

India's Service Sector: Emerging Perspectives

Kawal Gill and K.V. Brahm Murthy

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Suite LP247W, Lower Ground Floor
145-177 St. John Street, London
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E-mail : athenaacademic@gmail.com
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A Study of Indian Consumer Perception & Behaviour Towards Mobile 'App Only' Model and Online Retailing

Vikas Kumar Tyagi

Sarvesh Kumar

INTRODUCTION

E-commerce is the process of purchasing, selling or swapping products, services, or information via computer or mobile devices (Turhan & King, 2011). M-commerce deals with business activities conducted over a wireless telecommunication network or from mobile devices. E-mailing is a subset of e-commerce, which covers all retailing aspects conducted via the Internet.

In this period of Multi-channel retail sales, it is important to find out that which channel is least complex, least costly and most satisfying. In this sense, Mobile commerce is the real 24-7 service as consumers stay maximum time online and connected with their mobile phones. Mobile phones with internet connectivity which was a luxury some time back has become most important need these days, helping users in surfing social networking sites, reading news, managing every day tasks, do online shopping etc. In near future buying online through PC will become a traditional or old way of shopping as according to PricewaterhouseCoopers (2016), the percentage of online shoppers that buy products using a mobile phone in India has already crossed 69%. Number of mobile devices are going to surpass the world population soon (McLaughlin, 2013).

Mobile internet usage is basically distributed into two: browsing the mobile web and using mobile applications. Many kinds of services can be provided or used equally well via either APP or mobile browser; however, few are available exclusively via one or the other. Media companies and marketers face some confusion regarding whether they should focus their strategies primarily on app or mobile web. At most naive level, many research firms report that mobile internet usage inclines very greatly towards mobile applications, and as a view strategy that APPs have completely "won," and that mobile web is of no use. This paper will try to analyze the issue of online shopping through mobile phones.

Mostly all the online retail companies have come up with their Mobile Applications for consumers. Including the Mynta's shift to 'APP only' model during mid-2015, Mynta had believed that in last year (i.e. 2014), more than 90% of traffic & 70% sales were through mobile Application, although later projecting 10% drop in sales after a month after the change. This had to be followed by its holding company Flipkart (which later got postponed due to several reasons and later came up with Flipkart Lite). Flipkart who's offering are wider and extensive, believes that 70% traffic is through mobile APPs only. Snapdeal now mobile transactions climbed from 30 percent in 2013 to 50% in 2014. The company is now aiming at a 75% transaction rate from mobile, all these statistics influenced companies to strengthen their APP model. (Jain, 2015).

Going over mobile 'APPs only' model may help companies in streamlining their spending on technology by maintaining the single platform. It may offer many personalized services to the shopper as it is true that a mobile is most personal device with higher engagement than a desktop or laptop, and a user always stay online on it. It knows a lot more about you than your PC, your location, social circle & preferences. In an APP you can isolate your behavior (Krishnamurthy, 2015). Moreover, SMS and push notifications have a higher response from customers compared to emails. Moreover, Indians are more connected to the internet through phone, than other mediums may be because mobiles are more accessible and affordable.

As every coin has two sides, this model will have too. As the percentage of consumers using other mediums is not zero hence the 'APP only' model will make companies lose 25% of valuable customers in Flipkart and 10% in Mynta. And Mynta's loss of 10% can be much higher in Flipkart as its offerings are wider and extensive, with many expensive products in the product line. Also, 70% of Facebook's revenue comes from mobile, but still they aren't shutting the website, even Google which acquired Android, are not going to shut down the website.

This paper will study the consumer's perspective about the issue, how they perceive and how do they behave towards this kind of business model. Although lots of research has been done on the topic of online shopping, mobile commerce, mobile APPs etc, no wide study has been ever done on 'APP only' model as it is quite new to the business. This paper will help e-retail companies in better allocation of their resources and attention, for creating satisfied customers and their loyalty in return.

LITERATURE REVIEW

Current Status of E-commerce & E-tailing in India

According to IAMAI and IMHB E-commerce industry in India has crossed \$16 Billion & increasing at a CAGR of 34%. E-tailing market has crossed \$1.5 Billion and expected to cross \$22 Billion way before 2020 (IAMAI, 2014). The average annual spending of Indians on online purchases is expected to rise to \$100

67 percent to Rs 10,000 in the year 2015 from Rs. 6,000 in the year 2014 & orders per month are projected to increase from 50 Lakh in 2013 to 1.2 crore by 2016 founded by (Business Standard, 2014) & (PricewaterhouseCoopers, 2015) respectively. Asia-Pacific is the biggest e-commerce region in the world with sales of around 567 billion USD, in that, India has sales of only 3.3% of that of China (PricewaterhouseCoopers, 2015). According to IAMAI & IMRB (2015), Travel industry comprises almost 61% of the total e-Commerce market and e-Tailing of about 29% of the e-Commerce market share in India, growing at a CAGR of around 56% over 2009-2015.

Current Status of Internet and Mobile Users in India

India according to International Telecommunication Union (Sanoa, 2014) by having more than 300 Million internet users, has reached second in the world just after China by surpassing the USA. It has low penetration of internet users but high growth rate, showing the high potential for growth in future. Mobile phones are undoubtedly the most omnipresent modern day technology; people having mobile phones are more than the ones having a bank account, electricity or even clean water in India. Nielsen (2014) found Mobile phone usage popularity is higher in Asia-Pacific (52%) than most of the developed European and American countries. In emerging markets, the mobile phone is every so often the first access device to the Internet. As per TRAI (2015) Out of 987.30 million Indian telephone users, 969.58 million are mobile phone users; out of which 185 million are using internet services on their mobile phones (and for most of them, it's the only source of surfing the internet). (Eriasson, 2012) Indians have more of an emotional relationship with their smart phone and relate to it like a family member or a close associate and APPs have become an emotionally important and integral part of people's lives. 85% respondents considered mobile devices as a central part of everyday life when surveyed by Salesforce (2014). According to PricewaterhouseCoopers (2016), usage of tablets and mobile phones for shopping has grown by more than 40% from last year. According to IAMAI & IMRB (2015) reasons for such a high growth can be low-priced smartphones; easy internet access everywhere, even in the rural areas; and the rise of the middle-class people.

Demographic Details of Users of Online Retail

Bellman, Louise & Johnson, (1999) found that internet users are comparatively younger, more educated, richer, although the gaps are gradually narrowing. Demographic plays an important role in *when* and *where* people use the Internet, however once a person is using internet, demographics do not seem to play a very important factor in affecting buying decisions or shopping behavior. According to Mobile Marketing Association (2013), more than half of all mobile internet users in India belong to the 18-24 year's age group. Li, Kuo & Russell (1999) found that customers do online shopping more often because it saves time and is convenient. According to IAB (2014), women spend significantly more time using mobile apps than the web. Hurstmedia (2012) have found in their studies that

women research more before purchasing online than men, females use more of laptop and mobiles than males whereas males use more desktops than females, females consider online shopping convenient and males consider it efficient. But studies done by several other researchers found that there is no significant difference between male and female in perception and behavior towards mobile apps and m-shopping behavior.

Motivating and Demotivating Factors Governing Online Shopping

Online shopping has increased at a fast pace in recent past. Various forces that motivates more of online shopping mentioned in literature (Nielsen, 2014); PricewaterhouseCoopers, 2015; Burst media, 2012; Joshi & Upadhyay, 2014; He & Bach, 2014) are low operation costs online and hence providing better prices, higher discounts online, much wider product range, variety and large number of brands can be available at online store; improved privacy & security, increased internet reach, convenience while shopping is lives pressed for time, dozens of retailers to choose from, busy lifestyles, urban traffic congestion and lack of time for offline shopping, promotes more of online shopping; consumers prefer shopping online to avoid the stress of waiting on large lines in stores; it's easier for the retailer to communicate with customers online; pull effect applies in online shopping - customers can purchase even before manufacturing leading to over customization, and less wastage; advertising for a store on the internet is cheaper than outdoor advertising; online shopping store is easier to access at any time at any place. Several other forces which demotivate online shopping over offline shopping as per literature (PricewaterhouseCoopers, 2015; Goswami & Mishra, 2011; He & Bach, 2014) are consumers worried about their privacy online; nature of product quality; cannot negotiate online; not sure of security of transactions; credit card misuse; need to touch and feel the product; have to wait for delivery, lack of professional advice in online store which customers get in a retail store; cannot use cash in online stores, local stores can provide good pre-sales service because they can talk with customers face to face, online stores often cannot provide a good pre-sales service; local stores have the physical stores, customers considers them more reliable.

M-commerce through APPs

Mobile web has the highest reach but apps have the highest engagement (Ad 2013), henceforth shopping through apps is growing at a very fast pace, many companies have also started moving towards "APP only" model. According to ComScore (2014), 80% used mobile apps for online shopping. The global mobile APP market has expected to cross \$150 billion by 2015 (Ghosek, Han, 2014).

Mobile APPs are used more than other mediums for online sales because consumers find it more convenient, easy to use, enjoyable, quick speed of access. (Kim, Joo & Park, 2009) Salesforce, 2014; PricewaterhouseCoopers, 2013; consumers find APPs interface better, saves time and its ability to work offline also attracts consumers (IAB, 2014). Moreover, in India laptop and desktop are

used by multiple members of the family hence personalization and customization can be higher on mobile phones. In contradiction to that, according to few other studies (basically done globally or in the US, not particularly in India), consumers still liked to use mobile browsers or other mediums over mobile APPs (Nielsen, 2013; Salesforce, 2014; PricewaterhouseCoopers, 2015; Mobile Marketing Association, 2013). Reasons which make mobile APPs less attractive are interface is small; absence of smartphone or data plan; slow internet connectivity, cumbersome downloading process (Agarwal & Bhatnagar, 2015; PricewaterhouseCoopers, 2015); annoying in-APP advertisement (Ghose & Han, 2014); language barriers; payment problems; complexity of the mobile application; ROP (research online and purchase offline tendency of Indians) (Agarwal & Bhatnagar, 2015); APPs consumes lot of space and makes the phone slower (Ericsson, 2012, IAB 2014). There can be few features added which can make APPs more useful like, they should be user-friendly, offering additional support (Deibert & Rothlauf, 2006); to add convenience & to avoid faking frauds, features like barcode scanning & purchase should be added, should include features like offers & discounts to attract customers (Ghose & Han, 2014). Locally developed applications are much more likely to address external apprehensions such as digital literacy, affordability, language barriers etc.

There can be various factors leading to risen shopping through mobile phones in India, like an increase in a number of 3G subscribers at a CAGR of 190% (PricewaterhouseCoopers, 2015). 69% of online shopping (11% of e-commerce) in India is through mobile phone whereas global percentage is just 43% (PricewaterhouseCoopers, 2015; Business Standard, 2014) India is the country where consumers receive the least number of mobile ads on their phones (Nielsen, 2014).

RESEARCH OBJECTIVES AND HYPOTHESIS

- To find consumer's most preferred medium for surfing the internet and buying online: expensive and inexpensive products.
- To find the perception of consumers towards online shopping APPs.
- To find out different factors influencing online buying behavior.
- To find the difference between males & females for online buying perception and behavior.

Based upon the above objective and literature review the following hypotheses are formalized:

- H01: Significant differences do not exist between male and female for their preference of medium to surf internet.
- H02: Significant differences do not exist between male and female for their preference of medium for purchasing expensive products.
- H03: Significant differences do not exist between male and female for their preference of medium for purchasing inexpensive products.

RESEARCH DESIGN AND METHODOLOGY

This study was spread over a period of two months, i.e. July-Aug. 2015 i.e. non-festive season in India.

Secondary Data was collected through various magazines, journals, research articles etc. Primary data was collected through survey method, 100, twenty-one item questionnaires were sent through email, google docs format etc.; out of which researcher received 128 responses with 124 questionnaires fully filled, showing 77.5% response rate, which is more than 50% as mentioned by (Richardson, 2005) regarded as an acceptable response rate in social research surveys. Before the final study, a pilot study was also done which was meant to validate the scale on the ground of clarity, language of the questionnaire and the validity of the scale. Thirty respondents were selected for the pilot study and the feedback obtained helped in improving the questionnaire in terms of language and validity.

The entire group, to which the researcher wished to generalize the study findings, was the whole population of India. Due to the time, constraints convenience sampling was done on youth (i.e. 15-34 years of age, of Delhi NCR. The analysis was done using a measure of central tendency and Hypotheses were tested using Chi-Square Test to check goodness of fit (Preacher, 2001).

FINDING & ANALYSES

This research was basically done in Delhi NCR and neighboring regions in which male-female ratio is taken for the survey was 80 male vs 44 female respondents totaling to 124. The result shows that on an average respondents visit online websites or APP per week for 20 times and buy only once or twice in a month (most of them purchase only on special occasions like Diwali, New Year etc.)

Findings of the survey were: 66% of the respondents believe APPs usage is coded in Android OS followed by Apple iOS chosen by 19%. Generally respondents liked Flipkart(78%), Amazon(63%), Snapdeal(49%) most but few also mentioned about fashionista, Foodpanda etc. which names even start companies are getting success, hence it is the right time for the companies to enter into the sector as later competition will become very fierce, and it will become difficult for new firm to enter. Mynt is still liked by 11% of respondents, and after adopting "APP only model. A longitudinal study in future can help in making a better understanding of consumer perceptions.

About 70% respondents feel they generally surf the internet through android, followed by 19% voted for Laptop, 10% of the respondents think that using a mobile is lesser than desktop laptop. 82% respondents believe APPs will strengthen the brand connection with the online retailing companies. They also feel the greater scope of mobile APPs over computer websites. Similar about with them, for ease of usage of the device, but it still does not suggest that a "APP only" model will be appropriate, as still there is a percentage of respondents who are still sceptical and positive about other devices than mobile phones.

Most sold category of products through mobile shopping apps were...

(59%), books and media (57%), clothing and accessories (48%), electronics (46%). The research found that consumers buy less expensive products more through Mobile APPs, for expensive products, they still prefer other mediums especially traditional retail.

Respondents consider shopping through shopping APPs a more personal/private/intimate & safer affair (24%); convenient (80%). Discounts also pull new customers to use the mobile shopping APPs (50%). Respondents believe it gives immediate experience (14%); saves time (64%) and can also work on slower networks or offline (13%).

On the contrary 54% respondents told they prefer purchasing online through Laptop/Desktop followed by 44% who liked buying online through Mobile APPs and only 2% preferred purchasing through Mobile Browser. 60% respondents voted Laptop/desktop website as having best interface for online shopping whereas 38% believe Mobile APPs have a better interface and only 2% told that they like interface of Mobile website. Henceforth taking the decision of going APPs only model is not advisable if we go by these responses of the respondents. 88% of the respondents believe that their mobiles are compatible & supportive to e-shopping APPs, means they are using smartphones, which is a good percentage but again in 'APP only' model 12% of consumers may remain untapped. 71% of respondents still prefer checking a product on the computer before making an actual purchase through mobile APP, to take better view & feel of the product.

There were several demotivating factors also for online shopping through mobile APPs as respondents believed mobile screen to be too small (56%), find it difficult to compare prices between different APPs (49%); unavailability of smartphones (11%), lack of internet plan (18%), APPs making mobile slower (40%) and unavailability of features of sharing URL with friends (7%).

In Table 4.1 it is shown that for low involvement/less expensive products, consumers found Mobiles APPs to be the most preferred medium but for buying high involvement/very expensive products 2/3 of the consumers preferred traditional retail store only, followed by computer website; that means for the retailers with higher assortment of products including expensive products 'APP only' model could become a big failure.

Table 4.1: Preferred medium of respondents while buying different kinds of products

	Preference for buying low involvement/ less expensive products			Preference for buying high involvement/ very expensive products		
	Total	Male	Female	Total	Male	Female
Mobile APPs	43%	30	23	15%	8	12
Computer Website	28%	28	9	19%	21	3
Traditional retail store	29%	24	12	66%	53	28

In Table 4.2, Null hypothesis P VALUE is rejected ($\alpha = .05$, $df = 2$, Pearson Chi-Square value 13.184) as $P < \alpha$ there is significant difference between male and female on the preference of buying high involvement more expensive products. Females preferred mobile APPs over computer website whereas males preferred computer website over mobile APP (although in both the cases their first preference was traditional retail), *henceforth we reject the null hypothesis H02 by saying that significant differences do exist between male and female for their preference of medium for purchasing expensive products.*

Table 4.2: Chi-Square Tests - sex* buying more expensive products

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.184 ^a	2	.001
Likelihood Ratio	13.750	2	.001
Linear-by-Linear Association	2.109	1	.148
N of Valid Cases	124		

In Table 4.3, Null hypothesis P VALUE is not rejected ($\alpha = .05$, $df = 2$, Pearson Chi-Square value 2.981) as $P > \alpha$, there is no significant difference between male and female on the preference of buying low involvement less expensive products, *henceforth we fail to reject the null hypothesis H03 by saying significant differences do not exist between male and female for their preference of medium for purchasing inexpensive products.*

Table 4.3: Chi-Square Tests - sex* buying less expensive products

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.981 ^a	2	.225
Likelihood Ratio	3.018	2	.221
Linear-by-Linear Association	1.234	1	.267
N of Valid Cases	124		

In Table 4.4, Null hypothesis P VALUE is rejected ($\alpha = .05$, $df = 1$, Pearson Chi-Square value 11.277) as $P < \alpha$ there is a significant difference between male and female on the basis of preference of medium. Females preferred mobile phones more than the males who preferred a laptop. *Henceforth we reject the null hypothesis H01 by saying significant differences do not exist between male and female for their preference of medium to surf internet.*

Table 4.4: Chi-Square Tests: Sex* Preference for medium

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.277 ^a	1	.001
Likelihood Ratio	11.505	1	.001
N of Valid Cases	124		

Other findings were like 83% of respondents believed that they would use an APP to compare prices/features within different APPs. Due to low internet on the mobile device, 73% of respondents keep deleting APPs and install them

when needed, henceforth for better usage that too for longer run APP providers should make them less heavy. Only 32% of the respondents don't consider APP downloading process as annoying rest considers it to be a tedious task. All the results show that neither companies nor customers are yet ready for 'APP ONLY' Model.

CONCLUSION AND POLICY IMPLICATIONS

The major problem found with selling through mobile APPs was that consumers don't prefer buying costly or high involvement products through this medium; henceforth APPs should be modified well, so that risk is reduced and consumers feel safer to buy expensive products, as well, online through APPs. Females use more of mobile shopping APPs for all the kind of products than males, hence strategies should be formed to gain the advantage if the companies want to engage in APP only models. A future qualitative study on the same concern will help in better understanding.

Another major problem with shopping through APPs is that there is no feature for comparing prices between APPs, like that of online websites and sharing information, like URL, with friends and taking their feedback is also difficult, which can be solved by connecting online shopping APPs with social networking sites, as it increases brand awareness, preference, loyalty and it also makes the two-way interaction possible, make consumer's feel more engaged, and arranging for APPs which compares prices within different APPs. For the problem of lack of data plan, net neutrality may help. And as per interacting with customers, they wish more of offline features attached with the APPs for best engagement, and it can be the most important USP of the medium, which others don't have.

Other major features which when added to APPs and online that can solve several problems are APPs should be small in size, with interface compatible with smaller screen, with easy downloading and usability; professional advises and comments can be added to subside the drawback of absence of professional advice in online sales which is present in retail; taking the help of third-party quality testing and payment agencies can also help to reduce risks and increase confidence of the customers; online stores need to strengthen the control of individual personal information, for which they can take help of online security agencies; features like virtual dressing rooms, loyalty points etc. should be added to make mobile APPs more attractive.

More promotional activities and special offers should be arranged in the period of festivals, as most of the people prefer buying at that time only, but overuse in the period, tends to crash the sites or force some services failure, henceforth near such days like Chinese single's day should be initiated and promoted to dilute the crowd from other more traffic days like Diwali, New Year etc. Additional infrastructure should be arranged on such occasions to cater the crowd without inconvenience. To reduce operations costs mobile websites should be stopped as generally consumers are not using them. Discounts and free home delivery etc. are also few of the features which attract new consumers, hence it can be used, but in a longer run, it will not generate profits or sustainability.

People still prefer traditional retail and computer websites to buy expensive products and also they like to prefer checking a product on the computer before making an actual purchase through mobile APP, henceforth going only APP model can be a bad decision for the companies. If the businesses have resources they should improve the quality of APPs by investing more, to improve the customer satisfaction but should make sure the website is optimized and exists as all the results of this paper show that neither companies nor customers are yet ready for 'APP ONLY' Model. The results were supported by the incidents, Myntra re-launched its desktop website on 1, June 2016 (The Hindu, 2016) and Flipkart dropped its plan to go APP only. (Mishra & Pillai, 2016)

Lack of prior research on this topic, lack of reliable data limited the scope of this study, as Mobile retailing through "only APP" is still in its trial phase. A more extensive longitudinal study is suggested in future.

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