TO IDENTIFY THE REASONS THAT ACT AS CRITICAL RESISTORS FOR ONLINE SHOPPING (A SURVEY IN DELHI NCR REGION)

Ruchi Malik Gorai*

ABSTRACT

On-line shopping is a form of electronic commerce where the buyer is directly online to the seller's computer usually through the internet. The sale and purchase transaction is completed electronically and interactively in real time for eg: Amazon.com and Flipkart.com. Unfortunately, India has lagged in e-retail growth story due to low density of internet connections, lower penetration of credit cards and customer anxiety in using new technologies. The growing use of Internet in India provides a developing prospect for online shopping. These online retailers are formulating many enduring promotional offers that is motivating people to change their behaviour and rather shop online. In case of services like banking, travel and tourism a drastic change is surely witnessed. However, in case of physical products there are multiple factors that are acting as resistors for them to shop online. This paper focuses on those factors which acts as a major hindrance for anyone while shopping online. These critical resistors are broadly divided into the following categories: psychological, behavioural, demographic cultural and social factors and product category factors. For the present study a sample of 300 was considered from Delhi (NCR) region to find out how these factors play a critical role while shopping online.

INTRODUCTION

In India Internet usage is escalating every day. India is considered as one of the most lucrative retail destination throughout the world. The good news for Indian retailers is that a high percentage of the population using the Internet falls in the 20-45 age groups. These factors are encouraging big companies to enter into the digital world and use it as a tool to increase revenue and grab audience's attention.

Nowadays retailers have started offering almost everything under the sun on internet. From products like groceries to services like online gaming and jobs, e-retailing covers all frontiers. E-retailing uses internet as a medium for customers to shop for the goods or services. It assists retailers to establish their base of loyal customers. It helps in selling in places where the brand does not have a physical presence. Also, increases the sales in tier-1 cities where though products are available but people are time crunched and are always looking for convenience. It can be either pure-plays or bricks-and-clicks. Pure-play uses internet as primary means of retailing while bricks-and-clicks uses the internet as an addition to the physical store.

Keywords: *E-tailing, Online shopping behaviour*

*****Assistant Professor, Apeejay School of Management, Dwarka, ruchimalik2@gmail.com**

Even though online retail sales continue to grow much faster than retail sales through stores and catalogs, we now realize that internet is not a revolutionary new retail format that will replace stores and catalogs. While the Internet continues to provide opportunities for entrepreneurs in the retail industry, it is now primarily used by traditional retailers as a tool to complement their store and catalog offerings, grow their revenues and provide more value for their customers. it is a more technologically advanced mode of shopping (Karayanni, 2003).

For retailers in India, e-tailing is gaining recognition as it entails many benefits for them. These are: no real estate costs, ease and comfort to shoppers (specially those who are time-crunched), global reach, and huge potential customer base, and lesser human resource requirement. But there are several challenges which act as barrier for the e-tailing to get the edge over traditional retailing format. They incur huge transportation and warehouse costs, there is huge competitive pressure, shopping is still a touch-feel-hear experience, level of shopper's comfort and usage of debit/ credit card.

LITERATURE REVIEW

On the basis of exisitng literature an effort is made to identify the critical resistors for online shopping. A broad classification of these critical resistors are made into five categories. These are: perceived risk factors, demographic factors, cultural and social factors, behavioural factors and product category factors.

Perceived risk Factors: Broadly these include risks, which play an essential role in consumer behavior, and it makes a valuable contribution towards explaining information-searching behavior and consumer purchase decision making.

Financial risk: Despite the significant spur of online shopping, one of the greatest resistors for the consumers is the financial risk. Financial risk is the perception that a certain amount of money may be lost or required to make a product work properly. Also, it is defined as potential net loss of money, and includes consumers' sense of insecurity regarding online credit card usage, which has been evidenced as a major obstacle to online purchases.

Product risk: E-tailing makes it very difficult to examine physical goods with the element of touch and feel totally missing in online shopping. Consumers have no option but to rely on pictures shown on the computer screen and the product reviews. Product risk is the perception that a product purchased may fail to function as originally expected (Kim et al., 2008). And it is the loss incurred when a brand or product does not perform as expected, is largely due to the shoppers' inability to accurately evaluate the quality of the product online (Bhatnagar et al., 2000).

Time risk: Time risk is the perception that time, convenience, or effort may all go for a waste. This may be because of delays receiving products.

Delivery risk: Potential loss of delivery associated with goods lost, goods damaged and sent to the wrong place after shopping. Consumers fear that delivery will be delayed due to various circumstances, consumers fear that the goods may be damaged when handled and transported, or no proper packaging and handling during transportation (Claudia, 2012).

Social risk: Social risk refers to the perception that a product purchased may result in some kind of embarrassment or disapproval among family and friends. In most cases, people try to obtain advice or consent from others in their social group in order to avoid social risk.

These perceived risk factors are very vital in discouraging people to shop online in India. This is because majority of Indians are finding it financially risky and also get a disapproval from family and friends while doing online transactions.

Demographic factors

There are several demographic variables that act as a critical resistor for online shopping.

Gender differences: One may look at the literature and find out that whether it is females or males who are not only resisting rather discouraging online shopping. A brief profiling of such customers can further help to understand their personality traits and the manner in which they can be targeted by the online retailers. On one hand there are few researches suggest that male have a more positive attitude towards online shopping as compared to females (Khare and Rakesh, 2011). On the other hand, there are several studies that confirms that purchase intention of female is strongly influenced by web browsing (Gugnani etal, 2017).

Income classification: On the basis of household income, population can be segregated into different stratas. The study can further be conducted which strata are resisting online shopping and the reasons for it.

Marital status, age and residential income: The e-tailer can find out answer to the questions such as: is it married or college student, young or old, in northern region or southern region or particular state who shop more internet and those who always are great critics for online shopping. The researches suggest that online shopper classification can be done on the basis of age, gender etc. (Hill etal, 2013). In India, the literature further suggests that people who are shopping online have a different demographic profile: they are young, time crunched people, and mostly staying in metro cities.

Cultural and Social factors: the culture and sub-culture of the place and the society you live in decides to a greater extent what you purchase and how you purchase. So, online shopping has to have social acceptance in order to improve its usage across all societies and culture.

Societal trends: This means that how is the society that you live in is reacting to online shopping. This may either attract you or resist you from doing the same.

Peer group review and Opinion of family and friends: Human beings have a greater need of social acceptance. Because of peer reviews and comments, people sometimes abandon products or services.

Indian culture has started becoming more open to western and newer and newer opinions. Since there is a greater resistance of change by the older generation and they govern the societal trends to some extent, so the cultural factors are also one of the major roadblock for the success of these online retailers.

Behavioural factors: Persons own behaviour also influences his or her decision to buy online or from an offline store.

Touch and feel component: Many people have a greater urge for physical touch and feel of the product before making a final decision to buy the product. This is one of the major resistors in online shopping. Though e-tailers tries to provided virtually real shopping experience of the product but it cannot be fully replaceable.

Shopper Classification: Whether you are a shopaholic, genuine shopper, regular ones: you will have some personality traits. This will further attract you or resist you from shopping online. In fact a new phenomenon that has come up is called online shopping addiction (Rose etal, 2014).

Human behaviour is highly unpredictable. Indians may start following the mob because everyone is doing so!!. So, the behaviour might show greater variations depending on the circumstances, need and mood swings.

Product category factors: Different categories of product have shown different levels of acceptance amongst people for online retailing. For eg: widely accepted for travel decisions, but not for buying vegetables and grocery. It depends upon the categories of products as mentioned below.

Product service continuum: Services got a greater acceptance on internet way back in early 2000's like railway booking, airline booking. However, clothing and apparel where in touch and feel is the major deciding factor has just started picking up.

Low involvement vs. High involvement product: Some of the high involvement products like laptops, mobiles, tablets have bought most of its space online. The resistance in these cases is shrunk through huge benefits in terms of discount offers with the latest features and more variety that are passed on to the consumers.

Perishable vs. Non perishable products: Perishable products again are perceived of not to be a wiser choice for shopping online because of the risk associated with it in terms of getting damaged/ spoiled in transit or delay in transit.

With time Indians have accepted rather prefer to book online railway or air tickets. However, the acceptance level is lower in grocery and clothing and apparel. The major element in resisting online shopping of physical product is the touch an dfeel assurance which the customer gets while shopping from any physical store.

RESEARCH METHODOLOGY

The research is based on both Primary research as well as secondary research. The primary research is conducted with the help of a structured questionnaire. The secondary research is basically exploration done in the form of literature review to get further segregation of psychological, demographic, cultural and social, behavioural, and product category factors.

Research Design: The research design which is used for the prsent study is exploratory research design which helps in providing broad framework of the factors that acts as a critical resistors for online shopping. These factors are mentioned in Table 1 below. Keeping in mind the below mentioned factors a structured questionnaire was prepared.

Table 1: Critical Resistors for Online Shopping

Perceived risk Factors	Demographic factors	Cultural and Social factors	Behavioural factors	Product Category factors
Financial risk	Gender differences	Societal trends	Touch and feel component	product service continuum
Delivery risk	Income classification	Peer group review	Shopper classification	Low involvement vs. High involvement products
Product risk	Education and occupation evels	Opinion of family and friends		Perishable vs. Non perishable products
Time risk	Marital status			
Social risk	Age			
	Residential Location			

Sampling Design and Data collection: For the present study convenience sampling technique was used. Though it has got many disadvantages, but a thorough inspection of sample at each and every stage helped in understanding the picture for the entire population set. The sample consisted of 300 respondents (170 females and 130 males). Further a segregation is done on the basis of occupation (service, business, college student, house maker, retired). Table 2 gives the demographic profiling of respondents.

Table 2: Demographic profile of respondents

Variable		Frequency	Percentage
Gender	Male	170	56.67
	Female	130	43.33
Age	Less than 25	50	16.67
	25-39	80	26.67
	40-54	75	25
	55- 62	60	20
	63 & above	35	11.67
Occupation	Service	90	30
	Business	70	23.33
	Student	55	18.33
	Homemaker	40	
	Retired	45	
Marital Status	Married	200	66.67
	Single	100	33.33

DATA ANALYSIS AND INTERPRETATION

Based on the research design, the hypotheses are further classified into 5 broad categories To explore the five hypotheses six point Likert-type scale was used for measuring the perceptions with respect to. different factors. This instrument had a reliability (Cronbach alpha) of .87.

Hypotheses Testing: For the present study five alternate hypotheses were formed under the broader category: Perceived risk factors, demographic factors, cultural and social factors, behaviourial factors and product related factors. Every category further have some sub hypotheses as mentioned below.

I) Perceived Risk Factors:

H1A: The perceived risk factors is negatively related to online shopping behaviour of the consumers.

H1.1A: The greater is the perceived financial risk, the lesser is the intensity to shop online.

H1.2A: The greater is the perceived delivery risk, the lesser is the intensity to shop online.

H1.3A: The greater is the perceived product risk, the lesser is the intensity to shop online.

H1.4A: The greater is the perceived time risk, the lesser is the intensity to shop online.

H1.5A: The greater is the perceived social risk, the lesser is the intensity to shop online.

TABLE 3: H1A: THE PERCEIVED RISK FACTORS IS NEGATIVELY RELATED TO ONLINE SHOPPING BEHAVIOUR OF THE CONSUMERS.

	Intensity to Shop Pearson Correlation ®	Sig Value
Perceived risk someone might steal credit card number	-.23	.038*
Risk that product might be damaged or faulty when delivered.	-.14	.014*
Risk that product will not perform upto the expectations	-.51	.022*
Risk that product might not reach on time	-.43	.024*
Acceptability of online shopping with parents and close friends	.61	.09*

*(*hypotheses accepted at one percent significance level)*

Interpretation: Table 3 reveals that the perceived risk factors and customer's intensity to shop is negatively and significantly correlated. Thus, alternate hypotheses are accepted. In other words, the higher is the perceived risk, lower will be the customer's intensity to shop online. The data clearly depicts that product delivery risk and financial risk is no more a critical resistor in online retailing.

II) Demographic Factors: H2A:Demographics factors of consumers significantly impact the online shopping behavior of the consumers.

Table 4: H2.1A: The intensity to shop significantly differs across different age groups

Age groups	N	Mean	Std Deviation
14-39 years	130	78.9	5.92
40 - 59 years	120	75.4	6.41
Above 60 years	50	25.5	8.31
	Levene's Test of equality of variances		
		F	**Sig Value**
Equal variance assumed		18.8	.000*

(hypotheses accepted at one percent significance level)*

Interpretation: The three segments of age groups that were considered are: 14 -39 years, 40 - 59 years and 60 years and above significantly differs in terms of their intensity to shop.

Table 5: H2.2A: The intensity to shop significantly differs across male and female

Age groups	N	Mean	Std Deviation
Male	170	82.12	5.13
Female	130	77.67	6.58
	Levene's Test of equality of variances		
		F	**Sig Value**
Equal variance assumed		14.2	.000*

(hypotheses accepted at one percent significance level)*

Interpretation: The result indicate that male respondents have a higher intensity to shop online a compared to female respondents. It also indicate that intensity to shop significantly differ between males and females respondents.

Table 6: H2.3A: The intensity to shop significantly differs across married and unmarried people

Marital Status	N	Mean	Std Deviation
Married	200	70.2	4.98
Unmarried	100	73.3	5.64
	Levene's Test of equality of variances		
		F	Sig Value
Equal variance assumed		13.7	.23

The result indicate that intensity to shop did not significantly differ between married and unmarried respondents. This implies that the behaviour of married and unmarried people is not significantly different in terms of online shopping.

Table 7: H2.5A: The intensity to shop significantly differs across different levels of occupation

Occupation	N	Mean	Std Deviation
Working	160	79.7	3.59
Non Working	140	73.2	5.08
	Levene's Test of equality of variances		
		F	Sig Value
Equal variance assumed		21.4	.14

Interpretation: The mean for the intensity to shop between working and non working respondents differs slightly and this difference is insignificant.

III) Cultural and social factors: H3A:The cultural and social factors of consumers significantly impact the online shopping behavior of the consumers.

Table 8: H3.1A:Opinion of friends and relatives significantly impacts online shopping parameters of consumer

	Intensity to Shop	
	Pearson Correlation	Sig Value
Favourable Opinion of friends or relative to shop online	.66	.008*

(* hypotheses accepted at one percent significance level)

Interpretation: The above table shows that if friends and relatives have a favourable opinion about online shopping, there is a greater probability of intensity to do online shopping.

IV) Behavioural Factors: H4A:The behavioural factors of consumers significantly impact the online shopping behavior of the consumers.

Table 9: H4.1A:Intensity to shop online is related to whether the consumer is shopaholic or a genuine shopper

Gender	N	Mean	Std Deviation
Shopaholic	100	89.2	4.3
Genuine Shopper	200	79.1	5.42
	Levene's Test of equality of variances		
		F	Sig Value
Equal variance assumed		17.8	.002*

(* hypotheses accepted at one percent significance level)

Interpretation: Interpretation: There is a significant difference between the shopaholic and a genuine shopper in terms of their intensity to shop.

V) Product related factors: H5A:The product category significantly impact the online shopping behavior of the consumers.

H5.1A:Services have higher intensity to shop online

H5.2A:High involvement products have lower intensity to shop online

Interpretation: Table 10 suggests out of the sample of 300 respondents, what percentage shop online across different categories. It clearly depicts that majority have people do airline, movie ticket and railway ticket booking online. However, a very small percentage of people buy medicines online.

Table 10: List of Categories with respective percentage to shop online

S No:	Category	Percentage
1	Airline/train reservations	82%
2	Banking and other financial services	60%
3	Movie Tickets	90%
4	Hotel Reservations	60%
5	Electronics	55%
6	Clothing and Apparels	30%
7	Medicines	5%
8	Furniture and Home Decor	15%

CONCLUSION

It is clear that there are many critical resistors for online shopping. Th intensity to shop is largely dependent on the five factors: demographic, cultural and social, behaviourial, product related and perceived risk factors. Though occupation and marital status did not seem to be a significant factor in the present study, many factors such as types of risk, age group, gender, type of shopper, product category and opinion of friends or relatives play a critical role while deciding to shop online or not. It is critical for the e-tailer to understand the interplay of all these critical resistors in order to be the most successful retailer in this dynamic Indian market.

In the next 5 years, online retailing in India will mushroom even further. On one hand technology is facilitating this fast pace of online expansion, on the other hand the e-tailers urge to understand their customers even better are further helping them in rapid expansion. It will be very critical for the e-tailers to understand online shopping behaviour of people, traits of customers who shop online and factors that are given more importance while shopping online. This study is able to delve into these areas at a regional level.

SCOPE OF FUTURE STUDY

Although e-tailing has lagged in India just like e-commerce but hopefully in future it would see a lot more actions as internet habit of Indian online users are on a rise and low sales and higher overhead cost makes it tougher for companies to expand their retailing footprint in India. If E-marketers know the factors affecting online Indian behavior, and the relationships between these factors and the type of online buyers, then they can further develop their marketing strategies to convert potential customers into active ones, while retaining existing online customers. So, a detailed and a more exhaustive study can be conducted with a more exhaustive list of critical resistors. This study can further be done at a more in-depth level for different categories of retail segments. For instance, in online grocery retailing convenience is the mos Furthermore, it is evident from the data that women do more online shopping than men. However, they are more critical in their analysis. Thus, a more in-depth study can be done for demographic factors affecting online retailing in India.

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