

Adoption Of Online Shopping And Unorganized/Informal Sector Workforce: A Literature Review And Research Agenda

Sanchayita Banerjee^a, Dr. Hirak dasgupta^b

^aPhD Research Scholar (Management)- Symbiosis International (Deemed University), Pune, Maharashtra, India, Assistant Professor - Marketing, St.Francis Institute of Management and Research, Mumbai

^b Associate Professor, Symbiosis Institute of Management Studies, Kirkee, Pune, Maharashtra, India

***Corresponding author:** ^bHirak.dasgupta@sims.edu

Abstract

With robust investment in ecommerce sector and with considerable increase in internet user, India has seen an unprecedented growth in ecommerce in last few years. But the share of ecommerce in India's GDP is still quite low. Majority of people are somewhat hesitant in doing online shopping for various reason. A diverse body of research in this area from many countries are found with several elements studied as drivers or barriers in different contexts. On the other hand, the share of informal job in India is relatively huge which demands to study this group as a separate market segment. Hence a comprehensive review is needed which will help scholars and practitioners to understand these consumers' motivation, attitude and behavior towards online shopping (OS) leading to the adoption of OS by this market segment in India, which is still unexplored. The study organized and classified the literature and assessed the avenues to facilitate future research. The paper reviewed 80 of OS and 23 of unorganized sector workforce (U/ISW) literature to examine the common research practices about OS and find out its various drivers and barriers which could be satisfactory enough to study U/ISW as a segment to be targeted..

Keywords: Online Shopping, Unorganized Sector, Informal Sector, Systematic Literature Review (SLR), Barriers and Enablers

1. Introduction

India's e-commerce retail landscape has seen a momentous growth in last 10 years. Being the most educated and new product savvy, and with enough exposure due to media, young consumers of top cities of India, are demanding typically high quality products and services which is worth purchasing as it enhances their life in a meaningful way. Companies are using cosmetic strategies like branding, pricing, creative packaging, special discounts, etc. E-Commerce companies like Flipkart, Amazon and Snapdeal are rapidly becoming popular names while gradually making inroads in the rural markets. The country now-a-days has emerged as a highly competitive market for all these players (Kurup & Jain, 2018). According to Deloitte's study "Global Powers of Retailing 2019," Amazon continues to dominate the world of e-Commerce all over the world. With the unprecedented growth of ecommerce in India, it is attracting aggressive funding. Walmart owned Flipkart, who had the first mover advantage, is the largest e-tailer in India with a valuation of about \$25 billion in 2020 (The Economic Times, July 15, 2020) and trying to raise funds to compete with global biggies like Amazon.in. The entry of JioMart in grocery/FMCG segment is making the market more competitive as there is an increasing number of suppliers in grocery and ready-to-eat food category which could propel to change in buying

behaviors of consumers. The ecommerce retail in India was standing at less than USD 1 Billion in 2010 and has crossed the mark of USD 30 Billion in 2019 which hardly constitute 3% penetration, and this is much less than US and China. While the bulk of volume sales come from top cities, the percentage of penetration is still low as compared to brick-n-mortar stores even in these cities. The field of e-commerce emerged in India in the year 1991 and Online Shopping started from 2000. Indeed online shopping is studied over a wide range of context where few areas are widely studied, and in many geographical perspectives, yet there is a need to study the concept focusing many aspects to understand the proper diffusion of the concept to gain the highest advantage.

Hence, first we want to summarize the research by answering the following questions:

RQ1: What are the current state of research practices in the Online Shopping context? (Including the theoretical models adopted for study)

RQ2: What are the probable associated variables that can influence Online Shopping and what are the crisis variable that discourage a shopper to do Online Shopping?

India is a country with varied types of urban, semi-urban, and rural areas. Major part of the population in India (70% approx.) stay in villages and small towns. With great exposure to availability of different products and brands, thanks to Indian media, the retail industry in India is growing in leaps and bounds. In urban India now-a-days people demand lots of things but they do not have enough time. Online retailing has come as a solution to that. The three major online retail brands Flipkart, Snapdeal and Amazon India are now focusing on tier II and tier III cities, as more than their 50% sales are coming from these small towns and cities. Industry experts say, the young generation in small places are mostly engaged in informal sector, but have purchasing power and willingness to buy international brands. However things are not available in local market. These, along with the availability of low cost and high speed internet connectivity, drive them to do online shopping. As per a Goldman Sach published report in 2015, “hyper growth in affordable smartphones, improving infrastructure, and a propensity to transact online,” are key growth factors. But considering the existence of informal sector in the Indian economy, it is observed that those who reside in urban areas are more keen on doing shopping from brick-n-mortar stores. Liberalization has a major impact on the nature and characteristics of employment in our country. The contribution of informal sector is very significant as it has high dominance in employment generation in the economy. There is a considerable demand for job in our economy, but creation of so many jobs in formal sector is not possible. Informal sector play the role of saviour in such a crisis situation. The majority of such job creation is in manufacturing, construction, retail trade and agriculture (Narwade, 2014). Since major share of the informal workers are vulnerable to low wages, they have less disposable income. As per 2015 ILO Report almost 85% of jobs in our country were in the informal sector. It states that informal workforce lack education and training, and hence gets lesser income. It is also seen that in certain sector informal workforce has shown better productivity than the formal sector. This leads to another two research questions—

RQ3: How do we define and classify unorganized sector workforce in India and why Unorganized/Informal Sector Workforce needs to be considered as an important market segment in India?

The answers to these questions will provide the readers an understanding of the drivers and barriers of online shopping in various contexts. The review intends to contribute to the growing body of knowledge in online shopping by analyzing areas where more exploration is needed as it is of paramount importance for an retailer to inspect the new horizon and enter the less tapped market. As organizations fight amongst themselves to tap and capture the biggest share in rural market, E-Commerce companies have been gaining advantageous head-start due to rapid penetration of technology platforms. There are many educated rural youths who go to nearby small towns and cities for jobs. They earn urban salary but prefer to stay in self-owned homes in villages. As their cost of living is less, they have pretty good purchasing power. Whereas, it is observed that urban informal workforce has less disposable income and more availability of varieties, and hence are not keen to online shopping. From studies it is observed that research about Unorganized Sector Workforce as a distinct market segment is at a very nascent stage, but it has tremendous significance in Indian economy. To be successful in India, with big variety of market segments and market concepts like online retailing, marketers will have to concentrate on all segments of the market irrespective of urban- rural or formal-informal sector, and the like. Therefore the study has three main objectives: first is to systematically collect, summarize and synthesize the information related to online shopping adoption by finding out the importance of the variables considered. The second objective is to comprehensively report on the empirical findings in the domain of existing studies, and third is to understand unorganized/informal sector workforce which could be identified as a distinct segment for online shopping, which is an untouched area in research.

According to Kaur & Sharma (2017) one of the strong barrier to online shopping in small towns is service related factor. The Indian Logistics Industry Outlook 2020 report mentioned that logistics market in India will

Adoption Of Online Shopping And Unorganized/Informal Sector Workforce: A Literature Review And Research Agenda

grow by 10.5% CAGR between 2019 and 2025, which is the anchor of online retail and strategically crucial for sustenance. The population in India is quite heterogeneous in nature in terms of customs, culture, language, social norms, societal tiers, and many other things, where one single marketing strategy cannot work well. But marketing system and social reality need to be matched. It is observed that even in big metro-city like Mumbai, with exposure to all sorts of information and technology, workforce from unorganized sector are reluctant to try out online shopping experience.

2. Background Analysis

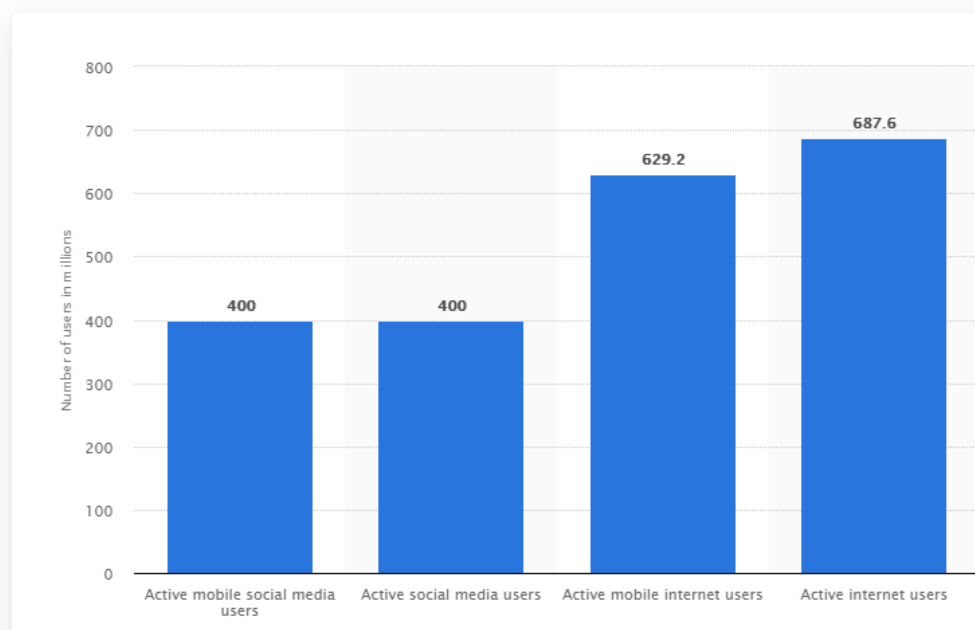
2.1 E-Commerce and Online Shopping in India

E-Commerce can be defined simply as any commercial transaction that takes place online. The most popular form of an e-commerce transaction is buying of goods from an online shopping website. Due to globalization, consumers are exposed to the world market and as a result they are moved by global brands. Kantar IMRB, a leading research firm, mentioned in its ICUBE 2018 report that overall internet penetration in India is 40% (till December, 2018) out of which around 60% active internet users reside in urban India, while remaining 40% reside in suburban or rural India. According to another study by IAMAI and Nielsen, India has 503 million active internet users in November 2019, standing just after China, and top 8 metro cities have internet penetration of 68%. Out of these, 97% access internet through mobile phone as a device.

Fig.1: Digital Population in India

Digital population across India as of January 2020

(in millions)



Source: www.statista.com

According to the analysis provided by Statista, standing only after China, India is the second largest online market in the world. One major reason behind E-Commerce popularity has been the expansion in the mobile internet user base. A report by Nielsen in 2014 stated, Latin America has highest online browsing rate whereas Asia-Pacific region has the highest online buying rates. As per the top 20 PE deals in ecommerce sector in 2014, Flipkart alone got around \$1910 million. Seeing the potential of e-commerce in India, there is a huge investment done in this sector. The Online Shopping concept gained momentum with deep discounted model of Flipkart, which was in the year 2007. Soon other portals like Amazon.in, Snapdeal, Jabong, etc. entered the market seeing its huge potential, and now it has become a trend in this country. According to a McKinsey Report (2019) India is the second fastest digitized economy in the world. As claimed by SESEI, the Indian ICT industry has become the catalyst of higher GDP growth and harbinger of prosperity over last 20 years in the economy and more is expected in future.

Logistics and Payments have become the make or break factors in success for E-Commerce players in India, giving rise to large number of third-party logistics service providers, payments technology provider, digital

wallets, etc. With the growth of e-commerce companies many startups are emerging in the logistics sector like SSN Logistics, Ecom Express, and Locodel Solutions. Major logistics firms like Gati Ltd, Transport Corporation of India, Aramex, Blue Dart, Fed EX, and DTDC are witnessing a rapid growth in business. According to a report by PwC on 'E-commerce in India, Accelerating Growth' (2014), major concern in e-tailing sector in India are heavy discounts, free shipping, intense competition leading in problem towards generation and sustenance of traffic, high rejection rate due to CoD is creating an adverse impact in e-tailing business.

2.2 An Overview of Indian Informal Sector:

The ILO definition states that informal sector has primary objective of generating employment, with very minor division between labour and capital as factors of production and runs in small scale with personal or social relationship, rather than contractual agreement. NSUES has defined this sector as those employed by unorganised enterprises or households or formal sector and do not get any kind of social security benefit from the employer. ILO Indian Labour Market Update (2016) and NSSO data (2011-12) estimated that approximately 90% of agricultural employment and 70% of non-agricultural employment, which includes trade, construction, real estate, professional services or home-based occupations like agarbatti making, tailoring etc., is in informal sector (Kalyani, 2016). On January 19, 2020 in Economic Times it was mentioned that India has more than 450 million informal sector workers. Kalyani (2016) stated that from various available data sources it is found that in formal sector also there is a high existence of informal worker in the form of contract employee and the like. In India informality is highly prevailing in formal sector also. King (2012) found that almost half of the employees in formal sectors are employed informally. It is observed that during the time of recession informal sector expands as it accommodates unskilled workers also and creates opportunity for earning (Mandal, 2016). With global financial meltdown the dynamism of informal economy in developing countries safeguards from economic crisis and since 2000 it is growing faster than formal sector salaried jobs (Sharma & Choudhary, 2013). The famous Lewis Model of Economics suggest that excess labour supply will gradually disappear with the absorption of the surplus labour in organized sector, which is not so true in some developing countries like India. George (2014) claims that magnitude of sub-contracting is very high in urban India, which is highly informal in nature. It is a win-win kind of a solution for many problems including job creation.

3. Method

Literature review helps to develop the theoretical concept of a study, identifies the gaps on which further studies could be pursued, and also provides the source of references for consultation. The main aim of systematic literature review (SLR) is to collect, summarize and evaluate evidence about a particular study area (Barth & Jong, 2017). Hence many databases were searched to outline the topics that could be included in the study, journal titles were checked in terms of listing and indexing and then final selection of the studies were done to do the analysis. A comprehensive search was done of related research papers using keywords like online shopping, informal workforce, unorganized sector, etc. from 2012 to 2020. For Online Shopping papers were considered from 2014. Since articles pertaining to both 'informal workforce' and 'online shopping' together were not available, articles found were of different interests and subjects. However few old papers were chosen as the basis for theoretical framework. As suggested by Webster and Watson (2002), the concept driven systematic review approach is adopted. This technique looks at the writing from the ideas point of view exhibited by all writers. Articles are captured from various database research engines like EBSCOHOST, JSTOR, ProQuest, Springer, Web of Science, Emerald Insight, SCOPUS, Google Scholar etc. Papers were selected based on their relevance to the study and only peer reviewed research articles were considered. For Informal Sector Workforce articles only from India are considered as the term has different connotation in different countries. Only two papers from other country were taken as they suggested similar kind of definition for the concept which was also found in an Indian paper. At the initial stage 1568 papers were found. Filters were applied on the grounds of research subject area, document type (only research and review articles are taken), and source type (only journal articles in English language). This resulted in 482 papers. Then the articles that were available as full text, related to the research questions and in the domain of the study were included. All other articles including the duplicates, traced through the use of Mendeley application, were excluded. After doing forward and backward search 356 papers were found to be suitable for the study by reading the abstracts. Next to ensure that no unclear or irrelevant study gets included, a full text scanning was done which left a total of 234 studies. The studies were then subjected to quality assessment criteria (like the amount of literature review done, clarity of context in which the research was carried out, adequate description of research methodology and the data analysis approach, indexing of the journal where it is published) and further 131 papers were removed. This process helped to strengthen the confidence in the credibility of the findings. This eventually resulted in a final sample of 103 papers after applying inclusion-exclusion criteria, out of which 80 are from Online Shopping (OS) literature and 23 are from Informal/Unorganized Sector Workforce (I/USW)

Adoption Of Online Shopping And Unorganized/Informal Sector Workforce: A Literature Review And Research Agenda

literature. They were then clustered in certain study contexts into which different articles were assigned. An overview of those clusters can be found in table 1 for OS and in table 2 for I/USW, where table 2 also includes various interpretation of the word 'Informal' in different literature. I/USW papers are mainly studied in the context of understanding the definition of the term to decide on the methodology to be adopted for future research as it is an untouched area in research and are taken mostly from Indian context as geography-wise the definition of the term varies:

Table 1: Primary Area of Study in Referred OS (Online Shopping) Literature

Area of Study	Authors & Year
non-preference towards online shopping	Akram, 2018; Han & Kim, 2017; Park & Hill, 2018;
m-shopping adoption	Saprikis et al., 2018; Lee, 2018
Online shopping adoption/intention	Banerjee & Banerjee, 2017; Lubis, 2018; Li, et al., 2018; Hjah, 2017; Chen et al., 2016; Aldousari et al., 2016; Pudaruth & Nursing, 2017; Lee et al., 2017;
Social shopping intention	Wu, et al., 2017
Attitude towards online shopping	Khare et al., 2012; Aldousari et al., 2016; Pappas et al., 2015;
purchase intention for private label brands	Retnawati, 2017;
Compensatory consumer behavior	Mandel et al., 2016;
online shopping satisfaction and its impact	Nisar & Prabhakar, 2017;
Online shopping experience	Heng et al., 2018; Kawaf & Tagg, 2017; Liao, 2017; Miyatake et al., 2016;
factors influencing online shopping	Pandey S. & Chawla D., 2014

Table 2: Primary Area of Study (Informal Workforce/Unorganized Sector Workforce) and Different interpretation of the word 'Informal'

Sr. No.	Definition of Informality	Area of Study	Literature Studied	Country studied
1	Working in unorganized or informal sector or household, excluding workers in formal sector but receiving no employment or social security benefits provided by their employer	Formal-Informal integration	Sharma, 2017	Conceptual paper
2	Casual nature of employment, no fixed workplace, no fixed working hours, no fixed payment or payment mode, no regular work etc. leading to difficulty in quantification.	Condition of informality	Mukherjee, 2014	India
3	The Ministry of Labour, Government of India, has classified the unorganized labour force in 4 sections—terms of occupation, nature of employment, specially distressed categories, and service categories.		Hajra, 2015	India
4	Activities outside govt regulation, taxation and observation. It is a highly flexible and loosely structured economy. Street vendors, construction workers, agricultural laborers and cab drivers who operates 'off the book' for cash	dynamism in developing countries	Sharma & Choudhary, 2013	Conceptual Paper (Developing Countries)

5	Low level of small scale units producing goods and services generating income without contractual arrangements. In India companies not under the Annual Survey of Industries (ASI) are a part of unorganized sector	Urban informal sector	Ratnam & Thirunavukarasu, 2012	India
6	enterprises and household industries which are not regulated by any acts of the type-- Indian Factories Act 1948, Mines and Minerals (Regulation and Development) Act, 1957, the Company Law, the Central/State Sales Tax Acts, and which do not maintain any annual reports presenting the profit and the loss and balance sheets are classified as unorganized	Indian informal sector	Maiti and Sen, 2010	India
7	Manual workers, home-based workers & producers, providers of services, petty vendors and hawkers, poor labouring persons, rural working class engaged in agricultural and/or non-agricultural activities, getting wage or remuneration in cash or kind or both. They being bypassed by the benefits of the on-going economic reforms and do not have any social security. Such workers may be from informal, as well as formal sectors.		Polaski, 2016; Ramaswamy, 2013; Tripathi, 2018; Sanghi et al., 2012; King, 2012	India
8	Workers from self-employed or family worker background who has unreported taxable money but has no social benefits, irregular working conditions and hours, no written contract		Jhabvala, 2013	India
9	enterprises owned by individuals or households that are not constituted as separate legal entities independently of their owners, no account of activities and financial accounts		Jhabvala, 2013	India
10	All unincorporated proprietary and partnership enterprise are informal sector enterprise, and with less than 10 workers		Sen, 2013	India
11	Jobs that are not liable to national labor legislation, income taxation, social protection or employee benefits. According to ICLS definition, where there is no employee benefit like paid leave, pension etc., it is considered as informal employment.	Informal employment	Kolli, & Sinharay, 2014	India
12	All workers in informal enterprises, some workers in formal enterprises, self-employed workers, and those doing contract work for informal or formal sector enterprises and contractors		Thomas & Joseph, 2015	India
13	who does “precarious work”, i.e uncertainty, instability, and insecurity of work in which employees bear the risks of work and receive limited social benefits and statutory entitlements		Hewison, and Tularak, 2013; Kalleberg & Hewison, 2013;	Thailand, India

Adoption Of Online Shopping And Unorganized/Informal Sector Workforce: A Literature Review And Research Agenda

14	Units engaged in production of goods and services with main focus towards generating employment and income to the concerned person in private, unincorporated enterprise owned by households or individuals, which are not constituted as a separate legal entity		Kolli & Sinharay, 2011; Mandal, 2016	India
15	Sector that is neither taxed, nor monitored or regulated by government, and no record of their activities are maintained	Urban informal sector, Indian informal sector	Kalyani.,2016; Mishra, 2017; Mishra, 2017	India

Table 2 also answers the third research question of the study by defining informal sector/unorganized sector from various point of view. Findings of these studies are diverse and project various aspects of informality. Kalyani M. (2016) noticed that majority of these labor force are in the agricultural sector.

3.1 Basic Drivers and Barriers of Online Shopping

According to Sharma et. al. (2014) and Gupta & Pal (2017), youths are the major users of online shopping. Gupta & Pal's study (2017) found that major orders in online shopping came from tier II and tier III cities and small towns. An important reason behind this could be growing interest in fashion and low availability of these products in the vicinity. There are many other factors that lure online shoppers to get attracted, such as anytime anywhere shopping, cheap and best deals (which consumers consider as value for money), comparative analysis of product attributes and prices, and many more (Ghosh, 2014). Ghosh analyzed that with growing disposable income, online users are enforcing impulse buying behavior, which is becoming an imperative factor for online shopping. A study done by Singla et. al. (2012) discovered few reasons behind what stops Indian to buy online and what is the potential of online shopping in India. Hypermedia computer aided environment steered the marketing communication model and helped in the promotion of internet marketing to a great extents. While defining online buying and buying intentions it is seen that global innovativeness, involvement with internet and internet innovativeness-- all play a certain role. All these are basically factors of Internet Literacy (IL) and Ability to Use/Capability (Saini, 2017). Different studies concluded that attitude leads to a positive behavioral intention (Chung, 2016). It is noted in many cases that even though the overall growth rate of online shopping is considerable, but still a large section of people are still unfamiliar with the concept. In case of online shopping, the purchase process is a bundle of many components like the physical product, services required for those products, customer himself, payment, delivery, data security etc. and hence could be termed as meta product (Ahrholdt, 2011). Trust related to an online shopping mall is an important antecedent factor for online shopping intention.

4. Results & Discussion

The purpose the this paper was to review prior research on Online Shopping, mainly focusing towards adoption behavior, along with certain other aspects of studies like non-preference towards online shopping. To support the main theme, ie., adoption behavior of online shopping. By using data extraction method, as suggested by Kitchenham, (2007) and referred by Ahmed, et al. (2018), each study was scanned extracting related information using Microsoft Excel Spreadsheet. Based on previous data extraction studies (Zeng and Gerritsen, 2014; Ahmed, et al., 2018) the study adopted elements like author, publication year, study title, type of paper (theoretical or empirical), study area, underpinning theory (if available), place of data collection (respondents), variables studied and statistical tools used. Table 1 shows the distribution of studies in various areas. The review reveals that adoption study of Online Shopping gradually increased over a period of time and majority of them are survey based.

4.1 Research Questions Results—

To answer the first research question RQ1 there are various findings and claims from different online shopping literature which are enumerated below in table 3:

Table 3: Major Findings of previous research works

Sr. No.	Findings	References
1	Prior online shopping and satisfaction as an outcome of expectation exerted dominant influence on the continuance intention. The large effect size of disconfirmation suggests that users view realizing their expectation as being critical in forming affect and intention to continue using online shopping. Regret has a long term impact on decision making.	Nisar & Prabhakar, 2017; Park & Hill, 2018; Pham & Ahammad, 2017; Chauke & Dhurup, 2017
2	The way consumers perceive the potential benefit of the online shopping site increases the consumers' likelihood to go for online shopping. Belief-Attitude-Intention work as a link and predicts behaviour towards online shopping.	Akram, 2018; Mercado & Rajagopal, 2015
3	Men tend to prefer online shopping more as they are more technology oriented. Women have higher Need for Touch (NFT) and so they prefer to buy in-store.	Banerjee & Banerjee, 2017; Lubis, 2018;
4	For high involvement products the sense of perceived risk is very high in online shopping	Han & Kim, 2017; Wu et al., 2020
5	Indian consumers' online shopping behavior is influenced by normative beliefs and gender. They have the attitude about online shopping as convenient which is highly determined by the attributes of websites	Khare et al., 2012; HIJRAH, 2017
6	Mobile shopping environment creates a positive inclination towards mobile shopping attitude if it is affected by impulse buying tendency. A study done in Japan argued that most of Japanese students have online shopping app in their mobile phones and mostly it is triggered by peer group and mass media.	Saprikis, et. al., 2018; Lee, 2018; Okamoto et al., 2017
7	Online shopping intention is more related to utilitarian than hedonic orientation	Wu et al., 2018; Aldousari et al., 2016
8	Various factors that develop lifestyle of online shoppers are like product attributes, WOM, self efficacy, perceived control, attitude, consumer conviction value, positive and negative conviction value, enjoyment, trust, efficacy, belief, web experience, offers and logistics developing their willingness to purchase.	Aldousari et al., 2016; Li et al., 2018; Lee et al., 2017; Retnawati et al., 2018; Pappas et al., 2016; Pandey & Chawla, 2014; Kaur & Sharma, 2017; Tandon et. al. 2017
9	Experience in Online Shopping between developed and developing countries are way apart and adoption depends a lot on trust and shopping experience as factors	Butt et al., 2016; Dar & Bhat, 2017; Liao, 2017; Gupta & Pal, 2017; Odusanya et al., 2020; Lindh et al., 2020; Raman et al., 2019; Akinbode et. al., 2019
10	Risk perception is a major driver or barrier towards online shopping inclination	Padhi, 2017; Wu et al., 2020; Arora & Rahul, 2018
11	There lies a relationship among impulse buying, product dissonance and emotional dissonance	Chen et al., 2020
12	non-adoption behavior is positively influenced by intention and perceived behavioural control for people who do not do online shopping. The finding of the study says that fear of faulty products, slow internet speed, lack of touch and try, and internet use problems and perceptions serve as barriers to develop online shopping intention	Mainardes et al., 2020; Tandon et al., 2017; Bell et al., 2020
13	Web design is a critically important factor in online shopping in emerging economies as consumers rely heavily on website features to judge the products or services provided by the online retailer. Customer service is the next key element.	Pham, 2018; Athapaththu & Kulathunga, 2018; Saini, 2017; Bell et al., 2020; Sudhakar & Habeeb, 2019; Sethuraman & Thanigan, 2019; Chauhan et al., 2019; Pham, 2018; Kouser et al., 2018; Pee et al., 2017; Bedi et al., 2017; Prashar et al., 2017

Adoption Of Online Shopping And Unorganized/Informal Sector Workforce: A Literature Review And Research Agenda

The research articles covered in this review has studies from 22 different countries where more studies are chosen from India and China where high number of informal employment is visible. Existing adoption literature of online shopping found website-related features and trust to be the most important driving factor and availability of information and socialization influence online impulse buying in emerging market (Phan et al., 2020). Simultaneous interaction between various factors studied revealed that 'Responsive' and 'Communication & Interaction' requires immediate attention. Transaction security, trust and privacy risk are some of the critical factors whose improvement is expected with 'Transaction Security being the most important criteria (Chen et al., 2016). The mental benefit structure of a consumer is highly governed by perceived enjoyment, perceived social interaction, perceived discreet, and perceived control. This is in line with flow theory (Hoffman & Novak, 1996), and self-determination theory (Deci & Ryan, 2008; Sheth, 1981) (Nguyen & Khoa, 2019). It is noticed that technology readiness, consumer innovativeness, fondness for branded products and perceived brand unavailability are various antecedents for inclination towards online shopping among tier 2 north-Indian cities (Kaur & Thakur, 2019)

The reviewed studies covered in the SLR highlighted a range of theories and models employed for online shopping. Gregor (2006) classified information theories considering strategies and central goals including Analysis, Explanation, Prediction and Prescription. Yunis et al. (2018) combined the four goals suggested by Gregor (2006) and created five groups of theories—Explanation, Prediction, Explanation & Prediction, Design and Action. Based on the review result it is found that most of the studies have utilized explanation based theories and models and few of them utilized prediction based models. Table 4 shows that more than 20 theories/models which are used in primary studies covering this review in various context explains the buyer/consumer's social and psychological behavior. The most commonly used theory is Technology Acceptance Model (TAM) followed by Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB). These models speak more about perception and adoption behavior of a consumer for a product or service. TAM is widely used to understand technology acceptance for a product, while TRA is used to explain the relationship between attitude and behavior, and TPB is to both explain and predict a behavior. TRA and TPB are the basis of TAM and are quite old and proven theories in consumer behavior literature. Models like TRI (Technology Readiness Index) are very recent in nature (TRI 2.0 is developed in 2014) and very less studies are done using this model, which could be used in future research to get a better understanding of the consumers and their segmentation bases.

Table 4: Theories and Models used in OS Literature—

Sr. No.	Theories & Models	References	N
1.	Technology Acceptance Model	Pham, 2018; Tandon et al., 2017; Amirtha & Sivakumar, 2018; Athapaththu & Kulathunga, 2018; Pham, 2018; Zolait et al., 2018; Dwairi & Azzam, 2019; Akinbode et. al., 2019; Changchit et. al., 2019; Kaur & Sharma, 2017; Lee, 2018; Mercado & Rajagopal, 2015	12
2.	Theory of Planned Behavior	Akram, 2018; Banerjee & Banerjee, 2017; Sethuraman & Thanigan, 2019; Mainardes et al., 2020; Arora & Aggarwal, 2018; Kouser et al., 2018	6
3.	Theory of reasoned action	Gupta & Pal, 2017; Aldousari et al., 2016; Raman et al., 2019; Sethuraman & Thanigan, 2019; Arora & Aggarwal, 2018; Arora & Rahul, 2018	6
4.	Expectancy confirmation theory	Pee et al., 2017; Wu et al., 2020	2
5.	Unified Theory of Acceptance and Use of Technology (UTAUT)	Lian & Yen, 2014; Akram, 2018	2
6.	Unified Theory of Acceptance and Use of Technology 2 (UTAUT2)	Tarhini et. al., 2019; Tandon & Kiran, 2018	2
7.	S-O-R Model	Prashar et al., 2017; Phan et al., 2020	2
8.	Technology Acceptance Model (extended)	Saprikis et al., 2018	1
9.	Justification Theory	Park & Hill, 2018	1
10.	Innovation Resistance Theory	Lian & Yen, 2014	1
11.	Four-layer design model of	Wu et al., 2018	1

	social commerce' by Huang & Benyoucef (2013)		
12.	Theory of interpersonal influence	Khare et al., 2012	1
12.	Cognitive Dissonance Theory, Social Response Theory, Controlling the Information Flow Theory, Use and Gratification Theory	Wu et al., 2018	1
13.	Complexity theory	Pappas et al., 2016	1
14.	Innovation Resistance Theory	Lian & Yen, 2014	1
15.	Distance of Information-state Transition Theory	Li et al., 2020	1
16.	Adoption Theory	Pham, 2018	1
17.	Signaling theory	Pee et al., 2017	1
18.	SERVQUAL	Tandon et. al. 2017	1
19.	E-S-QUAL	Khan et al., 2019	1
20.	Technology Readiness Index (TRI) 2.0	Ramírez et al., 2019	1

Next most used theories in this area are Expectancy confirmation theory, Unified Theory of Acceptance and Use of Technology (UTAUT), Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) and Stimulus-Organism-Response (S-O-R) Model. Expectancy confirmation theory points out that satisfaction is directly influenced by disconfirmation of beliefs and perceived performance, where disconfirmation construct plays the role of a mediator, while UTAUT, which is a combination of eight related technology acceptance theories and models, tries to explain user's purchase intention and the subsequent usage behavior. UTAUT 2 is an extension of UTAUT with the addition of few more predictors like hedonic motivation, price etc. to get a better judgment. Along with these theories many other consumer behavior study theories are also used in OS literature which largely explained adoption or rejection of online shopping as an activity.

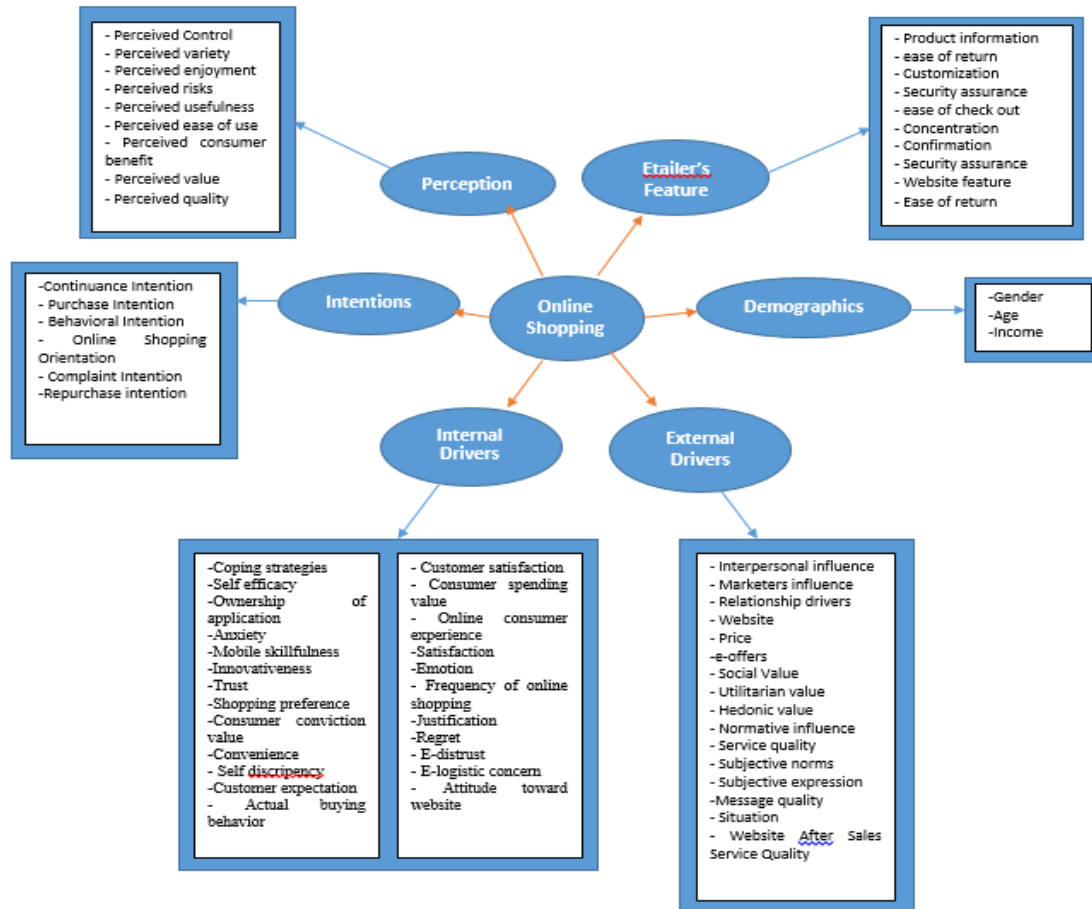
RQ2: What are the probable associated variables that can influence Online Shopping and what are the crisis variable that discourage a shopper to do Online Shopping?

Prashar et. al. (2019) identified four types of online shoppers: Information seekers, Utility seekers, Value seekers and Core shoppers. Each of them display significant difference among themselves. Another study done by (Rudansky-Kloppers, 2017) found that factors which drive online buying are not the same for all categories of products. The study argues that for buying books online 'convenience' and 'online information' are very important, but for electronics 'negative experience with shopping offline' is more a important criterion, while again for air ticket buying 'convenience' and 'website ease of use' are highly considered. Researchers of many studies pointed out that e-customer satisfaction and e-customer loyalty are influenced by e-service quality (Khan et al., 2019), and satisfied customers visit e-store again with repurchase intention (Rita et al., 2019). Service quality dimension of OS like website design, security/privacy (Rita et al., 2019), or OS logistics service which gives the last mile delivery experience increases customer satisfaction which drives subsequent repeat purchase behavior.

Likewise non-adoption of e-commerce happens when people have a pre-conceived notion that they will have negative experience to do it as a purchase mechanism. The findings of (Mainardes et al., 2020) goes against the popular study done by Ajzen & Fishbein (1977) and Crespo & Del Bosque (2008) stating that subjective norm has no role in individual's intention not to adopt online shopping. Review done by Jain & Kulhar (2019) (Jain & Kulhar, 2019) found that perceived risk, inconvenience related to time and technology readiness, website and network quality, and service performance are few of the major barriers for OS. Information asymmetry, seller opportunism, and information privacy serve as antecedents of uncertainty in an online shopping environment which could be mitigated with trust and social presence (Pavlou, 2005). Figure 1 summarizes the classification of key variables in the form of a mind map to understand the variables studied in reviewed literature in different contexts:

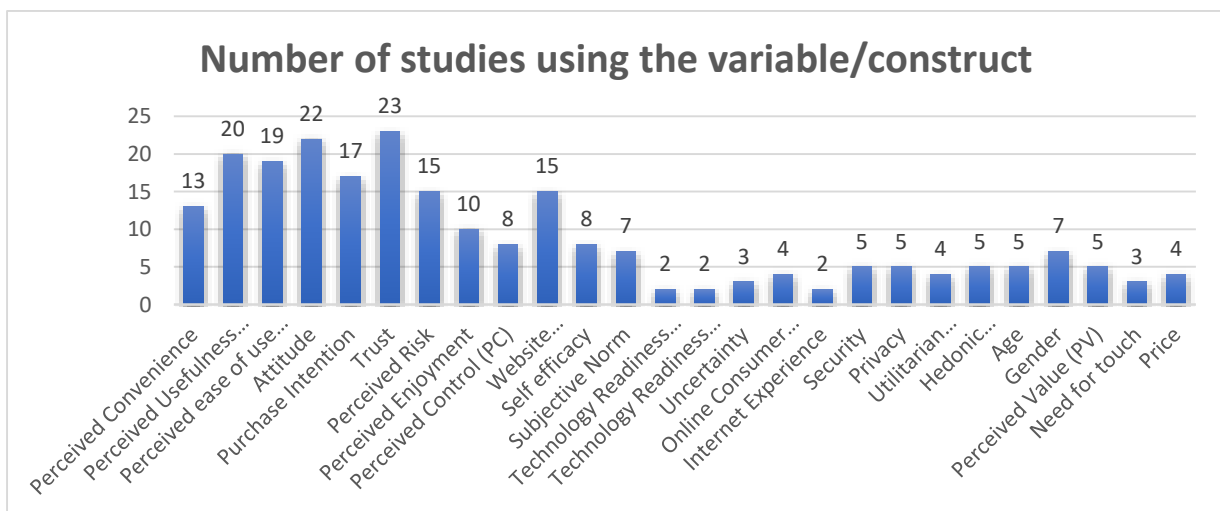
Adoption Of Online Shopping And Unorganized/Informal Sector Workforce: A Literature Review And Research Agenda

Figure 2— The classification of variables/constructs that emerged from the analysis of various literature considered for the review presented as a mind map abstraction



Out of the list of variables depicted in the mind map, some variables are highly studied as they are found to be more relevant to OS adoption literature. There are very few studies on barriers to OS and so, many of them are considered important, which are especially studied in such kind of literature. Technology Readiness Index 2.0 covers both positive and negative aspects and therefore is a reason for consideration with its constructs. Majority of the studies used SEM (Structural Equation Modelling) as the statistical tool to explain the importance of different variables. Few studies also used Regression as another important statistical tool.

Figure 3: usage pattern of important variables/constructs in Literature



Based on many previous research there is a need to develop a theoretical model which should be tested and analyzed and analyzed from informal/unorganized sector workforce perspective. The review finds that Trust is

the most significant factor followed by Attitude, PU, PEOU, and Website performance/design, which leads to Purchase Intention. Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) can be examined as cognitive construct, Attitude toward Online Shopping Adoption (AT) as an affective construct, and Intention to Adopt Online Shopping (BI) as a behavioural construct. Enablers variables to be considered could be Trust (T), Perceived Convenience (PC), Website Performance (WP), Self Efficacy (SE), Perceived Value (PV) (utilitarian value and hedonic value) and Technology readiness in terms of Optimism (Op) and Innovativeness (Inv) as positive motivational factors, and Perceived Risk (PR), Uncertainty, Online Consumer Experience, Internet Experience, Security, Technology readiness in terms of Discomfort and Insecurity, and Need for Touch (NFT) as Refrainer or negative motivational factors. Kaur A. & Sharma S. (2017) finds that major barriers for OS are lack of touch and feel, delivery time, shipping charges, shipped returns, low safety of payment, claims and warranty, bad customer service, lack of internet facility, and process complexity. All these could be renamed as Perceived Risk (PR) (Changchit et. al., 2019; Pee et al., 2017; Tandon et al., 2017), Uncertainty (Akinbode et. al., 2019; Changchit et. al., 2019; Chen et al., 2016), Online Consumer Experience (Pee et al., 2017 ; Moran, 2020; Li, 2009), Internet Experience (Zhou et al., 2007, Etmnani & Hamidi, 2020), Security (Bell et al., 2020; Sudhakar & Habeeb, 2019; Changchit et. al., 2019), Technology readiness in terms of Discomfort and Insecurity (Parasuraman & Colby, 2015), Price (Tarhini et. al., 2019; Retnawati et al., 2018; HIJRAH, 2017) and Need for Touch (NFT) (Rathee & Rajain, 2019; Tandon et al., 2017), as they are stated in various literature.

RQ3: How do we define and classify unorganized sector workforce in India and why Unorganized/Informal Sector Workforce needs to be considered as an important market segment in India?

According to ILO Statistics, which referred the survey done in 2012, 81% of Indian working population work in informal sector. India and Nepal have very high rate of informalization of labour as compared to Bangladesh, Sri Lanka and Pakistan. The study was done in South-Asian countries where it was also found that around 96% of youth in the age group of 15 to 24 work in informal sector in this region. Almost all agricultural jobs are informal in southern Asia, which includes India. The report states that education is inversely related to informality. Around the world agriculture sector has the highest amount of informal labor, followed by industry and service sector.

Most of the theories of Industrialization and development does not explain properly the empirical insights into informal workers' social and political lives (Agarwala, 2009). During olden days in 60's in most of the cases informal economy was seen as a temporary phenomenon and its definition remained vague (Agarwala, 2009). Definition provided by NSSO (2001) states that all unincorporated proprietary and partnership enterprises belong to informal sector, while unorganized sector includes all these plus enterprises run by cooperative societies, trusts and private limited companies. Further National Commission for Enterprises in the Unorganized Sector (NCEUS, 2008) defined informal sector based on ownership and employment size. The Central Statistical Organization (CSO, 1980) in India termed this as Unorganized Sector in its National Accounts Statistics Report. Since then these two term are considered synonymous in India (Bairagya, 2012).

The Economic Survey 2018-19 said that around 93% of the total workforce in India came under informal category and the absolute number is growing exponentially. Women make up a majority of this sector (Bairagya, 2012). The female labor market is governed by social, economic and cultural factors as well as life events like marriage, childbirth etc. Being diverse in nature, the Unorganized/Informal Workforce is a challenge to marketers that needs to be addressed to gain better footage in Indian marketplace. Online retailing companies are thriving to capture rural market and the tier II and tier III cities/small towns where majority of people work in informal sector, which is a huge potential for them, as there is big percentage increase in the number of internet users in those areas. Maharashtra being a wealthy state in India, with higher per capita income in certain districts, there is a big opportunity for these retailers.

Table 2 already explained the meaning of I/USW in various context in our country. Studies found that in informal sector majority of the workforce are paid low as compared to formal sector. Moreover job security is either nil or negligible. High level of poverty is a prime cause behind the high level of informal economy. This is more dominant with those nations where there is less social security provisions like unemployment insurance, written job contract, or where rate of wages and pensions are small (Mishra, 2017). As a result, IS promotes entrepreneurship at the cost of mostly taxation and labour laws (Ghani & Kanbur, 2013). But policy decision against informal sector without enough job creation in formal sector will result in high unemployment, which is also not acceptable (Bairagya, 2012). IS in India played a pivot role in Indian economy during the time of economic crisis in 2008 (Mishra, 2017). Since IS has a broad spread of job roles across many industries and sectors, the social background of these people also is different, leading to divergent buying and spending pattern. Ramana Murthy (2019) found that there is a growth in non-food consumer expenditure, according to survey done in 2011-12. With heavy internet penetration, ICT has become a part of informal economy where digital platforms help in bringing the demand and supply together to serve the requirement. Mobile phones are

Adoption Of Online Shopping And Unorganized/Informal Sector Workforce: A Literature Review And Research Agenda

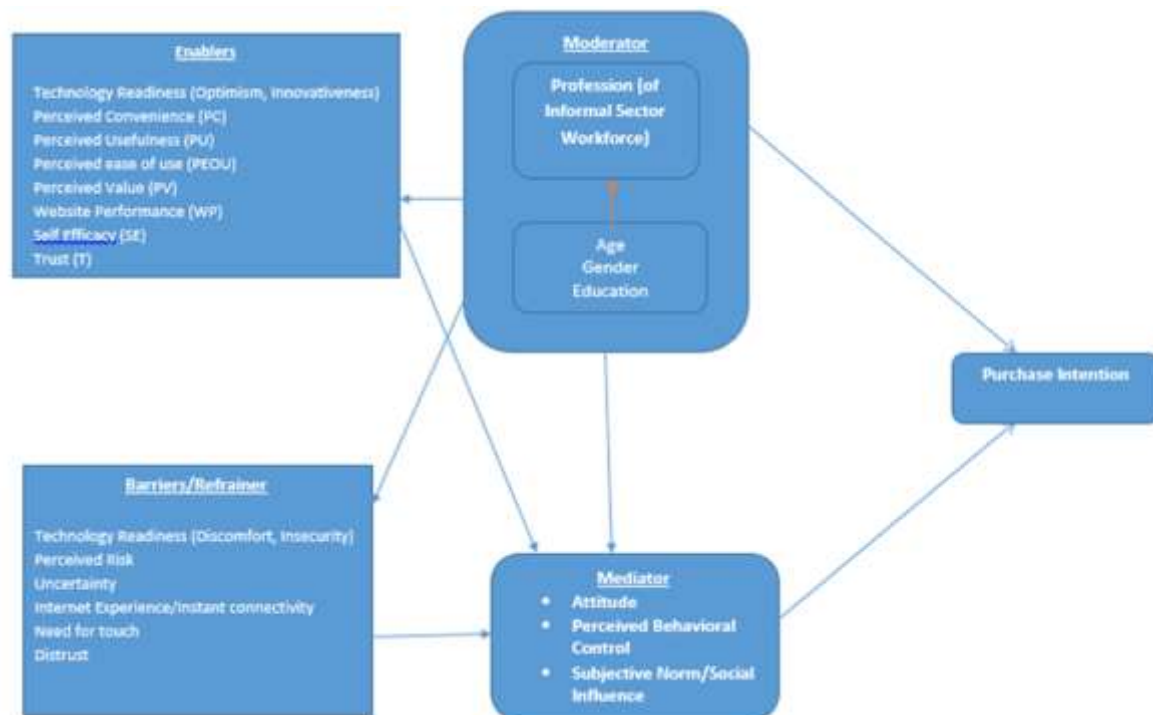
used to avail this opportunity which serves as a platform mediating employer-employee relationship. With internet in their phones they become a member of the country's digital population (Rangaswamy, 2019).

5. Conclusion & Future Scope

From the above discussion and results it has been identified that within the current body of knowledge there are certain variables or constructs that should be studied for informal sector to understand their level of adoption of online shopping. Constructs like Attitude, Perceived Behavioral Control, and Subjective Norm/Social Influence will play a mediating role in their behavior. It is also obvious from the review that profession, age, gender and education are some important demographic variables which could work as an intervention while studying about these people. High level of efforts are needed to understand this segment to develop appropriate strategy and target them. Studied literature gives rise to questions for marketers like-- what are the factors that resist unorganized sector workforce to adopt online shopping? Why despite huge market potential, informal workforce is hesitant to adopt online shopping? What could be done to positively motivate informal workforce to adopt online shopping? And, are these factors common for urban, sub-urban, or rural informal workers?

Additionally in the reviewed studies it is noticed that though TAM is the most widely used theoretical framework OS Adoption studies, many other consumer behavior theory has thrown light in some other aspects which constructs are not a component of TAM and many new research studies are using those models as their study's theoretical framework. Considering all these aspects a model is proposed to study the Informal Workforce with respect to OS Adoption—

Figure: 4—Proposed Model for Future Study



6. Limitation of the study

The study tries to make a contribution to the body of OS knowledge and future areas to be worked on, but with that it also has certain limitations. The articles considered for the review was taken from 2012 to 2020, and many prior important work may have been missed out. Also papers for which full text was not available was omitted. That may have again led to missing of few good articles. Moreover the articles which do not have the searched keywords in their title or abstract has been missed in the inclusion of the analysis. Secondly, even though based on the review a model is framed, but it is not validated empirically, which could be taken up as an extension to this study. Third, though IS characteristically featured by low productivity, low income and low expenditure, it serves as survival for many people in India who do not have any other viable employment option. But, as the study found out that IS is very diverse in nature, no study was found to be considered as the basis for their differentiation which would have helped to choose the factors of OS as enablers and refrainers more conclusively. Nevertheless, generalizable results of the review could provide a point of view to researchers and practitioners for future research in this area..

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Adoption Of Online Shopping And Unorganized/Informal Sector Workforce: A Literature Review And Research Agenda

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