AN EMPIRICAL STUDY OF INDIAN DIGITAL CONSUMER INDUSTRY AND EMPHASIS ON CASH ON DELIVERY SYSTEM IN INDIA

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ABSTRACT

In the era of globalization, companies are using the Internet technologies to reach out to valued customers and to provide a point of contact 24 hours a day, 7 days a week. E-commerce and e-marketing are the two important terms in the new Internet-based business domain. In India online retailing is growing at very fast rate, expected to be at Rs.7000 crores by 2015. Many new competitors are emerging every day. All of them are trying to be unique and different from each other. Importance is that all leading sites are providing Cash on Delivery option for consumers so that they can build trust and sense of security among the existing and potential consumers. In this paper, the focus is upon to find out prominent reasons why cash on delivery system is important for online retailing in India in the context of consumers and what online retailers are doing to digest its sufferings and make it more efficient. **An empirical study with the help of factor analysis is carried out** in order to understand why the online industry is not so likely happy to provide COD because of transaction failure rate of around 45%, but still they are providing COD, and thus positive & pain points are analyzed from both business and consumer end. Expected outcomes will be in favor of development and enhancement of industry to reach almost five times from its current size to much more; also E-tailing is expected to grow around 80% during the current year and would be one of the key pillars of growth. Online shopping consumers in India wants to have wide range of payment options but they have a fear of fraud on internet, because internet in India is still not that much developed as it is in other west nations at Present. That is the main reason why India consumers go for cash on delivery system. That is a matter of great worry for the owners of the websites because of the fact that cash on delivery system is not liked at all by them, because of rate of refusing by Indian consumers. Until the internet payment option won't be of zero defect in India may be in near future, COD will be the only option for both consumers and owners.

KEYWORDS: Cash on Delivery (COD), E-Commerce, Retailing

INTRODUCTION

There are several attractive attributes of Internet to not only e-customers but also companies on time and money saving, communicate, convenience, easy accessibility, selection from a wide range of alternatives, and the availability of information for making decisions and all marketing activities can be performed via the Internet efficiently. In the era of globalization, companies are using the Internet technologies to reach out to valued customers and to provide a point of contact 24 hours a day, 7 days a week. E-commerce and e-marketing are the two important terms in the new Internet-based business domain. E-commerce can be defined as a way of conducting business by companies and customers performing electronic transactions through the Internet. E-marketing, (also known as Internet Marketing, Web Marketing, and Online Marketing etc.) can be defined as the promotion of products or services through the Internet whereas; e-tailing can be defined as selling products and services by using the Internet. Wang (2002) has provided a broad definition of e-tailing by

defining it as the selling of goods and services to the consumer market via the internet. According to Turban et al. (2006), e-tailing is defined as retailing conducted online, over the internet.

In general, the activities of e-tailing encompass three main activities. They are: (i) a product search facility (often referred as a product evaluation or information gathering facility), (ii) an on-line purchase function and (iii) a product delivery capability (Kolesar and Galbraith, 2000). Like general marketing activities of an organization, e-tailors have also stick to the same 4P"s of marketing activities. They are: Product, Price, Promotion and Place. With regard to the right products, e-stores can offer a larger spectrum of product offering like traditional retailers in categories ranging from electronics to shoes. E-store is the Internet version of stores that set up electronic storefronts on the Internet. It provides all kinds of products and renders service to the e-customer at the click of a mouse button and makes money by selling products directly to e-customers.

When it comes to the right price, e-stores can be operated with low profit margin because of the lower cost and higher sales volume. As for the right promotion, e-stores have unlimited direct marketing, advertising and selling opportunities. Finally, with regard to the right place; the location of e-stores is not important in the Internet and e-customer can connect and purchase products and services from the Internet at any time and place. According to Lim and Dubinsky (2004), e-store is defined as a commercial web site on which e-customers can shop and make purchases. According to Rao (1999), e-commerce offers increased market activity for retailers in the form of growing market access and information and decreased operating and procurement costs.

The consumers can gain better prices due to the competition and also can enrich their knowledge on goods and services. According to a survey conducted by Internet and Mobile Association of India (IAMAI) and Indian Market Research Bureau (IMRB), the e-commerce market in India has garnered Rs. 9210 crore in 2007-08, whereas e-tailing market was only about Rs. 1150 crore). In general, e-tailing industry, from a business perspective offers an opportunity to cater to consumers across geographies, no operational timings, unlimited shelf space – and all this with miniscule quantity of infrastructure. For a country like India, the growth in the e-tailing market is driven by the need to save time by urban India. Besides with over 2.5 billion internet users, access to internet has also played an important role in growing the markets. Consumers" decision-making process has considerably changed with the introduction of the Internet as an alternative channel for shopping.

The new wave of consumerism coupled with increasing urbanization and burgeoning middle class with paradigm shifts in their demographic and psychographic dynamics have driven consumers frequently to use retail websites to search for product information and/or make a purchase of products. In India, the shift from physical stores to e-store takes place due to the in-adequacy of time of consumers and the relatively high disposable incomes as well as due to a high need for labor-saving goods and services (Gehrt, Yale and Lawson 1996). According to a study, "About 44 percent students use Internet in India and overall 72% of young people access Internet on regular basis. Due to the vast usage of Internet, the buying patterns have been changed. It has changed the way goods are purchased and sold, resulting to the exponential growth in the number of online shoppers. However, a lot of differences concerning online buying have been discovered due to the various consumers' characteristics and the types of provided products and services.

Attitude toward online shopping and goal to shop online are not only affected by ease of use, usefulness, and enjoyment, but also by other factors like consumer individuality, situational factors, product distinctiveness, previous online shopping understanding and faith in online shopping. Therefore, understanding who are the ones consuming and

why they choose to use or keep away from the Internet as a distribution channel, is a critical matter for both e-marketing managers and consumer thinkers.

There are lots of companies which are providing the platform to consumers to buy the products through online. Online consumers tend to be better educated. Higher computer literacy makes internet shopping smarter. But the most critical aspect of online shopping in India is people just prefer COD, because of the lack of trust on Indian internet system. Awareness about the internet is very important. Companies are trying to invent new payment options but still Indian consumers want just COD, the reasons may be many, but most of the online retailers just hate this system. The reason why retailers don't like COD is very simple, it's the rejection rate! The expense could be as high as Rs 100 if there is rejection or if multiple trips are needed to deliver the order. And then there is the risk of fraud by cash collection partners, which typically have high employee churn rates. On the other hand, in an online payment model, around 1-2% of the transaction value is charged as service fee by the online payment partner. That means, unless the transaction value is fairly high, cash on delivery eats into retailers' margins. Furthermore, cash on delivery blocks working capital that could be better used for growth. That means only those players that can afford the cash burn will likely survive in the medium term.

According to RBI-AC Nielsen 2011 report, India remains a cash-driven economy with over 95 percent of retail transactions still carried out through cash. Across categories, e-commerce players say between 40-60 percent of their overall transactions comes through cash-on-delivery (COD). And that's what red Bus in is cashing on. It has started a cash-on-delivery model for customers who despise online transactions. To place an order, the customer has to call the company's call-center the request for cash-on-delivery is automatically forwarded to a red Bus in executive who happens to be present in the same area as the customer. The executive then goes to the customer's house--within an hour of the request—and books a ticket on a Samsung Galaxy Y. He then puts down the details on a pre-printed ticket format and hands it over to the customer. "Our customers wanted bus tickets to be delivered the same day. On being unable to do so, the probability of ticket cancellations rose," says Shankar Prasad, COO, and red Bus in This hurt the company as it was being penalized by bus operators for the number of cancellations. "The strategy was to deliver the tickets faster and we have achieved that," says Prasad. At present, the service is only available in Bangalore. Red Bus in currently has 20 executives in various parts of Bangalore. The company says it plans to popularize the service in Ahmedabad, Chennai, Coimbatore, Delhi, Hyderabad, Mumbai, Pune and Vizag.

Like red Bus in, other e-commerce companies—such as Flipkart, Myntra, Timtara, and Inkfruit to name a few—have also taken the COD route. All these websites book orders online and set an expected time of the delivery of their products. By doing this, they keep the customers in the loop sending them dispatch related notifications. This ensures a level of confidence between the buyer and the selling company.

Literature Review

The transition from non-digital products to digital products has changed both the attitudes and the behavior of consumers. For instance, consumers have become more resistant to traditional forms of advertising, whereas alternative strategies, such as viral marketing, have gained ground (Leskovec et al. 2007). Huang (2005) has studied consumer behavior in the context of music file sharing. He noted that a new consumer subculture has emerged, which questions certain motivations and principles of traditional utilitarian behavior. The production and consumption of digital content, a great proportion of which are hedonic and experience goods, are in many ways intertwined processes, which may require reconsidering the notion of a "pure" consumer. Consumer ethics is a good example of the areas affected by the transition

from traditional products to digital products. What is legal and what is illegal has become fuzzier to many consumers because illegal digital content is easy to find on the Internet, and many users both use and produce digital content. P2P networks and file sharing have provided consumers a convenient access to their favorite content, but at the same time, they have caused the severe problem of digital piracy (Cronan & Al-Rafee 2007).

In general, there seems to be quite a low level of guilt toward digital piracy (Chiang & Assane 2007). Soopramanien, Fildes and Robertson (2007) have found that consumers' willingness to shop online depends on the product in question. When consumers want to physically inspect the product before purchasing it, traditional purchasing channels are preferred. However, in the case of digital products, such as music and videos, also online purchasing channels are potential alternatives. In addition, Burkart (2008) suggests that in the case of music, consumers should be divided into two groups: ordinary music listeners and music fanatics. The latter group may still have good reasons for owning the physical products. Since the Internet has become a potential alternative for consumers to acquire products and services, it would be interesting to know what is the actual shopping. In a study by Chiang and Assane (2007), the main motivators for file sharing were costs, time and the access to content that was hard to find otherwise.

In another study by Ahuja, Gupta and Raman (2003), convenience, time saving and better prices were found to be the most important motivators while security and privacy concerns seemed to be the biggest barriers. The barriers should be taken seriously since perceived risks play an important part in consumers' decision making and behavior, and consumers also tend to perceive higher levels of risk in online shopping compared to traditional shopping (Kunze & Mai 2007).In the article on Cash on Delivery of Online Shopping "Cash on delivery defines the e-commerce model; it locks up working capital and increases your risk exposure. No merchant likes it." Cash on delivery was meant to create confidence among Indian consumers to buy online.

The expectation was that eventually consumers would start paying online to buy things. But analysts say that it is leading to significant cash burn, besides causing delays in booking revenue (**Akhilesh Tuteja- executive director at audit and advisory firm KPMG**) In the report by **Nielson (2010)** developed Western markets, nearly 80% of online transactions are paid for by credit or debit cards, net banking and alternative online payment channels such as PayPal, Only about 15% of deals were settled by cash on delivery. In India, on the other hand, cash on delivery is the payment method for up to 8 in 10 transactions. "Cash on delivery is the most inconvenient payment option. It allows customers too much time to change their mind." It realized in about a year that cash on delivery was "painful". Rejection rates are at about 45%, partly because there is no upfront cash commitment, most online retailers won't admit it, but industry insiders say those who depend heavily on cash on delivery will inevitably have their gross margins in negative territory, meaning the money they make will not even be enough to cover costs (**K Vaitheeswaran- indiaplaza.com).** Online lifestyle retailers such as Myntra.com and Fashion and You say that at least 60% of their transactions rely on cash on delivery. Flipkart.com, one of India's most prominent online retailers, declined to comment for this story. Typically, online retailers incur an additional expense of Rs 35-65 for every transaction involving cash on delivery.

In the article by **Mukesh Bansal (myntra.com),** the cost incurred by his firm is lower than his profit margin and hence he is able to make it work "We do not want to incentivize paying online because we believe that cash is a big part of the Indian economy and the consumer mindset, and so we are working towards making cash on delivery more efficient. In the article by **Dhiraj Kacker (canvera.com), "**Why I don't believe in COD: Payments systems (or lack of them) are a very big problem for India e-commerce and as much as COD is being touted as the panacea to get over the hurdles of reach

and consumer trust, I am just not able to buy the story. To me it seems like optimizations to COD are like trying to make the horse run faster while what we need is an automobile (sorry Henry Ford!). Stretching the analogy, we not only need the automobile, we also need the support infrastructure of petrol bunks, repair shops, credit agencies etc.

The equivalent of the automobiles in payments is well penetrated and reliable electronic payment systems, which in turn require good credit rating agencies, trust worthy law enforcement etc. A very tall order to achieve in a few years when there is generally low trust, low penetration and insipid growth if any (credit card penetration is stuck at 20M for last few years) of electronic payment systems. I am firmly in the camp of people who believe that the e-commerce bubble is going to burst soon and while I think there are many fundamental reasons why this will happen, *if you forced me to pick only one I would pick lack of electronic payment systems in India.*

At present customers are more likely to continue shopping online when they have a greater experience of online shopping. It is also found that young adults have a more positive attitude towards online buying **(Delone and Reif, 2004)** In the article by **Lavie and Tractinsky, 2004,** "They have expressed the expressive aesthetics of web-sites that convey a sense of creativity and uniqueness. This type of aesthetics is likely to serve an important role when shopping for specialty goods. The expressive design is relevant to specialty goods because of their unique characteristics that emphasized the shopping experience.

Research Methodology

The research paper is analyzed both on qualitative and quantitative data analysis. The secondary data is collected from the authenticated source of Bloomberg, research paper. Primary data is collected from1 25 online portals users and also an experiential survey is done by in-depth interview of the online companies top management people. Factor analysis was conducted so as to analyze the result using 5 point scale (5 = Strongly Agree, 1 = Strongly Disagree). Factor analysis was used to understand the impact on why consumers of India want to have cash on delivery system on Online Shopping.

Analysis

For many of us, the Internet is now an indispensable part of our lives and we hardly even notice the touch point's ant milestones in the evolution of the digital consumer industry in India. Till last year, however, the Indian Internet story was limited to virtual goods and services tickets, classifieds and ringtones - physical retail had been stubbornly slow to take off. Issues around connectivity, consumer trust, supply chain capabilities and payment solutions were generally cited as insurmountable dampeners.

India: A Country Going Digital

- 80 million Internet users

- 10 million 3G connections within 6 months of launch, almost equal to the base of

- wire line broadband connections

- The 2nd largest user base for Google+ and Orkut in the world

- 28% of travel gets booked online; 117 million transactions on IRCTC alone

- 47% of the classifieds business is online

- 7% of bank users in India access their accounts online

- 25% of IT returns were filed online in 2010-11

- Close to 50% of music revenues in India comes from mobile downloads

Over the last few months, e-commerce has become mainstream news. E-commerce companies are reporting double digit growths on a month-on-month basis. Some are recording revenues in the region of a Crore a day - rivaling retail brands that have been around for more than 10 years. A leading e-tailer expects to increase its revenues 5X this year. In South Bangalore - arguably India's most tech-savvy acreage – companies are deploying dozens of courier boys to provide personalized delivery services. Cricket matches are interspersed with ads of Internet companies. Site traffic statistics have gone up by 150-200% between May and September this year itself. And the pace is only increasing.

There are an estimated 80 million Internet users in India today, which represents a penetration of 7% of the population (17% of urban population). This is significantly lower than global benchmarks (average 31% of total population). India is going digital and will move further is apparent.
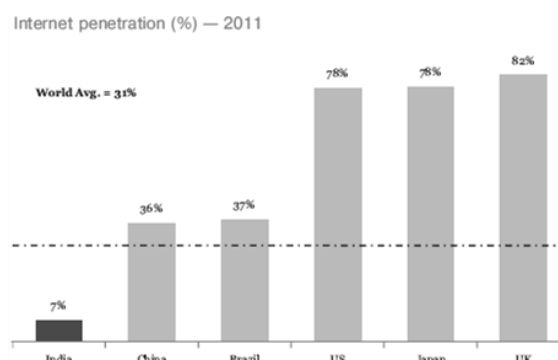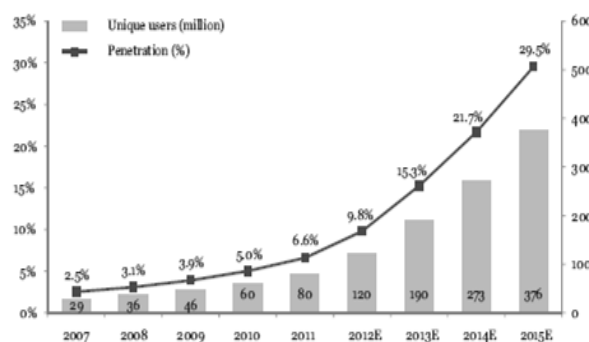

Figure 1

Fortunately, this is an aspect of the ecosystem that is witnessing heightened activity on various counts. This includes the commercial launch of 3G mobile services in early 2011 and the launch of 4G broadband recently by one player (with others slated to launch in early 2012). There is also the National Broadband Plan 2010 conceived by the government, which envisages government investments of Rs 20, 000 Crore ($4.5 billion) to build a National Fiber Optic Network. We have conducted a detailed analysis of the growth trends of various technologies, and expect the number of unique Internet users in India to reach 376 million by 2015 – close to 5 times the current number.

Unique Internet Users in India (in Millions)

Source: Internet World Stats, Bloomberg

Figure 2

As researcher I want to determine the benefits from the cash on delivery system in India. What can providers do to make this system more efficient for both consumers and for themselves on following factors?
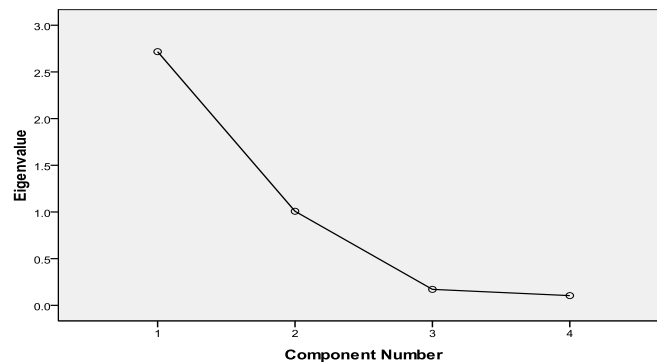
Table 1

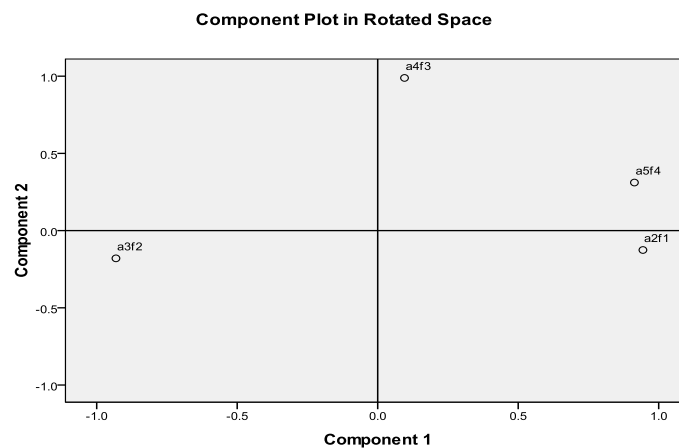| Major Factors	Description
F1	Wide range of payments
F2	Fraud on internet
F3	Best payment option
F4	My payment option decision

The Data Obtained are given in Table 1.1.

Table 1.1

Communalities		
	Initial	Extraction
a2	1.000	.907
a3	1.000	.900
a4	1.000	.986
a5	1.000	.932
Extraction Method: Principal Component Analysis.		

Scree Plot

Table 2

Rotated Component Matrix[a]		
	Component	
	1	2
a2	.944	-.126
a3	-.932	-.180
a4	.095	.989
a5	.914	.311
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.		
a. Rotation converged in 3 iterations.		

Component Score Coefficient Matrix		
	Component	
	1	2
a2	.407	-.267
a3	-.354	-.025
a4	-.115	.925
a5	.326	.153

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
Component Scores.

Component Plot in Rotated Space

In the rotated factor matrix of Table 1.1, factor 1 has high coefficients for variables F1 (Wide range of payments), F2 (Fraud on internet) and F4 (My payment option decision). Therefore, this factor may be labeled a information seeking benefit factor. Factor 2 is highly related with variable F3 (Best payment option). Therefore, factor 2 may be labeled a convenience benefit factor. One could summarize the data by stating that consumers appear to seek two major kinds of benefits from online shopping system in India: Information seeking on payment option and convenience benefit while doing online shopping in India.

CONCLUSIONS

From the above study it is being estimated that India has enhanced itself in the field of digitalization. There is a projection of this industry to reach almost five times from its size of Rs 26, 800 Crore ($6.0 billion) in 2010 to Rs 126, 700 Crore ($28.2 billion) by 2015. E-tailing is expected to grow around 80% during the current year and would be one of the key pillars of growth. Travel, the backbone of the industry, has reached global benchmarks for online penetration and will continue to grow. Advertising is also expected to grow at a fast clip, with social networks, video and mobile driving the growth of the same. Broadband availability and cost are the major constraints. Competition between different technologies is likely to fuel growth. PC broad band penetration to reach 15.6% of households by 2015.

Mobile broadband to be the primary driver of overall Internet penetration - 3G to reach 22% of the population by 2015.80 million online users today, 376 million by 2015.Device costs - PCs or smart phones are not going to be limiters to

growth. Access and pricing will play the major role in PC broadband - the key driver for e-commerce growth - to have 15.6% household penetration. Shared or public access will reduce in proportion as more people get personal Internet access. The time spent online will grow by 27% per user - driving advertising and commerce. So In a way India is enhancing in digitalization and growing further in all business to customer transactions.

This research paper helps to study the fact that why cash on delivery system in India is prevalent, why consumer's seek this system rather than any other payment option of online shopping. Online shopping consumers in India wants to have wide range of payment options but they have a fear of fraud on internet, because internet in India is still not that much developed as it is in other west nations. That is the main reason why India consumers go for cash on delivery system. That is a matter of great worry for the owners of the websites because of the fact that cash on delivery system is not liked at all by them, because of rate of refusing by Indian consumers.

Website owners can't simply refuse to provide COD, because Indian consumers won't use that website which is not providing COD. So online retailers have to provide COD, what they can do is best background check of the consumers from local resources, so that rejection rate and cost of logistics on refused orders can be vanished. Until the internet payment option won't be of zero defect in India COD will be the only option for both consumers and owners. Companies should strengthen their website's online payment options. Not only that consumers have also a fear of intangibility of products being offered online, retailers should create awareness and build trust among consumers.

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