

**A Study on Accessibility of E-Markets in Kurnool District of A.P**

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**Abstract**

Growth of Information Technology has revolutionized Business and has brought in substantial changes in the way business activities are being conducted. There is a paradigm shift in the way people use to access the markets. Today the term 'Electronic Market' is heard, learnt and experienced everywhere and almost by everybody. E-Markets creates platform for faster and more efficient trade. Indian retail market will be worth 900 bn USD by 2014 and out of which online contribution is just 0.47%, while the global Industry average is 4%. In India number of people below the age of 35 is going to be around 828 Mn by 2015. E-Markets proved to be economical and price discriminatory from the customer point of view. It is in this context, the study aimed to examine the levels of accessibility of E-Markets.

**Key Words:** E-Markets, Accessibility of E-Markets, E-Markets in Kurnool, Accessibility of E-Markets in Kurnool,

**Introduction**

Growth of Information Technology has revolutionized Business and has brought in substantial changes in the way business activities are being conducted. There is a paradigm shift in the way people use to access the markets. E-Business refers to any form of business transaction in which the parties interact electronically rather than by physical exchange of documents or direct meetings amongst officials. In simple terms, E-Business is doing business online. The 5<sup>th</sup> M, Market is no way similar to the conventional system. Today the term 'Electronic Market' is heard, learnt and experienced everywhere and almost by everybody.

E-Market is the use of information and communications technology to present a range of offerings available in the market so that the purchases can compare the prices and other features of the offerings and make a purchase decision. E-Markets creates platform for faster and more efficient trade. E-Markets have a positive influence all through the supply chain. There are challenging technical and technological issues in setting up and operating E-Markets. E-Procurement has emerged in a big way. It is in this context, the study aimed to examine the levels of accessibility of E-Markets.

Indian retail market will be worth 900 bn USD by 2014 and out of which online contribution is just 0.47%, while the global Industry average is 4%. In India number of people below the age of 35 is going to be around 828 Mn by 2015. This seems to very interesting and attractive for all e-commerce companies in India. Development of technology is also an important factor contributing for the growth of e-commerce Industry. Trend shows that India will have 450 Mn Smartphone users and close to 100 Mn 3G users by 2015. Most Important – The Internet - Close to 376 Mn unique internet users by 2015 and Current users: 120 Mn but we are still struggling with Infrastructure and bandwidth. Online Retailing comprises about 12.5% (\$300 Million as of 2009). India has close to 10 million online shoppers and is growing at an estimated 30% at global level and 8–10% in India. Electronics and Apparel are the biggest categories in terms of sales. India's retail market is estimated at \$470 billion in

2011 and is expected to grow to \$675 Bn by 2016 and \$850 Bn by 2020. Overall e-commerce market is expected to reach Rs 1,07,800 crores (US\$ 24 billion) by the year 2015 with both online travel and retailing contributing equally. Another big segment in e-commerce is mobile/DTH recharge with nearly 1 million transactions daily by operator websites and third party sites.

### **Need for Study**

India has an internet user base of about 137 million as of June 2012. The penetration of E-Commerce is low compared to markets like the United States and the United Kingdom but is growing at a much faster rate with a large number of new entrants. The industry consensus is that growth is at an inflection point. India's e-commerce market was worth about \$2.5 billion in 2009, it went up to \$6.3 billion in 2011 and to \$14 billion in 2012.

Kurnool District, with about 30 lakh population and being a fast growing industrial hub with mixed culture. Kurnool was the capital of Andhra state during 1953-56. The city is known for its rich history, culture and architecture representing its unique characteristic 'Kurnool City – The Gate Way of Rayalaseema'. Geographically it is the only city in India bounded by two rivers namely 'Tungabhadra' and 'Hundri.' It is industrially developed with many public and private sector companies. It is also one of the most developing cities in the emerging IT economy of India as it lies between India's IT hub Hyderabad and Indian Silicon Valley, Bangalore. This necessitated conducting a study on accessibility of e-markets in Kurnool District of A.P.

### **Objectives of the Study**

The main objective of the study is to find the accessibility of e-markets among the people in Kurnool District. The focus is on the following

1. To study the awareness levels and accessibility of respondents towards e-markets.
2. To examine the socio economic profile of the respondents.
3. To find out the awareness levels of respondents towards cyber laws.
4. To study the satisfaction levels with regard to accessibility of E-Markets and
5. To find out the mode of payment on shopping and
6. To offer suitable suggestions for further improvement of E-Markets.

### **Methodology of the Study**

**Primary Data:** Primary data has been collected through structured questionnaire.

**Secondary Data:** Data and information has been collected from Primary as well as Secondary sources. The secondary data has been collected from Books, Journals, Magazines, Business News papers, World Wide Web etc.

**Area Selection for Primary Data Collection:** Kurnool District of Andhra Pradesh has been selected for the study. Kurnool District has been divided into three Revenue divisions for administrative purposes viz. Kurnool, Nandyal and Adoni.

**Sampling Design:** As the universe of the study is entire Kurnool District. A sample of 30 respondents from each city/town has been collected for the purpose of the study. The total sample size is 90 respondents as given under:

S.No	Name of the Town	Sample Size
1	Kurnool	30
2	Nandyal	30
3	Adoni	30
TOTAL:		90

### Scope of the Study

The present study aims at analyzing the accessibility levels of people of Kurnool District towards E-Markets. Hence, the scope of the present study is confined to the study of accessibility of E-Markets in Kurnool district in the state of Andhra Pradesh. Three major towns of Kurnool district have been taken for study.

### Limitations of the Study

1. Sampling technique employed is convenience sampling; hence the findings cannot be true representative of the actual population.
2. There is a possibility of bias crept in the answers given by the respondents.
3. The study is confined to Kurnool District of A.P.

### Data Analysis and Interpretation

**Table No. 1: Awareness towards E-Markets**

	Aware of E-Markets	Not Aware of E-markets	Total
Number of Respondents	90	00	90
Percentage of Respondents	100%	00%	100%

Source: Field survey

It can be inferred from the above table that, 100% of the respondents are aware of the e-markets.

**Table No. 2: Awareness towards E-Markets based on the educational qualifications**

	Up to XII class	Graduate	Post Graduate	Total
Number of Respondents	41	27	22	90
Percentage of Respondents	45.55%	30.00%	24.44%	100%

Source: Field survey

It can be interpreted from the above table that, among the respondents who are aware of e-markets majority of the respondents are up to XII class. 30.00% of the respondents are Graduates and 24.44% of the respondents are Post Graduates.

**Table No. 3: Occupation of the respondents**

	Professional	Business	Employee	Home Makers	Others	Total
No of Respondents	13	21	34	15	7	90
Percentage of Respondents	14.44%	23.33%	37.77%	16.66%	7.77%	100%

Source: Field survey

It can be observed from the above table that, out of the respondents who are aware of e-markets 37.77% of the respondents are employees, followed by 23.33% of the respondents are business people, 16.66% of the respondents are home makers, 14.44% of the respondents are professionals and 7.77% of the respondents are others.

**Table No. 4: Accessibility of E-Markets**

	E-Markets are accessible everywhere	E-markets are not accessible everywhere	Total
Number of Respondents	61	29	90
Percentage of Respondents	67.77%	32.22%	100%

Source: Field survey

It can be inferred from the above table that, out of the total respondents, majority of 67.77% of the respondents stated that e-markets are accessible to them everywhere and 32.22% of the respondents stated that e-markets are not accessible to them everywhere.

**Table No. 5: Purchases through E-Markets by respondents**

	Goods	Services	Total
Number of Respondents	17	73	90
Percentage of Respondents	18.88%	81.11%	100%

Source: Field survey

It can be concluded from the above table that, an overwhelming majority of 81.11% of the respondents have made their purchases in the form of services through e-markets and 18.88% of the respondents have made their purchases in the form of products through e-markets

**Table No. 6: Frequency of usage of e-markets**

	Daily	Weekly	Fortnightly	Monthly	Occasionally	Total
Number of Respondents	0	7	11	25	47	90
Percentage of Respondents	00.00%	7.77%	12.22%	27.77%	52.99%	100%

Source: Field survey

It can be inferred from the above table that, the frequency of usage of e-markets among the sample respondents revealed that majority of them use e-markets occasionally i.e. 52.99%, followed by 27.77% monthly, followed by 12.22% on fortnightly and 7.77% on weekly basis.

**Table No. 7: Mode of payment in E-Markets**

	Credit Cards	Debit Cards	Phone / Net Banking	Others	Total
Number of Respondents	19	32	25	14	90
Percentage of Respondents	21.11%	35.55%	27.77%	15.55%	100%

Source: Field survey

It can be interpreted from the above table that, among the respondents who use the e-markets 35.55% of the respondents make their payment through debit cards, followed by 27.77% of the respondents through Phone / Net Banking, followed 21.11% of the respondents through credit cards and 15.55% of them stated it as through other methods.

**Table No. 8: Reasons for preferring E-Market**

	Time Saving	Easy Accessibility	Wide Range	Cost Minimization	Total
Number of Respondents	27	16	22	25	90
Percentage of Respondents	30.00%	17.77%	24.44%	27.77%	100%

Source: Field survey

It can be observed from the above table that, out of total respondents 30.00% of them prefer e-markets because of time saving, 27.77% of them prefer for cost minimization, 24.44% of them prefer it for wide range and 17.77% of them prefer for its easy accessibility.

**Table No. 9: Awareness of Cyber laws**

	Completely aware	Partially aware	No knowledge	Total
Number of Respondents	21	37	32	90
Percentage of Respondents	23.33%	41.11%	35.55%	100%

Source: Field survey

It can be concluded from the above table that, among the total respondents, 41.11% of the respondents are partially aware of cyber laws, 35.55% of the respondents have no knowledge about cyber laws and 23.33% of them are completely aware of cyber laws.

**Table No. 10: Opinion towards delivery standards**

	Good	Satisfactory	Bad	Total
Number of Respondents	33	37	20	90
Percentage of Respondents	36.66%	41.11%	22.22%	100%

Source: Field survey

It can be inferred from the above table that, of the total respondents 41.11% of the respondents felt that the goods or services delivered through e-markets are satisfactory, followed by 36.66% of the respondents stated that the delivery standards are good and 22.22% of the respondents stated it as bad with regard to delivery of goods and services through e-markets.

**Table No. 11: Duration of operations in E-Markets**

	Less than one year	1 – 3 years	3 – 5 years	5 years and above	Total
Number of Respondents	23	36	24	7	90
Percentage of Respondents	25.55%	40.00%	26.66%	7.77%	100%

Source: Field survey

It can be interpreted from the above table that, of the total respondents 40.00% of them were associated with e-markets for 1 to 3 years followed by 26.66% of the respondents were using the e-markets for the past 3 to 5 years, followed by 25.55% of

them were using the e-markets for less than one year and 7.77% of them were using for the past 3 to 5 years.

**Table No. 12: Satisfaction level towards the accessibility of E-Markets**

	Highly Satisfied	Satisfied	Dissatisfied	Total
Number of Respondents	29	42	19	90
Percentage of Respondents	32.22%	46.66%	21.11%	100%

Source: Field survey

It can be understood from the above table that, among the total respondents 46.66% of the respondents are satisfied with e-markets followed by 32.22% of the respondents are highly satisfied and 21.11% of the respondents are dissatisfied with e-markets.

### **Suggestions**

1. When compared with the population, only few people are having awareness and accessibility towards e-markets. Awareness is to be created about e-markets among various segments of the society.
2. Programs should be taken up on an emergency basis to increase the accessibility towards e-markets.
3. Steps should be initiated to increase awareness about cyber laws, as majority of the people are not aware.
4. Electronic and print advertisements may be given to enable the people to have accessibility towards e-markets.
5. The government should take steps in order to solve the infrastructural lapse, technical problems of internet services.

### **References**

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