CONSUMERS' VIEWS ABOUT ONLINE SHOPPING WEBSITES

Dr. SEEMA G HARIRAMANI[*]

Abstract

WWW has taken people into a different world. The world has become a small village where everyone is visible to one another. The companies who do business on world wide web; have to face a lot of challenges. There is a tough competition for space. In this race of attracting consumers to ones's website, companies don't leave any chance from website design to transaction security. E-commerce has changed the whole retail industry. It has been observed that Indians do shopping not only on rational basis but they shop for fun and entertainment also. Looking to the hue and cry of getting virtual space and getting customer attention the study has been undertaken to understand the consumers' views about the different characteristics of websites. With the convenience sample of 765 internet shoppers of Ahmedabad city, the study revealed that Males and Females prefer to shop from flipkart, amazon and snapdeal in order of preference. Quality of Product Information is the most important factor that attracts people towards shopping website. Further, Multiple Regression Analysis revealed that "Website Privacy & Security Concern" is a major contributing factor to the overall satisfaction level which implies that the website's privacy and security related variables are the major factors that affect the online shopper's satisfaction or dissatisfaction.

Key Words: Internet Users, Online Shopping, Website Characteristics

[*] **ASSISTANT PROFESSOR, SHRI CHIMANBHAI PATEL INSTITUTE OF BUSINESS ADMINISTRATION, AFFILIATED TO GUJARAT UNIVERSITY, AHMEDABAD**

Introduction

WWW has taken people into a different world. The world has become a small village where everyone is visible to one another. The companies who do business on world wide web; have to face a lot of challenges. There is a tough competition for space. In this race of attracting consumers to ones's website, companies don't leave any chance from website design to transaction security. E-commerce has changed the whole retail industry. It has been observed that Indians do shopping not only on rational basis but they shop for fun and entertainment also. A study conducted by BCG suggests that during the year 2013; out of 1220 million Indians, 169 million Indians were active internet users. Again in 2015, the report said that out of 30% rural population, only 15% use internet and out of 70% urban population, India has only been able to capture 10% population on internet. The study indicates that by the year 2018 this figure of internet users will shoot up and reach up to 583 million. The e-commerce penetration in India is still considerably low and there is considerable room for. E-commerce companies have been waging an all-out war against each other, competing on prices, offering discounts on sales and with tailor-made offerings. Looking to the hue and cry of getting virtual space and getting customer attention and retention, the study has been undertaken to understand the consumers' views about the different characteristics of websites.

Literature Review

Reviewing literature gives us insights into the depth of the subject to be studied. Many research articles and research papers were reviewed to find out the gap which can be filled through this study.

Lee and Turban (2001) studied on trust in internet shopping and it was found that lack of trust is one of the commonly cited reasons as to why the consumers do not prefer online shopping and it plays a significant role in facilitating online transactions. So website plays an important role to gain customers trust online. **Edwina Luck, Australia (2003)** with the purpose to explore how the Internet provides consumers with information, how they go about finding this information, and what information is important to them conducted four Focus group interviews. The findings of the qualitative research revealed that service encounters with websites often provided focus group participants with pleasurable experiences so the focus should be on the interaction as a

major communication form between consumer and company, enabling and enhancing loyalty after, the initial exploratory information search phase. Navigation, product representations and information within websites were important for participants and security and distrust were the major factors why they did not purchase. **Huizingh & Hoekstra, (2003)** in their study had explored many factors that determine why customers return to a store or web-site. The study found that longer lengths of time spent online by consumers increases the likelihood of consumers revisiting a website and purchasing online again. As such, designing a website in such a way as to retain customer attention and satisfaction, increases the likelihood of creating repeat customers. **Ann Schlosser (2005)** with the purpose of studying how individuals while shopping online use the content of consumers' product reviews to make inferences and from this, the degree to which they are persuaded by the review. The study revealed that there is some evidence suggesting that message content can influence source perceptions even beyond explicit information about the source's credentials. **Changchit, & et.al (2005)** with the objectives of identifying the factors perceived as important to online shoppers when making the decision to visit a website, to purchase from a website, to purchase more items, to purchase at a higher price, and to provide feedback to a website; found that the top reasons for shoppers to return to a website, make a purchase, purchase more items, and be willing to provide feedback are: Free Shipping, Discounts, a picture of the product displayed, Tax free and Easy return of the products. **Gurvinder S Shergill and Zhaobin Chen (2005)** with the objective to study what factors online buyers keep in mind while shopping online and what are the perceptions of different buyers towards different websites. On the basis of seventeen variables, findings of the study through factor analysis, distributed buyers into four categories – trial, occasional, frequent and regular online buyers and revealed that website design, website reliability/fulfilment, website customer service and website security/privacy are the four dominant factors which influence consumer perceptions of online purchasing. **Emmanouela E. Manganari, & et.al. (2009)** suggested a conceptual framework for studying the effects of online store atmosphere on consumer behaviour with compilation of 43 empirical studies published between 1999 and 2008 measuring the influence of online atmosphere and design factors on various aspects of consumer online behaviour. It can be inferred from the accumulated evidences that the effective manipulation of the layout, atmospherics, use of colour, vividness, interactivity, animation, graphics and theatrics is a strategic marketing tool that can affect consumers' internal states and their overall responses.

Pooja Mordani (2008) conducted an experiment in which the respondents were asked to go through the online shopping process and relate their experiences. The study found that the positive experience with a website plays a vital role in forming consumer trust while shopping online and if consumers trust the website then they will perceive ease of use, perceive enjoyment and perceive the website to be less risky which would finally culminate into an intention to transact with the website. **Mary Wolfinbarger and Mary Gilly (2009)** conducted a study with the objectives of identifying and measuring the consumer experiences and website attributes that are associated with quality and satisfaction; found that consumers shop online for goal-oriented, instrumental reasons, and for experiential reasons. Further the study revealed that accessibility/ convenience, selection, information availability, control of sociality, low commitment to the experience and more generally, a sense of freedom and control mark goal-directed buying while offline shopping is more likely to be associated with experiential benefits, the experiential shoppers enjoy the fun of surfing various sites and finding the best deals. **Catherine Demangeot & Amanda J. Broderick (2010)** developed measures of six attributes & found to have strong psychometric properties. The study revealed that the consumers perceive online shopping environments in terms of their sense-making and exploratory attributes. In turn, sense-making attributes are perceived as page clarity and site architecture, and exploratory attributes are perceived in terms of visual impact, experiential intensity, marketer informativeness, and non-marketer informativeness. The results of the study can be useful to marketers while designing the Website. **Shahir Bhatt and Amola Bhatt (2012)** with the objective to determine the factors driving online shopping; and to analyze the relationship between the factors brought out from the study and the different types of buyers suggested to the crowded online marketers how to have an edge in terms of customer satisfaction to gain a larger market share. It was concluded that regular buyers are most influenced by ease/attractiveness of website and service quality of website, while occasional buyers value website security more than other categories of consumers. **Carlota Lorenzo-Romero, & et. al. (2013)** examined the relationship between online aesthetics, perceived quality of websites, and the impact of this perception on the actual intention to place an order on the website. An experimental research indicated that quality perceptions and buying intentions are not affected by the first impression of a website. Longer exposure to a website is an important determinant of buying behaviour, while all three types of aesthetics are important determinants of the customer's quality perception about the site and the

customer's intention to buy a product. Very few studies have been conducted in India on the subject and above all, hardly any study is conducted in Ahmedabad to identify the views of consumers regarding online shopping website characteristics.

Research Methodology

Research Objectives

To understand the consumers' views regarding websites characteristics, following objectives were established:

➢ To know the consumers' preferences of websites

➢ To identify the factors reflecting consumer's views towards website characteristics

➢ To establish the relationship between the factors reflecting consumer's views towards website characteristics and overall satisfaction levels of current online shoppers

Research Design, Sample, Data Collection and Research Instrument

To elicit the views of online shoppers regarding online shopping websites characteristics, a structured questionnaire having 35 Likert Scale statements along with basic and demographic information was circulated among the people of 15 years and above age on convenience base for primary data collection. The responses were coded and recorded in SPSS software for data analysis. Cronbach's Alpha was calculated to test the reliability of the instrument.

Statistical Tools

• Descriptive and Inferential Measures

• Factor Analysis

• Multiple Regression Analysis

Data Analysis

First of all the questionnaires were coded and data was checked for inconsistencies. After cleaning the data tables were prepared and descriptive studies were conducted. Frequencies and percentages were derived. To check the reliability of the instrument, Cronbach's Alpha was computed for the scale items. Cronbach's Alpha was 0.931. A value of more than 0.50 suggests the items have acceptable reliability. Factor Analysis was applied to find out the factors

reflecting the consumer's views regarding websites. In order to identify the most contributing factor affecting overall satisfaction of online shoppers, multiple regression analysis was carried out between the overall experience (dependent variable as measured on the five point scale) and extracted factor scores as independent variables.

The demographic profile of the respondents is as follows:

Table -1: Demographic Details:

Sr. No.	Demographic Variable	Frequency	Percentage
1	Age		
	15 years to 25 years	442	58
	26 years to 35 years	214	28
	36 years to 45 years	72	9
	46 years to 55 years	27	4
	Above 55 years	10	1
2	Gender		
	Male	480	63
	Female	285	37
3	Education		
	SSC	12	2
	HSC	45	6
	Graduation	294	38
	Post-Graduate	293	38
	Professional Degree	121	16
4	Occupation		
	Student	327	43
	Service	229	30
	Business	110	14
	Profession	77	10
	House wife	22	3
5	Monthly Income		
	Less than Rs. 25,000	408	53
	Rs. 25,001 to Rs. 50,000	168	22

	Rs. 50,001 to Rs. 75,000	69	9
	Rs. 75,001 to Rs. 1,00,000	46	6
	Above Rs. 1,00,000	74	10
6	No. of credit cards per person		
	None	7	1
	1	463	61
	2	176	23
	3	85	11
	4	17	2
	5	9	1
	More than 5	8	1
7	Family size		
	2 Members	37	5
	3 Members	142	19
	4 Members	296	39
	5 Members	158	21
	6 Members	89	11
	More than 6	43	5

Analysis and Discussions

Table-2 below indicates the descriptive analysis of the scores obtained of 765 respondents on 35 variables under study:

Table-2: Descriptive Statistics

Sr. No.	Variables	Mean	Std. Deviation	Co-efficient of Variation
1	Company profile and brand identity	**1.5216**	0.68156	44.79232
2	Security certificates	1.6471	0.76807	46.63166
3	Customer service	1.5582	0.81756	**52.46823**
4	Detailed and true product information	1.5542	0.75975	48.88367
5	Large selection of products	1.7516	0.85829	49.00034

6	Terms and conditions of websites	1.8078	0.89848	49.70019
7	Cost of delivery	1.6405	0.83615	50.96922
8	Speed of delivery	1.6301	0.78958	48.43752
9	Easy navigation and search	1.7020	0.81225	47.72327
10	Simple purchase procedures	1.6366	0.81138	49.57717
11	It is quick and easy to complete transactions on the online shopping websites	1.7451	0.77872	44.62323
12	Online shopping websites offer cheaper rates	2.0954	0.90087	42.99275
13	Online shopping websites offer a variety of products to choose from	1.8418	0.82012	44.52818
14	Online shopping websites provide in-depth information	2.1163	0.90421	42.72598
15	Online shopping websites' interface is easy to navigate	2.1190	0.86993	41.0538
16	Websites offer more payment options (Cash on delivery, Hire Purchase, Easy Instalments etc.)	1.7621	0.85668	48.61699
17	Online shopping websites offer different language options to help different customers of different nationalities	2.1843	1.01881	46.6424
18	Website design/layout helps me in searching and selecting the right kind of product while shopping online	1.9451	0.87855	45.16734
19	The online shopping websites represent the product accurately	2.1333	0.90259	42.30957
20	Online shopping websites deliver exactly what is ordered	2.2000	0.94370	42.89545
21	Online shopping websites deliver the product by time they promise	2.0850	0.90770	43.53477

22	Online shopping websites deliver undamaged products	**2.3503**	0.99351	42.27162
23	Online shopping websites offer toll free numbers and email contacts	1.8353	0.83857	45.69117
24	Online shopping websites are willing and ready to respond to customer needs	2.0092	0.82574	41.09795
25	Online shopping websites provide quick answers to queries raised	2.2484	0.93143	41.42635
26	When you have problem online shopping websites shows interest to genuinely solve your problem	2.2732	0.93219	41.00783
27	Online shopping websites offer many payment options	1.8222	0.77748	42.66711
28	Online shopping websites offer warranty/guarantee services	2.0967	0.92014	43.88515
29	Online shopping websites offer free home delivery of products	2.0627	0.96333	46.70238
30	Online shopping websites offer easy and hassle free product return processes	2.2092	0.99642	45.1032
31	Online shopping websites offer easy reparability service procedures	2.3412	1.01427	43.32266
32	Online shopping offers 24 x 7 hours convenience shopping	1.7948	0.86737	48.32683
33	I feel safe in my transactions while shopping online	2.0261	0.90914	44.87143
34	Online shopping websites have adequate security features	2.1451	0.85377	**39.80094**
35	I feel my privacy is protected while shopping online	2.1124	0.91263	43.20347

The highest means score corresponds to variable no. 22 which indicates that online shopping websites deliver undamaged products. The least mean score belongs to variable no. 1 which implies that very few people believe that Company profile and brand identity really makes them shop online. The Coefficient of Variation of variable 34 is the least one which indicates that the responses for variable no. 34 are most consistent. The Coefficient of Variation of variable 3 is the highest one which indicates that the responses for variable no. 3 are most inconsistent.

Factor analysis was applied to identify the factors that reflect the consumers' views about different characteristics of websites. In order to test the data appropriateness for factor analysis "KMO and Bartlett's Test" was carried out in the Table-3 as below:

Table-3: KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.931
Bartlett's Test of Sphericity	Approx. Chi-Square	11081.098
	Df	595
	Sig.	0.000

A high value of KMO between 0.5 and 1.0, (Field, 2009. p. 647) suggests that the data is adequate for factor analysis. In this case the value was 0.931which is closer to 1.0 and hence the data is fit for Factor analysis. In order to test the null hypothesis Bartlett's Test of Sphericity was applied which showed that the significant value was 0.000 which is less than the 0.05 this testified that the sample was appropriate for factor analysis. It may be noted here that the sample size of 765 is more than 22 times the number of variables thirty five (35). All this justify the use of Factor Analysis for this study.

In order to test the following hypothesis:

H0: There is no significant relationship between the variables in the population.
H1: There is a significant relationship between the variables in the population.

Bartlett's Test of Sphericity was applied which showed that the significant value was 0.000 which is less than the 0.05 and hence the null hypothesis (H0) was rejected, approx chi-square

value is 11081.098 which is also very large and hence it can be concluded that there is a significant relationship between the variables in the population or in other words the variables are highly correlated with each other.

Principal component method was applied because the primary concern of this analysis was to determine the minimum number of factors that will account for maximum variance in the data.

➢ **Factor Analysis**

Table-4: Total Variance Explained								
Compo nent	**Initial Eigen values**			**Extraction Sums of Squared Loadings**			**Rotation Sums of Squared Loadings**		
	Total	**% of Variance**	**Cumulati ve %**	**Total**	**% of Variance**	**Cumula tive %**	**Total**	**% of Variance**	**Cumulati ve %**
1	10.513	30.038	30.038	10.513	30.038	30.038	3.848	10.993	10.993
2	3.326	9.502	39.540	3.326	9.502	39.540	3.503	10.009	21.003
3	1.508	4.310	43.849	1.508	4.310	43.849	2.960	8.457	29.460
4	1.308	3.738	47.588	1.308	3.738	47.588	2.720	7.771	37.231
5	1.154	3.296	50.884	1.154	3.296	50.884	2.523	7.209	44.440
6	1.121	3.202	54.086	1.121	3.202	54.086	2.207	6.307	50.747
7	1.013	2.896	56.981	1.013	2.896	56.981	2.182	6.235	56.981
8	0.961	2.746	59.728						
9	0.884	2.525	62.253						
10	0.867	2.476	64.729						
11	0.771	2.204	66.932						
12	0.767	2.191	69.123						
13	0.746	2.130	71.254						
14	0.719	2.055	73.309						
15	0.688	1.965	75.274						
16	0.640	1.830	77.103						
17	0.610	1.742	78.846						

18	0.587	1.676	80.521						
19	0.561	1.602	82.123						
20	0.525	1.499	83.622						
21	0.508	1.452	85.074						
22	0.496	1.418	86.492						
23	0.463	1.322	87.814						
24	0.434	1.239	89.054						
25	0.430	1.229	90.283						
26	0.409	1.169	91.451						
27	0.399	1.141	92.592						
28	0.387	1.106	93.698						
29	0.365	1.044	94.742						
30	0.350	1.000	95.742						
31	0.341	0.974	96.716						
32	0.324	0.926	97.642						
33	0.290	0.830	98.472						
34	0.277	0.792	99.264						
35	0.258	0.736	100.000						

Table-4 above helps explaining the extraction of Seven major factors that describes the consumer's views about online shopping websites along with their extracted cumulative percentage variances. As the table shows, all the seven factors jointly explain 56.981% of the total variance in the responses towards the variables that describe the online shopping website's characteristics.

Extraction Method: Principal Component Analysis.

Varimax rotation was applied because the purpose was also to determine those factors which are uncorrelated with each other. The rotated component matrix is given in the Table- 5 below:

Sr. No.	Table -5: Rotated Component Matrix	Component						
		1	2	3	4	5	6	7
1	Company profile and brand identity	0.268	0.219	0.206	0.012	0.084	0.089	**0.579**
2	Security certificated	0.411	0.121	0.056	0.076	0.103	-0.036	**0.637**
3	Customer service	0.375	0.131	0.109	0.131	0.034	0.075	**0.593**
4	Detailed and true product information	**0.530**	0.112	0.013	0.145	0.036	0.118	0.521
5	Large selection of products	**0.537**	0.208	0.049	0.074	0.017	0.211	0.265
6	Terms and conditions of websites	**0.574**	0.024	0.144	0.064	0.171	0.049	0.318
7	Cost of delivery	**0.712**	0.101	0.039	0.013	-0.025	0.075	0.161
8	Speed of delivery	**0.762**	0.077	0.091	0.039	0.084	0.037	0.113
9	Easy navigation and search	**0.749**	0.212	0.053	0.142	-0.004	0.057	0.026
10	Simple purchase procedures	**0.703**	0.196	0.016	0.182	0.058	-0.029	0.105
11	It is quick and easy to complete transactions on the online shopping websites	0.149	**0.542**	0.174	0.047	0.254	0.145	0.110
12	Online shopping websites offer cheaper rates	0.058	**0.613**	0.181	-0.024	0.228	0.193	0.126
13	Online shopping websites offer a variety of products to choose from	0.150	**0.645**	0.069	0.217	0.078	0.168	0.200
14	Online shopping websites provide in-depth information	0.140	**0.714**	0.186	0.108	0.156	0.029	-0.069
15	Online shopping websites' interface is easy to navigate	0.155	**0.707**	0.151	0.171	0.044	0.094	0.067

16	Websites offer more payment options (Cash on delivery, Hire Purchase, Easy Instalments etc.)	0.151	**0.506**	0.028	0.414	0.014	-0.011	0.351
17	Online shopping websites should offer different language options to help different customers of different nationalities	0.288	**0.381**	0.076	0.171	0.102	0.131	0.030
18	Website design/layout helps me in searching and selecting the right kind of product while shopping	0.207	**0.489**	0.076	0.276	0.078	0.187	0.225
19	The online shopping websites represent the product accurately	0.045	0.234	0.316	0.065	0.257	**0.524**	-0.027
20	Online shopping websites deliver exactly what is ordered	0.056	0.161	0.129	0.209	0.281	**0.658**	0.108
21	Online shopping websites deliver the product by time they promise	0.162	0.199	0.174	0.159	0.163	**0.627**	0.076
22	Online shopping websites deliver undamaged products	0.057	0.090	0.137	0.112	-0.016	**0.695**	0.029
23	Online shopping websites offer toll free numbers and email contacts	0.078	0.209	**0.642**	0.125	-0.040	0.146	0.140
24	Online shopping websites are willing and ready to respond to customer needs	0.076	0.160	**0.765**	0.153	0.122	0.177	0.146
25	Online shopping websites provide quick answers to queries raised	0.080	0.109	**0.761**	0.127	0.224	0.118	0.068

26	When you have problem online shopping websites shows interest to genuinely solve your problem	0.027	0.156	**0.612**	0.268	0.213	0.127	0.099
27	Online shopping websites offer many payment options	0.103	0.192	0.166	**0.662**	0.061	0.154	0.337
28	Online shopping websites offer warranty/guarantee services	0.069	0.186	0.287	**0.610**	0.135	0.226	0.042
29	Online shopping websites offer free home delivery of products	0.161	0.209	0.142	**0.563**	0.253	0.213	-0.088
30	Online shopping websites offer easy and hassle free product return processes	0.158	0.137	0.412	**0.535**	0.160	0.252	-0.147
31	Shopping websites offer easy reparability service procedures	0.173	0.158	**0.454**	0.385	0.239	0.214	-0.258
32	Online shopping offers 24 x 7 hours convenience shopping	0.144	0.126	0.153	**0.591**	0.222	0.004	0.191
33	I feel safe in my transactions while shopping online	0.071	0.188	0.173	0.133	**0.780**	0.185	0.015
34	Online shopping websites have adequate security features	0.074	0.232	0.150	0.222	**0.748**	0.179	0.108
35	I feel my privacy is protected while shopping online	0.055	0.188	0.176	0.230	**0.792**	0.099	0.097

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. Rotation converged in 8 iterations.

The Factor analysis resulted in a total of seven (7) factors that describes the consumer's views about online shopping websites. The Factors were named according to the variables that correlated within them.

Table-6: Factor Matrix

Factor Number	Factor Name	Items	Item loading	Total factor loading	Eigen Value	% of Variance
1	Quality of product information			4.567	3.848	10.993
		Detailed and true product information	0.530			
		Large selection of products	0.537			
		Terms and conditions of websites	0.574			
		Cost of delivery	0.712			
		Speed of delivery	0.762			
		Easy navigation and search	0.749			
		Simple purchase procedures	0.703			
2	Ease of accessibility			4.597	3.503	10.009
		Quick and easy to complete transactions	0.542			
		Offer cheaper rates	0.613			
		Offer a variety of products to choose from	0.645			
		Provide in-depth	0.714			

		information				
		Interface is easy to navigate	0.707			
		Offer more payment options (Cash on delivery, Hire Purchase, Easy Instalments etc.)	0.506			
		Offer different language options to help different customers of different nationalities	0.381			
		Design/layout helps me in searching and selecting the right kind of product while shopping online	0.489			
3	**Customer care**			3.234	2.960	8.457
		Offer toll free numbers and email contacts	0.642			
		Are willing and ready to respond to customer needs	0.765			
		Provide quick answers to queries raised	0.761			
		Show interest to genuinely solve customer problem	0.612			
		Offer easy reparability service procedures	0.454			
4	**Services offered**			2.720	2.720	7.771
		Offer many payment options	0.662			

		Offer warranty/guarantee services	0.610			
		Offer free home delivery of products	0.563			
		Offer easy and hassle free product return processes	0.535			
		Offers 24 x 7 hours convenience shopping	0.591			
5	**Website privacy & security concerns**			2.32	2.523	7.209
		Feel safe in my transactions	0.780			
		Have adequate security features	0.748			
		Privacy is protected	0.792			
6	**Product reliability**			2.504	2.207	6.307
		Represent the product accurately	0.524			
		Deliver exactly what is ordered	0.658			
		Deliver the product by time they promise	0.627			
		Deliver undamaged products	0.695			
7	**Brand/ company image**			1.809	2.182	6.235
		Company profile and brand	0.579			

		identity				
		Security certificated	0.637			
		Company's customer service	0.593			
		Total	**21.27**			

Factors affecting Customers Views regarding website's characteristics

The table above shows the seven factors that affect the customers' views about online shopping websites characteristics along with the percentage of variance covered by each factor that shows their relative importance in terms of perception about online shopping websites characteristics. It can be clearly seen that customer's perceptions about websites are highly affected by "Quality of Product Information" on the websites. The second most important factor turns out to be the Ease of accessibility, followed by Customer care, Services offered, and Website privacy & Security Concerns with around equal importance, followed by Product reliability and lastly Brand/ Company Image.

➢ **Establishing the relationship between the consumers' views regarding websites characteristics and overall satisfaction levels of online shoppers**

Further, Multiple Regression Analysis has been carried out to examine the relationship between the various websites characteristics and the overall satisfaction from the online shopping.

Table-7: Multiple Regression Analysis

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.175	0.028		79.062	0.000
Quality of product information	-0.047	0.028	-0.062	-1.721	0.086

Ease of accessibility	0.009	0.028	0.012	0.338	0.736
Customer care	0.049	0.028	0.064	1.795	0.073
Services offered	0.068	0.028	0.089	2.487	0.013
Website privacy & security concerns	**0.079**	0.028	0.103	2.886	0.004
Product reliability	0.000	0.028	0.000	0.014	0.989
Brand/ Company image	-0.014	0.028	-0.018	-0.512	0.609
Note: R^2 = 0.027; Adj R^2 = 0. 018; Sig. F = 0.004; F value = 3.010; Dependent variable: Overall Satisfaction					

Predictors: Quality of product information, Ease of accessibility, Customer care, Services offered, Website Privacy & Security Concerns, Product Reliability, Brand/ Company Image

Dependent Variable: Overall Satisfaction

The above table shows that the estimated regression model can be presented as:

Overall Satisfaction = 2.175 - 0.047 * Quality of product information + 0.009 * Ease of accessibility + 0.049 * Customer care + 0.068 * Services offered + 0.079 * Website Privacy & Security Concerns + 0.000 * Product Reliability -0.014 * Brand/ Company Image.

Thus "Website Privacy & Security Concerns" is a major contributing factor to the overall satisfaction level which implies that the websites privacy and security related variables are the major factors that affect the online shopper's satisfaction or dissatisfaction.

R squared is the proportion of variation in the dependent variable explained by the regression model. The values of R squared range from 0 to 1. Small values indicate that the model does not fit the data well. The sample R squared tends to optimistically estimate how well the model fits the population. For the above data, R squared value is 0.027 which is very low indicating very weak relationship between the extracted factor scores and overall satisfaction of the online shoppers, which implies that several other factors which affect the online shoppers overall satisfaction are not revealed through this study. This may deal with some other factors such as price, product variety, promotion, delivery; may be more contributing factors to their overall satisfaction rather than the above mentioned factors.

➢ **Knowing the consumers' preferences of websites**

• Majority of the internet users are of young age who are in the beginner's income category.

• Male members of the society are shop online for more than 4 to 5 years but females have been shopping online for last two years.

• Quality of product information, Ease of accessibility, Customer care, Service offers, Website privacy & Security Concerns, Product reliability, Brand/ Company Image were the main factors that affect the consumer's perception about website characteristics.

• Flipkart, amazon, snapdeal remained top preference for shopping online and few others like bookmyshow, myntra, jabong, shopclues, yepme, homeshop18 and ebay are other popular websites from where they had shopped.

• Flipkart outnumbered all the other websites on various attributes except reasonable prices, best packaging and true offers.

• The areas indicating the scope of improvement for amazon are attributes of purchase procedure, reasonable prices, delivery services, best packaging, true offers and appealing website.

• Best payment options, simple purchase procedure, best packaging, best return policy, and good delivery system are the strengths of snapdeal.

• Shopclues is mainly popular for offering reasonable prices of the products as per the study.

Managerial Implications

The study is useful for the marketers of online products. They can understand the customer's perceptions regarding their websites, the factors affecting their purchase decision and from what they get value and accordingly revamp their strategies to attract more and more customers online. Flipkart, amazon and snapdeal compete with myntra and jabong so these marketers should be ready to face the competition.

Further Research

The study may be replicated to more exhausting sample in future and a cross study can also be made to understand how to enhance perceived benefit and trust in an online user. The likelihood

of shopping online and the profile of consumers may vary if a survey is expanded to other geographic regions of India. Future research with regard to frequency of shopping, reasons to buy online can be undertaken. Future researchers can undertake a comparative study between consumers from different regions, states or countries.

Conclusion

With the Government's initiative of Digital India and the Companies like Reliance Industries Limited (Reliance Jio), younger generation is now tech savvy. Mobile phones have become the necessity. People from 18 years to 25 years of age are found purchasing online. They shop online not just for time and money saving but for fun and entertainment purpose also. The study revealed that Males and Females prefer to shop from flipkart, amazon and snapdeal in order of preference. Quality of Product Information is the most important factor that attracts people towards shopping website. "Website Privacy & Security Concern" is a major contributing factor to the overall satisfaction level which implies that the website's privacy and security related variables are the major factors that affect the online shopper's satisfaction or dissatisfaction. The study is useful to the "click" companies to know the customer's perceptions regarding the different characteristics of websites, the factors affecting their purchase decision and from what they get value and accordingly revamp their strategies to attract more and more customers online. In future similar studies can be conducted with different regions, cities, states and nations or comparative studies can be undertaken.

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