Growth Drivers of Online Shopping in Small Cities of India

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Abstract: In recent years, Information and technology witnessed significant development throughout the world and India is not an exception. These developments had changed consumers buying behavior also. This is evidential by the increasing popularity of online shopping and increase in the share of online shopping in the overall retail market. Although this trend was initiated in metro cities but now becoming more popular in non-metro tier-II and III cities. This paper tries to establish the relationship between the availability of technological development in pan India and other drivers of online shopping with the rapidly increasing share of online shopper from tier II & III cities. Developed information technology infrastructure and availability of low-cost Smartphone along with economic mobile plans make online shopping in the approach of a common man of small cities. Fast economic growth is spearhead factor of these trends along with increasing per capita income, a high disposable income of youth as well as rising educational level of people in general and women, in particular, all contribute towards increase in online shopping. These drivers fulfill shopping aspirations of consumers of small cities as their metro counterparts which may be hampered due to the poor supply chain and infrastructure of marketing companies.

Keywords: Information Technology, mobile shopping, e-commerce, online shopping, Smartphone, app only shopping, demography, infrastructure.

I. INTRODUCTION

Online shopping is not a new phenomenon anymore in the present era of information technology. In India, online shopping is in the nascent stage but blooming with a fast pace. Online shopping has grown leaps and bounds in India over past 5 years or so. Few years ago it was not much popular, but now e-commerce has touched every online person's life, be it male or female of India, be it a person from Metro or a person from small cities. At present share of online retail is constantly increasing in Indian retail market. Even in rural India online shopping is becoming a part of life. Now, shoppers are purchasing online in order to save time and take advantage of their convenience instead of physically visiting a store (Dholakia & Uusitalo O. 2002).

As an emerging economy, India presents a potential market for online shopping. E-commerce companies are fighting to establish themselves in the Indian market. The fight for supremacy among these e-commerce companies has reached to the next stage, with increasing demand for online shopping in rural India. In order to materialize this opportunity E-commerce firms like Amazon, e-Bay, Flipkart and Snapdeal are now focusing on expanding business in small towns and rural parts of the country as it seems a huge opportunity for these companies.

Rising popularity of online shopping in small cities is showing strong momentum with an improved demand appetite. In India, e-commerce companies like Flipkart, Amazon, Snapdeal, eBay and Jabong admit that here more than 50% of their sale comes from small cities and towns. The reasons behind this remarkable growth in small cities and towns may be as similar as customers of metro cities or may be different.

II. SHARE IN TOTAL RETAIL

The share of e-commerce in total retail sales will soon be larger in emerging markets than in developed countries. Data from different market research agencies reveal a rapid growth in online shopping in general and in Indian perspective. Presently online retails in India accounts for less than 1% of the total retail sales. The e-commerce is expected to contribute 1.4% of the total retail sales by 2018 and 3% by the end of the year 2020 (Technopak, 2014). Its growth is at boom and there are marvelous opportunities for buyers and sellers in upcoming time. A report by Technopak Advisors Pvt. Ltd (2015) also agreed about the same trend that the online retail industry in India and estimated to grow 6.5% of the total market, by 2023.

III. TOTAL ONLINE SHOPPING IN INDIA

Compared to the developed countries like United Kingdom, United States, Australia, Canada and others, India is still in its nascent stage of online shopping but showing fast growth in the sector. Goswami S. & Mathur M. (2011) reveal in their study on the future of e-retailing in India that the retail sector of Indian economy is going through the phase of tremendous transformation. And this transformation leads change in the lifestyle of the Indian consumers drastically.

Sales from small cities are fast catching up with sales from the metros and tier I cities. Online retailers turn to smaller towns seeing increased growth in demand in these cities. About 60 percent of Snapdeal's sale comes from non-metro cities (Business Standard, October 22, 2014, Fashionunited, October 15, 2014). Many online retail firms like Diwali Dhamaka Week and Flipkart's Big Billion Day, GOSF (great online shopping festival by Google) have added to the interest in shopping in small cities. Since 2012, Google is playing an important role in India's online shopping in form of Great Online Shopping Festival (GOSF) through which it brings leading online sellers on a common platform in order to provide customers the best deals available online. Available data shows that these types of festivals and offers catch the attention of consumers of small cities. And the popularity of online shopping is touching manifolds in small cities.

A survey by Google India and TNS (TNS a leading market research and market information group formerly known as Taylor Nelson Sofres) has found that online shopping has grown more than double in India in 2012, with the mass of the growth coming from non-metro cities (YourStory January 29, 2013). As similar to the Snapdeal's sales the majority of the other e-retailers' are also getting 60 percent of their business from non-metro cities. And the business picks up from 50 to100 percent rise during festive seasons as reported by Economic Times. Tier 2 cities like Surat, Jaipur, Mysore and Pune are the top rising cities in E-commerce business. (SiliconIndia, 23 June 2015). The Internet & Mobile Internet Association of India report (2006) surveys also reveal that small cities of India are witnessing an increase in online shopping activities (Business Standard). One more interesting example of the spread of online shopping is eBay's sales. It has a global consumer base of over 152 million shoppers, apart from a huge domestic customer base from over 4,500 cities, towns and villages in India. A study by KPMG 2014 (A business advisory firm) also confirms the same trend about the share of online buying from Tier II, III cities and rural areas. Several other reports and studies supported this trend. Now these days online furniture stores like Urban Ladder and Pepperfry are also focusing on reaching out to small cities by improving their supply chain capabilities, broadcasting TV commercials, offering coupons and discounts, providing easy payment options such as COD (Cash on Delivery) etc. Most of the e-retailer firms confirm that their sales have been raised by increased participation from non-metropolitan cities.

The share of Indian digital customers who use online media for search, awareness and explore to purchase products is already high across various categories: in apparel (26 %), travel (51 %), books (36 %), and financial services (30 %), the proportions are comparable with those in Japan, Germany, and the United States. India's base of about 120 million Internet users is at present the third-largest in the world. India has the potential to double its economic contribution from the Internet, from 1.6 % of GDP at past to 2.8 to 3.3 % by the end of the year 2015. (www.mckinsey.com).

Various reasons of online shopping growth are discussed in researches and reports of various economic firms. And these reasons vary from country to country. Like the growth of the internet which has intensified the popularity of online shopping.

Main reason responsible for the growth of online shopping is changing the demography of developing countries in general and in India particular. A person who buys products online could be influenced by general reasons or a particular motive. It is assumed that there may be several reasons behind it. Development of infrastructure such as increasing internet penetration can motivate to adopt new channels of shopping or lack of infrastructure like unavailability of shopping malls could be a reason to purchase products online which are not available locally. Change in human behavior can demand unique products as well as the fulfillment of requirements could be one's priority who wants to buy online. Along with the changing demography, other reasons like change in infrastructure and changing retail scenario are also playing a major role as driving factors of online shopping growth. Few of these reasons are common reasons/drivers and many others are particular. These are:

Developing Information Technology

One of the primary factors which contribute this rapid growth is developing Information Technology which enables easy access of internet facilities; CBRE (an American commercial real estate company with office in India) India Consumer Survey 2015 tells that this trend of growth in India is expected to continue in future. (CBRE, June 2015) Indian consumer is willing to shop online more frequently in future. The line between browsing and buying online and offline is blurring today as technology is playing a means in converting every physical touch point for consumers into digital. (Indiaretailing.com, Feb 04, 2014)

The consequent increase in the internet user base has led to the emergence of small towns as e-commerce hubs. Easing technology is helping shift consumers in nonurban centers to online shopping. Around 120 million Internet users in India: the third largest user base in the world India can reach up to 500 million by end of the year 2015 (Report PTI Dec 19, 2012, The Economic Times). Increase access to low-cost, high-speed connectivity in rural and semi-urban leads the growth of online shopping. The increasing availability of 3G/4G infrastructure and the sharply declining cost of high-speed access provide strong momentum to the emergence of India's Internet user base.

Shopping through Smartphone

The success of e-commerce in rising markets is in direct correlation with the surge of Smartphone sales. As online retailers' growth is driven by the rise in usage of mobile internet in the country, shopping through mobile is the primary purchasing channels in tier -III cities. Internet and Mobile Association of India reported that the number of mobile internet users in the country was 173 million in December 2014. It is set to grow manifold by 2020 (Forrester Research, 2014).

The use of personal computers for online buying is lower in tier -III cities than in other tiers; around 62% of online retail store Jabong's recent sales and 45% of the revenues of Myntra (acquired by Flipkart in May 2014) come from tier -II and tier -III cities. It is expected that the people living in tier -IV cities (16% of India's population) to behave similar to those in tier -III and adopt online shopping via mobile. (Forrester Research, 2014). Smartphone penetration in the country is growing at over 150% year on year. With internet connectivity through Smartphone on the rise, more and more mobile users are expected to shop online (PWC, 2015).

There are many evidences of the dominance of smaller cities in the Indian e-commerce market in present time. And shopping through mobile phones has been proven as a favorite option for people of smaller cities. With mobile phones reaching the masses, mobile commerce is poised to carry the next e-commerce revolution in India.

According to a Google report conducted in association with Forrester on online shopping trends in India also states that the increased use of mobiles in tier two and tier three cities are the key drivers (Forrester, Nov. 24, 2014). Half of the online shoppers in tier -III cities are already on mobile phones, compared with just one-third in tier -I city.

A report by Confederation of Indian Industry estimates that by 2020, the number of people accessing the internet through mobile is set to reach 600 million. The increased mobile penetration and Smartphone adoption in these areas is definitely one of the major factors driving this trend (Business Standard).

It is assumed that as the sale of Smartphone increases exponentially each year, Indian market optimally positioned to surpass the developed countries very soon. Availability of low coast Smartphone and app only shopping are the two key components of rising popularity of mobile shopping.

A. Low-cost Smartphone

India's fast-growing Internet market relies to a greater degree on the mobile internet than in other countries. The main reason behind this is the rapid decrease in the cost of smart devices. Owning a Smartphone is not a big deal anymore. With the availability of these low-cost Smartphone, the e-commerce opportunity has increased manifold. According to a recent Accel Partners study, shopping through mobile phones, grew 800% in 2013, is expected to grow a CAGR (Compound Annual Growth Rate) of 150% till 2016 (Sep 4, 2014, The Economics Times). Naini Vidmay., director Business Operations tells that fast growth in e-commerce in non-metros is due to the increase in the use of low-priced Smartphone and internet access.

B. App only Shopping

Along with increased use of the low-cost Smartphone, a plethora of shopping apps adds the contribution to this phenomenon. Amazon, Flipkart, other players are going the 'app only' way. The Indian internet market is still growing and mobile internet is driving growth. As much as 50% of the e-commerce business is coming through the mobile. Yahoo's Flurry Analytics reports that India's app usage is growing at a rate of 131% year-on-year, outpacing global growth. By keeping in mind customer choice and internet penetration in tier-II and III cities and rural areas through Smartphone's, companies are promoting app shopping. And sales through mobile apps are blooming these days.

Changing demography of rural India

According to a (Nielsen, 2011) report typically young, upwardly mobile consumers with high exposure to the media and brands are the major drivers of blooming online shopping. This segment is generally aware of latest fashions and with that demand for superior products and service delivery, convenience, better services and customized solutions are main priorities. Increasing buying capacity and per capita income of young generation as well as busy lifestyle fuels these phenomena. Indian economic growth is taking manifold thus the consumers of rural India are showing unique expenditure patterns, tastes, and needs. About 20 % of India's population lives in cities outside metros. There are several pointers which suggest that this large group of city dwellers have significant purchasing power (Business Standard, Feb. 13, 2015). Middle India, a region made up of approximately 400 towns each with a population of 1-10 lakh, is home to 100 million Indians. These cities are ready to behave like the metros of tomorrow. The annual per capita   FMCG (Fast Moving Consumer Goods) consumption of Middle India's towns is becoming higher than the national average. Shifting consumption patterns of consumers who are graduating to prosperity and lifestyle purchases are the key factors for adopting new shopping channels. (Nielsen, 2012).

As the majority of India's population live in rural areas and participating in the fast economic growth and increased per capita income is definitely the target of this phenomenon. Disposable income of rural youth has been significantly increased; with this increased purchasing power youth demands fashionable and branded products in these areas. This newly emerged rural online market gave birth to new trend "Rurban". Rurban markets refer to locations apart from top tier cities that are immensely untouched and are home to the majority of the Indian market. 'Rurban' consumption is characterized by high brand awareness and strong local tastes and preference. Awareness on various products and services is increasing due to growing media and internet penetration. (Forrester, Nov2014). Online retailers and industry experts state that customers in non-metro cities have purchasing power and desire for international brands but the unavailability of these brands in local market drive them to go shop online.

Although consumers of small cities are becoming fashion conscious and want to buy latest and unique products. But as fashion access is limited in small towns and branded products are hard to find in those areas the e-commerce provides the opportunity to get these products. People of these cities are going online not just for offbeat or unique goods, but shopping

online is the only option for fashion conscious people there. (The Economic Times 30 March 2015). Bigger brands are reaching to new destinations in smaller cities through online shopping. Along with these factors increased value consciousness, small city's peoples' aspirations and growing significance of convenience are other important drivers of online shopping in these cities. Now these days one can easily search and find a particular product of his/her specific need (KPMG, Feb. 2014). The contribution of these cities in coming years is set to become even bigger. In addition to the convenience, one more factor that is driving online sales in such cities is that the kind of assortment of products that online shopping websites have.

At the same time growing women education in India is furthermore contributing in this trend. A number of female e-shoppers are growing rapidly. Venture capital firm Accel Partners estimates that Women-influenced sales would be 35% of Indian e-commerce market by 2016. These projections come in the backdrop of an adoption of new technology by women. Indian e-commerce industry had 26% of overall sales influence by women in 2013 (Mar 27, 2014, Times of India). An important factor helping e-online shopping growth in categories such as fashion, home decor, jewelry and baby care, is growing the influence of women shoppers. Fashion, for example, a category nearly doubled in value in 2013 as compared to 2012 depicts an influence of women on online shopping (Tech Crunch, Mar 26, 2014). Women prefer online shopping for low-risk items as well as low-risk payment methods. Among women shoppers, 41% opt for COD while shopping online. Thus keeping in mind these factors online retailers provide Cash on Delivery payment mode and easy and free return policies. Cash on delivery constitute nearly 70 percent of all business for online retailers (Business Standards). These two factors play a major role among driving factors of online shopping. Especially in small cities consumers who do not have a credit card or net banking can get benefitted by COD option.

Along with changing demography of consumers, numerous other factors drive online shopping growth in small cities. These factors could have a significant role while taking the decision of online purchase. While purchasing a product Touch-and-feel is a one of the most important factor for taking the decision, especially in lifestyle products like apparel, jewelry and shoes. Buying clothes and jewelry online without touching would be unimaginable for many people a few years ago. But nowadays, these goods have a growing market online. Despite touch-and-feel is one of the barriers, but easy return process along with the return of money has surpassed this challenge. Most of the online retailers provide free and easy return services even in small cities, and this become a significant driver for online shopping customers in small cities.

Good first transactions also establish consumer's confidence/faith in online shopping. After a good first transaction, the tendency to spend online increases significantly (Times of India, Nov. 30, 2013). And buyers from tier-II and tier-III cities also becoming comfortable with online shopping after a good first transaction.

Comparative low prices available on various websites make people more conscious about the prices. Discounts offered by e-retailers play a major role in shopping decision and also accelerate this growth. People get up to 90 percent discount from deals (in GOSF on selected items on Jabong.com). This has made possible the rural people to get the big brands online. Wider choices of products at cheaper and comparative prices fulfill the demands of aware consumers from a low-income group. Moreover price has emerged as the biggest differentiator driving consumers to shop online in the current scenario. Almost half of the shoppers buy online because of better deals and discounts. (www.pwc.in). High real estate costs, labour, sourcing and supply chain along with the conditions on a multi brand and single-brand retail trading are challenges for retailers in India. Therefore, online shopping is emerging as a viable alternative by which organized retail can expand its share in the total retail pie. To get a share in this trend they attract the consumers with various deals and discounts.

Time-saving while shopping online, home delivery and the ability for better comparison of products increases customer satisfaction (Sreejith A. & Jagathy Raj V. P., 2007). However, the fact that online buying is penetrating among the smaller cities and lower section groups do not essentially mean that the economic profile of the online buyers is lowering. The biggest advantage about online shopping is its improved awareness on highly important and hardcore marketplace factors like wider variety and availability of products with better prices and bargaining opportunity, and not just on the convenience factors like

home delivery, saving time and efforts, and flexibility of buying anytime (Richa D., 2012) also influences the customers to purchase online.

The way Indian customers are spending their money on various items has changed in recent years. With the ever-increasing penetration of internet and social media, the buying behavior of Indian consumers has changed dramatically. Urbanization is taking place in India dramatically and is influencing the lifestyle and buying behavior of the consumer. The modern buyer especially youth is also influenced by celebrities or idol in their life and they follow them for fashion. People want to look like their hero or idol, for that they search product through various channels of shopping. Online shopping website fulfills their thirst for latest branded and fashionable products by providing a variety of products at comparable prices. Along with the celebrity influence, freebies offered and popularity of eco-friendly products also inspire the consumers to explore and adapt this new trend of online shopping. (Kumari P., 2012).Freebies offered by e-retailers attracts the consumers who want the maximum value of their hard-earned money. Online shopping is also considered as an eco friendly way of shopping as it saves fuel and power which is required for exploring markets and establishing large brick mortar stores. Addition to this online shopping provides popularity of shopping eco-friendly products which are easily not available everywhere.

Online shopping growth moreover relates to weaknesses in the country's supply chain (Rajan M. et, al. 2008). To surpass this challenge the online retailers have extended their reach to12, 500-15,000 pin codes out of nearly 100,000 in the country. There are also reports of online sellers trying to tie up with petrol pump and India Post stations to reach out to more consumers. Expected expansion in small cities can also widen the reach of online retailers in future.

A remarkable verdict came out from Google India's report that localization of internet content has been increased these days and Hindi content searched through mobile Internet grew at a higher rate of 300 percent. Sensing an opportunity, Snapdeal started its interface in local languages. And in the year 2014 in Hindi and Tamil languages have seen a tremendous response from customers towards this. With an incremental growth in mobile subscriber coming mostly from the people who are comfortable with languages other than English, online sellers see this emergent segment as a new growth driver. This trend indicates the growth of online shopping in non-metro cities (February 13, 2015, Business Standard). Now language is no bar for internet users as well as online shoppers.

IV. CONCLUSION

Online shopping is in its infant stage in India but riding on high growth rate and promises to sustain this growth rate in upcoming time. As with presence of many driving factors demographic dividend of India is going to be proven as a major deciding factor. Along with that increasing information technology penetration in every nook & corner of the country intensified this new shopping trend. Availability of low coast Smartphone and promotional schemes by e-retailers as an app only attract a major part of India's population (tier II & tier III cities) to purchase online. General merits of online shopping such as time and energy saving, convenience, comparable prices, easy payment & return policies becomes more attractive when it combines with lack of infrastructure in tier II & III cities as week supply chain system and unavailability of big brands. So they attract the big chunk of buyers from these small cities and towns. Last but not least; increasing education especially women education influencing online shopping positively.

Hence, it could be said that this new shopping trend is a win-win situation for both consumer as well as a retailer.

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