Determinants of Customer Satisfaction Affecting Online Shopping Behavior in Tier Two Cities of Madhya Pradesh

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Abstract- In these study elements related to customer satisfaction affecting e service in online retailing observed and examined. Online retailing is growing at a very fast pace in India. Sustainable growth is possible only if organizations involved in online business identify elements of customer service and provide them. Customer service is very dynamic and very demanding. Due to intense competition every company trying hard to retain customer loyalty. This study highlights important elements of service quality like responsiveness, empathy, reliability and assurance. These researches give important inputs on the possible reasons for online shopping and also discuss on E service elements responsible for purchase decision and customer satisfaction.

Keywords: E retailing, Customer satisfaction, online purchase

1. INTRODUCTION

E-retailing, most commonly known as e-tailing is nothing but shopping through online portals. In the past few years it has been observed a significant growth of online services, both from net based organisations and from traditional companies that are developing this platform and using it to capture larger share thereby reaching out their customers effectively. Service quality is one of the prominent challenge which these companies facing as it impacts customer satisfaction and future sales. With the Invent of internet there has been a remarkable technological shift globally. This shift has changed the complete pattern of operating a business across various sectors and retailing is one of them. The physical stores are altering into e-commerce causing retail transformation. E Retail is predicted to mature by "28 per cent per year from 2016 to 2020" (Business standard, 2016). With e-commerce gaining popularity, businesses are using it to get competitive advantage and greater customer base. The businesses that have experience realize that just by entering into e-commerce or having web presence is not enough but the principal goal remains same i.e. satisfaction of customer for which e -commerce firms need to develop proficiencies to hold the customer. This research work tried to address the elements of customer satisfaction.

Research objectives

1) Identify and study the factors affecting customer satisfaction in e-commerce
2) Understanding the factors under e-service which maximizes the customer satisfaction in e-retailing.
3) To investigate the relationship between frequency of shopping with factors like mode of payment , product range, Price discounts & Convenience
4) To study whether website design, price discounts & mode of delivery influence the decision making of customer

2. LITERATURE REVIEW

Online shopping is very different from the regular shopping so the same SERVQUAL model cannot be completely applied, which has 5 important attributes and they are assurance, responsiveness, tangibility, reliability and empathy. Service quality basically pertains to the image of the store and the direct interaction with the customer which is applicable to the traditional stores only, but with the introduction of e-commerce the definition of service quality has evolved because of the presence of virtual environment which demands additional parameters like efficiency, security, flexibility etc. In e-retailing e-service quality is the extent to which you aid your customer by providing them with efficient shopping experience and delivery. The degree to which an online business provides organized and valuable online shopping experience, buying and the delivery of goods which helps in gaining customer satisfaction leading to customer retention and repeated purchase is known as E-service.(Srivastava, 2014).(Kim, Ferrin and Rao, n.d.) states that when we study customer satisfaction in context of the Theory of Reasoned Action (TRA) it highlights the relationship between attitudes, behavior and intention, which makes an assumption that every individual takes the rational

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decision by analyzing the information available at their disposal and this is where the E-service comes. Providing customers with correct quality information is one of the most important facets of e-service in e-commerce. To take a rational decision it is important that the information provided to the customer must satisfy him/her. Information available at the customer's disposal is a significant factor contributing towards their satisfaction which includes both pre and post purchase services information, which must be fully disclosed by the companies.(Srivastava, 2014)

The pre-purchase information about services directly builds customer trust which is another important component of customer satisfaction which leads customer to make initial purchase. As expectation-confirmation theory suggests that prior to purchase the customer builds an expectation regarding the experience, and with the pre-purchase information the extent to which it matches determines the degree of satisfaction and forms purchase intentions. So the pre purchase information about E-services is very crucial which includes two important factors, which are product understanding i.e. detailed information about the product and the information about convenient and dependable shopping experience which includes secure transactions and assurance about confidentiality of information. The post-purchase information wins the customer loyalty which results in repeated purchase and customer retention as it clearly states the services which a company will provide in case customer faces difficulty with the product which includes after sales support and the return policies of the company. The practioners and researchers have developed a Valence framework which assumes that a consumer makes decision by weighing both positive and negative attributes by analyzing the information provided to them and then takes a decision that maximizes their net valence, so the information about the E-service that a company provides is the most important factor in gaining customer satisfaction in online industry in India.(Srivastava, 2014)

Retailing has changed in last 10 years drastically. Online retailing has given much needed impetus to industry. Now products are easily available and customers have slowly leaning towards E retailing. Many researchers have observed the significant reasons for this shift in the industry. Monsuwe, (2004) has clearly stated in his research work that in online shopping factors like "customers' traits, situational factors, product characteristics, previous shopping experience and most important trust with the E – Retailer". It was further observed that "ease of use, usefulness and enjoyment are factors that supplements

to above variables". Bonera, (2011) in his research paper titled "The propensity of e - commerce usage: the influencing variables" has stated that variables like "playfulness ,perceived security and usefulness influence" impacts the decision making. The study further proposed that E - Retailers should include fun element in their web site and should increase the participation, engagement, with their prospects. Research conducted by AlGhamdi, Drew & Alfaraj, (2011) in Saudi Arab proposed that factors such as physical inspection, e- commerce regulations, privacy, past experience, trust, delivery, online payment and website design and customer support staff which support online shopping play very significant role in E retailing business.It was also suggested that government support, competitive prices, existence of online payment options other than credit cards, owning a home mailbox, easy to understand e-retailer's website also play vital role. Ladhari, (2010) suggested that factors related to E - Service quality must be checked and revisited and must be changed depending on the service industry and customer likings since it will be wrong to generalized the applicability of service quality.

Customer Satisfaction
A number of authors have defined satisfaction in a different way. Below mentioned are some popular definitions of customer satisfaction that will give us in understanding the said concept.
"Satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations". Kotler (2000, p.36)
"Customer satisfaction is a collective outcome of perception, evaluation and psychological reactions to the consumption experience with a product/service" Yi (1990)
"Satisfaction is a function of consumer's belief that he or she was treated fairly". Hunt (1991)

Customer satisfaction is a decisive factor in the success business venture, whether it is traditional or online (Ho & Wu 1999). In current e-commerce environment which is quite dynamic, if organisation in online business want to sustain the growth and market share, they need to identify and know those factors which satisfy customers, as it is significant variable in lasting client association (Patterson et al. 1997). Surveys pertaining to customer satisfaction are carried out by financial institutions on regular basis. It is important to understand the variables which have lasting impact on customer. One satisfied customer bring hundred more is

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very famous saying. Companies that are "Net enhanced" require a system of regular survey and research which can check satisfaction of customers, as this feature is directly linked to online demand and profitability (Pather, Erwin & Remenyi, 2003).We must have clear understanding of variables which lead to a satisfied customer as it will help in delivering customer delight which will result in cash flows. Satisfied customer is a product of a cognitive and affective evaluation, perceived performance of services if more than actual will lead to customer satisfaction, else customers will be dissatisfied. (Lin 2003).

Concept of customer expectation (CE) is also very important to know. CE can be defined as "customer's assumptions about a product before use" (Mckinney, Yoon and Zahedi 2002). Expectations are viewed as forecast made by user about impending transaction or exchange which may happen going forward. (Zethaml and Berry 1988). Perceived performance is defined as "customer's perception of how product performance fulfills their needs, wants and desire" (Cadotte et al.1987). Perceived quality is "the consumer's judgment about an entity's overall excellence or superiority" (Zeithaml 1988).

Research studies related to customer satisfaction in e-commerce in brief.

The study also includes various research that have been conducted in different countries of the world regarding customer satisfaction where each researcher defines the factors that must have suited their circumstances the best, thus there are varied factors in different countries that leads to customer satisfaction and thus forming purchase intentions.

Jiradilok et al., (2014) studied the customer behavior in Thailand towards e-retailing, and found out that experience while browsing, formed the purchase intentions. The research was conducted on 2 groups the one who purchased online and the one who never, and found that those who purchased online their decision for choosing a website was dependent on factors like assurance, empathy, pricing and information quality and were also their primary customer satisfaction determinants. To study the factors a research model was developed which studied them separately and failed to explain the overall effect it simultaneously creates in forming repurchase intensions.

Guo, Ling and Liu,(2012) conducted an empirical study to determine factors influencing customer satisfaction in China towards e-retailing and analyzed them using a disconfirmation theory which states that consumer satisfaction towards a service depends completely on the disconfirmation experience, considering disconfirmation as initial expectation of customer towards the service which meant, greater the expectations meet higher will be the satisfaction. They also found out the determinants of customer satisfaction in China towards online shopping which were mainly in 3 categories and they were, the technological factors like privacy assurance, site design, shopping factors like convenience, trustworthiness and product factor like value of the product. The research paper only targets the people who have prior online shopping experience and fails to unveil the reasons for not shopping online in China.

Mostaghel, (2006) conducted a study by surveying 500 people in Iran to know the factors that affected customer satisfaction and found that the top ten aspect were related to the infrastructure of e-commerce firms and the most vital aspect considered by Iranian people in service quality was "fast access" whereas second important aspect preferred was website design that must provide them with needed information quickly by having simple webpage design whereas the "brand image" of the e-commerce firm also plays an important role while making decision to purchase online by Iranian people.

(Nguyen, n.d.) took up an empirical study in Muachung ,Vietnam to explore the factors affecting customer satisfaction there and found that people in Muachung expect broad variety of products in an online setting as compared to traditional stores, with broad variety of products the quality was also considered an important aspect. The most important concern there in e-retailing was, the companies there underestimated the post-sales services.

An empirical study was conducted by (H, S., & Hsu.,2008) which targeted the population of Taiwan to know the factors that made them satisfied while shopping online and found that website design and the services a company provides were just like forefront employees. The paper also introduced an additional relationship between trust and loyalty of a customer, with trust being an important factor which has a positive impact on satisfaction and loyalty. The limitation of the paper was, it used one site sampling.

(Liu et al., 2008) also conducted a study on Chinese population and had different outcomes. It indicated that in customer services, delivery services were considered as most important whereas the large product variety and their prices were also considered crucial as the customer can compare them with just one click. The importance of information quality has been emphasized which

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contributes towards buying decision, whereas web site design and its transaction capabilities were also discussed which proves to be necessary as it saves time and improves satisfaction. The limitation of the paper was its research work was limited to just one country i.e. China and cannot be applied to other countries. (Eid, 2011)conducted an empirical study in Saudi Arabia and using a conceptual framework, found that user interference quality and information about the service, an e-commerce company provides were the most important determinants in Saudi Arabian culture for customer satisfaction and loyalty. The limitation of the study was, it conducted survey largely on male students which may not present a generalized finding.

3.   RESEARCH METHODOLOGY
Type of Research
In this study descriptive cross sectional design has been applied carry out.
Scope
The data was collected using convenience sampling method, as there was no chosen target group, individuals of all the age groups were asked to participate in survey to get the unbiased results. The survey was conducted in four major Tier II cities of Madhya Pradesh namely Indore, Bhopal, Jabalpur and Gwalior whose population is above 10 Lacs and literacy rate is above 85% as per 2011 census records. The sampling unit includes everyone who purchased atleast once though online mode whether male or female, married, unmarried professional, homemaker, self-employed, employee, and person with any level of education but must be above 18 years of age. In this survey total 252 respondents participated who represented the purchasing patterns and expectations towards online shopping of the large population
Data Collection
A self administered questionnaire was used for data collection. It consisted of close-ended questions. The respondents were asked to rate the factors that influence their decision making and provides satisfaction while making purchase. Variables were rated on a four and five-point Likert Scale. Respondents were asked to rate the service parameters which they think are influencing their decision making. High level of validity was ensured through pilot test of the questionnaire with 42 respondents. Their views were incorporated in the final questionnaire. The data was collected during January and May 2017. Total number of questionnaire distributed was 300. However, the researcher received 252 fully answered questionnaire and all of them were included in the study. Thus the response rate was 84%. Geographically, the study was restricted to tier 2 city.

Various statistical analysis techniques such as descriptive statistics, Chi square analysis, ANOVA & correlation analysis were used, which were processed by statistical software. The analysis of data was carried out using Statistical Package for the Social Sciences (SPSS) 16.0 for Windows.

Hypothesis
1. Mode of Payment do not influence demographic factor (Income) while purchase decision making
2. Website design do not influence demographic factor (age) while purchase decision making .
3. Price discounts do not influence demographic factor (Gender) while purchase decision making
4. Mode of delivery do not influence demographic factor (Gender) while purchase decision making
5. Factor like reliability/trust, responsiveness, assurance, empathy do not have correlation with demographic factor (Age, Gender)

DATA ANALYSIS
Reliability Analysis
Internal consistency which is represented by Cronbach's Alpha was adopted. Reliability test was applied on all variables and value of alpha was recorded as .952, thus can be concluded that the items reliably measure the define constructs.

Descriptive Statistics

Significant   information related to respondents background were collated using demographic variable like gender, age, education, occupation and annual income. Distribution of respondents on the basis of their demographic profile is demonstrated in Table 1. The collected information shows that research sample consist of 129 males and 123 females belonging to four major cities of central India namely Indore Bhopal Jabalpur and Gwalior. A large proportion of respondents about 56% represented from 18-30 age group. The respondents distribution regarding the education level displays that 23% are from undergraduate level, 55% have a graduate degree, 16 % have a post graduate degree and 6% were qualified professionals. The above data indicates that majority of the sample represents educated class. Statistics related to occupation reveals that a significant number of the sample belongs to students (44%) followed by business class (21%). On the income level, sample information shows that 44% of the respondents have monthly income between 25000-50000 bracket , followed by 36 % from 50000 – 100000 which means majority of respondents are from middle and upper middle class.

Table 1. Demographic Details

		Frequency	Percent	Cumulative Percent
Gender	Male	129	51	51
	Female	123	49	100.0
	Total	252	100.0	100.0
Age (in years)	18-30	140	56	56
	31-40	39	15	71
	41-50	60	24	95
	Above 50	13	5	100.0
	Total	206	100.0	100.0
Education	Under Graduate	57	23	23
	Graduate	139	55	78
	Post Graduate	41	16	94
	Professional	15	6	100.0
	Total	206	100.0	100.0
Occupation	Govt.Service	8	3	3
	Pvt Service	22	9	12
	Business	54	21	33
	Professional	28	11	44
	Student	110	44	88
	House Wife	30	12	100
	Total	206	100	100
Family Monthly Income	Upto 10000/-	10	4	4
	10000-250000	14	5	9
	25000-50000	110	44	53
	50000-100000	91	36	89
	Above 100000	27	11	100
	Total	252	100	

Majority of respondents about 74% said that e-retailing sector is growing by leaps and bounds. 26% respondents who never shopped online, stated that the primary reason for not shopping online is trust, quality issue, payment method, and few of them not ok with buying something which they have not physically seen. Those who shop through online mode frequently has confessed that they like to shop once a month.22% of online shoppers said they shop once a week. Majority of respondents almost 37% like to shop using their PC or laptop. They like to visit websites and then place order. This shows that despite increasing number of mobile subscribers people still find desktops more convenient to shop online. Few respondents, close to 11% claimed that that they prefer mobile apps as now a days companies offering attractive discounts. Majority of respondents like to shop from Flipkart 21%, Amazon19% & Myntra 17%. whereas on the contrary the most disliked website is Jabong. The factor that influences the decision of majority of the respondents to purchase online from websites like Flipkart, Amazon and Myntra is the prices these websites offer which are much attractive than in-store prices. Almost 47 % voted that this is most important factor while 21% believe it to be important. Many respondents stated that along with prices, convenience is also significant factor which play

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vital role. Close to 71% feel because of connivance they like to shop through online mode.70% say product variety offered and product detail displayed also helping them in taking decision to purchase through online mode. and good customer services are also the factors that influence their decision to shop from these websites. Service factors are very important while taking decision to purchase and play important role in customer satisfaction.56 % respondents gave importance to security factor. Surprisingly majority of respondents 61% stated that web site design is not very important service factor. Payment method is considered to be most important service variable by 72% of respondents. Respondents like cash on delivery more than than any other option. Many respondents feels on the spot swipe of cards is welcome service initiative which has been started by Amazon and Flipkart.74% of respondents give importance to discounts offered by various online shopping portals. After sales service is important service element to 68% of respondents. It helps customer to be loyal with brand. Quick delivery of goods in most import element which 76% of respondents feels that affects customer satisfaction and reduces cognitive dissonance.

All the factors under service quality are considered important by the respondents but good customer understanding is considered as most important factor which affects customer satisfaction a lot as this assures them with quality assistance in case of some problem. 54% of respondents stated that reliability or trust factors impacts customer satisfaction and affects decision making. Almost 69% feels that responsiveness of seller towards customers enhances satisfaction level of customer.66% clearly marked their views on assurance as very important factor which must be focused by seller and affects customer satisfaction.Out of 79 respondents, with the majority of 43 respondents, feel that in coming years traditional stores will be replaced with growing online shopping trend, proving the analysis of the economists true about the bright future of e-retailing in India .

Hypothesis Testing

- Mode of Payment do not influence demographic factor (Income) while purchase decision making
- Website design do not influence demographic factor (age) while purchase decision making .
- Price discounts do not influence demographic factor (Gender) while purchase decision making

- Mode of delivery do not influence demographic factor (Gender) while purchase decision making
- Factor like reliability/trust, responsiveness, assurance, empathy do not have correlation with demographic factor (Age, Gender)

Table 2. Testing of hypothesis - Chi Square

		Asymp. Sig. (2-sided)
Reliability	Gender	0.030
Reliability	Age	0.021
Responsiveness	Gender	0.045
Responsiveness	Age	0.030
Assurance	Gender	0.035
Assurance	Age	0.010
Empathy	Gender	0.025
Empathy	Age	0.000

As per above table number 2 at a significance level of 5%, as the values are less than 0.05, so, the null hypothesis (H_0) is rejected. Therefore, there is a relationship between factor like reliability/trust, responsiveness, assurance, customer understanding with demographic factor like Age & Gender

		Asymp. Sig. (2-sided)
Price discount	Gender	0.020
Website design	Age	0.011
Delivery Mode	Gender	0.001
Payment Mode	Monthly Income	0.030

Table 3. Testing of hypothesis ANOVA

As per above table number 3 at a significance level of 5%, as the values are less than 0.05, so, the null hypothesis (H_0) is rejected. Therefore, there is a relationship between Price discounts and gender, Website design and age, Delivery mode and Gender and lastly Payment mode with monthly income of respondents.

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Table 4. Pearson Correlation Analysis

	Frequency of purchase and convenience factor		Frequency of purchase and Product Range		Frequency of purchase and Discount offered		Frequency of purchase and mode of payment	
	Correlation	P value	Correlation	P value	Correlation	P value	Correlation	P value
	.739	0.010	0.829	0.030	0.769	0.040	.788	0.030

From above table it can be easily inferred that there is significant correlation between given variables.

At 5% significance level all p values are less than .05% that means Null hypothesis is rejected. It can be safely interpreted that relation between variables exists.

4. SUGGESTIONS

In the light of the findings from the primary data collected, the researcher gives following suggestions:

- The online websites in India should make efforts to gain the customer trust by providing quality information about the services they offer to capture the market who still restrain from shopping online.
- The websites should also add an option of providing tutorial to let customers know how they can browse the product they want rather than getting confused with the broad variety of products.
- The e-retailing sector in India should shape their business around the customer expectations focusing more on the prices they offer as compared to their competitors, due to the high price sensitivity among the people here and also on the after sales services which helps in maximizing customer satisfaction leading to customer loyalty. As due to the intense competition in e-retailing it is important to gain customer loyalty.
- As apparels and footwear's are mostly preferred while shopping online the websites can offer services like alterations and customization which may prove out to be an important factor in E-services.

5. CONCLUSION

The study was undertaken to examine the factors affecting customer satisfaction in e-retailing sector with special reference to service quality. By analyzing the past research paper's the factors affecting customer satisfaction were different in the different countries, but the data collected from the primary research concludes that price, after sales services and good customer understanding were the factors most preferred by the respondents while making decision for online purchases. Whereas chi-square test was also taken up, in which the null hypothesis got accepted stating no association between "gender" and "price discounts and offers a factor influencing decision to purchase online".

LIMITATIONS

The limitations of the study are as follow:

- The sample size was relatively small, which confined the generalization of the findings.
- Culturally India is heterogeneous, so the views of people on customer satisfaction may differ depending on different states.
- The questionnaire mostly had closed ended questions because of which the customer views got limited to few options.

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