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Consumer Perception towards Online Retailers: An Empirical Analysis of Gender, Age and Marital Status Differences

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ABSTRACT

The rapid growth of online retailing has transformed consumer shopping patterns and purchasing decisions. Understanding consumer perception towards online retailers has therefore become important for businesses operating in the digital marketplace. The present study examines differences in consumer perception towards online retailers across gender, age and marital status groups. The study adopts a quantitative research approach with a descriptive and analytical research design, based on primary data collected from 500 respondents residing in the National Capital Region (NCR), India. Descriptive statistics and Welch's One-Way ANOVA were employed to examine demographic differences, while the Games–Howell post-hoc test was used for pairwise comparisons. The findings reveal a statistically significant difference in consumer perception across gender groups ($F = 4.32$, $p = 0.015$). However, no statistically significant differences were observed across age groups ($F = 0.291$, $p = 0.883$) or marital status groups ($F = 1.07$, $p = 0.347$). The post-hoc analysis further indicates that the significant gender difference is specifically observed between female respondents and those who preferred not to disclose their gender. The study concludes that demographic characteristics do not differentiate consumer perception uniformly. These findings provide useful insights for online retailers in understanding consumer diversity and developing more inclusive and customer-oriented marketing strategies.

KEYWORDS: *Consumer Perception, Online Retailers, Gender Differences, Age, Marital Status, Online Shopping, Welch's ANOVA.*

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1. INTRODUCTION

The rapid expansion of internet technology and digital commerce has significantly transformed the retail industry and the way consumers interact with businesses. Online retailing has become an integral part of modern consumer lifestyles by offering convenience, accessibility, competitive pricing, product variety and flexible purchasing opportunities. Consumers can now compare products, evaluate alternatives, read customer reviews and make purchasing decisions without geographical limitations. However, the success of online retailing depends not only on technological facilities and product availability but also on how consumers perceive online retailers. Consumer perception plays an important role in shaping attitudes, preferences, trust and purchasing decisions in the digital marketplace.

Consumer perception towards online retailers is a multidimensional concept influenced by several factors, including perceived product quality, website usability, pricing transparency, information accuracy, transaction security, privacy protection, customer service and delivery reliability. Unlike traditional retailing, online shopping provides limited opportunities for physical product inspection and direct interaction with sellers. Consequently, consumers often depend on the information presented on websites, customer feedback, brand reputation and the reliability of online platforms while evaluating retailers. Any gap between promised and actual services may affect consumer confidence and create negative perceptions. Therefore, understanding consumer perception has become increasingly important for online retailers seeking to establish

credibility and maintain long-term customer relationships.

Previous studies have highlighted the importance of consumer attitudes and perceptions in online shopping. Roman (2007) developed and validated a scale for measuring consumers' perceptions of online retailers' ethics, identifying security, privacy, non-deception and fulfilment/reliability as important dimensions. Similarly, Limbu, Wolf and Lunsford (2012) examined the relationship between perceived ethics of online retailers, consumer trust and behavioural intentions, highlighting the importance of ethical business practices in developing positive consumer attitudes. These studies demonstrate that consumer perception towards online retailers extends beyond price and convenience and also involves trust, transparency and responsible business conduct.

Demographic characteristics are another important consideration in understanding consumer perception and online shopping behaviour. Individuals belonging to different demographic groups may have different experiences, expectations, preferences and levels of familiarity with digital platforms. Gender, age and marital status may influence the way consumers evaluate online retailers, respond to marketing information and assess the convenience and reliability of online shopping services. For instance, gender-based differences may arise from variations in shopping preferences and online purchasing experiences, while age-related differences may be associated with digital familiarity, technological acceptance and shopping habits. Similarly, marital status may be associated with differences in household responsibilities, purchasing priorities and consumption requirements.

Existing research provides evidence that demographic characteristics may influence online shopping attitudes and purchase intentions. Hasan (2010) examined gender differences in online shopping attitudes and reported variations in cognitive, affective and behavioural dimensions. Similarly, Bhat, Islam and Sheikh (2021) investigated the influence of consumer demographics on online purchase intention from an e-tail perspective, highlighting the relevance of demographic characteristics in understanding online consumer behaviour. However, the influence of demographic variables may not remain consistent across different consumer groups and research settings. Therefore, examining these characteristics in specific research contexts is necessary to understand whether meaningful differences exist in consumer perception towards online retailers.

In this context, the present study focuses on examining differences in consumer perception towards online retailers across three important demographic characteristics: gender, age and marital status. The study considers male, female and respondents who prefer not to disclose their gender, along with different age categories and marital status groups. A quantitative research approach is adopted, and primary data are analysed using descriptive statistics, Welch's One-Way ANOVA and the Games–Howell post-hoc test. These statistical techniques help determine whether the observed differences in consumer perception across demographic groups are statistically significant.

The study is expected to provide useful insights into the demographic dimensions of online consumer perception. Its findings may help online retailers understand whether consumer expectations and perceptions vary across different population groups and whether demographic segmentation should be considered while developing marketing and customer engagement strategies. By examining gender, age and marital status simultaneously, the research contributes to a better understanding of consumer perception in the evolving digital retail environment.

1.1. Statement of the Problem

The rapid growth of online retailing has transformed consumer shopping behaviour and purchasing patterns. However, consumers may differ in their perceptions, expectations and experiences while interacting with online retailers. Demographic characteristics such as gender, age and marital status may influence how consumers evaluate online retail platforms. Previous studies have examined demographic differences in online shopping behaviour, but their findings are not always consistent across different research settings. Therefore, it is important to investigate whether these demographic characteristics create significant variations in consumer perception. The present study examines differences in consumer perception towards online retailers across gender, age and marital status groups. It specifically aims to determine which demographic factors significantly differentiate consumer perceptions and which do not. The findings may help online retailers understand consumer diversity and develop more effective and inclusive marketing strategies.

1.2. Significance of the Study

The present study is significant in understanding how demographic characteristics influence consumer perception towards online retailers. With the continuous expansion of digital commerce, understanding differences in consumer expectations

and experiences has become important for developing effective retail strategies. The study examines gender, age and marital status as important demographic dimensions and provides empirical evidence regarding variations in consumer perceptions across these groups. Its findings will help online retailers identify whether different consumer segments demonstrate distinct perceptions or broadly similar attitudes towards online shopping platforms. The study also contributes to the existing literature on online consumer behaviour by providing a comparative understanding of demographic differences. From a managerial perspective, the findings may assist online retailers in developing customer-oriented marketing strategies, improving consumer engagement and enhancing the overall shopping experience. Furthermore, the research may provide a useful foundation for future scholars to investigate additional demographic, psychological and behavioural factors influencing consumer perception in the digital retail environment.

2. Literature Review

Hasan (2010) investigated gender-based variations in online shopping attitudes by examining consumers' cognitive, affective and behavioural responses. The study highlighted that male and female consumers may differ in their attitudes and evaluations of online shopping. The research provided evidence that gender is a relevant variable for understanding differences in consumer responses to digital retail platforms. These findings provide a basis for examining whether similar gender-based variations exist in overall consumer perception towards online retailers.

Bhat, Islam and Sheikh (2021) examined the influence of demographic characteristics on online purchase intention from an e-tail perspective. Their research included 234 respondents from Jammu and Kashmir and considered demographic variables such as gender, age, marital status and family type. The findings indicated that demographic characteristics were associated with variations in online purchase intention. The study emphasised the importance of demographic segmentation in understanding consumer responses to online retailing. Its findings are particularly relevant to the present study, which examines gender, age and marital status differences in consumer perception.

Mullool and Shanthi (2023) analysed the relationship between demographic attributes and shopping preferences among female consumers in traditional and online retail environments. The study covered 398 female respondents from different cities in Kerala. The researchers applied logistic regression and other statistical techniques to examine demographic differences. Their findings indicated that income and marital status were important factors influencing shopping preferences, whereas age, education and employment did not demonstrate similar effects. The study suggests that demographic characteristics may have different levels of relevance in explaining consumer behaviour.

The 2024 study titled Exploring the Moderation Effect of Consumers' Demography in the Online Purchase Behavior investigated the moderating role of demographic characteristics in the relationship between consumer trust and online purchasing behaviour. The research highlighted that gender and age may influence the relationship between trust and online purchase decisions. The findings indicated that demographic characteristics should be considered while examining consumer responses to online retail platforms. This study offers a useful perspective for investigating demographic variations in consumer perception.

Halan (2025) examined the influence of marital status on online shopping experiences among Indian consumers. The study included 484 respondents, comprising single and married individuals, and investigated differences in perceived usefulness, ease of use, trust and the influence of online information sources. The findings revealed significant differences between single and married consumers across several dimensions of online shopping experience. The study highlighted marital status as an important demographic characteristic in understanding consumer experiences in the digital marketplace.

Islam, Aziz and Ahamed (2026) conducted a quantitative investigation into gender differences in online shopping behaviour among 489 consumers in Bangladesh. The study examined perceived usefulness, enjoyment, trust, risk, ease of use and legislative framework. The findings revealed that male and female consumers differed in their evaluations of certain online shopping dimensions, particularly perceived enjoyment, ease of use, trust and perceived risk. However, significant gender differences were not observed across all dimensions. The study indicates that gender-based variations are construct-specific and should be examined through individual statistical testing.

Mahajan et al. (2026) investigated consumer perceptions regarding online seafood purchases in urban India using data collected from 320 respondents in Mumbai. The research examined the importance of product quality, website quality, price, convenience and perceived risk in online purchasing decisions. The findings indicated that convenience, time savings and ease of ordering were important

considerations in consumer evaluations. The study also identified age-related variations in perceived risk and acceptance of online seafood purchases. These findings demonstrate the relevance of demographic characteristics in understanding specific dimensions of online consumer perception.

2.1. Research Gap

The reviewed studies indicate that demographic characteristics have been examined extensively in relation to online shopping attitudes, purchase intentions, trust and shopping preferences. However, previous research has produced varying findings regarding the influence of gender, age and marital status. Moreover, several studies have focused on specific consumer groups or individual dimensions of online shopping rather than examining overall consumer perception across multiple demographic categories simultaneously. Therefore, the present study attempts to address this gap by investigating gender, age and marital status differences in consumer perception towards online retailers through Welch's One-Way ANOVA and Games–Howell post-hoc analysis.

2.2. Research Objective

1. To examine whether consumer perception towards online retailers differs significantly across different gender groups.
2. To examine whether consumer perception towards online retailers differs significantly across different age groups.
3. To examine whether consumer perception towards online retailers differs significantly across different marital status groups.

2.3. Research Hypotheses

(H_{01}): There is no significant difference in consumer perception towards online retailers among male, female, and respondents who prefer not to disclose their gender.

(H_{02}): There is no significant difference in consumer perception towards online retailers among different age groups.

(H_{03}): There is no significant difference in consumer perception towards online retailers among respondents belonging to different marital status groups.

3. Research Methodology

The present study adopts a quantitative research approach with a descriptive and analytical research design to examine differences in consumer perception towards online retailers across gender, age and marital status groups. The study is based on primary data collected from 500 respondents residing in the National Capital Region (NCR), India, who have experience with online shopping platforms. Data were collected through a structured questionnaire, and respondents were classified according to their demographic characteristics. Descriptive statistics, including frequency, mean and standard deviation, were used to summarise the responses. Welch's One-Way ANOVA was applied to examine statistically significant differences among demographic groups, while the Games–Howell post-hoc test was employed for pairwise comparisons. The analysis was conducted at a 5% level of significance.

4. Data Analysis and Interpretation

The collected data were systematically organised, classified and analysed to examine differences in consumer perception towards online retailers. Descriptive statistical techniques, including frequency, mean and standard deviation, were used to understand the demographic characteristics and perception scores of respondents. Welch's One-Way ANOVA was employed to determine whether significant differences existed across gender, age and marital status groups. Furthermore, the Games–Howell post-hoc test was applied to identify specific group-wise differences. The results were evaluated at a 5% level of significance, providing an empirical basis for testing the research hypotheses and drawing meaningful conclusions.

Table-1 One-Way ANOVA

One-Way ANOVA (Welch's)				
	F	df1	df2	p
Consumer Perception	4.32	2	137	.015

Table-2 Group Descriptives

Group Descriptives					
	Gender	N	Mean	SD	SE
Consumer Perception	Male	205	3.87	0.833	0.0582
	Female	253	3.71	0.857	0.0539
	Prefer not to say	42	3.98	0.540	0.0833

Table-3 Homogeneity of Variances Test (Levene's)

Homogeneity of Variances Test (Levene's)				
	F	df1	df2	p
Consumer Perception	6.72	2	497	.001

Table-4 Games-Howell Post-Hoc Test

Games-Howell Post-Hoc Test				
		Male	Female	Prefer not to say
Male	Mean difference	—	0.166	-0.102
	p-value	—	.093	.573
Female	Mean difference		—	-0.268
	p-value		—	.023
Prefer not to say	Mean difference			—
	p-value			—

The results of Welch's One-Way ANOVA indicate a statistically significant difference in consumer perception towards online retailers across different gender groups (F = 4.32, df1 = 2, df2 = 137, p = 0.015). Since the p-value is below the 0.05 level of significance, the null hypothesis is rejected. The group-wise mean scores indicate that respondents who preferred not to disclose their gender reported the highest consumer perception (M = 3.98), followed by male respondents (M = 3.87), while female respondents reported the lowest mean score (M = 3.71). Levene's test was also significant (F = 6.72, p = 0.001), indicating unequal variances; therefore, Welch's ANOVA and the Games–Howell post-hoc test were appropriate. The post-hoc results reveal that the difference between male and female respondents is not statistically significant (mean difference = 0.166, p = 0.093), nor is the difference between male respondents and those who preferred not to disclose their gender (mean difference = –0.102, p = 0.573). However, a statistically significant difference is observed between female respondents and those who preferred not to disclose their gender (mean difference = –0.268, p = 0.023). This indicates that respondents who preferred not to disclose their gender reported significantly higher consumer perception scores than female respondents. Overall, the findings suggest that consumer perception differs significantly across gender groups, although this difference is primarily attributable to the difference between female respondents and those who preferred not to disclose their gender.

Table-5 One-Way ANOVA (Welch's)

One-Way ANOVA (Welch's)				
	F	df1	df2	p
Consumer Perception	0.291	4	60.1	.883

Table-6 Group Descriptives

Group Descriptives					
	Age	N	Mean	SD	SE
Consumer Perception	Below 20 years	74	3.80	0.780	0.0907
	21-30 years	230	3.81	0.853	0.0562
	31-40 years	109	3.80	0.838	0.0803
	41-50 years	10	4.01	0.893	0.2825
	Above 50 years	77	3.73	0.794	0.0905

Table-7 Homogeneity of Variances Test (Levene's)

Homogeneity of Variances Test (Levene's)				
	F	df1	df2	p
Consumer Perception	0.737	4	495	.567

Table-8 Games-Howell Post-Hoc Test

Games-Howell Post-Hoc Test						
		Below 20 years	21-30 years	31-40 years	41-50 years	Above 50 years
Below 20 years	Mean difference	—	-0.0153	-0.00834	-0.217	0.0659
	p-value	—	1.000	1.000	.945	.986
21-30 years	Mean difference		—	0.00698	-0.202	0.0812
	p-value		—	1.000	.952	.941
31-40 years	Mean difference			—	-0.209	0.0742
	p-value			—	.950	.973
41-50 years	Mean difference				—	0.2828
	p-value				—	.870
Above 50 years	Mean difference					—
	p-value					—

The results of Welch's One-Way ANOVA indicate that there is no statistically significant difference in consumer perception towards online retailers across different age groups (F = 0.291, df1 = 4, df2 = 60.1, p = 0.883). Since the p-value is greater than the 0.05 level of significance, the null hypothesis is not rejected. The group-wise descriptive statistics show that respondents aged 41–50 years reported the highest mean perception score (M = 4.01), followed by those aged 21–30 years (M = 3.81), below 20 years (M = 3.80), 31–40 years (M = 3.80), and above 50 years (M = 3.73). However, these differences in mean scores are not statistically significant. Levene's test also indicates that the assumption of homogeneity of variances is satisfied (F = 0.737, p = 0.567). Furthermore, the Games–Howell post-hoc test confirms that none of the pairwise differences between age groups is statistically significant, as all reported p-values are greater than 0.05. Overall, the findings suggest that age does not significantly influence consumer perception towards online retailers, indicating broadly similar perceptions across the different age categories.

Table-9 One-Way ANOVA (Welch's)

One-Way ANOVA (Welch's)				
	F	df1	df2	p
Consumer Perception	1.07	2	98.8	.347

Table-10 Group Descriptives

Group Descriptives					
	Marital_Status	N	Mean	SD	SE
Consumer Perception	Single	200	3.73	0.891	0.0630
	Married	264	3.85	0.786	0.0484
	Widowed	36	3.82	0.774	0.1290

Table-11 Homogeneity of Variances Test (Levene's)

Homogeneity of Variances Test (Levene's)				
	F	df1	df2	p
Consumer Perception	3.77	2	497	.024

Table-12 Games-Howell Post-Hoc Test

Games-Howell Post-Hoc Test				
		Single	Married	Widowed
Single	Mean difference	—	-0.116	-0.0869
	p-value	—	.309	.818
Married	Mean difference		—	0.0294
	p-value		—	.975
Widowed	Mean difference			—
	p-value			—

The results of Welch's One-Way ANOVA indicate that there is no statistically significant difference in consumer perception towards online retailers across different marital status groups ($F = 1.07$, $df1 = 2$, $df2 = 98.8$, $p = 0.347$). Since the p-value is greater than the 0.05 level of significance, the null hypothesis is not rejected. The group-wise descriptive statistics show that married respondents reported the highest mean perception score ($M = 3.85$, $SD = 0.786$), followed by widowed respondents ($M = 3.82$, $SD = 0.774$), while single respondents reported a comparatively lower mean score ($M = 3.73$, $SD = 0.891$). However, these differences are not statistically significant. Levene's test was significant ($F = 3.77$, $p = 0.024$), indicating that the assumption of equal variances was violated; therefore, Welch's ANOVA was appropriate. Furthermore, the Games–Howell post-hoc results confirm that none of the pairwise differences between single and married respondents ($p = 0.309$), single and widowed respondents ($p = 0.818$), or married and widowed respondents ($p = 0.975$) is statistically significant. Overall, the findings suggest that marital status does not significantly differentiate consumer perception towards online retailers, indicating broadly similar perceptions among single, married, and widowed respondents.

5. Discussion

A. Gender and Consumer Perception

The findings of the study reveal a statistically significant difference in consumer perception towards online retailers across different gender groups (Welch's $F = 4.32$, $p = 0.015$). Respondents who preferred not to disclose their gender reported the highest mean score (3.98), followed by male respondents (3.87) and female respondents (3.71). The Games–Howell post-hoc test further indicates that a significant difference exists between female respondents and those who preferred not to disclose their gender ($p = 0.023$), whereas the differences between male and female respondents and between male respondents and the undisclosed category are insignificant. These findings are broadly supported by Hasan (2010), who identified significant gender differences in cognitive, affective and behavioural attitudes towards online shopping. Similarly, Kanwal et al. (2022), in their systematic review of 61 studies, reported that gender differences exist in online shopping attitudes, trust, payment preferences and perceptions of online retailers. Bhat et al. (2021) also found significant gender-based differences in online purchase intention among Indian consumers. Thus, the present findings reinforce the view that gender can be a relevant demographic factor in understanding consumer perceptions towards online retailers, although the significant difference in the present study is specifically concentrated between female respondents and those who preferred not to disclose their gender.

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B. Age and Consumer Perception

The results indicate that there is no statistically significant difference in consumer perception towards online retailers across different age groups (Welch's $F = 0.291$, $p = 0.883$). Although respondents belonging to the 41–50 years age group reported the highest mean perception score (4.01), followed by the 21–30 years group (3.81), these variations are statistically insignificant. The Games–Howell post-hoc analysis also confirms that none of the pairwise differences between age groups is significant. This finding suggests that consumers across different age categories demonstrate broadly similar perceptions towards online retailers. The result is partly consistent with the study of Nwobodo et al. (2024), which highlighted common patterns in online shopping behaviour across different generational cohorts, particularly regarding information quality, source credibility and personalised services. However, it differs from Bhat et al. (2021), who identified significant age-related differences in online purchase intention. Similarly, Attitude and Age Differences in Online Buying (2005) reported variations in online searching and purchasing behaviour between younger and older consumers. Such differences may arise because previous studies examined online purchase intention and shopping behaviour, whereas the present study specifically focuses on consumer perception towards online retailers. Therefore, the present findings suggest that age alone may not be a significant factor differentiating consumer perception in the context under investigation.

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C. Marital Status and Consumer Perception

The analysis reveals that marital status does not create a statistically significant difference in consumer perception towards online retailers (Welch's $F = 1.07$, $p = 0.347$). Married respondents reported the highest mean perception score (3.85), followed by widowed respondents (3.82) and single respondents (3.73); however, these differences are not statistically significant. The Games–Howell post-hoc results further confirm that none of the comparisons among the three marital status groups is significant. This finding indicates that consumers' perceptions towards online retailers remain broadly similar irrespective of their marital status. However, the result differs from Bhat et al. (2021), who identified significant differences in online purchase intention across marital status groups in their study of Indian consumers. Similarly, Mullool and Shanthi (2023) found that marital status influenced online shopping preferences among female consumers. Halan (2025) also reported significant differences between single and married shoppers in perceived usefulness, ease of use, online influences and trust. The difference between these previous findings and the present study may be attributed to variations in research objectives, sample characteristics and the constructs examined. While earlier studies focused primarily on online purchase intention and shopping experience, the present research examines overall consumer perception towards online retailers. Consequently, marital status does not emerge as a significant differentiating factor in the present investigation.

6. Conclusion

Overall, the findings of the study demonstrate that demographic characteristics do not influence consumer perception towards online retailers uniformly. Among the three demographic variables examined, gender shows a statistically significant difference, whereas age and marital status do not exhibit significant differences. These results indicate that consumer perceptions are broadly similar across different age and marital status groups, while certain gender-related variations remain evident. The findings also provide an interesting comparison with earlier research, as some previous studies have identified demographic differences in online shopping attitudes and purchase intentions. The variation in results may be attributed to differences in research settings, sample characteristics and measurement of consumer behaviour. Therefore, the study highlights the importance of examining demographic factors alongside consumers' ethical values, cultural orientations, trust and individual experiences to develop a more comprehensive understanding of consumer perception towards online retailers.

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