

# Exploring Consumer Behaviour towards Online Retailing in Emerging Markets of India

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## **Abstract**

*This paper aims to identify the factors influencing online consumer buying behaviour of tier-III cities' consumers in India. As various e-commerce companies have already covered major tier-I and tier-II cities of India, small but potential markets known as tier-III cities needs to be explored. This paper is an effort to identify how consumers from these cities are responding towards e-tailing and which factors influence them positively and which factors influence them negatively. To identify the factors, detailed literature review has been done and questionnaire has been designed, then to test the assessment instrument face validity test has been done with the help of structured expert interviews. Expert interviews have been analysed by QDA Miner Lite. After this data has been collected from selected 6 tier- III cities of Maharashtra. The survey was conducted over a period of almost three months and out of collected 131 responses 120 samples have been considered for further data analysis. Study concluded that consumers of tier-III cities do shop online and also show positive future intention for online shopping. Though logistic issues, high delivery charges, language barriers and family influence them negatively, they show overall positive attitude towards online shopping. Mobile phone and related accessories and apparels have been found most preferred categories for online shopping and mobile is the main instrument for doing online shopping. It has been also found that male consumers prefer online shopping over female consumers. For most of the tier-III cities' consumers overall online frequency is less than once in a month only. Finding of this research can help marketers to design and develop impactful online marketing strategies in such a way that they can engage more and more tier-III cities' customers in online shopping.*

**Keywords** Online consumer behaviour, Online-shopping, E-Retailing, Tier-II cities.

## Introduction

For any successful marketing plan, it is very important to understand buying behaviour of target consumers, similarly in case of online retailing also it is very important to identify which factors influence consumers to buy online and which factors resist them from buying online. These factors have been identified and studied very well by researchers over the years and researchers also developed several models to understand the consumer buying behaviour.

However, most of the models focuses on one or two factors and very few comprehensive models have been developed in the field of online consumer buying behaviour. With this for Indian market most of the studies have been done for metro cities such as Delhi, Mumbai, Pune and Bangalore. As India holds 2nd rank globally in the number of internet users, after China (Statista, 2019) and it is expected that e-commerce revenue in India will grow to 62.3 billion U.S. dollars by 2023 (Statista, 2019) it is important to understand small but potential and comparatively untapped markets of India such as tier-III cities.

Tier-III cities have been classified by central pay commission of India and contribute significantly in overall economic growth of the country. These cities have been also found contributing significantly in sales of e-commerce companies such as Flipkart (Indian Brand Equity Foundation, 2018) and Snapdeal. Similar report (Indian Brand Equity Foundation, 2018) also suggested that consumers from these cities are brand conscious and contributed significantly in branded product sales. Various advantages offered by e-tailing is responsible for its rapid growth.

On one side low price, unlimited information, easy and anytime accessibility (Arora J,2013;) are advantageous for customers, low administrative cost and cycle time, more streamline business processes and better relationship with customers and business partners are advantageous for retailers .With these advantages some factors such as lack of trust and privacy, complexity, intangibility of online products, hassle in online purchasing, previous dissonance form online shopping, risk talking capacity and poor infrastructure demotivates customer during online shopping (Bonn et.al, 1999) further researches (Elliot and Fowell ,2000) also concluded that that customer's perception towards security is a major deciding factor while buying online. With psychological factors demographic factors such as gender, age, education, income also impacts online buyers (Donthu and Gracia ,1999). Some studies ( Slyke et al. ,2002) concluded that there is significant difference between male and female's perception towards web-based shopping and men's perception is positive than women while others showed moderate relationship between gender and behavioural aspects (Cyr and Bonanni, 2005; Yang and Lester, 2005).

Next very more important element of consumer behaviour model is marketing stimuli and like traditional retailing in online retailing is also marketing stimuli plays an important role when it comes to impacting consumer buying decision. It is found that banner ad or online promotion may grab customers attention and stimulate their interest with various online channels such as online catalogues, websites and help customers to take decision (Laudon and Traver, 2009). Though easy transaction and availability of variety of products and services are two main advantages of e-commerce (Lim and Dubinsky, 2004; Prasad and Aryasri, 2009), price is one of the most crucial part of any online transaction (Fenech and O'Cass, 2001; Karlsson et al. ,2005; Jayawardhena et al.,2007).

Similar to traditional brick and mortar setting in e-tailing also online shopping environment plays an important role (Kotler, 1974). Kotler stated by his studies that buying environments could be designed in such a way that it can enhance customers buying probability. As online shoppers can be divided in two types such as browser and actual buyer (Lee and Johnson, 2002), favourable environment can help in changing browser into actual buyer. Based on Kaplan and Kaplan's (1982) preference framework Singh et al. (2005) suggested that preference for a home page and behavioural intention can be explained by available information and web page involvement.

To explain the process of consumer decision making during online shopping various models have been developed by researchers in last few years. One such significant model given by P. Kotler (2003) has three components known as personal and environmental factor, marketing stimuli and online controllable marketing mix, while Laudon and Traver's (2009) model suggests a new aspect known as clickstream behaviour, which described the way how consumer reaches to a particular page after suffering many websites than one website and finally to one page.

As far as study on online consumer buying behaviour were concerned not much studies were found on tier-III cities consumers, studies were found for major metro cities such as Delhi, Mumbai, Chennai, Hyderabad and Bangalore (Richa, 2012; Rakesh and Khare, 2012). Therefore, it was expected that there would be a difference in online consumer buying behaviour of tier-III cities consumers from tier-I and tier-II cities' consumers. Objective of this research was to identify, do tier-III cities consumers buy online, which are their most preferred categories and which factors motivates them to buy online and which factors demotivates them. As tier-I and tier-II cities' markets are getting saturated this study may help the marketers to understand this comparatively untapped but potential market. This research would contribute to the growing literature on online consumer buying behaviour in India.

The next section covers detailed literature review and analysis of expert interview using QDA Miner Lite, further results of the survey from a sample of 120 respondents has been presented. In the last section implications of the study are presented.

## **Literature review**

### *Consumer behaviour and online retailing*

Consumer behaviour refers to "the mental and emotional processes and the observable behaviour of consumers during searching for, purchasing and post consumption of a product or service." (James F. Engel, Roger D. Blackwell and Paul W. Miniard, 1990). How a consumer will behave in all different stages is influenced by various factors such as social, psychological and personal factors. Social factors can be defined as external people which impact consumer's purchase behaviour and it includes culture, sub culture, family, social class and reference groups (Belk, 1988). Psychological Factors are internal individual factors such as motivation, perception, attitude, learning and personality (De Bono, K. G., 2000) while personal factors are unique to an individual such as demographic characteristics, lifestyle and situational factors (Bloch et. al, 2003).

Predicting and analysing consumer behaviour is an area of interest for many researchers since ages and till now various models have been developed. Review of various article and

research papers indicated that most of the theories have been drawn from classical consumer behaviour model. In 1947 Nicholas Bernoulli, John von Neumann and Oskar Morgenstern first proposed 'Utility Theory' which focused on relationship between consumer's expectation from outcome and their decision. E. M. Rogers in 1962 given the theory of diffusion of innovation then 'Expectation Confirmation Theory' by Richard L. Oliver (1980) focused on post purchase behaviour. 'Theory of Reasoned Action' (Fishbein, 1980) examined the relationship between attitudes and future intention to participate in these buying behaviours while 'Theory of Planned behaviour' by Icek Ajzen (1985) linked beliefs and behaviour. Then in 1986 'Technology Acceptance Model' explained the how users accept new technology.

With specific theories various comprehensive consumer behaviour models have been proposed, such as Nicosia model (1966) which focused on four stages of consumer buying process, while Howard-Sheth model (1969) suggested that consumer takes rational decision during purchase and this process is repeatable and it is impacted by various internal and external factors. Engel-Kollat-Blackwell model (1978) presented the consumer decision making process in four stages and all four stages have been shown impacted by various factors such as environmental factors and individual factors. Later Kotler and Keller (2009) suggested in their model that buyer goes through various stages while buying anything and in each stages cultural, social, personal and psychological factor influence consumer.

As in last few years online retailing is also growing rapidly several researches have been done to understand online consumer buying behaviour. Various researches suggested that some factors motivate consumers to buy online while some other factors de-motives them, such as huge information, quick and inexpensive way of buying products motivates online shoppers (Bonn et.al, 1999) whereas lack of trust and privacy, complexity, intangibility of online products, hassle in online purchasing, previous dissonance form online shopping, risk talking capacity and poor infrastructure demotivates customer during online shopping. Elliot and Fowell (2000) highlighted in their study that customer's perception towards security is a major deciding factor while buying online. One more study by Lee (2002) supported the previous studies and identified convenience and time saving positively motivating consumers to buy online. A similar research by Desai (2012) showed that touch and feel factor, lack of distribution facilities, trust, payment procedure are the major hurdles for successful e-commerce transaction.

A recent study by Al Karim, R. (2013) also concluded that time and cost saving, huge information, wide variety, 24/7 accessibility motivates consumers to buy online while payment security, privacy, delivery time, lack of personal touch and lack of confidence on return policies inhibits consumers to shop online. Further a study by Reddya, and Divekar (2014) suggested that logistic and shipment management, cash on delivery, tax structure, online transaction and security are major hurdles for growth of E-retailing in India. To understand the various factors impacting online consumer buying behaviour detailed literature review has been done and the identified factors have been presented in Table I.

**Table 1. Factors Affecting Online Consumer Buying Behaviour**

<b>Personal Factors</b>	P. Kotler , 2003.
Demographic Factors	Donthu and Gracia,1999 ; San José Cabezudo, 2010.
Gender	Mahajan et al., 1990; Mehta and Sivadas,1995; Fram and Grandy, 1997; Kunz, 1997; Korgaokar and Wolin. , 1999; Sultan and Henrichs, 2000; Venkatesh and Morris, 2000 ; Akhter et al. 2002; Rodger and Harris ,2003; Reddy and Srinivas, 2015.
Age	Fram and Grandy, 1995,1997; Mehta and Sivadas,1995; Kunz 1997; Korgaokar and Wolin, 1999; Sultan and Henrichs, 2000.
Income	Mahajan et al., 1990; Mehta and Sivadas,1995; Fram and Grandy, 1995,1997; Kunz 1997; Korgaokar and Wolin, 1999; Sultan and Henrichs, 2000; Akhter et al.,2002.
Education	Mahajan <i>et al.</i> , 1990; Mehta and Sivadas,1995; Fram and Grandy, 1995; Li et al. ,1999.
Marital Status	Mehta and Sivadas,1995; Kunz 1997; Sultan and Henrichs, 2000.
Location	Mehta and Sivadas ,1995.
Personality trait	San José Cabezudo, 2010.
<b>Psychological Factors</b>	Donthu and Gracia , 1999.
Attitude	Agarwal and Prasad, 1999; Karahanna et al.,1999; Kim and Park, 2005
Risk of Security	Lee and Clark, 1996; Ranganathan and Ganapathy ,2002; Chaipoopirutana and Combs, 2010; Guo, L. ,2011.
Risk of Privacy	Kiely et al., 1997; Kienan, 2000; Liao and Cheung, 2002; Ranganathan and Ganapathy ,2002; Karayanni,2003; Forsythe et al. , 2006; Liao and Cheung, 2008; Liao and Wong, 2008; Guo, L.,2011
Learning	Bhatnagar and Ghose, 2004.
Convenience 1. Any Time 2. Saves from Traffic and Crowd 3. Any Where	Jiang, 2002; Lim and Dubinsky, 2004; Li et.al.,1999; Ahmad, 2002; Wang et al., 2005; Jayawardhena et al., 2007 ; Forsythe et al., 2006; Swinyard and Smith, 2003; The Tech Faq, 2008.  Swinyard and Smith, 2003.
Trust	Lee and Turban , 2001; Goode and Harris , 2007.
Ease of Processing/ Perceived Ease of Use (PEOU )	Davis et. al.,1989 ;Swami Nathan <i>et.al.</i> , 1999; Devaraj et al., 2002; Stern and Stafford, 2006.
Perceived usefulness	Davis et al., 1989; Pavlou, 2001.
Payment	Liao and Cheung ,2002.
<b>Marketing Stimuli</b>	Laudon and Traver , 2016.

Online promotion	Laudon and Traver , 2016.
Customer Service Quality	Guo, L. 2011.
Price / Offers	Swaminathan et al., 1999; Fenech and O’Cass, 2001; Guo, L. 2011; Stancombe, Quantitative Research Report, 2001; Heim and Sinha, 2001; Karlsson et al. ,2005; Jayawardhena et al.,2007
Social Factors	Parsons, 2002.
Online reviews	Park and Lee, 2009; Mudambi and Schuff, 2010.
Information on Social Networking Sites	Doyle ,2007
Friends / Family	Lim et al., 2016.
<b>Technical factors</b>	P. Kotler ,2003.
Website Attributes / Website Quality	Koo et al., 2008; O Cass and Fenech, 2003
1) Loading Time/ speed	Loiacono et al. 2002; Steuer, 1995. Forsythe et al., 2006. De Wulf et al., 2006; Heijden, 2003.
2) Product/ Service Information	Dailey,2004; Eroglu et al. ,2003.
Interactivity of website	Ballantine,2005.
Behavioural /Buying Intention	Ajzen,1991; Pavlou and Fygenon, 2006; Orapin, 2009; Roca et al., 2009; Jamil and Mat ,2011.

(Source: Literature review)

### Expert survey and hypotheses

The review of literature highlighted that during online shopping five factors, personal, psychological, social, marketing stimuli and technical impact online consumer buying decisions. Adding to that sixteen expert views has been taken through structured interview and analysed further by QDA (Qualitative Data Analysis) Miner Lite which helped in validating the instrument. Research instrument was further used to identify the tier-III cities’ online consumer behaviour. With this following hypothesis have been tested:

H<sub>1</sub>: There is significant difference in consumer awareness towards online shopping in all six cities.

H<sub>2</sub>: There is a significant relationship between gender and online buying behaviour.

H<sub>3</sub>: There is a significant relationship between age and online buying behaviour.

H<sub>4</sub>: There is a significant relationship between education and online buying behaviour.

H<sub>5</sub>: There is a significant relationship between income and online buying behaviour.

H<sub>6</sub>: There is a significant relationship between marital status and online buying behaviour.

H<sub>7</sub>: Consumer's post purchase behaviour significantly impacts their future buying intention.

## Research Methodology

### Data collection and samples

To achieve the objectives and to investigate the hypotheses, a survey was done and data were collected from 131 respondents out of which 120 responses found suitable for further research. The sampling frame was residence of six major cities of Maharashtra. Selection of cities have been done based on four parameters, classification of the cities by ministry of finance, population density, internet penetration and geographical location. For data collection six cities, Alibaugh, Satara, Ahmednagar, Jalgaon, Chandrapur, Latur, have been selected. The respondents from cities have been chosen by simple random sampling technique as it is easy, represent the population and unbiased (Sharma,2017). The survey majorly included the questions related to their awareness about online shopping, the factors motivating or demotivating their online shopping decisions and demographic factors and online buying behaviour. To make the survey respondent friendly it was designed in local language and respondent's response was collected on a five-point Likert scale.

The sample consisted of respondents aged above 18 years and among 120 respondents, around 60 per cent of the total respondents were in the age group of 21-34 years, 20 per cent in the age group of 18-20, 12.5 per cent in the age group of 35-49, 5 per cent in the age group of 50-64 and 2.5 per cent in the age group of 65 and above years of age. Among the respondents, 66.7 per cent of the total respondents were males and around 33.3 per cent of the total respondents were female. Out of 120 respondents 37 percentage respondents were married while 63 percent were unmarried. Among 120 respondents, 35 percent respondents were students and a major proportion 59.2 percentage, were working class.

There was approximately equal number of respondents from each six cities. Out of 120 respondents 78.4 % of respondents were using internet for more than 3 years and most of the respondents were using internet more than 2 hours per day (55.3 %).

Out of 120 respondents 113 respondents were aware about online shopping though who all are aware do not shop online.

To test the relationship of demographic factors and their choice of doing online shopping hypothesis has been tested. Table II represents the result of the same.

**Table 2: Hypothesis**

Null Hypothesis	Statistical Test Applied	p-value	Decision	Findings
H <sub>2</sub> : There is a significant relationship between gender and online buying behaviour.	Pearson Chi-square	.044	Accepted	Male prefer to shop online more than female.
H <sub>3</sub> : There is a significant relationship between age and online buying behaviour.	Kruskal-Wallis	0.117	Rejected	Age does not show any relationship with online shopping behaviour.

H <sub>4</sub> : There is a significant relationship between education and online buying behaviour.	Kruskal-Wallis	0.281	Rejected	Education does not show any relationship with online shopping behaviour.
H <sub>5</sub> : There is a significant relationship between income and online buying behaviour.	Kruskal-Wallis	0.075	Rejected	Income does not show any relationship with online shopping behaviour.
H <sub>6</sub> : There is a significant relationship between marital status and online buying behaviour.	Pearson Chi-square	0.182	Rejected	Marital status does not show any relationship with online shopping behaviour.

(Source: SPSS results)

Further to test the first hypothesis (H<sub>1</sub>) cross tabulation analysis for all six cities has been done as 6 cells (50%) have expected count less than five, so the table violated the  $\chi^2$  test assumption and it is tested with a maximum likelihood ratio (McHugh, M. L. ,2013) as table was not 2\*2 table, and it is observed that the value is >0.05. so, it can be concluded that there was no significant difference between different cities when it comes to awareness towards online shopping so we rejected the alternative (H<sub>1</sub>) hypothesis. Most of the respondents (44.3 %) said that they came to know about online shopping while internet browsing while others (31.8 %) by friends and family member's suggestions and rest (23.9%) became aware about online shopping by TV and Print advertisements. Out of 120 respondents, 106 (88.3%) do online shopping while 14 (11.7%) do not do online shopping. Out of 106 responses, approximately 62.7 % respondents buy less than once in a month and 75.8 percent respondents use mobile phones for their online shopping. To identify the motivating and demotivating factors for online shopping following items have been adopted based on literature review and structured interview. Details of items and constructs have been identified based on literature review and structured interview (Table III) and Likert scale was used where 1 indicated strongly agree and 5 strongly disagree.

**Table 3: Identified constructs: Factors motivating online consumers**

Construct	Item	Item's Description	Descriptive statistics (Mean Value)
Psychological Factors (C)	C1	I like to do online shopping because " [It saves time]	1.5577
	C2	"I like to do online shopping because " [I can shop from anywhere (Convenience)]	1.5686
	C3	"I like to do online shopping because " [I can do shopping anytime (24/7) (Convenience)]	1.5000
	C4	"I like to do online shopping because " [It is hassle free than traditional shopping (Saves travelling cost and parking cost)]	1.7708
	C5	"I like to do online shopping because " [It takes less time]	1.7200
Marketing Mix/Stimuli (M)	M1	"I like to do online shopping because " [I get better price /offers online]	1.5818
	M2	"I like to do online shopping because " [I get better assortment / variety of products/service]	1.9783
	M3	"I like to do online shopping because " [I get branded products online]	1.9167
	M4	"I like to do online shopping because " [Products are not available on local retail outlets]	2.0625
	M5	"Promotional Offers (Such as Big Billion Day etc.) influence me to shop online"	1.923
Social Factor (S)	S1	"I like to do online shopping because " [I do not like to interact with salesman/shopkeeper (push factor)]	2.9111
	S2	"I like to do online shopping because " [Because my friends/family members/groups also do online shopping]	2.9131

Reliability test for items have been also tested and result indicated that there is internal consistency and items are closely related to their respective group/constructs (Table IV).

**Table 4: Reliability test of constructs**

S. No.	Construct	Cronbach's Alpha Value
1	Psychological Factors (C)	.798
2	Marketing Mix/Stimuli (M)	.702
3	Social Factor (S)	.794

**Table 5: Identified constructs: Factors de-motivating online consumers**

Construct	Item	Item's Description	Descriptive statistics ( Mean Value)
Psychological Factors	C1	"I do not enjoy online shopping" (Shopping Experience)	2.1429
	C2	I do not trust on online shopping (Fake product / payment frauds)	2.2500
	C3	It is not secured	2.2857
	C4	It is complex than traditional shopping	2.7143
	C5	I cannot touch / feel/ see/ the product	2.4286
Marketing Mix/Stimuli	M1	Difficult exchange policies / process	2.8571
	M2	It is costlier than traditional shopping	3.0000
	M3	I am not comfortable with language (Website language (English))	3.1429
	M4	High delivery charges	3.5714
	M5	Delivery of product takes time	2.5714
Social Factor	S1	My family members/ parents do not allow online shopping (discourage me from doing online shopping)	3.5714
	S2	I still prefer to buy from my known shop (Traditionally family purchasing from those shops)	2.3750

**Table 6: Reliability test of constructs**

S. No.	Construct	Cronbach's Alpha Value
1	Psychological Factors (C)	0.869
2	Marketing Mix/Stimuli (M)	0.783
3	Social Factor (S)	0.711

The central tendency, the tendency for the values of a random variable to cluster round its mean, mode, or median, can be observed using mean value (Boone and Boone, 2012) in Likert scale data analysis. From the analysis it has been observed that convenience factors

and pricing are most important motivating factors for consumers while high delivery charges, language barrier and family resist them from buying online. Though further analysis is needed for authenticating these constructs and to develop the consumer behaviour model.

To identify the most preferred categories for online shopping three options were given, based on three reports by Google India Survey Report (2013) and The Internet and Mobile Association of India (2015) report, these categories includes mobile phone and accessories, apparels and accessories and consumer electronics and home appliances and mean statistics showed that mobile phone and accessories are most preferred categories to buy online followed by apparel and accessories.

To test the last hypothesis (H<sub>7</sub>) Spearman's correlation was run to determine the relationship between current satisfaction level and future buying intention and result showed Spearman correlation coefficient value =0.578 and p value = 0.005 hence we accept the H<sub>7</sub>, and concluded that high satisfaction level influence future buying intention positively. While asking the current non-online buyer respondents (14) about the future online buying intention, more than 50 % (8) respondents said they would like to try online shopping in future.

For online marketers there are several implications of these findings. Keeping in mind the objective of tapping the untapped market, marketers need to work on various issues such as delivery charges, logistics, language barriers etc. As consumers seems enthusiastic about online shopping marketers need to grab this opportunity by designing impactful marketing strategies and engaging them in high frequency purchase. Companies should invest in developing better distribution channels and focusing on female consumers as results showed male prefer online shopping. As family is found is an influential factor for resisting consumers from buying online, this need to be tackled strategically. Research also showed that though price is an important concern for buyers, branded quality products and varieties are major attraction factors for tier-III cities consumers supporting a report by Indian Brand Equity Foundation (Jan, 2018) which also revealed that Tier-II and Tier-III cities customers are getting attracted towards e-commerce because of high aspiration.

## **Conclusion**

This research contributes theoretically and it has managerial implications for online marketers. The study provides insights about the tier-III cities consumer and marketer can design their strategies accordingly. Indian consumers are accepting the concept of online retailing and slowly e-tailing is gaining popularity. According to a report Retail 2020: Retrospect, Reinvent, Rewrite by Retail Association of India, Indian e-commerce industry is expected to quadruple to US \$ 60-70 billion over the next five year majorly because of product not services.

With this various report have also suggested that online retailing is growing not only in Tier-I but also in Tier-II and III cities but to reach its full potential we need to understand the Indian consumers, specifically the tier-III cities consumers. Retailers not only need to understand who buys online but also need to know what, why, when and how they buy. In short, understanding consumer behaviour towards online retailing new strategies can be formulated to tap the non-users as well as to increase the consumption.

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