



BENEFITS AND ITS DETERMINANTS INFLUENCING RETAILERS' PURCHASE INTENTION FOR FAST MOVING CONSUMER GOODS FROM B2B E- COMMERCE.

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Abstract

The present research objective is to examine the influence of competitive pricing, variety of products and convenience on retailers' purchase intention in FMCG from B2B E-commerce. Recruitment of participants is done through the non-probability purposive sampling method. The questionnaire was pretested and used to collect data from 1209 participants. Descriptive analysis and confirmatory factor analysis (CFA) is used to analyze the data. The factor loading (β), composite reliability (CR), Cronbach Alpha(α) and Average Variance Extracted (AVE) demonstrate the internal consistency of the scale items. Convergent and discriminant validity is used to check the association between the construct and items of the set questions. The model fit indices demonstrates that the structural model of reputation, product delivery, information quality and transaction safety were well fitted with the data. The mentioned analysis of the model shows competitive pricing, variety of products and convenience had a significant and positive impact on retailers' purchase intention in B2B E-commerce. The analysis of the model indicates convenience was the major determinant followed by competitive price and variety of products influencing retailers' purchase intention.

Keywords : Benefit, Confirmatory Factor Analysis, Purchase Intention, E-commerce, FMCG, Business to Business.

Introduction

Since 1994, when the Internet was commercialized, a new sector of commerce known as "E-Commerce" emerged, which quickly integrated into the contemporary economy. It's also known as the use of the Internet and other networking technologies to conduct commercial transactions (Efrain Turban, David King, Jae Kyu Lee, 2006).

India is the world's fifth-largest retail market and the world's fastest-growing. The retail industry deals with the sale of goods and services to customers; it has a global market of approximately 25 trillion dollars, with approximately 4.5 trillion dollars in E-Commerce by 2020, while the Indian retail sector contributes 880 billion dollars, with 46.2 billion dollars in E-commerce. By 2020, India will have surpassed France and Canada as the eighth biggest e-commerce market, with a turnover of around 50 billion USD.

Business to Consumer (B2C) firms sell their goods directly to consumers; Business to Business (B2B) enterprises serve as a platform for companies to communicate with and sell products to other businesses (B2B). E-commerce is flourishing worldwide, including in India, but B2B E-commerce in the FMCG industry isn't keeping up. Almost 90% of India's FMCG is distributed via an unorganized channel made up of thousands of distributors and wholesalers that provide goods to more than 15 million small businesses. Although many FMCG conglomerates have made technological advancements inside their distribution networks, such as establishing Distributor Management Systems or Sales Force Automation, merchants still ignore these channels and embrace B2B E-commerce at a slow pace.

The expansion of B2B E-commerce in the FMCG industry has been fueled by the introduction and revolution of distribution channels and the Internet in recent years. B2B E-commerce enterprises have failed to impact India's vast unorganized sector so far. However, some B2B businesses have thrived since 2016. Significant developments in India, such as increased smartphone users and the deployment of a high-speed network, prompted them.

Udaan, Jumbotail, JioMart, Elacticrun, and others are B2B E-commerce for FMCG merchants. Udaan is the market leader in B2B E-commerce in India, with over 3 million registered users, over 25000 vendors, and 1.7 million registered shops spread throughout 900+ cities. Udaan is also one of India's most significant and rapidly expanding B2B commerce startups.

Perceived Benefit as an antecedent of Retailer's purchase intention in B2B E-commerce.

"E-commerce" can be defined as the Internet and other networking technology for conducting business transactions (Efrain Turban, David King, Jae Kyu Lee, 2006). Since the inception of internet in early 1900s, it has brought tremendous change to virtually all aspects of human life. Among many changes e-

commerce is one of them, it has developed into a very common and routine activity of customers (Turban, King, Lee & Videland 2002).

Perceived Benefit

Perceived benefits can be defined as the positive outcomes associated with a behaviour in response to a real perceived threat (Chandon et al 2000). Perceived benefit can also be defined as the perception of the positive consequences that are caused by a specific action (Leung 2013). According to (Kim et al. 2008) perceived benefits in the online context as “a consumer’s belief about the extent to which he or she will become better off from the online transaction with a certain website”. Various research studies have been conducted to conclude the reasons for the contributing reasons people shop online. After going through a various review of literature, one of them recommended that inclination towards E-Commerce or online shopping has been motivated by convenience (free from salesperson pressure or expectation and shopping with a comfortable home surrounding), price comparison, time-saving are, among other factors. (Chen et.al, 2004; Chen & Tan, 2004; Horrigan, 2008; Lin, 2008; Ranganathan & Jha, 2007). Forsythe et al. (2006) studied four major perceived benefits of online shopping: shopping convenience, product selection, ease of shopping; and enjoyment. According to (Delafrooz et.al 2009) benefit that is offered by online retailers for consumers is good selection and wider availability of product choices.

Antecedents of Perceived Benefits and related studies.

Competitive Price

Price plays an important role when it comes to the e-commerce purchase. In one of the studies (Biswas and Blair, 1991) mentioned that the price discount affects consumers' price belief and eventually affects their shopping intention. (Brynjolfsson & Smith 1999) found that the price of the product online is 8 to 15 percent lesser than the price for a similar product in the traditional way of purchase. (Reibstein 2002) also revealed in his study that online customers on average affirm and behave as if price is the most crucial factor in drawing them to an e-commerce website. It has been reiterated in studies that price is the predominant factor while making an online purchase. (Heim & Sinha, 2001; Pettifor, 2014). However, Li et al. (1999) argued that often online shoppers were not price-sensitive as consumers' price comparisons among different e-retailers on each product were time-consuming and the price difference was negligible. On the contrary, researchers identified three customer segments in the Indian market in online shopping: value singularity, quality at any price, and reputation/recreation (Gehrt & Rajan, 2012). Thus, price for a particular segment of customers is not a prime concern while shopping online. Sometimes not only price reduction, but special offers given by online vendors poses e-commerce as a lucrative option for consumers. These special offers may include “buy one get one free”, free passes to some event, a discount coupon applicable on future purchases, free gifts to every nth customer, exchange offers on festivals etc.

(Siva Kumar & Gunasekaran, 2017) also suggested that perceived benefits (price and convenience) are important drivers of online purchase intention in India.

Another research found that when items were categorised into more subcategories in the selection, customers thought the website provided a huge variety of products and had a better shopping experience, which enhanced their perceptions of the online business (Chang, 2011). According to Shah & Modh.Yasin (2010), online purchasing pleasure is influenced by five factors: website design, dependability, product diversity, and delivery performance. The more perceived advantages a customer receives from a website, the more positive their opinion about online purchasing becomes. Mallapragada et al. (2016) also discovered that online shops that provide a wide range of product categories benefit the online customer more. Thus, we can proposed a following hypothesis:

H2: Variety of product has a positive impact on retailers purchase intention in B2B E-commerce.

Among most crucial factors driving consumer choice for online shopping has been ease. Customers' perceived ease in purchasing is a factor that positively influences online buying behaviour, according to Bhatnagar et al., 2000. Some clients utilize online channels to avoid face-to-face interactions with salespeople because they are pressured or uncomfortable when interacting with salespeople and don't prefer to get manipulated and controlled in the marketplace (Goldsmith & Flynn, 2005; Parks, 2008). According to a research study, convenience has fueled the growth of internet purchasing (free of salesperson pressure or expectations and shopping within a comfortable home surrounding). One of the four key perceived advantages of internet buying evaluated by Forsythe et al. (2006) is purchasing convenience. Thus, we can propose a hypothesis

H3: Convenience has a positive impact on retailers purchase intention in B2B E-commerce.

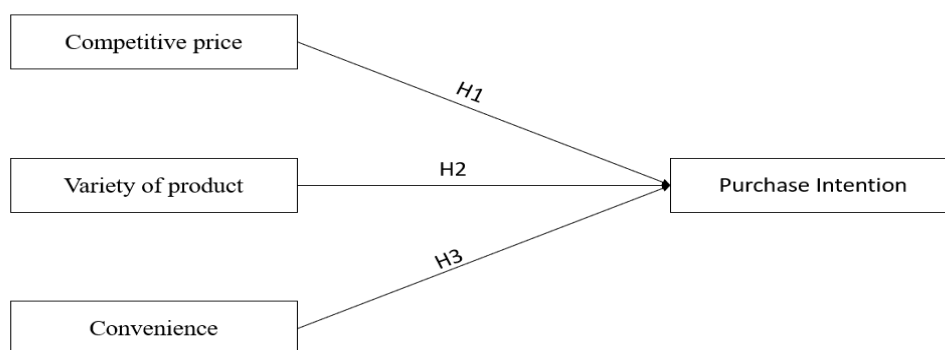


Figure 1: Conceptual Framework for competitive price, variety of product, convenience influencing purchase intention.

3. Material & Methods

3.1 Creation of Questionnaire

Questionnaire was developed based on previous studies on Competitive price, variety of product, and convenience influencing retailers' purchase intention for FMCG from B2B E-commerce 'Udaan' based on a complete literature review and response from respondents to provide instruction to develop the structured questionnaire to inspect the function of various factors of purchase intention. The aim and objective of the research as well as the framework of questionnaire, were brief to the entrants to ensure the comprehensibility of the structured questionnaire. The respondents were asked to recognize & eliminate any potential problems with the questionnaire. After remodification of the questionnaire, the respondents were given their response about the framework and analysis of questionnaire to evaluate the function of a formational construct of retailer purchase intention of FMCG. The final questionnaire was prepared by incorporating the suggestions given by the respondents to assure validity, precision, and data collection. (Alson, 2010; Ikart. 2019). The questionnaire was divided into five sessions based on the proposed consensual framework related to competitive price, variety of product and convenience with purchase intention FMCG from B2B E-commerce. Section 1 of the questionnaire was drafted to collect the general data of respondent:

1. Education Qualification
2. Background of the business
3. Frequency of usage of B2B Ecommerce portal
4. Preference in placing the order.

The second part of the question was concerning the function of several factors of reputation on the purchase intention of FMCG. The third, fourth, and fifth were made to collect data about other factors, information quality, transaction safety, and product delivery on the retailer's purchase intention of FMCG.

3.2 Participants

The entrant were consist of various retailers in the FMCG industry. The participants consist of 35.2% of females and 64.8% of males. The age of participants ranges from 22 to 70. The entrant consist of 48.3% unmarried and 51.7% married respondents. The participant education levels range from high school to masters contributing 10.26% to high school, 28% to senior secondary, 30.3% to undergraduate, and 31.44% to masters.

Table 2. Social and Demographic information of respondents.

Social and Demographic Variables	Category	Total Number of surveyee	Rate of Respondents (%)
Sex	Male	773	63.93
	Female	436	36.06
Age (Years)	22-26	145	11.99
	27-35	265	21.91
	36-46	387	32.01
	47-70	412	34.07
Marital Status	Single	244	20.18
	Married	965	79.81
Education Level	High School	121	10.01
	Senior Secondary	328	27.12
	Undergraduate	388	32.09
	Master	372	30.76

Note: total sample size =1209

3.3 Size of Sample and Method of Sampling

Nonprobability purposive sampling was accuire to recruit respondents as the research targeted a specific group of participants: mom and pop, also known as "Kirana Stores."(Maxwell, 1996; Taheerdost, 2016). The present study consists of 1400 participants from 4 major cities in northern India i.e New Delhi, Chandigarh, Lucknow and Varanasi having the appox population 69,84,115. The sample size of 1400 respondents are considered for this study, which is more than 400, as recommended for a population of a .25million, with a confidence level of 95% and a margin of around 5% (The Research Advisor 2006). 150 respondents were eliminated for providing partial data; thus, the concluding sample size was 1209, with a feedback estimate of 86.36%.

3.4 Collection Of Data

Researcher visited to the mom-and-pop stores situated in 4 prime urban areas of Northern India, further, researcher identified whether these retailers are using B2B E-commerce for ordering products skipping/along with traditional distribution channels. Finally, the questions were asked to those retailers who use both traditional distribution and B2B E-commerce to place their orders for their retail outlets. The researcher briefs them about the study's purpose, objective, and importance. The influence of previously mentioned constructs of retailers' purchase intention of FMCG using B2B E-commerce portal were

determined on 5 points Likert scale (Strongly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5). The surveyee were demanded to choose between the scale of 1-5 (Singh, 2006; Mcleod 2014)

3.5 Data Analysis

To analyze the data statistical software SPSS package ver. 27 is used to find out the mean and Cronbach's alpha of individual items of the factors. The AMOS ver. 23 was used for Confirmatory Factor Analysis (CFA) as well as Structural Equation Modelling (SEM). The Confirmatory Factor Analysis was calculated to evaluate the Factor Loadings, Average Variance Extracted (AVE), Composite Reliability (CR) and the Model Fit Indices. The Composite Reliability (CR) of the construct of the set of questions was mentioned to the items' accuracy and reliability (Nunnally, 1978; Huwui et, 2018). The standardized factor loading, and AVE were calculated to identify the convergent validity of the determinant of the measurement model (Garry et al, 2017). Correlation among the constructs and square root of average variance extracted was calculated to assess the discriminant validity (Fornell and Larcher 1981). The statistical indices such as CFI, TLI, GFI, RMSE and Standardized mean square root (SRMR) was used to assess the fitness of the measurement model (Kline, 2005).

4. Results

4.1 Descriptive Statistics

The table.3 demonstrates the construct's mean rating and non-identical elements of the construct: reputation, information quality, transaction safety, and product delivery influencing retailers purchase intention while ordering FMCG from B2B E-commerce portals. The participants' mean score shows that the Convenience was the crucial factor affecting purchase intention in B2B E-commerce followed by pricing and variety of product. "Good Quantity of SKUs" within competitive price; "Huge range of offers in SKUs" within variety of product and "Interference of distributors salesperson" within convenience are the major factors of antecedents of purchase intention.

The skewness for non-identical elements of competitive price, product variety, and convenience ranged from -1.517 to 0.963. The kurtosis for different items of reputation, information quality, transaction safety and product delivery ranges from -0.279 to 2.789 which is within threshold limit of -2.0 to 2.0 for skewness and -7.0 to 7.0 for kurtosis (Hair et al 2010; Bryne 2010). The skewness and kurtosis value

Table 3. Mean score of the participants, factor loadings, Cronbach's alpha(α), composite reliability (CR) and Average Variance Extracted (AVE) of a antecedents retailers' purchase intention.

Construct	Items	Mean	Factors Loading	p-value	α	CR	AVE
Pricing (PRI)		4.12			0.78	0.885	0.66
	PRI1	4.05	0.749	***			
	PRI2	4.13	0.818	***			
	PRI3	4.15	0.814	***			
	PRI4	4.13	0.866	***			
		4.05			0.72	0.862	0.611
Variety of Product (PROV)	PROV1	4.06	0.713	***			
	PROV2	4.03	0.815	***			
	PROV3	4.03	0.792	***			
	PROV4	4.06	0.805	***			
		4.15			0.74	0.91	0.561
Convenience (CON)	CON1	4.1	0.698	***			
	CON2	4.14	0.706	***			
	CON3	4.23	0.801	***			
	CON4	4.16	0.806	***			
	CON5	4.14	0.781	***			
	CON6	4.08	0.707	***			
	CON7	4.16	0.73	***			
	CON8	4.21	0.756	***			

identified for non identical elements of aforementioned determinants represent this participant score of data were normally distributed.

Measurement model fit indices: Comparative fit index (CFI) = 0.927; Tucker-Lewis index (TLI) = 0.909; Goodness of fit index (GFI) = 0.907; Root mean square error of approximation (RMSEA) = 0.067; Standardised mean square residual (SRMR) = 0.065; *** Significant at $p \leq 0.01$; Skewness: -1.517 to 0.963; Kurtosis: -2.790 to 2.789.

4.2 Measurement Model

Table.3 represent standardized factor loadings, Cronbach's alpha(α), composite reliability (CR), Average variance extracted (AVE) for reputation, information quality, transaction safety and purchase intention. The factor loading of non-identical elements of reputation, information quality, transaction safety and purchase intention ranges from 0.639 to 0.882 which exceeds the minimum cut of point .50, here all elements were involved for the explanation of the factor affecting purchase intention (Nunnally 1978; Hair et al 2010; Kola et al 2017; Heena et al 2021). Composite reliability of reputation, information quality, transaction safety and purchase intention varies from 0.845 to 0.90 which is greater than the recommended observation of 0.70 (Fornell and Larcker 1981; Chin et al 2003) The obtained data of Cronbach alpha(α) as well as Composite Reliability(CR) is acquired for non-identical construct declares good internal stability and accuracy of the scale item of the set of questions (Chin et al 2003; Hair et al 2010; Konouk, 2019). AVE for reputation, information quality, transaction safety, and purchase intention ranges from 0.514 to 0.533, exceeding the threshold value of .50 (Fornell and Larcker 1981; Kontik et al 2018; Heena et al 2021). The factor higher than 0.50 and AVE greater than 0.50, confirms the convergent validity of construct (Nunnally 1978; Fornell and Larcker 1981; W Shen 2014). The discriminant validity of the construct is estimated by square root of AVE which is exceeds the correlation value among the construct (Table 3). The diagonal value confirms the discriminant validity of the construct. The Standardised mean square residual(SRMR), Goodness of fit index(GFI), Root mean square error of approximation(RMSEA), Tucker-Lewis's index(TLI), and Comparative fit index(CFI) were calculated to examine the reputation, information quality, transaction safety, product delivery and purchase intention. CFI obtained was 0.927 (≥ 0.90); GFI was 0.907 (≥ 0.90); SRMR was 0.065 (≤ 0.08); RMSEA was 0.067 (≤ 0.08) and the TLI was 0.909 (≥ 0.90) which lies within the previously recommended range (Table no.3). This observations of the prementioned indices approves a great fitness of the measurement model.

Discussion

Convenience of the customer is one of the most important factors in the complete day to day routine of any human being. Convenience plays a vital role in shifting retailers from the traditional distribution system to B2B E-Commerce for FMCG. The outcomes of mean score of constructs provides that Convenience has positive as well as significant impact on retailer purchase intention. Besides convenience, competitive price and variety of product were important factors that favorably influence the retailers' purchase intention.

Competitive price is one of the most important reasons while any customer shifts from traditional shopping to online shopping. These e-commerce portals help in providing a clear picture of comparison between the products as well as between the merchants

Variety of product also plays a vital while online purchase as for a retailers huge range of SKUs from various FMCG brands are required.

Conclusion

The results of the existing studies highlight the impact of Convenience, Competitive price and variety of products on retailers' purchase intention. The statistical indices represent a good fit of structural and measurement models. The factor loading, Average Variance Extracted (AVE), and correlation represents the construct's convergent and discriminant validity. Convenience, Competitive price and variety of product positively impacted retailers' purchase intention in B2B E-commerce of FMCG. Convenience was the most important and motivating factor that shifted retailers from traditional distribution channels to B2B E-commerce for FMCG. The overall result demonstrates that benefit and antecedents of benefits are factors that move customers from traditional distribution channels and create a purchase intention from B2B E-commerce in FMCG Industry in progressing and soaring economies of the world such India.

Conceptual model and result show few theoretical as well as practical contributions. Firstly, to the best of the author's knowledge, this study is comprehensive research carried out in emerging nations, specifically in India, to evaluate the function of factors of Benefit on purchase intention. Secondly, the observed verifications shows that convenience is an essential factor influencing retailers' purchase intention while purchasing from B2B E-commerce, skipping the traditional distribution channel in emerging nations such as India. Thirdly, B2B E-commerce startups and big conglomerates who have entered this market like JioMart or are planning to enter this space should consider various factors influencing the retailer's purchase intention, which further leads to the final purchase decision. Finally, benefits and the antecedent of benefits should be considered as significant factors while alluring the retailers to adapt to this new distribution channel, especially the convenience should be focused on while awaring the retailers about this distribution model and creating desire further action to start purchase goods.

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