

**WOMEN IN DIGITAL ERA – A STUDY ON THE IMPACT OF
INTERNET ADVERTISEMENTS ON WOMEN’S PURCHASE
DECISIONS AND ACCESS OF SERVICES**

Thesis submitted to the Bharathiar University for the award of the Degree of

DOCTOR OF PHILOSOPHY IN COMMERCE

By

N. NANDHINI

Under the Guidance of

Dr. (Mrs.) D. VIJAYALAKSHMI M.Com., M.Phil., PGDCA., MBA., Ph.D., SET

Assistant Professor, Department of Commerce

PSGR Krishnammal College for Women, Coimbatore



PSGR Krishnammal College for Women



UGC-certified College of Excellence • Autonomous • Affiliated to Bharathiar University • Accredited with 'A' Grade by NAAC • ISO 9001:2015 Certified • Ranked 10th in NIRF2020 by MHRD

DEPARTMENT OF COMMERCE

PSGR KRISHNAMMAL COLLEGE FOR WOMEN

College of Excellence – Awarded by UGC

An Autonomous Institution - Affiliated to Bharathiar University

Accredited with 'A' Grade by NAAC – Ranked 10th by NIRF 2020

An ISO 9001: 2015 Certified Institution

COIMBATORE – 641 004

TAMIL NADU, INDIA

JANUARY 2021

Chapter VIII

Summary of Findings, Suggestions and Conclusion

CHAPTER VIII

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

Internet advertisement is predominantly used by the advertisers to capture the attention of the consumers in the global market through the internet channel advertisements. It is used to showcase the product internet advertisement and service internet advertisement in the internet platform. The main aim of internet advertisement is to identify the needs and wants of consumer and it motivates the consumer to share their feedback to manufacturers and service providers to get better products and services. Internet advertisements have been analysed in the women perspective to explore the benefit that they derived by accessing the internet channel advertisements. The intention of the study is to identify the impact of internet advertisement on women's purchase decisions and access of services.

The data have been collected from 400 women consumers by applying convenient sampling technique. The statistical tools, such as, Percentage analysis, Descriptive statistics, Chi Square test, Kendall's co-efficient of concordance, ANOVA, t-test, Factor analysis, KMO and Bartlett's Test and Cluster analysis have been used to analyse the data. The path analysis has been applied to find the relationship among consumer perception, consumer attitude, impact of internet advertisements on purchase decisions, impact of internet advertisements on access of services, consumer satisfaction on purchase decisions and consumer satisfaction on access of services.

8.1 FINDINGS

The findings of the study have been presented according to the objectives framed and the results are:

Objective 1: To study the level of usage of internet by women consumers and their awareness level on the various features of internet channel advertisements.

Demographic Profile of the Women Consumer

- ♦ 37.5 per cent of the women consumers belong to the age group of 21 to 30 years.
- ♦ 40.3 per cent of the women are graduates.
- ♦ 68.5 per cent of the women consumers are married.
- ♦ 24.3 per cent of the women are working in private concerns.
- ♦ 44 per cent of the respondents have two earning members in their family.
- ♦ 33.5 per cent of the respondents have a family monthly income of Rs.40,001 to Rs.60,000.

Level of Usage of Internet

- ♦ 60 per cent of the respondents have accessed the internet at any time anywhere.
- ♦ 79 per cent of the respondents have used phone.
- ♦ 83.5 per cent of the respondents have used android phones.
- ♦ 87 per cent of the respondents have accessed the internet daily.
- ♦ 31.3 per cent of the respondents have accessed the internet for more than four hours.
- ♦ 37 per cent of the consumers have accessed the internet for 1 to 5 times in a day.
- ♦ 56.3 per cent of the respondents have accessed the internet at fast speed.
- ♦ 69.5 per cent of the respondents have used 4th Generation (4G) network.
- ♦ 38.2 per cent of the respondents have used Airtel network.
- ♦ 38 per cent of the consumers have accessed BSNL network.
- ♦ 51.2 per cent of the respondents have used Mobile data in mobile phones.
- ♦ 66 per cent of the respondents have used Google Chrome browser.
- ♦ 85.8 per cent of the respondents have used Google search engine.
- ♦ 52.8 per cent of the respondents have spent around Rs.500 per month.

- ♦ 30.5 per cent of the respondents are aware of the internet channel advertisements by themselves.
- ♦ 38.5 per cent of the respondents have accessed the internet channel advertisements continuously for two years.
- ♦ 95.5 per cent of the respondents have preferred social media advertisement to other internet channel advertisements.
- ♦ 83 per cent of the respondents have accessed to social media advertisements daily.
- ♦ 91.8 per cent of the respondents are highly aware of the feature, namely, 'Continuous updation of all notifications in the devices used'.

Chi square analysis has been used to find out the significant association, if any, between the demographic factors and the internet usage. The results are:

Demographic Factors Vs Place of Internet Access

Age, educational qualification, marital status and occupation have a significant association with the place of internet access. It reveals that the age, educational qualification, marital status and occupation play an important role in determining the place of internet access. The earning members in the family and family monthly income do not have a significant association with the place of internet access. Majority of the consumers have accessed to the internet at anytime anywhere because the women consumers need to gather more information about the products and services to grab the offers and discounts at right time.

Demographic Factors Vs Internet Speed

Age, educational qualification, marital status, occupation, earning members in the family and family monthly income have a significant association with the internet speed. It is identified that age, educational qualification, marital status, occupation, earning members in the family and family monthly income have played a vital role in determining the internet speed because the women consumers have selected the network plan according to their personal requirements. Majority of the respondents have accessed to the internet at fast speed because the women consumers have chosen the best network plan to access the internet to gather knowledge from previous users to review about the products and services.

Demographic Factors Vs Network Access in Phone/ I Pad/Tablet

Age, marital status, occupation, earning members in the family and family monthly income have a significant association with the network access in phone/Ipad/tablet. The educational qualification has no significant association with the network access in phone/ Ipad/ tablet, which implies that educational qualification do not play a significant role in deciding the network. It is found that the age, marital status, occupation, earning members in the family and family monthly income have highly influenced the women consumers to choose the network for their phone/I pad /tablet. Majority of the respondents have used Airtel network to access the internet at fast speed to take immediate decision regarding products and services.

Demographic Factors Vs Network Access in Personal Computer/Laptop

Age, marital status, occupation, earning members in the family and family monthly income has a significant association with the network access in personal computer/laptop. The educational qualification has no significant association with the network access in personal computer / laptop. Hence, it is found that the selection of the network do not depend on the educational qualification of the consumers because the education do not play a vital role in selecting the network for their personal computer /laptop. Majority of the respondents have used BSNL and Airtel network because the women consumers choose BSNL and Airtel network to access fast speed internet connection in personal computer and laptop.

Demographic Factors Vs Frequently Used Browsers

Age, educational qualification, marital status, occupation, earning members in the family and family monthly income do not have a significant association with the browser used often. It reveals that these demographic factors do not play a significant role in the selection of browser by women consumers because the women consumers have accessed the browser based on their requirements to gather the detailed specification about the products and services. Majority of the respondents have used Google chrome browser because the Google chrome browser provides a lot of interesting features to gather information related to products and services.

Demographic Factors Vs Popularly Used Search Engines

Age and marital status have a significant association with the popularly used search engine. The educational qualification, occupation, earning members in the family and family monthly income do not have a significant association with the popularly used search engine. Majority of the respondents have used Google search engine to snatch the immediate offers and discounts regarding products and services to take right decision.

Demographic Factors Vs Level of Awareness towards the Internet Channel Advertisements

ANOVA has been applied to test whether there is any significant difference between the demographic factors and the level of awareness towards the internet channel advertisements.

Paired t- test has been applied to test the difference, if any, in respect of marital status with the level of awareness about various features in the internet channel advertisements.

The following variations have been observed:

Age, education qualification, occupation, earning members in the family and family monthly income do not have a significant difference with the level of awareness towards the internet channel advertisements. Hence, it is inferred that the respondents' level of awareness towards internet channel advertisements has not varied with the demographic factors because the women consumers are unaware of key features of the internet channel advertisements.

The t-test result shows that there is no significant difference in the awareness score with respect to internet channel advertisements between married and unmarried. It is revealed that both the married and unmarried respondents do not have an in-depth knowledge on features related to the internet channel advertisements.

Internet Usage Vs level of Awareness towards the Internet Channel Advertisements

ANOVA has been applied to test whether there is any significant difference between the internet usage and the level of awareness towards the internet channel advertisements.

- ♦ Place of internet access has a significant difference in the awareness score with respect to the internet channel advertisements. It is revealed that the respondents who have used the internet at anytime anywhere have the highest level of awareness towards the internet channel advertisements compared to other place of internet access. Hence, it is evident that the respondents' level of awareness has varied with the place of internet access because they have to take interact with the manufacturers or service providers regarding the products and services at anytime anywhere.
- ♦ Frequency of internet access has a significant difference in the awareness score regarding the internet channel advertisements. The respondents who have used the internet daily have the highest level of awareness towards the internet channel advertisements because they desire to access the internet daily to avail the immediate offers and discounts regarding the products and service.
- ♦ Frequency of internet access per day has a significant difference in the internet channel advertisements awareness score. The respondents who have used the internet for 3 hours in a day have the highest level of awareness about the internet channel advertisements.
- ♦ Number of times of internet access per day has a significant difference in the internet channel advertisements awareness score. The respondents who have accessed the internet for 11 to 15 times in a day have the highest level of awareness pertaining to the internet channel advertisements. Due to the network speed variation, the consumers have accessed the internet for 11 to 15 times in a day.
- ♦ Internet speed has a significant difference in the awareness score with respect to the internet channel advertisements. The respondents who have accessed the internet at super fast speed have a high level of awareness and the low level of awareness has been found among the respondents who have accessed the internet at moderate speed. Due to consistent change in the internet speed, the awareness level also differs for the internet channel advertisements viewers.
- ♦ Network access in phone/ I Pad /tablet has a significant difference in the level of awareness towards the internet channel advertisements. The respondents who

have used Vodafone network have the highest level of awareness regarding the internet channel advertisements because due to market competition, the Vodafone network offers low cost plans for call and data usage to attract the women consumers.

- ♦ Frequently used browser has a significant difference in the awareness score regarding the internet channel advertisements. The respondents who have used Mozilla firefox browser have the highest awareness score with respect to the internet channel advertisements. It is revealed that the women consumers who have used the browser frequently differ in their awareness score because the usage of browser may vary according to the consumers' needs and wants.
- ♦ Period of watching the internet channel advertisements has a significant difference in the awareness score with respect to the internet channel advertisements. The highest level of awareness has been found among the respondents who have accessed the internet channel advertisements for more than 4 years, because the women consumers have been regularly using the internet channel advertisements to take immediate purchase decisions and for the access of services.

Network access in personal computer / laptop and popularly used search engines do not have a significant difference in the level of awareness on various features regarding the internet channel advertisements.

Objective 2: To analyse the women consumers' perception and attitude towards internet advertisements and the factors influencing them to prefer the internet advertisements.

Level of Perception towards Internet Advertisements

The highest perception score has been found for the statement 'Internet advertisements are easy accessible' because the women consumers like to take immediate decision regarding products and services. The least perception score has been found for the statements 'It protects environment through green advertisement' and 'It is always pleasing and prominent' because the women consumers do not have proper knowledge regarding these factors

Demographic Factors Vs Level of Perception towards Internet Advertisements

ANOVA has been applied to find out whether, there is any significant difference among the respondents in regard to the demographic factors and the level of perception towards internet advertisements.

Paired t- test has been applied to test the difference, if any, marital status in respect of the level of perception towards internet advertisements.

The following variations have been observed:

- ♦ Educational qualification has a significant difference in the level of perception towards internet advertisements. The professionals have the highest level of perception on internet advertisements. Due to change in the educational qualification, the respondents' level of perception towards internet advertisements also differs.
- ♦ Earning members in the family has a significant difference in the perception score regarding internet advertisements. The respondents who have three earning members in their family have the highest level of perception. It reveals that due to difference in the earning members in the family, the level of perception towards internet advertisements also differs.

Age, occupation and family monthly income have no significant difference in the level of perception towards internet advertisements. It is shown that there is no variation in the respondents' level of perception on the internet advertisements.

The results of the t - test shows that there is no significant difference in the perception score towards the internet advertisements among married and unmarried.

Internet Usage Vs Level of Perception towards Internet Advertisements

ANOVA has been applied to find out whether, there is any significant difference among the respondents in respect of internet usage and level of perception towards internet advertisements.

The following variations have been observed

- ♦ Frequency of internet access has a significant difference in the level of perception towards internet advertisements. The respondents who have used the internet weekly once have the highest level of perception towards internet advertisements.
- ♦ Frequency of internet access per day has a significant difference in the level of perception towards internet advertisements. The highest perception score has been found for the respondents who have used the internet for more than 4 hours in a day.
- ♦ Number of times of internet access per day has a significant difference in the level of perception towards internet advertisements. The respondents who have accessed the internet for 11 to 15 times in a day have the highest level of perception. It is inferred that due to difficulty in accessing the web pages, the number of times of internet access per day has increased and it has created a difference in their level of perception.
- ♦ Internet speed has a significant difference in the level of perception towards internet advertisements. The respondents who have accessed the internet at super fast speed have the highest level of perception toward internet advertisements.
- ♦ Popularly used search engine has a significant difference in the level of perception towards internet advertisements. The respondents who have accessed the internet at yahoo search engine have the highest level of perception towards internet advertisements. The consumers' preference towards the search engine has changed according to the women consumers' requirements.
- ♦ Period of watching the internet channel advertisements has a significant difference in the level of perception towards internet advertisements. The respondents who have accessed internet channel advertisements for 4 years have the highest level of perception on internet advertisements. It is identified that the consumers' preference towards the internet channel advertisements has varied from time to time based on the women consumers' needs and wants.

Place of internet access, network access in Phone/ I Pad /Tablet, network access in Personal Computer/Laptop and frequently used browsers have no significant difference in the level of perception of respondents' towards the internet advertisements.

Level of Attitude towards Internet Advertisements

- ♦ The highest mean score has been found for the statement 'Internet advertisement makes the consumers aware of new products, services and their features' because the main purpose of watching internet advertisements is to gather more and more information about the usage of the products and services. The least mean score has been found for the statement 'Trust and value has been created through internet advertisements for products and services', which implies that the women consumers have watched the internet advertisements but they are unable to trust the content provided in the advertisement. This necessitates the manufacturers and service providers to provide the best quality of products and services as mentioned in their advertisement.

Demographic Factors Vs Level of Attitude towards Internet Advertisements

ANOVA has been applied to find out whether, there is any significant difference among the respondents in respect of the demographic factors and the level of attitude towards internet advertisements.

Paired t- test has been applied to test the difference, if any, in respect of marital status and the level of attitude towards internet advertisements.

The following variations have been observed:

- ♦ Age has a significant difference in the level of attitude towards internet advertisements. The respondents who are in the age group of above 50 years have the highest level of attitude towards internet advertisements. It reveals that the internet advertisements helps the consumers to connect with the global market based on their age group and it creates difference in the level of attitude towards internet advertisements.

- ♦ Educational qualification has a significant difference in the attitude score regarding internet advertisements. The Professionals have the highest level of attitude towards internet advertisements.
- ♦ Occupation has a significant difference in the attitude score regarding internet advertisements. The Government Employees have the highest attitude score and the self employed persons have the least attitude score.
- ♦ Earning members in the family has a significant difference in the level of attitude towards internet advertisements. The highest level of attitude has been found among the respondents who have three earning members in their family. It reveals that due to change in the number of earning members in the family, the needs and wants of the consumers with respect to products and services also differ.
- ♦ Family monthly income has a significant difference in the level of attitude towards internet advertisements. The respondents who have a family monthly income of Rs.40,001 to Rs.60,000 have the highest level of attitude towards internet advertisements because the respondents are Government Employees.

The t-test result shows that there is no significant difference in the attitude score of married and unmarried consumers regarding internet advertisements.

Internet Usage Vs Level of Attitude towards Internet Advertisements

ANOVA has been applied to find out whether, there is any significant difference among the respondents between the internet usage and the level of attitude towards internet advertisements.

The following variations have been observed:

- ♦ Frequency of internet access has a significant difference with the attitude score towards the internet advertisements. The respondents who have used the internet daily and weekly once have the highest level of attitude towards internet advertisements because the consumers are professionals. So, they have accessed the internet daily and weekly.
- ♦ Frequency of internet access per day has a significant difference with the level of attitude towards internet advertisements. The highest mean score has been found

for the respondents who have used the internet for more than 4 hours in a day because the women consumers have used the low cost network plan resulting in the internet usage for long hours.

- ♦ Number of times of internet access per day has a significant difference with the level of attitude towards internet advertisements. The respondents who have accessed the internet for 11 to 15 times in a day have the highest level of attitude. It is inferred that due to fluctuation in the network speed, the number of times of internet access per day has also differed.
- ♦ Internet speed has a significant difference in the attitude score with respect to the internet advertisements. The respondents who have accessed the internet at super fast speed have the highest attitude score and the respondents who have accessed the internet at moderate speed have the least attitude score. Due to variation in the internet network speed, the respondents' level of attitude towards internet advertisements has also been found to differ.
- ♦ Network access in personal computer/laptop has a significant difference with the level of attitude towards internet advertisements. The respondents who have used the AirCel network have the highest attitude score and the respondents who have used the Airtel network have the least attitude score. The AirCel network has tried new plans and schemes to attract the women consumers and to stabilize their network in market competition.

Place of internet access, network access in phone/ I Pad /tablet, frequently used browsers, popularly used search engines and the period of watching the internet channel advertisements have no significant difference in the level of attitude towards internet advertisements. It has shown that there is no variation in the respondents' level of attitude towards internet advertisements.

❖ **Purpose of watching Products Internet Advertisements**

- ♦ 99.3 per cent of the respondents have watched the internet advertisements to acquire information about the products.

❖ Purpose of watching Service Internet Advertisements

- ♦ 96 per cent of the respondents have watched the internet advertisements to get information related to various services.

Factors Influencing the Preference of Internet Advertisements

The respondents have given the highest mean rank for the statement ‘Previous customer reviews are valuable’ after reading the positive reviews through the internet advertisements, which helps the women consumers to take immediate decision regarding products and services and the least mean rank has been given to the statement ‘Internet channel encourages consumers to share their experience’. Internet advertisements motivate the consumers to share feedback regarding products and services.

Kendall’s Coefficient of Concordance has revealed that less similarity exists among the respondents in their order of assigning the ranks for the factors which influence the respondents’ preferences towards the internet advertisements.

❖ Preferred Product Internet Advertisements (Multiple Response)

- ♦ 74.8 per cent of the respondents have preferred garment advertisement.

❖ Preferred Service Internet Advertisements (Multiple Response)

- ♦ 75.8 per cent of the respondents have preferred mobile network services advertisement.

Objective 3: To examine the impact and consumer satisfaction towards internet advertisements on purchases decisions and access of services and the challenges faced by the women consumers while accessing and watching the internet advertisements.

Impact of Internet Advertisements on Purchase Decision

The highest mean score has been found for the statement ‘Internet advertisement creates knowledge about New Product Launch’, which implies that the women consumers like to gather information related to new products launched in the market. The least mean score has been found for the statement ‘Internet advertisement increases

my frequency of purchase'. It reveals that the women consumer wants to purchase the product according to their requirements. So they do not buy the products often.

Demographic Factors Vs Impact of Internet Advertisements on Purchase Decisions

ANOVA has been applied to find out whether, there is any significant difference among the respondents for the demographic factors and the impact of internet advertisements on purchase decisions.

Paired t- test has been applied to test the difference, if any, in respect of marital status and the impact of internet advertisements on purchase decisions.

The following variations have been observed:

- ♦ Earning members in the family has a significant difference in the impact of internet advertisements on purchase decisions. The highest level of impact has been found in the families having three earning members. The impact score on purchase decisions of these women consumers has varied due to their impulsive purchase decisions.

Age, educational qualification, occupation and family monthly income have no significant difference for the impact of internet advertisements on purchase decisions.

The t-test result shows that there is no significant difference in the impact score of the internet advertisements on purchase decisions of married and unmarried respondents'.

Internet Usage Vs Impact of Internet Advertisements on Purchase Decisions

ANOVA has been applied to find out whether, there is any significant difference found among the respondents in respect of the internet usage and the impact of internet advertisements on purchase decisions.

The following variations have been observed:

- ♦ Frequency of internet access has a significant difference with the impact score of internet advertisements on purchase decisions. The respondents who have accessed the internet daily have the highest level of impact score. Hence, it is inferred that the internet usage has strongly influenced the impact score.

- ♦ Number of times of internet access per day has a significant difference with the impact score on purchase decisions. The respondents who have accessed the internet for 11to15 times in a day have revealed the highest level of impact on their purchase decisions.

Place of internet access, frequency of internet access per day, internet speed and network accessed in Phone/ I pad /Tablet, network access in Personal Computer/Laptop, frequently used browser, popularly used search engines and the period of watching internet channel advertisements. It has shown that there is no variation in the level of impact of internet advertisements on purchase decisions.

Impact of Internet Advertisements on Access of Services

The highest mean score has been found among the respondents for the statement ‘Internet advertisement creates awareness about various services’. It has been inferred that the women consumers have come to know about the various services through the internet advertisements. The least mean score has been found for the statement ‘Internet advertisement inspires the women consumers to render services to the society’, which implies the internet advertisement motivates the consumers to render social service to the society based on the service advertisements watched in the internet channels .

Demographic Factors Vs Impact of Internet Advertisements on Access of Services

ANOVA has been applied to find out whether, there is any significant difference among the respondents for the demographic factors and the impact of internet advertisements on access of services.

Paired t- test has been applied to test the difference, if any, in respect of marital status with the impact of internet advertisements on access of services.

The following variations have been observed:

- ♦ Age has a significant difference with respect to the impact of internet advertisements on access of services. The respondents who belong to the age group of above 50 years have a higher level of impact of internet advertisements compared to other age groups.

- ♦ Occupation has a significant difference with the impact score of internet advertisements on access of services. The highest level of impact has been found among the Housewives and they have to take immediate decision on access of services.

Educational qualification, earning members in the family and family monthly income have no significant difference with respect of the impact of internet advertisements on access of services.

The t-test result shows that there is no significant difference in the impact score of internet advertisements on access of service between married and unmarried.

Internet Usage Vs Impact of Internet Advertisements on access of service

ANOVA has been applied to find out whether, there is any significant difference among the respondents between the internet usage and the impact of internet advertisements on access of services.

The following variations have been observed:

- ♦ Number of times of internet access per day has a significant difference in the impact score of internet advertisements on access of services. The highest level of impact has been found among the respondents who have accessed the internet for 11 to 15 times in a day. Due to server problem there exists significant difference in the number of times of internet access per day with the respondents' level of impact of internet advertisements on access of services also differs.

Place of internet access, frequency of internet access, frequency of internet access per day, internet speed and network access in phone/I pad /Tablet and network access in Personal computer/Laptop, frequently used browser, popularly used search engines and the period of watching the internet channel advertisements have no significant difference with respect to the impact of internet advertisements on access of services. It is inferred that, there is no variation in the level of impact of internet advertisements on access of services.

Consumer Satisfaction towards Internet Advertisements on Purchase Decisions

The highest mean score has been found for the statement ‘Internet advertisement creates brand awareness through advertisements’ because it helps to capture the attention of the women consumers regarding the various brands and it also builds goodwill for the brand. The least mean score has been found among the respondents for the statement ‘Internet advertisement creates trustworthiness about various products’ because the women consumers are unable to trust the product related advertisement. The terms and conditions regarding the products are not clear and precise.

Demographic Factors Vs Consumer Satisfaction towards Internet Advertisements on Purchase Decisions

ANOVA has been applied to find out whether, there is any significant difference among the respondents between the demographic factors and the level of satisfaction towards internet advertisements on purchase decisions.

Paired t- test has been applied to test the difference, if any, in respect of marital status with the level of satisfaction towards internet advertisements on purchase decisions.

The following variations have been observed:

- ♦ Age has a significant difference with the level of satisfaction towards internet advertisements on purchase decisions. The respondents who belong to the age group of above 50 years have the highest level of satisfaction. It reveals that the internet advertisements help the elder person to take immediate decision before purchase of products.
- ♦ Educational qualification has a significant difference with the satisfaction score of the internet advertisements on purchase decisions. The highest level of satisfaction score has been found among the Professionals with the educational qualification, the consumers’ needs and wants will change and it creates difference in the satisfaction score on purchase decisions.

Occupation, earning members in the family and family monthly income do not have a significant difference in the level of satisfaction towards internet advertisements on purchase decisions. It has shown there is no variation in the level of satisfaction towards internet advertisements on purchase decisions.

The t-test result shows that there is no significant difference in the satisfaction score towards internet advertisements on purchase decisions, between married and unmarried.

Internet Usage Vs Consumer Satisfaction towards Internet Advertisement on Purchase Decisions

ANOVA has been applied to find out whether, there is any significant difference among the respondents, between internet usage and level of satisfaction towards internet advertisements on purchase decisions.

The following variations have been observed:

- ♦ Frequency of internet access has a significant difference with the satisfaction score regarding internet advertisements on purchase decisions. The respondents who have accessed the internet weekly once have the highest satisfaction score because the consumers are professionals and they do not find time during working hours to have internet access. So, they have watched the internet advertisements weekly once.
- ♦ Number of times of internet access per day has a significant difference with the satisfaction score towards the internet advertisements on purchase decisions. It is found that the highest level of satisfaction has been found for the respondents who have accessed the internet for 11to15 times in a day. It reveals that due to fluctuation in the network speed, there exists difference in the number of times of internet access per day.
- ♦ Frequently used browser has a significant difference with the level of satisfaction towards internet advertisements on purchase decisions. The respondents who have used UC Browser have the highest level of satisfaction because the UC browser has a default short cut to enter the internet channel and it is very easy to access the internet advertisements.

Place of internet access, frequency of internet access per day, internet speed and network access in phone\ I pad \Tablet, network access in Personal computer\Laptop, popularly used search engines and period of watching internet advertisements have no significant difference with the level of satisfaction towards internet advertisements on purchase decisions.

Consumer Satisfaction towards Internet Advertisements on Access of Services

The highest mean score has been found for the statement 'Immediate use of offers helps to access services easily'. It is inferred that the immediate updation about the offer and discount helps the women consumers to access the services immediately at the lowest cost and to enjoy the benefit of services. The least mean score has been found for the statement 'Internet advertisement creates loyalty among consumers', which implies that the women consumers have watched the internet advertisements but are not loyal to the services providers because the demand for services are changing from time to time.

Demographic factors VS Consumer Satisfaction towards Internet Advertisements on Access of services

ANOVA has been applied to find out whether, there is any significant difference among the respondents, between the demographic factors and the level of satisfaction towards internet advertisements on access of services.

Paired t- test has been applied to test the difference, if any, in respect of marital status and the level of satisfaction towards internet advertisements on access of services.

The following variations have been observed:

- ♦ Age has a significant difference with respect to level of satisfaction towards internet advertisements on access of services. It reveals that the highest level of satisfaction has been found among the respondents who belong to the age group of above 50 years. It is shown that due to difference in the various age groups of the respondents, the special discounts on fee for access of services can be known immediately which satisfies the women consumers with the maximum benefits.

Educational qualification, occupation, number of earning members in the family and family monthly income do not have a significant difference with the level of satisfaction towards internet advertisements on access of services.

The t-test result shows that there is no significant difference in the satisfaction score of the married and unmarried women towards the internet advertisements on access of services.

Internet Usage VS Consumer Satisfaction towards Internet Advertisements on Access of Services

ANOVA has been applied to find out whether, there is any significant difference among the respondents, between the internet usage and the level of satisfaction towards internet advertisements on access of services.

The following variations have been observed:

- ♦ Number of times of internet access per day has a significant difference in the satisfaction score on access of services. The respondents who have accessed the internet for 11 to 15 times in a day have the highest satisfaction score and the respondents who have accessed the internet for 6 to 10 times in a day have the least satisfaction score. The respondents' level of satisfaction towards internet advertisements on access of services has varied based on the number of times of internet access per day because of the change in the network speed and connectivity.
- ♦ Network access in Phone\ I pad \Tablet has a significant difference with the level of satisfaction towards internet advertisements on access of services. The respondents who have accessed the Airtel network have the highest satisfaction score because Airtel network offers the best plan to data users and provides unlimited calls to sustain in the market.

Place of internet access, frequency of internet access , frequency of internet access per day, internet speed, network access in Personal computer\Laptop, frequently used browsers, popularly used search engines and period of watching the internet channel advertisements show no significant difference in the level of satisfaction towards internet

advertisements on access of services. It is found that there is no variation in the satisfaction score towards the internet advertisements on access of service.

Consumer Satisfaction towards Internet Channel Advertisements

The highest mean score has been found for the 'Social media advertisements' because social media advertisements are easily accessible by the women consumers to watch internet advertisements. The least mean score has been found for the 'Display advertisement' because it sometimes irritates the women consumers when they are in their working time.

Difficulties Faced While Accessing and Watching Internet Advertisements

The highest mean rank has been given to the 'Network speed variation' because most of the women consumers have faced the difficulty of network speed fluctuating from time to time. The least mean rank has been given to the statement, namely 'It sometimes manipulates the consumers to buy products and access of services'. It is inferred that the women consumers have been highly aware of the benefits derived through the internet advertisements but it sometimes discourages the women consumers to buy the unnecessary products and access of services.

Kendall's Coefficient of Concordance (W) has revealed that there exists less similarity among the respondents in the order of assigning the ranks for the difficulty faced by the respondents who have accessed and watched the internet advertisements.

Factor analysis of Consumer Satisfaction on Purchase Decisions

The factor analysis technique has been applied to identify and factorise the statements. The factor analysis for the level of satisfaction towards internet advertisements on purchase decisions reveals five factors, namely, Price Consciousness, Product Reviews, Product Knowledge, Repeat Purchase and Brand Awareness, which are important to satisfy the women consumers' requirements.

Factor analysis of Consumer Satisfaction on Access of Services

The factor analysis for the level of satisfaction towards internet advertisements on access of services reveals five factors, namely, Hassle Free Service, Service

Knowledge, Easy Access, Repeat Access for Service and Quality of Service, which are essential to satisfy the women consumers.

Cluster analysis

The cluster analysis has revealed that three cluster groups have been formed and classified, namely, Proficients, Moderates and Novice. Most of the women consumers belong to Moderate cluster group. The ANOVA result has indicated that there is a significant difference among the cluster groups. It is inferred that the Moderates cluster group have knowledge and experience in watching the internet advertisements.

Objective 4: To analyse the relationship *inter se* of women consumers' perception and attitude towards internet advertisements, impact of internet advertisements on purchase decisions and access of services and their satisfaction towards internet advertisements.

Path model

Path Analysis has been applied to find the effects of consumer perception and attitude on the impact of internet advertisements on purchase decisions and access of services.

The factors, such as, consumer perception, consumer attitude, impact of internet advertisements on purchase decisions and access of services, consumer satisfaction on internet channel advertisements and consumer satisfaction on purchase decisions and access of services have used in the path analysis process.

The following points are observed in the path model.

- ♦ There is a direct positive effect of consumer perception and attitude on impact of internet advertisements with respect to purchase decisions and access of services. The effect of consumer perception and attitude on impact of internet advertisements with respect to access of services is more compared to the impact of internet advertisements with respect to purchase decisions. The indirect effect of consumer attitude on consumer satisfaction towards internet channel advertisements, consumer satisfaction regarding access of services and consumer satisfaction regarding purchase decisions are higher when compared to consumer perception.

- ♦ There is a direct positive effect of impact of internet advertisements with respect to purchase decisions on consumer satisfaction towards internet channel advertisements. There is no effect of impact of internet advertisements with respect to access of services on consumer satisfaction towards internet channel advertisements.
- ♦ There is a positive direct effect of consumer satisfaction towards internet channel advertisements on consumer satisfaction regarding access of services than the effect on consumer satisfaction regarding purchase decisions.
- ♦ There is a direct positive effect of impact of internet advertisements with respect to access of services on consumer satisfaction regarding purchase decisions. There is no effect of impact of internet advertisements with respect to purchase decisions on consumer satisfaction regarding access of services
- ♦ The effect of consumer attitude on impact of internet advertisements with respect to access of services is higher when compared to consumer perception.
- ♦ The direct effect of impact of internet advertisements with respect to purchase decisions affects consumer satisfaction towards internet channel advertisements is comparatively higher than that of impact of internet advertisements with respect to access of services.
- ♦ Consumer satisfaction towards internet channel advertisements has more direct effect on consumer satisfaction regarding access of services than the effect on consumer satisfaction regarding purchase decisions.
- ♦ The effects of consumer attitude on consumer satisfaction towards internet channel advertisements, consumer satisfaction regarding access of services and purchase decisions are higher when compared to consumer perception.
- ♦ The indirect effect of impact of internet advertisements with respect to access of services is higher on consumer satisfaction regarding access of services when compared to the effect on consumer satisfaction regarding purchase decisions. Also, the indirect effect of impact of internet advertisements with respect to purchase decisions is higher on consumer satisfaction regarding access of services when compared to the effect on consumer satisfaction regarding purchase decisions.

- ♦ The total effect of impact of internet advertisements with respect to access of services on consumer satisfaction regarding access of services is higher than the total effect of impact of internet advertisements with respect to purchase decisions on consumer satisfaction regarding access of services.

8.2 SUGGESTIONS

Based on the findings of the study, the following suggestions are drawn

- ♦ The MTS and DoCoMo Network Companies have attempted to sustain in the market due to the introduction of new plans and schemes offered by the competitors and it provokes the women consumers to transfer to low cost networks. So, the company should provide effective network plans and offer a high speed internet to attract the women consumers.
- ♦ Vodafone and Idea broadband connection are not used by the women internet users. So, these network companies can offer high speed broadband connection at the lowest cost to encourage the women consumers to use their networks in PC and laptop.
- ♦ The women consumers have widely used Google chrome browser and Google search engine, which shows that Google platform is highly secured and offers privacy protector for the consumers to access the internet. So, other browsers and search engines should also improve their privacy standards to encourage the women consumers to access other browsers and search engine without any hesitation in using the internet.
- ♦ Social media advertisements have been widely used by the women consumers daily to access information related to products and services. The advertisers can implement new techniques to attract the women consumers and encourage them to watch the other internet channel advertisements, such as, e-mail advertisement, display advertisement, search advertisement, web advertisement and mobile application advertisement daily to save time to take immediate decisions.
- ♦ The key features in the internet channel advertisements, such as, interaction with the seller, keyword search regarding products and services and easy identification

of brand through short messages have the least awareness score. So, the advertisers should give essential information about the internet advertisements through internet channels.

- ♦ The women consumers have given the least perception to protect environment through green advertisements and advertisement should be pleasing and prominent. So, the manufacturers and service providers should focus more on in an attractive way to modern digital advertisements to protect the environment and create the advertisement to fascinate the consumers.
- ♦ The women consumers have given the lowest level of perception to brand reputation. So, the manufacturers and service providers should provide the best quality products and services as promised in the internet advertisements to enhance the brand reputation among the women consumers.
- ♦ The women consumers have given the least priority to trust and value for the products and services. So, the manufacturers and service providers should ensure the quality of the products and services offered are according to promises given in the internet advertisements.
- ♦ The women consumers have given the least impact score for frequency of purchase. It shows that the women consumers are attracted towards various products internet advertisements but they are willing to buy the products only based on their requirements. So, the manufacturers should plan for adding new features to the products often to increase the frequency of purchase and to fascinate the consumers.
- ♦ The women consumers have given the least impact score for access of services based on their requirements. So, the service providers can provide upgraded customized plans and schemes to the women consumers at regular intervals and encourage them to access wide variety of services apart from their needs.
- ♦ The women consumers have given the least satisfaction score for trustworthiness about various products. So, the manufacturers should take an initiative to provide the products with the standard quality and quantity as mentioned in the internet

advertisements to recapture the trust among the women consumers regarding the purchase of products.

- ♦ The women consumers have given the least satisfaction score for consumer loyalty. So, the service providers should take effective steps to retain the consumers by having regular contact with the consumers through internet channel advertisements.
- ♦ The social media advertisements have widely watched by the women consumers. The advertiser should motivate the women consumers to watch other internet channel advertisements, such as, e-mail advertisement, display advertisement, search advertisement, web advertisement and mobile application advertisement to get maximum benefits from the internet channel advertisement.
- ♦ The women consumers have faced difficulties, such as, network speed variation, server problem, difficulty in loading web pages and limited internet accesses while accessing the internet. So, the network companies should take required action to resolve the network issues to increase the network speed and connectivity and to offers high speed internet at low cost for the women consumers to watch uninterrupted internet advertisements for extended hours.
- ♦ The Novice clusters groups have recently started to watch internet advertisements. So, the advertisers should implement modern techniques to upgrade the standards of the internet advertisements to enlarge the women consumers circle and to improve their knowledge regarding internet advertisements.

8.3 CONCLUSION

India is going to be a digitally advanced country in future, which aims to provide the internet at lower cost and offer high speed internet connectivity to all segments of the society. The usage of technological devices has been increased among the women consumers and it induces them to access the internet for long hours. In a nutshell, it reveals that the women consumers have preferred to watch internet advertisements for effortless access of information regarding products and services. The other factors, such as, awareness of the features of new products and services, feedback about products and

services from the previous consumers, knowledge on new product launch, builds consumer awareness for the various services, recognition of brand through internet advertisements and grab offers and discounts easily have created a massive impact among the women consumers while accessing the internet advertisements.

The study has revealed that among the demographic factors, age and marital status have played a vital role in the level of usage of the internet. The place of internet access, frequency of internet access, frequency of internet access per day, number of times of internet access per day, internet speed, network access in phone/I pad /tablet, frequently used browser and period of watching internet channel advertisements have robustly influenced the consumer awareness towards internet channel advertisements. The number of times of internet access per day has played an important role in influencing the consumer perception, consumer attitude, impact of internet advertisements on purchase decisions and access of services and consumer satisfaction towards internet advertisements on purchase decisions and access of services. Therefore, the general assumption that (i) the demographic factors of the women consumers are not associated with the internet usage, (ii) the level of awareness towards various features offered under internet channel advertisements do not have any variation in the demographic factors and the internet usage (iii) women consumers' perception, consumer attitude, impact of internet advertisements and consumer satisfaction towards internet advertisements on purchase decisions and access of services do not have a significant variation among the demographic factors and the internet usage, have thus been disproved. Impact of internet advertisements is a predominant factor that assists the women consumers to take purchase decisions and access of services. The positive impact of internet advertisements brings the consumer satisfaction for the products and services. The study has revealed that the existence of relationship between the women consumers' perception and attitude towards internet advertisements and impact of internet advertisements on purchase decisions and access of services.

The study has concluded that consumer perception and attitude have a direct positive influence on the impact of internet advertisements on purchase decisions and access of services and the consumer perception and attitude have a moderate influence on

the consumer satisfaction on purchase decisions and access of services. When mediated through consumer satisfaction on internet channel advertisements, it is inferred that consumer perception and attitude do not depend on the women consumers' impact and satisfaction regarding purchase decisions and access of services.

The women consumers have the responsibility to balance the career and the household duties in their day to day life and they are lacking of time. The drawbacks of traditional advertisements, such as, information are not adequate for the consumers to take immediate decisions, lack of direct communication with the manufacturers and service providers, consumers requirements are not fulfilled by the manufacturers and service providers, terms and conditions are not clearly specified in the advertisement, lack of immediate access of offers and discounts have influenced the women consumers to adopt the internet channel advertisements to watch the internet advertisements. Internet advertisements assist the women consumers to take immediate purchase decisions and access of services. The specific features which induce the women consumers to watch the internet advertisements are easy access of trustworthy information about the products and services, identification of products and services specifications, communication with the manufacturers and service providers to get personalized products and services as per their requirements, reviewing of users feedback, gaining knowledge on new products and services, wide access of alternatives, comparison of prices about products and services, customized offers and discounts for the special customers, attractive games and contest conducted by the manufacturers and service providers and availability of products and services in online and offline can be known without any difficulty. These features have created the massive impact in the minds of the women consumers to take immediate decisions regarding products and services. This study helps the manufacturers and service providers to identify the women consumers' requirements through the internet advertisements and to satisfy their needs and wants. The findings of the study will be useful to the consumers as well as the advertisers to know about the internet advertisements and the internet channel advertisements in detail.

8.4 SCOPE FOR FUTURE RESEARCH

The current study on “*Women in Digital Era – A Study on the Impact of Internet Advertisements on Women’s Purchase Decisions and Access of Services*” has provided insights on internet channel advertisements and it gives an in-depth knowledge on products and service internet advertisements.

The following areas are worth considering for undertaking research related to internet advertisement:

- ♦ An empirical study on the effectiveness of internet advertisement on purchasing pattern and post purchase behavior.
- ♦ A study on consumer behavior towards service internet advertisements.
- ♦ A study on consumer satisfaction towards internet channel advertisements.
- ♦ A comparative study between traditional advertisement and internet channel advertisements regarding products and services.