

**Conditional Adoption of FMCG E-Commerce in Kuwait: A Qualitative Study  
of Trust, Control, and Channel Switching Behavior**

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## **Abstract**

The growth of e-commerce has reshaped fast-moving consumer goods (FMCG) retailing, yet consumer adoption in culturally embedded markets does not always follow a simple movement from physical stores to online platforms. This study explores how FMCG consumers in Kuwait decide when to shop online and when to remain with traditional retail channels. Drawing on nine semi-structured interviews with adopters, occasional users, and a non-adopter, the study re-examines e-commerce behavior through the lens of conditional adoption, trust, perceived control, and channel switching.

The findings suggest that FMCG e-commerce adoption in Kuwait is not a linear transition, but a situational and category-specific behavior. Consumers turn to online platforms when convenience, urgency, delivery speed, heavy items, or time constraints make digital purchasing more useful. At the same time, they continue to rely on physical stores for fresh products, wider assortment, stronger promotional visibility, shopping enjoyment, and the ability to inspect items personally. Trust in product quality, confidence in delivery accuracy, price perception, and household routines strongly influence these decisions.

The study contributes to engaged management scholarship by showing that e-commerce adoption in FMCG should not be understood only through technology acceptance or generational readiness. In the Kuwaiti context, online shopping operates as part of a hybrid retail routine shaped by cultural habits, category risk, Cooperative-Societies loyalty, family structures, and the consumer's desire for control. For retailers and brand managers, the findings highlight the need to design digital FMCG platforms that go beyond convenience by strengthening trust, assortment depth, pricing fairness, loyalty mechanisms, and sensory assurance for categories where physical inspection remains important.

**Keywords:** FMCG, E-commerce, Conditional Adoption, Channel Switching, Trust, Perceived Control, Consumer Behavior, Kuwait.

## **Introduction**

The rapid growth of e-commerce has changed how consumers buy everyday fast-moving consumer goods (FMCG), from groceries and bottled water to personal care and household cleaning products. Across many markets, online retail platforms have become part of consumers' daily routines, offering convenience, speed, home delivery, and easier access to products. Retail scholars increasingly describe this shift as part of a broader movement toward omnichannel retailing, where consumers move between online and physical touchpoints depending on their needs, shopping mission, and purchase context (Verhoef, Kannan, & Inman, 2015). In Kuwait particularly, this shift has been supported by high smartphone usage, the expansion of delivery platforms, and changing consumer expectations around immediacy and convenience.

However, the shift toward FMCG e-commerce in Kuwait is not simply a story of consumers moving from physical stores to online platforms. The interview findings in this study suggest a more nuanced pattern. Many consumers do not fully abandon traditional retail channels. Instead, they move between online and offline shopping depending on the situation, the product category, the urgency of need, the perceived price difference, the availability of promotions, the level of trust in product quality, and the degree of control they feel they have over the shopping process.

This behavior is particularly visible in FMCG because not all product categories carry the same level of perceived risk. Consumers may comfortably order heavy, routine, or replenishment items online, such as water, detergents, pet food, or canned goods. Yet they may still prefer physical stores for fresh produce, meat, fish, bakery items, or categories where inspection, freshness, scent, and visual assessment matter. In this sense, online FMCG shopping is not always a replacement

for the physical store. It often becomes a complementary channel used for specific needs, specific moments, and specific categories (Hansen, 2005; Frank & Peschel, 2020; Van Droogenbroeck & Van Hove, 2021).

Kuwait's retail environment adds further complexity to this behavior. Cooperative Societies, hypermarkets, and neighborhood stores remain deeply embedded in everyday shopping routines. For many consumers in the country, physical shopping is not only a transactional activity; it is also familiar, social, sensory, and sometimes enjoyable. Some consumers value walking through aisles, discovering new products, comparing promotions, checking freshness, and maintaining a sense of control over what they purchase. Others, especially those facing time pressure, busy work schedules, family responsibilities, or urgent household needs, find online platforms more practical and efficient.

This creates an important managerial and scholarly question: if consumers already recognize the convenience of online shopping, why do many still use it selectively rather than habitually? Traditional technology adoption models help explain part of the answer by focusing on usefulness and ease of use. Yet the interviews suggest that convenience alone is not sufficient. Consumers also evaluate trust, product risk, delivery reliability, price fairness, loyalty benefits, assortment depth, and the emotional value of the shopping experience.

The research problem addressed in this study is therefore the limited understanding of conditional e-commerce adoption in FMCG markets such as Kuwait. Much of the e-commerce literature discusses adoption as a movement toward digital channels, but the lived experience of consumers shows a more hybrid behavior. Consumers are not simply adopters or non-adopters. They are often channel switchers who make practical, emotional, and category-based decisions about when to shop online and when to remain with physical stores.

This study responds to that gap by examining how FMCG consumers in Kuwait decide between online and physical shopping channels. Using qualitative interview data from adopters, occasional users, and a non-adopter, the study explores the conditions under which consumers choose e-commerce, the barriers that keep physical retail relevant, and the role of trust, perceived control, and product-category sensitivity in shaping channel-switching behavior.

Accordingly, the study is guided by the following research questions:

1. How do FMCG consumers in Kuwait decide when to shop online versus in physical stores?
2. What trust, product-category, and household factors shape conditional e-commerce adoption in FMCG shopping?
3. How do consumers reconcile the convenience of digital platforms with the perceived control, familiarity, and assurance of traditional retail?

The study contributes to engaged management scholarship by offering a context-rich understanding of how consumers behave in a market where digital platforms are growing, but traditional retail remains culturally and practically significant. For practitioners, the findings provide actionable insight into how retailers, platforms, and FMCG brand managers can strengthen online adoption by addressing not only convenience, but also trust, pricing, assortment, loyalty, freshness assurance, and the consumer's need for control.

## **Literature Review**

### **E-Commerce Adoption in Grocery and FMCG Retail**

E-commerce adoption in grocery and FMCG retail has been widely discussed in relation to convenience, time saving, ease of use, delivery service, price, and trust. Unlike many discretionary categories, grocery shopping is frequent, routine-based, and closely connected to household needs.

Consumers are not only evaluating the usefulness of a digital channel; they are also assessing whether that channel can reliably support everyday replenishment, urgent needs, stock-up missions, and product categories that may require physical inspection.

Early research on online grocery buying showed that adopters and non-adopters differ in how they evaluate the benefits and risks of purchasing groceries online, including convenience, product search, delivery, and perceived uncertainty (Hansen, 2005). More recent studies confirm that online grocery adoption is influenced by perceived usefulness, ease of use, trust, incentives, perceived risk, product quality, and delivery performance (Frank & Peschel, 2020; Van Droogenbroeck & Van Hove, 2021). These findings are relevant to FMCG because consumers often balance the practical value of online shopping against the confidence they have in product selection, fulfilment, and delivery accuracy.

In FMCG, this balance becomes particularly important because product categories are not experienced equally. Packaged and standardized products such as bottled water, detergents, canned food, and personal care items may be easier to purchase online because consumers already know what they are buying. Fresh produce, meat, fish, and bakery items create a higher need for sensory evaluation. Consumers may want to see, touch, smell, or personally assess these products before purchasing. This distinction suggests that online FMCG adoption is shaped not only by digital readiness, but also by the nature of the product category itself.

### **Omnichannel Behavior and Conditional Adoption**

Much of the literature on e-commerce adoption presents adoption as a movement from non-use to use, or from offline shopping to online shopping. This view is useful, but it does not fully capture the way consumers behave in FMCG. In practice, many consumers do not make a permanent move

from one channel to another. They switch between channels depending on their immediate need, the product type, their schedule, available promotions, delivery cost, and confidence in the platform.

Omnichannel retail research provides a useful foundation for this view. Verhoef, Kannan, and Inman (2015) argue that consumers increasingly interact with multiple channels across the shopping journey, using online and offline touchpoints depending on context and purpose. This is important for FMCG because consumers may assign different roles to different channels. Online platforms may become the channel of speed, urgency, convenience, and replenishment. Physical stores may remain the channel of inspection, discovery, social experience, promotional comparison, and control.

This study uses the term conditional adoption to describe this pattern. Conditional adoption refers to the use of online FMCG platforms under specific circumstances, while continuing to rely on physical stores under other circumstances. For example, a consumer may buy bottled water or detergents online because these items are heavy and standardized but may still visit a Coop or hypermarket to buy fruits, vegetables, fish, meat, or bakery items. Another consumer may use online platforms late at night, when busy, or when missing urgent items, while still preferring physical stores for larger weekly or family shopping trips.

This perspective challenges the simple classification of consumers as adopters, occasional users, or non-adopters. In FMCG, the same person may be an adopter in one category, an occasional user in another, and a non-adopter for freshness-sensitive categories. This makes conditional adoption a useful concept for understanding real consumer behavior in hybrid retail markets.

## **Trust, Risk, Control, and Product-Category Sensitivity**

Trust is one of the most important factors in online grocery and FMCG shopping. In general e-commerce, trust is often linked to payment safety, platform credibility, and data security. In FMCG, trust has an additional operational and sensory meaning. Consumers need to trust that the correct item will be selected, the product will be fresh, the expiry date will be acceptable, the delivery will arrive on time, and any error will be resolved quickly.

Research has shown that perceived risk can reduce consumers' willingness to adopt online grocery shopping, while trust, usefulness, ease of use, and positive service experience can support adoption (Habib, Hamadneh, & Hassan, 2021). This is highly relevant to FMCG because the consumer often gives up part of the control that exists in physical shopping. In a store, the shopper can compare products, inspect items, check freshness, evaluate promotions, and make changes while moving through the aisle. Online, some of these decisions are transferred to the platform, the stock picker, or the delivery operation.

This creates a clear tension between convenience and control. Consumers may appreciate the time saved by ordering online, but they may still hesitate if they feel they are losing control over product selection or quality. This tension becomes stronger in fresh categories, where quality is judged through direct physical cues. Research on fresh food and online grocery channels confirms that perceived quality, freshness, product information, and risk influence consumers' willingness to buy food products online (Pu, Wang, & Chan, 2022; Cui et al., 2024).

FMCG is often treated as a single sector, but consumers experience it as a collection of very different categories. The decision to buy water online is different from the decision to buy fish online. The decision to buy detergent online is different from the decision to buy bakery items

online. Each category carries a different level of perceived risk, urgency, weight, price sensitivity, and need for inspection.

This category sensitivity is central to understanding channel switching. Heavy, routine, and standardized products are often more suitable for online purchasing. They reduce physical effort and are less dependent on sensory evaluation. Fresh and perishable products, by contrast, are more likely to remain connected to physical shopping because consumers want to personally judge freshness, appearance, smell, and quality.

### **Household Routines and Study Positioning**

FMCG shopping is rarely separated from household life. It is shaped by who is responsible for shopping, how often the household replenishes, whether there are children at home, whether both spouses work, whether a family driver or helper is available, and whether shopping is treated as a task or as an enjoyable routine. This makes FMCG e-commerce adoption different from individual online purchases such as electronics or fashion.

Prior research recognizes that online grocery adoption is influenced by consumer characteristics, convenience needs, lifestyle, and situational factors (Hansen, 2005; Van Droogenbroeck & Van Hove, 2021). However, more qualitative work is needed to understand how these factors operate in specific cultural and household contexts. In Kuwait, household structure can strongly affect channel choice. A young adult living with parents may not be responsible for the main grocery basket. A married consumer with children may rely on online platforms for urgent missing items. A busy working couple may value speed and delivery. An older consumer with available time may see physical shopping as independence, routine, and enjoyment.

The literature provides strong explanations for online grocery adoption through convenience, usefulness, ease of use, trust, risk, delivery service, price, and product quality. Omnichannel research also explains why consumers move across channels instead of relying on one retail format. However, there remains limited qualitative understanding of how FMCG consumers in culturally embedded markets decide when to use online platforms and when to remain with physical stores.

This study addresses that gap by focusing on conditional adoption in Kuwait's FMCG market. Rather than treating e-commerce as a full migration from physical stores to apps, the study examines how consumers switch channels depending on trust, product category, urgency, price, household routine, perceived control, and shopping enjoyment. By taking a qualitative scholar-practitioner lens, this paper contributes to engaged management scholarship by connecting academic theory with a practical retail challenge: how FMCG retailers and brand managers can design digital strategies for consumers who are neither fully online nor fully offline, but continuously moving between both.

## **Theoretical Framing**

This study is informed by three complementary perspectives: technology acceptance, omnichannel retailing, and perceived control. Together, these perspectives help explain why FMCG consumers may value online shopping but still use it selectively. The aim is not to force the data into a single model, but to use theory as a lens to interpret how consumers in Kuwait make channel choices in everyday FMCG shopping.

The Technology Acceptance Model remains one of the most widely used frameworks for understanding why individuals adopt new technologies. At its core, TAM suggests that technology

adoption is shaped by perceived usefulness and perceived ease of use (Davis, 1989). In the context of online grocery and FMCG shopping, this means that consumers are more likely to adopt digital platforms when they believe these platforms save time, reduce effort, simplify search, and make shopping more efficient.

This logic is clearly relevant to the present study. Participants who used online FMCG platforms often referred to convenience, speed, easy browsing, order tracking, delivery, and time saving. These themes are consistent with prior online grocery research, which has linked adoption to usefulness, ease of use, trust, incentives, and service quality (Hansen, 2005; Frank & Peschel, 2020; Van Droogenbroeck & Van Hove, 2021). However, TAM alone does not fully explain the behavior observed in this study. Several participants recognized the usefulness of online platforms but still used them only in specific situations. Others saw online shopping as convenient but continued to prefer physical stores for fresh items, larger family shopping trips, or situations where they wanted to personally inspect products.

Omnichannel retailing provides a second useful lens. Retailers and consumers increasingly operate across multiple channels, including physical stores, websites, mobile apps, delivery aggregators, and direct-to-consumer platforms. Omnichannel research suggests that consumers do not necessarily treat these channels as separate worlds. Instead, they move between them depending on the shopping task, context, and expected value (Verhoef, Kannan, & Inman, 2015).

This perspective fits the behavior observed in Kuwait's FMCG market. Consumers may use physical stores and online platforms for different reasons. Online channels may serve urgent, heavy, late-night, or convenience-driven needs. Physical stores may serve larger basket shopping, fresh food selection, family outings, promotion discovery, or sensory evaluation. The consumer is not necessarily loyal to one channel. Rather, the consumer assigns a role to each channel.

The third theoretical lens is perceived control. In FMCG shopping, consumers often want to feel that they are in control of the product selection process. Physical stores provide this control in visible and familiar ways. Consumers can inspect fresh items, compare alternatives, check promotions, evaluate expiry dates, and adjust their choices while shopping. Online platforms reduce effort, but they also transfer part of the selection process to the platform, warehouse picker, or delivery operation.

This transfer of control can create hesitation. Prior research on online grocery shopping has shown that perceived risk, product quality concerns, delivery performance, and trust strongly influence consumers' willingness to adopt or continue using digital grocery services (Habib, Hamadneh, & Hassan, 2021; Pu, Wang, & Chan, 2022; Cui et al., 2024). For FMCG, this is particularly important because product risk differs by category. A detergent brand may feel safe to order online because the product is standardized. A box of strawberries, fish, or fresh bakery item may feel riskier because quality is judged through direct sensory cues.

Bringing these perspectives together, this study proposes conditional adoption as the central analytical lens. Conditional adoption refers to a pattern where consumers use online FMCG platforms under specific conditions, while continuing to rely on physical stores under other conditions. These conditions may include urgency, time pressure, product weight, freshness sensitivity, price perception, promotions, loyalty benefits, household routines, delivery reliability, and the consumer's desire for control.

This lens allows the study to move beyond a simple distinction between adopters, occasional users, and non-adopters. In FMCG, adoption is not always a stable consumer identity. It may change by product category, shopping mission, household situation, and moment of need. For engaged management scholarship, this framing is useful because it connects theory with a practical retail

challenge. FMCG retailers often seek to increase online adoption, but the findings suggest that adoption cannot be increased through convenience alone. Platforms must understand the conditions under which consumers trust online shopping enough to use it, and the conditions under which physical stores continue to offer stronger value.

## **Methodology**

### **Research Design**

This study adopts a qualitative research design to explore how FMCG consumers in Kuwait decide between online and physical shopping channels. A qualitative approach was appropriate because the study is not primarily concerned with measuring adoption rates, but with understanding the lived reasoning behind consumer choices. The focus is on how consumers explain their channel-switching behavior, how they describe trust and control, and how household routines, product categories, and shopping situations influence their decisions.

Qualitative inquiry is particularly useful when the research problem requires depth, context, and interpretation rather than statistical generalization (Creswell & Poth, 2017). In this study, the objective was to move beyond a simple classification of consumers as adopters or non-adopters, and instead examine the conditions under which consumers accept, limit, or resist online FMCG shopping.

### **Sample and Participant Profile**

The study draws on nine semi-structured interviews with consumers living in Kuwait. Participants were purposively selected to reflect variation in e-commerce usage, age, gender, marital status,

and nationality. The sample included three behavioral groups: two adopters, six occasional users, and one non-adopter.

The adopters were consumers who had shifted most or all of their FMCG shopping to online platforms. Occasional users were consumers who used online platforms selectively, usually for urgent, heavy, promotional, or replenishment-related needs. The non-adopter had never purchased FMCG products online and continued to rely fully on physical stores.

Participants ranged in age from 29 to 62. The sample included Kuwaiti and non-Kuwaiti consumers, reflecting the multicultural nature of Kuwait's daily consumer environment. The inclusion of long-term non-Kuwaiti residents was appropriate because they participate in the same retail ecosystem, including Coops, hypermarkets, online aggregators, and neighborhood shopping routines. The purpose of the sample was not statistical representation, but analytical depth and contrast across different usage patterns.

### **Data Collection**

Data were collected through semi-structured interviews using interview guides tailored to each participant group: adopters, occasional users, and the non-adopter. The questions explored online FMCG usage, reasons for choosing online or physical shopping, product categories that influenced channel preference, perceived barriers, brand and platform loyalty, household routines, and future expectations.

The semi-structured format allowed consistency across interviews while giving participants room to explain their experiences in their own words. This was important because the study sought to understand not only what consumers do, but why they do it. For example, occasional users were asked when and why they shop online, what stops them from doing it more often, and what would

encourage greater usage. Adopters were asked about the drivers of their online shift, the platform features they value, and whether online shopping affects their relationship with brands. The non-adopter was asked about reasons for avoiding online shopping, concerns or hesitations, and what conditions might encourage future trial.

The interviews generated rich descriptions of how consumers move between channels depending on urgency, mood, product type, price, household responsibilities, delivery expectations, and the perceived need to inspect products physically.

### **Data Analysis**

The interview data were analyzed using thematic analysis. This approach was selected because it provides a flexible and systematic method for identifying patterns across qualitative data while preserving the richness of participant accounts (Braun & Clarke, 2006). The analysis was conducted manually and iteratively.

The first stage involved familiarization with the interview responses and identification of recurring ideas. Initial codes included convenience, urgency, heavy items, fresh products, price perception, delivery speed, promotions, Coop cashback, physical inspection, household routines, platform trust, assortment, and shopping enjoyment. These codes were then grouped into broader themes that aligned with the study's focus on conditional adoption. Five core themes were developed:

1. Convenience as a trigger, not a complete replacement
2. Product-category sensitivity and the fresh-item boundary
3. Trust, fulfilment reliability, and perceived control
4. Household routines and situational channel switching

## 5. Physical retail as experience, familiarity, and economic value

The analysis was both inductive and theory-informed. It was inductive because the themes emerged from participant narratives rather than being imposed in advance. It was theory-informed because concepts from technology acceptance, omnichannel retailing, trust, and perceived control helped interpret the patterns after they emerged.

### **Trustworthiness and Ethical Considerations**

To strengthen credibility, participant responses were compared across the three behavioral groups to identify similarities, differences, and contradictions. This helped avoid over-reliance on a single user type and supported a more balanced interpretation of the data. Representative quotes were selected to keep the participants' voices visible and to connect the findings directly to the interview evidence.

The study also applied reflexivity, acknowledging that the researcher brings a practitioner background in FMCG and e-commerce. This background supported contextual interpretation, but it also required careful attention to avoid forcing managerial assumptions onto the data. The analysis therefore remained grounded in participant statements, with interpretation developed through repeated reading and comparison.

All participants were informed of the academic purpose of the study. No personal identifiers are used in the paper, and participants are referred to only by broad behavioral category and basic demographic descriptors where relevant.

## Findings

The thematic analysis revealed that FMCG e-commerce behavior in Kuwait is not best understood as a simple shift from physical stores to online platforms. Across the interviews, consumers described a more conditional pattern. Online shopping was accepted and valued, but mainly under specific circumstances. Physical stores remained relevant when consumers wanted product inspection, freshness assurance, wider assortment, promotional visibility, shopping enjoyment, or a stronger sense of control.

Five themes emerged from the analysis: convenience as a trigger rather than a full replacement, product-category sensitivity, trust and fulfilment reliability, household routines, and the continuing value of physical retail.

### **1. Convenience Triggers Online Use, but Does Not Always Replace Physical Stores**

Convenience was the most visible driver of online FMCG shopping. Participants who used online platforms described them as useful when time was limited, when products were needed urgently, or when visiting a physical store required unnecessary effort. One adopter described the online channel as clearly more efficient, asking why he should waste time driving, standing in queues, and searching for products when he could order his grocery needs “with ease and convenience.” His full shift to online shopping was supported by delivery speed, order tracking, customer service, free delivery, points accumulation, and simple app navigation.

However, convenience did not mean the same thing for all participants. For adopters, convenience was strong enough to replace most or all physical-store shopping. For occasional users, convenience was more situational. A 51-year-old Kuwaiti participant explained that he shops online when his schedule is busy or when it is easier to have heavy products such as water and

canned food delivered home. Yet he still chooses physical stores when he has time, when he is in the mood to shop, or when he wants fresh products and stronger promotions.

This pattern was repeated across several occasional users. A 39-year-old participant described online shopping as useful for urgent or necessary items, particularly products needed by his children, but not for major household purchases. His larger purchases remained linked to Coops, while online platforms were used for missing items during the week. Similarly, a 29-year-old female participant used online shopping only when she was in a hurry, needed urgent refill items, or had heavy products that she could not carry alone.

These findings suggest that convenience operates as a trigger for online use, but not always as a complete replacement for physical retail. Online platforms solve specific moments of friction: urgency, time pressure, heavy items, late needs, or missing household products. For many consumers, however, the physical store remains part of the wider shopping routine.

## **2. Product-Category Sensitivity Shapes Channel Choice**

A central finding was that consumers do not treat all FMCG categories equally. Their willingness to shop online varied strongly by product type. Heavy, routine, standardized, or replenishment-based products were seen as more suitable for online ordering. Fresh, sensory, or quality-sensitive products were more likely to remain connected to physical stores.

This was most clearly expressed by occasional users. A 51-year-old participant said that he prefers online shopping for heavy items but chooses physical stores for fresh items and produce. A 29-year-old female participant was even more direct: she said she could “never buy produce” online because she trusts the quality of fruits and vegetables only when seeing them physically. For her,

online shopping was acceptable for urgent refills or selected categories such as water, coffee, and detergents, but produce remained outside her online consideration.

Another participant made a similar distinction between major purchases and missing items. For him, Coops were the channel for larger grocery missions, while online platforms were mainly used for urgent items during the week. He preferred to buy fresh produce from physical stores and described physical product checking as more enjoyable.

The category boundary was not identical for every participant. One 40-year-old Kuwaiti participant reported buying produce and bakery items online because he perceived their freshness to be better than physical stores. Yet even in his case, the decision remained conditional. He continued to buy some grocery items through Coops because of cashback benefits and still found physical shopping more exciting than online shopping.

This variation is important. It shows that the barrier is not simply “fresh versus packaged” in a fixed way. Rather, consumers evaluate categories through their own experience with platforms, freshness expectations, price perception, and trust. For some, produce is too risky to delegate to an online picker. For others, a trusted platform may reduce that risk. In all cases, channel choice is shaped at the product-category level, not only at the consumer level.

### **3. Trust Is Built Through Fulfilment Reliability, Not Only Platform Awareness**

Trust appeared throughout the interviews, but it was rarely expressed as an abstract belief in e-commerce. Instead, trust was tied to fulfilment performance: product availability, order accuracy, delivery timing, customer service, assortment, and the ability to resolve problems quickly.

For adopters, strong fulfilment reliability helped normalize online FMCG shopping. One adopter who shifted most of his grocery purchases to Talabat Mart highlighted speed delivery, order

tracking, customer service, free delivery, points redemption, and easy browsing as reasons behind his adoption. His trust in the platform was not only based on the existence of the app, but on repeated service performance that made online shopping feel reliable.

Another adopter valued Talabat Mart because his preferred brands and SKUs were available most of the time, speed delivery was around 20 minutes, and the subscription program made delivery more economical. He also stated that he may quit shopping from a specific online store if his preferred brands are not available. This shows that trust can also depend on assortment depth and brand availability, not only delivery speed.

For occasional users, trust was more fragile. Concerns about higher online prices, delivery charges, assortment limitations, and fresh-product quality restricted more frequent use. The 29-year-old participant who avoided buying produce online linked her hesitation directly to quality confidence, saying she trusted produce only when she could see it physically. The non-adopter also connected trust to payment experience, price perception, and the ability to see products in person. She had never purchased FMCG products online partly because she did not feel a need for it, but also because she believed physical stores offered lower prices, wider variety, and more direct control.

This theme suggests that online FMCG trust is operational and category-specific. Consumers need to trust not only the brand or the platform name, but the full shopping process: item selection, pricing, availability, delivery, payment, complaint handling, and the quality of the received product.

#### **4. Household Routines and Lifestyle Conditions Influence Adoption**

The interviews showed that online FMCG adoption is closely connected to household routines and lifestyle conditions. Work schedules, family responsibilities, children's needs, marital status, availability of a driver, and available free time all shaped channel choice.

One adopter linked his full shift to online shopping to changes in family status and work pressure. After marriage, children, and both spouses spending most of their time at work, fulfilling household needs became easier online than through physical-store visits. This suggests that adoption was not only driven by technology preference, but by the practical demands of household life.

Occasional users also described online shopping as a response to domestic situations. One participant used online platforms for urgent items needed by his children or for refill orders, while maintaining Coops for major purchasing. Another participant explained that she ordered online when alone at home, when in a hurry, or when the missing items were too heavy to carry.

The non-adopter offered the opposite case. She did not work, had fewer time constraints, and saw no strong need for online shopping. She described physical shopping as easier for her, familiar, and enjoyable. Online shopping might become relevant only if driving became difficult or risky due to health constraints.

These findings show that online adoption cannot be explained by age or digital readiness alone. The same technology may become highly useful for a working parent, moderately useful for an occasional user, and unnecessary for someone with time, mobility, and a stable physical-shopping routine. Adoption is therefore embedded in household context.

## **5. Physical Retail Remains Valuable as Experience, Control, and Economic Return**

A final theme was the continued value of physical retail. Even when participants recognized online convenience, many still described physical stores as offering something that online platforms could not fully replace.

For some participants, this value was sensory and experiential. The 29-year-old female participant described in-store shopping as enjoyable for herself and her family. She valued the feel and scent of fresh and bakery items, the discovery of impulse products, and the opportunity for her children to navigate aisles and learn how to make purchase decisions. The non-adopter also viewed physical shopping as a way to spend time and gain a sense of achievement and satisfaction.

For others, physical retail offered economic value. A 40-year-old Kuwaiti participant continued to shop through Coops partly because of the annual cashback benefit. He indicated that if Coops developed their own online platforms, he might shift more purchases to them because he would still benefit as a shareholder and cashback-eligible customer. Another occasional user also pointed to the consistency of physical-store promotions as a reason for not shopping online more frequently.

Physical stores also provided perceived control. Consumers could inspect fresh products, compare offers, browse wider assortments, and make spontaneous discoveries. Even one adopter who had shifted online still missed having access to the full range of preferred brands and the impulse experience of physical shopping.

Taken together, these findings show that physical retail remains relevant not because consumers reject e-commerce, but because physical stores continue to perform roles that digital platforms

have not fully replicated. They provide assurance, routine, sensory experience, family engagement, promotional visibility, and in some cases direct economic benefit.

## **Summary of Findings**

The findings show that FMCG e-commerce adoption in Kuwait is conditional, category-sensitive, and deeply connected to household context. Online shopping is valued when it reduces effort, saves time, solves urgency, supports heavy-item delivery, or provides reliable fulfilment. Physical shopping remains preferred when consumers seek freshness, product inspection, wider assortment, stronger promotions, family experience, or a sense of control.

The key insight is that consumers are not simply moving from aisles to apps. They are building hybrid routines. Within these routines, online and physical channels coexist, each serving a different role in the consumer's everyday shopping life.

## **Discussion**

This study set out to understand how FMCG consumers in Kuwait decide between online and physical shopping channels. The findings suggest that e-commerce adoption in this context is not a linear movement away from physical stores. Instead, consumers develop hybrid shopping routines in which online and offline channels serve different roles. Online platforms are valued for speed, convenience, urgency, and heavy-item delivery, while physical stores remain important for freshness, inspection, promotions, family routines, and perceived control.

This pattern supports the broader omnichannel view that consumers do not necessarily treat channels as substitutes, but move between them depending on the shopping task and expected value (Verhoef, Kannan, & Inman, 2015). However, the findings also add nuance to this literature

by showing how this channel movement works in everyday FMCG shopping within Kuwait's retail environment.

### **Conditional Adoption as a More Accurate Lens**

The central contribution of this study is the concept of conditional adoption. Rather than classifying consumers as adopters, occasional users, or non-adopters in a fixed way, the findings show that adoption can change depending on the situation. A consumer may be an online adopter for bottled water or detergents, an occasional user for urgent missing items, and a physical-store loyalist for fresh produce, fish, meat, or bakery products.

This challenges a simplified interpretation of technology adoption. The Technology Acceptance Model explains why consumers value platforms that are useful and easy to use (Davis, 1989). The interviews confirmed this logic: participants appreciated delivery speed, easy browsing, order tracking, and convenience. Yet the same consumers often limited their online usage because convenience did not fully replace trust, inspection, price confidence, or shopping enjoyment.

In this sense, the study does not reject technology acceptance theory. Rather, it shows its limits in FMCG contexts. Perceived usefulness may encourage trial or repeated use, but it does not automatically produce full channel migration. For FMCG, adoption is filtered through category risk, household routine, and the consumer's willingness to give up control over product selection.

### **Convenience Versus Control**

A strong theme in the findings was the tension between convenience and control. Online shopping reduces effort, saves time, and simplifies replenishment. Physical stores, however, allow consumers to inspect products, compare alternatives, check promotions, and personally assess

freshness. This matters especially in FMCG because many products are purchased frequently and consumed by the household.

Prior studies on online grocery adoption emphasized convenience, usefulness, ease of use, trust, and perceived risk as important adoption factors (Hansen, 2005; Frank & Peschel, 2020; Van Droogenbroeck & Van Hove, 2021). The current study supports this view but adds that perceived control is central to how consumers evaluate online FMCG shopping. Consumers may accept the loss of control for standardized products, urgent refills, or heavy items, but resist it for fresh or sensory categories.

This is an important practical insight. Retailers often assume that faster delivery or better app design is enough to grow adoption. The findings suggest that speed is only part of the value proposition. For many consumers, the question is not simply “Is online shopping easy?” but “Can I trust the platform to choose, deliver, and resolve issues in a way that gives me confidence?”

### **Product Category as a Driver of Channel Choice**

The findings also show that FMCG should not be treated as one uniform category. Consumers evaluate products differently depending on freshness sensitivity, weight, urgency, price, and the need for sensory judgment. This supports recent research showing that product characteristics and perceived risk influence online grocery and fresh food channel choice (Pu, Wang, & Chan, 2022; Cui et al., 2024).

The practical implication is that online adoption strategies should be category-specific. Water, detergents, canned goods, and pet food can be positioned around delivery convenience, subscription, stock availability, and price. Fresh produce, meat, fish, and bakery require a different

model built around quality assurance, transparent picking standards, freshness guarantees, flexible returns, and stronger visual or descriptive product information.

This category-based view also has implications for FMCG brand managers. In online platforms, consumers may search by category, price, promotion, or convenience rather than browsing shelves in the traditional way. This may weaken some forms of brand discovery and impulse buying. At the same time, online platforms can strengthen brand continuity through reordering features, favorite lists, loyalty programs, product visibility, and assured availability. The challenge is not only to be listed online, but to understand how the digital shelf changes the way consumers choose.

### **Household Context Matters as Much as Digital Readiness**

Another contribution of the study is its attention to household routines. The findings show that e-commerce adoption is shaped by work schedules, children's needs, family shopping roles, marital status, available help, and the consumer's free time. This means that digital readiness alone is not enough to explain online FMCG behavior.

A younger consumer may use online platforms rarely because the family or household driver manages the main grocery shopping. A working parent may rely on online platforms because the household has urgent needs and limited time. An older consumer may avoid online shopping not because of rejection of technology alone, but because physical shopping provides routine, independence, and enjoyment.

This insight is important because many retail strategies segment consumers mainly by age, income, or general digital behavior. The findings suggest that FMCG retailers should also segment by shopping mission and household role. The same consumer may behave differently across weekly

stock-up trips, urgent refill orders, child-related needs, heavy-item purchases, and weekend family shopping.

### **Kuwait's Hybrid Retail Reality**

The Kuwaiti context gives this study its engaged management relevance. Consumers are not making channel choices in a neutral retail environment. They are doing so in a market where Coops, hypermarkets, delivery platforms, and family routines all coexist. Coops remain important not only because they sell FMCG products, but because they are familiar, neighborhood-based, and sometimes economically rewarding through cashback or shareholder benefits.

This makes Kuwait a strong setting for studying conditional adoption. It combines digital access and growing e-commerce usage with strong physical retail traditions. The findings suggest that digital transformation in FMCG does not necessarily replace established retail institutions. Instead, it creates a more complex system where consumers assign different roles to different channels.

For engaged management scholarship, this matters because the study moves beyond a broad claim that “e-commerce is growing.” It explains how and why growth happens unevenly across categories, situations, and households. This provides a more realistic foundation for managers who need to design e-commerce strategies in markets where physical retail remains meaningful.

### **Contribution to Engaged Management Scholarship**

This study contributes in three ways.

First, it introduces conditional adoption as a useful lens for understanding FMCG e-commerce behavior. This lens captures the reality that consumers may adopt online shopping selectively rather than fully.

Second, it shows that FMCG e-commerce adoption is shaped by the interaction of convenience, trust, product-category risk, perceived control, and household routine. This extends technology acceptance and omnichannel perspectives by grounding them in everyday consumer behavior.

Third, it offers practical insight for retailers and brand managers in Kuwait and similar markets. The findings suggest that online FMCG growth depends not only on app usability or delivery speed, but on solving deeper concerns around freshness, price fairness, assortment, loyalty, fulfilment reliability, and the consumer's need to feel in control.

Overall, the study shows that consumers are not simply moving from aisles to apps. They are learning when apps are useful, when aisles still matter, and how to combine both in a way that fits their lives.

## **Managerial Implications**

The findings offer several implications for FMCG retailers, e-commerce platforms, and brand managers operating in Kuwait and similar hybrid retail markets. The main managerial message is that online adoption should not be treated as one broad consumer behavior. FMCG consumers make channel decisions by situation, product category, household need, and level of trust. Therefore, digital growth strategies need to be more precise than simply improving app visibility or promoting convenience.

### **1. Manage E-Commerce by Category, Not Only by Channel**

Retailers should avoid treating FMCG e-commerce as one uniform business model. Consumers show different levels of online willingness across categories. Heavy and standardized products such as water, detergents, pet food, canned food, and routine household items are natural

candidates for online growth. These categories should be supported by subscription models, repeat-order features, bundled offers, and reliable home delivery.

Fresh and sensory categories require a different strategy. For produce, meat, fish, bakery, and premium perishables, retailers need to reduce the perceived risk of delegating product selection to the platform. This can be done through stronger product imagery, freshness guarantees, transparent picking standards, clear return policies, and customer-facing quality promises. For these categories, the strategic challenge is not only availability, but reassurance.

## **2. Build Trust Through Fulfilment Reliability**

The findings show that trust is built operationally. Consumers trust online FMCG platforms when orders arrive on time, items are accurate, products are fresh, and service recovery is fast. This means that e-commerce trust is not only a marketing message. It is created through fulfilment discipline.

Retailers should therefore invest in delivery accuracy, stock availability, order tracking, substitution management, customer service responsiveness, and refund or compensation processes. A good app experience may attract trial, but fulfilment reliability is what creates repeat usage. In FMCG, especially, a single poor experience with missing items, damaged products, or poor freshness can push consumers back to physical stores.

## **3. Recreate Elements of Control in the Digital Experience**

Physical stores remain attractive because they give consumers a sense of control. Shoppers can inspect products, compare alternatives, check promotions, and make spontaneous choices. Online platforms need to recreate part of this control digitally.

This can include richer product information, expiry-date visibility for selected categories, live stock indicators, preferred substitution settings, “do not substitute” options, picker notes, better product filtering, and saved preferences. For fresh items, platforms could add quality grades, origin details, delivery temperature assurance, or customer satisfaction guarantees. The objective is to make the consumer feel that online shopping is not a blind delegation, but a controlled and trusted process.

#### **4. Compete with Coops Through Value, Not Only Speed**

In Kuwait, Coops remain important because they are familiar, accessible, and economically meaningful for some consumers through cashback or shareholder-related benefits. Online retailers should recognize that they are not competing only against physical convenience. They are also competing against loyalty structures and community-based retail habits.

To increase adoption, online platforms may need stronger loyalty models, cashback programs, subscription benefits, personalized offers, and family-basket incentives. This is particularly relevant for occasional users who already value online convenience but continue to buy from Coops because of promotions, cashback, or habit. If online platforms want to shift more of the main household basket, they must compete on total value, not only delivery speed.

#### **5. Segment Consumers by Shopping Mission and Household Role**

Traditional segmentation by age or broad digital adoption may be too limited. The findings suggest that the same consumer may behave differently depending on the shopping mission. A household may use physical stores for the main stock-up trip, online platforms for missing items, quick commerce for urgent children’s needs, and direct brand apps for bulk water or subscription purchases.

Retailers and brand managers should therefore segment consumers by mission: stock-up, urgent refill, heavy-item delivery, fresh-food purchase, personal-care purchase, child-related need, and promotional shopping. They should also consider household role. A young adult living with parents, a working couple with children, an older consumer with available time, and a single consumer living alone may all respond differently to the same digital proposition.

## **6. Protect Brand Equity on the Digital Shelf**

For FMCG brand managers, the shift to online platforms creates both opportunity and risk. Online channels can support repeat purchase through saved baskets, favorite lists, subscriptions, visibility, and fast availability. However, they can also increase price-based switching if consumers search mainly by promotion, category, or deal.

Brands therefore need a stronger digital shelf strategy. This includes ensuring availability of core SKUs, improving product content, using clear pack shots, securing visibility in search results, linking promotions to brand value rather than only price cuts, and building loyalty mechanisms where possible. For brands with strong offline equity, the challenge is to transfer trust and recognition into the online environment. For weaker brands, online platforms may create trial opportunities if pricing, visibility, and reviews are managed well.

## **7. Treat Physical Stores as Part of the E-Commerce Strategy**

The findings also suggest that physical stores should not be viewed as the opposite of e-commerce. In a hybrid market, stores can support online growth. Retailers can use physical stores as fulfilment points, return points, loyalty enrolment locations, product experience zones, and trust-building spaces. Coops and hypermarkets can also develop online extensions that preserve their existing consumer trust while adding delivery convenience.

The strongest retail model may not be purely online or purely offline. It may be a well-integrated model where the consumer can choose the channel based on mission, category, and timing. This is especially relevant in FMCG, where shopping behavior is repetitive, practical, and deeply embedded in household life.

## **Limitations and Future Research**

Like all qualitative research, this study has limitations. The sample size was small and context-specific, consisting of nine consumers living in Kuwait. While the sample provided useful contrast across adopters, occasional users, and a non-adopter, it was not intended to represent the wider population statistically. The purpose was to generate depth, interpretation, and practical insight into how consumers make sense of online and physical FMCG shopping.

The study also relied on consumer interviews only. This means the findings reflect the demand-side perspective of FMCG e-commerce adoption. Future research could strengthen the analysis by including interviews with online grocery platform managers, Coop leaders, hypermarket operators, FMCG brand managers, and fulfilment teams. This would provide a more complete view of how retailers design online experiences, manage freshness, handle substitutions, and respond to consumer trust concerns.

Another limitation is that the study was based on self-reported shopping behavior. Participants described their own routines, preferences, and channel decisions, but the study did not observe actual purchase data or platform usage. Future studies could combine qualitative interviews with transaction data, loyalty-card records, app behavior, or basket analysis to compare what consumers say with what they actually do.

The study also did not fully examine seasonal or situational variations. In Kuwait, FMCG shopping behavior may change during Ramadan, summer travel periods, school seasons, national holidays, or periods of crisis. These moments may increase online usage for some categories while strengthening physical-store shopping for others. Future research could explore how conditional adoption changes across these periods.

Finally, although the study included both Kuwaiti and long-term non-Kuwaiti residents, it remained focused on Kuwait. Future research could compare conditional FMCG e-commerce adoption across GCC markets, where consumer lifestyles, Coop structures, retail formats, delivery infrastructure, and household routines may differ. Such comparative research would help assess whether conditional adoption is mainly a Kuwait-specific pattern or a wider feature of FMCG e-commerce in the region.

## **Conclusion**

This study explored how FMCG consumers in Kuwait decide between online and physical shopping channels. The findings show that e-commerce adoption in this context is not a simple or complete movement from stores to apps. Instead, consumers build hybrid shopping routines where online and physical channels coexist, each serving a different purpose.

The main contribution of the study is the concept of conditional adoption. Consumers use online platforms when they offer clear practical value, such as convenience, urgency, delivery speed, heavy-item handling, or time saving. At the same time, they continue to rely on physical stores when they seek freshness, product inspection, stronger promotional visibility, shopping enjoyment, Coop-related value, or a greater sense of control.

This pattern is especially important in FMCG because product categories carry different levels of perceived risk. A consumer may confidently buy bottled water, detergents, or pet food online, while still preferring physical stores for produce, meat, fish, or bakery items. The same consumer can therefore behave as an online adopter in one category and a physical-store loyalist in another.

For retailers and brand managers, the findings suggest that increasing FMCG e-commerce adoption requires more than convenience and app usability. Platforms must strengthen trust, fulfilment reliability, assortment depth, pricing fairness, loyalty benefits, and freshness assurance. Physical stores also remain strategically important, not as a barrier to digital growth, but as part of a hybrid retail system that consumers continue to value.

Overall, the study contributes to engaged management scholarship by offering a grounded understanding of how consumers navigate e-commerce in a culturally embedded retail environment. In Kuwait's FMCG market, consumers are not simply leaving the aisle for the app. They are learning when each channel works, what each channel lacks, and how to combine both in ways that fit their daily lives.

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