

# A Study on Factors Influencing the Adoption of E-Retailing in India

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**Abstract –** The presents study attempts is to identify the various factors and attributes which influence consumers perception towards the adoption of internet retailing in India. A multivariate statistical analysis was conducted on different measures to identify the underlying factors influencing the adoption of internet Retailing. The responses pertaining to various factors were gathered through a consumer survey of 103 respondents chosen on the basis of convenience sampling. Reliability of the scale used in the questionnaire was tested by using Cronbach's Alpha ( $\alpha$ ) measurements. The data collected from the respondents were examined using Kruskal Wallis test and Principal Component Analysis. In the study, out of 19 factors only 6 factors with Eigen value greater than one were identified as principal components examining the 67.50 per cent of total variance. Result of the study confirmed that demographic characteristics, perceived usefulness, risk perception of users, computer self efficacy, seller's benevolence, services quality and security factor were the most important factors in the adoption of e-retailing in India.

**Keywords:** Internet Retailing, Customer Perception, Perceived Usefulness, Reliability, Principal Component Analysis, Factors

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## INTRODUCTION

The Indian retail industry has emerged as one of the most dynamic and fast-paced industries due to the entry of several new players. Total consumption expenditure is expected to reach nearly US\$ 3,600 billion by 2020 from US\$ 1,824 billion in 2017. It accounts for over 10 per cent of the country's Gross Domestic Product (GDP) and around 8 per cent of the employment. India is the world's fifth-largest global destination in the retail space. India is the world's fifth largest global destination in the retail space. In FDI Confidence Index, India ranks 16th (after U.S., Canada, Germany, United Kingdom, China, Japan, France, Australia, Switzerland and Italy). Retail industry reached to US\$ 950 billion in 2018 at CAGR of 13 per cent and expected to reach US\$ 1.1 trillion by 2020. Online retail sales are forecasted to grow at the rate of 31 per cent year-on-year to reach US\$ 32.70 billion in 2018. Revenue generated from online retail is projected to grow to US\$ 60 billion by 2020.

Revenue of India's offline retailers, also known as brick and mortar (B&M) retailers, is expected to increase by Rs 10,000-12,000 crore (US\$ 1.39-2.77 billion) in FY20. India is expected to become the world's fastest growing e-commerce market, driven by robust investment in the sector and rapid increase in the number of internet users. Various agencies have high expectations about growth of Indian e-

commerce markets. Luxury market of India is expected to grow to US\$ 30 billion by the end of 2018 from US\$ 23.8 billion 2017 supported by growing exposure of international brands amongst Indian youth and higher purchasing power of the upper class in tier 2 and 3 cities, according to ASSOCHAM. The Indian retail trading has received Foreign Direct Investment (FDI) equity inflows totalling US\$ 1.85 billion during April 2000–June 2019, according to the Department for Promotion of Industry and Internal Trade (DPIIT).

With the rising need for consumer goods in different sectors including consumer electronics and home appliances, many companies have invested in the Indian retail space in the past few months. India's retail sector investments doubled to reach Rs 1,300 crore (US\$ 180.18 million) in 2018. Walmart Investments Cooperative U.A has invested Rs 2.75 billion (US\$ 37.68 million) in Wal-Mart India Pvt Ltd. E-commerce is expanding steadily in the country. Customers have the ever-increasing choice of products at the lowest rates. E-commerce is probably creating the biggest revolution in the retail industry, and this trend would continue in the years to come. India's e-commerce industry is forecasted to reach US\$ 53 billion by 2018. Retailers should leverage the digital retail channels (e-commerce), which would enable them to spend less money on real estate while reaching out to more customers in tier-2 and tier-3 cities. The Union Budget 2019-20 is

expected to give boost to the rural consumption in India. It is projected that by 2021 traditional retail will hold a major share of 75 per cent, organised retail share will reach 18 per cent and e-commerce retail share will reach 7 per cent of the total retail market. Nevertheless, the long-term outlook for the industry is positive, supported by rising incomes, favorable demographics, entry of foreign players, and increasing urbanization.

**Table1: World Internet Users and Population.**

World Regions	Internet Users (Dec. 2019)	Penetration (% of Population)	Users in (%)
Africa	1,320,038,716	17.1	11.5
Asia	4,241,972,790	55	50.7
Europe	829,173,007	10.7	16
Middle East	258,356,867	3.3	3.9
North America	366,496,802	4.7	7.2
Latin America / Carib.	658,345,826	8.5	10.
Oceania / Australia	41,839,201	0.5	0.6
World Total	7,716,223,209	32.7	100.0

**Source:**

<https://www.internetworldstats.com/stats.htm>.  
(Access on February 16. 2020)

According to these statistics (Table 1), the developed countries including Europe, North America, and Australia have higher penetration in terms of internet user in comparison to its population where as African, Middle East and Asians countries though have high population but internet penetration is less. In terms of users, Asians constitute 50.7 per cent where as Europe and North America constitutes 16 per cent and 0.6 per cent respectively. Developed nations i.e., western countries are already saturated with internet retailing. Therefore we can conclude that Asian markets have huge potential for growth in internet and internet retailers can target them.

Table 2 depicts the internet usage in India during the period of 2001 to 2011. Over the period internet user penetration has increase among India's costumers from 0.7 per cent to 10.2 per cent. In India therefore, there is huge potential for retail internet industry in the country to grow and there is untapped segments to capture.

**Table 2: Internet Usage in India from 2015-2023.  
(In Millions)**

Year	Internet Users
2015	259.88
2016	295.39
2017	474.4
2018	483
2019	525.3
2020	564.5
2021	601
2022	634.9
2023	666.4

Source:<https://www.statista.com/statistics/255146/number-of-internet-users-in-india> (Access on February 16.2020).

In 2018, India had 483 million internet users. This figure is projected to grow to 666.4 million internet users in 2023. Despite the untapped potential, India already is the second-largest online market worldwide. The majority of India's internet users are mobile phone internet users, who take advantage of cheap alternatives to expensive landline connections that require desktop PCs and infrastructure. As of 2016, India had 320.57 million and forecasts estimate 492.68 million Indian mobile phone internet users by 2022.

## 2. REVIEW OF LITERATURE

The literature mentioned below suggests a numbers of factors concerning to adoption of internet Retailing (e-retailing). The literature depicts that the use of internet retailing is a new alternative channel for purchasing goods and services.

### a). Consumer Trust

Mayer *et al.* (1995) proposed a model of trust which combines traditional marketing Philosophy on consumer motivation to buy and the trust model. In this model, trust propensity which is personality trait possessed by buyers; is an important antecedent of trust. In Internet shopping, there is not much information available to the buyer regarding the seller, prior to purchase. A buyer with a high propensity to trust will more likely be a potential customer than a buyer with a lower propensity. People with different developmental experiences, personality types, and cultural backgrounds vary in their propensity to trust. An example of an extreme case of this is what is commonly called blind trust.

### b). Benevolence and Integrity

Mayer *et al.* (1995) proposed that ability, benevolence and integrity constitute the main elements of trustworthiness. Ability refers to skills, competencies and characteristics that seller has in a specific domain. In this context, sellers need to convince buyers of competence of their companies in the internet shopping business. Benevolence is the extent to which the seller is perceived by the buyer as wanting to 'do well'. Sellers have to convince buyers that they genuinely want to do good things for buyers, rather than just maximum profit.

### c). Attitudes and Shopping Intention

Todd (1997) proposed a model of attitudes and shopping intention towards internet shopping in general. The model included several indicators, belonging to four major categories; the value of the product, the shopping experience, the quality of service offered by the website and the risk perceptions of internet retail shopping.

**d). Users Perception towards Risk**

In the research conducted by Vellido et al. (2000), nine factors associated with users perception of online shopping were extracted. Among those factors the risk perception of users was demonstrated to be the main discriminator between people buying online and people not buying online. Other discriminating factors were; control over, and convenience of, the shopping process, affordability of merchandise, customer service and ease of use of the shopping site.

Jarvenpaa et al. (2000) concluded that attitude and risk perception affected consumer's intention to buy from the store. Consumer risk perceptions and concerns regarding online shopping are mainly related to aspects involving privacy and security of personal information.

**e). Infrastructure Shortage and Security Threats**

Sriram (2010) in his study gives an in-depth analysis of e-retailing in India and gives a clear picture, where India stands in e-retailing. The study depicts that India has got lot of potential to grab in this area. But we are still in the infancy stage due to infrastructure shortage and security threats. This area has to be tapped properly for more foreign exchange. Shah (2009) explained the online retailing raises more issues than the benefits it currently offers. The quality of products offered online and procedures for service delivery are yet to be standardized. Till the same is done, the buyer is at a higher risk of frauds.

**f). Degree of Internet Penetration**

Nayyar et al.(2010) have exhibited a high degree of internet penetration, thanks to higher bandwidth facilities, lower tariff rates and cheaper hardware. However, unlike western nations, Indians are not overly excited about nonstore shopping. Some of the various ways in which online marketing is done in India are company websites, shopping portals, online auction sites, e-choupal, etc. This study investigates the impact of demographic factors on consumers' online shopping behavior.

**3. DATA COLLECTION AND ANALYSIS**

Data for the analysis of customer perception towards the uses of internet retailing in India have been collected through a customer survey of 103 respondents from Delhi and Haryana. A total number of 150 questionnaires were distributed in which only 127 questionnaires could be returned back. Out of 127 questionnaires 24 questionnaires were discarded completely due to many blanks, illegible or multiple responses. 40 respondents were selected from rural and semi urban areas of the Kurukshetra

and Ambala districts of Haryana using convenience sampling.

The information gathered from the respondents was related to demographic characteristics of the respondents and the consumer's perception regarding the various aspects which influence the decision of adoption of e-retailing (Internet retailing). The respondents were asked to state their level of agreement on the following parameters at a five point likert scale, where 1= strongly disagree, 2=disagree, 3=neutral, 4=agree, and 5=strongly agree. Reliability, consistency and predictability of the scale used in the questionnaire were tested by using Cronbach's Alpha test. To identify the various factors which affect the consumer response survey data have been analysed using Kruskal Wallis test of significance, and Principal Component Analysis (PCA) with varimax rotation method with the value of 0.50 as the cut-off point.

**4. DEMOGRAPHIC PROFILE OF THE RESPONDENTS**

Table 3 shows the demographic characteristics of the respondents. It represented the demographic profile of the respondent with respect to gender, age group, education background, occupation, annual income and region. From the table it is observed that the number of male respondent is more than female respondent in which 76.7 per cent are male and 23.3 per cent are female. It is also observed that most of the respondents included in the survey are from the age group of 15-25 years which is 73.8 per cent of total respondent. Majority of the respondent have undergraduate and postgraduate level, most of the users are recently enrolled at college or higher education level. The study is biased towards the educated respondents only. Furthermore the table 1 depicts that out of 103 respondent 24 respondents belongs to the income level of 1 to 2 lakh, 27 from 2 to 3 lakh, 24 from 3 to 5 lakh which is 23.3, 26.2 and 23.3 per cent of the total surveyed respondent respectively.

**Table 3: Descriptive Statistics**

Gender	Frequency	Per cent	Occupation	Frequency	Per cent
Male	79	76.7	Service	26	25.2
Female	24	23.3	Student	74	71.8
Total	103	100	Businessmen	3	2.9
			Total	103	100
Education			Age Groups		
Undergraduate	43	41.7	15-25	76	73.8
Graduate	17	16.5	26-49	26	25.2
Post-graduate	40	38.8	65+	1	1
Others	3	2.9	Total	103	100
Total	103	100			
Annual Income			Region		
1 to 2 Lakh	24	23.3	Urban	63	61.2
2 to 3 Lakh	27	26.2	Suburban	14	13.6
3 to 5 Lakh	24	23.3	Rural	26	25.2
> 5 Lakh	28	27.2	Total	103	100
Total	103	100			

## 5. IMPACT OF DEMOGRAPHIC CHARACTERISTICS ON ADOPTION OF E-RETAILING

Table 3 revealed the impact of demographic characteristics on customer responses in adoption of e-retailing in India. The table shows that the use of e-retailing in India is varies by education level ( $\chi^2 = .166$ ,  $df = 1$ ,  $sig. = .684$ ) and use of internet service ( $\chi^2 = .947$ ,  $df = 3$ ,  $sig. = .029$ ). However, the gender ( $\chi^2 = .166$ ,  $df = 1$ ,  $sig. = .684$ ), occupation ( $\chi^2 = 2.139$ ,  $df = 2$ ,  $sig. = .343$ ), age ( $\chi^2 = 4.732$ ,  $df = 2$ ,  $sig. = .094$ ), and region where the people live ( $\chi^2 = .248$ ,  $df = 2$ ,  $sig. = .883$ ) have no effects on the use of e – retailing. The p- value of age, gender occupation and region are greater than 0.05, the assumed level of significance. Therefore we accept the null hypothesis and conclude that these demographic factor do not influence the use and adoption of e – retailing.

### Testing of Hypothesis

$H_0$  (null): Adoption of e-retailing is not influenced by demographic characteristics of user.

$H_1$  (alt): Adoption of e- retailing is influenced by demographic characteristics of the user.

**Table 4: Test Statistics**

(Kruskal Wallis Test)					
	Chi Square	Df	Asymp. Sig.	Table Values 5% 1%	Decision
Gender	.166	1	.684	3.841 6.635	Accept Null
Occupation	2.139	2	.343	5.991 9.210	Accept Null
Education	8.924	3	.030	7.815 11.345	Reject Null
Age	4.732	2	.094	5.991 9.210	Accept Null
Region	.248	2	.883	5.991 9.210	Accept Null
internet access	.9473	3	.029	7.815 11.345	Reject Null

Test Variable: Use of e-retailing

## 6. RELIABILITY STATISTICS

Reliability is concerned with consistency, accuracy and predictability of the scale. It refers to the extent to which a measurement process is free from random errors. Therefore reliability testing is necessary process in order to prove internal reliability of multiple item scale used in the study. The internal consistency of the scale item was estimated by using the method of coefficient alpha ( $\alpha$ ) which is commonly known as Cronbach's alpha. Only those items were selected which have cronbach's alpha at least 0.7 or more (Table 4). The Table revealed that Cronbach's alpha value of all 19 items included in the study lies between 0.712 to 0.742, which implying the good reliability between the various items of multiple item scale.

**Table 5: Reliability Statistics for the Scale Used**

S.No		Items	Cronbach's Alpha if Item Deleted
1	Convenient	1	.721
2	Variety	1	.727
3	Availability	1	.719
4	Time Saving	1	.731
5	Cost Saving	1	.731
6	Legal-Privacy Issues	1	.725
7	Legal-Transaction security issues	1	.735
8	Web-Ordering & delivering issues	1	.742
9	Internet access problem	1	.734
10	Technical knowledge	1	.721
11	Web-Site utility and aesthetics	1	.712
12	Product attributes(quality & price)	1	.723
13	Legal-transparency	1	.732
14	Perceived risks of credit card fraud	1	.714
15	E-tailer's credibilty & trustworthiness	1	.713
16	Brand name & recognition	1	.718
17	Product Marketing & advertisement	1	.728
18	Online Web-Customer services	1	.731
19	Product-Higher price	1	.720

### FACTOR ANALYSIS:

This is a technique to reduce data complexity by reducing the number of variables being studied. It helps to identify latent or underlying factors from an array of seemingly important variables. This procedure helps gaining insight into psychographic variables.

The basic principle behind the application of factor analysis is that the initial set of variables consider in research is highly correlated. If the correlation coefficients between the variables are small means,  $< 0.50$ , factor analysis may not be an appropriate technique. A correlation matrix of the variables could be computed and tested for its statistical significance. The test is carried out by using a Kaiser-Mayer-Olkin (KMO) and Bartlett test of sphericity, which takes the determinant of the correlation matrix into consideration.

**Table 6: KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.534	
Bartlett's Test of Sphericity	Approx. Chi-Square	521.293
	Df	171
	Sig.	.000

The Kaiser Meyer-Olkin measure of sampling adequacy and Bartlett's test of sphericity were performed through SPSS 19 and it may be noted that the value of KMO statistics is greater than 0.5, which indicate that the factor analysis is appropriate technique for the data set used in this study. Further the Bartlett of sphericity also found significant ( $\chi^2 = 521.293$ ,  $df = 171$ ,  $p = .000$ ) which indicates that the data is adequate to perform factor analysis. All these justify the use of factor analysis for the



identification of factor influencing the use of internet retailing in India.

Moving ahead a factor analysis with principal component analysis was also conducted on different measures to obtain the factors which affect the consumer behavior the most. Further, the varimax rotation technique was employed to obtain the factors and all items with loadings above 0.50. Table 7 shows the total variance of each variable explained by principal component analysis.

**Table7: Total Variance Explained**

Com.	Initial eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.628	19.09	19.09	3.62	19.093	19.093	2.833	14.909	14.90
2	2.906	15.29	34.38	2.90	15.294	34.387	2.187	11.509	26.41
3	1.947	10.24	44.63	1.94	10.247	44.634	2.121	11.161	37.58
4	1.644	8.63	53.28	1.64	8.653	53.287	2.083	10.961	48.54
5	1.451	7.63	60.92	1.45	7.639	60.926	1.886	9.927	58.46
6	1.250	6.58	67.50	1.25	6.581	67.507	1.717	9.039	67.50
7	.971	5.10	72.61						
8	.926	4.87	77.49						
9	.798	4.20	81.69						
10	.671	3.52	85.22						
11	.552	2.80	88.02						
12	.484	2.54	90.57						
13	.442	2.32	92.89						
14	.329	1.73	94.62						
15	.267	1.40	96.03						
16	.251	1.32	97.35						
17	.219	1.15	98.50						
18	.158	.830	99.33						
19	.126	.664	100.0						

Extraction Method: Principal Component Analysis.

In the table the initial factor illustrate 6 components with an absolute magnitude of eigenvalues greater than 1. The first principal component (Factor) explains the largest part of variance, which accounts for 14.90 per cent of the total variance. The second principal component with eigenvalue 2.906 explains 11.50 per cent of the total variance. Third and fourth principal components explain the 11.11 and 10.96 per cent of the total variance. Fifth and sixth have an eigenvalues 7.639 and 6.581 accounting for the 9.927 and 9.039 per cent of the total variance. The table depicts that the first six components out of 19 having eigenvalue more than 1, explained 67.50 per cent of total variance.

**Table 8: Rotated Component Matrix**

	Component						Labeled (Variance Explained)
	1	2	3	4	5	6	
Availability of Products	.837						Perceived Usefulness (14.90 %)
Time Saving	.782						
Variety of Products	.747						
Convenient	.648						Risk Perception of Users (11.50%)
Cost Saving	.625						
Risk of Credit Card Fraud		.839					
Product-Higher Price		.759					Computer Self-Efficacy (11.16%)
Credibility of e- retailing		.670					
Web-Ordering Issues			.740				
Web-Site utility			.699				Sellers Benevolence (10.96%)
Internet access problem			.694				
Technical knowledge			.638				
Marketing & Advertisement				.681			Service Quality (9.92%)
Legal-transparency				.677			
Attributes(Quality & Price)				.568			
Customer Service Online					.844		Security Factor (9.03%)
Brand Name & Recognition					.748		
Legal-Privacy Issues						.854	
Legal-Transaction security issues						.840	

Extraction Method: Principal Component Analysis.  
 Rotation Method: Varimax with Kaiser Normalization.  
 a Rotation Converged in 7 iterations

Note: Figure in Parenthesis Show the Variance Explained by each Factor.

Factor analysis, which is factor extraction as varimax factor rotation was conducted to identify the underlying factors influencing the use of internet retailing. Table 8 shows the rescaled factor loadings, which indicates that perceived usefulness of e-retailing is the first factor with factor loading values ranging between .837 and .625. Risk perception of user towards e-retailing with factor loading values .839, .759 and .670 was the second factor. Computer self efficacy with four items was the third factor loading ranging between .740 and .638. Sellers Benevolence with factor loading values .681, .677 and .568 was the forth factor which affecting consumer perception towards e-retailing. Service quality two items was the sixth factor ranging between .844, .748 and security factor with factor loading .854, .840, was the seventh factor identified from the 19 observed variable. The rotated component matrix shows that all items loaded fairly in to each respective factor.

## Testing Research Hypotheses

H2

H3

H4

H5

H6

H7

		Adoption of e-retailing	H2	H3	H4	H5	H6	H7
Adoption of e-retailing	r	1	-.247*	-.282**	-.255**	-.257**	-.243**	-.275**
	Sig.		.012	.004	.009	.009	.014	.005
	N	103	103	103	103	103	103	103
Result of Hypotheses								
*Correlation is significant at the 0.05 level (2-tailed)								
** Correlation is significant at the 0.01 level (2-tailed)								

## CONCLUSION

Customer's preferences are changing rapidly and are becoming highly diversified. It is difficult for the retail stores to satisfy all the needs of the consumer. Most of the consumers want to get attractive prices, good schemes and offers on every purchase and a shopping comfort as well. Those who are able to purchase their needs and want for a month in a bulk

prefer to go to the retail chains. With the help of online shopping facility retailer can fulfill the need and demand of their consumers and are able to provide better services to their consumers.

The present study depicts that the demographic characteristics of population is more important factor in use of e – retailing. Therefore, e –retailers need to develop their services of internet retailing according to demographic characteristics of the population. The study reveals that consumer attitude towards e-retailing is one of the critical factor in adoption and use of e-retailing, service providers should develop and change their services according to consumer convenience as well as keep up with their fast-paced life style.

From the study, it is evident that risk perception of user and sellers benevolence affects the consumer's perception towards use of e-retailing; this implies that customization and trust building between consumer and sellers are another major concern for e- retailers while improving the usefulness of e-retailing. It is observed that accessibility of internet and knowledge of e-retailing websites also plays the important role in adoption of e-retailing. Hence the internet services provides and internet retailers should think about it and try to provide better internet facilities at cheaper price.

Further, the study proves that without service quality and security, user will not use the services provided by e-retailers. It implies that main attention of e-retailing services providers should be focused on transaction security and privacy protection to attract more consumers towards e-retailing.

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