



CUSTOMERS' PERCEPTION TOWARDS ACCEPTANCE OF E-RETAILING

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ABSTRACT: *The globalization of marketplace has changed the way of shopping for consumers. Today, a lot of consumers rely on non-store retail model where they get an array of products to choose from. E-retailing or E-tailing is one among the various non-stores retail model and it is the electronic version of non-store retailing. E-retailing consists of computer interactive retailing activities over the Internet. It involves a website maintained by the E-tailer for buying and selling of products and services via internet. Now-a-days, e-retailing has gained immense popularity in India, and also this format covers and caters to the needs of a wider space of clients as compared to individual retail stores. So, e-retailers need to pay attention that the customers' acceptance by their overall service. Hence, this descriptive research design focuses on customers' acceptance of e-retailing in Coimbatore District of Tamil Nadu state. 100 customers those who are experience in e-retailing were included in the study. Self-designed questionnaire were used to collect primary data about different aspects of e-retailing like frequency of online purchase, preference of product category in e-retailing, preference of e-retailer and opinion towards various attributes in e-retailing has been considered. This study reported that 2/5th of the customers are frequently purchase in e-retailing whereas frequency of purchase is depends on the customers' age groups, occupation and family incomes. Electronic items are the most preferred product category in e-retailing and Flipkart is the preferred e-retailer among the customers. Moreover, this study reported that there exists significant difference on customers' perception towards acceptance of various attributes in e-retailing among various clusters.*

Keywords: E-Commerce, E-retailing, Online Shopping, Customer Perception,

I. INTRODUCTION AND EXECUTION OF THE STUDY

1.1 Introduction

India is the next big frontier of e-commerce. The country's dynamic aspects that are growing internet penetration, entry of global majors, rise in smartphone adoption, and advanced mobile technologies, innovative business models, millennial consumers and digital payments is fuelling the growth of the e-commerce market. Besides, Government initiatives like Digital India, Skill India, Start up India and Make in India are also contributing immensely to the growth of the e-commerce industry. The e-commerce industry was worth \$5.4 billion in 2011 to touched \$18 billion in

2015 (Harish, 2017) with the growth of nearly two and half times. This high growth in E-commerce industry continues in terms of sales value and by 2022, the industry is expected to reach \$74.8 Billion (INR 5.5 trillion) and also \$188 Billion by 2025 with 200 million individuals transacting online (NASSCOM, The future of Internet in India; 2016). E-retailing or e-tailing comes under e-commerce. E-tailing has now been present in India for over a decade. E-tailing helps retailers build loyal customers and is aimed at selling in areas where they don't have a physical presence. Companies like Amazon and Dell were the first to create the online retail industry by putting the entire customer experience, from

browsing products to placing orders to pay for purchases on the Internet. The early 2000s witnessed the emergence of several players. The key infrastructure elements like trend of smartphone users and proliferation of technologies enabling internet access influence the growth of e-tailing. Hence, the e- retail segment in the country is growing at an annual rate of 35 per cent, which would take its value from `Rs. 20 billion in 2011 to Rs.70 billion by 2015 (Soumya Sreedhar and Jancy Davy; 2014). Currently, India added 18 Crore smartphone users and 25.7 Crore Internet users from 2014 to 2017, and at May'2017, the total number stood at 40 Crore Smartphone users and 50 Crore internet users (Digital Profile of India;2017) which is the greater potential for further growth in e-retailing sector. Currently, India had the third-largest E-shopper base of 140 million after the China and US. By 2020, online accounted for nearly 4% of India's total retail sales and by 2025, expected to account for 6% with the number of online shoppers likely to more than triple to 175 million from 50 million in 2015 (NASSCOM; 2016).

1.2 Statement of the problem

With a population of more than 1.2 billion, India has the potential to be the largest open internet market in the world. This is followed by the factors like young demographic profile, rise of feature mobile devices combined with internet access, launch of 4G service, dramatically change in internet browsing behavior, coupled with increasing urbanization, nuclear families and a growing middle class with more disposable income, is leading to a digital

revolution has become the driving forces on growth of online retail. Even though, the success of e-retailing depends on the customers' acceptance and their continuous purchase decision in online.

1.3 Objectives of the Study

- ❖ To assess and analyze the relationship on frequency of purchase in e-retailing across demographic factors
- ❖ To find out the customers' preference of product category in e-retailing
- ❖ To find out the customers' most chosen e-retailer during their purchase in e-retailing.
- ❖ To assess and analyze the customers' acceptance towards selected attributes in e-retailing.

1.4 Hypotheses of the study

- ❖ Ho₁: There is no significant association between demographic factors of the respondents and their frequency of purchase in e-retailing.
- ❖ Ho₂: There is no significant difference on acceptance of various attributes in e-retailing across the clusters.

II. REVIEW OF LITERATURES

Javed Anjum et al (2015) in their study analyses women's experience with prevalent online shopping websites in Pakistan and suggests some viable solutions to design a pleasant, efficient and usable website interface for female users to provide better online shopping experiences. Min et al (2015) in their study examine the service recovery in operations management of the e-retailing industry in China. This study reported that there exists low relationship between employees' job satisfaction and organizational citizenship

behavior as well as market performance in e-retailing. Better integrated recovery system able to improve employees' job satisfaction, organizational citizenship behavior which influence the e-retailers performance in the market. Sita and Priya (2013) in their study reported that the information quality, product range and after online sales service are most preferred website attributes which influence online shopping. Mehrdad (2012) in his research paper identified that the factors influencing consumers towards online shopping in Malaysia. This study reported that the appearance, quick loading, security, sitemap and validity have been influential factors on intention for online shopping. The factors namely promotion, attractiveness, believability, and originality do not have significantly influence online shopping intention. Zuroni and Goh Hai (2012) in their study assess the relationship between e-commerce experience, hours spent on internet, product perception, customers' service and consumers' risk and attitude towards online shopping in Taman Tawas Permai, Malaysia. The analysis shows that there is a significant and low negative relationship between e-commerce experience and attitude towards online shopping whereas other factors namely product perception and customers' service have significant and moderate relationship with attitude towards online shopping among the respondents. Further, the analysis shows that there is no significant relationship between hours spent on internet, consumers' risk and attitude towards online shopping among the respondents. Halimi et al (2011) in their study explore that the factors affecting consumers' attitude towards online purchasing in Singapore.

Degree holders are the sample respondents. The study revealed that the product characteristics do not have significant relationship with the customer's attitude towards online shopping. Ziqi and Xinping (2009) in their empirical study analyze the consumers' perception towards e-retailing in Hong Kong. The study shows that the perceived usefulness and perceived ease of use have positive impact on consumer attitude towards e-retail business but easily accessible local retail market and the concern about risk in the virtual environment significantly affect consumer attitude and behavioral intention to use e-retailing. Chuleeporn (2006) in his survey analyze the differences between online and offline store preferred customers' perception towards perceived risk with online shopping, past experience with online shopping, perceived benefits of online shopping, perceived ease of online shopping, and perceived uncertainty of online shopping. The study concluded that the five factors were perceived differently between these two groups of consumers. Amit (2007) reported that individuals with children, high income groups, and large internet experience are more likely to shop online for personal purposes and younger men with large internet experience are more likely to shop online for professional purposes. Hassanein and Head (2007) in their study investigate the impact of various levels of socially rich text and picture design elements on the perception of online social presence and its subsequent effect on antecedents of attitudes towards websites. Higher levels of perceived social presence are shown to positively impact the perceived usefulness, trust and enjoyment of shopping

websites, leading to more favorable consumer attitudes. Bellman et al (1999) concluded that previous experience is the most important determinant factor to purchase in online shopping but different income groups, educational qualifications and age groups have a modest impact on the purchase decision in online shopping.

III. RESEARCH METHODOLOGY

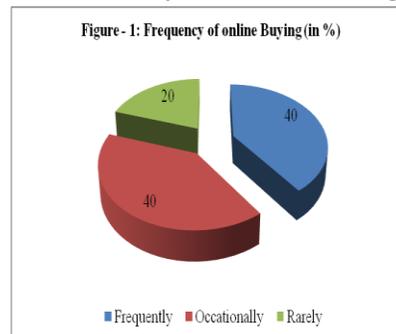
This descriptive research design has attention to customers' acceptance of e-retailing in Coimbatore District of Tamil Nadu state. In order to four different aspects namely frequency of online purchase, preference of product category in e-retailing, preference of e-retailer and opinion towards various attributes in e-retailing has been considered. Primary data were collected with the help of self-designed questionnaire. Totally, 150 questionnaires were distributed to the respondents in different parts of the Coimbatore. Finally, 100 valid responses used for the present study. The questionnaire has two parts. The first part relates to the demographic factors of sample respondents i.e. gender, age group (in years), education, occupation, family income (Rs. per month), marital status and place of living. The second part relates to the respondents' perceptions towards acceptance of e-retailing. The respondents those who are experience in online shopping have been considered for final study. Purposive sampling is most appropriate for the current study. The statistical tools like percentage analysis, Chi square (χ^2) test, Garrett's Rank technique, cluster analysis and f test were used to analyze the data.

IV. ANALYSIS AND DISCUSSIONS

4.1 Frequency of Purchase in e-retailing

Distribution of the sample customers based on their frequency of purchase in e-

retailing is given in the Figure-1. It shows that 2/5th of the customers frequently use in e-retailing for their purchase and also 2/5th of them occasionally use in e-retailing.



Source:Field survey

4.2 Relationship between Demographic factors and Frequency of purchase in e-retailing

The Chi-square test (χ^2) is used to evaluate the contingencies between two nominal measures. The contingency may involve the comparison of two or more populations on a nominal measure or two nominal variables. In the present study, the Chi-square test is used to test the association between two attributes.

The chi-square statistic is to carry out through the difference between the observed and the expected frequencies in the cells of the contingency table using the following formula.

$$\chi^2 = \sum (O_i - E_j)^2 / E_j$$

Where, χ^2 = Pearson's Chi-square statistic

O_i = an observed frequency

E_i = an expected frequency

Ho: There is no significant association between gender, age group, education, occupation, family income, marital status, place of living of the customers and their frequency of purchase in e-retailing.

Table - 1: Relationship between Demographic factors and Frequency of Purchase in e-retailing			
Demographic factor	χ^2	df	Result
Gender	5.758 ^{NS}	2	Accept Ho
Age group (in years)	19.545 ^{**}	6	Reject Ho
Education	2.75 ^{NS}	4	Accept Ho
Occupation	13.694 [*]	6	Reject Ho
Family income (Rs. per month)	21.321 ^{**}	6	Reject Ho
Marital status	2.623 ^{NS}	2	Accept Ho
Place of living	7.335 ^{NS}	4	Accept Ho
Source: Field Survey **Sig. at 1% level; *Sig. at 5% level; NS = Not Significant at 5% level			

Table 1 shows that the χ^2 values between age group ($\chi^2=19.545^{**}$, df 6, $p<0.01$), occupation ($\chi^2=13.694^*$, df 6, $p<0.05$), family income ($\chi^2=21.321^{**}$, df 6, $p<0.01$) of the customers and their frequency of purchase in e-retailing has significant. Hence, the null hypothesis is rejected and it is concluded that the frequency of purchase in e-retailing has interrelated with customers' age group, occupation and family income. Moreover, the calculated values of χ^2 between gender ($\chi^2=5.758$, df 2, $p>0.05$), education ($\chi^2=2.75$, df 4, $p>0.05$), marital status ($\chi^2=2.623$, df 2, $p>0.05$), place of living ($\chi^2=7.335$, df 4, $p>0.05$) of the customers and their frequency of purchase in e-retailing is lesser than the five percent significant value. Since, the null hypothesis is accepted and it is concluded that there is no significant association between gender, education, marital status, place of living of the customers and their frequency of purchase in e-retailing.

4.3 Customers' Preference of Product Category in e-retailing

To find out the most preferred product category which influences the customers' purchase in e-retailing, Garrett's ranking technique was used. As per this

method, customers have been asked to assign the rank for given product category and the outcome of such ranking have been converted into score value with the help of 'Percent position = $100 (R_{ij} - 0.5) / N_j$ '.

Where

R_{ij} = Rank given for the i^{th} variable by j^{th} customers

N_j = Number of variable ranked by j^{th} customers

With the help of Garrett's Table, the percent position estimated is converted into scores. Then for each factor, the scores of each individual are added and then total value of scores and mean values of score is calculated. The product category having highest mean score is considered to be the most preferred items and vice-versa.

Category	Total Score	Mean score	Rank
Electronic items (Mobile phone, digital cameras, Laptops, TV, Radio etc.)	7365	73.65	I
Dress items	6533	65.33	II
Health and Beauty products	5150	51.5	IV
Leather products (Footwear, Shoes, Bags, Belt etc.)	6520	65.2	III
Accessories for men/women (Watches, Bracelet, Ring etc.)	5082	50.82	V
Baby items (Clothes, Toys etc.)	4268	42.68	VI
Kitchen appliances	3939	39.39	VIII
Jewells	4011	40.11	VII
Automobile accessories	3605	36.05	IX
Home appliances (Mixi, Grinder, Washing machine, Microwave, Bridge etc.)	3299	32.99	X

Source: Field Survey

Table 2 indicates that the most preferred product category in e-retailing are electronic items (Mean score 73.65), dress items (Mean score 65.33) and leather products (Mean score 51.5). On the other hand, home appliances (Mean score 32.99) and automobile accessories (Mean Score 36.05) and Kitchen appliances (Mean score 39.39) are the least preferred items in e-retailing.

4.4 Customers' Preference of e-retailer

Garrett's ranking technique was used to find out the most preferred e-retailer of the customers. Customers have been asked to assign the rank for eight major e-retailers and the outcome of such ranking has been converted into score value with the help of Garrett's formula. Finally, the variable having highest mean score is considered to be the most preferred e-retailer and vice-versa. Table – 3 concluded that Flipkart (Mean score 71.12), Sanpdeal (Mean score 58.10), Jabong (Mean score 55.01) are the most preferred e-retailer and shoppersstop (Mean score 33.76) is the least preferred e-

retailer among the customers in the study area.

e-retailer	Total Score	Mean score	Rank
Flipkart.com	7112	71.12	I
Snapdeal.com	5810	58.10	II
Amazon.com	4561	45.61	V
Yepme.com	4454	44.54	VII
Jabong.com	5501	55.01	III
Myntra.com	4818	48.18	IV
Shoppersstop.com	3376	33.76	VIII
Shopclues.com	4530	45.30	VI

Source: Filed survey

4.5 Customers' perception towards

Acceptance of e-retailing – Cluster Analysis

Cluster analysis involves deciding on a set number of clusters to extract. Objects are then moved around between clusters so as to make objects within a cluster as similar as possible and objects between clusters as different as possible. It has been conducted in order to analyze the various clusters of customers that exist in our data and how they differ, or similar to each other in their

perception towards acceptance of e-retailing. Totally, 22 variables $X_1, X_2, X_3, \dots, X_{22}$ placed before the customers and the responses against these variable has collected in five-point likert scaling technique Strongly disagree (SDA) to

Strongly agree (SA) ranging from ‘1’ to ‘5’. The results are given in the table below.
Ho: There is no significant difference on acceptance of various attributes in e-retailing among the various clusters.

Table – 4: Customers’ perception about acceptance of e-retailing

Reasons	Final cluster Centers			Cluster		Error		F
	1 (n=83)	2 (n=11)	3 (n=6)	Mean Square	d f	Mean	df	
						Square		
Payment mode (X_1)	4.60	4.27	5.00	1.064	2	.372	97	2.863 ^{NS}
Discount offers (X_2)	3.41	2.91	3.00	1.564	2	1.701	97	0.920 ^{NS}
After sales service (X_3)	4.33	3.00	3.00	12.392	2	.662	97	18.718 ^{**}
Convenience while shopping (X_4)	3.07	3.27	5.00	10.421	2	2.100	97	4.961 ^{**}
User trend (X_5)	3.92	2.82	1.00	27.757	2	1.671	97	16.615 ^{**}
Technology acceptance (X_6)	3.18	3.82	5.00	10.557	2	2.391	97	4.415 [*]
More brand options (X_7)	4.14	2.00	4.00	22.367	2	1.199	97	18.661 ^{**}
Low price (X_8)	3.28	3.64	5.00	8.594	2	1.806	97	4.759 [*]
Guarantee/Warrantee (X_9)	1.63	2.45	1.00	4.806	2	1.032	97	4.654 [*]
Packaging style (X_{10})	4.42	2.18	5.00	26.356	2	.659	97	40.023 ^{**}
Timely delivery (X_{11})	4.78	2.18	4.00	33.509	2	.286	97	117.202 ^{**}
Reputation of e-tailer (X_{12})	4.28	4.55	5.00	1.698	2	.715	97	2.375 ^{NS}
Personal information privacy (X_{13})	3.25	4.55	5.00	15.293	2	1.839	97	8.314 ^{**}
Insurance of goods (X_{14})	4.40	3.18	5.00	8.742	2	.572	97	15.275 ^{**}
Return policy (X_{15})	4.65	2.55	4.00	21.983	2	.532	97	41.328 ^{**}
Time saving (X_{16})	4.14	2.00	1.00	45.947	2	1.096	97	41.941 ^{**}
Reference group (X_{17})	3.33	3.82	5.00	8.553	2	1.462	97	5.849 ^{**}
Review about products (X_{18})	3.45	2.91	4.50	4.917	2	1.308	97	3.758 [*]
Physical appearance of the products (X_{19})	3.35	2.91	5.00	9.112	2	1.565	97	5.823 ^{**}
Payment security (X_{20})	3.72	4.00	4.00	.542	2	1.058	97	0.512 ^{NS}
Complete information about products (X_{21})	2.57	3.18	4.00	7.069	2	.763	97	9.263 ^{**}
Availability of global brand (X_{22})	2.19	2.27	4.00	9.146	2	1.145	97	7.986 ^{**}
	1=SDA, 2=DA, 3=N, 4=A, 5=SA			* 'Sig. at 5% level', ** 'Sig. at 1% level' & NS= Not sig. at 5% level				

Source: Field Survey

Table – 4 shows that the cluster analysis grouped into three clusters based on the acceptance level of customers and the first cluster has been formed with 83 per cent. On

the other hand, second and third clusters formed with only 17 per cent. In addition, Table -4 shows that the most of the variables has accepted by the customers in e-retailing

across the clusters because the mean score is >3 . It explains that the customers in different clusters are considered most of the variables which influence the purchase of various products in e-retailing. Further, the calculated value of 'f' towards acceptance of various attributes in e-retailing among various clusters statistically significant. Hence, null hypothesis is rejected in the most cases. Thus, it is concluded that there exists significant difference on acceptance of various attributes in e-retailing (except payment mode, discount offers, e-tailer reputation and payment security) among various clusters.

V. FINDINGS OF THE STUDY

This part presents the summary of findings of the study

- ❖ 2/5th of the customers frequently use in e-retailing for their purchase.
- ❖ There is a significant association between customers' age group, occupation, family income and frequency of purchase in e-retailing.
- ❖ There is no significant association between gender, education, marital status, place of living of the customers and their frequency of purchase in e-retailing.
- ❖ According to Garret's rank technique the main three product category in e-retailing are electronic items, dress items and leather products.
- ❖ Flipkart, Sanpdeal and Jabong are the most preferred e-retailer whereas shoppersstop is the least preferred e-retailer in the study area.
- ❖ Majority (83%) of the customers has accepted well that various attributes in e-retailing.

VI. CONCLUSION

Traditionally, word of mouth communication and media advertisement acts as the biggest means of attracting new customers in the store front retail but in recent days, the Indian consumers are rapidly advancing towards adopting technology. This above completed research work concludes that the frequency of shopping through internet depends on customers' age group, occupation and their income level. The greater potential exists in the market to sustain the existing customers due to rapid adoption of mobile technology. Moreover, this study shows that lesser number of customers is frequently purchase in e-retailing. Hence, the e-retailers should develop their brand in the market through better service quality irrespective of area which influence to gain customer loyalty, customer retention and increase awareness about various products of the consumers.

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