

Chapter I

Online Shopping in India: An Overview

1.1.Introduction

Online shopping is becoming an essential part of everyone's life. Most office-goers and youth in metros like Kolkata, Mumbai, Chennai, Delhi etc., use online shopping platforms to buy products and services. However, in Tier I and Tier II cities, customers also show interest in purchasing products online. Due to digitisation initiatives, rural and remote areas of India are connected to broadband internet facilities. It encourages people living in far-flung areas to shop online. In India, the Internet and smartphones are readily available at affordable cost, indirectly providing online marketing infrastructure across India to online sellers. This chapter aims to give readers an initial idea about online shopping. To do so, the study highlights the meaning and concept of online shopping, the evolution of online shopping, the terminology used in online shopping, the scope of online shopping, the reasons for the rise in online shopping across the world and its need in India. Further, the study highlights the reasons behind online shopping growth in India and the prospects of online shopping in India. Finally, the study conducts a comparative analysis between online and offline/traditional shopping and highlights the limitations associated with online shopping.

1.2.Meaning of Online Shopping

The term "online shopping" is a combination of two words, i.e., "online" and "shopping". The word "online", especially in computer technology and communication, indicates the state of connectivity or describes the activities and data available on the Internet. On the other hand, in "shopping", with the intention of buying, customers seek their essential commodities in goods and services provided by retailers. Thus, "online shopping" usually means searching for and buying goods and services with the help of a browser and the Internet. There is no such universally

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accepted definition of the term online shopping. So, “online shopping” is defined and explained differently by eminent authors and reputable websites. For example, Definitions.net states that online shopping is a type of e-commerce that allows customers to buy goods and services directly from a seller or retailer over the Internet with the help of a web browser. According to the Cambridge Dictionary, online shopping means anything purchased, done or used on the Internet.

Similarly, Online-en.wikipedia.org states that online shopping is a form of electronic commerce that allows customers to purchase goods and services directly from online vendors or retailers over the Internet using a web browser or mobile app. Sunitha & Gnanadhas (2014) view online shopping as a process where customers buy goods, services, etc., directly (i.e., without intermediaries) from sellers over the Internet. Considering the above definitions and opinions given by dictionaries and researchers for “online shopping”, the study describes online shopping as a technological innovation in the field of commerce (known as e-commerce) that allows customers to conduct their shopping process directly from online sellers’ websites with the help of the Internet and web browser.

1.3.Evolution of Online Shopping

The concept of online shopping is not new, as it was developed almost four decades ago; however, the popularity of online shopping has grown the most in the last two decades. CompuServe (founded in 1969) is the first company to envision a clear connection between Bytes and Commerce. Later, in 1979, Michael Aldrich combined the TV, the transaction-processing computer, and the telephone line and invented an early version of electronic shopping (Tkacz & Kapczynski, 2009). The Boston Computer Exchange is considered the first e-commerce company in the world to sell used computers in the United States in the 1980s (Chertow et al., 2002). Whereas, Book Stakes was the first company to use an online shopping platform to sell books in

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1992. On 15 December 1994, Netscape revolutionised Internet browsing by introducing a web browser called Netscape Navigator (Netscape Navigator – Wikipedia).

In the late twentieth century, PayPal (now owned by eBay) entered the e-commerce market for easy online money transfers. Furthermore, finally, eBay and Amazon emerged as an organised online shopping marketplace in the world of e-commerce in 1995. However, India got its first e-commerce website (News Minute, 2021, 27 May), Fabmart.com, which K Vaitheeswaran introduced in 1999. Later, Sachin Bansal and Binny Bansal launched Flipkart (Flipkart Internet Pvt Ltd - IBEF) in October 2007, and Amazon.com launched Amazon India (E-commerce in India - Wikipedia) in early June 2013. One recent development in online shopping is that Facebook founder Mark Zuckerberg launched Facebook Shops in May 2020, allowing e-retailers to sell their products and services directly through social media platforms such as Facebook and Instagram.

1.4. Terms Used for Retail, Store and Commerce in Online Shopping

Online shopping is a technological innovation in the field of purchasing goods and services, which is done over the Internet. Therefore, online shopping uses the following alternative terminology for retail, store and commerce:

The term “e-tailing” or “e-shopping” is used to refer to “electronic retailing” in online shopping. For stores, online shopping uses alternative names such as e-web-store, e-shop, e-store, internet shop, web-shop, web-store, online store, online storefront and virtual store. Customers may purchase goods and services online by accessing the retailer’s website using a browser or mobile device-optimized website or software application (commonly called an “App”). Online retailers design their websites or apps customer-friendly so that customers can easily browse the company’s products and services with the help of tablet computers and smartphones. Therefore, in online

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shopping, mobile commerce (abbreviated as m-commerce) refers to a customer's purchase process where a customer enters an online retailer's e-shop using an app.

1.5.Scope of Online Shopping

Online shopping gives buyers and retailers a broader scope than traditional or offline shopping. For example, in conventional shopping, a retailer's geographic area of business operation (i.e., the sale of goods and services) is primarily limited to local customers. Moreover, if retailers want to sell their products and services in a market other than the local market, they will have to set up a new store there, leading to high operating costs. In traditional shopping, buyers must go to the market to search, compare and buy desired goods and services and then take the purchased items home. These limitations of traditional shopping have given scope for online shopping to grow. Online shopping breaks the geographic boundaries of business operations and offers web sellers to sell their products and services anywhere and anytime. Similarly, by leveraging online shopping platforms, buyers can search, compare and order essential goods and services 24x7 from any part of the country and get them delivered to their doorstep. Thus, the scope of online shopping is much broader than the traditional shopping mode.

1.6.Reasons for the Rise of Online Shopping Around the World

Over the past two decades, the popularity of online shopping has grown worldwide.

The main reasons for this are the following:

1.6.1. Advantages of Online Shopping

Online shopping offers customers more benefits on purchases than traditional shopping, such as better services (home delivery), cost-effectiveness and time savings.

In addition, online shopping provides customers with goods and services at a cheaper rate (due to lower business operating expenses) than traditional shopping.

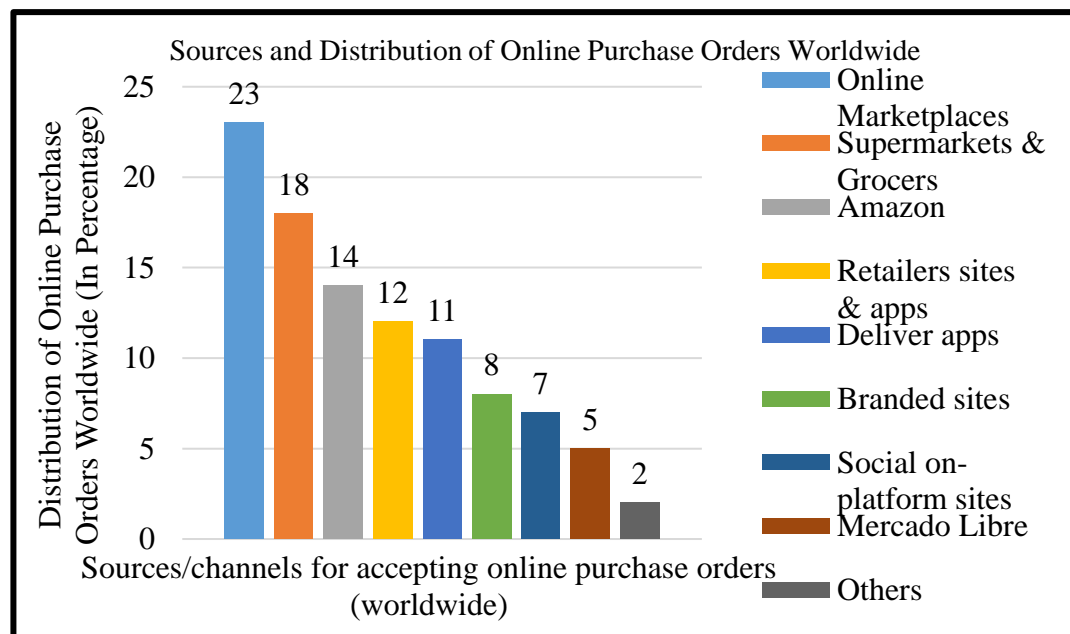
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1.6.2. Growing Number of Online Marketplaces

In the early stages of online shopping, there were very few online marketplaces, such as Amazon, eBay, etc. However, later, businesses understood the benefits of online shopping and developed their websites to sell goods online along with the traditional way of selling. It flooded the online marketplace. Statista (2021, 17 November) published a report titled “Distribution of online purchases worldwide 2021, by channel”, showing that approximately twenty-five per cent of global purchase orders are placed through online marketplaces (see Figure 1.1).

Another report published by Statista (2022, 27 September) titled “E-commerce Worldwide - Statistics and Facts” states that in 2020, nearly two billion people bought goods and services online. The value of goods purchased through e-retail was more than US\$4.2 trillion worldwide in the same year.

Figure: 1.1 Shows the Distribution of Online Purchase Orders Worldwide, By Channel.



Source: Statista. (2021, 17 November). Distribution of Online Purchases Worldwide 2021, By Channel.

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1.6.3. Increased Number of Mobile Usages

The increasing use of smartphones is the third primary reason for the growth of online shopping. It has put the store in the palm of the customers. A report published by Statista (2022, 21 July) titled “Global online retail website visits and orders 2022, by device” reveals that most customers visit online shopping sites with the help of mobile phones and through which most online Shopping orders are received. The report backed its statement with statistical data showing that in the second quarter of 2022, smartphones contributed about 71 per cent of e-retail traffic and generated 61 per cent of online shopping orders worldwide.

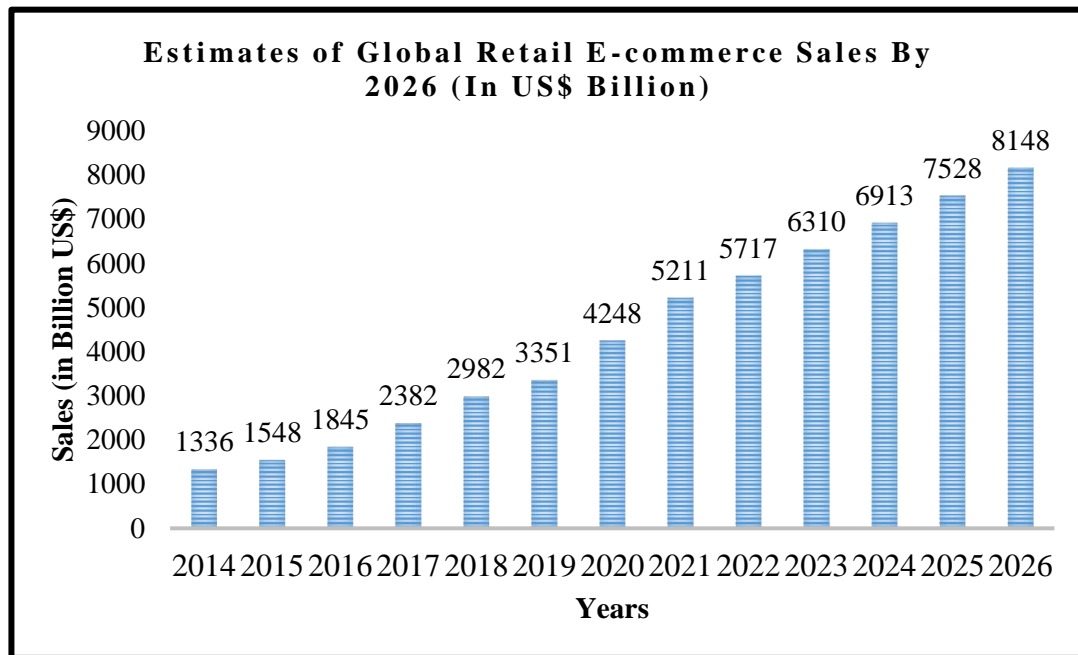
1.6.4. Impact of the COVID-19 Pandemic

The recent boost in online shopping sales is due to the COVID-19 pandemic. The coronavirus pandemic forces millions of people to stay indoors to prevent the spread of the virus. At that time, people used online shopping channels to order essential goods and services. Statista (2021, 6 December) report, titled “COVID-19 impact on global retail e-commerce site traffic 2019–2020”, states that in January 2020, global online shopping store visits were approximately 16.07 billion per day, and; in June 2020, it crossed around 22 billion.

All the above reasons have contributed to the popularity of online shopping. However, sales through online shopping are expected to increase further shortly. Statista (2022, 22 September) released a report titled “Global Retail E-commerce Sales 2014-2026”, which revealed that in 2021, e-commerce sales amounted to approximately US\$5.2 trillion, and by 2026, it would be US\$8.1 trillion. In other words, the report expects online e-commerce sales to grow by 56 per cent over the next five years (see Figure 1.2).

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Figure: 1.2 Shows Estimated Global Retail E-Commerce Sales (US\$ Billion) By 2026.



Source: Statista. (2022, 21 September). Global Retail E-Commerce Sales 2014–2026.

1.7. Globalization and the Need for Online Shopping in India

In the early 90s, India integrated the domestic market (by adopting the policy of liberalisation, privatisation and globalisation) into the global market. It brought many socio-economic changes across the country, like new employment opportunities, new sources of income, new technology etc. People started moving from rural to urban areas to get jobs and lead a modern life. Later, it inspired people, especially in developing countries like India, to understand the value of time, effort and money. Thus, Indians, after considering the constraints of time, effort and money, began to make any decisions, especially purchase decisions, that maximise their utility (here, maximise customer utility). The country's people began to feel the need for an alternative shopping channel to save time, effort and money and maximise their utility since they had less time left for personal work like household chores and shopping. This leads to the origin of an alternative shopping channel other than the traditional

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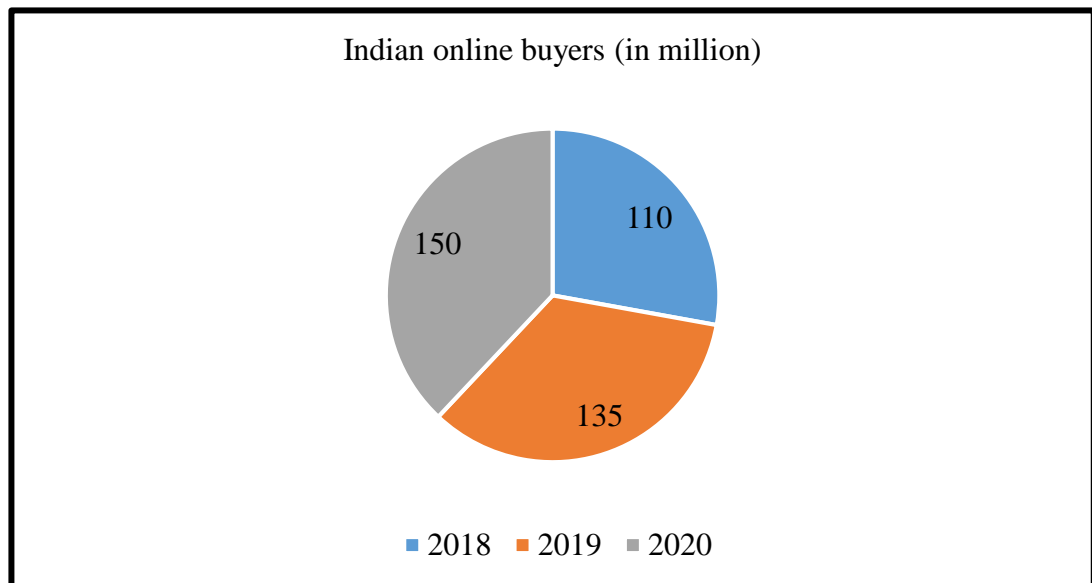
one, commonly known as online shopping. Online shopping brings many additional benefits as compared to conventional shopping. For example, in an online shopping platform, a customer, instead of physically visiting a store, visits the web retailer's e-store using the Internet and a web browser or mobile app and; searches, compares and orders needed goods and services. Online shopping also removes the constraints of geographical boundaries of business operations. This means that online shopping allows web sellers to serve their customers spread across the country around the clock. In online shopping, customers avoid the problem of travel and congestion as customers can place orders for their essential goods and services from any place on the web retailer's website with the help of the Internet.

1.8. Growth of Online Shopping in India

The growth of online shopping in India is mainly due to the availability of online shopping infrastructure (such as the Internet and smartphones) and convenient shopping facilities offered by online retailers. Online shopping provides more convenient shopping than the traditional way of shopping. For example, consumers can search, compare and order their desired goods and services 24x7 without geographical barriers. The availability of these online shopping facilities and online shopping infrastructure has led to an increase in the number of online shoppers in India. A published report by the Statista Research Department (2022, 1 July), titled "Number of annual online shoppers India 2018–2021", states that in 2019, there were around 135 million online shoppers in India, which increased to 150 million in 2020 (see Figure1.3).

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Figure: 1.3 Shows the Number of Online Shoppers in India (In Millions)



Source: Statista Research Department (2022, 1 July), number of annual online shoppers in India 2018–2021.

Vinay Kumar (2021, 17 August) gives a complete picture of online shopping in India in his article “Online shopping in India gets a pandemic boost, the e-retail market grows 25% in FY21”, published in Business Today (a highly daily newspaper). The article states India is the third largest online shopping base, with 140 million buyers. The article argues that in 2018 only 8 per cent were old buyers (i.e., those over the age of 45), which increased to 20 per cent in 2020. Further, the article claims that in FY 2011, the Indian e-retail market witnessed a growth of 25 per cent. The Indian e-retail market is expected to grow to \$120-140 billion by FY26. The above figures indicate an increase in the size of online shoppers. In other words, it indicates the prospects of the online e-commerce market in India.

1.9.Reasons for the Rise of Online Shopping in India

The establishment and development of any business depend on many factors, such as economic, political, environmental, nature of business, etc. Similarly, the rise of online shopping in India can be attributed to several factors, such as favourable online

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shopping marketplaces and developed online shopping infrastructure. The essential factors responsible for the growth of online shopping in India are discussed below:

1.9.1. Nature of Indian Population

The main reason for the popularity of online shopping in India is the nature of the Indian population. The number of young people in the Indian population is more than that of older adults. Previous research (e.g., Hamzah & Radzuan, 2020) has found that young people prefer to buy goods and services online.

1.9.2. Increasing Number of Internet Users

Internet and smartphones are available in India at an affordable rate. It impulses the country's ordinary people to buy smartphones and surf the Internet.

According to the India Brand Equity Foundation (IBEF) report on the e-commerce industry (June 2022), internet penetration in India was 4 per cent in 2007 and will increase to 45 per cent in 2021. To know the latest data on internet users in India, the researcher takes the help of Kemp's (2022, 15 February) report in "Data Report – Global Digital Insights", which shows that in January 2022, Indian internet users were around 658 million. However, the number of Internet users is expected to increase further. Because a report titled "Internet Adoption in India ICUBE 2020" (2021) published by the Internet and Mobile Association of India (IAMAI) and Kantar suggests that the number of Indian internet users was around 622 million in 2020 and is expected to grow by 45% over the next five years to 900 million in 2025. Thus, it has been observed that with the increase in internet users, a conducive online shopping environment has inadvertently been established across the country.

1.9.3. Large Base of Online Buyers

With the availability of the Internet at affordable rates across the country, customers can easily shop online even with the help of their smartphones. This gives India a vast

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online shopping base of online buyers. The IBEF report on the e-commerce industry (June 2022) shows that in FY21, India became the third largest online shopper with 150 million online shoppers and is expected to grow to 350 million in FY2026.

1.9.4. Favourable Government Policy

The liberal e-commerce policy of the government, such as 100% foreign direct investment (FDI) in B2B (business-to-business) e-commerce (Government of India ministry of commerce & industry), gave a boost to the e-commerce player in the online marketplace in India. This is the reason that the size of the e-commerce market is increasing year by year.

1.9.5. Digital India Scheme

On 1 July 2015, our Prime Minister launched Digital India Scheme (Digital India-Wikipedia). This scheme has increased internet connectivity across the country. The main objective of this scheme is to enable citizens to access various government services digitally by improving online infrastructure. According to “IAMAIDigital-in-India-2019-Round-2-Report.pdf”, as of November 2019, India has 504 million active internet users (including 53 million new users in November 2019) aged eighteen years and or more. The report also states that nearly 70 per cent of India’s Internet population uses the Internet daily. The increasing number of internet users indicates the growth of online shopping infrastructure in any country, ultimately leading to the development of online shopping in the said country.

1.9.6. Convenience Shopping Facilities

Last but not least, Indian customers accepted online channels for their purchases because of the facilities offered by e-retailers. For example, e-retailers allow customers to find, evaluate, compare and order goods and services 24x7 without time and geographic constraints. In addition, online sellers provide customers with an easy

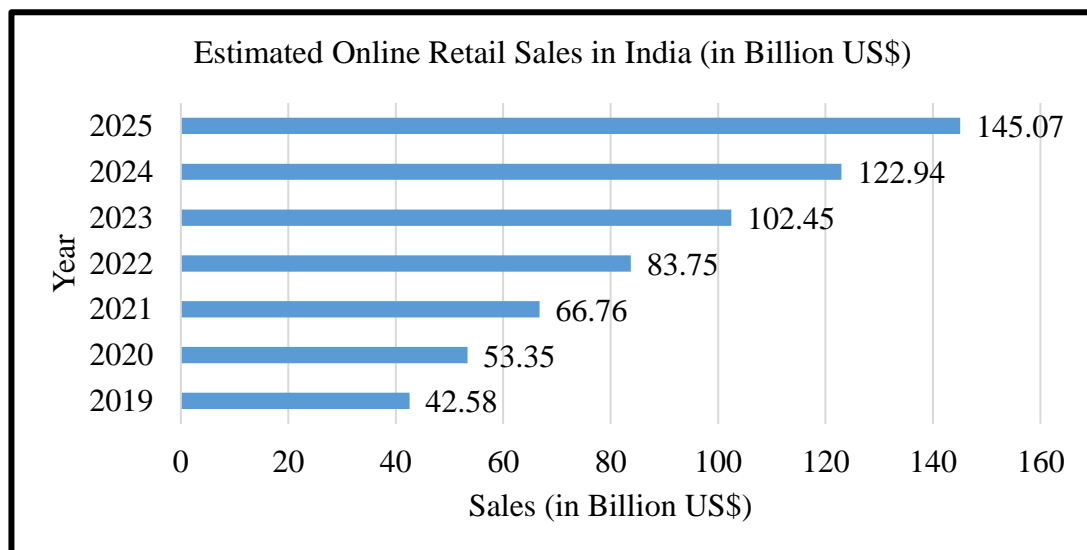
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return policy to return the purchased item if it does not match their purchase expectations. That is why online retail penetration is expected to reach 10.7 per cent by 2024 from 4.7 per cent in 2019 (IBEF report on the e-commerce industry, June 2022).

1.10. Future Prospects of Online Shopping in India

The trend of online shopping is increasing in India. It is expected to grow further in future, especially in India. To support the statement, the researcher takes the help of a published report by Statista Research Department (2022, 29 April), titled “Retail e-commerce sales in India 2019–2025”. The report said that online shopping across India was worth around US\$ 67 billion in 2021. The report further states that it is expected to grow to more than US\$ 145 billion by 2025 (see Figure 1.4).

Figure: 1.4 Shows the Estimated Online Retail Sales in India (In Billion US\$)



Source: Statista Research Department (2022, 29 April). Retail Ecommerce Sales in India 2019–2025

Likewise, the India Brand Equity Foundation (2022, June) forecasts similar trends in online shopping sales in its “E-commerce Industry Report” report. The IBEF report states that the e-commerce market in India was worth US\$ 46.20 billion in 2020 and is expected to reach US\$ 111.40 billion by 2025.

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At the same time, the size of the business-to-consumer (B2C) e-commerce market in online shopping is also likely to flourish in India. Because another report by the Statista Research Department (2022, 29 June) titled “Market size of B2C e-commerce in India from 2018–2024” shows that in India, the business-to-consumer (B2C) e-commerce market size was approximately US\$ 30 billion in 2019 and is expected to grow to US\$ 96 billion in 2024.

The above statistical data indicates two important points regarding online shopping in India. First, Indian customers are moving towards online shopping, and second, the Indian e-commerce market is showing a favourable online marketplace for the online market players.

1.11. Laws and Regulations for Online Shopping in India

Online shopping is conducted on a virtual platform over the Internet, which is nothing but a part of e-commerce; therefore, the parties involved in online shopping (i.e., buyer, seller and intermediary) comply with the applicable laws and regulations for e-commerce India. The rules and regulations relating to e-commerce in India include FDI policy, the Payment and Settlement System Act, 2007, Labelling and Packaging, the Indian Contract Act of 1872, the Sale of Goods Act of 1930, Jurisdictional Issues, Income Tax, and Intellectual Property Rights (IPRs). Let us briefly discuss all these applicable laws and regulations for online shopping in India:

1.11.1. The FDI Policy

In India, Foreign Direct Investment (FDI) is governed by the Foreign Direct Investment (FDI) policy. The country invites Foreign Direct Investment (FDI) to bring new technology, managerial skills etc., into the country. The Government of India has started liberalising FDI policies to bring innovation and expansion in online shopping across the country. In reply to Mrs Sarojini Hembram’s question in Rajya Sabha on 13

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February 2019, The Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India, clarifies that in the marketplace model of e-commerce, the Government of India has permitted 100% FDI under the automatic route. However, the Government of India does not allow FDI in the inventory-based model of e-commerce.

1.11.2. Payment and Settlements Systems Act, 2007

According to the Payment and Settlement Systems Act, 2007, a system is said to be a “payment system” if it enables payment between the payer and the beneficiary. A particular payment system may include clearing, payment, settlement services or all of them. It is noted that the stock exchange does not come under the purview of the payment system. The Payment and Settlement Systems Act, 2007, compels eligible e-commerce entities, including online retailers, to comply with relevant regulations of the Reserve Bank of India relating to online payments. In addition, the Act forces intermediaries (here, it relates to third-party online shopping websites, such as “Amazon”, “Flipkart”, etc., which receive payment through electronic mode using e-commerce) to have a nodal account since nodal account plays a vital role in settlement of merchants’ payments on online e-commerce platforms.

1.11.3. Labelling and Packaging

The primary purpose of labelling and packaging is to protect products from damage. In addition, labelling and packaging are also used to display product information. However, in the age of competition, the marketing manager uses labelling and packaging to attract potential customers to the company’s products. In online shopping, e-commerce has to comply with the labelling and packaging standards prescribed by the Legal Metrology Act, 2009; Food Safety and Standards Act, 2006; Drugs and Cosmetics Act, 1940 etc. As per the Legal Metrology Act, 2009, read with

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the Legal Metrology (Packaged Commodity) Rules, 2011, which states that essential product information should be displayed on an online shopping site. Displaying product information and manner may include dimensions, weights and other attributes on the product page.

1.11.4. Sale of Goods Act, 1930

Online retailers must comply with the Sale of Goods Act 1930 while offering goods and services online to customers. The Sale of Goods Act 1930 has a vast scope and covers matters including the sale, shipping, refund and return of goods. The Sale of Goods Act 1930 guides e-retailers on how to resolve issues related to sales and shipping policy. This Act specifies cases of warranties, conditions and transfer of ownership of goods while selling goods online. With the help of this Act, customer complaints regarding the existence or non-existence of return and/or refund options are resolved.

1.11.5. Indian Contracts Act, 1872

Online sellers and buyers can create contracts electronically when buying and selling goods and services. In such cases, both the parties (online buyer and seller) are covered under the Indian Contract Act 1872. The Indian Contract Act of 1872 deals with communicating and accepting proposals and contract formulation between consumers, dealers and intermediaries in online shopping. In addition, the Act covers legally binding agreements made through online shopping platforms, such as terms of service, privacy policies and return policies. However, there is no specific legislation in the Act to deal with a situation (except for judicial pronouncements) where an online buyer and seller form an online contract without a digital signature. The Act also needs to specify how to determine the actual age of consumers, especially in online sales.

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1.11.6. Information Technology Act, 2000

Since online shopping is a part of e-commerce, most of the Information Technology Act 2000, which applies to e-commerce, also applies to online shopping. Online shopping sites must comply with the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011. Online sellers are expected to embed their websites with high-security features. Online sellers can take the help of third-party website security providers to ensure the security of their websites. It has been observed that some online sellers take the help of intermediary websites to sell their goods and services to customers; in such cases, intermediary websites and the content displayed by them are governed by the intermediary Rules 2011 under the IT Act.

1.11.7. Intellectual Property Rights (IPRs)

The inventor's intellectual property (IP) is protected through various intellectual property rights (IPR) tools such as patents, copyrights and trademarks. These IPR tools help intellectual property inventors earn recognition or financial benefits for their inventions or creation. India has a well-defined legal and regulatory framework to protect intellectual property rights. For example, India has no well-defined law (barring a few judicial pronouncements) to prevent domain name fraud and misuse. However, many online retailers and buyers seek to redefine IP rights, especially online shopping.

1.11.8. Income Tax Act, 1961

Online retailers and e-commerce websites must comply with the "Income Tax Act 1961" while operating an online store. Online retailers are expected to collect the applicable Goods and Services Tax (GST) from the customers and pay the same to the

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Income Tax Department. Online retailers should also consider double taxation avoidance agreements when calculating taxable income.

1.11.9. Jurisdiction Issues

In online shopping, e-retailers get orders from customers spread across the country. However, to deliver the goods and services ordered by the customers to their doorsteps within the stipulated time, online e-retailers' setups the order processing units, warehouses and logistics units at various geographical locations across the country. It creates a complex legal jurisdiction issue facing online retailers. Because in India, many local laws govern jurisdiction issues within their territory. Therefore, if an e-retailer faces a jurisdictional dispute, the local laws governing such jurisdiction complicate the jurisdictional settlement matters.

1.12. E-Commerce Models and Operational Activities of Online Shopping

We know online shopping means buying and selling goods and services on virtual platforms using the Internet and web browsers. In comparison, a transaction or trade becomes a part of e-commerce when done electronically. Thus, online shopping is a part of the broader scope of e-commerce. Because in online shopping, customers order goods and services online. In other words, trading is done electronically, making online shopping a broader scope of e-commerce. Online shopping can only conduct business activities with the help of various e-commerce models. Let us see how online shopping uses different e-commerce models to streamline its business operations:

1.12.1. Business-to-Business (B2B) E-Commerce Model

The B2B e-commerce model allows businesses/companies to trade or transact between companies/businesses. In other words, the B2B e-commerce model is used by a business to sell goods and services or to transact with another business electronically. A manufacturer selling goods electronically to wholesalers or retailers is an example

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of a typical B2B e-commerce model. Here, manufacturers, wholesalers and retailers are businesses/companies selling goods and services to each other electronically using a business-to-business (B2B) e-commerce model. In online shopping, major online marketplaces use the B2B e-commerce model; some of them are discussed below:

1.12.1.1. Amazon

“Amazon” is a leading online e-commerce marketplace providing customers with online goods and services. However, “Amazon” is also famous among companies/businesses for offering B2B services, namely “Amazon Web Services (AWS)”. AWS provides businesses with database storage, compute power, content delivery, and related features. In addition, AWS is also a leading global cloud provider for businesses spread across the globe. Companies like GE, Hess, Expedia, Philips and BP buy cloud from AWS.

1.12.1.2. Caterpillar

“Caterpillar” is one of the leading manufacturing companies for the manufacture of diesel and natural gas engines, industrial turbines, construction and mining equipment, and diesel-electric locomotives. The company sells all these manufacturing types of equipment to businesses/contractors involved in mining, construction etc., using the B2B e-commerce model. “Caterpillar” is also known for providing financial services to businesses through its “Caterpillar Financial Services” business unit.

1.12.2. Business-to-Consumer (B2C) E-Commerce Model

The Business-to-consumer (B2C) e-commerce model allows businesses/companies to sell their goods and services electronically to their customers. It is the most popular e-commerce model among all the e-commerce models. Sometimes, third-party companies such as “Amazon” provide a marketplace (which is a part of e-commerce) for businesses (here, e-retailers) to sell their products and services to customers

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nationwide. Companies can offer tangible and intangible products to customers through online shopping platforms. Finance and insurance companies provide their customers with intangible products (such as term loans, health insurance, auto insurance, etc.) through the B2C e-commerce model. Apart from this, companies doing business with household products (tangible products) can also provide products to their customers through e-commerce. Well-known online marketplaces, namely “Amazon” and “Flipkart”, allow businesses to sell products such as personal care, fashion, home, etc., to their potential and existing customers across the country. Online marketplaces are beneficial to both businesses and customers as they allow companies to sell products across the country and allow customers to compare and order essential items from anywhere and anytime. However, a secure online website is necessary for businesses using B2C e-commerce platforms. Otherwise, unauthorised access to customers and business data could harm both the company and the customer financially and emotionally.

1.12.3. Consumer-to-Consumer (C2C) E-commerce Model

Nowadays, consumer-to-consumer (C2C) e-commerce models are becoming popular among customers. Because in the C2C e-commerce model, a customer is a service provider at one end, and at the other end, another customer is a consumer of that service. It enables customers to sell their used products to other customers using third-party online marketplaces. Here, online marketplaces are intermediaries between the customers who sell and buy the product. For this, they can charge the seller or buyer a fee. Examples of third-party online marketplaces are OLX, Quicker, etc.

1.12.4. Consumer-to-Business (C2B) E-commerce Model

The customer-to-business (C2B) e-commerce model is the opposite of the business-to-customer (B2C) e-commerce model. The C2B e-commerce model allows customers

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to sell their products and services to businesses. Here, the customers become the service providers, and the businesses become the end users of the customer's products. For example, the customer writes feedback about the company's products. If the company revises the product as per customer feedback, the suggestion becomes information for the company coming from C2B. "Google AdSense" and "Shutterstock" are examples of C2B services where companies are taking ideas and soliciting customer feedback to generate value for their products. In online shopping, e-retailers should be very careful in dealing with crowdsourcing ideas, as misinterpreting it can cost them a lot.

1.12.5. Government/ Administration E-Commerce (G2B & G2C And B2G & C2G) Model

The government takes the help of e-commerce platforms (such as G2B and G2C) to provide services to businesses and the public. The e-commerce platform helps the government to provide public services faster and with less waiting time. The government uses the government-to-business (G2B) e-commerce platform to conduct its auctions, tenders and license applications. The government provides services to the public (such as registering for a marriage certificate or paying for a parking ticket) by leveraging government-to-customer (G2C) e-commerce platforms.

Similarly, the government takes services from the public and businesses using e-commerce platforms like B2G and C2G. Using an e-commerce platform known as customer-to-government (C2G), people pay public taxes (by filing tax returns), book health appointments, and pay their children's tuition fees. A business-to-government (B2G) example might be a company that provides software solutions for maintaining a government website.

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1.13. Major Online Market Player in India

In online shopping, customers place orders at an online store, which is nothing but a website. E-retailers use their website (if they have their website) or third-party websites to sell products and services to customers. The advantage of an e-retailer having its website is that it does not require profit sharing with anyone. However, the retailer has to spend advertising to make the website popular. Therefore, retailers prefer to sell their products and services through third-party websites, which gives them a large customer base. Examples of third-party websites in India are Amazon, Flipkart, Shopclues, Ajio and PayTm Mall. The major online market players/ third-party websites in India are discussed below:

1.13.1. Amazon. in

Amazon is the world leader in the e-commerce market and recently launched in India, popularly known as “amazon. In”. Amazon offers more than twenty million products to customers across the country. Amazon’s flagship products are Electronics, Fashion, Home Decor, Kitchen and many more. Amazon offers thousands of products through the “Amazon Great Indian Sale” during the festive season. With the help of Amazon, customers can now pay their electricity bills, recharge their mobiles, book flight and train tickets, send money, buy the insurance and more.

1.13.2. Flipkart.com

“Flipkart.com” was founded in 2004 with only ₹4 00,000; in a decade (i.e. in 2014), it has made a company of more than 60,000 crores. In the early days, “Flipkart.com” used to sell only books. However, now, it offers a wide range of mobile phones and mobile accessories, laptops, computer accessories, cameras, movies, music, television, refrigerators, air-conditioners, washing machines, clothing, footwear, accessories and MP3 players. After acquiring “letsbuy.com”, “Myntra.com”, and “Jabong.com”,

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“Flipkart.com” became the most significant e-commerce player in India.

“Flipkart.com” is popular in India for offering Cash-on-Delivery (COD) options across all categories of products. Like Amazon, Flipkart also offers thousands of products through the “Big Billion Days Sale” during the festive season.

1.13.3. Myntra.com

“Myntra.com” is one of India's leading online shopping sites known for selling fashion products online. In 2014, “Myntra.com” was acquired by “Flipkart”. It is famous for selling products like t-shirts, shoes, watches etc., at a discount during the festive season in India. “Myntra.com” offers a range of fashion products for men, women, kids and infants.

1.13.4. TataCLiQ.com

“TataCLiQ.com” has been owned by Tata Group since 2016. It is renowned nationwide for selling exclusive and authentic Indian and International brand products. “TataCLiQ.com” provides customers with thousands of products through broad categories such as fashion, electronics, music, footwear and other products. It facilitates the customers with various payment options, including Cash on Delivery (COD), card payments (i.e. bank card) and other electronic payment options.

1.13.5. Jiomart.com

In May 2020, Reliance Group launched “Jiomart.com” in two hundred cities and towns to facilitate online shopping for customers. “Jiomart.com” is a unique online shopping platform that provides you with everything you need for your home, i.e., from personal care to grocery products. Under personal care, it offers beauty products for both men and women. It offers grocery products such as fruits and vegetables, rice, pulses, oils, packaged food, dairy items, pet food, frozen food and household cleaning items. “Jiomart.com” is also familiar to Indian buyers for offering branded apparel, footwear

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and fashion products. Due to the availability of everything a home needs, “Jiomart.com” is becoming the first choice as an online shopping site for working women and housewives in India.

1.13.6. Ajio.com

“Ajio.com” is another primary online shopping site in India. “Ajio.com” is known across the country for offering a wide range of fashion products. It keeps customers updated about the latest fashion style in apparel with 4 00,000+ types of products from 2000+ brands. On top brands and latest styles, “Ajio.com” offers up to 70 per cent off, great deals and amazing offers. Customers passionate about the latest designs and styles in apparel prefer to visit the “Ajio.com” online platform.

1.13.7. Pepperfry.com

In 2012, Indian entrepreneurs Ashish Shah and Ambareesh Murthy founded “Pepperfry.com” to provide customers with online furniture. Furthermore, “Pepperfry.com” soon became one of India's leading online shopping platforms selling online furniture to customers. It provides furniture for office and home use to customers in the latest designs and styles. “Pepperfry.com” provides online furniture for home use like beds, sofas, dining tables etc. Its famous products are ‘Luxury Foam Mattress’, ‘Pooja Room Set’ and ‘Bamboo Floor Lamp’.

1.13.8. Snapdeal.com

Kunal Behl and Rohit Bansal founded the online site “Snapdeal.com” on 4 February 2010 as a daily deal platform for restaurants, spas and travel products. Later, in October 2011, it turned into an online marketplace. Now “Snapdeal.com” offers various products under top categories, such as Men’s Fashion, Women’s Fashion and Home & Kitchen.

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1.13.9. PaytmMall.com

“PaytmMall.com” is an online platform which is well known among customers for mobile recharge and bill payment online. Apart from this, it provides its customers with Electronics, Fashion and Home Decorating products at killer prices.

1.13.10. Shopclues.com

“Shopclues.com” is one of the famous online shopping sites in India. It offers computer accessories, cameras, mobiles, gifts, jewellery, cosmetics, toys, clothing, books and bags to its existing and potential customers. Indian customers prefer shopping from “Shopclues.com” shopping sites as it offers jaw-dropping deals across product categories.

1.14. Types of Online Shoppers

Online shopping is snowballing in India. Since customers in metros get less time for their household tasks, they prefer to shop online. Second, online shopping offers more discounts than offline shopping, which attracts customers living in remote and rural areas to shop online. India’s growing number of online buyers forces businesses to classify/segment customers to serve them better. Customers are segmented based on their nature, certain traits (such as personality, interests and habits) and factors (such as demographics, industry, and income). However, India is known for unity in diversity. Hence it becomes challenging for marketing researchers to classify Indian customers easily. In general, marketing researchers segment online customers in the same way they use to classify offline customers. However, they pay special attention when classifying online customers, as here, customers shop on virtual platforms (i.e., without face-to-face contact with retailers). Considering the diversity in India's population and the nature of customers, online buyers can be classified into the following categories:

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1.14.1. Newbie Online Buyers

Newbie online shoppers are those who try to buy their essentials online for the first time or have yet to have a prior internet shopping experience. Novice online customers buy smaller, lower budget and safer products and try to avoid complicated pages and click buttons. Beginner online shoppers get intimidated by the fast-moving slides and complex online shopping process (like searching for desired products, placing products in an e-cart, availing payment options, making payments and tracking shipment). As a result, they leave the buying process in the middle. That is why online retailers request site developers to design their websites with a neat, clean, simple and easy-to-understand interface to provide a convenient shopping environment to newbie and internet-savvy buyers.

1.14.2. Impulse Buyers

Impulse buyers buy products without a purchase plan. They buy goods and services that are in trend and satisfy them. Czarnecka & Schivinski (2019) found that emotions, feelings and attitudes compel the buyer to purchase the product. Online retailers can emotionally attract “impulse buyers” to products by placing a picture of the national flag or a country’s iconic personality on the product’s cover. Since impulse buyers are unplanned buyers, online sellers must display the product attractively to attract impulse buyers. Impulse buyers are not price sensitive, so they buy more expensive items such as automobiles, sofas and home appliances in an emotion.

1.14.3. Latest Product Buyer

Latest product buyers are always eager to buy the new version of the upcoming products in the product line. Their mindset is to use/keep the better product version constantly. These buyers may not be loyal or stick to a particular brand. This is why companies entering the fashion, beauty and technology industry always try to innovate

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in their product line to satisfy the latest product buyer and make them loyal to the company's products. Online shopping allows e-retailers to launch the latest version of the products on their website for the latest product buyers across the country.

1.14.4. Research Buyers

Research Customers/buyers install a variety of web browsers on their mobile or computer to quickly collect product information and compare products with alternative products. This customer type is considered a research buyer in the online shopping platform. Before making an actual purchase from an online shopping site, customers conduct shopping research, such as collecting product information and comparing prices. Research customers try to bridge the gap between product purchase expectations and actual product experience with the help of such aggregated product information. Online sellers are expected to provide detailed product information on their online shopping sites so that such research customers can make quick buying decisions.

1.14.5. Ready-to-Shop Customers

Ready-to-shop customers visit online shopping sites to buy trendy products or items of their current needs. In other words, before visiting online shopping sites, ready-to-shop customers decide well what to buy, which brand to buy, etc. This type of customer does not even visit the substitute/alternative product link. They access online shopping sites and directly go to the desired product purchase link. Maximum to maximum, these categories of customers may visit one or more online shopping sites to compare prices and discounts. Customers who fall under this category place orders from websites offering the best prices and deals. Sometimes, these customers leave an online shopping site which takes longer to load the desired web page (here is the product link). Thus, online shopping vendors must provide customer-friendly and technical

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glitch-free online shopping sites. This can increase the sales of that online shopping site, and the customer can become loyal to the website.

1.14.6. To Enjoy the Store Environment/ Ambience

In this competitive era, retailers are expected to provide essential goods and services with a better shopping environment/ambience to satisfy their customers. The shopping ambience offered by the retailers (online and offline) plays a vital role in the smooth buying process of the customer. The shopping environment offline retailers provide to their customers differs from that provided by online retailers. Traditional retailers can provide a better shopping environment to the customers by showcasing the goods and services at the convenience of the customers. Similarly, in online shopping, online retailers can make their websites customer-friendly to provide a better shopping environment to the customers. This means retailers should customize their stores (in case of offline shopping) and design their websites (in case of online shopping) as per the customer's convenience. To conclude, customers prefer to shop in a store or online website, providing a personalized and frictionless experience as it provides a better shopping environment and makes them more accessible to buy essential goods and services.

1.14.7. Price Sensitive Buyers

Customers usually shop online to avail of more discounts and deals compared to traditional shopping. Most online customers are price sensitive and do not make quick buying decisions when shopping online. The characteristic of price-sensitive customers is that they visit multiple online shopping sites to compare product prices, features and discounts. In addition, a price-sensitive customer buys a product based on whether the e-retailer offers free shipping charges or promo benefits. Customers falling

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under this category may not be loyal to a particular brand and may switch to a substitute brand offering the product at a cheaper rate.

1.14.8. Brand Buff Buyers

Customers prefer to buy branded products and services for quality. In marketing, these categories of customers are segmented into premium customers. Enthusiastic buyers of the brand are less sensitive to the price. Instead, they are concerned about the quality and service life of the products. Online buyers are advised to keep branded items to capture the market share of the enthusiastic buyers of the brand. Online retailers are expected to use artificial intelligence (AI) to track customer search history. With the help of AI suggestions, online retailers can display a pop-up of related products and services on the customer's screen while the customer searches for related products. In addition, AI also helps online sellers to send business e-mails to customers.

1.15. A Comparative Analysis Between Online Shopping and Offline Shopping

Retailers must provide a conducive shopping environment to the customers so that the customers conveniently complete the buying process. Because a conducive shopping environment benefits not only the retailers but also the customers; for example, customers can easily compare, evaluate and purchase the required products, which helps them to make rational buying decisions. On the other hand, it allows retailers to sell more products and services to their existing and potential customers, ultimately increasing the retailers' bottom line. However, the shopping environment provided by online retailers is entirely different from that of brick-and-mortar/traditional retailers. Based on the following heads, a difference/comparison between online shopping and offline shopping can be drawn as follows:

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1.15.1. Convenience

Here the word convenience refers to the benefits and facilities retailers provide their customers. Online shopping facilitates customers to buy goods and services anytime and from anywhere. In other words, in online shopping, customers do not face the problem of overcrowding or parking, and they do not even need to take the purchased goods home, as customers order online with the help of the Internet and web browser. In addition, it provides goods and services to customers at a lower price due to lower business operating costs (as online sellers do not have to bear the fixed operating expenses of a retail outlet). On the other hand, in traditional shopping, customers must physically visit the retailer's store and process the purchase. Due to cost constraints, the operations of conventional retailers are restricted to a particular geographic area. Traditional retailers may only serve customers during business hours. Also, in conventional shopping, customers have to visit the retailer's store in person to return the purchased items if the items purchased do not match the customer's expectations. Hence, online shopping offers convenience shopping facilities as compared to traditional shopping.

1.15.2. Product Assortment/Variety

Online stores offer a more comprehensive range of products and services than brick-and-mortar stores. Since an online store is a virtual store, online retailers do not have to worry about space constraints. Thus, online stores facilitate online retailers to offer their customers a wide variety of products and services at a single online store. Hence online shopping enables customers to get the desired products and services per their needs. In this way, customers become loyal to online shopping because, according to consumer behaviour theories, a store offering a wide range of products satisfies them and makes them loyal later.

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In contrast, a traditional store may store a limited number of products and products due to a need for more space. In this case, customers may get different products and services at different stores. Customers have to visit from one store to another to get the goods they want, which hinders customer satisfaction and loyalty.

1.15.3. Consumer Product Reviews

Online retailers allow customers to share their experiences (e.g., product photos after unboxing, product quality, etc.) with the products and services they purchase online, commonly known as consumer reviews. Online retailers make customer product reviews publicly available on their shopping websites. It helps existing, and potential customers make rational buying decisions based on the buying experiences of other customers (who have recently purchased and used the products). In contrast, in traditional shopping, customers get product reviews from third parties (i.e., retailers) rather than from the direct users of the products. Therefore, there are chances that customers may not get authentic product reviews (as retailers can manipulate customer reviews). Thus, online shopping provides more transparent customer product reviews than traditional shopping.

1.15.4. Products Comparison

Before buying a particular product or service, customers like to compare the quality of the product, price, service, etc. To do this, customers have to bear the cost of searching for product information. However, in online shopping, the cost of searching product information (in terms of per transaction) is minimal or equal to zero. Because here, customers visit multiple online shopping sites sitting at home (using the Internet, smartphone, tablet or laptop) for product comparison. Conversely, in offline shopping, the customer travels from one store to another to compare products and spends his time, money and energy, which becomes part of the search cost of product information.

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In other words, customers must bear the product information search cost and retail product price in online shopping. Due to these expenses, the actual cost of the product becomes higher. Thus, customers buy products and services offline at higher prices.

1.15.5. Discounts

Online shopping allows online retailers to conduct their business operations in the virtual world; this means they do not have to bear the fixed cost of the store. It lowers the cost of their goods and services and enables them to offer more discounts to customers. On the other hand, traditional retailers have to bear the fixed costs of the store, such as store rent, decorations, salespeople's salaries, electricity, etc. These expenses increase the product cost of the offline retailer. Therefore, online retailers give their customers comparatively fewer discounts than online retailers.

1.15.6. Availability of Unique Products

Unique products like "Darjeeling tea" and "Banarasi sarees" are grown or made in a particular geographical location. If the customer wants to buy these products, he has to go to that place. However, with the advent of online shopping, customers residing in any part of the country can order these luxurious products and get their delivery at home. Second, some companies offer customers one of their product/product lines on online platforms only to promote online shopping. In such a situation, the only option for the customers is to buy such products online.

1.15.7. Tangibility and Trialability

Traditional shopping allows customers to touch, feel and even trial products, especially apparel. The tangibility and trial abilities of traditional shopping help customers make rational buying decisions. Nevertheless, online shopping does not give such a facility to its customers. Here, customers make purchase decisions based on product information provided by online retailers. Online retailers understand the difficulties of

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customer product evaluation. Therefore, some online retailers started offering a trial facility at the time of delivery of the products. If the products do not satisfy the customer, the customer may return the product to the delivery person immediately. Despite such features offered by online shopping, the customer prefers offline shopping, which provides tangibility and trial ability.

1.15.8. Shopping Experience

In India, shopping is not just about buying products and services but also an opportunity for Indians to come together and spend valuable time with each other. Offline shopping allows Indian family members to feel, touch or smell the product and enjoy weekends or holidays with the entire family members. Conversely, online shopping can ease the shopping process, but more is needed to bridge the gap in the experience of spending valuable time with family members. In traditional shopping, customers pay more time, money, and labour to purchase products and services. Still, Indians give more importance to conventional shopping as it gives Indians a real shopping experience with their family members and loved ones.

1.15.9. Delivery of Product

In offline shopping, retailers provide goods and services to customers as soon as the customer processes the payment. It facilitates the customers to use or avail of the product immediately after purchase. On the other hand, in online shopping, the customer orders the products on the web seller's website with the help of the Internet and a web browser. Online retailers need time to initiate orders, package the products and hand over the product to the shipping department. In addition, it can take several days and sometimes even weeks for the logistics/shipping department to deliver the product to the customer's home. To overcome delivery time problems, some online retailers have started offering same-day or next-day delivery of products. However,

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customers availing of such services will have to pay premium charges. Thus, in terms of the delivery of products and services, offline shopping is more convenient than online shopping for customers.

1.15.10. Return or Exchange of Products

The process of returning or exchanging the products purchased in offline shopping is more straightforward as compared to online shopping. If the products are different from the customer's expectations, the customer avails the facility of return or exchange of the products. Because in online shopping, exchanging or returning the purchased products is a complicated process as customers have to go through many formalities, such as re-visiting the e-retailers website, selecting the return or exchange option and Waiting for Courier (for reverse logistics). Customers will also have to wait a few days or weeks to get their money back or exchange products. Therefore, customers prefer traditional shopping because of the complex and time-consuming process of exchanging or returning the products purchased online.

1.16. Drawbacks of Online Shopping

The study observes that online shopping is growing exponentially globally, including in developing countries like India. One of the main reasons for this is the favourable attitude of customers towards online shopping. However, despite the rapid growth in online marketplaces and sales in India, most Indian customers prefer to enjoy the real shopping experience by purchasing goods and services from brick-and-mortar shops/traditional stores. The main reasons behind customers' preference for traditional shopping over online shopping are as follows:

1.16.1. Hands-on Inspection

In online shopping, customers make purchase decisions based on the information available on the online shopping websites of e-retailers. Because online shopping does

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not allow customers to evaluate goods and services by touch, feel and smell. In other words, it does not allow customers to inspect goods and services while placing orders physically. Therefore, customers are hesitant to buy specific categories of products (such as clothing) online, where a physical inspection is required. Because in order to buy clothes, it is necessary to inspect their fabric, size and colour. Due to these habits of Indian consumers (i.e. inspecting goods and services before making an actual purchase), online shopping has been unable to capture substantial retail market share in India and has been hampered.

1.16.2. Shipping Charges

Online shopping delivers goods and services to customers' homes. However, online retailers charge their customers shipping charges for this, which increases the purchase cost of the customers. In many cases, shipping charges are waived if customers meet the minimum order cost or make purchases at certain times of the year. Nevertheless, in general, customers have to bear an additional shipping cost on top of the price of the items they order.

Also, if customers are unsatisfied with the goods they purchased, online retailers return them, but many online retailers do not waive shipping charges. In this case, the customer bears the shipping cost without buying any goods at the end of the purchase process. Thus, additional charges, such as shipping, deter customers from online purchases.

1.16.3. Waiting Time

The beauty of traditional shopping is that customers receive and start using the purchased item as soon as they pay the retailer. In contrast, customers ordering goods online must wait for several days and sometimes even weeks to receive the purchased goods at their doorstep. Therefore, in online shopping, the customer must wait to

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receive his purchased goods; this waiting time makes customers prefer traditional shopping over online shopping. Hence, customers who need more time prefer to buy goods from the conventional shopping channel.

1.16.4. Privacy Issues

Retailers keep records of their customers' purchase preferences, telephone numbers, e-mail addresses and transaction history. With the help of this information, retailers try to better serve target customers by suggesting alternative items and sending an e-mail containing information about the new product line. However, collecting and storing customer information takes work in traditional shopping. Conversely, in online shopping, with the help of Artificial Intelligence (AI), online retailers can easily track customers' purchases and store their purchase history in the online marketplace domain. Furthermore, in online shopping, the customer shares personal (i.e., contact details) and financial information (i.e., bank card details) with online retailers. If this information is hacked by hackers or accessed by an unauthorized person, the customer could be in emotional and financial distress. Therefore, customers avoid online purchases as much as possible due to privacy concerns.

1.17. Chapter Summary

Online shopping is becoming an integral part of everyone's daily life. People are getting rapt at online shopping. The growing trend of online shopping has allowed businesses to sell their products online with traditional sales. Companies use the e-commerce model for the smooth conduct of online sales. However, businesses or retailers must follow the rules and regulations of online selling prescribed by various Acts and Laws in India. Online marketplaces, such as "Amazon" and "Flipkart", act as intermediaries between e-retailers and customers. Online marketplaces benefit e-retailers by giving them a broader customer base to sell their products. With their

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online shopping sites, E-retailers bear the advertising expenses (to make the website popular) and website maintenance (to keep the website free from technical glitches). In addition, online marketplaces use artificial intelligence (AI) to track customer search and purchase history. With the help of AI, online sellers can suggest related or alternative products to customers.

Online shopping allows customers to search, compare and order. In addition, customers get the delivery of the product to their doorstep. Therefore, in online shopping, customers do not need to visit the market personally and do not face the problem of heavy traffic and parking. Product reviews on retailers' websites help customers to make rational buying decisions. In a nutshell, online shopping saves customers time, energy and money.

Online shopping benefits customers, e-retailers and third parties (courier service providers, website developers, etc.). However, security issues, fraudulent activities in online transactions and perceived risks to customers hinder the growth of online shopping. The government is expected to develop online infrastructure in the country for the smooth running of online business operations. The government is also expected to enact stringent laws on cybercrime and internet fraud to make online shopping flourish in the country.

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