An Empirical study on e-Retailing in India

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Abstract: *The growing stature of B2C type of e-commerce propelled by hectic e-retailing activity is observed both in practice and literature in recent times. Since, e-Commerce has become an integral part of urban life in India, the present study attempts to provide a snapshot of e-retailing activity with empirical details supporting the findings. Based on the survey data generated through 225 e-retailing customers, the study establishes 5 most popular e-retailers among the identified set of 27 players in the market. Similarly, 10 popular products among the list of 94 e-retailing products signify the suitability of product profile for e-retailing strategy. Further results also show significant level of association between customer income levels and Intensity to buy products/services from online retail shops. However, the study could not establish significant level of association between customer intensity of Internet usage and intensity to buy products/services from e-retailing shops. The corresponding implications and limitations are discussed in the work.*
Key Words: B2C e-Commerce, e-Retailing and Internet Usage

I.   Introduction:

Online Buying & Selling

E-Shopping emerged with the development of the Internet. As Internet technology grew, so did online shopping. When entrepreneurs saw the potential in online shopping, they sprung forward and developed virtual storefronts so that consumers could make purchases without leaving the comfort of their homes (Niranjanamurthy et al.,2013).Online shopping presents both consumers and retailers the opportunity to satisfy their differing needs without bothering with the traditional model of the market. A retail firm can advertise and sell its products directly to the consumer via Internet and the consumer does not have to make long, often, tiring trips to malls and other retail outlets in order to purchase the products they need (Nilashi et al.,2011).

Benefits to Consumer:

The shopping online presents a tremendously convenient medium for the consumer. Geographic boundaries cease to exist since, the Internet allows one to shop from retailers and firms who may not only exist out of the shopper's home state but may exist in a foreign country. This allows the consumer to get the best possible price for what they need since they can compare the price for the same good across different firms and retailers and buy from the one that provides the best service and price (Niranjanamurthy et al., 2013). Similarly, store hours become irrelevant to the consumer since they can always surf the Internet from the comfort of their homes regardless of the time. This makes the entire process more flexible and less bothersome for the consumer (Dholakia and Uusitalo, 2002). Online shopping also allows consumers to avoid the salespeople who may try to sell them unnecessary items that they do not need in traditional brick and mortar stores. When shopping online the consumer needs to only concern him or herself with their requirements. This ease of transaction permits a quick and efficient shopping process. There are no lines of people to contend with, no competition with other shoppers for the same products during busy periods, and more importantly it allows shoppers to simply pay for their goods and leave (Nilashi et al.,2011). The Internet is a cache of information for consumers. It allows them to compare the prices and specifications for different products. This enables them to make much more informed choices than they ordinarily could. The advantages presented to the average consumer are numerous since, the proliferation of information on the Internet gives them the opportunity not only to purchase the goods they need, but also to buy the best good they can afford (Niranjanamurthy et al.,2013). Locating products needed becomes an easier task. One only has to access a search engine to find what they need. This simplifies the entire shopping process and makes the entire process less stressful for the consumer.

Benefits to Online Retailer:

Online shopping allows retailers to remove the intermediaries that increase the retail price of products and affect the profits that the retailer may realize from the product. They no longer have to limit themselves to certain geographic locations (Nilashi et al.,2011). Retailing globally is now available to all retailers of all sizes. There are no longer any limitations for firms that are prepared for the foray into the global marketplace. The time to the delivery of products now remains under the control of the retailers and this able them to more

accurately determine their inventory requirements based on their interaction with their customers (Dholakia & Uusitalo,2002). Since the retail firm can now sell its products globally, its marketing must be targeted towards a very well defined customer base. The Internet allows the retailer to identify its customers and produce advertisements that will appeal to their target audience (Niranjanamurthy et al.,2013). This is accomplished by gathering information directly from their customer base. The close relationship between customer and producer results in better goods and services. Customers are now able to communicate directly with retailers about their grievances and present the firms with solutions and suggestions. In essence, the customers are now able to tell the retailers what their needs are directly and influence development of new products and services (Warkentin et al.,2000).

Attitude and Intentions toward Online Shopping

Motivations of consumers to engage in online shopping include both utilitarian and hedonic dimensions. Whereas some Internet shoppers can be described as "problem solvers", others can be termed seeking for "fun, fantasy, arousal, sensory stimulation, and enjoyment" (Hirschman & Holbrook, 1982). The problem solvers merely shop online in order to acquire a specific product or service, in which case shopping is considered to be "an errand" or "work" (Donthu, & Garcia, 1999). Their main concern is to purchase products in an efficient and timely manner to achieve their goals with a minimum of irritation. In contrast, the second category sees online shopping as "enjoyment" and seeks for the potential entertainment resulting from the fun and play arising from the Internet shopping experience. They appreciate the online shopping experience for its own sake, apart from any other consequences like, for example, an online purchase that may result in disappointment. (Hirschman & Holbrook, 1982)

Online Retailing In India:

In the past few years, a few retailing enterprises across the India have shown significant changes in their business approach by successfully offering products and services online. While, customers who have access to Internet reaps the benefit of this changing dynamics, the non-users of Internet still remain out of the realm of e-Commerce revolution that is just picking up in Indian market. Precisely, larger segments of the consumers fail to take advantage of the increased choice and cheaper prices that e-commerce can deliver due to the digital divide factor separating users and non-users of Internet in India. Internet, for example is becoming one of the most popular medium in transmitting various data and users can find any kind of information within a shorter time compared with conventional method that consumes more time. (Warkentin et al.,2000) Thus, e-Commerce enables consumers to save money and to choose among an increased range of products, especially when products are not available locally. (Nilashi et al.,2011) These circumstances require a better understanding of consumer experience with online shopping in India and the present study fills this gap.

II. Review Of Literature

The advent of Internet and its utility on commercial transactions resulted in business models referred as e-Commerce comprising the activities on buying and selling of products over the Internet. While, e-Commerce presents numerous advantages to buyers and the sellers in the market, concerns over its limitations and security issues were raised in the works of Niranjanamurthy et al., (2013). The above study subdivides e-Commerce into three categories such as; business-to-business or B2B (Cisco), business-to-consumer or B2C (Amazon), and consumer-to-consumer or C2C (eBay). Further, the above study listed the advantages of mobile commerce systems in line with each category of e-Commerce systems, where its reported that the security issues like Computer Security, Data security and other wider realms of the Information Security framework affects the confidence levels of the end users while reaping the benefits of these systems.

The prospects of e-retailing in India is found to be encouraging with fast changing customer preference towards Internet based buying channels. In this regard, Arora (2013) observes that 10 percent of e-commerce growth in India is contributed by e-retailing segment. This growth is observed to be contributed by the factors such as cognizance, Internet literacy and wider use of Internet among the customers. Further, the above study observes advantages like time saving for the urban customers and retailers in e-retailing format comprising the website supplementing the frontline employee of physical format. Despite these advantages, the above study highlights issues like lack of personal touch and bargaining possibility and poor e-illiteracy among rural India as the major limiting factors for the sustainable growth in e-retailing sector.

Despite the availability of congenial environment and associated benefits for e-Commerce in Europe, 11 percent of the prospective online buyers have not used e-shops in Czech Republic. In this regard Michal (2012) reports that 89 percent of customers use e-shops for buying products in the Czech Republic in which 32 percent of them are identified to be using Internet for regular purchases and 57 percent of them irregularly purchases. Further, the above study observes that the customers who think rationally use on-line shopping because of money saving, speed delivery and the possibility of product comparison. The factors such as security

and personal information are observed in the above study to cause significant influence on online consumer behavior in B2C and B2B markets. While predicting the e-customer behavior in B2C e-Commerce market, Ahmadi (2011) proposes a new model for evaluating e-customer on the conceptual insights based on Electronic Customer Life Time Value. With real option analyses, the above study predicts all the future customer cash flow in e-retailing.

In an effort to analyze the e-commerce situation in Bangladesh Bhowmik (2012), observes that Internet has opened up a new possibility for trade and commerce with an increased ability of the sellers to push product beyond the boundary of specific market. While explaining the nature of e-commerce adoption in small and medium enterprises in Bangladesh, the details of the various government level supports towards e-Commerce growth and development is well explained in the above study.

The customers' willingness to favor traditional channel over e-commerce format is explained in terms of poor website design of e-retailers. In this regard, Billewar & Babu (2012), suggest TQM solutions to B2C e-Commerce problems. Since, Internet and Website is central to e-retailing operations, the above study observes lack of quality in certain e-retailing websites for their poor performance in the market and thus, establishes TQM based metrics to evaluate the quality of such websites towards establishing successful e-retailing strategy.

Suggestive method towards successful e-Commerce implementations were provided by Muthitacharoen & Palvia (2002) as an outcome of cross-national comparative study on customer preference for Internet based buying over physical shopping. Based on the survey data extracted from U.S and Thailand, the above study establishes significant higher levels of acceptance for e-shopping in U.S than Thailand. These results confirm the variations in the consumer preferences on e-retailing between developed and developing countries of the world.

Lack of government support, poor involvement among the customers and potential business enterprises are observed to be the major causes limiting e-Commerce adoption in Saudi Arabia. In this regard Rayed et al., (2013), reports four contributing factors such as businesses, customers, environments and government support for establishing reliable country level e-commerce infrastructure.

Objectives:

The present study is aimed at knowing the pattern of online buying and selling activity comprising the major e-Commerce players and the major category of products and services offered online. Further, this study explores the relationship between the Internet surfing behaviors, Income levels of the customers with their Intensity of online buying.

Sampling Details:

The primary data for the present work is collected among the customers of online retailing shops and these customers were identified on random basis from the state of Chandigarhand Jammu & Kashmir by shortlisting the profiles obtained from a few Courier Companies (Ecom. Xpress) that act as logistics partner for various E-Commerce Sites in India. The filled up response could be collected successfully from 225 respondents out of total 500 profiles shortlisted based on the intensity of online buying. Hence the sample size for the present work is treated as 225 comprising the customers shopping at online retailing websites. Thus, the sampling procedure adopted for the present study is treated as stratified random sampling method. The primary data for the present study is collected between the period June 2014 and August 2014. The data collected were coded and transferred in to Statistical package for Social Science (SPSS) for the purpose of analysis with Chi-square analysis.

III. Data Analysis And Discussion
Table 1

Customers initiating online purchase at least once in a month	Customers 'Average Online Spending in an Year	Total number of online retailing shops cited by the customers	Total number of products/ services Purchased online.	Customers surfing Internet for 1-3 hours in a day.	Customers with frequency of Internet surfing at least once in two days.	Customers with Internet usage experience of above one year	Customers having Internet access at Home
77%	**Rs.20619**	**27**	**94**	**84%**	**77%**	**80%**	**58%**

Table 2: Major online retailing shops

S.no	Online Retailing Shop	Frequency	Percentage
1.	www.snapdeal.com	188	83.5
2	www.flipkart.com	149	66.2
3	www.amazon.com	85	37.7
4	www.jabong.com	65	28.8
5	www.ebay.com	60	26.6

Table 3: Major products/services purchased online.

S.no.	Product/Service purchased online	Frequency	Percentage
1	Stationary	91	40.4
2	Footwear	78	34.6
3	Garments	59	26.2
4	Kitchenware	54	24.0
5	Computer items	51	22.6
6	Mobile/Tablet	30	13.3
7	Baby care	20	8.8
8	Wallet	20	8.8
9	Belt	20	8.8
10	Toys	19	8.4

Out of 27 different online shops cited by the customers in the study, the top 5 online sellers are identified and listed in table 2, where it can be found that snapdeal, Flipkart, Amazon,Jabong and eBay are the 5 most popular online sellers among the customers. Out of 94 different products and services listed by the customers, the top 10 online purchased products/services are identified and listed in table 3 where it can be found that the major categories of products purchased online include Stationary, Footwear,Garments,Kitchenware,IT Products,Mobile/Tablet devices,Baby care items,Leather items, and toys.

Table-4 Relationship between Online Buying and Family Income Level.

Total Family income per Month	Buyer Intensity						Total
	Low		Medium		High		
15000-25000	20	8.8%	28	12.4%	19	8.4%	67
25000-45000	50	22.2%	48	21.3%	45	20%	143
45000-85000	5	2.2%	5	2.2%	5	2.2%	15
Total	75		80		70		225
Result of Chi-Square Test							
	Value		Df		Asymp. Sig. (2-sided)		
Pearson Chi-Square	8.8[a]		4		0.050		
N of Valid Cases	225						

*Significant at 5% level; Source: Computed from primary data.

The kind of association that exist between the customer income levels and their Intensity of online purchasing activity are shown in table-4 as an outcome of chi-square analysis and corresponding cross tabulation. Form the results shown, it can be inferred that the chi-square value of 8.8 with degree of freedom 4 has been found to be significant at 5 percent level. Hence significant level of association could be established between customer income levels and Intensity to buy products/services from online retail shops. From the corresponding cross tabulation it can be inferred that the customers who have their income range of Rs15000-Rs45000 per month were significantly associated with low and medium intensity online purchase activities and they constitute 64 percent of the total samples considered. These results strongly suggest that the income level is related to Intensity of online purchase among the customers.

Table-5 Relationship between Internet usage and online buying

Internet usage	Online Buying						Total
	Low intensity Buyer		Medium intensity Buyer		High intensity Buyer		
Low intensity Internet usage	31	13.7%	31	13.7%	29	12.8%	91(41%)
Medium intensity Internet usage	24	10.6%	31	13.7%	23	10.2%	78(35%)
High intensity Internet usage	20	8.8%	18	8%	18	8%	56(24%)
Total	75	34%	80	35%	70	31%	225
Result of Chi-Square Test							
	Value		Df		Asymp. Sig. (2-sided)		
Pearson Chi-Square	9.9[a]		4		0.91		
N of Valid Cases	225						

*Significant at 5% level; Source: Computed from primary data.

The kind of association that exist between the intensity of Internet usage and their Intensity to buy products/services from online retail shops are shown in the above table-5 as an outcome of chi-square analysis and corresponding cross tabulation. Form the results shown, it can be inferred that the chi-square level of 9.9 with degree of freedom 4 has been found to be not significant at 5% level. Hence significant level of association could not be established between customer intensity of Internet usage and intensity to buy products/services

from online retail shops. From the corresponding cross tabulation, it can be inferred that only 8 percent of the consumers contribute high intensity levels in Internet surfing and online Buying.

IV. Findings:

1. While the ability to surf Internet is viewed important to buy products online, the surfing behavior of the customers are identified with details like 80 percent customers surf internet for 1-3 hours in a day having more than one year experience in Internet Usage. As far as the frequency of the customer Internet usage is concerned 77 percent of them access internet at least once in two days and more than 55 percent of them access Internet in their home. Also, it's found that customers have purchased 94 different products from 27 different online shops with their average spending per year standing at Rs20619.

2. While many sellers are found in online retailing space, only 5(Snapdeal.com, Flipkart.com, Amazon.com, Jabong.com and eBay.com) of them are found to be popular with more that 25 percent customer base. Thus, it becomes important for most of the online retailers either to establish a strong presence or perish by the popularity of competitors in the long run. Also, not all the products and services offered online are found to be popular with the customers. In this regard only 10 product categories (Stationary, Footwear, Garments, Kitchenware, IT Products, Mobile/Tablet devices, Baby care items, Leather items, and toys) are found to be having the customer base of 8 percent or more. For rest of the products, the customer preference seem to be inclined more for a physical mode of purchase that the online mode confirming the findings of Korgaonkar et al., (2006).

3. The income levels of the customers are found to be significantly associated with their Intensity of online purchase.The income group of Rs15000-Rs.45000 a month is associated with significant low and medium intensity online purchase and they constitute 64 percent of online buying activity. Further, the customers with income range higher that Rs 45,000 a month constitutes only 8 percent out of 31 percent of the high intensity online buying activity. Thus, the remaining 23 percent of high intensity online buying is contributed by the income group lesser than Rs.45000 a month. This gives a clear indication that the medium income group among the customers are more active in exploiting the price advantages for the products offered through online retailer (Hernández et al., 2011).

4. The different levels of online buying intensity are not significantly related to Intensity of Internet usage among the customers. In this regard,it's found that 34 percent of the customers are low intensity online buyers, 35 percent of the customers are medium intensity online buyers and 31 percent of the customers are high intensity online buyers. Similarly, 41 percent of the customers are low intensity Internet users, 35 percent of the customers are medium Intensity Internet users and 24 percent of the customers are high Intensity Internet users. The finding that high intensity Internet Usage does not associate with high Intensity online buying confirms the fact that the customers use Internet for other purposes predominantly and online buying activity is a supplementary utility exploited through the Internet (Elliot & Fowell,2000). Some of the other popular Internet applications utilized by the customers include Social networking, banking, Information search, and Communication purposes.

Implications:

Based on the findings the following implications are provided as an outcome of this work:

1. The finding that the Internet is predominantly used for other applications than e-commerce transactions gives scope for improvising the enhanced e-commerce transactions among the Internet users. Since, the medium and low intensity online buying characterizes the association between Internet surfing and online buying patterns, the e-retiling enterprises should identify the means to convert this low and medium intensity online buyers into high intensity online buyers. Such enterprise can incorporate real time online support in the form of live chat systems to the customers through their e-commerce portals as suggested by Park & Kim,(2003) and enhanced such service quality would be the differentiating factor among competitors in future e-markets.

2. Even though the customers have identified 27 online retailing shops in the present study, only five e-retailers have more than 25 percent customer base. This gives scope for many online retailers to improve upon their present status in the market. If the present scenario continues for next few years then, the e-commerce market place could witness winding up and mergers among the existing players in the market. Thus, the potential e-retailers can strategize their future operations according to their current market positioning (Billewar & Babu, 2012).

3. Even though, the customers have identified 94 different products, only 10 categories of the product have the customer base of more than 8 percent and it confirms the fact that not all the products are suitable for online selling. However, this presents the opportunity for e-retailers or certain categories of product sellers to be more aggressive in pushing their products through e-channels.

Limitations

The present study and the corresponding findings presented is based on the survey data collected from the customers identified through the logistics partners of various online retailing firms. While this approach confirms the availability of sufficient levels of reliable online customers for the work, it also presents the following limitations.

1. The study could only identify 27 online retailing shops and 94 different products sold through these shops, but actually, there are still more number of online retailers operating in India. Also, more categories of products are also sold online successfully than those 94 products and its categories.

2. Since, the customers of this study are predominantly the product buyers, their opinion on online services offered is not comprehensive. For instance online services segments like Travel and Events ticket booking, hotel booking services, popular online financial services like general and life insurance, Online Utility payment services and other popular online methods of transactions are totally out of the gamut of the present study.

V. Conclusion

The developments that have place due to e-commerce activities throughout the world is enormous and most of the developed countries have seized the fullest advantages of e-commerce activity. However, the e-commerce scenario of developing nations of the world is far from mature and so much so offers enormous growth potentials in specific aspects of e-commerce like e-retailing and e-services. As far as Indian scenario is concerned, the volume of e-commerce is growing every year and still it's lesser by several proportions when compared with developed nations. While some of the facts like ever expanding virtual market place, growing awareness on the benefits of e-Commerce and Increased facilities to access Internet among the people contributes to e-commerce growth, the problems like growing economic inequality, poor levels of literacy and poverty in India blocks this benefits equally spread among all the segments of the society.

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(APPENDEX)
Questionnaire for measuring Intensity of online buying & Internet surfing
<u>**DEMOGRAPHIC PROFILE**</u>

1. Name of the respondent:
2. Gender: Male   Female
3. Age: (a) Less than 21 years (b) 21 – 30 years (c) 31 – 40 years (d) 40 – 50 years (e) Above 50 years
4. Educational Status: (a) School dropouts (b) Upto 10th or 12th STD (c) Diploma or technically certified (d)Graduate (e) Post-graduate.
5. Total family Income per month:(a) Upto Rs.15000 (b) Rs.15000 to Rs.25000 (c) Rs.25000 to Rs.45000 (d) Rs.45000 to Rs.85000 (e) Above Rs.850000

Online Buying

1.   Provide the frequency of your online purchase involving financial transaction.
(a)Not purchased (b)Once in a Year (c)Once in 6 months (d)Once in a Month (e)More than once in a month
2. How likely do you visit online retailing shops to buy product/services in the coming years? (a) Definitely will not buy (b) Probably will not buy   (c) May or may not buy   (d) Probably will buy (e) Definitely will buy
3. List 5 major online retailing shops based on your experience.
(a)   (b)   (c)   (d)   (e)
4. List 5 major products/services you purchase online
(a)   (b)   (c)   (d)   (e)
5. What was the amount you spent on last shopping towards online retailing shops? Rs: ---------
6. On an average how much you spend in online shopping in a year Rs:_____
7. Please tick the appropriate option based on the Intensity levels of Your Internet Usage

Internet Surfing

Hours of Surfing In a day	Frequency of Internet Usage	Internet Usage Experience	Place of Internet Usage
Below 1-hour	Once in a month or still less	Less than 6 months	Internet café
1-3 hours	Once in 15 Days	Above 6 months but below 1 year	Public access Wireless hotspot
3-5 hours	Once in a week	Above 1 Year But less than 3 years	Home
5-7 hours	Once in two Days	Above 3 Years but less than 5 years	Work place
Above 7 hours	Every day	More than 5 years	Other Places

8. Why do you use the Internet mostly? (Based on your usage kindly rank the following from 1 to 6 with 1 indicating most preferred Internet activity and 6 indicating least preferred Internet activity)

	Internet activity	Ranking for the activity based on usage
(a)	Internet Banking	
(b)	Online Buying of Products and Services	
(c)	Information search	
(d)	Communication (E-mail, Text and Voice Chatting)	
(e)	Product search	
(f)	Social networking (Face book etc.)	