
CUSTOMERS' PERCEPTIONS TOWARDS VIRTUAL SHOPPING-A CASE STUDY OF INDIA

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Abstract

The purpose of the study was to determine customers' perceptions towards online retailing in India. The sample for the study comprised of 330 respondents selected through randomized convenience sampling using mall intercept technique. The responses of the respondents were collected through questionnaire comprising of 22 literature based assertions. By applying statistical technique of Factor Analysis, five factors were found to be significantly loaded in the study. However, further analysis revealed negative opinion of respondents towards variables such as enjoyment while shopping, comfort, quality product availability, payment and personal information security. As far managerial implications are concerned, the findings clearly demand some constructive steps to be taken from the marketers' side in order to in confidence of the customers.

Keywords: Virtual Retail, Customers' Perceptions, Factor Analysis.

SECTION I

INTRODUCTION

The emergence of Internet sites has made electronic commerce and online shopping an important direct marketing topic. At the outset of 1990's, when internet emerged as source of shopping through electronic mode, a threat was supposed to be posed for traditional retailers (Pastore, 2000). These predictions were further supported by reports stating 176 million people (around 62 per cent of population) in USA (accessed from www.2-sir.com/Internet.html) and 108 million in Europe (Meller, 2001) to be using internet. Furthermore, total online sales in Germany, France and the UK were expected to reach €170.69 billion in 2007 (Kim and Kim, 2004). On the other side, Peterson et al. (1997) argued Internet as an emerging technology which incorporates fast changes in it. Moreover, the study quoted internet as a market trend breaker as unavailability of past trends act as constraint to predict the influence of internet on shopping behaviour of consumers in the times to come. Furthermore, VanTassel and Weitz (1997) projected internet shopping to be expensive and complex yet, Deighton (1997) predicted Internet to be a key player in disturbing balance between consumers, retailers and manufacturers. However, running an internet store has also emerged as a difficult affair as numbers of complications have been encountered by many online service providers. Moreover, the fall in the sales was so significant that many such retailers had to shut down their business. To quote some of the

American online supermarket failures Webvan, Streamline and Homeruns etc can be named. In Denmark too, some online service providers such as ISO, Favor and ISS had to shut down their businesses (Ramus and Nielsen, 2005). However, till date the trends for online shopping have not gone to any of the extremes making it an open area for discussion.

Online shopping is basically a western concept and is eventually becoming famous in India too. However, difference in demographic profile and age old perceptions in favour of traditional mode of shopping still persist in Indian societies. Hence, the present study proposes to determine the customers' perceptions towards electronic mode of shopping in India.

As far as methodological aspect of the paper is concerned, the paper has been divided into five sections. Whereas Section I introduces the paper, Section II presents the research design of the study. Section III studies the literature on factors affecting customers' perceptions towards online shopping while data analysis has been carried out in section IV. Finally, Section V contains the findings and conclusion of the study.

SECTION II

RESEARCH METHODOLOGY

To determine customers' perceptions towards online mode of shopping, a self-administered questionnaire based upon literature was developed. A total of 22 online shopping assertions were considered to measure aspects relating to online transaction. Respondents were asked to specify, on a five-point scale (1 =Strongly Agree; 5= Strongly Disagree), their response to the question "how much do you agree with the assertions mentioned below while purchasing online?"

Sampling and Data Collection

350 respondents from four major cities of Punjab i.e. "Amritsar", Jalandhar", "Ludhiana" and "Patiala" formed the sample for the study. The respondents were selected through randomised convenience sampling using mall intercept technique. A total of 330 (94.3 per cent) usable responses were considered for the purpose of further analysis. Table I shows that youngest respondents i.e. in the age group of 16-23 years almost formed the majority (around 46 per cent) of the sample. In addition, Whereas 38 per cent respondents had total family income between 1 lakh to 2.5 lakhs, another 25 per cent had income between 2.5 lakhs to 4 lakhs. However, just 5.5 per cent respondents were falling in above 4 lakhs income group. Further, 53 per cent respondents had more than 5 members in their family. As far as the variable Occupation is concerned, majority respondents were students (50.6 per cent) followed by professionals (15.2 per cent), businessmen (14.2 per cent) and salaried persons (13 per cent). For demographic "education", majority respondents (58 per cent) were graduates. Concerning marital status, around 60 per cent of the respondents were single, followed by married (36 per cent).

Table I

Demographic Profile of Respondents

Demographic Variable	Sub-Categorization	No. of Respondents	Percent	Cumulative Percentage
Gender	Male	177	53.6	53.6
	Female	153	46.4	100.0
	Total	330	100.0	
Age (Years)	16-23	151	45.8	45.8
	24-31	80	24.2	70.0
	32-40	49	14.8	84.8
	41-48	35	10.6	95.5
	49 and above	15	4.5	100.0
	Total	330	100.0	
Income (Rs. lakhs)	Below 1	101	30.6	30.6
	1-2.5	127	38.5	69.1
	2.5-4	84	25.5	94.5
	Above 4	18	5.5	100.0
	Total	100	100.0	
Family Size	2 Members	28	8.5	8.5
	3	37	11.2	19.7
	4	92	27.9	47.6
	5 or more	173	52.4	100.0
	Total	330	100.0	
Occupation	Student	167	50.6	50.6
	Businessman	47	14.2	64.8
	Professional	50	15.2	80.0
	Salaried Person	46	13.9	93.9
	Unemployed	20	6.1	100.0
	Total	330	100.0	
Education	Matric	18	5.5	5.5
	Higher Secondary	66	20.0	25.5
	Graduation	174	52.7	78.2
	Post Graduation	72	21.8	100.0
	Total	330	100.0	
Marital Status	Single	199	60.3	60.3
	Married	127	38.5	98.8
	Widow	4	1.2	100.0
	Total	330	100.0	

Statistical Tools Used

In order to determine factors affecting customers' perceptions towards online mode of shopping statistical technique of Factor Analysis using Principal Component Analysis was applied. Furthermore, to prove quantitative and statistical reliability of data, Cronbach Alpha was determined. The study further derived the cross tabulation score of respondents towards the assertions to determine their view point on these assertions. The techniques were applied with the help of Statistical Package for Social Sciences (version 10.0.5).

SECTION III**REVIEW OF LITERATURE**

Online retailing in the present times is emerging as an attractive mode of shopping. Past researches conducted by Srinivasan et al. (2002), Kim and Kim (2004) and Vijaysarathi and Jones (2000) observed “features of web sites” to play important role in affecting customers experience with the retailer while shopping online. The features of web site have been projected to be helpful in communicating and entertaining the customers (Fiore et al., 2005a) which have been found to be positively affecting customers’ desire to re-visit the web site and make purchase (Gehrke and turban, 1999; Mathwick, 2002; Kim et al., 2007). “Layout of virtual store” has also been seen as a key player in deriving customer satisfaction while purchasing online (Spiller and Lohse, 1998; Ward and Lee, 2000; and Goldsmith and Flynn, 2005). Certain other attributes such as “time saving”, “convenience” (Raijas and Tuunainen, 2001; Ramus and Nielsen, 2005; Kunz, 1999; Griffith, 2005), and “availability of information” (Crawford, 2000; Ray, 2001; Vijayasarathy and Jones, 2000) have been posed to be major attractions in online mode of shopping. Although, web site related feature were affecting customers’ attitude towards online stores yet the role of product related features was also found to be dominant (Ward and Lee, 2000; Addis and Holbrook, 2001; and Mittal and Lee, 1989). The “price” of the product charged (Bailey, 1998; Vijaysarathi and Jones, 2000; Bhatnagar et al., 2000; Keeney, 1999; Ramus and Neilsen, 2005) along with “quality of the product” (Korgaonkar et al., 2006; Sinha and Banerjee, 2004; and Smith and Rupp, 2003), “wide range of variety” (Kunz, 1999; Then and DeLong, 1999) and “value for money paid” (Newman and Patel, 2004) emerged as a key factor in affecting consumer behaviour towards buying product from online retail format. However, certain other variables such as “personal information security” (Han and Maclaurin, 2002; Shim et al., 2001; Watchravesringkan and Shim, 2003; Graeff and Harmon, 2002; Miyazaki and Fernandez, 2001; Ramus and Neilsen, 2005; and Park and Jun, 2003) and “payment security” (Mohd Suki et al., 2006; Kwon and Lee, 2003; Shim et al., 2001; Watchravesringkan and Shim, 2003; Cohen, 2000; Yoon, 2000) emerged as major issues of concern for shoppers negatively affecting their buying behaviour through online mode.

Although, the literature on online retailing is clearly depicting a positive picture of virtual shopping, yet there exists economic and cultural gap in India and the western countries where most of the research till date has been carried out. Hence, it becomes imperative to determine Indian customers’ perceptions towards online retailing and the key issues involved in online retailing in India.

SECTION IV**ANALYSIS OF DATA**

Before determining the factors affecting customers’ perceptions towards online mode of shopping, the study determined the reliability of the data by applying statistical technique of Cronbach Alpha coefficient. The initial Cronbach Alpha coefficient for 22 variables was derived to be .5856 (see table I in Annexure I). However, certain variables were found to be negatively correlated and hence were deleted. After deleting six negatively correlated variables, overall Cronbach Alpha coefficient was calculated as .7439 (as shown in table II) which corresponds to suitability of Factor Analysis Technique on the data as the values

above 0.7 have been projected to be “adequate” as far as reliability of data is concerned (Kline, 1998).

Table II
Reliability Analysis - Scale (Alpha)

Variable	Scale mean if item deleted	Scale variance if item deleted	Corrected item total correlation	Alpha if items deleted
Variety	46.6576	52.2866	.4992	.7158
Prices	46.1636	56.1008	.2144	.7432
Comfortable While Shopping	45.7273	53.9862	.3438	.7306
Quality	45.8939	54.3991	.3661	.7286
Same Product	46.1152	51.7739	.4966	.7152
Reliable	45.4273	54.9628	.3668	.7290
Delivery	45.5667	57.3527	.1770	.7450
Personal Information	45.2606	56.2115	.2225	.7420
Payment Security	45.1879	55.5330	.2806	.7364
Traceable	46.3333	56.2411	.2490	.7390
Best Value for Money	45.7636	53.6400	.4239	.7234
Layout	46.4333	56.6414	.1722	.7478
Branded	46.6636	52.2421	.4651	.7184
Enjoyment while Shopping	45.8030	53.5204	.4084	.7245
Buy in Future too	46.3333	51.9372	.5435	.7122
Pick and Delivery	46.7606	55.8604	.2052	.7452

Reliability Coefficients

No. of Cases = 330.0

N of Items = 16

Alpha = .7439

Factor Analysis

Kaiser-Meyer-Olkin (KMO) statistics derived value of .673 (above the suggested value of .5¹) which certified the adequacy of the data for applying statistical technique of Factor Analysis and also the freeness of data from the problem of “multicollinearity” or “singularity”. Furthermore, Bartlett's Test of Sphericity (Bartlett, 1950, 1951) certified the appropriateness of the data as the value derived for the test was found to be significant depicting the correlation among the variables (as shown in table III).

¹ Malhotra, Naresh, “Marketing Research”, published by Pearson Education India, Edition 2008.

Table III
KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.680
Bartlett's Test of Sphericity	Approx. Chi-Square	549.031
	df	78
	Sig.	.000

After checking the reliability of scale along with appropriateness and adequacy of the data, Exploratory Factor Analysis using Principle Component Method was applied. In order to identify the number of factors to be retained in the analysis, approach suggested by Cattell, 1978 has been adopted. The approach retains only those variables which depict Eigen values of 1 or more. Hence, by drawing *Cattell's Scree Plot* an idea for the number of factors persisting in the data was obtained.

Examination of Factor Loadings

By applying Principal Component Method, the study derived five factors affecting customers' perception towards online retail stores in India. The total variance explained by these five factors was 60.874 per cent (see table IV). However, in order to derive individual variables loaded under these factors, rotated component matrix was derived (see table V).

Table IV
Total Variance Explained

Component	Initial Eigen Values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.586	22.411	22.411	3.586	22.411	22.411	2.209	13.805	13.805
2	2.193	13.704	36.115	2.193	13.704	36.115	2.117	13.231	27.037
3	1.590	9.939	46.054	1.590	9.939	46.054	2.071	12.945	39.982
4	1.251	7.821	53.875	1.251	7.821	53.875	1.786	11.160	51.142
5	1.120	6.998	60.874	1.120	6.998	60.874	1.557	9.731	60.874
6	.946	5.914	66.788						
7	.840	5.252	72.040						
8	.747	4.671	76.712						
9	.712	4.452	81.164						
10	.632	3.949	85.113						
11	.556	3.473	88.586						
12	.466	2.915	91.502						

13	.433	2.704	94.205						
14	.371	2.318	96.523						
15	.332	2.075	98.598						
16	.224	1.402	100.000						

Extraction Method: Principal Component Analysis

Table V
Rotated Component Matrix

Variables	Component				
	1	2	3	4	5
Variety	.558	.263	.301	.345	-.115
Comfortable while shopping	.708	.232	-.295	.219	5.063E-03
Quality	.331	.755	-.197	8.379E-02	-.106
Same product	.532	.294	.351	-.181	7.117E-02
Reliable	8.012E-02	.341	3.750E-02	.168	.610
Personal information	.185	.224	.160	-.725	.303
Payment security	-7.195E-02	.637	-4.335E-02	-.392	.432
Best value for money	2.299E-02	.740	.132	-1.641E-02	.196
Branded products variety	.547	1.417E-02	.445	-.123	.176
Enjoyment while shopping	.712	-6.673E-02	.143	-6.534E-02	.188
Buy in future	.237	.448	.568	.171	9.709E-03
Delivery	.138	-1.903E-02	-.147	9.690E-03	.813
Finding product in no time	.203	-2.209E-02	.680	7.415E-03	-.164
Prices	.176	7.971E-02	2.276E-02	.626	.238
Picking and delivery avoidance	-4.722E-02	4.720E-02	.420	.653	.166
Layout attracts	-2.772E-02	-6.122E-02	.695	6.920E-02	-1.557E-02

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a) Rotation converged in 15 iterations.

The summary of the variables loaded under these five factors has been presented in table VII. This table contains the factor number, name along with variance explained, assertions loaded on the factors along with their individual loadings.

Table VI
Summary of Factors

Factor Number	Factor Name (variance explained)	Loading	Assertions Loaded
F1	Customer Convenience (13.805%)	.712	You enjoy more while shopping from online store.
		.708	You feel comfortable while purchasing online.
		.558	You get more variety of local products.
		.547	It provides you widest variety of branded products.
		.532	You get the same product which you wish to buy.
F2	Consumer Delight (13.231%)	.755	You don't feel satisfied with the quality of products bought.
		.740	You get best value for money by purchasing online.
		.637	You feel secured about the payment you make while purchasing online.
F3	Store Layout (12.945%)	.695	Virtual store's layout attracts you to buy from it.
		.680	You are able to find the product in no time.
		.568	You would buy from online stores in future also.
F4	Retailer Support (11.160%)	-.725	You feel secure about your personal information while purchasing online.
		.653	Avoidance of product picking and delivery motivates me to buy online.
		.626	Prices of products are comparatively low.
F5	Retailer Reliability (9.731%)	.813	Product delivery is not an issue with online stores.
		.610	Virtual store is a more reliable source of purchasing.

The findings of these five factors have been discussed hereunder.

Factor One: Customer Convenience

In the present study, five variables were found to be significantly loaded on first factor. These variables were "enjoyment while shopping", "comfortable while purchasing", "variety", "branded product variety" and "same product availability". Hence, the first factor was named as "*Customer Convenience*". Although, the individual loadings of the variables were significant but on analysing the responses with the help of cross tabulation method,

there was observed negative opinion of respondents towards few variables. A negative opinion for the variables “enjoyment while shopping” and “comfort while shopping” was observed in the present study. Basic reason for such negative opinion was “complexities in the web navigation”. The findings are in agreement with Kim et al. (2007) that web site features do affect customers’ attitude towards a particular web site. As far as the product related aspects in the online shopping were concerned, the respondents (68.2 per cent) were found to have positive opinion towards the variables “more variety” and “branded product availability”. This feature of providing variety of local and branded products can help online retailers to capture market in future. However, the negative opinion of respondents for the variable “availability of same product wish to buy”, does pose a challenge to online retailers to understand needs of the customers and make available the products required by them.

Factor 2: Consumer Delight

As far as second factor was concerned, three statements “quality”, “best value for money” and “payment security” were found to be loaded significantly. Hence, this factor was named as “*Consumer Delight*”. However, the findings clearly state disagreement of customers’ (52.7 per cent) towards availability of quality products in online stores, whereas another 23 per cent were neutral towards this assertion. Along with, majority of respondents had negative opinion towards the assertion “best value for money paid” while purchasing online. Also the customers showed their reservations towards the assertion “payment security” as majority of them (76.4 per cent) felt unsecure in making payment online. The findings are in agreement with Korgaonkar et al. (2006); Sinha and Banerjee (2004); Newman and Patel (2004); Mohd Suki et al. (2006); and Kwon and Lee (2003). The literature clearly depicts these three factors to be key determinants in affecting customers’ behaviour towards online buying. Hence, in Indian context, online retailers need to understand the importance of these issues and act accordingly.

Factor 3: Store Layout

Moving on the same lines, three variables i.e. “layout attracts”, “finding product in no time” and “buy in future” were found to be significantly loaded on third factor. Hence, this factor was named as “*store layout*”. More than half of the respondents (55.5 per cent) were in agreement with the assertion that layout of online stores does attract them. On the basis of this response in favour of the assertion, it can be agreed upon that layout of online stores does initially provokes customers to look further for the products. The findings are in agreement with the studies conducted by Kim et al. (2007) and Griffith (2005) which found layout of online retail stores to have significant affect on perceptions of the consumers towards a particular virtual store. However, around 50 per cent respondents disagreed to the assertion of finding product in no time in online stores. Although, the agreement with both the assertions was around 50 per cent, only 48.8 per cent respondents showed their willingness to buy online in future too. However, significant number of respondents (around 28.5 per cent) was not able to decide about this assertion.

Factor 4: Retailer Support

The present study also found three variables “personal information security”, “picking and delivery avoidance” and “prices” to be significantly loaded on fourth factor. As the factor included assertions relating to faith of customers on online retailers, this factor was named as “*retailer support*”. However, around 75 per cent respondents showed their concerns

regarding personal information security with online retailers. Yet, 64.5 per cent agreed that avoidance of picking and delivery of products motivates them to buy online. Whereas, 47 per cent respondents were interested in buying online due to lower price offers. The findings were in agreement with Han and Maclaurin (2002); Shim et al. (2001); Watchravesringkan and Shim (2003) for variable "personal information security". Whereas, for variable "picking and delivery avoidance" and the effect of "prices" on customers behaviour the findings were in agreement with Kurnia and Chen (2003); Raijas and Tuunianen (2001) and Bailey (1998); Vijaysarathi and Jones (2000) and Bhatnagar et al. (2000) respectively.

Factor 5: Retailer Reliability

The present study derived two variables "delivery" and "reliable source of shopping" to be significantly loaded on last factor. Hence, this factor was named as "*retailer reliability*". However, around 63 per cent of the respondents regarded delivery to be one of the major issues with online retailers. The finding was in agreement with the studies conducted by Ramus and Neilsen (2005); Ghert et al. (1996); and Jacob and Klerk (2007) where mismatch in the product ordered and product received was observed to be negatively affecting customers opinion towards virtual stores. Moreover, 71 per cent respondents clearly denied virtual stores to be reliable source of shopping. The respondents were unable to find the product of their choice in virtual stores which caused formation of negative opinion regarding reliability of virtual stores for shopping the desired products. Again the finding was in agreement with the studies conducted by Vijaysarathi and Jones (2000); Suki (2006); and Hirst and Omar (2007) where lesser reliability for shopping from virtual impersonal retail stores was observed above personal retail stores.

SECTION V

FINDINGS AND CONCLUSION

New technology in terms of computer and internet has started making its place among the Indian youth. Although, the use of computer and internet for certain activities like education, surfing and repair of technological gadgets like cell phones etc is very common yet it is too early to expect online trade to develop parallel to western countries. However, use of internet in making purchase of certain items and services like software and getting reservations in hotels and trains etc is widely used in India. Even though Indians are famous for shopping but virtual stores have failed to provide any enthusiasm as shopping online was reported to be dull and uncomfortable. As the study revealed, Indian customers are very conscious about the security of their money and personal information while shopping online. Hence, these virtual stores must develop advanced security portals and assure the safety of customers' money and personal information. Moreover, Indian customers feel personally attached to items belonging to them hence virtual retailers must ensure delivery of the same product bought to persuade them to make the purchase in future too. Although, price has also been a motivator for Indian customers while making purchase yet, compromise with quality of product bought is not appreciated. Hence, quality of the product offered must be taken care of by the virtual stores.

In the end, it can be concluded that online mode of shopping is definitely not one of the most trusted source of shopping yet. However, if issues discussed above are taken care of and assurance on these issues is provided to customers, it can generate a positive wave for

online mode of shopping. Also, in the times to come, most of the Indian customers are expected to become busier than today and they will hardly find any time to go out for shopping. Therefore, to capture the opportunity of tomorrow, online retailers need to work today only. In case these retailers are able to develop customers' confidence in online retailing, it will certainly emerge as a major source of shopping in India too.

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ANNEXURE I

Table I

Reliability Analysis - Scale (Alpha)

Variable	Scale mean if item deleted	Scale variance if item deleted	Corrected item total correlation	Alpha if items deleted
Variety	63.4333	49.6992	.4478	.5380
Prices	62.9394	54.2273	.1179	.5840
Comfortable while shopping	62.5030	52.1839	.2436	.5660
Quality	62.6697	51.8450	.3082	.5581
Return	63.1273	58.1418	-.1097	.6107
Same Product	62.8909	49.1492	.4511	.5352
Reliable	62.2030	52.4906	.2974	.5610
Delivery	62.3424	53.6787	.1919	.5736
Personal Information	62.0364	52.4242	.2458	.5660
Payment Security	61.9636	52.1628	.2780	.5619
Time Consuming	62.6970	58.0599	-.1109	.6177
Traceable	63.1091	53.6051	.1935	.5734
Information	62.7333	57.0594	-.0381	.6017
Best value for money	62.5394	51.6717	.3245	.5561
More prices	62.9273	56.6938	-.0220	.6015
Customer Satisfaction	63.1727	61.2497	-.2911	.6358
Layout	63.2091	52.5549	.2110	.5707
Branded	63.4394	49.4872	.4278	.5388
Enjoyment while Shopping	62.5788	50.3296	.3977	.5449
Employees Help	63.6576	55.4964	.0547	.5916
Buy in Future too	63.1091	49.2647	.4975	.5322
Pick and Delivery	63.5364	53.3193	.1531	.5795

Reliability Coefficients

N of Cases = 330.0

N of Items = 22

Alpha = .5856