# An investigation into Factors Influencing E-Retailers Participation in Internet Enabled B2C E-Markets

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#### **Key Words:**

1.E-Retailing,
2.E-Markets,
3.B2C E-markets

#### Abstract

The Present study attempts to investigate the Factors inducing customer participation in internet enabledB2C E-markets. Online shopping becoming an easy way in contrast to the traditional way of buying goods & services on the basis of their features and specifications i.e. without going from shop to shop. Augmented Internet penetration, upgraded security measures, suitability of shopping in lives pressed for time, and, of course, dozens of retailers to choose from these are a few factors which fascinates more and more customers to shop online. The research work found five factors which influence the customer decision to buy goods and services from the online shopping i.e. Cost factor, Convenience, Compatibility, Computer Hardware and Software Penetration and Potential opportunities. Cost is the main factor which motivate the customer decision to buy goods through e-retailing. With the help of internet penetrations, customer can compare the product, prices, attractive offerings, easy payments mode etc. of the products provided by the different supplier easily and can choose the products accordingly. Secondly he can access e-markets on 24X7 basis any time anywhere sitting at home and clicking the mouse instead of moving to the outlets. The development of the computer hardware, software and internet penetration has changed the world into global village which has certainly enhance the opportunities not only for the seller but also for the potential customers.

## INTRODUCTION

Electronic retailing (Chandra, 2013)is most commonly known as E-Tailing, Online Shopping, through which shopping can be done via Internet and other media forms. E-tailing is "retailing conducted online, over the internet". Etailing is synonymous with business-to-consumer (B2C) transactions. These are online shops where a customer can choose from a variety of items like Apparel, Accessories, Mobiles/Cell Phones, Cameras, Computers, Books, Magazines, Music CDs and DVDs, Electronic, Goods, Shoes, Furniture, Health Equipment's, Flowers, etc. Marketers (Kotler Philip, 2013) can conduct on-line marketing by creating an electronic presence on the Internet, "placing ads on-line; participating in forums, newsgroups, bulletin boards and web communities; & using e-mail & web casting. The range of things that can be sold using that E-Marketing is enormous and covers things that are sold today and those that are not practical to sell any other way. It encompasses anything that can be described, is well defined and has value to one or more buyers. It includes art apartments and antennas, batteries, bicycles, bonds, books, clothing, computers, cosmetics etc. and whatever

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The sector has evolved dra3matically from traditional village fairs, street hawkers to resplendent malls and plush outlets, growing from strength to strength. India (ICRIER, 2010) is the seventh-largest retail market in the world, and is expected to grow at a CAGR of over 13% till FY12. Retailing (Kunz, 1997)is a distribution channel function, where one organisation buys products from supplying firms or manufactures products themselves, and then sells these directly to customers. Companies like Reliance, Tata, Bharti, Adani Enterprise, have been investing considerably in the booming Indian retail sector. Besides, a number of transnational corporations have also set up retail chains in collaboration with big Indian companies. The Indian retail sector is highly fragmented and the unorganised sector has around 13 million retail outlets that account for around 95-96% of the total Indian retail industry (Duggal, 2002).

As the world steps into the new millennium , the IT revolution that has triggered in the last decade of the 20th century intensified, mainly because of the invention of Internet which has turned the world into global village, where people interact instantly with anybody in any part of this planet through clicking of mouse and sitting before a computer connecting on world wide web (WWW), which have enabled the individual to collect so much volume of information in a year that of a person living in nineteenth



century can gather in his entire life (Vijay, 2009). E-retailing (Kaplan &Sawhney, 2000) by virtue are the form of IT facilitated markets where buyers & sellers come together in market space & exchange information pertaining to price, product specifications & terms of trade and dynamic pricemaking mechanism (such as bid & ask system) transaction between the firms.

The business world is moving and it is redefining itself at an unmatched pace. In past internet has brought a new revolt in every field but now days it is one of the important source of income for small, medium and big organisations when customers have their product or service through internet whether they are in work place or at home. Electronic retailing gives transformation from conventional physical stock up system to classier non-store formats leads to revolution in business today. It will be used as an easy means to transact business without any harass. Electronic retailing will set a new platform for the expansion of the business.

The present research work is to dwell on aspects managed in the new era. But the backdrop for this world emerge from a better understanding of the fact that the competitive advantage for a business comes from the accumulated knowledge base, as well as ability to mobilize and integrate knowledge.

#### **REVIEW OF LITERATURE**

Chiang & Dholakia (2003) study found that consumers'intention to shop online the information acquisition stage. The study incorporated three essential variables which are likely to influence consumers' intentions i.e. Convenience characteristics of shopping channels, Product type characteristics and Perceived price of the product. Monsuwe, Dellaert and Ruyter (2004) study the understanding of consumer attitudes toward online shopping and their intention to the shop on the internet. The study concluded that consumers' attitude toward internet shopping depend on the direct effects of relevant online shopping features such as ease of use and emotional dimensions like enjoyment.Kim and Lee (2004) study focused on various factors affection online search intention such as utilitarian value of internet information search, hedonic value of internet information search,, perceived benefits of internet shopping, perceived risk of internet shopping and internet shopping experience predicted online search intention quite well.

Schimmel (2005) study concluded that word of mouth and public relations efforts were the most important motivations, while online communications were the lead effective.Rajamma and Neeley (2005) examined the influence of social orientation of the customers. The study found that online shoppers are more likely to be out shoppers and are likely to derive more enjoyment from shopping. Prasad and Aryasree (2009) explored the determinants of shopper behaviour such as convenience, customer service, trust, web store environment and web shopping enjoyment. Rao and Mehdi (2010) in the study explored the behaviour of internet users. They concluded that security was the most important factor from online factor from online buyers followed by reliability factor. Davis (1993) study found customers' attitudes regarding Internet shopping are depending on the direct effects of relevant online shopping features. Online shopping features can be classified into consumer's perceptions of functional and utilitarian dimensions such as "ease of use" and "usefulness", or into their perceptions of emotional and hedonic dimensions like "enjoyment"

Vijayasarathy& Jones (2000) found that perceived risk influenced both attitudes toward online shopping and intention to shop online in line with other studies. However, perceived risk is said to decrease with internet experience (Miyazaki and Fernandez, 2001). Even Huang, Schrank and Dubinsky (2006) found online shoppers possessed lower perceived risk than non-shoppers. Reliability may relate to the ability of the web site to fulfill orders correctly, deliver promptly, and keep personal information secure (Parasuraman et al., 1988; Janda, Trocchia, &Gwinner, 2002; Kim & Lee, 20 02). Bellman and colleagues (1999, p. 33) study found that Internet surveys agree that the online population is relatively younger, more educated, wealthier, although the gaps are gradually closing. Bhatnagar and colleagues (2000) provide evidence that demographics are not relevant factors in determining which store to patronize or how much to spend, though men and women do tend to buy different types of products or services via the Internet.

For Internet buyers, gender, marital status, residential location, age, education, and household income were frequently found to be important predictors of Internet purchasing (Fram& Grady, 1997; Kunz, 1997; Mehta &Sivadas, 1995; Sultan &Henrichs, 2000) Sultan and Henrichs (2000) reported that the consumer's willingness to and preference for adopting the Internet as his or her shopping medium was also positively related to income, household size, and innovativeness. In 2000, women represented the major online holiday season buyer (Rainne, 2002. According to a report by the Pew Research Center (2001), the number of women (58%) who bought online exceeded the number of men (42%) by 16%. Among the woman who bought, 37% reported enjoying the experience "a lot" compared to only 17% of male shoppers who enjoyed the experience "a lot". Akhter (2002) indicated that more educated, younger, males, and wealthier people in contrast to less educated, older, females, and less wealthier are more likely to use the Internet for purchasing. Service quality depends greatly on the behavior of consumers. Hence, if the website design could enable consumers to use easily and quickly find the information or purchase service they need, consumers would feel the service excellence of the websites (Dabholkar, 1996; Santos, 2003). Kumar, Smith, and Bannerjee (2004) pointed out the major factors affecting the ease of use of a website interface are: language used, arrangement of information, use of metaphors, size and contrast of letters. Tatsuo Tanaka (1996), James Ho (1997) and Dirk Stelzer (2001) study concluded the factors attracting the companies to exploit the E-Markets such New business opportunities, resolve communication barriers rather improve the communication especially in B2C E-markets .Similarly Jackson Michele (1997) & Stone & Han (1999) also studied the benefits of exploiting E-markets and also it studied the problems such Low penetration level, Requiring Computer skill, Payment Security issue and many more. HannJungpil et al (2001). Schoopmarkieke (2001), Grewal Rajdeep et al (2001) concluded that the level of participation in B2B E-Markets depends on Ability and motivation. The Ability is influenced by age based learning, effort based learning and IT capabilities. The second variable motivation is influenced by efficiency motive & legitimacy motives. Gauzente Claire et al (2001), Ruth M. Guzley et al (2001), Kauffman J. Robert et al. (2001) suggested the strategy enabling organisation to cultivate the advantages to participate in B2B & B2C Emarkets such as attractive web presence, e-payment security, prompt delivery of goods, safe surfing, effective handling of e-mails and suitable EDI system depending on the organisation nature and size of market. Arora Shivani and ChanderSubhash (2003) studied the nature of B2B & B2C E-markets and problems of prospective of exploiting emarkets through a sample size of 300 s and 50 marketers working in B2B and B2C E-Markets. It found the various barriers of e-markets such as ambiguous privacy policy, lack of payment security, lack of touch and feel, fear of hidden cost, delayed delivery, complicated ordering system. It also conclude the factors attracting to participate in B2B & B2C E-Markets such as communication benefits , instant delivery and payment , vast coverage , a new way to sell electronically, Available 24X7, cost benefits and many more.

## **OBJECTIVES OF THE STUDY**

In view of the above, the present study is to focus on the various factors which motivate the customers to participate in internet enable B2C E-markets. However, the specific objectives of the study are as follows:-

- 1. To explore the factors influencing customers buying decision to participate in internet enabled B2C E-Markets.
- 2. To recommend the suitable strategy to cultivate the E-Retailing.

## METHODOLOGY

The basic objective of the present study is to elicit the factors influencing the customers to participate in internet enabled B2C E-Markets through e-shopping. To elicit theoretical conclusion the researcher examined the available literature in the form of books, research works, research articles, reports of various committees/commissions. To study the various factors a sample of 200 customers from the three districts namely Jalandhar, Amritsar, and Ludhiana situated in Punjab through a well-structured interview schedule.

## **FACTOR ANALYSIS**

In order to analysesthe factors influencing the customer participation in e-retailing, a set of 21 statements were designed on the basis of the review of literature. These statements focused on various factors causing customer participation in B2C e-markets. The set of these statements has been presented in table I. The respondents were asked to indicate their level of agreement with each statement on a five-point LikertScale ranging from 'Strongly Agree' to



'Strongly Disagree'. For the purpose of analysis, WAS (Weighted Average Score) was calculated for each of the statement by assigning weights of 5 to 'Strongly Agree' and 1 to 'Strongly Disagree'.

Principal Component Analysis was employed for extracting factors and the number of factors to be extracted were finalized on the basis of 'Latent Root Criterion' i.e. variables having Eigen values greater than 1. Five factors were extracted which together accounted for 78.121 per cent of the variance. Finally, the Principal Component Analysis with Orthogonal Rotation has been used in the present study. In Orthogonal Rotation, it is assumed that factors operate independently of each other. Varimax Rotated Factor Analysis which is the most popular method of Orthogonal Rotation has been used and the results are presented in table I

## Suitability of Data for Factor Analysis

In order to test the suitability of data for Principal Component Analysis, the following steps are taken. Apart from correlation matrix, anti-image correlations are also computed. These show that partial correlations are low, indicating that true factors exist in the data. Kaiser-Meyer-Oklin Measure of Sample Adequacy (KMO) is calculated. Overall, MSA is found to be 0.791 which supports that the sample is good enough for factor analysis. Bartlett's Test of Sphericity show statistically significant number of correlations in the variables. Anti-image Correlations are calculated. These showed that partial correlations are low, indicating that true factors exist in the data. Cronbach's Alpha is calculated .863 which shows that data are reliable for Factor Analysis. The communalities of the variables range from 0.432 to 0.921 whereas the factor loadings range from 0.498 to 0.962 as given in the table II.

Hence, as revealed by the above parameters, the data was found fit for the factor analysis.

Table I: Scale for the factors influence customer decision in e-retailingV1Effective feedback and communication with customerV2It reduce the Transaction CostsV3I will prefer online shopping because online prices are lower than outlets.V4Comparative prices of the competitors can be knownV5It helps in locating the Suppliers easily.V6Provides complete information about the products in more attractive manner.V7While shopping online, I prefer to purchase from a website that provides safety and ease of navigation and orderV8Goods can be purchased from anywhere at any time on 24X7 basis.V9Digital goods can be transported at negligible cost.V10Selection of goods available on the internet is very broad.V11Easy payments options are also available.V12Locates new product and respective markets.V13The website layout helps me in searching and selecting the right product while shopping online.V14The website design helps me in searching the products easilyV15Shopping on the internet saves time and provide in time delivery of goodsV16Prompt offers by the seller attract customerV17E-retailers provides commodities at less price as compared to the traditional retailers.V18Rejecting the goods purchased is quite An investigation into Factors Influencing E-Retailers

easy.V19Customer recognize the Web Ads more than TV AdsV20I make instant purchase orders and delivery of goods.V21E-Shoppers give attractive discounts**Extraction Method and Number of Factors Extracted** 

Principal Component Analysis is employed for extracting factors and the number of factors to be extracted are finalized on the basis of 'Latent Root Criterion' i.e. variables having Eigen Values greater than 1. Five factors are extracted which together accounted for 68.198 per cent of the variance. Finally, the Principal Component Analysis with Orthogonal Rotation has been used in the present study. In Orthogonal Rotation, it is assumed that factors operate independently of each other. Varimax Rotated Factor Analysis which is the most popular method of Orthogonal Rotation has been used and the results are presented in table II. The results are obtained through orthogonal rotations with Varimax and all factor loadings greater than 0.40 (ignoring signs) were retained.

The results of the principal component analysis with Varimax rotation of the respondents are presented in table II. The results show that 68.198 per cent of the total variance is represented by the information contained in the factor matrix. The percentage of variance explained by five factors I to V are 24.933, 18.943, 11.0111, 7.130 and 7.181 respectively. The percentage of total variance is used as an index to determine how well a particular factor solution

accounts for what all the variables together represent. The communalities have been shown at the far right side of the table II which shows the amount of variance in a variable that is accounted for by the five factors taken together.

The size of the communality is a useful index for assessing how much variance in a particular variable is accounted for by the factor solution. Large communalities indicate that a large amount of the variance in a variable has been extracted by the factor solution. Small communalities show that a substantial portion of the variance in a variable is not accounted for by the factor solution. For instance, communality figure of 0.474 for variable V13 indicates that it has less in common with other variables included in the analysis than variable V11 which has a communality of 0.930.

A factor loading represents the correlation between an original variable and its factor. The signs are interpreted just like any other correlation coefficients. On each factor, 'like signs' of factor loadings mean that the variables are positively related and 'opposite signs' mean that the variables are negatively related. The process of naming factors is quite subjective, though guidelines have been given by various authors. The names of the factors and the loadings are summarized in the table II.

Factors	Label	Statement	Loadings	Reliability Cronbach's Alpha
1.Cost	Competitive Price	E-retailers provides commodities at less price as compared to the traditional retailers.	.907	.924
	Transaction Cost	It reduce the Transaction Costs	.895	
	Digital Goods	Digital goods can be transported at negligible cost.	.758	
	Price Advantage	I will prefer online shopping because online prices are lower than outlets.	.751	
	E-Offering	Prompt offers by the seller attract customer	.736	
2. Convenience	Web Surfing	It helps in locating the Suppliers easily.	.915	.916
	24X7	Goods can be purchased from anywhere at any time on 24X7 basis.	.8 <del>9</del> 8	
	Price War	Comparative prices of the competitors can be known	.866	
	Product search	Locates new product and respective markets.	.547	

#### Table 3 : Factor

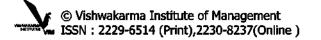
3.Compatability	Ease in payment.	Easy payments options are also available	.924	.899
	Discounts Offer	E-Shoppers give attractive discounts	.893	
	Buy Decision	I make instant purchase orders and delivery of goods	870	
	Rejection	Rejecting the goods purchased is quite easy.	.570	
	Feedback	Effective feedback and communication with customer	.859	.875
4.Computer Penetration	Web Ads	Customer recognize the Web Ads more than TV Ads	.757	
	Design	The website design helps me in searching the products easily	.673	
	Time Saving	Shopping on the internet saves time and provide in time delivery of goods	.566	
5. Choice	Product Information	Provides complete information about the products in more attractive manner.	.788	.823
	Safety	While shopping online, I prefer to purchase from a website that provides safety and ease of navigation and order	.706	
	Selection Choice	Selection of goods available on the internet is very broad.	.645	
	Appropriate-ness	The website layout helps me in searching and selecting the right product while shopping online	.636	

Source:- Compiled from Primary Data

## Factor I

## COST

It is one of the major factor which is responsible for the growth of e-retailing in India with 24.933 per cent of the total variance. Five out of twenty one statements are loaded on this factor which are highly correlated. Out of five, two statements V17 and V2 are highly loaded and correlated. Indian customers are tend to be more bargain while taking buying decision. E-retailing is the better solution for them as the buyers can compare the prices of the dealers even at home sitting before a computer connecting online on various e-retailers which results in decline in transaction cost. Another important advantage of internet is that we can transport digital goods at a negligible rate, which certainly attract seller as well as buyer as it reduce the cost of product also. 4th and 5th statement also loaded to this factor stating that the e-retailers offer goods to the buyer at a low cost as compared to the traditional outlets as they have to spent a lot on the physical structure while e-markets



are not made of brick and sand. Buyers can compare the prices of divergent sellers within very short time as everything is readily available on the internet which certainly influence the decision making. To attract the customers the e-retailers give attractive offers which can be known within seconds otherwise is not possible in case of traditional kind of marketing.

## Factor II

#### Convenience

The second important factorwhich influence the e-retailing in India with percentage of variance equal to 18.943 per cent. Four statements out of twenty one are loaded on this factor. Three out of four are highly loaded and correlated with each other – V5, V8, and V4 respectively. Customer think that buying goods on internet is quite comfortable as compared to the tradition marketing. It helps the Customer in locating the suppliers easily sitting on a computer and connecting to World Wide Web. Goods can be purchased from anywhere at any time on 24X7 basis and the An investigation into Factors Influencing E-Retailers

respective prices of the competitors can be easily known and they can locate new products very easily any time anywhere in the world.

#### Factor III

## Compatibility

This is the third important factor with percentage of variance equal to 11.011. Four out of twenty one statements V11, V21, V20 and V18 have been loaded on this factor. Three statements out of four are highly loaded while one item V18 is not highly loaded. E-Retailing is more compatible as compared to the traditional markets. It provides easy payment option to the buyer (Payment Option: Debit card, credit card, cash on delivery, and easy EMI etc.) which make this market more compatible to the traditional outlets. Furthermore the e-retailers provides attractive discounts to the customer and even instant delivery in case of digital goods make these markets more compatible and attract the Customers to a great extent.

## Factor IV

## **Computer Penetration**

This is the fourth major factor responsible for the accumulated refund with percentage of variance 7.131. Four statements V1, V19, V14 and V15 are loaded on this factor with positive correlation of .859, .757, .673 and .566 respectively. Out of the four, two (V1 and V19) statements are highly loaded and positively correlated . The tremendous growth and development of e-retailing is due to the development of computer penetration and telecommunication media to an unexpected extent. The development of 2G, 3G and 4G has increased the viability of these markets. Customers give more attention to the Web Ads than the TV Ads and further these penetration helps customer to match the products to their requirement quite quickly and comfortably even sitting at home which in turn saves time and provide in time delivery of goods.

#### Factor-V

#### Choice

This is the last but very significant factor accountable for the accumulated refund with percentage of variance 7.181. Four out of twenty one statements are loaded on this factors such as V6, V7, V10 and V13 with positive correlation of .788, .706, .645 and .636 respectively. Two statements are highly loaded and rightly define the factor i.e. "Provides complete information about the products in more attractive manner and While shopping online, I prefer to purchase from a website that provides safety and ease of navigation and order"

#### SUMMARY, RECOMMENDATION AND CONCLUSION

The Present study endeavors to explore the Factors instigating client support in web empower B2C E-markets. Web shopping turning into a simple path as opposed to the conventional method for purchasing products and administrations on the premise of their components and details i.e. without going from shop to shop. Increased Internet infiltration, redesigned efforts to establish safety,



suitability of shopping in lives in a rush, and, obviously, many retailers to browse - these are a couple components which captivates more dients to shop on the web. The present exploration work investigates the five components impact the client choice while directing web retailing i.e. Expense variable, Convenience, Compatibility, Computer Hardware and Software Penetration and Potential open doors accessible in abusing e-retailing. Expense is the fundamental component which impact the client choice to purchase products through e-retailing. Client can look at the item, costs, appealing offerings, simple installments mode and so forth of the items gave by the diverse supplier effectively and can pick the items as needs be. Also he can get to e-markets on 24X7 premise whenever anyplace sitting at home and tapping the mouse as opposed to moving to the outlets. The advancement of the PC equipment, programming and web entrance has changed the world into worldwide town which has absolutely upgrade the open doors for the merchant as well as for the potential dients.

## **Product related Strategies**

E-markets are entirely different from the traditional markets because it is not like the real store of brick and motor where the customer can touch and feel the products and then buy. The study revealed that the marketers need to provide the complete information about the product, comparative prices in more attractive way through fascinating web sites and must ensure to provide the right quality of product at right prices.

#### **Price related Strategies**

Customers feel that the internet provides the product relatively at higher rate as compared to conventional marketing system and hence the efforts should be made to provide the goods at price lower than offline marketing and ensure attractive offers to promote the business.

#### **Place related Strategies**

There is dire need to deliver the goods to the customer in time through making the simplified order system. If possible the marketers must ensure the instant delivery of digital goods with full E-payment security to the customer through technically sound Hardware and Software penetrations.

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