

Conception towards Electronically Shopping: An Analysis of Haryana buyers

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Abstract

Buyers are playing an important role in electronically shopping. The increasing use of Internet by the younger generation in Haryana provides an emerging prospect for electronically retailers. If electronically retailers know the factors affecting Haryanan buyers' buying behaviour, and the associations between these factors and type of electronically buyers, then they can further develop their marketing strategies to convert potential customers into active ones. In this study four key dimensions of electronically shopping as perceived by buyers in Haryana are identified and the different demographic factors are also studied which are the primary basis of market segmentation for retailers. It was discovered that overall website quality, commitment factor, customer service and security are the four key factors which influence buyers' perceptions of electronically shopping. The study revealed that the perception of electronically shoppers is independent of their age and gender but not independent of their education & gender and income & gender finally, the recommendations presented in this research may help foster growth of Haryanan electronically retailing in future.

Keywords: Electronically shopping, buyers, Haryana, website, behaviour. Factor analysis, Adopters and Non-Adopters of electronically shopping

1. Introduction

Commerce via the Internet, or e-commerce, has experienced rapid growth since the early years. It is well known to most of the Internet researchers that, the volume of electronically business-to buyer (B2C) transactions is increasing annually at a very high rate. According to ACNielsen (2007), more than 627 million people in the world have shopped online. Forrester (2006) research estimates e-commerce market will reach \$228 billion in 2007, \$258 billion in 2008 and \$288 billion in 2009. By 2010 e-commerce will have accounted for \$316 billion in sales, or 13 percent of overall retail sales. ACNielsen also reported that, across the globe, the most popular items purchased on the Internet are books (34%), followed by videos/DVDs/games (22%), airline tickets/reservations (21%) and clothing/accessories/shoes (20%). Goecart forecasts that US electronically population will increase nearly 50%, from 1471.5 million in 2001 to 210.8 million by 2006 (Cumulative Annual Growth Rate of 8.2%) and electronically retail sales will grow from US\$47.8 billion in 2002 to \$130.3 billion in 2006. Similarly WIPO (2007) cited that about 10% of the world's population in 2002 was online, representing more than 605 million users. Much research has been concentrated on the electronically shopping in the world. However, there is still a need for closer examination on the electronically shopping buying behaviour in developing countries like Haryana. While both established and new, large and small scale businesses are now using the Internet as a medium of sales of their products and services (for example Dell computer, Amazon.com, in the world and jobstreet.com, rediff.com). Still there is a huge research gap that exists not only between countries, especially between developed and developing countries, which may differ

significantly between countries (Stieglitz, 1998; Shore, 1998; Spanos *et al.*, 2002) that limit the generalization of research results from developed countries to developing country contexts (Dewan and Kraemer, 2000; Clarke, 2001). Shore (1998) and Stiglitz (1998) reported that implementation of information system depend on specific social, cultural, economic, legal and political context, which may differ significantly from one country to another country. Dewan and Kraemer (2000) and Clarke (2001) argued in their study that findings from developed countries are not directly transferable to developing countries. Thus, this research is needed for non-transferability of findings from research in developed countries like Haryana, china, Brazil etc and also for the improvement of understanding of the determinants of electronically shopping in developing countries. Electronically shopping holds a great potential for youth marketers. According to Vrechopoulos *et al.* (2001) youth are the main buyers who used to buy products through online. Dholakia and Uusitalo (2002) study examined the relationship between age and Internet shopping; found that younger buyers reported more linen to the electronically shopping. Another study by Sorce *et al.* (2005) found that younger buyers searched for more products electronically and they were more likely to agree that electronically shopping was more convenient.

Review of Literature

Bellman *et al* (1999) investigated various predictors for whether an individual will purchase online. These authors concluded that demographic variables, such as income, education and age, have a modest impact on the decision of whether to buy online, whereas the most important determinant of electronically shopping was previous

behaviour, such as earlier electronically purchases.

Standing (1999) stated that traditionally retail travel agencies have acted as intermediaries between airline companies and wholesale travel companies and the buyer. The Internet and the World Wide Web provide a whole new set of challenges and opportunities for this business sector. The major threat stems from airlines and wholesale travel companies offering their products and services directly to the customer without the assistance of travel agencies. Large electronically agencies have gained significant attention in the travel industry and provide some evidence of a restructuring of the travel industry sector.

Leong (2001) examined the marketing strategies adopted by local hotel establishments in the competitive hospitality industry. It also analyses the adoption and role of information technology in strategic marketing. It was found that most hotels seemed to have embraced the marketing concept, given the existence of extensive marketing plans. Although most hotels appeared to have successfully incorporated information technology into their marketing campaigns, the level of commitment seemed to be insignificant. Following a brief comparison with a similar US study, the paper concludes that there are only minor differences between US and Singapore hotels in terms of their marketing practices. Parasuraman (2002) stated that the motivations for this special issue and propose a conceptual framework pertaining to the issue's theme. Using these frameworks, a backdrop, they then offer an overview of the remaining articles by segmenting them into categories and discussing their relationship to the framework. They conclude by highlighting research avenues for augmenting our understanding of marketing to and serving customers through the Internet.

Sigala (2003) stated that despite the exponential growth of e-commerce on the Internet, little is still known on how the new medium is transforming marketing concepts/practices and their effectiveness. This empirical study aims to fill in this gap. This article first analyzes the Internet's capabilities and features as well as the new virtual market space that Internet advances have fostered. After reviewing models and strategies for Internet marketing, an Internet marketing mix is proposed based on the Internet strategies of hotels in Greece that were investigated.

Know and Lee (2003) explored buyers' concerns about payment security and its relationship to electronically shopping attitude and actual purchases. They observed a negative relationship between attitude towards electronically shopping and concerns about electronically payment security. Buyers with a positive attitude seem to be less concerned about payment security. Bechrer (2004) stated that Internet marketing is a field that is continuing to grow, and the electronically auction concept may be defining a totally new and unique distribution alternative. Very few studies have examined auction sellers and their internet marketing strategies. This research examines the internet auction phenomenon as it relates to the marketing mix of electronically auction sellers. The data in this study indicate that, whilst there is great diversity among businesses that utilize electronically auctions, distinct cost leadership and differentiation marketing strategies are both evident. These two approaches are further distinguished in terms of the

internet usage strategies employed by each group.

Ryan (2004) conducted a research on the mosaic of institutional issues associated with gaining credibility for internet marketing standards. Strong claims for a predominantly self-regulatory approach are reviewed in conjunction with other factors that inhibit credibility, namely: competing internet worldviews, weak moral coherency and offline ambiguity about respective institutional roles, especially as regards moral dimensions of notions of regulation and self-regulation.

Wang (2006) conducted a research to examine the current use and predict future Web-based marketing activities of U.S. convention and visitor bureaus. A survey was sent to 600 randomly selected American convention and visitor bureaus with a focus on assessing the applications included in the bureaus' Web sites, their Web site promotion techniques, and customer relationship management programs in relation to these Web sites. The results indicate that most bureaus' Internet marketing activities are relatively limited, focusing on providing travel information to prospective visitors.

Bengtsson (2007) stated that adopting the Internet for advanced marketing operations opens up challenging opportunities for firms of all sizes. However, such adoption might destroy investments in present market channels and thus has the characteristics of radical innovation. The results of analysis show that composition of factors on which firms base their decision to adopt advanced Internet-based marketing operations varies significantly with firm size.

Chin ting (2010) stated that few school or educational studies have simultaneously explored both internet marketing and organizational commitment, and of those that have, only direct effects were examined. This study clarifies the relationship between school organization's internet marketing and teachers' organizational commitment by examining the mediating role of teachers' job involvement and job satisfaction.

Objective of the Study

1. To know the demographic profile of the customers and its impact if any on the electronically buying.
2. To know the factors affecting the perception of Haryanan electronically buyers.
3. To identify the various reasons for adoption and non-adoption of electronically shopping by the buyers of Haryana.

Factors Affecting Electronically Shopping

There are a number of streams of research that are relevant to this study. These include those addressing the factors that have significant effect on electronically shopping (Shergill and Chen, 2005; Phau and Poon, 2002; Jarvenpaa and Todd, 1997; George, 2002a; George, 2004b; Ward and Lee, 2000; Hellier *et al.*, 2003). We identified the factors that were found to be significant in previous research about electronically shopping. In this research we studied the four factors i.e. overall website quality, commitment, customer service and web security which is also defined by Shergill and Chen (2005) in their empirical study in New Zealand. Overall website quality of a web page is one of the most important factors that influence electronically shopping. Shergill and Chen, (2005) identified web site design characteristics as the

dominant factor which influences buyer perceptions of electronically purchasing. By using a sample of 250 electronically shoppers, Ranganathan and Ganapathy (2002) found four key dimensions of electronically shopping namely web sites; information content, design, security and privacy. They concluded that, though all these dimensions have an impact on the purchase intention, security and privacy will have greater impact on the purchase intent of electronically buyers. Turban *et al.* (2002) argue that elegant design of web site will serve better to its intended audiences. According to Kin and Lee (2002) the web site design describes the appeal of the user interface design presented to customer and customers are willing to visit more often and stay longer with attractive web sites (Shaw *et al.*, 2000). Following them, then and Grandon's (2002) study found that quality web site design is crucial for electronically shopping. Commitment is one of the important factors that have the most influential effect on electronically shopping. Commitment is closely associated with risk since it is a measure of customers' perceptions about whether or not merchants can be counted on to deliver on their promises (Vijayasarithy and Jones, 2000). According to Jun *et al.* (2004) electronically buyers apparently want to receive the right quality and right quantity of items that they have ordered within the time frame, promised by the retailers, and they expect to be billed accurately. Accordingly, to be considered as reliable electronically service providers must deliver the promised services within the promised time frame (van Riel *et al.*, 2003). Studies by Mayer *et al.*, (1995) and Hoffman *et al.*, (1999) reveal that trust and buyer motivation have significant relationships. Other studies found that a high level of trust by buyers stimulate favourable attitudes and behaviour (Anderson and Narus, 1990). A buyer's trust in an Internet store can be thought as the buyer's trust directly in the store. Nevertheless, Hoffman *et al.* (1999) argued that the effectiveness of third-party trust, certification bodies and the public key encryption infrastructure for ensuring financial security, are the central success factors for building buyer trust in Internet shopping. Kini and Choobineh (1998) suggested that trust in the Internet business is necessary, but not sufficient, for an Internet buying behaviour to take place. The buyer must also trust the transaction medium for electronically shopping. The review of empirical studies has embodied different factors which influence electronically purchasers' behaviour. The antecedents of electronically purchase include many attitudinal components; for example, attitude towards electronically shopping and perceived risk of an electronically purchase. Buyers' electronically shopping experiences, website and fulfilment of quality expectations are deemed as the major components to successful electronically transactions. In essence, our interest is in discovering the factors affecting buyers' intent to buy electronically as well as in quantifying their relative importance. Specifically, through

surveying buyers based on the literature, we are interested in identifying and rank-ordering factors affecting intent to buy through electronically in Haryana.

Hypotheses

On the basis of review of literature the following hypotheses has been set:-

H1 a - Perception of electronically shoppers is independent of his Age and Gender.

H1 b - Perception of electronically shoppers is independent of his Educational Qualifications & Gender.

H1 c - Perception of electronically shoppers is independent of his Income and Gender.

H2 - There is a significant relationship between overall website quality and electronically shopping.

H3 - There is a significant relationship between commitment and electronically shopping

H4 - There is a significant relationship between customer service and electronically shopping

H5 - There is a significant relationship between website security and electronically shopping

Research Methodology

The research is primarily descriptive in nature. The data was collected in the form of questionnaires. The study has been conducted in 3 cities of Haryana, a sample of urban respondents were selected from the Panipat, Rohtak and Karnal. The survey was carried out on 450 respondents. However, 31 Questionnaires were found to be incorrect or irrelevant, so a total of 50 questionnaires were deliberately rejected. Hence, the study sample was reduced to 400 respondents. The data was collected personally (and via emails) in the months of January 2012 to March 2012. The questionnaire was pretested in order to identify possible problems in terms of clarity and accuracy. Thus, several changes were made in order to improve the presentation of the items, based on comments and feedback. Apart from demographic-related questions, five point Likert scale was used for all the questions concerning buyers' expectations and perceptions about the online shopping. Most of the Respondents of the age group 36-45 years (44.6%) were found to be adopters of electronically shopping (Table 1). Most of the Males (55.3%) were the adopters as compared to females, where 53.7% were non-adopters. The adopters were mostly post graduates (48.9%) with monthly income in the range of Rs.20000-Rs.30000. The respondents those who use internet from 5 to 7 hours a day were found to be adopters of electronically shopping. The buyer responses ranked the retail websites at Number 1 with Electronics and comparison shopping websites at Number 2 and 3 respectively. Home items were ranked at Number 10 by the Haryana buyers (Table 2)

Demographic	Adopter in no.	Adopter in %	Non-Adopter in no.	Non-Adopter in %	Chi-Square
Age					
15-25	34	18.0	45	21.2	Df=3 Chi-square=48.241 P=0.0000
26-35	67	35.6	72	33.9	
36-45	84	44.6	91	42.9	
Above -46	03	1.5	04	1.8	
Gender					
Female	84	44.6	114	53.7	Df=1 Chisquare=53.892 P=0.000
male	104	55.3	98	46.2	
Education					
Under Graduate	31	16.4%	56	26.4%	df=3 chi-square=72.452 p=0.000
Graduate	43	22.8%	62	29.2%	
Post Graduate	92	48.9%	86	40.5%	
Any Other	20	10.6%	08	3.7%	
Monthly Income					
Under Rs.10000	18	9.5%	42	19.8%	df=4 chi-square=67.453 p=0.00
Rs.10000-s.20000	37	19.6%	51	24.0%	
Rs.20000-s.30000	78	41.4%	69	32.5%	
More than s.30000	55	29.2%	45	21.2%	
Not Employed					
Daily usage of the Internet					
1 hour and below	21	11.1%	47	22.1%	df=4 chi-square=77.344 p=0.000
1-3 hours	38	20.2%	53	25.0%	
3.1-5 hours	56	29.7%	71	33.4%	
5.1-7 hours	65	34.5%	39	18.3%	
7 hours and ab	08	4.2%	02	0.94%	

Table 2: Most visited category of websites

Category of Websites	Rank	Mean
Retail	1	3.45
Buyer Electronics	2	3.12
Comparison Shopping	3	2.98
Computer Hardware	4	2.87
Apparel	5	2.64
Movies	6	2.55
Books	7	2.03
Flowers/Gifts/Greetings	8	1.76
Jewelry/Luxury Goods/Accessories	9	1.46
Home items	10	1.55

Reasons for adoption or non-adoption of electronically shopping the factor analysis was applied on the responses provided by respondents. Factor analysis is a good way of identifying latent or underlying factors from an array of seemingly important variables. In a more general way, factor analysis is a set of techniques, which, by analyzing correlations between variables, reduces their number into fewer factors, which explain much of the original data, more economically. (Malhotra, 2002). In the present study, the factor analysis was applied in order to identify the various reasons for electronically shopping by the buyers, the responses obtain were put to factor analysis and the result so obtain were subject to Kaiser- Meyer- Olkin (KMO) measure of sampling adequacy and Bartlett’s Test of Sphericity. The approximate chi-square value is 621.103 with df 290, which is Table 4: Total Variance explained

significant at 0.000 level.(Table 3).The value of KMO statistics (0.783) is also large (> 0.5). Hence, all factors are not considered equally important for Television viewing. From table 4, it is evident that the first four variables represent the 62.092 % of variance. Therefore, only these four factors with the variance greater than 1.0 are retained and the other factors are not included in the model. Thus, from eigen values in table 3, we extract only 4 factors from the 13 variables.

Table 3: KMO and Bartlett’s test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	783
Bartlett’s Test of Sphericity	
Approx. Chi-Square	621.103
Degree of Freedom	290
significance	.000

Table 4: Total Variance explained

Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings			
Component	Total	% of Variance	Cumulative%	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.150	27.823	27.823	4.150		27.823	3.921	27.823	27.823
2	3.144	14.230	42.053	3.144	14.230	42.053	3.101	14.230	42.053
3	2.718	10.783	52.836	2.718	10.783	52.836	2.318	10.783	52.836
4	1.411	9.256	62.092	1.411	9.256	62.092	1.290	9.256	62.092
5	0.892	6.068	68.160						
6	0.789	5.130	73.290						
7	0.618	5.003	78.293						
8	0.601	4.781	83.074						
9	0.590	4.350	87.424						
10	0.449	4.263	91.687						
11	0.332	2.963	94.650						
12	0.217	2.788	97.438						
13	0.189	2.562	100.00						

Extraction Method

Principal Component Analysis Factor loadings are simple correlations between the variables and factors. The most commonly used method is the Varimax rotation procedure.

This is an orthogonal method of rotation that minimizes the number of variables with high loadings of a factor, thereby enhancing the interpretability of the factors. Orthogonal rotations results in factors that are uncorrelated.

Table 5: Rotated Component Matrix

S. No.	Statements	component			
		1	2	3	4
1	I prefer to purchase electronically due to heavy discounts available electronically	.609	.427	.379	.235
2	It is easier to buy electronically rather than going on to shop at store	.361	.521	.389	.260
3	Sshopping electronically gives you larger options to choose from	.212	.517	.412	.352
4	It is easier to pay electronically through credit card or direct bank transfer	.341	.489	.656	.419
5	The quality of products purchased electronically from trusted sites is very good and are available at economical prices	.425	.336	.316	.296
6	Shopping electronically saves my time and money as I don't have to go through heavy traffic besides saving fuel	.380	.552	.272	.461
7	I am a bit concerned about the security and privacy of my payments electronically	.402	.326	.561	.613
8	I cannot buy all the products on discount but some selected products only	.642	.561	.452	.497
9	There are some shipping delays in getting the product	.285	.223	.311	.591
10	I do not use the credit card so I cannot often shop electronically	.403	.326	.262	.570
11	I prefer to purchase electronically due to easement of electronically buying procedures	.502	.346	.663	.371
12	I physically need to check the products before purchasing it	.325	.436	.516	.696
13	I can read the reviews also before purchasing electronically which helps me to select the right product at economical prices	.580	.352	.431	.280

Principal Component Analysis under the rotation method (Varimax with Kaiser Normalization), rotation converged in 15 iterations. The following four components (Table 6) may be extracted: Component 1: Factor 1, 5,8,13 (Price Consciousness)

Component 2: Factor 2, 3, 6 (Convenience and Variety)
 Component 3: Factor 4, 11 (Easy payment options)
 Component 4: Factor 7, 9,10,12 (Challenges of electronically shopping) The rotated component matrix suggests presence of the four interrelated factors.

Table 6: Naming of Factors

Factor No	Name of Dimension	Item No.	Variables	Factor loading
F1	Price Consciousness	1	I prefer to purchase electronically due to heavy discounts available electronically	.609
		5	The quality of products purchased Electronically from trusted sites is very good and are available at economical prices	.425
		8	I cannot buy all the products on discount	.642
		13	I can read the reviews also before purchasing electronically which helps me to select the right product at economical prices	.580
F2	Convenience and Variety	2	It is easier to buy electronically rather than going on to shop at store	.521
		3	Shopping electronically gives you larger options to choose from	.517
		6	Shopping electronically saves my time and money as I don't have to go through	.552

			heavy traffic besides saving fuel	
F3	Easy payment Options	4	It is easier to pay electronically through credit card or direct bank transfer	.656
		11	I prefer to purchase electronically due to easement of electronically buying procedures.	.663
F3	Challenges of online Shopping	7	I am a bit concerned about the security and privacy of my payments electronically	.613
		9	There are some shipping delays in getting the product.	.591
		10	I do not use the credit card so I cannot often shop electronically	.570
		12	I physically need to check the products before purchasing it	.696

Price Consciousness:

It is the most significant factor with 27.823 percent of total variance explained. This explains the intent of Haryana Buyers being price sensitive. Most of the buyers prefer to buy some selected products online because they will get heavy discounts in comparison to store purchases. Also, the buyers feel that there are good websites available which can be trusted for purchases.

Convenience and Variety:

It is the second most significant factor with 14.230 percent of total variance explained. The buyers perceive that shopping electronically gives them larger options to choose from. Shopping electronically is very convenient as one has to just open a laptop or PC to shop rather than getting ready and pass through rush hour traffics. Easy Payment options: It is the third most significant factor with 10.783 percent of total variance explained. Buyers feel that carrying cash or credit cards all the way to the store is meaningless if one can purchase the same product from their home. Challenges of electronically shopping: It is the fourth most significant factor with 9.256 percent of total variance explained. The only worry of buyers is regarding the trustworthiness of some websites, since they have to give their credit card details to shop online.

Conclusions

The result of our study shows that the perception of electronically shoppers is independent of their age and gender but not independent of their qualification & gender and income & gender the analytical results of our study further indicate relationships between buyers' perceptions of the factors that influence their intention to buy through online. More specifically, buyers' perceptions of the customer service, commitment and web security of electronically purchasing exhibit significant relationships with their electronically buying intention. The analytical results are generally consistent with previous findings of researchers. Web security has received the most consistent support as factors that influence electronically buying (Gefen, 2002; Jarvenpaa *et al.*, 1999, 2000; Koufaris and Hampton-Sosa, 2004; Koufaris and Hampton-Sosa, 2002). Marketers need to realize that the electronically marketing environment affects the way buyers view and develop relationships. It was seen from the study that most of the Respondents of the age group 36-45 years were found to be adopters of electronically shopping. Most of the Males were the adopters as compared to females, where 53.7% were non-adopters. The adopters were mostly post graduates with monthly income in the range of Rs.20000-Rs.30000. The respondents those who use internet from 5 to 7 hours a day were found to be adopters of

electronically shopping. Further, the factor analysis was applied to understand the various reasons for adoption and non-adoption of electronically shopping by the respondents. The following four factors were found to be significant Price Consciousness, Convenience and Variety, Easy Payment options and Challenges of Electronically shopping. Most of the buyers prefer to buy some selected products electronically because they will get heavy discounts in comparison to store purchases. Also, he buyers feel that there are good websites available which can be trusted for purchases. The buyers perceive that shopping electronically gives them larger options to choose from. Shopping electronically is very convenient as one has to just open a laptop or PC to shop rather than getting ready and pass through rush hour traffics. Shopping electronically saves time and money along with lesser effort is required in comparison to store purchases. Buyers feel that carrying cash or credit cards all the way to the store is meaningless if one can purchase the same product from their home. The educated buyers are aware of the buying procedures electronically which they feel are pretty simple. The only worry of buyers is regarding the trustworthiness of some websites, since they have to give their credit card details to shop online. Many of the buyers are aware of the various electronically cams due to which they are very concerned and reluctant while providing their credit card information online. Also the electronically purchases take a longer time in shipments and deliveries. The psychology of a Haryanan buyer is still the same of checking the product physically before purchasing it, which creates a mental hurdle for electronically shopping.

Limitations and Future Direction

It is necessary to recognize the limitations of the current study. Firstly, since the survey was conducted among a group of respondents from three cities of panipat, rohtak and karnal in in Haryana, the results should be interpreted with caution, particularly with respect to the generalization of research findings of Haryanan buyers as a whole. Next, the sample size itself is relatively small. To accurately evaluate Haryanan buyers' perceptions of electronically shopping, a larger sample size is desirable. Future research needs to focus on a larger cross section of Internet users and more diversified random samples to verify the findings of the current study. Moreover, to further studies clarity of the factors influence on electronically shopping, Technology Acceptance Model (TAM) or behavioural model could be used. Future inquiries could also examine the causal relationships between factors and how buyers' perceive overall electronically shopping by employing a structural equation modelling technique. In

addition, future research needs to examine business to-business purchase in the context of cross-national and cross cultural differences.

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