
FACTORIAL ANALYSIS OF GROWTH OF ONLINE RETAIL AND STUDY OF ONLINE BUYING BEHAVIOUR OF CONSUMERS IN JAMMU CITY

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ABSTRACT

The study is an attempt to analyse the various factors that are responsible for unprecedented growth of online retail in last few years and factors that will be driving this growth in coming years. Similarly the study will also try to reveal the various factors that are affecting/ will affect consumer buying behaviour.

The scope of study will be of the various factors which influence decision making while making online purchases among four categories i.e. Electronics, Apparel & accessories, Books & Media & others of individuals in Jammu City. Jammu city will include the area of Jammu Urban population only as it is majorly contributing to sale of online retail. Also home delivery options are very limited in the rural areas and even if they are available most of them are chargeable.

From review of literature it is very prominent that there are certain factors which are more important than other while shopping online. The survey suggests that majority of online consumers are students and working professionals and belonging to age group of 20 -40 years.

INTRODUCTION

Our country is at the cusp of digital revolution. Every aspect of business, starting right from small scale production to delivery of specialized services, computing technology and internet are playing a vital role in the way business is done. Earlier this technological change was only limited to technological projects and big businesses but with the penetration of internet technology in every corner of country it has changed the complete business landscape right from banking transactions, online trading platforms, booking flight tickets, reservation in hotels, purchasing consumer goods, residential and commercial properties, ordering food and almost everything. Declining prices of internet subscriptions packs coupled with reducing & affordable prices of desktop computers, laptops, tablets and smart phones; aided by launch of 4G services have been driving this trend. This has led to ever-increasing number of "Netizens". Rollout of 3G and 4G services has significantly augmented the country's internet user base. Internet is becoming integral part of our lives along with changing lifestyles of the urban population have also led to many people relying on the internet for their shopping needs. The convenience of shopping from the comfort from ones home and having a wide range product assortment to choose from has brought about increased reliance on online medium. The trend of online shopping is set to see greater heights in coming years, not only because of India's rising internet population, but also due to changes in the supporting ecosystem. Online business companies have made intensive efforts to upgrade areas

such as logistics and the payment infrastructure. Furthermore, the Indian consumer's perception of online shopping has undergone a drastic change, and only for the good.

There are variety businesses under the umbrella of e-commerce. Based on participants involved in the transactions in can be classified into many types. The major categories are Online Classified, online travel, job portals, financial services, online learning, digital downloads, selling online services, online retailing etc. Among all the above categories online retailing or e-tailing is one of the fastest growing segments.

Online retailing is a part of or precisely a subset of e-commerce, which encapsulates part of e-commerce which entails the sale of product merchandise online majorly to retail customers and does not include sale of services viz. travel bookings, railway tickets, mobile payments and recharges, airlines tickets, job portals, etc. It is one of the fastest growing segments in e-commerce industry. However, here are some facts which seem to present a very different story. As per a white paper published by Technopak (E-tailing in India - Unlocking the potential), In 2012, the size of India's e-commerce market was USD 10 billion, while that of the e-tailing market was USD 0.6 billion, which does not even contribute to 1% of total e-commerce market. Similarly e-retail contributes a miniscule 0.50 per cent to the \$500-billion retail sector. However online retailing has the potential to grow more than hundredfold and reach to a value of USD 76 billion by 2021. E-tailing will emerge as a viable alternative by which corporatized retail can expand its share of the total retail pie. As per study estimates, e-tailing in India will grow from the current USD 0.6 billion to USD 76 billion by 2021, i.e., more than hundredfold. The key reason for this disruptive growth lies in the fact that the market-enabling conditions and ecosystem creation for e-tailing will outpace the same for corporatized brick & mortar retail. Such exponential growth will offer multiple advantages to the Indian economy, besides bringing in unprecedented benefits to consumers. The country's growing Internet-habituated consumer base, which will comprise approximately 180 million broadband users by 2020, along with a burgeoning class of mobile Internet users, will drive the e-tailing story. Along with that E-tailing can provide employment to approximately 1.45 million people by 2021. Its growth will spur the creation of new capabilities and human skills in the areas of logistics, packaging, and technology. Additionally, growth of online retail will also result in the rise of service entrepreneurs who will have the potential to earn about USD 7.5 billion, annually, by 2021. It will open up international markets for the SME sector and can become an important facilitator for the growth of the telecom and domestic air cargo industries.

NEED AND SCOPE OF STUDY

Due to small contribution online retail in the entire e-commerce business it is rarely assessed on standalone basis. It is either clubbed with e-commerce or with brick & mortar retail, which does not allow for e-tailing's evaluation on its own merit. It requires standalone detailed research to study various aspects of online retailing. The study is an attempt to analyse the various factors that are responsible for unprecedented growth of online retail in last few years and factors that will be driving this growth in coming years. Similarly the study will also try to reveal the various factors that are affecting/ will affect consumer buying behaviour.

The scope of study will be of the various factors which influence decision making while making online purchases among four categories i.e. Electronics, Apparel & accessories, Books & Media & others of individuals in Jammu City. Jammu city will include the area of Jammu Urban population only as it is majorly contributing to sale of online retail. Also home delivery options are very limited in the rural areas and even if they are available most of them are chargeable.

During selection of target group special care is taken to cover people of all demographics on the basis of age, gender, qualifications, education, income group etc. Along with these factors other factors such as effect of special discounts by online traders, plethora of choices available online, effect of social media, online

advertisements, peer group recommendations, online reviews, television and other advertisements , guaranteed return policies will be studied.

REVIEW OF LITERATURE

For exploring various factors that affects online buying behaviour of consumers author has done study of various research work done by research scholars in the field earlier. Similar studies have been done earlier by various researchers like Poonam Chahal et al.(2015) and found out that the most important factors because of which consumers buy online are convenience, low cost of product, availability of wide range of product, time saving and secure transaction. Below table is the summary of factors that are studied by various researchers regarding factors affecting online buying behaviour of consumers.

S. No.	Details of Research	Factors Studied / Identified
1	Priya Mary Mathew, s. M. (2014). Online retailing in India: linking internet usage, perceived risks, website attributes and past online purchase behaviour. EJIJSDC , 1-17.	Product range and information quality, reputation of e-retailer
2	Živilė baubonienė, g. G. (2015). E-commerce factors influencing consumers online shopping decision. Socialinės technologijos social technologies, 74-82.	Simplicity, convenience & better price
3	Sam ch., s. C. (2015). An exploration into the factors driving consumers in Singapore towards or away from the adoption of online shopping. Global business and management research, 60-73.	Availability of product information on online shopping websites and product type
4	Kwak h, f. R. (2002, jan-feb). "What products can be successfully promoted and sold via the internet?". Journal of Advertising Research, 23-38.	Consumer seeking product information on internet
5	Sakkthivel, a. M. (2013). Do online companies control the behavior of online consumers?: Exploratory study on the impacting variables from middle east. Journal of Internet Banking and Commerce, 18 (3).	Secured payment gateway, price, product, promotion, easy to buy (procedures) and website design, influence of peer groups, previous experience, reliability of websites and brand reputation
6	Ashok kumar chandra & Devendra kumar Sinha. (2013, may). Factors affecting the online shopping behaviour: a study with reference to Bhilai & Durg. International Journal of Advanced Research in Management and Social Sciences, 160-178.	Website design/features, convenience, time saving& security
7	Dr.R.Shanthi & Dr. Desti Kannaiah(2015). Consumers' perception on online shopping. Journal of Marketing and Consumer Research, ISSN 2422-8451 , 13, 14-20.	Price of the products, security, guarantees and warrantees

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8	Khushboo R. Kayasth, H. A. (n.d.). Consumer perception towards online shopping in Bardoli region. International journal of Advanced Research in Engineering, Science & Management, ISSN: 2394-1766.	Time saving and convenience
9	Chahal, p. (2015). A study on factors affecting consumers behavior towards online shopping. International Research Journal of Commerce and Law ISSN: 2349-705x, 2 (6).	Convenience, low cost of product, availability of wide range of product, time saving and secure transaction
10	D. K. Gangeshwar, 2013, "E-commerce or Internet marketing: A Business review from Indian Context", International Journal of u- and e-Service, Science and Technology, 187-194	Saving of money, Convenience, varied choices

From the review of existing literature, the factors that responsible for growth of online retail are identified and they are as follows:

1. Convenience
2. Low cost of product
3. Brand reputation of website
4. Availability of wide range of product
5. Time saving
6. Secured payment gateway
7. Information quality
8. Website design

DATA ANALYSIS AND FINDINGS

A survey was conducted among individuals residing in Jammu city who have purchased from online retail website at least once in last two years. For collection of responses convenience sampling and snowball sampling techniques were used, however due care has been taken that sample should cover respondents of all sections of society. Following are the findings of the survey.

Gender-wise distribution of respondents

Table-1: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	321	57.2	57.2	57.2
	Female	240	42.8	42.8	100.0
	Total	561	100.0	100.0	



Sources: Authors Compilation

Findings: Out of total number of respondents' i.e 561, 57.2 % of respondents are male respondents while 42.8 % respondents are female respondents.

Profession-wise distribution of respondents

Table-2: Profession

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	164	29.2	29.2	29.2
	Working Professional	167	29.8	29.8	59.0
	Self Employed	117	20.9	20.9	79.9
	Homemaker	70	12.5	12.5	92.3
	Retired	43	7.7	7.7	100.0
	Total	561	100.0	100.0	

Sources: Authors Compilation

Findings: Majority of respondents who responded to questionnaire were working professionals and students respectively.

Age-group wise distribution of respondents

Table-3: Age_Group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 20 yrs	41	7.3	7.3	7.3
	20-30 yrs	184	32.8	32.8	40.1
	30-40 yrs	113	20.1	20.1	60.2
	40-50 yrs	82	14.6	14.6	74.9
	50-60 yrs	78	13.9	13.9	88.8
	60 yrs & Above	63	11.2	11.2	100.0
	Total	561	100.0	100.0	

Sources: Authors Compilation

Findings: Age of majority of respondents' lies between 20-30 years i.e 32.8% followed by age respondents of age group 30-40 years i.e. 20.1%.



Annual household income wise distribution of respondents

Table-4: Annual_Household_Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 2.5 lakhs	48	8.6	8.6	8.6
	2.5 to 5 lakhs	123	21.9	21.9	30.5
	5 to 7.5 lakhs	129	23.0	23.0	53.5
	7.5 to 10 lakhs	105	18.7	18.7	72.2
	More than 10 lakhs	156	27.8	27.8	100.0
	Total		561	100.0	100.0

Sources: Authors Compilation

Findings: Out of total 561 respondents, 156 respondents had annual household income above 10 lakhs which was highest, followed by 129 respondents having annual household income between 5 to 7.5 Lakhs.

Education wise distribution of respondents

Table-5: Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	XII Pass	97	17.1	17.1	17.1
	Graduate	189	33.7	33.7	50.8
	Post Graduate and Above	275	49.2	49.2	100.0
	Total		561	100.0	100.0

Sources: Authors Compilation

Findings: Almost half of the respondents were post-graduate and above i.e.49.2 % out of total 561 respondents.

Statistics for various parameters affecting online buying behaviour of consumers

Table-6: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Convenient as compared to offline retailing	561	1.00	5.00	3.6631	1.03452
Products available are cheaper	561	1.00	5.00	3.7219	.99159
Brand reputation of Website	561	1.00	5.00	4.1604	.89996
Variety of products available are more	561	1.00	5.00	3.8235	.88794



	N	Minimum	Maximum	Mean	Std. Deviation
Saves my time	561	1.00	5.00	3.9144	.96167
Security of payment gateway	561	1.00	5.00	4.4973	.83692
Proper product description	561	1.00	5.00	4.4652	.80353
Simple design of website	561	1.00	5.00	3.8770	.89693
Valid N (listwise)	561				

Sources: Authors Compilation

The respondents were asked questions regarding how important are the above parameters for them while shopping online. For the above table it is obvious that security of payment gateways is the most important parameter for consumers of Jammu while shopping online. Next most important parameter is proper product description followed by brand reputation of websites.

CONCLUSIONS & SUGGESTIONS

From review of literature it is very prominent that there are certain factors which are more important than others while shopping online. The survey suggests that majority of online consumers are students and working professionals and belonging to age group of 20 -40 years. Annual household income and gender does not affect online buying behaviour significantly. Security of payment gateway, proper product description and brand reputation of website are the most important factors that are considered by consumers while shopping online. Hence online retailers or e-commerce website should give importance to these factors while planning any initiatives.

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