



Factors Affecting Adoption of E-commerce among Youngsters in J&K UT: An Empirical Study

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Authors' contributions

This work was carried out in collaboration between both authors. Both authors read and approved the final manuscript.

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ABSTRACT

People no longer have to leave their homes to shop, yet the situation has completely altered. The computer and internet age accomplished everything. Humans may call it a marketing watershed moment. A huge number of vendors are flooding the market on a daily basis, mostly targeting the youth, owing to the rising frequency of internet use among the young generation. Four main features of internet purchasing as regarded by young customers are revealed in the research. It was observed that the four important characteristics that impact young customers' impressions of online buying are perceived risk, perceived advantages, perceived trust, as well as perceived ease of use. To summarise, online shoppers continue to lack confidence as well as trust in using the Internet as a commerce channel. When interacting with internet shops, they are most concerned with concerns of privacy as well as trust. If these difficulties are not addressed, they will have a detrimental effect on the future expansion of online commerce in J&K. Sample of 207 respondents were surveyed to know the factors that affects the adoption of E-commerce among youngsters in J&K. The study concludes that the factors that affects the adaptation of E-commerce among youngsters in J&K are availability of technology required for e-commerce business, cost of implementation, Privacy and confidentiality, security, Income of the population, product's authenticity, good internet service, better after sale services, Fast delivery services and Trust of consumers.

Keywords: *E-Commerce adoption; young consumers; perceived risk; perceived benefits; trade barriers.*

1. INTRODUCTION

The Internet as well as e-business has reduced trade barriers. E-business and e-shopping enable enterprises to reach out to customers internationally and immediately. The Internet has altered how firms customised as well as distributed their products, as well as how customers purchased and consumed them. Its cheap cost provides a new and strong conduit of interaction and knowledge for both firms as well as customers. Despite the strong growth rates of e-commerce, solid research suggests that many customers who browse different online retail sites quit their purchasing. This development, as well as the expansion of business-to-customer e-commerce operations, necessitates that online retailers comprehend which aspects drive customers to finish their orders. Similarly, acquiring new clients might cost up to five times as much as maintaining already existing ones.

The rising usage of the Internet by the younger population presents a new opportunity for online shops. If online merchants understand the characteristics influencing young consumers' purchasing behaviour, as well as the relationships between these aspects and the types of items, they may improve their marketing efforts to turn prospective consumers into engaged users. Regardless of the fact that internet shopping has numerous advantages, a large number of people are resistant to this change [1,2]. The present business climate is becoming more competitive. Businesses have always worked to develop themselves in order to suit the demands of their consumers in order to remain competitive in the local as well as worldwide markets [3,4].

One of the most substantial advancement patterns in the last ten years has been the enhanced use of the Online platform for executing business operations as well as new transaction possibilities due to its probable advantages to businesses, particularly small and medium-sized enterprises (SMEs), such as expense reduction, expediting of business processes, amplifying a company's global penetration, enhanced deployable efficiencies, connectivity to new consumers, provider connections, as well as market potentials [5-7].

Ahmad and Sinha [8] researched and concluded that, at a very basic level, e-commerce technology may improve communication inside the organisation as well as make resource management more economical. The efficient movement of information via shared digital form as well as interconnected workstations improves corporate procedures such as documentation, data processing, as well as other back-office activities. Such advantages may be higher for SMEs than for bigger corporations; for example, e-commerce may help SMEs that have remained local due to a lack of knowledge and marketing power to acquire access to new clients as well as globally extend their businesses.

1.1 Literature Review

E-commerce is one of the fastest growing segments in the Indian Economy. Though marked by high growth rate, the Indian e-commerce industry has been behind its counterparts in many developed and emerging economies, primarily due to a relatively low internet user base.

Ali, et al. [9] examined and stated that study on the use of e-commerce by SMEs is still limited as well as inadequate. The adoption strategy as well as possibilities of e-commerce within specific SMEs, as well as its spread across the SMEs sector as a whole, are still little known. Although previous research has sought to study the characteristics that promote e-commerce adoption, many of these analyses have been conducted primarily in industrialised countries. A survey of the literature on the issue revealed a paucity of empirical data to describe the extent of e-commerce integration among enterprises in emerging nations. According to e-commerce academics, study outcomes from one nation may not be appropriate to other nations. This is because businesses, particularly SMEs in emerging economies, have distinct obstacles than those in industrialized economies, and their adoption and utilisation of e-commerce varies substantially. Consequently, many factors were discovered to influence its acceptance, limiting the applicability of study findings from multiple viewpoints. As a result, there has been a dearth of significant quantitative research to incentivise the development of models to determine the characteristics that might explain the acceptance of e-commerce in the segment of the area.

Balamurugan [10] researched and claimed that the goal of the research is to determine the elements affecting e-commerce as well as to analyse the long and short-term implications on the growth of e-commerce activities. After formulating the approaches to be tested, they utilise regressions on numerous panels to evaluate the effect of educational status, customer residency, customer labour market status, electronic transfers, mobile as well as non-mobile users on the expansion of e-commerce. In this regard, researchers accomplished an evidential assessment of the relationship between education level, customer domicile, customer labour market prestige, online banking, mobile as well as non-mobile customers, and e-commerce in the above research using the fully customised ordinary least squares (FMOLS) approach as well as a vector error correction model (VECM). The report's findings show that all of the factors included in the two econometric analyses as well as related with educational qualification, customer residency, labour marketplace situation, online banking, mobile as well as non-mobile users have a substantial influence on the growth of e-commerce. Except for purchases made through the internet jobless individuals as well as online purchases by non-mobile users, which are adversely connected with e-commerce operations, the majority of the factors favourably affect the expansion of e-commerce.

Burman & Agrawal [11] analysed and claimed that the escalation of Indian E-commerce is the consequence of increasing client comfort to websites for internet purchasing as a result of India's increasing mobile internet dispersion. Mobile phones, laptops, as well as Personal desktops are the new entry points to online shopping sites, which are becoming more prominent as teens' lifestyles change as well as rates for 3G or 4G data plans reduce across all significant internet service providers. Customer behaviour has shifted from a preference for touch and feel purchasing to convenience as well as convenience, E-mode of payments such as EMI option, onsite replacement, cash - on - delivery, debit card, credit card, net banking, as well as free home delivery. Internationally, online buying has altered the visage of marketing. It has made commercial transactions easier, simpler, as well as quicker. Nowadays, every family uses internet purchasing. India, being a densely populated country, is favourably shifting toward internet commerce. As a result, there is a big opportunity for both businesses and teens in India to sell and

buy home products online. As the Indian populace becomes more knowledgeable as well as proficient in internet technologies, online purchasing is rapidly expanding. In this context, the current evocative research aims to evaluate the key factors influencing teenagers' behaviour, attitudes, and perceptions of internet purchasing in the Vellore area of Tamil Nadu, India.

Choudhury & Dey [12] discovered that customer exposure fluctuates greatly, unlike conventional media such as billboards, newspapers, as well as television. Visibility is the most important prerequisite for internet marketing. Individuals must be aware of the firm, its products, as well as services. Traffic cannot rise if individuals are unaware of the firm, its products, as well as services. Website marketing services improve the exposure of a website by enhancing as well as advertising it. They discovered that the most important aspects driving expansion in the retail industry are a young demographic description, skyrocketing customer ambitions, rising middle-class earnings, enhancing requirement, rising wages, as well as infrastructure improvements, expanding customer markets, as well as advancing customer taste consolidation. According to the report, FDI in retail is not only vital for socioeconomic development, but it also gives greater value as well as more possibilities to Indian customers.

Deshmukh, et al. [13] examined and discovered in their research that conventional youngsters behaviour purchasing has its unique architecture, in which the buying process begins with trouble detection, information search, alternatives appraisal, purchase, as well as finally post-purchase behaviour. They discovered that online buying activities are influenced by customer awareness, such as user-friendliness and convenience, or by arousal, such as enjoyment, by including both pragmatic as well as hedonistic aspects. They also discovered that human factors such as technical readings, ambition, aptitude, role ambiguity, innate novelty craving, communication desire, faith in technology, as well as self-consciousness, among others, impact adoption behaviours.

Kargeti, et al. [14] investigated and concluded that E-Commerce has developed as a new buying trend among the young of Chhattisgarh and has been swiftly assimilated into their daily lives. Because of the ubiquitous availability of the internet, the youth are becoming more interested in E-Commerce and online presence. The bulk of

internet shoppers are young people. As a result, the purpose of this study is to discover a young person's opinion regarding internet buying. This research seeks to determine the influence of factors such as product diversity, convenience of purchasing, academic status, discounts, as well as other incentives accessible on online purchasing. Today, youth have the most shopping potential. Electronic and printed media heavily influence their routines as well as purchasing patterns. It is a well-known truth that adolescents are early adopters of most new things; they prefer to explore and research frequently. According to reports, the majority of internet consumers are young people. This is because young people believe that internet shopping is simple and provides easy access to more items and information 24 hours a day, seven days a week. Today's youngsters are savvy buyers that utilise common sense while purchasing online as well as just enjoy their online purchasing experiences. The contentment of younger consumers is dependent on perceived success as well as offering value to their aspirations.

Panigrahi, et al. [15] examined and discovered that internet commerce is rapidly and continuously increasing. Many individuals prefer to buy things online from the convenience of their own homes. Today, more than 60 percent of people purchase online since it is a convenient way to shop with the click of a mouse. The way of life is changing as a result of ecommerce. E-commerce has a significant influence on socioeconomic position by opening up new avenues for business and marketing. Impact E-Commerce's on Engineering and Management Students have had an impact on employment industries. Large and small businesses who have accepted as well as exploited E-commerce have considered not only the technological as well as organisational elements of deployment, but also the strong users on the web sites with their own abilities as well as work mind-set. On the other hand, the majority of customers must keep up with and efficiently use the services provided by businesses via the internet. Thus, for a productive connection and transaction between customers as well as businesses, they must not only trade money and products, but also knowledge as well as mutual understanding.

1.2 Objective of the Study

E-commerce offers business a whole range of opportunities. It allows customers to choose a

product or service they want, from any supplier, anywhere in the world. Therefore, the primary objective of the study is to study the different factors that effects the adoption of E-commerce among youngsters in J&K.

2. RESEARCH METHODOLOGY

Since the population of the Jammu district is too large, therefore keeping in view the resource constraints, randomly a sample of 207 respondents from different parts of Jammu district were surveyed with the help of a structured questionnaire to know the factors that affects the adoption of E-commerce among youngsters in J&K. The researcher have tried to cover almost all the blocks of the Jammu. Sample size for the present study has been taken by using simple random technique. The primary data of this empirical study was collected through random sampling method and the statistical tools like mean and t-test were applied to analyse and evaluate the data and get the end results.

2.1 Research Hypothesis

1. There is no effect of different factors on the adoption E-commerce among the youngsters in J&K.

3. RESULT AND DISCUSSION

Table 1 is showing general profile of the respondents in which it is observed that in total 207 respondents 62.3% are male and 37.7% are female. Among them 30.4% are below 32 years of age, 43.0% belongs to group of 32-35 years and rest 26.6% are above 35 years. 25.1% of the respondents are Graduates and below, 34.3% are postgraduates, 30.4% are having professional degrees and rest 10.2% are having some other educational qualification.

Table 2 is demonstrating the factors that affect the adaptation of E-commerce among youngsters in J&K. It is observed that the respondents are concerned about the trust of consumers to be benefited by easy return and refund policy with mean value 4.00 and they believe that good internet service is needed for reliable communication in online business with mean value 3.92. The respondent also says that I work on cost of implementing an online business with mean value 3.91 and I focus to provide better after sale services through online platforms with mean value 3.85. The availability

of technology required for e-commerce business with mean value 3.90 and fast delivery services enhance e-commerce with mean value 3.79. The respondents are also concerned about the Privacy and confidentiality of consumer's data is important in e-commerce with mean value 3.72 and Income of the population affects the success of e-commerce with mean value 3.62. They also say that I am concerned about the security issues in online business with mean value 3.57 and I am concerned about the product's authenticity displayed on internet with mean value 3.49. Thus, the hypothesis that "there is no effect of different factors on the adoption of E-

commerce among the youngsters in J&K" is rejected. It can be concluded that all the factors mentioned above except one (product's authenticity) affects the adoption of E-commerce among the youngsters.

Further t-test was applied to know the significance of the statements and found that the value under significance column for all the statements is below 0.05 except for the statement I am concerned about the product's authenticity displayed on internet where the value in significant column is 0.442.

Table 1. General profile

Variables	Respondents	Percentage
Gender		
Males	129	62.3
Females	78	37.7
Total	207	100
Age profile		
Below 32 yrs	63	30.4
32-35 yrs	89	43.0
Above 35 yrs	55	26.6
Total	207	100
Educational qualification		
Graduate and below	52	25.1
Post graduate	71	34.3
Professional degree	63	30.4
Others	21	10.2
Total	207	100

Source: Field Survey, Feb 2022

Table 2. Factors affecting E-commerce adoption

S. No.	Statements	Mean score	t value	Sig
1.	The availability of technology required for e-commerce business	3.90	5.856	0.000
2.	I work on cost of implementing an online business	3.91	6.041	0.000
3.	Privacy and confidentiality of consumers data is important in e-commerce	3.72	3.293	0.001
4.	I am concerned about the security issues in online business	3.57	2.493	0.007
5.	Income of the population affects the success of e-commerce	3.62	1.789	0.038
6.	I am concerned about the product's authenticity displayed on internet	3.49	0.147	0.442
7.	Good internet service is needed for reliable communication in online business	3.92	6.213	0.000
8.	I focus to provide better after sale services through online platforms	3.85	5.201	0.000
9.	Fast delivery services enhance e-commerce	3.79	4.257	0.000
10.	Trust of consumers to be benefited by easy return and refund policy	4.00	7.469	0.000

Source: Field Survey, Feb 2022

4. CONCLUSION

E-commerce is become an essential aspect of daily life. Accessibility to an E-commerce platform is not a luxury, but rather a need for individuals, especially those who reside in cities. As a result of the increasing adoption of internet-enabled devices such as Smartphone's as well as Tablets, researchers have witnessed tremendous development in E-commerce. Telecommunication technology has significantly altered the way of living, communication techniques, purchasing, and so on. It has a significant influence on how people communicate with pals as well as family, how people travel, how they gain access to data, as well as how they purchase as well as sell goods and services. The expansion of Ecommerce volumes in India is garnering the attention of gamers from all across the world. E-commerce not only expands economic chances, but it also expands educational as well as philosophical possibilities. There looks to be enormous opportunity for offering E-business training.

Based on the data analysed in the table no.2, it can be concluded that there are different factors that affects the adaptation of E-commerce among youngsters in J&K such as availability of technology required for e-commerce business, cost of implementation, Privacy and confidentiality, security, Income of the population, product's authenticity, good internet service, better after sale services, Fast delivery services and Trust of consumers. It is also found that there is a significant effect of different factors on E-commerce adoption among youngsters in J&K.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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