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CUSTOMER'S EXPECTATIONS AND LEVEL OF SATISFACTION FROM ONLINE SHOPPING IN TEHRI: AN EMPIRICAL INVESTIGATION

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ABSTRACT

A steady economic system is the strong pillar of economic growth, development and progress of an economy. Over the few decades the e-commerce industry has grown immensely, but the small city and rural penetration has not materialized perfectly with the rising demand, therefore the need for accessible e-business were felt. The study will analyze the significance work done by E-commerce in the life style of the people and has been influencing the social and economic growth of nations as a whole. On one hand e-commerce technologies has helped to accelerate nation's economic growth and to provide more opportunities for businesses to flourish and provide ample opportunities of employment, self-employment and on the other it has a very strong social-cultural impact too. Due to advancement and ease of accessibility of internet for every individual and simultaneously Smart Phone penetration has changed the pattern of our communication system, learning and the way of conducting business activities. Online-banking, Paytm, M paisa and many more are doing considerably well in providing banking and other online payment services at the doorstep. The e-commerce and e-business websites i.e Amazon, Snapdeal, Flipkart etc. These days entrepreneurs are utilizing the social networking sites, like Facebook, Twitter, Whats App etc. to perform economic activities and in promoting/popularizing their business at the national and international level. So here the research paper will highlight the significance services facilitated by the e-commerce websites and try to find out the popularity and satisfaction level of the people from different categories in using such websites in performing shopping of products in different categories. The paper also suggests areas where further research and innovations can be carried out for better reach and accessibility by all specially for remote and far-flung areas besides providing cyber-safety and security.

KEYWORDS

accessibility services, cyber security, e-commerce, e-business, technology-driven.

1. INTRODUCTION

Days are gone when shopping was considered as a fascination of women only. With the growth and advancement in the accessibility of internet and introduction of phones, especially smart phones which has become the part and parcel of every individual on the globe. Simultaneously increase in internet user, led to use of e-commerce shopping websites. Earlier people did not believe the cheaper cost of products available over these sites, but gradually it gained popularity and people are enjoying the benefits of such e-commerce websites. E-commerce websites reduce the place utility between buyer and seller, and thus permitting rapid exchange of goods, information and service between buyer and sellers in any part of the globe. E-commerce not only ensures the availability of goods and services at a lower cost, but it can potentially enable much more options to the needs of individual customers in this techno-gripped world. Many of these new age entrepreneurs operate from back and have very limited inventory. They employ a small number of people and spend almost nothing on marketing/publicity. Yet they are the channels of change, and execute their brand new ideas into a flourishing business through technology gripped tools, and sell goods and services at cheaper cost.

Among the emerging economies, China's e-commerce business is expanding greatly year after year, with whopping 668 million internet users and registered sales revenue of 253 billion USD during the first half of 2015. The popularity and turnover of Alibaba is well known in e-business activities which captured almost 80% of China's online trade. China successfully established itself as world's biggest online market, and in terms of sales estimation of 889 billion USD in 2016.

E-commerce is relatively not a new concept. But in India it is at its infancy stage of electronic revolution. Revolution in internet and smart phone world significantly alter the way for businesses to reach their customers. However, over the past few years, the sector has grown by almost 35% combined annual growth rate (CAGR) from 3.9 billion USD in 2009 and reached to 12.6 billion USD in 2013. E-tailing, which comprises online retail and online marketplaces, has become the fastest-growing segment in the bigger market, having grown at a compounded annual growth rate (CAGR) of around 56% over 2009-2015. The e-commerce market reached to 24 billion USD in the year 2015, where online travelling and e-tailing contributed equally. The other big segment in e-commerce is mobile/DTH recharge and about 1 million online transactions carried out on daily basis. Online selling of medicines and Gems & Jewellery business is also gaining popularity in India and registering with e-commerce websites and expected a fair share in the market in the coming years. The size of the e-tail or e-retail market is pegged at \$6 billion in 2015. There are 354 million of internet users in June 2015, which are expected to reach 500 million till 2016. As per google, there were 35 million online shoppers in India in 2014 and expected to cross 100 million till 2016. Despite third largest user base, the penetration of internet is very low in India.

Many of these new age entrepreneurs operate from backyards and have limited capital and inventory. They employ hardly a small number of people and spend nothing or in a small amount on marketing. They are the engine of bringing change in the economy, and execute their brand new ideas into a flourishing business through the use of technology. As per the Flipkart report 2016, Delhi, NCR region topped in online shopping which accounted for 60% online shoppers during 2016 and is followed by major metropolitan cities Bengaluru, Mumbai, Chennai and Hyderabad etc. It is also very interesting that among the online shoppers, 60% are men, which defeated the taboo of women oriented shopping model.

2. REVIEW OF LITERATURE

Several studies had been conducted in the past to find the pattern of online shopping, perceived behavior of customers towards online shopping, factors affecting their choices over the web, influencing factors of online trading and much more. In the study conducted by Hoffman et al. (1999), revealed that there is a fundamental lack of faith between business entities and consumers over the web. It is the most significant reason, which hampers the customers in exchanging information on websites and also force to step back in preferring for shopping online.

The study conducted by Stein field and Whitten (1999), highlighted that the combination of the web and physical presence is required to ensure maximum consumers to opt for online shopping. Such combination provides better pre-purchase and post-sales services to the customers and leads to building of trust in online stores and also helps to lower consumer transaction cost.

Karayanni (2003) highlighted that the online shoppers tend to benefit in three ways, firstly they benefitted from availability of shopping on 24-hour basis, secondly time efficiency and thirdly the avoidance of queues in stores.

On the other hand, Yu and Wu (2007), studies revealed that offering flexible prices to customers and promotions through one-stop shopping service are some of the successful mantras of the success of online shopping stores.

Demageot and Broderick (2007), highlighted in his studies that how consumers perceive online shopping environment in terms of their exploratory behavior and sense-making potential. It is also considered in the studies, to influence the customers with websites, shopping value and their intention to revisit. Involvement is also an important factor in producing shopping value and the intention to revisit.

In the studies conducted by Broekhuizen and Huzingh (2009), proved that, if there is discomfort in searching, comparing products and availability of product updates then the willingness to purchase online will decrease or will be low. Online shopping websites should focus to make their websites easy and accessible for customers to search the products and services. If the online stores want to convert the visitor of the websites into a reliable and frequent customer then they must offer a website which is attractive, interesting, logical, easy to understand, hassle-free operation and comfortable for all.

Laundon and Traver also focused in his studies that online shopping companies must create a secured and a more attractive/useful website. Online shoppers can change the visitor into a buyer if the online stores provide a wide range of variety of products and other useful information of product, good customer service and ease in accessibility of the website.

However, Comegys (2009), highlighted in his studies that, customers could not touch or try the products before they purchase, therefore online shopping deals must have some special offering like money back guarantee or return policy to reduce the customer's anxiety of error purchase or not of any use/interest.

3. NEED AND SIGNIFICANCE OF THE STUDY

Over the few decades the e-commerce industry has grown immensely countering several challenges. Innovations and filled with varieties of ideas the business over the web has gained incredible popularity with less investment and more profits. Innovation in information and communication technologies has created a digital revolution and has been influencing greatly the social and economic growth of nation. On one hand e-commerce technologies have helped to accelerate nation's economic growth and to provide more opportunities for businesses to flourish, but it has also created many challenges and effects across number of segments of society, and further room for policy makers.

Days are passed when market influenced the customers buying pattern and style. Presently the market is driven by the customer's needs, expectations and customer's choice. Due to the availability of various options in accessibility of goods and services, the market is bound to fulfill its customer's expectations and demand. Failing in providing appropriate and quality goods and services the market faced the turning down of the customers towards the newer market with appropriate prices. Customer's expectations and choices are changing day by day.

Today e-commerce industry has created a newer with better prices market at a distance of just a click. Presently various online- shopping websites are providing goods and services with cheaper prices and accessible from any place on the globe. In the major metropolitan cities, the e-shopping has gained privileged status and making the traditional format of shopping a less preferred option but still lots of efforts are pending in semi-urban and rural areas. Due to the availability of various options over the web there is another major challenge, is the retention of customers to one e-shopping websites, and this challenge motivate these sites to innovate every day with various attractive offers for the perspective and the older customers.

In this direction the very first step is to understand the customer's expectations towards e-shopping websites and the goods sold. Therefore, this is an empirical attempt to analyze and understand the extent of satisfaction from online-shopping websites which are solely dependent upon the need and expectation of customer from their services. The study aims to make an empirical investigation of the extent of customer's satisfaction from online-shopping services. It is also ascertaining the priorities and understand the problematic areas where further innovations are required. The study analyzes the reasons which debar people in preferring shopping over the web. The research study is to find out the most satisfied group towards online shopping.

4. OBJECTIVES OF THE STUDY

1. To analyze the customer's satisfaction level towards online shopping.
2. To find out the expectations of customers with differently aged online shoppers and customers.
3. To analyze and understand the priorities assigned by the customers to the five main expectations from the e-shopping websites.
4. To study about the problems faced by customers while performing online purchases.
5. To find out the reasons of non-reliability of online shopping.

5. SAMPLE AND THE SAMPLING PROCEDURE

The sample of the research study consist 100 people from Tehri district in Uttarakhand. For the research study the researcher contacted 60 males and 40 females of the region. For the purpose the survey was conducted in Tehri District in the month of July 2016. The purpose of the study was explained and then the customers were requested to provide their response in the form of questionnaire prepared for the research study.

5.1. DESCRIPTION OF THE SAMPLE

For the research study the researcher has taken the sample (N-100), which included students of colleges/universities of various streams and courses, professionals, private and Government employees working with various sectors and other people from different stratas (including retired employees, house wives and old-aged people) of the district Tehri of Uttarakhand. The sample individuals (Males-60 and Females-40) were divided into four groups on the basis of their age, below 25 yrs, 25-50 yrs, 51-75 yrs and above 75 yrs. presented in the Table-1.1.

TABLE 1.1: AGE WISE & SEX WISE DISTRIBUTION OF THE SAMPLE INDIVIDUALS (N=100)

Name of the Sex		Male	Female	Total
		Age Wise Group		
1.	Below 25 Yrs	30	22	52
2.	25-50 Yrs	15	10	25
3.	51-75 Yrs	09	05	14
4.	Above 75 Yrs	06	03	09
Total		60	40	100

5.2. STATISTICAL ANALYSIS AND INTERPRETATION OF THE DATA

The relevant statistics have been presented in Table 1.2. Percentages were computed to analyze the priorities assigned by the customers to the various expectations from online shopping.

PART I

Entries in Table 1.2 shows that 45% customers assigned the topmost priority (Rank 1) to the expectation A (Complete information about the products and offers should be made available correctly on the websites) and 7% customers assigned the last priority (Rank 5) to this expectation. Expectation B (There should be no disparity between the products offered and the products received by the customers) was assigned the topmost priority (Rank 1) by 22% customers and it was assigned the last priority (Rank 5) by only 4% of the customers. Expectation C (The procedure of online-payment must be easy and transparent) was assigned the last priority (Rank 5) by 32% customers whereas it was assigned the topmost priority (Rank 1) by only 8% of customers. Expectation D (The Delivery and return process should be quick and in time) was assigned the last priority (Rank 5) by 48% customers and it was assigned the topmost priority (Rank 1) by only 9% customers. Expectation E (The process of online shopping must be more reliable) was assigned the topmost priority (Rank 1) by 16% customers whereas it was assigned the last priority (Rank 5) by 9% customers.

PART II

- 47.5% online customers agreed that online shopping saves time and effort, 25% customers were against this thought and 27.5% customers were uncertain about this.

- 48% customers purchase goods/products (Tablets, Smart phones, Electronic goods etc), 19.2% customers purchase apparels (Clothes and Shoes), 17.8% customers purchase Books and 15% customers purchase other items over the e-commerce websites.
- 39% online customers highlighted that they are highly satisfied with the products and services of online shopping 10% customers disagreed and 51% customers were uncertain about it.
- 82.6% customers were of opinion that they adopt CASH ON DELIVERY (COD) option for the payment of products purchased online, whereas only 17.4% customers use credit cards and net banking for online payment.
- 70% customers agreed that they are fearful in using credit cards/debit cards for online payment, 7.5% customers disagreed with this and 21.5% customers were uncertain about it.
- 35.8% online customers believed that products purchased through online shopping websites are cheaper than products purchased from traditional market shops/stores, 17.2% disagreed with it and 47% customers were uncertain about it.
- The majority of online customers under the age of below 25 yrs has the expectation of quick services with various varieties, customers with the age group of 25-50 yrs focused over the quality of products, 51-75 yrs customers expected that full information about the products must be described in detail over the web, and above 75 yrs people do not have much reliability over the products purchased online. They are not very interested in shopping online, rather they enjoy the traditional format of purchasing from shops in the market.

TABLE 1.2: NUMBER AND PERCENTAGE OF THE RESPONDENTS WITH REGARD TO THE RANKS 1, 2,3,4,5 ASSIGNED BY THEM TO THE FIVE MAIN EXPECTATIONS FROM THE ONLINE SHOPPING WEBSITES

Rank \ Expectation	1	2	3	4	5	Total
A	45 (45%)	21 (21%)	20 (20%)	7 (7%)	7 (7%)	100
B	22 (22%)	27 (27%)	27 (27%)	20 (20%)	4 (4%)	100
C	8 (8%)	11 (11%)	16 (16%)	33 (33%)	32 (32%)	100
D	9 (9%)	10 (10%)	7 (7%)	26 (26%)	48 (48%)	100
E	16 (16%)	31 (31%)	30 (30%)	14 (14%)	9 (9%)	100
Total	100	100	100	100	100	

6. FINDINGS/SUGGESTIONS

Presently the popularity of online shopping is getting its pace in metropolitan cities and other major cities in the nation. Therefore, government is also trying to set up a comfortable and easy accessibility of internet facility for every citizen. The significant work done by the telecom operators in this respect is, launching and offering various schemes/plans with cheaper rates so that every citizen can avail its benefits, without affecting their pockets. As a result, the number of internet users is increasing day by day. Because of this trend there is a tremendous scope of online shopping as a preferred mode of purchasing. But still the situation of rural and remote areas is not much effecting, therefore here are the few suggestions which may bring change in the perception towards online shopping among the common mass.

- The companies who specially deals with e-commerce activities and sell products/services online should focus on attractive promotional measures and try to focus those groups of people who are still unaware and untouched of online purchasing options and its credibility.
- Further there is a need to develop a digital literacy among the common masses specially the small income groups, women at house, people with old age and other unprivileged people, who use to hesitate in performing online surfing as well as online transactions.
- In order to attract and satisfy the customers from smaller cities and towns where online shopping do not matter for daily business, so there is need to firstly add them as a service providers or local products seller through these e- business companies, so that their fear of fraudulent practices may diminish with digital inclusion. It also brings popularity and literacy among them for opting for online shopping.
- It is also found that there is a great level of distrust in using credit card/ debit card for online transactions among those, who are performing online purchasing. They generally opt for Cash on delivery (COD) method for payment of products purchased online. So it also very significant to propagate the benefits of availing the debit card, credit card and online banking options for payment, which is safe, ease in operation and reliable.

7. CONCLUSION OF THE STUDY

The research study has taken place in a small town which is an industrially backward and a hilly region of the state. Therefore, these conclusions are valid only for those customers those who are living in semi-rural underdeveloped area.

The main conclusions of the study obtained on the basis of the statistical analysis of the data are as follows:

1. Even after so much of efforts in publicizing about the online shopping option, the people still are not much interested in purchasing through online method, there is a need for further improvement in making these online shopping websites more popular and reliable.
2. Most of the customers are feared of using credit cards and other online banking options for payment of the products purchased, majority of them adopt COD (Cash on Delivery).
3. As majority of online shoppers believed that it saves time but because of less reliability over online products they do not purchase online products in every segment. They usually prefer to purchase in few segments like electronics, apparels (clothes and shoes) and books.
4. Complete information about the products and similarity in products offered and the products received are the main expectations of majority of customers, and the delivery and return process should be quick and in time is the last priority of the customers.
5. Shopping online is much popular in younger age group than the aged people. Therefore, need to innovate and work towards making it more reliable and authentic for every age and group of people.

8. LIMITATIONS OF THE STUDY

During the research study the researcher had to face several limitations. Firstly, the survey was conducted in the Tehri Garhwal district of Uttarakhand only, which is not so developed but situated in a hilly terrain and also blessed with natural beauty, is hardly exposed to technological advancement and internet in a large extent except few of the major cities. Here people have limited need and aspirations for their livelihood. So the results and findings may not produce the appropriate results and attitude of the whole country. Secondly, budget is another major constraint in conducting the research, hence with limited resources and funds the research activities were conducted. Thirdly, the sample size taken was 100 respondents, which is relatively very small and random selection of online customers

was carried out for the studies. Last but not the least the distrust in giving information for the research studies was also a constraint in performing the research activities.

9. SCOPE FOR FURTHER RESEARCH

There is a need and scope for further research study to understand the customer's expectations from online shopping websites and satisfaction level of various groups from various cities, towns of states in India as a whole. There is a need to conduct more research activities in the area so that a broader prospects and information can be obtained, which will be useful for formulating better marketing strategies for e-commerce companies and simultaneously the consumer will be benefitted from their customer-oriented strategies.

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