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ACCEPTANCE OF ONLINE BUYING IN HIMACHAL PRADESH

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ABSTRACT

Vast spread of internet in India has increased the possibility of using internet for online buying purpose. This paper identifies the key factors that influence customers intention regarding online purchase of products in Himachal Pradesh which leads to acceptance of online buying. Data was collected from a sample of 220 respondents through a well structured questionnaire. The data was collected by asking open ended and close ended questions in 5- point likert scale. For analysing and interpreting data in the present study, basic statistical tools, factor analysis and regression analysis was used with the help of SPSS 16.0 version. The findings of the study depicts three factors i.e., Convenience Factor, Credibility factor and Risk Factor which influence online purchase of products. Further the study exhibited that Convenience Factor and Credibility Factor positively influence the acceptance of online buying by customers while Risk Factor negatively affect the acceptance of online buying.

KEYWORDS

Convenience, Electronic transactions, Online buying, Trust.

INTRODUCTION

India has about 250.2 million internet users as of June, 2014. The penetration of e-commerce is low compared to markets in United States and United Kingdom, but it is growing in India. The rate of growth is much higher due to large number of entrants. The industry consensus is that growth of online shopping is at an inflection point. Unique to India and other developing nations, cash on delivery is a preferred payment method. India's e-commerce market was worth about \$ 3.8 billion in 2009, it went up to \$ 12.6 billion in 2013, the e-retail market was worth US \$ 2.3 billion. India has close to 10 million online shoppers and is growing at an estimated rate of 30 percent. On 7th March 2014, e-retailer Flipkart claimed, it has hit \$1 billion in sales, a feat it has managed to achieve before its own target (2015). In early June 2013, Amazon.com launches their Amazon India market place without any market campaigns. These incidents clarify that online method of buying is emerging as game changer in the Indian market.

REVIEW OF LITERATURE

Internet is one of the emerging for electronic transactions throughout the world and transformed the way of buying goods and services. Study conducted by Karayanni (2003) depicted online shoppers tend to benefit in three ways. First is availability of shopping on 24 hours basis, second, it is time saving and third and last is avoidance of visiting physical stores.

Curtis (2000) concluded that people tend to use internet more for obtaining information rather than for buying products online.

Hoffman et al. (1999) highlighted that there is lack of trust between most online businesses and the consumers. Therefore due to this consumers do not buy the product online.

Steinfeld and Whitten (1999) highlighted that the presence of internet facility and physical presence of product is required to ensure that more consumers will buy online. Such a combination provides re-purchase and post sale services to the consumers and therefore builds trust in online buying and helps to lower the consumer transaction cost.

Consumer decision making means a consumer makes choice between than one alternatives of available goods and services. The study of consumer decision making is concerned with choice among various options (Peter and Olson 1999).

A large number of researches about consumer decision making put focus on cognitive process. Consumer decision making process was described as complicated with many factors generate problem recognition before a series of actions was initiated to reach a conclusion (Erasmus et. al., 2001).

Goldsmith and Goldsmith (2002) found that experienced online shoppers have more trust and better feeling on online service than non-experience shoppers who have no online shopping experience before. Also, experienced online shoppers after considering the risks and understand them, are less risk reluctant than non-experienced shoppers (Donthu, 1999). Therefore it is becoming more and more important for online sellers to gain online consumer's trust. Those studies have been used to explain consumer's decision making, but there was few research investigating the underlying factors affecting consumer purchase intention in the online shopping environment will determine the strength of consumers intention to perform a specific purchasing behaviour by means of internet (Salisbury, Pearson and Miller, 2001).

The consumer decision making research can help people understand better, the behaviour of consumers and the reasons of their buying decision (Jobber, 1998). Online consumers expect different services at different stages, for example collecting information about the stores, comparison on products or services and online consumer services. The online purchase decision making process classified into three stages, those are; building trust, online shopping experience and product need. The whole consumers decision making process includes five stages and those are : problem recognition, collecting information, evaluating alternatives, actual purchase decision and post purchase evaluation.

The platform of e-commerce provides consumers a chance to meet their shopping demands by sitting in front of the computer and shop from home. And also this satisfies those consumers shopping demand who prefer to stay at home rather than visiting brick and mortar stores. For those who are conscious, online shopping reduces the price indirectly by saving the transportation cost (Wonseok Oh, 2002).

Lot of studies has been conducted online shopping throughout the world, there is a need of conducting research study related to factors affecting consumer behaviour regarding online shopping in developing countries like India. Dewan and Kraemer (2000) highlighted that the results conducted in developed nations cannot be applied to developing countries.

Although online shopping has increased rapidly in the last few years, proper research has not been conducted to determine the factor influencing buyer behaviour regarding online buying which leads to acceptance of online method of buying products. This study will help managers to develop appropriate marketing strategies for increasing sales of product through internet.

OBJECTIVES OF THE STUDY

With the rapid increase in the number of companies offering products over the internet, the buying preference of Indian customers is changing. Online buying has become very popular in Indian market. This research study is conducted in Himachal Pradesh and emphasises on exploring the factors which influence the intention of customers about online purchase of products in Himachal Pradesh. Moreover relationship between the extracted factors and acceptance regarding online purchase of products, is studied.

HYPOTHESIS FORMULATION

- H₁- Convenience factor and acceptance of online buying are positively related.
- Ha₁- Convenience factor and acceptance of online buying are negatively related.
- H₂- Credibility factor and acceptance of online buying are positively related.
- Ha₂- Credibility factor and acceptance of online buying are negatively related.
- H₃- Risk factor and acceptance of online buying are negatively related.
- Ha₃- Risk factor and acceptance of online buying are positively related.

RESEACRH METHODOLOGY

In this study, an exploratory research design and a quantitative research approach was adopted. Initially data was collected at pilot level to check the designed questionnaire’s ability to attain the objectives of the study. Later some changes were made in questionnaire so that objective of the study is achieved. The questionnaire has two sections. First section consist of questions related to characteristics of respondents whereas second section consist of questions exploring the attitude of consumers towards online shopping of products in Himachal Pradesh. A number of open ended as well as close ended questions in 5 point likert scale was incorporated in questionnaire. Survey was conducted in three divisions of Himachal Pradesh. Both primary and secondary data has been used in the present study. At macro level, the geographical area of this study has been limited to Himachal Pradesh. This area at micro level has been divided into twelve districts. Data has been collected from six districts of Himachal Pradesh. At the first stage, this area is divided into three administrative divisions. First administrative division is Shimla in which districts Shimla, Solan, Sirmour and Kinnaur are included. In the second division is Mandi, districts Mandi, Bilaspur, Kullu and Lahaul –Spiti are included. Third and last division is Dharamshala includes districts Una, Hamirpur, Kangra and Chamba. At the second stage, a sample of two districts from each division has been selected, where population is maximum. Data has been collected from district headquarter of each selected district of Himachal Pradesh. In order to collect the information, the respondents were selected by applying purposive sampling method. Data was collected from Shimla, Solan, Mandi, kullu, Una and Dharamshala (Headquarter of District Kangra).

ANALYSIS AND INTERPRETATION

Table 1 presents the demographic characteristics of 220 respondents. 68.2 percent of respondents of the respondents are males and 31.8 percent respondents are females. Out of the total sample size, 18.2 percent respondents live in shimla, 17.3 percent in Solan, 16.4 percent each in Mandi, Kullu and Una . Lastly 15.5 percent respondents live in Dharamshala. The table shows that almost all respondents are adult with 50 percent of all respondents in the age group of 30-50 years, 36.4 percent between 20-30 years, 9.1 percent above 50 years and only 4.5 percent respondents are less than 20 years of age. Majority of respondents i.e., 36.4 percent, are professionals and 45.5 percent respondents are earning an annual income between Rs. 2,00,000 -5,00,000. Moreover, 77.3 percent respondents do not buy products online while 22.7 percent respondents buy products online.

TABLE 1: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF DEMOGRAPHIC FACTORS

Demographic Variables	Catagories	No. of Respondents
Gender	Male	150 (68.2)
	Female	70 (31.8)
Place of Residence	Shimla	40 (18.2)
	Solan	38 (17.3)
	Mandi	36 (16.4)
	Kullu	36 (16.4)
	Una	36 (16.4)
	Dharamshala	34 (15.5)
Age (in years)	Less than 20	10 (4.5)
	20-30	80 (36.4)
	30-50	110 (50.0)
	Above 50	20 (9.1)
Qualification	Upto 10+2	50 (22.7)
	Graduation	50 (22.7)
	Post Graduation	40 (18.2)
	Professional	80 (36.4)
Annual Income (in Rupees)	Below 2 lakhs	80 (36.4)
	2 -5 lakhs	100 (45.5)
	5 -8 lakhs	30 (13.6)
	Above 8 lakhs	10 (4.5)
Whether respondent buy product online?	No	170 (77.3)
	Yes	50 (22.7)

Source: Field Survey, 2014

In order to determine the factors influencing the online purchase of products in Himachal Pradesh, Factors analysis was performed with the help of SPSS version 16.0 and the following interpretation were concluded. According to the KMO and Bartlett’s test shown in table 2, the Kaiser-Meyer-Olkin measure of sampling adequacy value of 0.586 which is greater than 0.50. This indicates that the sample was adequate to consider the data as normally distributed and the KMO test is highly significant. The Bartlett’s test of Sphericity was tested through Chi-square which is found to have 6.183E3 at 136 degrees of freedom, which is significant at 0.000 percent level of significance, i.e., p< 0.05.

TABLE 2: KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.586
Bartlett's Test of Sphericity	Approx. Chi-Square	6.183E3
	Df	136
	Sig.	.000

According to the Total variance Explained Table exhibited in table 3 , component 1 explains 51.192 percent of the total variance among all the variables in the data set, component 2 explains 17.843 percent and component 3 explains 9.607 percent of the total variance among all the variable in the data set. Thus three factors or component are reported based on the eigen values, they consist of all the variables. Those factors whose eigen values are more than 1 was considered. First 3 component explain 78.642 percent of the total variance.

TABLE 3: TOTAL VARIANCE EXPLAINED

Component	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	8.703	51.192	51.192	8.703	51.192	51.192	5.483	32.251	32.251
2	3.033	17.843	69.035	3.033	17.843	69.035	5.203	30.607	62.858
3	1.633	9.607	78.642	1.633	9.607	78.642	2.683	15.784	78.642
4	.796	4.683	83.325						
5	.759	4.466	87.791						
6	.616	3.622	91.413						
7	.427	2.510	93.923						
8	.336	1.975	95.898						
9	.243	1.431	97.329						
10	.175	1.027	98.356						
11	.100	.586	98.942						
12	.064	.374	99.316						
13	.061	.359	99.675						
14	.028	.165	99.840						
15	.021	.121	99.961						
16	.004	.023	99.984						
17	.003	.016	100.000						

Extraction Method: Principal Component Analysis.

According to the Rotated Component Matrix shown in table 4, convenience of buying products while sitting at home, abundance of offers and discounts on online purchase, variety of products, facility of online payment and cash on delivery, low prices, privacy of customers information and offering good quality product for sale can be grouped under Component 1 and named 'Convenience Factor'. Factual and realistic advertisement, disclosure of complete information about product and after sale service policies, past experience of online purchase, positive word of mouth and timely feedback by online trader can be grouped under Component 2 and named 'Credibility Factor'. Moreover, risk related to delivery of less quantity and low quality product, loss of money, non-delivery of product and non return of product or cash, if product is found defective can be clubbed in Component 3 and named Risk Factor.

TABLE 4: ROTATED COMPONENT MATRIX^a

Measurement Items	Component		
	Convenience Factor	Credibility Factor	Risk Factor
There is convenience of buying the product online while sitting at home	.917		
Lot of offers and discounts are provided in online purchase of products	.898		
Variety of products are offered	.844		
Cash on delivery and online payment methods are convenient	.810		
Prices of online products are less in comparison to product available in the market	.796		
Privacy of customers information is maintained by online retailers	.786		
Good quality products are offered online	.783		
Advertisement of products offered online, show real and factual information		.890	
Complete information about the product is provided by online traders		.870	
Complete information about after sale services are furnished by online traders		.831	
Past experience related to online purchase puts positive impact on customers		.798	
Positive word of mouth motivates customers to buy product, online		.772	
Timely feedback is given by online companies to customers		.679	
Risk related to less quantity and low quality of product is involved in online buying			.781
There is risk of loss of money while buying product online			.716
There is risk of non-delivery of product, after making payment			.707
Risk related to non return of product or cash, if it is found defective			.677

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.
 a. Rotation converged in 5 iterations.

REGRESSION ANALYSIS

The regression analysis was conducted to reveal how different factors affect the use of online method of purchasing products. The overall model was also statistically significant ($R^2=0.206, p<0.001$). The adjusted R square value is 0.195 which reveals that the model has accounted for 19.5 percent of the variance in the dependent variable. In table 7 beta value of 0.361 indicates that a change of one standard deviation in the convenience factor will result in a change of 0.361 standard deviation in convenience factor and applied to other explore factors also. Here F value shown in table 6 is 18.692, $p<0.000$, which is highly significant.

TABLE 5: MODEL SUMMARY^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.454 ^a	.206	.195	1.25649	.206	18.692	3	216	.000	1.489

a. Predictors: (Constant), Convenience Factor, Credibility factor, Risk factor

b. Dependent Variable: acceptance of online buying

TABLE 6: ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	88.531	3	29.510	18.692	.000 ^a
	Residual	341.014	216	1.579		
	Total	429.545	219			

a. Predictors: (Constant), Convenience Factor, Credibility factor, Risk factor

b. Dependent Variable: acceptance of online buying

Correlation analysis was run to study the relationship between independent factors and dependent factor and test formulated hypothesis in table 7. Out of these variables considered only convenience factor (t=5.958), p<0.01, Credibility factor (t=2.399) p<0.001 and risk factor (t=-3.850) p<0.05 are statistically significant. The results indicate that convenience factor and credibility factor are positively correlated with the intention of using internet for buying products. However, risk factor is negatively correlated. Based on data analysis H1, H2 and H3 were supported statistically.

TABLE 7: COEFFICIENTS^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Null Hypothesis
		B	Std. Error	Beta			
1	(Constant)	3.045	.085		35.950	.000	
	Convenience Factor	.506	.085	.361	5.958	.000	Accepted
	Credibility Factor	.204	.085	.145	2.399	.017	Accepted
	Risk Factor	-.327	.085	-.233	-3.850	.000	Accepted

a. Dependent Variable: acceptance of online buying

FINDINGS

Online buying has become one of the most popular medium of shopping in India. This study helps to identify those factors which influencing the consumers intention regarding online buying of products in Himachal Pradesh. The convenience factor is the first factor that influence consumers intention. The price of the products offered online is less than the products available in the physical store. In addition to it, lot of offers and discounts are offered to customers by online retailers. There is convenience in buying product from home, cash on delivery method of payment and making payment through online payment method. Moreover, privacy of customers information is maintained and good quality products are offered by online retailers. The second factor that was identified in the present study is Credibility factor. Advertisement of the products offered online are realistic and factual. Complete information about the product and after sale services is provided to customers by online trading companies. Positive word of mouth increases buying intention of buyers. Past experience of self, family members and friends increases buying intention of consumers and feedback is duly given by online retailers. Third and the last, Risk factor is identified in the present study that influence consumer behaviour towards online retailers. Customers feel risky about quantity and or quality of product supplied by online purchase of products. They also feel risky about non-delivery of product and non return of product, if it is found defective. Moreover, customers feel that there is a risk of loss of money in case of online method of payment.

SUGGESTIONS

The users of online shopping in India has been rising. As this medium of shopping has become a game changer in Indian market, companies must try to build trust about online medium of buying products among customers. Convenience factor is explored as important factor in the present study, so companies must motivate consumers to buy products, online. Companies must provide proper product related information on websites. A safe and secured online payment system and cash on delivery system should be established. Companies must put focus on advertising their products to ensure that consumers are aware about benefits of buying product, online. Proper after sale service and feedback from online companies are important elements which must be taken into consideration. Companies must take appropriate steps to counter the perceived risk by customers related to delivery of proper quantity and quality products. Moreover, perceived risk about non-delivery of products, product return policy of retail companies and risk of loss of money in case of online method of payment, must also be taken care of.

CONCLUSION

Large number of consumers in India have started using internet for online shopping purposes. Companies like Dell computers. Rediff.com, Amazon.com, flipkart.com, snapdeal.com, Jabong.com etc., are largely using internet as a medium for selling their products and services throughout the world. This study conducted in Himachal Pradesh, helps to highlight that a number of factors which influence consumers intention to buy product, online. The convenience factor is the most important factor that influence consumers buying intention i.e., less price of product, many offers and discounts are offered, buying product, sitting at home, variety of product, good quality of products, cash on delivery method of payment and privacy of customers information is maintained. Credibility factor also affect consumers intention to buy product online i.e., factual and complete information about products are provided by online traders. After sale services are duly provided, positive word of mouth, past experience of online buying also put impact on consumers online buying behaviour. Timely feedback about transaction is provided to customers. Perceived risk factor affect consumer buying behaviour. Companies deliver good quality, proper quantity products timely. In India online trade is still at initial stage but there is a huge market to be explored by these online retail companies. In order to be successful, companies must take into consideration all three explored factors i.e., convenience factor, credibility factor and risk factor in mind while framing policies of the company. This will help online companies to frame appropriate marketing strategies and provide them with competitive edge.

LIMITATIONS AND SCOPE OF FUTURE RESEARCH

Many limitations were faced while conducting this study in Himachal Pradesh. Firstly, the data was collected from the urban area in Himachal Pradesh. So the analysis of results may not represent the perception of consumers of the whole state. Secondly, money was also a constraint faced during the study. If the data

was collected at a large scale, the expenses of conducting research study would have been also high. Therefore, with the limited resources the study was conducted. Thirdly, the data was collected from sample size of only 220 respondents, which is relatively small. Hence, queries about accuracy of results, could be raised.

A scope of further research, a more comprehensive research approach should be applied to study the online shopping behaviour of consumers in developing nations like India. In general more comprehensive research should be conducted to obtain more insights and information, which would be useful for framing proper marketing strategies by online retailing companies.

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