

# A Study of Consumer Satisfaction and Practice Skill Towards Online Shopping

<sup>1</sup>Nisha Kumari & <sup>2</sup>Dr. Arvind Kumar

<sup>1</sup>Research Scholar OPJS University

<sup>2</sup>Associate Professor, OPJS University, Churu, Rajasthan

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## ABSTRACT

Shopping on the Internet is convenient as there is no time restriction, it is comfortable since it is in a user friendly environment and there is also an instant satisfaction of ordering, paying and delivering. A one-to-one basis, as well as, a two way communication with customers through the Internet is possible. Enhancing brand image, creating awareness and providing customer service are more important than just selling the products or entertaining customers. With better technologies, companies can create a stronger brand image and thus increase sales. On the other side, it is easier for customers to receive a kind of acknowledgement; feeling that they did not waste their time. Nowadays, people live a busy life and shopping online is time consuming for them. The company also saves time since whenever a customer uses his/her credit card to purchase a product's-marketing is seen as a promotional as well as informational tool. This new era of commerce is beneficial for marketing logistics, a global presence, to establish and maintain a competitive edge, shorten components of supply chains, for cost savings and research advantage in India.

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## 1. Introduction

The internet has played a significant role in our daily life in that people can talk through the internet to one who is actually on the other side of the Earth, can send email around the clock, can search information, can play game with others, and even can buy things online. Meanwhile, Internet shopping has been widely accepted as a way of purchasing products and services. It has become a more popular means in the Internet world. It also provides consumer more information and choices to compare product and price, more choice, convenience, easier to find anything online. Online shopping has been shown to provide more satisfaction to modern consumers seeking convenience and speed. On the other hand, some consumers still feel uncomfortable to buy online. Lack of trust, for instance, seems to be the major reason that impedes consumers to buy online. Also, consumers may have a need to examine and feel the products and to meet friends and get some more comments about the products before purchasing. Such factors may have negative influence on consumer decision to shop online. This study first provides a theoretical and conceptual background that illustrates the differences between offline and online consumer behavior process. Then we identify some basic factors that drive consumers to decide to buy or not to buy through online channel. Finally, we draw managerial implications of how online sellers can use this knowledge to improve their online stores to be more attractive and get more online shoppers.

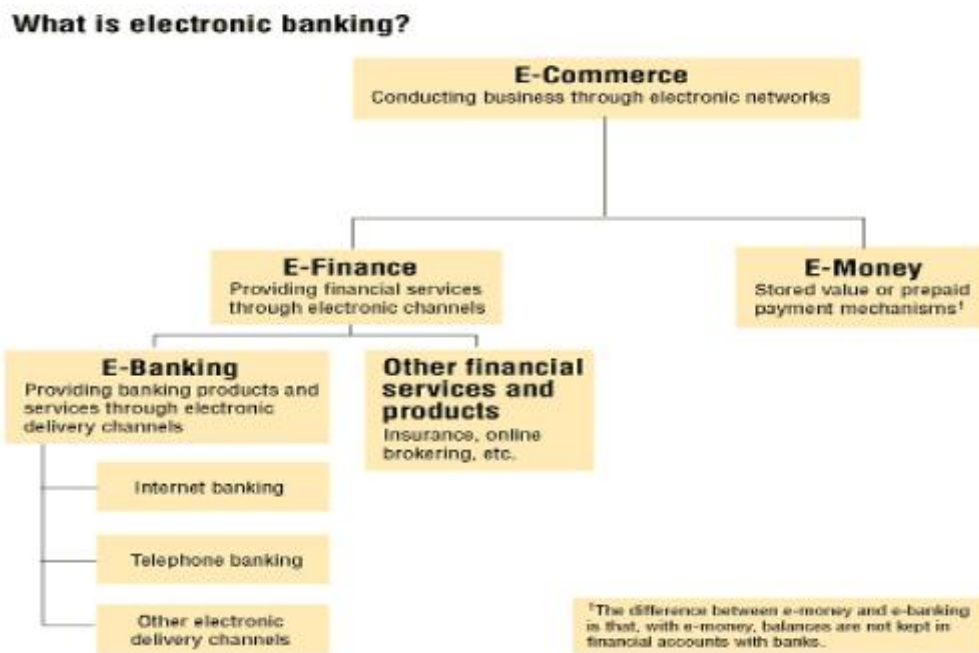
Everybody in the world is the consumer. Each of us buys and sells or consumes goods and services in life. Consumer behavior is very complex and is determined to a large extent by social and psychological factors. Consumer behavior can be defined as those acts of individuals directly involved in obtaining, using and disposing of economic goods and services. The relevance and importance of understanding consumer behavior is rooted in modern marketing. The needs of not even two consumers are the same. Therefore they buy only those products and services which satisfy their wants and

desires. To survive in the market, a firm has to be constantly innovating and understanding the latest consumer needs and tastes. It will be extremely useful in exploiting marketing opportunities and in meeting the challenges that the Indian market offers. Online consumer behavior parallels that of offline consumer behavior with some obvious differences. The stages of the consumer decision process are basically the same whether the consumer is online or offline. But the general model of consumer behavior needs modification to take into account new factors. In the online model, web site features along with consumer skills, product characteristics, attitudes towards online purchasing and perceptions about control over the Web environment play a vital role. There are parallels in the analog world, where it is well known that consumer behavior can be influenced by store design, and that understanding the precise movements of consumers through a physical store can enhance sales if goods and promotions are arranged along the most likely consumer tracks. Consumer skills refer to the knowledge that consumer has about how to conduct online transactions. Product characteristics refer to the fact that some products can be easily described, packaged and shipped over the Internet whereas others cannot. Combined with traditional factors such as brand, advertising and firm capabilities, these factors lead to specific attitudes about online shopping. Consumer behavior regarding the use of internet for shopping varies. Some consumers either lack access or resist using this new channel of distribution, primarily due to privacy and security concerns. Other shoppers choose to browse the Web so as to gather information and then visit the stores to negotiate the purchase face to face with the retailer. Few shoppers visit retail stores first and then buy from an e-tailer. Still others do all the shopping online: gathering information, negotiating, purchasing and either arranging for delivery or picking up the merchandise in the store.

## 2. Internet Banking:

Internet is being used by banks to disseminate information to customers about bank's products and services through their websites. The banking services are provided through Net with convenience of ease and accessibility. Internet banking offers many benefits to the banks viz. vast reach, reduced transaction costs, direct marketing and cross selling, build bank's brand,

etc. It also offers benefits to customers' viz. reduced cost, convenience, banking with the bank and not the branch, speed, better cash management, etc. The new private sector banks – ICICI Bank, HDFC Bank, UTI Bank and the Global Trust Bank have taken the lead in Net Banking.



### 3. Online Shopping Industry In India:

Competing in a high-pressure business scenario has become a challenge for retailers. As an effective alternative sales channel sellers are looking at the internet, which gives them direct access to target customers. Online retailing (also known as e-tail) is a web-enabled interface between a retailer and its target consumers for selling products and services on the web with the facility of ecommerce. These kinds of retailers are also known as etailers. Almost all big retailers are now electronically present on the World Wide Web. The online shopping environment has gone through a lot of transformation and today it is still developing in a much diversified way. It has become very popular in the areas of apparel, arts and handicrafts, books, car rentals, computers and electronics, cosmetics, financial services, gifts and novelties, etc. Some of the major advantages of e-retailing which makes it popular among the retailers are: low investment cost, direct access to target customers, quick return on investment This kind of retail format helps the retailers to serve their customer quickly and more efficiently by offering them a detailed portfolio of products and services. On the other hand, availability of the point of transaction data helps the retailers to analyze and interpret their target customers. It has become the most efficient way to offer valuable information to the customers like discounts, promotions, new and existing products as per the customer requirements and past shopping behavior. Availability of plenty of information about the products has increased the confidence level among the consumers. The increasing purchasing power of the Indian customers is set to bring online shopping boom in India. One of the latest additions to online retail is advertising through social media websites like Facebook, Twitter, Google+, etc. Apart from website technologies, retail leaders are trying to

adopt video, mobile and social media strategies with a view to provide richer, more engaging and user friendly experience. After bringing revolution in the metro cities, online retailing is set to create sensation even in the rural areas. Furthermore, with the opening up of the Indian economy in relation to change in the FDI strategies, it is a wake-up call for retailers that have done too little to develop an online strategy as retail giants like Tesco, and Amazon have already started actions and strategy implementation in the Indian retail market.

### 4. Offline And Online Consumer Decision-Making Process

The process of making decision are very similar whether the consumer is offline or online. But one some major differences are shopping environment and marketing communication. According to traditional consumer decision model, Consumer purchase decision typically starts with need awareness, then information search, alternative evaluations, deciding to purchase and finally, post-purchasing behavior. In terms of online communication, when customers see banner ads or online promotion, these advertisements may attract customers' attention and stimulate their interesting particular products. Before they decide to purchase, they will need additional information to help them out. If they do not have enough information, they will search through online channels, e.g., online catalogs, websites, or search engines. When customers have enough information, they will need to compare those choices of products or services. In the search stage, they might look for the product reviews or customer comments. They will find out which brand or company offers them the best fit to their expectation. During this stage, well-organized web site structure and the attractive design are important things to persuade consumers to be interested in buying product and

service. Moreover, the information sources' nature may influence buyer behavior. The most useful characteristic of internet is that it supports the pre-purchase stage as it helps customers compare different options. During the purchasing stage, product assortment, sale services and information quality seem to be the most important point to help consumers decide what product they should select, or what seller they should buy from. Post-purchase behavior will become more important after their online purchase. Consumers sometimes have a problem or concern about the product, or they might want to change or return the product that they have bought. Thus, return and exchange services become more important at this stage. All five stages described above are affected by external factors of risks and trusts. The search process is a significant component of customer's online shopping behavior. The source risk comes in the stage of information search and evaluation because the information in the web sites might contain some mistakes. Some websites require customers to register before searching their website. As such, in addition to product risk, consumers also face the risk of information security. Because of the nature of online purchasing, customers take the risk as they are not able to examine the product before purchasing. They also take the risk in the payment process because they may need to provide personal information including their credit card number. Security problem does not stop at the purchase stage but continues to the post-purchase stage because their personal information might be misused.

### 5. Motivations That Lead Consumer To Buy Online

There are many reasons why people shop online. For examples, consumers can buy anything at any time without going to the store; they can find the same product at a lower price by comparing different websites at the same time; they sometime want to avoid pressure when having a face-to-face interaction with salespeople; they can avoid in store traffic jam, etc. These factors can be summarized into four categories—convenience, information, available products and services, and cost and time efficiency.

**Convenience:** Empirical research shows that convenient of the internet is one of the impacts on consumers' willingness to buy online. Online shopping is available for customers around the clock comparing to traditional store as it is open 24 hours a day, 7 days a week. Research shows that 58 percent chose to shop online because they could shop after-hours, when the traditional stores are closed and 61 percent of the respondents selected to shop online because they want to avoid crowds and wailing lines, especially in holiday shopping. Consumers not only look for products, but also for online services. Some companies have online customer services available 24 hours. Therefore, even after business hours, customers can ask questions; get necessary support or assistance, which has provided convenience to consumers.

**Information:** The internet has made the data accessing easier. Given customers rarely have a chance to touch and feel product and service online before they make decision, online sellers normally provide more product information that customers can use when making a purchase? Customers put the weight on the information that meets their information needs. In addition to get information from its website, consumers can also benefit from products' reviews by other

customers. They can read those reviews before they make a decision.

**Available products and services:** E-commerce has made a transaction easier than it was and online stores offer consumers benefits by providing more variety of products and services that they can choose from. Consumers can find all kinds of products which might be available only online from all over the world. Most companies have their own websites to offer products or services online, no matter whether they already have their front store or not. Many traditional retailers sells certain products only available online to reduce their retailing costs or to offer customers with more choices of sizes, colors, or features. Boccia Titanium, for instance, has stores in many states but not in Connecticut. The company offers website to reach and to fulfill the need of Connecticut customers to order online. Similarly, Yves Rocher, a French company, does not have the front store in the U.S. It offers the website so that U.S. customers can just add products they want into the online shopping cart and the product will be shipped to their house. Moreover, online shopping sometimes offer good payment plans and options for customers. Customers can decide their payment date and amount in their own preference and convenience.

**Cost and time efficiency:** Because online shopping customers are often offered a better deal, they can get the same product as they buy at store at a lower price. Since online stores offer customers with variety of products and services. it gives customers more chances to compare price from different websites and find the products with lower prices than buying from local retailing stores. Some websites, Ebay for example, offer customers auction or best offer option, so they can make a good deal for their product. It also makes shopping a real game of chance and treasure hunt and makes shopping a fun and entertainment. Again, since online shopping can be anywhere and anytime, it make consumers' life easier because they do not have to stuck in the traffic, look for parking spot, wait in checkout lines or be in crowd in store. As such, customers often find shop from the website that is offering convenience can reduce their psychological costs.

### 6. Factors That Consumers From Online Shopping

Major reason that impede consumers from online shopping include unsecured payment, slow shipping, unwanted product, spam or virus, bothersome emails and technology problem. Business should be aware of such major problems which lead to dissatisfaction in online shopping.

**Security:** Since the payment modes in online shopping are most likely made with credit card, so customers sometime pay attention to seller's information in order to protect themselves. Customers tend to buy product and service from the seller who they trust, or brand that they are familiar with. Online trust is one of the most critical issues that affect the success or failure of online retailers. Security seems to be a big concern that prevents customers from shopping online. Because they worried that the online store will cheat them or misuse their personal information, especially their credit card. For instance, report indicated that 70 percent of US web users are seriously worried about their personal information, transaction security, and misuse of private consumer data.

**Intangibility of online product:** Some products are less likely to be purchased online because of the intangible nature

of the online products. . For example, customers are less likely to buy clothes through online channel because they have no chance to try or examine actual product. Customers viewing a product on computer screen can show a different effect than actually seeing it in the store. In sum, customers cannot see, hear, feel, touch, smell, or try the product that they want when using online channel. In many cases, customers prefer to examine the product first and then decide whether or not they want to buy. Some people think the product information provided in website is not enough to make a decision. Online shoppers will be disappointed if the product information does not meet their expectation.

**Social contact:** While some customers likely to be free from salesperson pressure, many online shopping would feel difficult to make a choice and thus get frustrated if there is no experienced salesperson's professional assistance. Moreover, some customers are highly socially connected and rely on other peoples' opinions when making purchase decision tend. There are also consumers who sometimes shop at traditional store because they want to fulfill their entertainment and social needs which are limited by online stores.

**Dissatisfaction with online shopping:** customers' past online shopping experience often affect their future purchase decision. In online shopping, for example, they may get unwanted product or low quality products, product does match what is described or expected. The product may be fragile, wrong, or not working. Some online sellers may not agree to

refund those products even though it is not what the customer wanted. Delivery is another thing that affects online purchasing decision. Slow or late shipping, for instance, makes customer walk away from online shopping.

## 7. Objectives Of The Study

- To find out the satisfaction level of the customer for online purchase.
- To know the specific reasons for which customers purchase online shopping.
- To find out the consumers' satisfaction level for services provided by the online shopping.
- Makes company to more about current trend and requirements.

## 8. Research Methodology

The study is descriptive research .Cross sectional study is adopted under descriptive research. The scale was totally based on measuring consumer attitude towards online shopping. Secondary data is collected through Magazines and Internet was used to study the existing literatures. The technique used is Non Probability Convenience Sampling Technique to develop a sense of reliability and accuracy for the research.

## 9. Data Analysis And Interpretation

**Table 1: Showing socio-economic background of the respondents**

Factors	Category	No. of Respondents	Percentage (%)
Gender	Male	29	58
	Female	21	42
Age	Below 20 years	18	36
	25 – 30 years	25	50
	31 - 35 years	1	2
	Above 35 years	6	12
Location	Village	23	46
	Town	20	40
	City	7	14
Profession	Student	23	46
	Business	10	20
	Service	8	16
	Professional	9	18
Educational	School	9	18
	Graduate	16	32
	Post Graduate	20	40
	Illiterate	5	10

Factors	Category	No. of Respondents	Percentage (%)
Family status	Nuclear family	28	56
	Joint family	22	44
Monthly Income	Below Rs.5, 000	19	38
	Rs.10,001 to Rs. 15,000	11	22
	Rs.15,001 to Rs. 20,000	11	22
	Above Rs.20,000	9	18
Online shopping websites	Flipkart.com	34	68
	Amazon.com	16	32
	eBay.com	08	16
	Myntra.com	05	10
	Snapdeal.com	14	28
	Olx.com	08	16
	Others	12	24
Sources of awareness	Online advertisement	21	42
	Offline advertisement	07	14
	Friends	15	30
	Newspaper	03	06
	Television	04	08
Products purchased	Electronics	13	26
	Mobiles	31	62
	Computer	04	08
	Home appliances	08	16
	Games	02	04
	Garments	05	10
	Footwear	09	18
	Watches	09	18
	Jewels	03	06
	Mens Accessories	12	24
	Womens Accessories	11	22
	Toys	02	04
	Baby care	02	04
	Books	04	08
	E-books	02	04
Preference	Time saving	28	56
	Information Availability	05	10
	Less Stress	09	18
	Less Expensive	06	12
	Best Offers	09	18
	Helpful for Old & Disabled	04	08
	Service Quality	02	04
	Easy Ordinary System	02	04
Visiting retail store	Yes	26	52
	No	24	48
Frequency of Purchase	Daily	06	12
	Weekly	09	18
	Monthly	21	42
	Yearly	13	26
Mode of payment	Credit cards	03	06
	Debit cards	05	10
	Online bank transfer	06	12
	Cash on delivery	38	76

Table 2 : Level of Satisfaction of the Respondents

Factors	Opinion	No of Respondent	Percentage (%)
Choice of availability of products	Strongly Disagree	03	06
	Disagree	02	04
	Neither Agree Nor Disagree	13	26
	Strongly Agree	27	54
	Agree	06	12
Facts consider before online Shopping	Product Rating	14	28
	Product review	20	40
	Advise for offline store	04	08
	Comparison of price	12	24
	Referred by friends	06	12
Factors	Opinion	No of Respondent	Percentage (%)
Detailed information about the product	Strongly Disagree	01	02
	Disagree	04	08
	Neither Agree Nor Disagree	14	28
	Strongly Agree	14	28
	Agree	27	54
Easy to choose and make comparison with other products	Strongly Disagree	-	-
	Disagree	02	04
	Neither Agree Nor Disagree	16	32
	Strongly Agree	06	12
	Agree	26	52
Quality of information provided in online shopping	Strongly Disagree	01	02
	Disagree	01	02
	Neither Agree Nor Disagree	16	32
	Strongly Agree	08	16
	Agree	25	50
Website layout helps in searching the products easily	Strongly Disagree	02	04
	Disagree	-	-
	Neither Agree Nor Disagree	13	26
	Strongly Agree	10	20
	Agree	25	50
Safe and secure with online shopping	Strongly Disagree	04	08
	Disagree	08	16
	Neither Agree Nor Disagree	13	26
	Strongly Agree	21	42

Table 3: Problems faced by the Respondent while Online Shopping

S.No	Problems	No of Respondent	Percentage (%)
1	Product did not arrive at all	04	08
2	Product arrive in damage condition	08	16
3	Wrong product were sent	04	08
4	Not quality goods & services	07	14
5	Others	02	04
6	None of these	26	52
	Total	50	100

Table 4: Ranking of the Services in Online Shopping

S.No	Ranking of the services in online shopping	Total Score	Rank
1	Payment security	176	6
2	Product delivery	188	4
3	Personal information privacy	156	8
4	Warranties, return policies	182	5
5	Convenience	215	1
6	Mode of payment	174	7
7	Time saving	203	2
8	Attractive offers	195	3

## 10. Discussion

- Hence it is concluded that majority (58%) of the respondents are male.
- Hence the higher (50%) percentage of the respondents are falling under the category of below 25 - 30 years age group.
- Hence the higher (46%) percentage of the respondents are falling under the category of Village area.
- Hence it is disclosed that majority (46%) of the respondents are engaged on in students
- Majority 40% of the respondents are post graduate level
- Majority 56% of the respondents are belongs to Nuclear family.
- Majority 38% of the respondents are earning the monthly income below Rs.5, 000 only
- Majority 68% of the respondents visited Flipkart.com.
- Majority 42% of the respondents get awareness about websites through online advertisement
- Majority 62% of the respondents purchased Mobiles via online channels.
- Majority 56% of the respondents Prefer online shopping for time saving.
- Majority 52% of the respondents visiting retail store before online shopping.
- Majority 42 % of the respondents make purchase on Online Shopping Monthly.
- Majority 54% of the respondents Strongly Agree with the choice of products available in Online shopping.
- Majority 40 % of the respondents consider product review before Online shopping.
- Majority 54% of the respondents Agree with the detailed information about the products in Online shopping.
- Majority 52% of the respondents Agree with the easy to choose and make comparison with other products in Online shopping.
- Majority 50% of the respondents agree with the Quality of Information provided in Online shopping.
- Majority 50% of the respondents Agree with the Website layout helps in searching the products easily.
- Majority 42% of the respondents Strongly Agree with the Safe and secure with online shopping.
- Majority 52% of the respondents did not face any of the problems in online shopping.
- First rank given by the respondents for the Convenience in online shopping.
- Majority 76 % of the respondents make payment through Cash on delivery in online shopping.
- Majority 36 % of the respondent have barrier of delivery too slow in online shopping.
- Majority 76 % of the respondent satisfied with online shopping

## 11. Conclusion:

The findings and results reflect the perceptions, preferences and factors influencing satisfaction of online shoppers in India. The results indicate that the respondents are becoming more internet savvy every day. As they become more confident they are ready to buy high value products online as well. Businesses venturing into or expanding into the online market need to reduce the customer perceived risks by making shopping portals easier to navigate, providing secure payment options as per norms, ensuring speed and quality of delivery to gain and maintain customer trust, better presentation and categorization to make up for the missing touch and feel experience etc. Efforts need to be taken to educate the online buyers on the steps that need to be undertaken while making an online purchase. Moreover, the feedback of an online buyer should be captured to identify flaws in service delivery. This can be done through online communities and blogs that serve as advertising and marketing tools and a source of feedback for enterprises. Online shopping is becoming more popular day by day with the increase in the usage of World Wide Web known as www. Understanding customer's need for online selling has become challenge for marketers. Specially understanding the consumer's attitudes towards online shopping , making improvement in the factors that influence consumers to shop online and working on factors that affect consumers to shop online will help marketers to gain the competitive edge over others. This use of technology has opened new doors and opportunities that enable for a more convenient lifestyle today. Variety, quick service and reduced prices were three significant ways in which online shopping influenced people from all over the world. However, this concept of online shopping led to the possibilities of fraud and privacy conflicts. Unfortunately, it has shown that it is possible for criminals to manipulate the system and access personal information. Luckily, today with the latest features of technology, measures are being taken in order to stop hackers and criminals from inappropriately accessing private databases. Through privacy and security policies, website designers are doing their best to put an end to this unethical practice. By doing so, society will continue to depend upon online shopping, which will allow it to remain a tremendous success in the future.

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