

## Determinants of customer satisfaction in online shopping

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### **Abstract:**

**Purpose** -The study is conducted to explore various factors that determine the level of customer satisfaction among online shoppers. The exploration will contribute to the formulation of various strategies to enhance online shopping experience that will consequently lead to customer satisfaction.

**Design/methodology/approach**- Self-administered questionnaire was used to know the impact of various determinants on customer satisfaction in online shopping. Exploratory factor analysis (EFA) was performed to extract the factors for analysing the impact on customer satisfaction in online shopping. Various statistical tools and techniques like Descriptive statistics, Data normality analysis, Analysis of reliability and validity, Pearson coefficient of correlation and regression analysis were used. A sample of 270 online shoppers consisting of 108 (40%) male and 162 (60%) female respondents was collected for the study.

**Findings**-38 items with factor loading greater than 0.5 were considered out of a total of 45 items and a total of 9 factors were extracted using Exploratory Factor Analysis. The study supports that security; information quality; payment mode; customer support; quality and assortment have a significant positive effect on consumer satisfaction.

**Research implications**- Results of the study provide insight into the determinants of customer satisfaction among online shoppers. This will be useful for Indian online retailers while developing strategies regarding their websites.

**Practical implications**-Online retailers should develop a risk-free and secure online interface; provide quality information about products and services offered and enhance the capability of customer support staff for immediate query handling.

**Originality/value** -The paper contributes to the identification of factors determining customer satisfaction among online shoppers.

**Keywords:** Customer Satisfaction; Online shopping; India; Online shoppers; Exploratory Factor Analysis

**Article Type:** Research paper

## **Introduction**

With increasing inclination towards digitalization and usage of the internet, there is a rapid increase in the number of people engaging in online shopping in India. With more than 200 online shopping websites available in India providing varied categories of products and services directly to the consumers, the shopping experience is becoming more and more flexible and convenient for customers now. Online shopping has become so popular nowadays that some people are shifting from offline to the online mode of shopping for almost every category of product from electronics to grocery. PRC Ministry of Information Technology, 2011 reported increase in number of online shoppers in India. This demands for a detailed study of customer satisfaction and its determinants in the field of online shopping. The importance of identifying determinants of customer satisfaction and their respective impact on the same cannot be undermined.

The determinants of customer satisfaction in the current study are adapted from previous studies and most common determinants were taken into consideration. These determinants were identified as website layout, security, information quality, payment mode, customer support, quality, assortment, and delivery performance; furthermore, their respective impact on customer satisfaction is analyzed.

## **Literature review**

### **Customer satisfaction**

Under the domain of marketing management, consumer satisfaction is the most important and most researched construct. In an online shopping environment, satisfaction among customers is the most critical issue that leads to consumer acquisition, their retention and sustainable progress of online stores (Chen et al. 2012). The association between expectations of the consumer and consumer experience results in the level of customer satisfaction. This level is attained when experience equals or exceeds expectation of the customers (Khristianto et al., 2012).

A study to identify the determinants of customersatisfaction is important as it can be treated as a benchmark to analyse the performance and growth of a business and can be used as guiding principle for future strategies (Alan andYasin, 2010). Number of studies have focussed on identification of factorsthat result in customer satisfaction(Jun et al., 2004; Ballantine, 2005; Cappelli et al., 2011). Researches identified that website layout (Alam et al., 2010;Cyr 2008; Shergil and Chen, 2005); security concerns (Christy and Matthew, 2005); information quality (Liu et al., 2008); payment mode (Grace and Chia-Chi, 2009), customer support ore-service quality (Kuang-Wen Wu, 2011); product quality (Christian and France, 2005); variety of products/ assortment (Christian and France, 2005; Alam et al., 2010); delivery service and support (Alam et al., 2010) significantly affect on the level of customer satisfaction towards shopping through e-commerce websites.According to Sang Yong Kim and Young Jun Lim (2001), the factors of reliability, information quality , convenience, speed and entertainment plays a vital role in customer satisfaction while shopping online.

### **Website layout**

Previous studies indicate that the performance of online website can be assessed based on certain functions such as easy to use features(Dholakia and Zhao, 2010; Khare and Rakesh, 2011); atmospherics and design (Prasad and Ansari, 2009; Ha and Stoel, 2009; Gehrt et al. 2012); and usability or functionality (Hernandez et al. 2009; Chen et al. 2010).

Literature indicates that navigation design (Lee and Kozar, 2012), visual impact (Cyr, 2008), availability and placement of information (Guo et al., 2012) and appropriate personalization on the website (Wolfenbarger and Gilly, 2003) are some major factors that affect consumer satisfaction. Studies conducted by Shergil and Chen (2005), Lee and Lin (2005) and Cyr (2008) indicate that website design, navigation design, information design and visual design influence consumer satisfaction in a positive manner.

### **Security**

Research conducted by Elliot andFowell, 2000 as well as by Szymanski andHise, 2000 focus on the association between perception on security risk and satisfaction with the service. They reported an inverse relationship between the two. This shows that robust security features increases the level of satisfaction among consumer in online shopping. Financial security is the most crucial factor influencing satisfaction among online shoppers (Evanschitzky et al., 2004); Szymanski andHise, 2000). Research studied by Limayem et al. (2000); Christian and France

(2005) and Guo et al. (2012) reveals that security concerns while doing online shopping have a significant impact on the satisfaction level of the customers.

### **Information Quality**

Quality of information available on the website is concerned with the reliability and authentication of data available to online shoppers. Guo et al. (2012); Christy and Matthew, (2005) and Kim and Lim (2001) revealed that information quality affects consumer satisfaction in internet shopping significantly. Study conducted by Liu et al. (2008) reported that enhanced quality of information will improve the level of satisfaction among the online shoppers. Research conducted by Kiran et al. (2009) indicates that reliability and accuracy of the information available on the website regarding features, attributes, and quality and product warranties has a positive impact on Indian consumers while doing online shopping.

### **Payment mode**

Online websites offer multiple options for payment viz. net banking, amazon pay, cash On delivery debitcard, credit card, paytm wallet to name a few. Studies conducted by Thakur and Srivastava (2015) and Sharma and Rawat (2014) indicate that Indian consumers prefer Cash on Delivery option for payment while shopping online. In addition to this, consumers expect websites to maintain the privacy of personal data and communication and require a safe and secure payment environment (Tandon et al. 2015; Franzak et al., 2001). The ease of making payment for online transactions is an important factor to increase consumer satisfaction level (Grace and Chia-Chi, 2009).

### **Customer support**

Customer support refers to the willingness of customer care staff to help and respond to customer needs and inquiries. Customer support has emerged as a vital factor to proximate online websites which helps in achieving growth. Sirrka et al. (1996) indicate that apart from product perceptions and perceived consumer risk; customer service is one of the major factors affecting the online shopping experience. Jasur and Haliyana (2015) attributed customer support service as an important factor that determines consumer purchase intention along with other the factors of website quality, logistics, and efficient product distribution. Studies conducted by Kim and Kim (2010), Prasad and Ansari (2009), Wolfenbarger and Gilly (2003), Guo et al. (2012) revealed that customer support has a positive and significant impact on the satisfaction level of online shoppers.

### **Quality**

Quality of the product is considered to be the first and foremost consideration while e-commerce shopping. Although e-commerce websites can't facilitate customers to touch and feel the product quality but can check out the available reviews related to the said product, available description of the product, try and buy option given by many websites is helpful for consumers to be convinced about the quality of the product.

Quality of the product offered along with other factors like discounts, gifts associated with the purchase plays a vital role in framing the purchase intention in consumers for shopping online, Hasslinger (2007). The study conducted by Snoj et al. (2004) revealed that higher the perceived product quality higher will be the perceived value and consequently higher customer satisfaction. Christian and France (2005) and Guo et al. (2012) emphasize that better product quality will have a significantly positive effect on consumer satisfaction level.

### **Assortment**

An increasing number of online shoppers expect e-retailers to offer a wide variety of products, a large assortment of products is considered to be good that leads to higher chances of purchase (Jarvenpaa and Todd, 1996). Websites offering a vast variety of products draw more attention of customers (Christian and France, 2005; Alam and Yasin, 2010). Studies conducted by Szymanski and Hise (2000); Anthanassopoulos et al (2001) and Ahn et al. (2004) have found that product variation is an important factor that influences e-satisfaction.

Parsons (2002) defined Product selection as a relationship between availability of product assortments and their experience that lead to hedonic motives in online shopping. Dash (2012) identified that assortment along with other determinants like privacy, reliability, and trust have a significant association with online shopping.

### **Delivery performance**

The post-purchase evaluation in online shopping is highly dependent on the speed of delivery and effectiveness of the delivery or logistics partner. Numerous studies revealed that delivery service and performance is a major identified factor that lead to satisfaction among online shoppers.

Alam et al. (2010) investigated delivery performance as one of the key dimension in online shopping that leads to high level of customer satisfaction among online shoppers. Ahn et al. (2004); Shih (2004); Grewal et al. (2004) and Lee and Joshi (2007) also revealed that delivery performance influences satisfaction among customers in online shopping. Dawn and Kar

(2011) laid emphasis on quick and consistent delivery partners, reverse logistics as a factor influencing customer satisfaction in online shopping.

### **Hypotheses**

H<sub>1</sub>: Website layout significantly and positively impacts satisfaction in online shopping.

H<sub>2</sub>: Security significantly and positively impacts satisfaction in online shopping.

H<sub>3</sub>: Information quality significantly and positively impacts satisfaction in online shopping.

H<sub>4</sub>: Payment Mode significantly and positively impacts satisfaction in online shopping.

H<sub>5</sub>: Customer support significantly and positively impacts satisfaction in online shopping.

H<sub>6</sub>: Quality significantly and positively impacts satisfaction in online shopping.

H<sub>7</sub>: Assortments significantly and positively impacts satisfaction in online shopping.

H<sub>8</sub>: Delivery performance significantly and positively impacts satisfaction in online shopping.

### **Methodology**

A combination of exploratory and descriptive design is used for the formulation of a hypothesis to conduct the research. The review of the literature resulted in a self-administered questionnaire to assess the impact of various factors on level of customer satisfaction in online shopping. The factors and their respective items were adopted and adapted from various previous studies to be acceptable in the electronic commerce industry of India. The variable of website layout was adapted from Ha and Stoel (2009) and Wolfinbarger and Gilly (2003); security and its items from researches done by Christian and France (2005), Limayen et al. (2000) and Guo et al. (2012); information quality from Christy and Matthew (2005) and Kim et al. (2001); payment mode from Grace and Chia-Chi (2009) and Thakur and Srivastava (2015); customer support from Jasur and Haliyana (2015), Kim and Kim (2010) and Wolfinbarger and Gilly (2003); quality from Snoj et al. (2004); assortment and variety of products from Alam and Yasin (2010); delivery performance from Dawn and Kar (2011) and Lee and Joshi (2007).

The study instrument consist of two parts. The first part includes questions related to demographic details pertaining to respondents. The other part consists of questions aiming at analyzing the impact of various factors like website layout, security, etc. on satisfaction among customers in online shopping. For measuring the variables, Likert scale (5 point ) was used with values 1 to 5 where 1 denotes strongly agree and 5 denotes strongly disagree.

**Data collection:** Study population comprises of individuals who indulge in online shopping. Convenient sampling technique of selecting a sample was used for the present study. The

questionnaire was sent to more than 500 respondents, out of which 270 complete and usable questionnaires were retained for statistical analysis; with a response rate of 54%.

SPSS 20 was used to analyze the data received from questionnaires. Various statistical tools and techniques like descriptive statistics, data normality analysis, analysis of reliability and validity, correlation coefficient and regression were used. Exploratory factor analysis (EFA) was performed to extract the factors for analyzing the impact on consumer satisfaction via online shopping.

## Results

**Demographic profile of respondents:** The sample of study comprises of 270 online shoppers consisting of 108 (40%) male and 162 (60%) female respondents. Majority of online shoppers were from the age group of 18 – 30 (62.22%) years of age. 60% of respondents were graduates and 30% of respondents were postgraduates, the remaining 10% of respondents were undergraduates.

**Normality of data and multicollinearity**(Table 1): With reference to a central limit theorem the data of 270 respondents will be normally distributed. Multi-collinearity for each independent variable in the data was assessed by tolerance test, variance Inflation factor (VIF) and Durbin-Watson test. The range of tolerance values for the independent variables was estimated to be from 0.242 to 0.498, which are all greater than 0.10. The VIF values for the independent variables range from 2.009 to 4.125, which are all less than 5. Value of Durbin-Watson test for the sample is 1.985, which is within the acceptable range from 1.5 to 2.5.

**Table 1: Normality of data and multi- Collinearity**

	Tolerance	VIF
Determinants		
Website Layout	0.261	3.829
SECURITY	0.347	2.883
Information Quality	0.242	4.125
Payment Mode	0.431	2.322
Customer support	0.256	3.906
Quality	0.498	2.009
Assortment	0.37	2.706
Delivery Performance	0.476	2.1

Source: Researcher's findings

**Reliability and validity:** Table 2 shows the values of Cronbach alpha used to assess reliability statistics of the study estimated as 0.952 and the values of Cronbach alpha for independent variables ranged from 0.601 to 0.842. As all the values of Cronbach alpha in the study are greater than 0.60, the constructs of the study are considered to be reliable. Although the value of cronbach alpha for variable of “Payment Mode” is below the acceptable value of 0.7. The factor is still considered for the further analysis because of literature support. Payment Mode is considered as a major variable determining customer satisfaction in the previous researches. Availability of number of options for making payments effect the level of satisfaction among e-consumers. The estimated values of KMO (0.819) and Bartlett’s test of sphericity approximated Chi-Square (3107.5) are significant at p-value <0.05(0.000), the results show the adequacy of the sample in the study.

**Table 2: Reliability and validity**

<b>Reliability Statistics</b>	<b>Cronbach'sAlpha</b>	<b>ITEMS</b>
Overall	<b>0.952</b>	<b>38</b>
Website Layout	<b>0.842</b>	<b>9</b>
SECURITY	<b>0.693</b>	<b>4</b>
Information Quality	<b>0.752</b>	<b>6</b>
Payment Mode	<b>0.341</b>	<b>2</b>
Customer support	<b>0.707</b>	<b>3</b>
Quality	<b>0.601</b>	<b>2</b>
Assortment	<b>0.65</b>	<b>4</b>
Delivery Performance	<b>0.756</b>	<b>4</b>
Customer Satisfaction	<b>0.771</b>	<b>4</b>

Source: Researcher’s findings

**Exploratory Factor Analysis (EFA, Table 3):** The extraction method of principal component analysis is used with a rotation method of varimax with Kaiser Normalization. 38 items with factor loading greater than 0.5 were considered out of a total of 45 items and a total of 9 factors were extracted using EFA. Table 3 shows the factor loadings of 38 items and their corresponding factor names.

**Table 3: Exploratory Factor Analysis (EFA)**

Factors	Rotated Component Matrix	Factor Loading
Website Layout	Website Layout is good	<b>0.703</b>
	The home page provides all the necessary information	<b>0.740</b>
	The home page navigates me towards the required information	<b>0.545</b>
	The interface of the website is easy to use	<b>0.606</b>
	The Website creates a good visual impact with the usage of colors	<b>0.583</b>
	The website visual design is attractive.	<b>0.732</b>
	Using the website makes me feel happy	<b>0.681</b>
	I feel that the website is simple and easy to use	<b>0.576</b>
	Website is user-friendly	<b>0.652</b>
Security	My credit card information is safe while using this website.	<b>0.669</b>
	The website has sufficient security features	<b>0.541</b>
	Website is trustworthy	<b>0.821</b>
	I consider my transactions to be safe with this website	<b>0.714</b>
Information Quality	Potential Customer get accurate information from this website	<b>0.797</b>
	The website provides reliable information	<b>0.582</b>
	The website provides informative details in an effective manner	<b>0.586</b>
	The website provides complete information for buying decision	<b>0.592</b>
	The website provides detailed information about the products	<b>0.720</b>
	The website provides relevant information to potential customers	<b>0.754</b>

Payment Mode	The website provides multiple options for payment like amazon pay, net banking, cash on delivery (COD), debit card, credit card, airtel payments, etc.	<b>0.646</b>
	I trust the payment options provided by the website	<b>0.568</b>
Customer Support	Customer support staff are helpful	<b>0.583</b>
	Customer get a prompt response from executives on their inquiries	<b>0.563</b>
	Customer needs are properly catered by the company	<b>0.609</b>
Quality	Quality expectations of the products are thoroughly met by the website	<b>0.546</b>
	The website provides satisfactory product quality	<b>0.551</b>
Assortment	The website provides a complete range of products	<b>0.516</b>
	The products offered by the similar website are available at this website too	<b>0.816</b>
	Most of the needed products are available at this website	<b>0.782</b>
	The website provides a good assortment of products	<b>0.766</b>
Delivery Performance	The product is delivered on time by the website	<b>0.588</b>
	The website provides correct ordered products	<b>0.737</b>
	The products are properly packed by the delivery partners	<b>0.727</b>
	Delivery modes provided by the website are satisfactory	<b>0.617</b>
Customer Satisfaction	I will prefer to order from the same website in the future too	<b>0.634</b>
	It was a wise decision to buy product from this website	<b>0.692</b>
	Purchasing from this website was an enjoyable experience	<b>0.608</b>
	Purchasing from this website was satisfactory.	<b>0.548</b>

Source: Researcher's findings

**Descriptive statistics (Table 4):** Table represents the descriptive statistics of the mean and standard deviation of the 9 extracted factors after EFA.

**Table 4: Descriptive Statistics**

Determinants	Mean	Std. Deviation
Customer Satisfaction	3.733	0.724
Website Layout	3.809	0.600
Security	3.763	0.659
Information Quality	3.753	0.603
Payment Mode	3.720	0.773
Customer support	3.667	0.745
Quality	3.775	0.683
Assortment	3.715	0.620
Delivery Performance	3.830	0.665

Source: Researcher's findings

**Analysis of Coefficient of Correlation (Table 5):** It can be seen that all variables show significantly positive correlation (5 % level of significance). The highest value of coefficient of correlation ( $r$ ) is 0.745 estimated between the variable of information quality and customer satisfaction. The lowest value of coefficient of correlation ( $r$ ) is 0.610 between the website layout and customer satisfaction. The association among all the constructs is found to be positive in the results.

**Table 5: Analysis of Coefficient of Correlation**

	Customer Satisfaction	Website Layout	Security	Information Quality	Payment Mode	Customer support	Quality	Assortment	Delivery Performance
Customer Satisfaction	1								
Website Layout	0.61								
Security	0.705	0.612							
Information Quality	0.745	0.732	0.78						
Payment Mode	0.668	0.707	0.535	0.681					

Customer support	0.681	0.79	0.631	0.685	0.643				
Quality	0.623	0.628	0.573	0.612	0.496	0.583			
Assortment	0.668	0.68	0.528	0.558	0.501	0.655	0.593		
Delivery Performance	0.621	0.557	0.634	0.671	0.504	0.502	0.543	0.524	1
ALL values are statistically significant at 5% level of significance (0.000)									

Source: Researcher's findings

**Hypotheses testing (Regression results, Table 6):** The results of multiple regression analysis evaluates the extent and strength of association between the independent and dependent variable. The standardized coefficients explain the intensity of association. The result shows that Information quality with a beta value of 0.329 is the most relevant independent factor that influences customer satisfaction in e-commerce followed by Assortment (0.243). The results obtained from the study revealed that H2 ( $\beta=0.191$ ,  $p=0.002$ ), H3 ( $\beta=0.329$ ,  $p=0.007$ ), H4 ( $\beta=0.192$ ,  $p=0.034$ ), H5 ( $\beta=0.187$ ,  $p=0.003$ ), H6 ( $\beta=0.128$ ,  $p=0.046$ ) and H7 ( $\beta=0.243$ ,  $p=0.013$ ) are found to be significant(5% level of significance). The variance explained by the model is shown by the value of adjusted r square (0.663), this shows that the factors used in the study explain 66.3% of the dependent variable customer satisfaction. The study supports that security; information quality; payment mode; customer support; quality and assortment significantly and positively impacts the satisfaction among customer in online shopping.

**Table 6: Hypothesis testing (Regression results)**

Determinants	Coefficients Unstandardized		Coefficients Standardized	t- value	Sig.
	B	Std. Error	Beta		
(Constant)	<b>0.451</b>	<b>0.319</b>		<b>1.412</b>	<b>0.161</b>
Website Layout	<b>0.127</b>	<b>0.138</b>	<b>0.126</b>	<b>0.293</b>	<b>0.052</b>
Security	<b>0.089</b>	<b>0.109</b>	<b>0.191</b>	<b>2.423</b>	<b>0.002*</b>
Information Quality	<b>0.395</b>	<b>0.142</b>	<b>0.329</b>	<b>2.778</b>	<b>0.007*</b>
Payment Mode	<b>0.179</b>	<b>0.083</b>	<b>0.192</b>	<b>2.153</b>	<b>0.034*</b>

Customer support	0.087	0.112	0.187	3.25	0.003*
Quality	0.115	0.088	0.128	2.009	0.046*
Assortment	0.284	0.112	0.243	2.531	0.013*
Delivery Performance	0.125	0.092	0.115	1.361	0.177
*R-square=0.690, Adjusted R-square= .663, p<0.05					

Source: Researcher's findings

### Conclusion

The study is highly relevant for developing economies where consumers are shifting from the traditional medium of purchasing to newly adopt internet-based retail purchasing. The results from the study can be used to identify various strategies to be used by Indian online retailers and entrepreneurs who are aiming at developing their own websites. The results from the study provide significant insights into the psychology of the Indian online shoppers and provide evidence regarding their inclination towards the quality of information offered online, product variety (assortment) and security concerns. Online retailers should develop the secure online interface to enhance the confidence of online shoppers and provide them with quality information regarding the products and services along with the demonstration of the same to increase the familiarity and confidence towards the purchase. Further, an effective customer query handling mechanism and support staff like live chat, 24\*7 customer supports, etc. will definitely improve the online shopping experience which will lead to higher satisfaction among online shoppers.

### Limitations and future research

The study used a small sample to study the aspect. A larger sample would have given better insight into the subject matter. The number of variables used in the study is limited, future researches may include other variables to the framework and study the relationship with a larger sample to develop a more consistent model for the study. The impact of changing demographics and socio-cultural variables can also be considered in the study. Furthermore, future researches may aim at generalizing the instrument developed in the present study and examine the reliability and validity of the same in different geographical and environmental settings.

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