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AWARENESS TOWARDS E-MARKETS AMONG THE PEOPLE OF KURNOOL CITY OF A. P.

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ABSTRACT

E-Business can be defined as any form of business transaction in which the parties interact electronically rather than by physical exchange of documents or direct meetings. In other words, E-Business is doing business online. It can mean selling data directly from Internet, paying bills through the bank account or purchasing or trading online. It can also mean the use of Internet as an alternative sales channel and the entire transaction can take place with no human intervention on the merchant side. The number of Indians shopping online grew 42% over the last year, almost double the rate of growth of the Internet medium (i.e. 22%), sure proof of internet shopping gaining attractions with value seeking desi consumers, concerns online security and vendor trust not withstanding. Review of literature reveals that majority of the studies are based on conventional market. There are very meager studies on E-markets. India's online population currently stands at 25 million and is predicted to grow to 100 million by 2012. Changing lifestyles and shopping habits have fueled E-Business. Indian users have started to use this medium like never before. Rs.570 crores worth of E-Business conducted online in 2004-05, Rs.2, 300 crores by 2007-08, and is expected that it will reach Rs. 10,000 crores by 2012. Kurnool city, with about 7 lakh population and being a fast growing city and industrial hub with mixed culture. This necessitated conducting a study on awareness of e-markets among the people of Kurnool city.

KEYWORDS

E-Markets in Kurnool, E-Business in Kurnool, Awareness towards E-Markets, Awareness towards E-Business, Awareness towards E-Shopping.

INTRODUCTION

 -Business can be defined as any form of business transaction in which the parties interact electronically rather than by physical exchange of documents or direct meetings. In other words, E-Business is doing business online. It can mean selling data directly from Internet, paying bills through the bank account or purchasing or trading online. It can also mean the use of Internet as an alternative sales channel and the entire transaction can take place with no human intervention on the merchant side.

An electronic market is the use of information and communications technology to present a range of offerings available in a market segment so that the purchases can compare the prices and other attributes of the offerings and make a purchase decision. E-Markets are key to faster and more efficient trade. E-Markets have a positive influence all through the supply chain. There are challenging technical and technological issues in setting up and operating E-Markets. E-Procurement has emerged in a big way

BENEFITS TO BUYERS FROM E-MARKETS

- Aggregation of multiple suppliers
- Direct access to suppliers and through dynamic pricing
- Location and tracking of new suppliers
- Provides more negotiating power
- Leads to quick response buyers

The number of Indians shopping online grew 42% over the last year, almost double the rate of growth of the Internet medium (i.e. 22%), sure proof of internet shopping gaining attractions with value seeking desi consumers, concerns online security and vendor trust not withstanding.

REVIEW OF LITERATURE

Effective policy formulation always needs a thorough and continuous search into the nature of the reasons for, and the consequences of organisation. In line with this, some related earlier studies conducted by individuals and institutions are reviewed to have an in-depth insight into the issues of consumer's behaviour. An overall view of a few studies is presented below.

Neelamegham (1969) conducted a study on, 'Consumer Behaviour in Relation to Marketing of Man-made Fibre Fabrics in India', the study was conducted by drawing a sample of 1,170 households in Delhi. It was found that consumer's preferences for man-made fibre-fabrics were significantly influenced by several socio-economic factors including, age, income and occupational characteristics. Among the different occupational groups, man-made fibre fabrics were found to be most popular with business executives, and professional men and individual proprietors, while they were least popular with factory workers. The percentage of workingwomen who owned garments made by man-made fibre fabrics was larger than that of house-wives. It is also found that purchasing of clothes was a joint activity of both husband and wife, though husband played a dominant advisory role.

Ramakrishna Rao, Rama Raju, and Ram Prasad (1987) conducted a survey on "Husband-wife Involvement in Buying Decision-Making". One of the major findings of the study is, husband who are young, highly educated and belongs to high income group are relatively less dominated than their older, less educated and low-income group counterparts.

A study was conducted by doctoral students of IIM Ahmedabad (Anirban Ghosh, Avinandan Mukherji and V.V.P.Badrinath) to identify the emerging the need of typical Indian consumers in three product categories of a) Automobiles b) Televisions and c) Credit cards. It was observed in the above study that in terms of occupation and education and income the credit card penetration level was found to be the highest among post- graduates, professional and individual drawing income more than Rs.2 lakhs per annum. In case of the television market it was observed that television owners were mainly graduates and postgraduates, though among diploma holders there was the highest proportion of people intending to purchasing a television. This is an indication to the industry to tap this new emerging market segment. The study indicates the behaviour patterns of a particular social class.

Janardhan Rajini (1997) in his study on "Store avoidance behavior – An Exploratory study" is to explore the concept of store avoidance behavior related to apparel purchases. Three factors – consumer characteristics, situational characteristics and retail characteristics / store attributes were postulated to influence store avoidance behavior. The results indicated that situational influences were likely to affect the avoidance of stores. consumers avoided stores under different physical and social context. Location, presence of friends and family and the number of fellow shopper in the stores affected the avoidance of stores. Consumers avoidance of stores was influenced by time pressured situations. It was also influenced by peak holiday, gift giving and weekend periods. The influence of retail attributes on avoidance behavior were significant. The reasons for avoidance were multiple, consistent and unchanging. Consumers appeared to be influenced by not one significant attribute but rather a multiplicity of attributes. The shoppers avoided stores if they consistently encountered the same problem in the same stores. The reasons for avoiding stores remained stable and unchanging overtime.

Sanjaya S Gaur & K.Abdul Waheed (2002) conducted a study on "Buying behavior of branded fine Rice" to understand the factors for brand preference and satisfaction in the purchase of branded fine rice. A sample of 200 households from Chennai city and 200 household from Coimbatore city were selected for the study by simple random sampling method with replacement. The data was collected by personal interview through a schedule.

Jacqui Daly; Stuart Gronow; Dave Jenkins; Frances Plimmer, (2003) in their study on "Consumer behaviour in the valuation of residential property: A comparative study in the UK, Ireland and Australia. This paper reports the results of empirical investigations that examine behavioural aspects of residential property valuations. Rajesh Kumar, (2007) has conducted a study entitled "Consumer behaviour with reference to selected durables in Kurnool District of Andhra Pradesh". This study reveals the purchase potential and consumer decision making with regard to durables. Chakravarthy N.S., (2008) has conducted a study entitled "Consumer behaviour with reference to two wheelers in Kurnool District of Andhra Pradesh". This study reveals the expectations and satisfaction levels of customers towards durables.

NEED FOR STUDY

Review of literature reveals that majority of the studies are based on conventional market. There are very meager studies on E-markets. India's online population currently stands at 25 million and is predicted to grow to 100 million by 2012. Changing lifestyles and shopping habits have fueled E-Business. Indian users have started to use this medium like never before. Rs.570 crores worth of E-Business conducted online in 2004-05, Rs.2, 300 crores by 2007-08, and is expected that it will reach Rs. 10,000 crores by 2012.

Kurnool city, with about 7 lakh population and being a fast growing city and industrial hub with mixed culture. This necessitated conducting a study on awareness of e-markets among the people of Kurnool city.

OBJECTIVES OF THE STUDY

The main objective of the study is to find the awareness of e-markets among the people of Kurnool city. The focus is on the following

1. To study the awareness of people towards e-markets
2. To identify the type of products and frequency of purchase through e-markets.
3. To list out the most popular websites searched by the people
4. To find out the awareness of various cyber laws.
5. To analyse the satisfaction levels with regard to delivery system and quality of goods.
6. To examine the mode of payment on e-shopping

RESEARCH METHODOLOGY

AREA SELECTION

The present study is on "Awareness of e-markets among the people of Kurnool city", Kurnool was the capital of Andhra state during 1953-56. The city is known for its rich history, culture and architecture representing its unique characteristic 'Kurnool City – The Gate Way of Rayalaseema'. Geographically it is the only city in India bounded by two rivers namely 'Tungabhadra' and 'Hundri.' It is industrially developed with many public and private sector companies. It is also one of the most developing cities in the emerging IT economy of India as it lies between India's IT hub Hyderabad and Indian Silicon Valley, Bangalore.

Sample Size: The study has been conducted pertaining to the awareness of E-Markets among the people of Kurnool city. The sample was non-probability convenience random sample, consisting of 279 respondents with varied groups.

Data Collection: The primary data has been collected through structured questionnaires and secondary data has been through books, journals, magazines and Internet.

DATA ANALYSIS AND INTERPRETATION

Awareness of E-Markets

| | Aware of E-Markets | Not Aware of E-markets | Total |
|---------------------------|--------------------|------------------------|-------|
| Number of Respondents | 105 | 174 | 279 |
| Percentage of Respondents | 37.63% | 62.36% | 100% |

Source: Field Investigation.

Out of the total respondents, 37.63% of the sample respondents are aware of e-markets while the majority 62.36% of the respondents are not aware of the e-markets.

Awareness of E-Markets of sample respondents by age

| | Less than 25 years | 25 years – 35 years | 36 years – 45 years | 46 years – 55 years | 55 years and above | Total |
|---------------------------|--------------------|---------------------|---------------------|---------------------|--------------------|-------|
| Number of Respondents | 37 | 34 | 17 | 9 | 8 | 105 |
| Percentage of Respondents | 35.23% | 32.38% | 16.19% | 8.57% | 7.61% | 100% |

Source: Field Investigation

Among the respondents who were aware of e-markets, 37 of them were in the age group of less than 25 years, 34 respondents were in the age group of 25 – 35 years. 17 respondents were in the age group of 36 to 45 years, while 9 of them were in the age group of 46 to 55 years, the rest 8 respondents were above 55 years of age.

Awareness of E-Markets based on the educational qualifications

| | Up to S.S.C., | Inter | Graduate | Post Graduate | Professional | Total |
|---------------------------|---------------|--------|----------|---------------|--------------|-------|
| Number of Respondents | 7 | 13 | 41 | 23 | 21 | 105 |
| Percentage of Respondents | 6.66% | 12.38% | 39.04% | 21.90% | 20.00% | 100% |

Source: Field Investigation

Among the respondents who are aware of e-markets majority of the respondents are Graduates. 39.04% of the respondents are Graduates, followed by 21.90% of the respondents are Post Graduates, 20% of the respondents are professionals. 12.38% of the respondents have studied up to Intermediate, while the remaining 6.6% of them have studied SSC.

Occupation of the sample respondents

| | Student | Professional | Business | Employee | Academician | House Wife | Others | Total |
|-------------------|---------|--------------|----------|----------|-------------|------------|--------|-------|
| No of Respondents | 43 | 21 | 17 | 7 | 9 | 5 | 3 | 105 |
| % of Respondents | 40.95% | 20.00% | 16.19% | 6.66% | 8.57% | 4.76% | 2.85% | 100% |

Source: Field Investigation

Of the respondents who are aware of e-markets 43 respondents are students, followed by 21 respondents are professionals, 17 of them are business men, 9 respondents were academicians, while 7 are employees and 5 respondents are house wives.

Purchase of products through e-markets by sample respondents

| | Electronic Goods | Books | Music & Movies | Others | None | Total |
|---------------------------|------------------|-------|----------------|--------|--------|-------|
| Number of Respondents | 27 | 10 | 3 | 1 | 64 | 105 |
| Percentage of Respondents | 25.71% | 9.53% | 2.85% | 0.95% | 60.95% | 100% |

Source: Field Investigation

Of the total respondents who are aware of e-markets 39.05% of them buy through e-markets while the majority i.e. 60.95% of them is aware of e-markets but they do not buy any product through e-markets. Majority of the respondents buy electronic goods through e-markets i.e. 25.71% of the respondents buy them, while 9.53% of them buy books, 2.85% Music and movies. However there are many respondents who buy more than one type of product through e-markets.

Services availed by the respondents in E-Markets

| | Railway Reservation | Airline Reservation | Movie Tickets | Tourism Packages | Online Banking | Un used | Total |
|-------------------|---------------------|---------------------|---------------|------------------|----------------|---------|-------|
| No of Respondents | 12 | 8 | 0 | 2 | 19 | 64 | 105 |
| % of Respondents | 11.42% | 7.62% | 0% | 1.90% | 18.09% | 60.95% | 100% |

Source: Field Investigation

Among the total respondents who are aware of e-markets all of them use the e-market services. Majority of the respondents use e-markets for online banking i.e. 18.09% of the respondents use them, 11.42% for railway reservation, 7.62% for Airline reservation, 1.90% of them use it for tourism packages.

Frequency of usage of e-markets

| | Daily | Weekly | Fortnightly | Monthly | Occasionally | Total |
|---------------------------|-------|--------|-------------|---------|--------------|-------|
| Number of Respondents | 0 | 7 | 9 | 8 | 17 | 41 |
| Percentage of Respondents | 0% | 17.07% | 21.95% | 19.51% | 41.46% | 100% |

Source: Field Investigation

The frequency of usage of e-markets among the sample respondents revealed that majority of them use e-markets occasionally i.e. 17 respondents. Followed by 9 of them use it on fortnightly, while 8 of them use it on monthly basis. 7 of the total respondents use it weekly and no one is using it on a daily basis.

Mode of payment in E-Markets

| | Credit Cards | Debit Cards | E-Payments | Others | Total |
|---------------------------|--------------|-------------|------------|--------|-------|
| Number of Respondents | 19 | 21 | 1 | 0 | 41 |
| Percentage of Respondents | 46.34% | 51.22% | 2.44% | 0% | 100% |

Source: Field Investigation

Among the respondents who use the e-markets majority of the respondents make their payment through debit cards. Of the total respondents 51.22% of the respondents use debit cards, 46.34% of them use credit cards as their mode of payment, 2.44% of them use e-payments as their payment system.

Preference towards E-Market usage by the respondents

| | Time Saving | Easy Accessibility | Quick Response | Cost Minimization | Total |
|---------------------------|-------------|--------------------|----------------|-------------------|-------|
| Number of Respondents | 17 | 15 | 6 | 3 | 41 |
| Percentage of Respondents | 41.46% | 36.58% | 14.63% | 7.31% | 100% |

Source: Field Investigation

Out of total respondents 41.46% of them prefer e-markets because of time saving, 36.58% of them prefer for easy accessibility, 14.63% of them prefer it for quick response and 7.31% of them prefer for its cost minimization. Some of the respondents have preferred more than one factor as their preference for the e-markets.

Awareness of Cyber laws among the sample respondents

| | Yes | No | Partial | Total |
|---------------------------|--------|--------|---------|-------|
| Number of Respondents | 34 | 44 | 27 | 105 |
| Percentage of Respondents | 32.38% | 41.90% | 25.71% | 100% |

Source: Field Investigation

Among the total respondents, 41.90% of the respondents are not aware of cyber laws, 32.38% of the respondents are aware of cyber laws and the balance 25.71% of them have a partial knowledge about cyber laws.

Respondents Opinion with regard to delivery of goods and services

| | Good | Satisfactory | Bad | Total |
|---------------------------|--------|--------------|--------|-------|
| Number of Respondents | 29 | 7 | 5 | 41 |
| Percentage of Respondents | 70.73% | 17.07% | 12.19% | 100% |

Source: Field Investigation

Of the total respondents 70.73% of the respondents felt that the goods or services delivered through e-markets are good. 17.07% of the respondents were satisfied with regard to delivery of goods & services through e-markets and 12.19% respondents felt that the goods and services rendered by e-markets as bad.

Tenure of Association with E-Markets

| | Less than one year | 1 – 3 years | 3 – 5 years | 5 years and above | Total |
|---------------------------|--------------------|-------------|-------------|-------------------|-------|
| Number of Respondents | 20 | 17 | 4 | 0 | 41 |
| Percentage of Respondents | 48.78% | 41.46% | 9.75% | 0% | 100% |

Source: Field Investigation

Of the total respondents 48.78% of them were associated with e-markets for less than one year. 41.46% of the respondents were using the e-markets for the past 1 to 3 years. 9.75% of them were using the e-markets for the past 3 to 5 years.

Satisfaction level of e-markets by the sample respondents

| | Highly Satisfied | Satisfied | Not Satisfied | Total |
|---------------------------|------------------|-----------|---------------|-------|
| Number of Respondents | 27 | 9 | 5 | 41 |
| Percentage of Respondents | 65.85% | 21.95% | 12.19% | 100% |

Source: Field Investigation

Among the total respondents 65.85% of them are highly satisfied with e-markets followed by 21.95% of the respondents are satisfied and the balance 12.19% of them are not satisfied through e-markets.

CONCLUSIONS AND SUGGESTIONS**CONCLUSIONS**

- Out of the total respondents, 37.63% of the sample respondents are aware of e-markets while the majority i.e. 62.36% of the respondents is not aware of the e-markets.
- Among the respondents who were aware of e-markets, 37 of them were in the age group of less than 25 years, 34 respondents were in the age group of 25 – 35 years. 17 respondents were in the age group of 36 to 45 years, while 9 of them were in the age group of 46 to 55 years, the rest 8 respondents were above 55 years of age.
- Among the respondents who are aware of e-markets majority of the respondents are Graduates. 39.04% of the respondents are Graduates, followed by 21.90% of the respondents are Post Graduates, 20% of the respondents are professionals. 12.38% of the respondents have studied up to Intermediate, while the remaining 6.6% of them have studied SSC.
- Of the respondents who are aware of e-markets 43 respondents are students, followed by 21 respondents are professionals, 17 of them are business men, 9 respondents were academicians, while 7 are employees and 5 respondents are house wives.
- Of the total respondents who are aware of e-markets 39.05% of them buy through e-markets while the majority i.e. 60.95% of them is aware of e-markets but they do not buy any product through e-markets. Majority of the respondents buy electronic goods through e-markets i.e. 25.71% of the respondents buy them, while 9.53% of them buy books, 2.85% Music and movies. However there are many respondents who buy more than one type of product through e-markets.
- Among the total respondents who are aware of e-markets all of them use the e-market services. Majority of the respondents use e-markets for online banking i.e. 18.09% of the respondents use them, 11.42% for railway reservation, 7.62% for Airline reservation, 1.90% of them use it for tourism packages.
- The frequency of usage of e-markets among the sample respondents revealed that majority of them use e-markets occasionally i.e. 17 respondents. Followed by 9 of them use it on fortnightly, while 8 of them use it on monthly basis. 7 of the total respondents use it weekly and no one is using it on a daily basis.
- Among the respondents who use the e-markets majority of the respondents make their payment through debit cards. Of the total respondents 51.22% of the respondents use debit cards, 46.34% of them use credit cards as their mode of payment, 2.44% of them use e-payments as their payment system.
- Out of total respondents 41.46% of them prefer e-markets because of time saving, 36.58% of them prefer for easy accessibility, 14.63% of them prefer it for quick response and 7.31% of them prefer for its cost minimization. Some of the respondents have preferred more than one factor as their preference for the e-markets.
- Among the total respondents, 41.90% of the respondents are not aware of cyber laws, 32.38% of the respondents are aware of cyber laws and the balance 25.71% of them have a partial knowledge about cyber laws.
- Of the total respondents 70.73% of the respondents felt that the goods or services delivered through e-markets are good. 17.07% of the respondents were satisfied with regard to delivery of goods and services through e-markets and 12.19% respondents felt that the goods and services rendered by e-markets as bad.
- Of the total respondents 48.78% of them were associated with e-markets for less than one year. 41.46% of the respondents were using the e-markets for the past 1 to 3 years. 9.75% of them were using the e-markets for the past 3 to 5 years.
- Among the total respondents 65.85% of them are highly satisfied with e-markets followed by 21.95% of the respondents are satisfied and the balance 12.19% of them are not satisfied through e-markets.

SUGGESTIONS

- As only few people are using e-markets basically awareness is to be created about e-markets and are to be encouraged to use e-markets.
- Special programs may be organized to bring awareness with regard to cyber laws, as majority of the people are unaware of it.
- Electronic and print advertisements may be given to make the people aware of various products and services available through e-markets.
- The cost of services may be reduced so that more number of people can avail the services.
- The government should take steps in order to solve the technical problems of internet services.

LIMITATIONS OF THE STUDY

1. Sample being convenience sampling, which may not be true representative of the actual population.
2. There might be a chance of bias crept in the answers given by the respondents.
3. The respondents might not have furnished correct information.
4. The study is confined to Kurnool city.

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