Attitude of Business Students towards E-Commerce: A Case Study

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Abstract

This case study assesses the attitude of business students towards e-commerce subject offered in business schools comparing it with different other business subjects such as marketing, human resource, finance, and supply chain etc. It discusses the emerging trends of e-commerce globally and its impact on Pakistan exploring the trends of e-commerce in Pakistan as well as the role of business schools in capitalising the industry of e-commerce by introducing e-commerce as a subject in their curriculum. The present case study identified the inclination of business students towards business studies and their ignorance of the emerging field of e-commerce as a subject study. It utilised survey questionnaire technique to gather data from 100 MBA students from five different business schools having basic knowledge about e-commerce. The findings of the study, tabulated through the graphical presentation, highlighted the unawareness of the business students regarding the benefits of the emerging industry of e-commerce.

Keywords: *Business schools, business students, e-commerce industry, e-commerce subject, trends of e-commerce*

INTRODUCTION

Business through e-commerce provides attractive opportunities to investors to do business globally in today's international market. According to Laudon and Traver (2013), the term "e-commerce" refers to the process of taking online orders, processing financial transactions, communicating between businesses, advertising, buying/selling of products or services. Globally, the e-commerce industry is booming throughout the Asian Region, with India's leading e-commerce websites such as, Flipkart, which has raised around US$1 billion in capital (Flipkart, 2017). On the other hand, the investments of the emerging giant named as Alibaba of China was estimated as to be over US$250 billion (Alibaba Group, 2017). Despite being a late adopter in the world of e-commerce, Pakistan has recently recorded immense rise in online shopping trends and other e-commerce businesses. With exponential growth trends over the past few years with US$30 million being spent on online purchases. Ahmad (2015) has depicted a highly positive picture for the future of e-commerce industry in Pakistan and expected it to reach over US$600 million by 2017.

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However, the globally emerging trend of doing business online is still in the stage of infancy in Pakistan. The reason behind this sluggish growth is due to the lack of awareness among the public about the field and ignorance of our educational institutions (Bashir, 2013). With many new online ventures springing up rapidly as well as the existing businesses recording unprecedented growth rates, there is still need to reach the true e-commerce potential of the country and compete globally with major players. Several factors are responsible for drastically changing shopping trends over time and driving the growth of e-commerce in Pakistan (Seikh, Shahzad & Ishaq, 2017). Some of such factors may include:

- Internet penetration
- Accessibility to smart phones
- Online mode payment systems
- Logistics and delivery infrastructure
- Growing trust and reliance on e-commerce

The technological advancement and changing trend in the educational institutions can provide an opportunity to business schools in Pakistan in capitalising the emerging trends of e-commerce, through introducing e-commerce as a new discipline (Saeed, 2017). This will not only help the business schools to alter the conventional mindsets of business students that have been inculcated towards business studies but also shift their interest in understanding the vast array of the e-commerce industry. According to Saeed (2017), the students are more inclined towards business studies than e-commerce because of their interest and liking towards business subjects that influenced their attitude toward the choice of major, not the choice itself. Interest was by far the most important factor in determining one's attitude (Saeed, 2017). Though developing an interest in the student about e-commerce is not the only predictor, however job availability and security, social image, the influence of family and friends are the other predictors play an extensive role in the enhancement of the e-commerce sector.

Research Questions
- What are the global trends in e-commerce industry?
- What are the recent trends of e-commerce industry in Pakistan?
- What is the importance of studying e-commerce subject in the businesses school?
- Why are business students not showing desired interest towards e-commerce?

THE E-COMMERCE INDUSTRY

Business-To-Business

The Inter-business transactions fall under the category of Business-To-Business (B2B) category, such as exchange taking place between wholesaler and manufacturer or between wholesaler and retailer etc. This transaction is much higher in volume than normal Business-to-Consumer (B2C) transaction. The underlying reason for this can be a normal supply chain transaction that consists of a number of B2B transactions taking raw materials or sub-component into account, and possibly one or few transactions related to B2C, more specifically the finished product's sale to the ultimate consumer. For instance, an automobile manufacturing requires indulging in a lot much B2B transaction such as the purchase of glass windshields, tires or even vehicles rubber houses. Despite the B2B transactions, there exists a single B2C transaction

whereby the final product is sold to the customer.

Business-To-Government

One of the derivatives of B2B marketing is Business-To-Government (B2G) category of industry (Bu & Roy, 2015). It is mostly classified as "public sector marketing" while contextualising the definition of the market. It entails marketing of product and services to government agencies via communicational marketing techniques such as advertising, branding, web-based communications & strategic public relations. Businesses are allowed through B2G Networks to bid on a request for proposal (RFP) of government by bidding procedures hence a proposal could be submitted for a specified service or commodity (Praditya, Janssen & Sulastri, 2017).

Business-To-Consumer

B2C entails the transactional exchange of product and services between ultimate /end-consumers and business. One of the simplest examples for the B2C transaction could be a pair of shoes bought by a person from a shopkeeper. The transactions behind this process will enable the shopkeeper to make shoes available for sale, regardless of it to be the purchase of rubber, leather, laces, etc. or transfer of shoes from shoe manufacturer to shop keeper. It would come under the umbrella of the B2B transaction (Ta, Esper & Hofer, 2015).

Introducing E-Commerce Subjects as a Separate Discipline

Introducing e-commerce subject as a separate discipline is the need of the time to compete with the international e-commerce trends. According to Shi (2014), Western universities have already made e-commerce as a part of their business studies curriculum. The purpose to introduce this course is to build e-commerce systems and develop an understanding of the ways in which e-commerce sites, such as eBay, flourish. Business schools in Pakistan may also follow the same syllabi by combining basic business courses, such as finance and marketing with e-commerce so that students can acquire both the managerial and technological skills. According to Chan and Swatman (2001), 18 universities in Australia, offer e-commerce as one of the major subjects along with other core subjects. Elective courses can also be focused on e-commerce or another area of business like accounting, operating systems or marketing. Some of the elective courses having the competency of e-commerce may include the following:

- Computer networks
- Computer architecture
- Java
- Client-server computing
- Decision support systems

LITERATURE REVIEW

The term "e-commerce" is spoken frequently in the contemporary world of technology and modernization. The increasing familiarity with the internet has brought upon a shift from traditional commercial tools towards e-commerce. People not only in Pakistan but also in the entire world have upgraded their lifestyles and a drastic change can be witnessed in their

conducting pattern of business and marketing strategies. The concept of globalisation as well as the "world as a global village" is also due to the internet and its wide approach. According to Stylianou, Robbins, and Jackson (2003), the term "e-commerce" can simply be defined as a business conducted with the online facility available on the internet. This vast definition entails with in itself majority or most of the features of traditional commerce such as advertising, selling, buying or establishing contacts with users and buyers via the internet (Stylianou, Robbins, & Jackson, 2003).

The societal inclination towards e-commerce has made it rapidly increasing business in the world. Considering the societal context of Pakistan, a strong desire exists to relate the e-commerce activities with the developed countries of the world such as the USA, where around 78% business conducted online (Hoßbach, Wiener & Saunders, 2016). It would not be wrong to state that existing desire of online business in Pakistan can make the process of online business faster. As of January 2000 statistics, about 110 million USA citizens have internet accessibility when compared with 279 million around the world. Like increasing global adaptation of internet, this trend is also observed in Pakistan. While pondering in mid of the 1990s, it was .01% but by 2010, it was about 15.1% when the total population is considered (Karim, 2017).

The expansion of the social network and enormous usage of mobile devices has put pressure on the e-commerce industry to develop and make growth in the online business. More importantly, the evolution of mobile industry from bulky handsets to easy carrying smart phones has made information availability on a click game. It has also changed the consumer's preferences, necessities and wants in accordance with the updated information available (Justin, 2017).

Firstly, mobile phones, lately known as electronics, are responsible for the e-commerce trend with in in-market segment across the nation of Pakistan. The following figure 1 shows that the majority of customers are just interested in the information available for online shopping rather than real purchase of mobile phones and consumer electronics followed by Employment Queries, Online Education & Counselling, Sale / Purchase for Autos & Vehicles, Laptops & Notebooks, Financial Services, Apparel, Accessories & computers (Persaud & Azhar, 2012).

When considering e-commerce trends in Pakistani economy, some harsh realities can be highlighted, as cited by Aatta (2008) in the field of online business in Pakistan. It can easily be found from the research findings that a large number of population in Pakistan is deprived
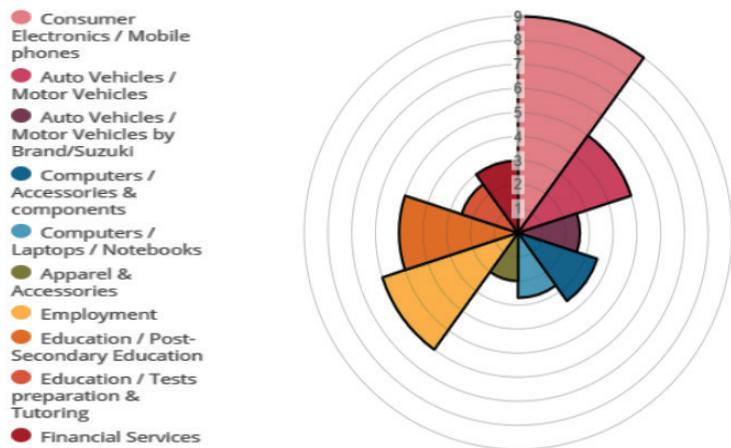

Figure 1: (E-commerce trends in Pakistan with respect to market segment)
Source: (GSMA intelligence)

of the basic internet facility hence lacking the basic ingredient required for conducting the e-commerce. The insecurity underlying nature of online transaction such as fear of credit card misuse is another reason that can be stated as a big obstacle to prevent people in Pakistan to opt the online shopping (Khan, Ahmed & Shafique, 2014).

Regardless of all of the mentioned obstacles, the insights obtained are in favour of online shopping as the best mode of shopping. In the light of reviewed literature, it can be illuminated that the trend of online shopping in Pakistan is emerging and thus business schools are required to pay attention to the integration of e-commerce as a core subject as business subjects. For example, a carriage and courier company named as TCS first pioneered the idea of e-commerce business in Pakistan. Today, several companies in Pakistan maintain or run click market structure.

TCS, in beginning, offered gadgets and gifts at their online store, once purchased by buyers, were delivered via shipment to their Address (Yayvo.com, 2017). Despite this, the idea could not exaggerate. Nevertheless, the major reason identified was lack of public familiarity with the service and their discomfort with the online credit purchase. The insecurities with online transactions could be easily related to the ongoing corruption with in Pakistan hence causing the online visitor to be suspicious about the Agreement licenses made available by webmasters (Jan, Lakhani, Kaufman & Karimi, 2016).

Further enhancing the above discussion it could be related to Abbas & Zubair (2001) research in this regard. According to them, Pakistani consumers prefer cash payments and therefore, credit cards transactions have failed to lure the attention of masses. In order to prevail the e-commerce culture, effective strategies should be made or some innovative solutions should be brought upon at the convenience of the masses. the entire online community is unanimously facing this issue of security about e-transactions. Not only in developing countries but in a developed country like France, 92.5% of the population is reluctant to E-Transaction due to the same issue.

In order to solve this issue, the government of Pakistan has taken some serious steps among which the levy of ETO-2000 and ECA-2007 is prominent. These steps of government can be helpful for restoring consumer confidence and addressing their insecurities but some other procedures such that authentication and digital signatures are still building doubts among consumers. The education of consumers regarding all these are very important beside only establishing legislatures (Hussain, 2001).

In Pakistan, Brick and Click style of the business is common; businesses want to pursue both activities together. The sole click formation would encompass many hurdles. The majority of people in Pakistan is unaware of e-commerce. The underlying risk inherits in such transaction and ultimate satisfaction attained by physical dealing are identified as major reasons. The reluctance felt in adopting change can be another reason. The concept of 'touch and feel' in combination with fear of wasting the money on a wrongly perceived product, refrain masses from opting e-commerce. Not only this but also another side of the story talks about a limited target market for the organizations that maintain a click structure only. This dilemma may be related to the fact that only small proportion of the total population has access to the internet. The development of e-commerce in this climate would take time and requires initiatives by businesses to attract customer and expand their customer base (Magazine, 2012).

RESULTS AND DATA ANALYSIS

In the light of reviewed literature, it can be illuminated that the questions asked as well as answers given by respondents are as follows:

1. Use of internet and its frequency: Approximately 65% of them use internet and frequency of use is at least once a week.
2. Satisfaction with downloading speed of internet: 98% showed dissatisfaction
3. Online purchase and its frequency: 2% have made online purchase in which 99% people bought only once
4. Safety concerning Online Transaction: 99% people feel insecure doing online transactions.
5. Satisfaction with shipment: All of them were satisfied.
6. Online buying convenience: 100 % of them purchasing online found buying convenient

Questionnaires Analysis

The questionnaire was distributed to a large number of MBA students having basic knowledge about e-commerce. Nevertheless, responses received from 100 participants among them 50 were male students and 50 were female students. The data gathered was then analysed to get the viewpoint of the MBA students regarding the integration of e-commerce as a core subject in the business schools. In the questionnaire, it was asked to specify the gender of the respondents, as it was decided that an equal ratio of male and female of MBA students sample could be analysed regarding their perception of e-commerce. Usually, students aim to be majors in their favourite subjects, so this largely affects their choice of answers. For example, the majority of the students were majoring in Marketing (51%). On the other hand, 27% students were majoring in Finance and 22% in HRM (see Table 1).

Table 1: (Majors or Intended Specialization)

Majors	Male	Female	Total
Marketing	24	27	51
HR	7	15	22
Finance	19	8	27
Total	50	50	100

In the next questions, students were asked about the weightage of e-commerce related courses in their total Master's program. This question measured the importance of e-commerce relative to other courses. Nevertheless, both male and female students had the same opinion regarding this question with "in and around ten percent" being their answer as 61 % (see Table 2).

Table 2: (Weightage of e-Commerce Related Courses)

	Male	Female	Total
In and around 10 %	32	29	61
More than 10%	10	12	22
More than 20%	5	5	10
More than 30%	3	4	7
Total	50	50	100

In the next question, students were asked to rate the e-shopping (based on 10 points) in Pakistan with respect to the security and privacy. The purpose of this question was to determine the perception of students about the contribution of e-commerce to the overall field of business. From this perspective, male students, however, had better idea as 48% respondents chose 7/10 while 72 % of female students chose below between the range of 1/10 and 6/10 (see Table 3)

Table 3: (Contribution of e-Commerce to the Overall Field of Business)

	1\10	2\10	3\10	4\10	5\10	6\10	7\10	8\10	9\10	10\10	TOTAL
Male	6	1	1	0	9	7	24	0	2	0	50
Female	12	0	0	3	9	12	6	1	4	3	50
TOTAL	18	1	1	3	18	19	30	1	6	3	100

Subsequently, students were asked about the industry size of e-commerce worldwide. This was an important question to ascertain how many of the respondents actually knew the worldwide e-commerce industry size. From this perspective, 32% of female respondents 24% of male respondents had no idea of the e-commerce industry size that was $450 billion. None of the respondents chose < $500b or even <$ 250b. The closest the respondents got to the industry size was only 8% male students and 6% female students who chose the industry size to be less than $ 10 billion which is still far off than $450 billion (see Table 4).

Table 4: (Industry Size of e-Commerce Worldwide)

	Male	Female	TOTAL
No idea	24	32	56
< $ 500 million	6	8	14
< $ 1 billion	4	7	11
< $ 10 billion	16	3	19
< $250 billion	0	0	0
< 500 billion	0	0	0
Total	50	50	100

The next was another vital question to ascertain the knowledge of students about e-commerce as eight blanks were provided without any MCQ's. The students were asked if they could write

at least 2 or more fields or business applications being used in e-commerce out of the following:

- B2B, B2C, B2G: Electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems.
- Only 12 male respondents could identify more than two fields correctly but not more than five. While only four female respondents could identify more than two fields but not more three.
- Majority of the male and female students, however, did manage to identify at least two fields (46% and 18% respectively).
- 16% of male respondents and 22% of female respondents could identify only one field of e-commerce.
- 14% of male students and 17% of female students could not even identify even one field or business application of e-commerce (see Table 5).

Table 5: (Fields of e-Commerce or Business Applications of e-Commerce)

Fields	0	1	2	>2	TOTAL
Male	7	8	23	12	50
Female	17	11	18	4	50
TOTAL	24	19	41	16	100

After having to answer the previous questions, 77% of the respondents both male and female either "Strongly Agreed" (60%) or "Agreed" (27%) that there is a need to create more awareness amongst the students to educate them more about e-commerce. Four of the respondents who did fairly well in these probing questions "Disagreed" as they perceived that other students like them had a good idea about the e-commerce industry (see Table 6).

Table 6: (Awareness Regarding the Importance of the e-Commerce)

	Male	Female	TOTAL
Strongly Agree	28	32	60
Agree	15	12	27
Moderately Agree	5	4	9
Disagree	2	2	4
TOTAL	50	50	100

The next question was to measure the contribution of e-commerce in the B2B category of Pakistan from the students' perspective. Therefore, around 30 % of businesses in Pakistan use the internet for their processes which are still quite low as compared to other countries, yet a pretty decent figure when taking into account that it's a third world country where around 22% of the population are internet users. Most of the respondents chose "not really" (27% male and 34% female). Second highest response rate was "average" with 16% male and 11% female respondents (see Table 7).

Table 7: (E-commerce Reshaped B2B- Business 2 business transactions in Pakistan)

	Male	Female	TOTAL
Very Significantly	3	1	4
Considerably	4	4	12
Average	16	11	23
Not really	27	34	61
TOTAL	50	50	100

The next question measured the contribution of e-commerce in the B2C category of Pakistan from the students' perspective. From this perspective, 76% of the respondents including both male and female students had a good idea that e-commerce has not really made a dent in the B2C business. Students of marketing know that there are few e-shoppers in Pakistan and businesses allocate less from their budgets for online advertising as compared to other mediums of advertising (see Table 8).

Table 8: (E-commerce affected the B2C – Business to customer Transactions in Pakistan)

	Male	Female	TOTAL
Very Significantly	0	0	0
Considerably	4	5	9
Average	9	6	15
Not really	37	39	76
TOTAL	50	50	100

The next question measured a very important tool of e-commerce, i.e. e-shopping & customer usage. From this perspective, none of the respondents were regular e-shoppers and the majority of the students (48%) had never bought anything online through a Credit Card. Among them, 17% of male and 14% female respondents had shopped at least once from the internet. On the other hand, 16 % of the respondents had shopped more than once through the internet while only 5% had shopped many times (see Table 9).

Table 9: (E-Shopping Choices)

	Male	Female	TOTAL
Never	23	25	48
Once	17	14	31
A few times	7	9	16
Many times	3	2	5
I'm a regular e-shopper	0	0	0
TOTAL	50	50	100

The next question measured the reliability and security perception of students about e-commerce in Pakistan. Majority of the respondents (88%) had a low level of perception regarding the reliability of internet security and privacy in Pakistan.

- 60% chose 1/10
- 10% chose 2/10
- 9% chose 3/10
- 3% chose 4/10
- Only 12% respondents gave rating greater than 5/10.
- 6% respondents gave a rating as 5/10 that is mediocre.
- None of the respondents chose 9/10 or 10/10 reliability (see Table 10).

Table 10: (Security and Privacy of e-Shopping)

	1\10	2\10	3\10	4\10	5\10	6\10	7\10	8\10	9\10	10\10	TOTAL
Male	33	4	5	1	1	1	3	2	0	0	50
Female	27	6	4	2	5	1	2	3	0	0	50
TOTAL	60	10	9	3	6	2	5	5	0	0	100

The next (that is the last) question measured the perception of students and their confidence in the future prospects of e-shopping in Pakistan. Therefore, the majority of the respondents 36% perceive the future of e-shopping to be "Good" while 34% of the respondents think it to be "very bright". Eight percent of the respondents perceive it to be "average" and 6% perceive it to be "Not good". Ten percent of male respondents and 22% of female respondents were 'not sure' about the future of e-shopping in Pakistan (see Table 11).

Table 11: (Future of e-Shopping In Pakistan)

	Male	Female	TOTAL
Very bright	17	17	34
Good	21	15	36
Average	4	4	8
Not good	3	3	6
Not sure	5	11	16
Total	50	50	100

FINDINGS AND DISCUSSION

The results show that business studies subjects like Marketing, HR and Finance are more popular in both genders. However, on the question of giving weightage to E-commerce as courses in MBA 61 % of the respondents give only 10 %weightage to e-commerce. This was astonishing to know that majority of the students failed to identify the importance of e-commerce and this multi billion worth e-business. In this way, 64 % of female respondents 48% of female respondents had no idea of the e-commerce Industry size that is $450 billion.

None of the respondents chose < $500b or even <$ 250b.

On one of the questions that there is a need to create more awareness among the students, most of the students agree to it that e-commerce is important and the university must include and create its awareness. Based on our findings we can conclude that the students of private universities have a low understanding of the e-commerce industry.

- Only 12 male respondents could identify more than two fields correctly but not more than five. While only four female respondents could identify more than two fields but not more three. 14% of male students and 17% of female students could not even identify even one field or business application of e-commerce.

- The respondents in our research also expressed their lack of knowledge of the subject and acknowledged that students should be taught more about e-commerce.

- The female respondents in our research had a lower understanding about e-commerce as compared to the male respondents.

- Among them, 52% of the respondents had experienced the e-shopped at-least once or more than once, yet still, they do not trust that there are inadequate internet security and privacy for e-shoppers. Students did not know about "third-party payment services" like PayPal that offer safe, secure online payment transactions through credit cards, and debit cards for online shopping.

- Around 30 % of businesses in Pakistan use the internet for their processes which are still quite low as compared to other countries, yet a pretty decent figure when taking into account that it's a third world country where around 22% of the population are internet users.

- Students had a good idea regarding the role of B2B and B2C transactions; however, they failed to recognize the growth potential of e-commerce in the business world.

The Way Forward

Although there have been barriers in the e-commerce industry in Pakistan, however, the e-commerce industry is growing is still expected to grow. Thirty percent of the businesses in Pakistan is done through the internet even though only 22% of the population are internet users. Students should also be taught about the e-commerce market trends and growth trends in Pakistan. Students need to be educated properly regarding internet security. E-commerce course structure should be revised to make that they are getting proper knowledge. Students at private universities are already being taught at least four database management courses. More emphasis should be put on web designing and how to conduct business through the internet.

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APPENDIX

Exhibit A: Questionnaire

Please fill out the form by circling your choice of answer or by filling in the blanks where given:

_____

Gender:

- Male

- Female

_____

Q.1) Which Program are you enrolled in?

- BBA

- MBA

Q.2) Your Majors or intended Specialization?

_____

Q.3) What do you think should be the weightage of E-commerce related courses in your total Bachelors/Masters program?

- More than 10 %

- More than 20 %

- More than 30 %

- In and around 10 % is sufficient

Q.4) How would you rate the contribution of e-commerce to the overall field of Business on a scale of 1 - 10?

(Not Too great: 1)   1, 2, 3, 4, 5, 6, 7, 8, 9, 10   (10: Very significant)

Q.5) Do you have any idea of the industry size of E-commerce worldwide?

- No idea

- < $500 million

- < $ 1 billion

- < $10 billion

- < 250 billion

- < 500 billion

Q.6) Can you identify two or more fields of E-commerce or business applications of e-commerce through which businesses are conducted?

_____   _____   _____   _____

_____   _____   _____   _____

Q.7) If significant, then do you think there is a need to create more awareness regarding the importance of the E-commerce amongst the students?

- Strongly Agree

- Agree

- Moderately Agree

- Disagree

Q.8) in your view how has E-commerce Reshaped B2B- Business 2 business transactions in Pakistan?

- Very significantly

- Considerably

- Average

- Not really

Q.9) In your view how has E-commerce affected the B2C – Business to customer Transactions in Pakistan?

- Very significantly

- Considerably

- Average

- Not really

Q.10) How many times in Pakistan have you ever chosen for E-shopping?

- Never

- Once

- A few times

- Many times

- I am a regular e-shopper

Q. 11) How reliable is E-shopping in Pakistan with respect to security and privacy in your view?

(Not reliable: 1)   1, 2, 3, 4, 5, 6, 7, 8, 9, 10   (10:Reliable)

Q.12) What do you think is the future of E-shopping in Pakistan?

- Very Bright

- Good

- Average

- Not Good

- Not sure