Customer Satisfaction Towards Online Shopping with reference to Mangalore City, Karnataka

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ABSTRACT

Purpose: *The central idea of this paper is to study the satisfaction of the customers towards online shopping and understand their problems while shopping online.*
Design: *Primary data was collected by 203 sample respondents from Mangalore city, Karnataka State. Secondary data was collected from journal papers, books & web pages. The data was analysed by running through SMARTPLS 3.0 software. Measurement model and Structural model was developed and IPMA analysis were used as statistical tools.*
Findings: *The outcomes of the study states; Perceived Value, Service Quality and System Quality affects Customer Satisfaction. However, service quality requires more improvement as per IPMA analysis.*
Originality/Value: *The results of the study will help the online stores to frame feasible strategies keeping in mind the interests of all the stakeholders in this sphere.*
Type of Paper: *Empirical Analysis*
Keywords: Online Shopping, Customer Satisfaction, Affecting Factors, Perceived Value, Service Quality, System Quality, IPMA analysis.

1. INTRODUCTION :

Advancement in technology has led to significant development in e-commerce field and boomed shopping culture on digital platform across countries. To offer different products or services, almost every business operates online [1]. The digital revolution has ushered in a new era of business. The World Wide Web (www) have revolutionised the way people explore for and utilise information [2]. The Internet, which had been originally envisioned as a platform for enriching info, has expanded into a vital element of modern business. For enterprises, the important to continued existence is how successfully they can incorporate this channel into their established business strategy. Manufacturers/Sellers must consider who their users are, what their purchasing preferences seem to be, and what items and services they like when selling anything online [3]. In India, there is a lot of room for growth in the internet retail sector. There are a variety of services available online due to the abundance of business prospects. Shopping on digital platforms has become most popular options available via the internet [4]. Consumption patterns in India have changed radically since the colonial period. Scarcities are a part of everyday life for individuals born after statehood. They are unconcerned with embellishments or fancy features and will buy whatever is available, irrespective of quantity. The mid class discretionary income is increasing, and the focus is switching from saving to consumption. Customers, on the other hand, are free to view as many websites as they like before coming to a decision. In an essence, internet shopping offers clients with a limitless number of options. The client can buy products at any time and on any day of the year. Customers will save time and effort as an outcome of this [5]. Furthermore, customers may start searching for desired items and compare items owing to boundless choice and little spare time.

2. THEORETICAL FRAMEWORK :

The research study relies on two theories of Customer Satisfaction:

2.1 Theory of Reasoned Action (TRA):

Theory of Reason Action was propounded by Martin Fishbein and Icek Ajzen in 1967. The theory explains that there is favourable relationship between the attitudes and behaviours with human action.

It suggests that an individual behaviour is known by his purchase intention which is influenced by certain factors behaviour, attitudes, behavioural belief, subjective norms and normative beliefs which leads to customer satisfaction [6].

2.2 Unified Theory of Acceptance and Use of Technology 2 (UTAUT2):

The UTAUT2 theory was developed by Venkatesh, Morris, Michael, Gordon Davis and Fred Davis in 2003. It is an extension to TRA model. The theory explains how one's purchase intention is impacted by information system. Quality of system which includes the information displayed, ease of use, navigation, security, etc influences the customer to purchase online which leads to satisfaction [7].

3. RELATED WORKS :

Below Table 1 exhibits the contribution by various authors:

Table 1: Contribution by from various authors

S. No	Focus Area	Contribution	Reference Number
1.	Perceived Value	Consumers have multiple features owing to e-stores exhibition of a wide range of items, reasonable price, many modes of payment, timely delivery, and easy return/refund options. This has influenced many individuals to switch to online mode for shopping.	[8], [9]
2.		Online shoppers are affected by many factors such as qualities, nearness or same location, time and place convenience, supply of genuine products, availability of items, prior experience, reasonable price, etc.	[10]
3.		An empirical analysis in e-commerce shows there is significant impact of perceived ease of use and perceived usefulness on trust.	[11]
4.		The primary reason an individual prefers online shopping for convenience. Individuals access online to get information for their desired product. Therefore, vendors on online portal need to be careful as individuals who are information seekers need to converted to loyal customers.	[12], [13]
5.	Service Quality	Customers purchase intention is based on seller' service quality. Innovation or upgradation in the product or service and website quality can favourably influence the customer satisfaction and repurchase behaviour	[14]
6.		Service quality includes easy access and quick response facility for customers which has direct relationship with customer satisfaction.	[15]
7.	System Quality	Quality of websites helps in gaining long run trust and positive attitude for online shopping. Perceived risk and usefulness of technology influences purchase intention and customer satisfaction.	[16]
8.		Government needs to frame policies in relation to protection of personal details shared by customers for online transactions which are inadequate, therefore, many fear to shop online.	[17]
9.		Four attributes which influences customers to shop online are vis-a vis design of web portal, reliability, e -service and protection to privacy.	[18]
10.		Displayed products on web portals and also the information on the products has influenced many shoppers to buy products online. This has resulted in impulsive buying.	[19]
11.		Trust plays a crucial mediator between the online retailers and customer purchase intention. Quality of system and e-service influences customer satisfaction.	[20]
12.		Website easy navigation features along with good internet connectivity and detailed product information influences customer satisfaction.	[21]

13.	**Customer Satisfaction**	Reasonable price, timely delivery, customer relationship management, good service with cost effective management has led to customer satisfaction.	[22]
14.		Quality of information displayed, navigation, easy operation, privacy has positively influenced towards customer satisfaction.	[23]
15.		The study found that perceived usefulness, perceived ease of use, Trust and perceived risk are the key factors identified for customer attitude and satisfaction whereas the demography has less influence on customers purchase intentions.	[24]

4. CONCEPTUAL MODEL :

The present study has made an attempt to frame a model based on literature review and keeping in mind the theories of customer satisfaction, Perceived Value (PV) and Service Quality (SQ) referred from TRA model and System Quality (SyQ) from UTAUT2 model. Below Figure 1 shows the conceptual model for the study.

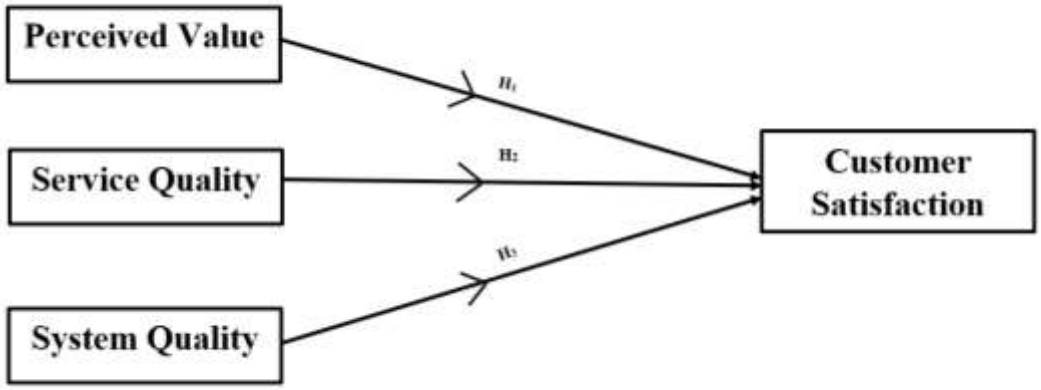

Fig. 1: Conceptual Model for Customer satisfaction towards Online Shopping

Source: Author

5. RESEARCH GAP :

E-commerce activity is undergoing a fast transition. This is an outcome of industrial revolution and advancement in technology with globalisation. Many individuals desire to shop online as it serves several benefits, however, many individuals do carry adverse perception for online shopping. This is due to many factors such as privacy issues, trust issues, quality issues, etc. Therefore, there is a need to identify those issues favourable for purchase and highlight those issues which are hindrances for online shopping and customer satisfaction.

6. RESEARCH AGENDA :

Keeping in mind the research gaps, the study has following agenda:

(1) Do the Perceived Value influence the customer satisfaction towards online shopping?
(2) How does Service Quality influences the customer satisfaction towards online shopping?
(3) Does the System Quality influence the customer satisfaction towards online shopping?
(4) What are the problems faced by online shoppers?

7. OBJECTIVES OF THE STUDY :

(1) To analyse Perceived Value influencing the customer satisfaction towards online shopping.
(2) To assess Service Quality influencing the customer satisfaction towards online shopping.
(3) To determine System Quality influencing the customer satisfaction towards online shopping.

8. HYPOTHESES FOR THE STUDY :

The following hypothesis is framed considering the research objectives and model:

(1) H_{01}: Perceived value has significant relationship with Customer Satisfaction.
(2) H_{02}: Service Quality has significant relationship with Customer Satisfaction.
(3) H_{03}: System Quality has significant relationship with Customer Satisfaction.

9. RESEARCH METHODOLOGY :

The study was conducted using the survey method. Primary source of data was collected from well structed questionnaires among 203 online shoppers from Mangalore city, Karnataka State. Secondary data was gathered from websites, books and scholarly articles. The data was run through SMARTPLS 3.0 Software. Measurement Model and Structural Model is developed and IPMA statistical tools were analyzed for the study.

10. ANALYSIS :

10.1 Measurement Model:

As part of measurement model evaluation, P1, P2, P3, SQ4, SQ5, SQ6, SyQ3 of the items were excluded, which had low factor loading than 0.700, in addition to issues with variance inflation factor [25]. To know the internal consistency of the data, reliability test of the latent variables was analysed with Cronbach's alpha and Composite Reliability (CR). All values of composite reliability of the constructs are higher than the recommended value (>0.700) [26], [27]. Discriminant validity which is also known as convergent validity was acceptable as the Average Variance Expected (AVE) value is above 0.500 [25]. Overall, reliability and validity were established. Below Table 2 shows result of reliability and validity.

Table 2: Exhibits the Outer Loadings, Reliability and Validity

Constructs	Indicators	Outer Loadings	Indicator Reliability	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Customer Satisfaction	CS1	0.917	0.841	0.905	0.934	0.779
	CS2	0.84	0.706			
	CS3	0.915	0.837			
	CS4	0.856	0.733			
Perceived Value	PV4	0.886	0.785	0.852	0.91	0.771
	PV5	0.894	0.799			
	PV6	0.854	0.729			
Service Quality	SQ1	0.814	0.663	0.847	0.897	0.685
	SQ2	0.865	0.748			
	SQ3	0.803	0.645			
	SQ7	0.826	0.682			
System Quality	SyQ1	0.847	0.717	0.911	0.937	0.789
	SyQ2	0.864	0.746			
	SyQ4	0.913	0.834			
	SyQ5	0.927	0.859			

Source: Author

Discriminant validity was assessed by Fornell- Larcker criterion (1998) which suggests, values of square root of Average Variance to be higher in comparison to the inter correlation among the latent variable [28]. Below Table 3 shows results discriminant validity as per Fornell-larcker Criterion.

Table 3: Exhibits the result of discriminant validity as per Fornell-Larcker criterion

Constructs	Customer Satisfaction	Perceived Value	Service Quality	System Quality
Customer Satisfaction	***0.883***			
Perceived Value	0.692	***0.878***		
Service Quality	0.682	0.737	***0.827***	
System Quality	0.872	0.74	0.736	***0.889***

Note: Values in Italics font shows square root of AVE.

Source Author

R^2 value recommended by Hair, et al. (2011) in scholarly article that studies marketing issues, R^2 values of 0.750 is considered as substantial, 0.500 is moderate and 0.250 as weak [25]. It is observed that R^2 value is 0.766 i.e., 76.6% change in endogenous variable i.e., customer satisfaction can be accounted to exogeneous latent variable perceived value, service quality and system quality (Figure 2). The f^2 is the change in R-square if the exogeneous variable is removed from the proposed model. If F-square effect value is greater than 0.2, 0.15 and 0.35 which speaks of effect size as small, medium and large respectively [29]. The resulted stated that if exogeneous variable perceived value and Service Quality if removed from the model, as its carriers 0.010 and 0.004 respective value which indicates there will be no influence on R-square of the proposed model whereas system quality is 0.744 (Table 4) which has large effect on change in R-square. The Q^2 value shows the predictive relevance of the model which is recommended as greater 0 as good. The Q^2 value is 0.583 which is above zero. Thus, the model has good predictive relevance. Q-square for all the constructs have zero and above zero, therefore, the predictive relevance of the model is good. Below Table 4 exhibits the results of F-Square, R-square and Q-Square excluded

Table 4: F-Square, R-Square Excluded and Q-Square Excluded

Constructs	F-Square	R-Square Excluded	Q-Square Excluded
Perceived Value	0.010	0.761	0.000
Service Quality	0.004	0.765	0.001
System Quality	0.744	0.592	1.184

Source Author

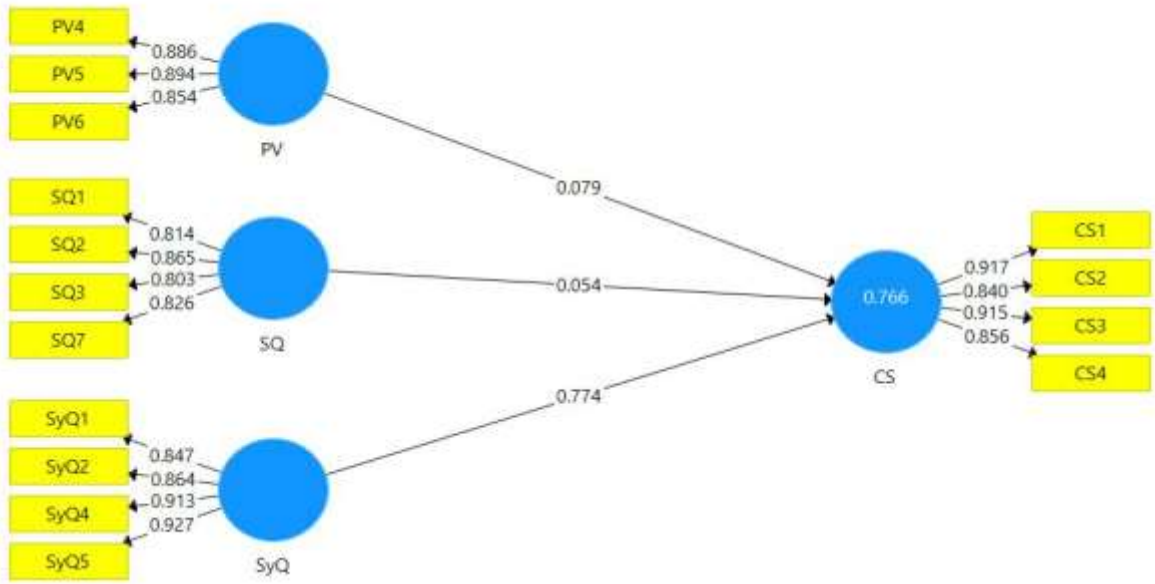

Fig. 2: Measurement Model

Source: Author

10.2 Structural Model :

"The structural model shows the paths of latent variable which are hypothesized in the conceptual model as per theoretical framework in addition to R^2, Q^2 and significance of paths. The goodness of the model fit is determined by the strength of each structural path determined by R^2 value for the dependent variable, the value for R^2 should be equal to or over 0.1" [30]. The results in Table 4 show that R^2 values are above 0.1. Hence the predictive capability is established. Further Q^2 established the predictive relevance of endogenous constructs. A Q^2 above value zero indicated good predictive relevance of the model. The results show that there is significance in the prediction of the constructs (see table 4). Furthermore, the model fit was assessed using Standardized Root Mean Square Residual (SRMR). The value of SRMR was 0.096 which is below the required value of 0.10, indicating acceptable model fit [25], [31]. Normed fit index or Bentler and Bonett (1980) ranges between 0 and 1 indicates a good fit. The model shows NFI as 0.563 which a good model fit. The Rms Theta value should be close to zero, which indicates good model fit, which helps in measuring the correlations between the outer model residuals are very small fit [31]. The table depicts Rms Theta is 0.286 which is close to zero, therefore, this indicates good model fit. Below Table 5 exhibits the outcome of Model Fit Analysis.

Table 5: Exhibits the outcome of Model fit analysis

SRMR	NFI	Rms Theta
0.096	0.563	0.286

Source Author

This study generates 95% confidence intervals as shown in Table 6. A confidence interval different from zero indicates a significant relationship. Below Figure 3 shows the structural model of the study.

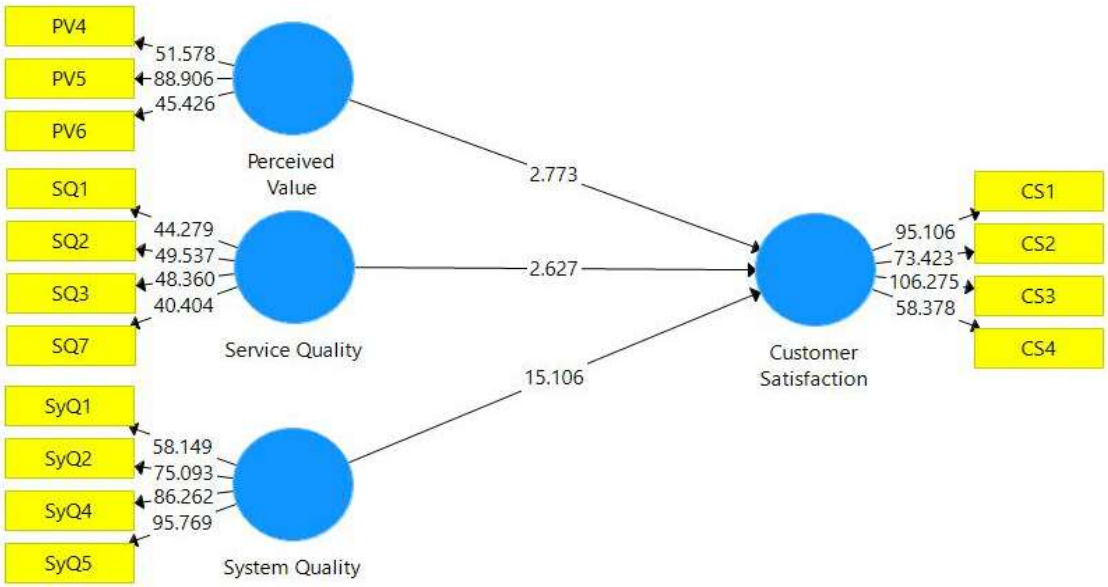

Fig. 3: Structural Model for Customer Satisfaction towards Online Shopping

Source: Author

Below Table 6 shows the hypothesis testing results.

Table 6: Exhibits the results of Path analysis and Hypotheses

Hypotheses testing	Relationship	Original Sample	Standard Deviation	T- value	Decision
H_{01}	Perceived Value →Customer Satisfaction	0.101**	0.037	2.773**	Supported
H_{02}	Service Quality → Customer Satisfaction	0.070**	0.027	2.627**	Supported
H_{03}	System Quality → Customer Satisfaction	0.749*	0.05	15.106*	Supported

Note: ***p < .01; **p < .05; *p < .10

Source Author

Above Figure 3 and Table 6 reveals that H_{01}, $H_{02}$and H_{03} hypotheses is accepted as the t-value is 2.042, 2.627 and 15.106 respectively which is greater than 1.96. Therefore, it is concluded that Perceived value, Service Quality and System Quality has significant relationship with Customer Satisfaction.

10.3 Importance Performance Map Analysis (IPMA):

"The important – performance matrix analysis (IPMA) also known as important – performance map analysis gives us an idea regarding the relative importance and performance of exogenous constructs in their relationship with endogenous construct" [32–34]

IPMA map for constructs are given in figure 4 as follows:

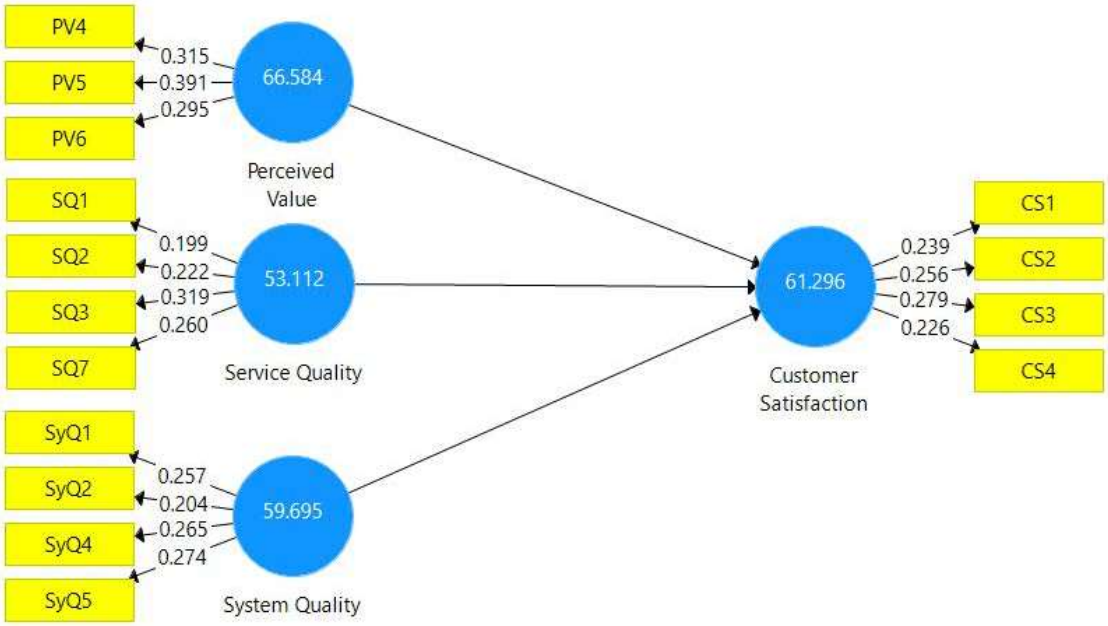

Fig. 4: IPMA Map for the study

Source Author

10.3.1 Importance- Performance Matrix Analysis for Customer Satisfaction (Constructs wise)

Below figure 5 exhibits the IPMA of Customer Satisfaction on the exogenous latent variable of the study.

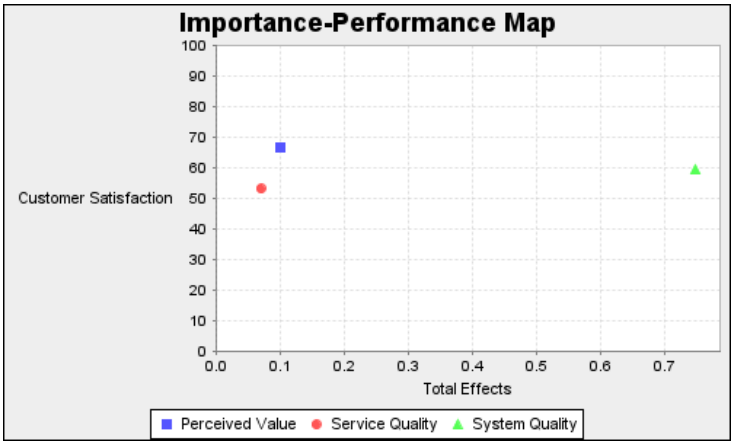

Fig. 5: Importance Performance Matrix Analysis of Customer Satisfaction on exogenous constructs wise

Source Author

It is observed from the figure 5 that Perceived Value assumes the highest degree of importance, its performance is relatively lower than Service Quality and System Quality.

Below table shows the values of total effects (importance) and index values (performance):

Table 7: Total effects and index values of latent constructs

Latent constructs	Importance (Total effects)	Performance (Index values)
Perceived Value	0.101	66.584
Service Quality	0.070	53.112
System Quality	0.749	59.695

Source Author

The above analysis shows that Service Quality with relatively low performance of 53.112 in contrast with the other exogenous latent variables with a total effect of 0.070 Service Quality importance. Further, a one-unit increase in Service Quality performance from 61.296 to 62.296 will increase the performance of Customer Satisfaction by 0.070 from 61.296 to 61.366. Other constructs System Quality (62.045) and Perceived Value (61.397) follow as a second and third priority respectively.

10.3.2 Importance- Performance Matrix Analysis for Customer Satisfaction (Indicators wise)

Below Figure 6 shows the IPMA of the exogenous construct's indicators.

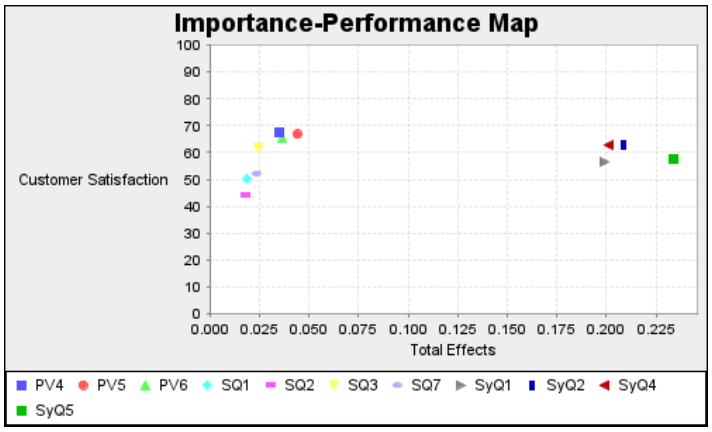

Fig. 6: Importance Performance Matrix Analysis of Customer Satisfaction on exogenous indicator wise

Source Author

Service Quality indicators assumes the highest degree of importance, but its performance is not as high as that other construct indicators.

Below Table 8 shows the IPMA analysis results respect to values of total effects (importance) and index values (performance) of indicator wise.

Table 8: Total effects and index values of latent indicators

Latent constructs	Importance (Total effects)	Performance (Index values)	Value
PV4	0.023	67.345	66.607
PV5	0.029	66.809	66.613
PV6	0.022	65.471	66.606
SQ1	0.013	50.107	53.125
SQ2	0.014	44.433	53.126
SQ3	0.021	61.777	53.133
SQ7	0.017	52.195	53.129
SyQ1	0.188	56.478	59.883
SyQ2	0.149	62.687	59.844
SyQ4	0.193	62.741	59.888
SyQ5	0.200	57.548	59.895

Source Author

The above analysis depicts that Service Quality indicator with a relatively low performance of 53.112. In comparison with few other indicators, Service Quality indicator, performance is relatively low with a total effect of 0.070 importance. Thus, an one-unit increase in Service Quality performance from 53.112 to 54.112 would increase the performance of Customer Satisfaction by 0.070 from 61.296 to 61.366. However, Indicator SQ1 requires more attention to improve as its performance is moderate.

11. DIFFCULTIES FACED SHOPPING ONLINE :

Customers shopping online faces lot of problems and challenges due to many reasons. Below Table 9 shows the results of problem faced by online shoppers.

Table 9: Exhibits the results of problems faced by customers shopping online

S. No	Problems faced	Mean	Std. Deviation
1	Cyber Theft/Feel of hacking	3.30	1.168
2	Often make false claims	3.07	1.103
3	Poor after-sales services	3.09	0.823
4	Physically checking is not possible	3.75	1.080
5	Difficult to exchange/return defective product	2.66	1.052
6	Lack of trustworthiness of vendors	2.97	1.060
7	Poor customer service	2.98	0.823

Source: Author

The above table 9 shows that most the customers are facing problems in exchange or to return the defective products, lack of trustworthiness of vendors and poor customer service as their mean values shows below average as 2.66, 2.97 and 2.98 respectively. Therefore, the online retailers need to focus and improve more on these factors to increase customer satisfaction and turnover.

12.MANAGERIAL IMPLICATIONS :

Internal consistency of the data is found to be reliable as the Cronbach alpha & Composite reliability of all the latent constructs are above 0.70. The discriminant validity of the data is established as the convergent validity and discriminant validity as per Fornell and Larcker Criterion is established. The R-square is 0.766 which shows good covariance of the Customer satisfaction on the exogenous latent variables. The Q-square value is zero and above zero which shows model has good predictive relevance. SRMR, NFI and rms Theta values shows the goodness of model fit is established. The structural model shows all exogeneous latent constructs have significant relationship with the endogenous latent variable as the t-values are above 1.96. The IPMA analysis shows construct wise that Service Quality as factor needs some improvement to increase the online retailers' sales and increase customer satisfaction and IPMA analysis as per indicator's wise, shows that one of the indicators representing free shipment needs improvement as the customer feels burden with extra charges for shipment especially when the value of certain products is below the minimum order price expected from the online vendors.

The online retailers need to enhance their service quality to increase customer satisfaction. Therefore, easy return or exchange of the products or services should be offered to the customer who are not satisfied with the products due to quality or defect issues. Such products or services should be improved or removed from online shop to avoid dissatisfaction among customers. Online retailers should try to provide good products to gain customers trust and turn those customers into loyal customers, therefore, negative feedback received should be immediately acted upon by online retailers and few loyalty coupons can be offered for creating re-purchase intention among the customers. Customer representatives in-charge for solving the grievance of the dissatisfied customers should act politely and solve the problems of the customers within limited time.

The research study is confined to the city of Mangalore in Karnataka State only. In the country like India, being biggest with diverse population, the findings and implications of this study cannot be generalized for the entire country. In addition, the study focuses only on Online Shopping Service Industry. Therefore, there is further scope for future researchers to extend the study by including other affecting factors to customer satisfaction in different service industries.

13.CONCLUSION :

Companies are battling for market share in a highly competitive market. Firms have realized over time that customer retention is the secret to success. With the prevailing growth rate and stiff competition, this became essential to comprehend the requirements of customers. Moreover, as the services are intangible in nature, businesses who provide them, struggle to understand the expectations of customers who assess them. This has resulted in increased competition in addition to deregulations, many retail businesses looking for lucrative methods to distinguish their offerings. Therefore, many retailers offer their services online. The results of the study states Perceived value, Service quality and System quality are the affecting factors for customer satisfaction towards online shopping.

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