitude de Fishbein selon laquelle les profiles démographiques

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est une variable importante qui influe sur l'attitude des gens envers un objet. Les conclusions de cette étude fournissent certaines informations aux prestataires de service et au gouvernement sur l'effet des profiles démographiques sur les achats en ligne. Par conséquent, ces informations pourraient les aider à trouver et appliquer des stratégies appropriées pour promouvoir les achats en ligne.

Mots-cles : achats en ligne; étudiant à temps partiel ; théorie d'attitude de Fishbein

1. INTRODUCTION

The development of the internet has significantly evolves particularly in the advanced and developed countries such as the US and the UK. Such development has also evolved in developing countries such as in Malaysia. The Malaysian government has made a tremendous effort in providing its society with electronic environment, particularly on internet commerce (Zurina, 1998; Said et al. 2007). The rise of personal computer ownership and the improvement of internet access have lead to the widespread use of the internet, an indication that there would be a high possibility that these internet users would shop online (Sefton, 2000). This argument is given because there are numerous benefits that could be attained from using the internet to shop online. Using the internet would allow the users to shop a whole world of goods and services. They could view products from digital to non-digital products and search for their information such as the availability of goods and services, the suppliers, fair dealing between suppliers and customers and compliance with the said terms and conditions (Gillet, 1976).

Despite the numerous benefits of online shopping, studies in the Malaysian context have showed that the proportion of online shoppers in Malaysia is still very low. As at 2001, the proportion of online shoppers has remained at 1 percent (Ghani et al., 2001). Although Kee Sook (2002) has reported that the proportion of online shopping has increased slightly to 2% in 2002, this figure has not increased tremendously since then (Khatibi et al., 2006). Such scenario raises an issue to what could be the factors that could consumers to do online shopping. Since online shopping is higher associated with consumers, one possible factor could be attributed by their demographic profile.

This study examines whether demographic profile of Malaysian part-time accounting students do affect their attitude towards online shopping behavior. Five demographic profile variables that could be linked to attitude were chosen: gender, age, job designation, marital status and salary. The findings of this study would provide some understanding to the service providers and the government on the effect of demographic profile on online shopping. Of consequence, would help them in finding and implementing suitable strategies to enhance online shopping.

The remainder of this paper is structured as follows. The next section provides a review of relevant literature. Section 3 provides the framework and hypotheses underpinning this study and section 4 outlines the research design. The results are presented in section 5. A summary and conclusion are provided in the last section.

2. LITERATURE REVIEW

The study of online shopping has evolved from the emergence of electronic commerce (Hassan et al., 2009). Researchers tend to examine the practices of buying and selling product and services over the internet by utilising technologies such as the web, electronic data interchange, email, electronic fund transfers and smart cards (Joseph, 2000). One theme that has often received wide attention among these researchers is the factors that influence consumers to shop online. Examining this theme is important to

determine the success of online shopping business (Ghani et al., 2001; Wu, 2003; Kolsaker et al., 2004; Khatibi et al., 2006; Ghani et al., 2009). Within this theme, several variables were examined including external variables such as credit card facilities and website's design (Ghani et al., 2001, Mohd Suki et al., 2002) and internal variables such as demographic profiles (Gupta et al., 1995; Haque and Khatibi, 2005; Khatibi et al., 2006) and consumers' characteristics (Haque and Khatibi, 2005; Harn et al., 2006).

With regards to internal factors, a group of studies have examined variables that linked consumers to shop online. Particularly on demographic profile, the studies that have examined the link between demographic profile and online shopping found that demographic profile of a customer determines his/ her attitude towards online shopping (Gupta et al., 1995; Haque and Khatibi, 2005; Khatibi et al., 2006). Specifically, these studies found significant differences in gender where male consumers tend to shop online more compared to women consumers (Gupta et al., 1995; Haque et al., 2007).

Another group of studies found that the age of a consumer also influence his/ her online shopping behavior. These studies found that that the younger generation tends to become more online shoppers (Sulaiman et al., 2008). For example: Sulaiman et al. (2008) found that younger generation would likely to do online shopping more because of their knowledge in computer technology as opposed to the older generation. This is not surprising since younger generation tends to become more internet users compared to older generation (Said et al., 2007). However, in Haque et al. (2006), they found consumers' age does not influence their attitude towards online shopping.

Another body of literature also suggested that education level and higher income bracket may play a significant factor in influencing online shopping behavior as well (Harn et al., 2006; Haque and Khatibi, 2005; Sulaiman et al., 2008). For example: In Haque et al. (2006), they found that the attitude of families with highly monthly income tend to have positive attitude towards online shopping compared to families with lower monthly income. However, they found no conclusive evidence that education level as an important determinant of online shopping behaviour.

One prominent theory that was used in online shopping studies is the Fishbein's Theory of Reasoned Action (TRA) such as by Yang et al. (2007) and Mohd Suki et al. (2008). This theory concerns with the implication of people's actions and act based on the information available to them. However, Fishbein also offers other theories that could be linked to online shopping behaviour such as the attitude theory (Wu, 2003). Wu (2003) described attitude as "a person's relatively consistent evaluations, feelings and tendencies toward an object or idea". Attitude could be developed from personal experiences and learning with reality. Wu (2003) identified four factors that could influence attitude. The four factors are demographic profile, purchase preference, benefit perception and lifestyle. This theory has been used in examining online shopping behaviour such as by Hague et al. (2006). However, the use of this theory in the context of online shopping is very limited.

Since this theory has yet to be thoroughly tested in the context of online shopping in Malaysia, it would be interesting to examine whether the findings of online shopping found in previous studies would also be reflected in this study. This becomes the motivation for this study. This study aims to examine the influence of one dimension of attitude; demographic profile on the online shopping.

3. RESEARCH FRAMEWORK AND HYPOTHESES

Figure 1 illustrates the framework in this study. This framework is based on Wu's (2003) one of the dimensions of attitude towards online shopping. The framework posits that the demographic profile of the consumers would influence their attitude to become positive or negative towards online shopping. Of consequence, the attitude formed based on the consumers' demographic profile would affect their shopping decision and eventuate to higher online shopping rate.

A body of the online shopping literature has found that attitude plays a significant role in determining consumers' online shopping rate (such as Goodwin, 1999; Wu, 2003; Yang et al, 2007). Arguably, high

online shopping rate would reflect a positive consumers' attitude towards online shopping. However, there is a lack of study that has examined this issue. Therefore, this study re-examines this issue to provide further understanding on the factors that affect part-time students' online shopping behavior. Online shopping behavior becomes the dependent variable.

Studies in the online shopping literature have focused on the link between consumers' attitude and online shopping and found some evidence on the link between consumers' attitude and online shopping (Haque and Khatibi, 2005; Khatibi et al., 2006; Mohd Suki et al., 2008). These studies, however, did not examine thoroughly the underlying factors of attitude and its relationship with online shopping behavior. This study examines one dimension of attitude, namely, demographic profile. This study aims to link demographic profile and attitude and their implication to the consumers' online shopping behavior. Therefore, demographic profile which consists of gender, age, salary, job designation and marital status becomes the independent variable.

The following hypotheses are developed with the expectation that consumers' demographic profile would have significant relationship with the attitude. Of consequence, their attitude would have significant relationship with the online shopping behavior.

H1: There are no significant differences between gender groups on attitude towards online shopping behavior.

H2: There are no significant differences between age groups on attitude towards online shopping behavior.

H3: There are no significant differences between salary groups on attitude towards online shopping behavior.

H4: There are no significant differences between job designation groups on attitude towards online shopping behavior.

H5: There are no significant differences between marital status groups on attitude towards online shopping behavior.

4. RESEARCH DESIGN

This study focuses on the effect of consumers' attitude on online shopping behavior. Specifically, this study examines the effect of demographic profile on attitude which consequently would affect the consumers' online shopping behavior in relation to gender, age, salary, job designation and marital status. This study examines these issues by way of a self-administered structured questionnaire survey.

4.1 Sample

The sample is drawn from students who are enrolled in their respective courses based on part-time basis. Part-time accounting students are chosen because they are working and earning salary which allows them more opportunity to own credit cards. Having this criterion is essential since shopping through the internet requires consumer to shop using credit card facilities. Using part-time accounting students would also alleviate the gap in the literature since most studies examining online shopping behavior focused using general consumers (such as Haque and Khatibi, 2005; Khatibi et al., 2006; Mohd Suki et al., 2008; Sulaiman et al., 2008). Of consequence has led the examination of online shopping behavior among part-time students largely under-researched.

4.2 Questionnaire design

The questionnaire is adapted from Wu (2003) with some modification to suit the context of this study. The questionnaire consists of two sections. Section A requested the respondents to complete information related to demographic profile. The questions in this section are developed on categorical basis. The respondents are asked to complete their gender, age, monthly salary, job designation and marital status.

Section B requested the respondents to provide information related to their experience on online shopping. Specifically, the respondents are asked to provide information on where do they normally access the internet for online shopping purposes and how frequent do they visit the web-sites of retailers. This section also requested the respondents to identify the rate of their online shopping behavior in the last 12 months on a 5-point scale of 1 being 'none' to 5 being 'more than 10 items'.

The questionnaires were distributed to the part-time accounting students in the public universities in situated in Penang, Selangor and Kuala Lumpur. These 3 states in Malaysia are chosen since most of the population of internet users comes from these states (Mohd Suki et al., 2008). The researchers obtained the assistance of the teaching lecturers in the public universities to help distribute 500 questionnaires during regular class hour. The teaching lecturers were requested to return the completed questionnaire within 3 months. Out of the 500 questionnaires, 210 usable responses were received, resulting in a 42% response rate.

5. RESULTS

5.1 Demographic profile

Table 1 presents the demographic profile of the respondents. The results indicated that out of the 210 respondents, the percentage of the male is 33.5% whereas the percentage of female is 66.5%. As expected, slightly more than half of the respondents are between 20 years to 25 years of age (52.4%) as this is the general age range for higher education. One third of the respondents are between 30 to 39 years of age (30.5%) being the remaining 16.7% as respondents of above 40 years of age.

The respondents' salary range of between RM1,000 to RM3,000 was the highest in this study. Only 19.1% and 11.4% of the respondents have a salary ranged of between RM3,001 to RM5,000 and above RM5,001 respectively. The respondents' salary range in this study provides one possible reason as to why they pursue their study. Out of the 210 respondents, most of the respondents hold a middle management position (51.4%). Only 4.8% of the respondents hold a top management position. Those respondents that did not respond to any of the management position (9%) are either doing business on their own or are retirees.

Slightly more than half the respondents are single (58.1%), 38.1% of the respondents are married and the remaining 3.8% are either divorcee or widow. This is understandable since more of the respondents are relatively still young (between 20 to 29 years of age, 52.4%) reflecting more of the respondents pursue their study before tying up to families.

5.2 Effect of gender on attitude towards online shopping behavior

This section presents the results of testing hypothesis 1. The hypotheses state that there are no significant differences between male and female groups on attitude towards online shopping behavior. The Analysis of Variance was used to test hypothesis 1[4].

[4] Although it is common that a T-Test would be used to analyse gender, there are studies that have used similar analysis used in examining gender such as Haque et al. (2006).

Table 2 presents the results of the hypothesis in this study. Panel A of Table 2 provides the descriptive statistics of the effect of gender on the part-time students' online shopping behavior. The results show that the male respondents have a higher rate of online shopping (mean score: 3.0435) compared to the female respondents who shopped online of around 1.56 times a month. The results indicate that the male respondents seem to prefer shopping online more than the female respondents.

The results in panel B of Table 2 indicate that the online shopping behavior between the male and female respondents is significantly different (p=0.000). The results indicate that the male respondents' attitude are more positive compared to the female respondents' attitude. This is not surprising since studies have shown that female tends to be more skeptical compared to male. Therefore, hypothesis 1 is rejected.

5.3 Effect of age on attitude towards online shopping behavior

This section presents the results of testing hypothesis 2. The hypotheses state that there are no significant differences between age groups on attitude towards online shopping behavior. The Analysis of Variance was used to test hypothesis 2.

Panel A of Table 3 provides the descriptive statistics of the effect of age towards attitude on online shopping behavior. The respondents of the age between 30 to 39 have the highest mean score in online shopping behavior (2.8906) followed by the respondents of the age over 40 (1.8322) and the respondents of the age between 20 to 29 (1.6455). Participants in the age group of between 20 to 29 have the least score indicating that this group is less likely to do their shopping through online compared to the other respondents of other age groups.

The results in Panel B, Table 3 indicate that the differences in the effect of age on attitude towards online shopping behavior are statistically significant (p=0.000). The results of comparing each age group with another age group are provided in Panel C. The Scheffe results indicate that respondents who are between 20 to 29 years old had lower shopping online rate than respondents who are in between 30 to 39 years old (statistically significant p=0.000). Similar results appear when comparing respondents of 30 to 39 years and respondents of over 40 years old (p=0.000). The results indicate that those respondents who are between 30 to 39 years old have the tendency to shop online more than the other respondents of other age groups. However, no significant difference was found between respondents of aged 20 to 29 years old and respondents of over 40 years old (p=0.0.665). Overall, the results examining the effect of age on attitude towards online shopping behavior in this study is rejected.

5.4 Effect of salary on attitude towards online shopping behavior

In this section the results from testing hypothesis 3 are presented. Hypothesis 3 states that there are no significant differences between salary groups on attitude towards online shopping behavior. The Analysis of Variance was used to test hypothesis 3.

Panel A of Table 4 provides the descriptive statistics of the effect of salary on part-time students' attitude towards online shopping behavior. The results show that the mean score for the respondents who are earning over RM5,000 is the highest (3.6250), followed by the respondents who are earning RM3,000 to RM4,999 (2.8500) and respondents who are earning RM1,000 to RM2,999 (1.5822). The results indicate that respondents who are earning salary of over RM5,000 did more online shopping compared to the those respondents who are earning below RM5,000.

The ANOVA results in Panel B, Table 4 indicate that the differences in the effect of salary on attitude towards online shopping behavior are statistically significant (p=0.000). The results of comparing each salary group with another salary groups are provided in Panel C. These results indicate significant differences were found between respondents who are earning RM1000 to RM2,999 and respondents who are earning RM3,000 to RM4,999 (p=0.000) and between respondents who are earning RM1,000 to RM2,999 and respondents who are earning over RM5,000 (p=0.008). Overall, the results show that

there are significant differences in the effect of salary on attitude towards online shopping behavior. The results indicate that hypothesis 3 is rejected.

5.5 Effect of job designation on attitude towards online shopping behavior

In this section the results from testing hypothesis 4 are presented. Hypothesis 4 states that there are no significant differences between job designation groups on attitude towards online shopping behavior. The Analysis of Variance was used to test hypothesis 4.

Panel A of Table 5 provides the descriptive statistics of the effect of job designation towards attitude on online shopping behavior. The respondents who are in the upper management have the highest mean score (2.8000) compared to the respondents who are in the middle management (1.8889), lower management (2.1096) and others (2.4211). The results indicate that those respondents in the higher position tends to do more online shopping compared to other level of management or work.

The results in Panel B, Table 5 indicate that the differences in the effect of job designation on attitude towards online shopping behavior are statistically marginally significant (p=0.052). The results of comparing each job designation group with other job designation groups are provided in Panel C. The Scheffe results indicate that there are some differences between the groups although the results are not significant. For example: The difference in the mean score between the upper management group and the lower management group is 0.9111. Similarly, the difference in the mean score between the middle management and the lower management groups is 0.22070. Overall the results show only marginally significant differences between the job designation groups. Therefore, hypothesis 4 could be rejected.

5.6 Effect of marital status on attitude towards online shopping behavior

In this section the results from testing hypothesis 5 are presented. Hypothesis 5 states that there are no significant differences between marital status groups on attitude towards online shopping behavior. The Analysis of Variance was used to test hypothesis 5.

Table 6 presents the results of the hypothesis in this study. Panel A of Table 6 provides the descriptive statistics of the effect of marital status on the part-time accounting students' online shopping behavior. The results show that the respondents who are divorced or widowed have a higher rate of online shopping (mean score: 3.0000), followed by respondents who are single (2.1250) and respondents who are married (1.9508. The results indicate that respondents who are divorced are more likely to do their shopping online compared to the other respondents who are either married or single.

The ANOVA results in Panel B, Table 6 indicate that the differences in the effect of marital status on attitude towards online shopping behavior are statistically significant (p=0.000). The results of comparing each salary group with another salary groups are provided in Panel C. These results indicate significant differences were found between respondents who are married and respondents who are divorced or widowed (p=0.059). However, no significant difference was found between respondents who are married and single (p=0.602) and respondents who are single and divorce or widow (p=0.148). Overall, the results show that there are significant differences in the effect of marital status on attitude towards online shopping behavior. The results indicate that hypothesis 4 is rejected.

6. DISCUSSION AND CONCLUSION

This study examines whether consumers' demographic profile could influence attitude towards online shopping behavior. Five variables relate to demographic profile were chosen: gender, age, salary, job description and marital status. The results show that all the variables do affect the consumers' online

shopping behavior. Such findings support Fishbein's attitude theory that implicate demographic profile as an important variable that influence positive or negative attitude in an object, i.e, in this study, the tendency to shop online.

The results showing gender plays an important role in influencing attitude towards online shopping behavior is consistent to previous studies that found significant influence of gender on attitude (Gupta et al., 1995; Haque et al., 2007). The results in this study support the findings in previous studies that show male shoppers tend to become more online shopper compared to female shoppers. This study supports the belief that male shoppers tend to be convenience shoppers due to the high commitment on work and study. On the other hand, female shoppers tend to be recreational shoppers and would prefer to do their shopping using the conventional way.

The results also show significant difference on the attitude towards online shopping differentiated by age. The results show that those who are between 30 to 39 years old do more online shopping compared to those between 20 to 29 years old and those over 40 years old. This is expected since those who are below 30 years old are basically those respondents who have just started working. Therefore, their financial commitment would be considerably tight compared to those respondents between 30 to 39 years who may have settled down and have more excess money to spend. However, for respondents over 40 years old, the results showing that their online shopping behavior is not as high as the respondents of between 30 to 39 years old may indicate that this group of people may likely to less computer technology literate compared to other groups. This finding is consistent to Sulaiman et al. (2008) that found younger generation would likely to do online shopping more because of their knowledge in computer technology as opposed to the older generation.

The study also includes examining the effect of salary and job description on the attitude towards online shopping behavior. The results indicate that those respondents who have higher income and are in the top management level are likely to do online shopping more compared to the other salary and job designation groups. The results in this study are consistent to Haque and Khatibi (2005) and Sulaiman et al. (2008) that higher income earners are more likely to shop online. One possible reason to this is that their easy accessibility in credit card facilities which motivates or allows them to do online shopping. This argument is supported to the fact that in Malaysia, the level of accessibility in credit card facilities is highly dependent on these two variables. Finally, the results show that marital status also plays an important role to one person's online shopping behavior.

There are few limitations in this study. Wu (2003) provides that there are four factors that influence attitude towards an object in accordance with Fishbein's attitude theory. This study limits its focus to only demographic profile. Future research could include other factors of attitude in Malaysia. The findings of this study would provide some understanding to the service providers and the government on the effect of demographic profile on online shopping. The findings of this study provide some understanding on consumers' attitude in predicting their future online shopping rate.

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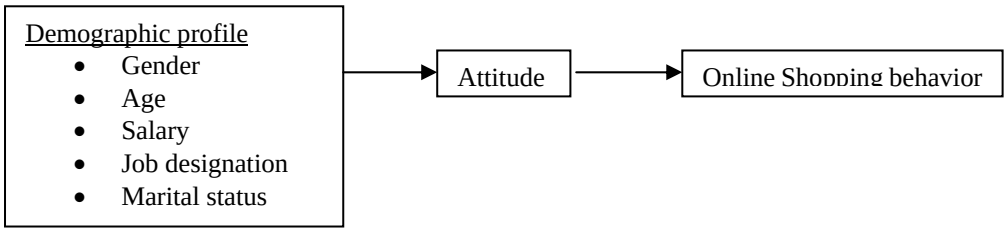
FIGURE

Figure 1: Consumers Demographic Profile and Online Shopping



TABLES

Table 1: Demographic Profile

Panel A: Gender of respondents

Gender	N	Percent
Male	70	33.5
Female	140	66.5
Total	210	100

Panel B: Age

Age	N	Percent
20 to 29	110	52.4
30 to 39	64	30.5
Above 40	36	16.7
Total	210	100

Panel C: Salary per month

Salary per month	N	Percent
RM1000 to RM3000	146	69.5
RM3001 to RM5000	40	19.1
Above RM5001	24	11.4
Total	210	100

Panel D: Job designation

Job designation	N	Percent
Top management	10	4.8
Middle management	108	51.4
Lower management	73	34.8
Others	19	9.0
Total	210	100

Panel E: Marital status

Status	N	Percent
Married	80	38.1
Single	122	58.1
Divorce/ widow	8	3.8
Total	210	100

Table 2: Respondents' gender and their online shopping behavior

Panel A: Descriptive statistics

Gender	Number of respondents	Online shopping mean	Std. Deviation
Male	70	3.0435	1.28835
Female	140	1.5643	0.81542
Total	210	2.0526	1.21375

Panel B: Analysis of Variance

Dependent variable: Online shopping behavior	d.f	Mean square	F	Sig.
Between groups	1	101.130	101.972	0.000
Within groups	208	0.992		
Total	209			

Table 3: Respondents' age and their online shopping behavior

Panel A: Descriptive statistics

Age	Number of respondents	Online shopping mean	Std. Deviation
20 to 29	110	1.6455	0.73680
30 to 39	64	2.8906	1.45969
Over 40	36	1.8322	1.18333
Total	210	2.0571	2.0571

Panel B: Analysis of Variance

Dependent variable: Online shopping behaviour	d.f	Mean square	F	Sig.
Between groups	2	32.454	27.713	0.000
Within groups	207	1.171		
Total	209			

Panel C: Scheffe – Multiple comparisons

Age		Mean difference	Std error	Sig.
20 to 29	30 to 39	-1.24517	0.17013	0.000
	Over 40	-0.18788	0.20779	0.665
30 to 39	20 to 29	1.24517	0.17013	0.000
	Over 40	1.05729	0.22545	0.000
Over 40	20 to 29	0.18788	0.20779	0.665
	30 to 39	-1.05729	0.22545	0.000

Table 4: Respondents' salary and their online shopping behavior

Panel A: Descriptive statistics

Salary per month (RM)	Number of respondents	Online shopping mean	Std. Deviation
1,000 to 2,999	146	1.5822	0.73115
3,000 to 4,999	40	2.8500	1.45972
5000 to 7000	24	3.6250	1.13492
Total	210	2.0571	1.21260

Panel B: Analysis of Variance

Dependent variable: Online shopping behavior	d.f	Mean square	F	Sig.
Between groups	2	58.538	63.695	0.000
Within groups	207	0.919		
Total	209			

Panel C: Scheffe – Multiple comparisons

Salary per month (RM)		Mean difference	Std error	Sig.
1000 to 2,999	3000 to 4,999	-1.26781	0.17109	0.000
	Over 5,000	-2.04281	0.21116	0.000
3000 to 5000	1,000 to 2,999	1.26781	0.17109	0.000
	Over 5,000	-0.77500	0.24752	0.008
Over 5,000	1,000 to 2,999	2.04281	0.21116	0.000
	3000 to 4,999	0.77500	0.24752	0.008

Table 5: Respondents' job designation and their online shopping behavior

Panel A: Descriptive statistics

Job designation	Number of respondents	Online shopping mean	Std. Deviation
Upper management	10	2.8000	1.22927
Middle management	108	1.8889	1.13016
Lower management	73	2.1096	1.73333
Others	19	2.4211	1.60955
Total	210	2.0571	1.21260

Panel B: Analysis of Variance

Dependent variable: Online shopping behavior	d.f	Mean square	F	Sig.
Between groups	2	3.764	2.620	0.052
Within groups	207	1.437		
Total	209			

Panel C: Scheffe – Multiple comparisons

Management		Mean difference	Std error	Sig.
Upper	Middle	0.91111	0.39624	0.156
	Lower	0.69041	0.40421	0.407
	Others	0.37895	0.46833	0.884
Middle	Upper	-0.91111	0.39624	0.156
	Lower	-0.22070	0.18163	0.688
	Others	-0.53216	0.29822	0.367
Lower	Upper	-0.69041	0.40421	0.407
	Middle	0.22070	0.18163	0.688
	Others	0.31146	0.30873	0.797
Others	Upper	-0.37895	0.46833	0.884
	Middle	0.53216	0.29822	0.367
	Lower	0.31146	0.30873	0.797

Table 6: Respondents' marital status and their online shopping behavior

Panel A: Descriptive statistics

Marital status	Number of respondents	Online shopping mean	Std. Deviation
Married	122	1.9508	1.10485
Single	80	2.1250	1.31568
Divorce	8	3.0000	1.41421
Total	210	2.0571	1.21260

Panel B: Analysis of Variance

Dependent variable: Online shopping behavior	d.f	Mean square	F	Sig.
Between groups	2	4.430	3.072	0.048
Within groups	207	1.442		
Total	209			

Panel C: Scheffe – Multiple comparisons

Marital status		Mean difference	Std error	Sig.
Married	Single	-0.17418	0.17274	0.602
	Divorce	-1.04918	0.43832	0.059
Single	Married	0.17418	0.17274	0.602
	Divorce	-0.87500	0.44525	0.148
Divorce	Married	1.04918	0.43823	0.059
	Single	0.87500	0.44525	0.148