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AN INVESTIGATION ON CLIENT SATISFACTION WITH INTERNET BUYING IN INDIA

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Abstract.

The climate for worldwide marketing has been significantly impacted by the internet quick development. Companies can now target more precise audiences and reach more individuals in a fraction of the time. Due to its accessibility and convenience for consumers, online shopping has grown in popularity over the past several years. Customers may obtain a wide range of products related information with only a few clicks, saving time, effort and money. The emphasis of the current study article is on how consumers view online buying. Primary data are used in the research. The data were analyzed using a Structural Equation Model (SEM), Chi-Square and factor analysis. The research has shown that there is no correlation between age and many parameters but that there is a correlation between income and various aspects. It has also been observed that timely delivery and the availability of cash on delivery have the biggest impacts on customer perception

Key Words: Online Shopping, Customer satisfaction, E-commerce and Digital marketing

I. Introduction

As the global market continues to expand, manufacturers and service-oriented firms are being driven to become more agile in their approach to marketing. They must introduce innovative mixes, strategies, and orientations in order to make their product stand out from the competition. This broadening of the scope of marketing has made conventional approaches to marketing more commonplace. To stay ahead of the competition, firms must now be creative and think outside the box when it comes to designing a successful marketing strategy. This could include using social media to create a buzz around a product, making use of personalisation to differentiate their offering, or taking a more customer-centric approach to their marketing efforts. By leveraging the latest technologies and trends, companies can create marketing strategies that are tailored to the needs and wants of their target audiences. Furthermore, firms should be continuously monitoring the performance of their marketing efforts to ensure they are achieving the desired results. By taking advantage of analytics and data-driven insights, companies can gain a better understanding of what works and what doesn't. This will help them to refine and adjust their marketing strategies accordingly. The rapid development of the internet has had a profound impact on the global marketing environment. Companies can now reach more people in a fraction of the time it used to take and can also target more specific audiences. With the rise of social media, companies have been able to engage with their customers in an unprecedented way and create a more personalized experience. In the current era of technology, internet has become the most popular medium for businesses and customers to perform trade and transactions. This is a clear indication of how the traditional market is being replaced by the modern market. The internet offers various advantages that make it the preferred option for customers when it comes to making purchases. It is safe, convenient, time-saving and provides access to a much wider variety of products and services than what is available in the traditional market. With the help of the internet, customers can easily compare prices and select the best deal for their purchase. Moreover, customers can access reviews from other customers and get an idea about the quality of the product or service they are buying. As the internet continues to grow, it has become the lifeblood of the economy and plays a major role in driving the country's development. Online shopping has become increasingly popular in recent years, as it offers consumers an easy and convenient way to shop for the items they need. With just a few clicks, customers can access a vast array of product-related information, saving them time, effort, and money. Not only does online shopping provide convenience, but it also enhances the purchase experience by allowing customers to compare prices and find the best quality product at the best price. Furthermore, online shopping offers a huge range of options, allowing customers to choose

from a much wider selection than they would find in physical stores. This variety of choice has been a major factor in the shift in people's preferences towards online shopping. Thanks to its speed, convenience, and variety, online shopping has become a popular option for people looking for an easy and convenient way to buy the products they need. The shift in people's interest towards online shopping is due to its convenience, varied options, and easily comparable prices. This rapid increase in online customers requires attention to the area of customer/consumer satisfaction, as it directly influences the purchase and re-purchase decisions of customers. Companies must ensure that the customers' needs and expectations are met, and the level of customer satisfaction is maintained in order to drive sales and build loyalty. Companies must also understand that customer satisfaction is not a one-time event, but a continuous process that has to be monitored and measured effectively. Companies can take various initiatives such as offering quality products, reliable delivery, seamless customer service, transparent pricing, and attractive discounts to ensure customer satisfaction. This will help to build a loyal customer base, driving sales and profits in the long run. In today's everchanging consumer landscape, it is imperative for companies to maintain a competitive edge by staying abreast of the latest consumer needs and tastes. Online retailing provides firms with an opportunity to better understand their target audience and develop strategies to capitalize on the marketing opportunities available. By leveraging the latest consumer trends and data, companies can more effectively address the challenges posed by the Indian market. Furthermore, through online retailing, companies can gain access to new markets and customers, creating a more comprehensive understanding of the consumer landscape. With a better understanding of consumer preferences and behaviours, firms can more effectively craft product and service offerings that meet the needs of the Indian market. Additionally, online retailing provides companies with the opportunity to differentiate their offerings, allowing them to stand out in the crowded marketplace. Overall, it is essential for firms to remain agile and proactive in order to capitalize on the marketing opportunities and challenges posed by the Indian market. By leveraging the latest consumer trends and data through online retailing, companies can remain competitive, open up new markets and customers, and differentiate their offerings to stand out in the marketplace. Online retailing has revolutionized the way businesses can interact with their customers. By offering consumers the ability to purchase products directly, online retailing has provided unprecedented convenience and access to products and services. Furthermore, online retailing can serve customer needs quickly and more efficiently by providing them with a detailed portfolio of products and services. Having such a wide range of products and services available, customers can easily find what they are looking for, allowing them to purchase with confidence. Moreover, the availability of transaction data gives retailers insight into their customer purchase behaviour. This helps them to understand their customers' preferences and develop tailored marketing campaigns in order to increase sales. Retailers can also use this data to identify areas of opportunity, such as the introduction of new products or services, or to optimize pricing or promotional strategies. In conclusion, online retailing has many benefits for both customers and retailers. It allows customers to purchase products quickly and easily, while providing retailers with valuable data on customer purchase behaviour. As such, online retailing is an essential component of any successful retail strategy. Customer satisfaction and superior service quality is of paramount importance for the survival and growth of the retail sector. It is essential for retailers to focus on improving and upgrading online security measures to ensure their customers' transactions are safe and secure. This is of paramount importance for the industry as a whole, as customer confidence in the safety and security of online transactions is essential for the growth of the sector. In order to ensure the security of customer transactions, retailers must ensure that their systems are up-to-date with the latest security protocols, and that any vulnerabilities are addressed in a timely manner. Additionally, retailers should ensure that their customers are aware of the security measures in place and are kept informed of any changes or updates. By prioritizing customer satisfaction and security, retailers can ensure their customers feel safe when making purchases online, thereby allowing the retailsector to continue to grow.

1. Meaning of E-Commerce

E-Commerce has a fascinating history, and is now a staple corporate term. Starting modestly

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in the middle of the 1990s, its growth skyrocketed until a significant slowdown in 2000. Many people have read and heard news of the "dot-com" and "dot-com bust" of this time period.

The recovery of e-commerce began in 2003, with businesses that had managed to survive the recession beginning to show signs of life. Companies saw a potential to expand the reach of their services, leading to a rise in the number of businesses operating online. This allowed more customers to access products and services from the comfort of their own home. As the technology improved, more businesses began to use technologies such as mobile commerce, social media, and digital wallets to transact online. This allowed companies to perform online transactions more efficiently, as well as to provide a greater level of customer service. The growth of e-commerce has been rapid and continues to be an important part of the global economy. It has provided businesses with an opportunity to expand their reach and improve the customer experience, making it faster and easier to purchase products and services. As technology continues to evolve, e-commerce will only become more important in the future.

Characteristics of E-Commerce

- 1. It occurs in cyberspace: Online platforms that can be accessed through the internet are used to conduct business, eliminating the need for a physical space where the goods can be displayed for the company or individual seller. By forgoing living room or rent costs, this implies a reduction in costs. For their part, many brands like to maintain a physical store and also provide their products on the web.
- 2. It makes it possible to buy and sell a variety of goods and services: The user can access a wide variety of goods and services via the internet, including food, books, appliances, cosmetics, apparel, furniture and tableware. Yet, there are some products (typically the most pricey, like a car or a piece of real estate) that the client typically learns about online before making the purchase in person.
- 3. A wide spectrum of clients can use it: Electronic commerce now touches a significant portion of the public, especially those who use the internet often thanks to the rise in the number of individuals who make purchases online.
- 4. It is agile and comfortable: Electronic commerce eliminates the need for the customer to relocate because the goods may be ordered, paid for online and shipped to the client's home. This enables you to easily and rapidly make purchases.
- 5. Use avenues of contact with customers: E-Commerce does not require real merchants, but it does require a conduct or channels for communication so that customers can ask inquiries of the suppliers. This communication may take place via phone, email or the internet.
- 6. Accept multiple means of payment: Customers can use a variety of payment methods, including bank transfers, credit cards and debit cards to pay for their purchases when they shop online. Cash payments are frequently not an option when making purchases.
- 7. **It allows to extend the geographic limits and schedules:** Purchases can be made from anywhere and at any time because access to electronic networks is available at home, in offices, and on mobile devices. This enables the seller to draw clients from various places geographically.

Components of E- Commerce



Figure No:1

- 1. **Customers:** In order to complete an online transaction, customers need a functional payment methodas well as internet access.
- 2. **Logistics:** The shopper can use a shopping search engine to find the things they are looking for by visiting retailer's website or looking through other shops.
- 3. **Payment:** Internet buyers pay for their purchases using credit cards, cash on delivery or pay pal accounts.
- 4. **Product Delivery:** Delivery of the purchased goods and services begins once the payment has been processes and accepted by the online merchant. Drop shipment and digital distribution are the methods used to provide the goods or services.

Literature Review

(Bindia Daroch, 2020) According to the research analysis, a product's reputation and client loyalty are strong correlated. The report claims that because the website is safe and easy to use, customers use it more frequently, which improves their buying experiences. Customers prefer websites that thorough product information through user reviews and 3D graphics since it aids in the decision-making process. It has also been observed that customers like websites that offer security, privacy policies, after-sale services and discount cash backs.

(Rajeswari, 2015) According to the research report, it is crucial for a company to continually innovate and comprehend the most recent consumer demands and preferences through internet shopping. It will be very helpful in taking advantage of marketing opportunities and overcoming problems the Indian market presents. By providing customers with a comprehensive portfolio of goods and services, online shopping meets customer need more promptly and effectively. Additionally, it gives the buyer useful information based on past purchase habits and requirements

(**Dr. Pratima Merugu, 2020**) By providing a variety of goods and services, online commerce enables marketers to serve their customers more rapidly and effectively. To understand customer perceptions of online buying the SERVQUAL model was utilized. According to research e- retailing makes investments in enhancing and modernizing online security to provide customers with secure transactions and a positive shopping experience.

(Khaled Mahmud, 2019) The factors influencing internet shopping were the subject of the investigation. According to the study's findings, regardless of their demographic characteristics, the majority of consumers prefer to pay by cash on delivery. Education level has no bearing on any online shopping considerations. It has been observed that damaged goods and delivery delays have a negative impact on customers' satisfaction with online buying. The researcher has proposed that the purchasing procedure be user- friendly.

(**P.Jayasubramanian, 2015**) Our society has been greatly impacted by online purchasing. It offers high-quality products at competitive pricing. According to 36% of individuals, sluggish delivery and 14 % of people who feel that the quality of the goods is poor deter them from online shopping. 40% of the respondent concur that they only shop online after reading product reviews.

(Karim, 2013) This study aims to comprehend customer satisfaction in online purchasing while examining the primary drivers of customers decision making processes and online shopping barriers. This study's framework the Five stage Purchasing Process Model was used to help explain customer satisfaction through the prism of the reasons why people shop online. The results showed that respondents used the internet to buy products because they thought it was convenient for them. The term "convenient" includes things like time saving, information availability, ease of use and less expensive. The main obstacles to online purchasing in contrast are respondent mindsets online payment security, personal privacy and trust, ambiguous warranties and return policies and a lack of personalized customer service.

(Mofokeng, 2021) The covid-19 epidemic has accelerated e-commerce growth in South Africa and other international markets, boosting partnerships amongst online retailers. According to the findings, product delivery, perceived security, information quality and product variety all have an impact on how satisfied online buyers are with their purchases. Consumer loyalty to online stores is influenced by information quality and customer happiness. The paper's novelty demonstrates that the

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association between product delivery and happiness is tempered by e-commerce experience longer than five years. The papers managerial implications for online retailers hoping to increase client loyalty are presented at the end.

(Prof Anand Sengupta, 2022) The key to organizational success is ensuring customer satisfaction because happy customers tend to become devoted ones as satisfied consumers are more likely to make repeat purchases and refer other customers, it is crucial to gauge their degree of happiness. This helps an online seller makemoney by encouraging repeat business and referrals. A timesaving element is cited by 58.38% of respondents as their preferred method of shopping online, and discounts are cited by 57.29% of respondents told that discount is more attractive factor to purchase online. In the study, it was discovered that 39.58% of respondents said they had experienced a difficulty with a delay in delivery, while 44.79% of respondents said they experienced more issues with product unavailability. If issues like product availability, infrastructure for online buying and payment are resolved online shopping will have a better future.

(Dr V Dhyalan, 2020) This study's main goal was to determine how online purchasing has affected the retail industry. For marketers, it has become difficult to comprehend customer needs for internet shopping. Understanding customer attitudes towards online buying in particular, improving the elements that encourage consumers to shop online and addressing the factors that inspire consumers to shop online will marketers a competitive advantage over their rivals.

(Dr E.B Khedkar, 2015) The customer's ability to investigate their product, compare it across different online buying platforms and shop without fuss and in a time or traffic constrained manner is made possible by the online shopping experience. The entire process of time savings and shopping convenience has emerged as the key driver of online shopping's rising popularity. The study demonstrates unequivocally that each of these factors has a favorable impact on consumer, customer and client satisfaction in relation to online shopping on various e- commerce websites.

Objectives of the study

To know the effect of various factors towards online shopping.

To identify the major factors affecting customer perception towards online shopping.

Hypothesis Testing

H₀: There is no significant effect of age on various factors affecting online shopping. H₀: There is no significant impact of various factors on consumers perception.

Research Methodology

Table no: 1

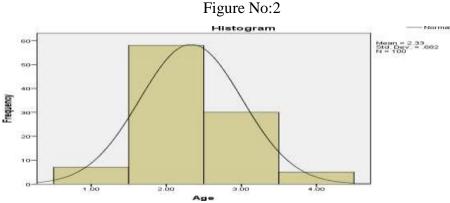
Research design	Descriptive and Analytical
Area of study	Jhansi
Target Population	Online shoppers
Sampling technique	Convenience Sampling technique
Sample Size	100
Normality Test	Shapiro-wilk test
Reliability and Validity	Cronbach Alpha
Data collection method	Questionnaire
Statistical tool used	Factor Analysis, Structural Equation
	Model,

The current study used a convenience sampling technique. Uttar Pradesh, Madhya Pradesh, Rajasthan, Gujarat and Karnataka make up the five states from which the study's sample was drawn. 100 respondents were used to create the sample for the study. The study uses primary data to analyze the impact of several factors on customer perception on online shopping. The research has a descriptive and analytical style. Factor analysis was used to identify which factor affect the customer perception towards online shopping. The purpose of the Structural Equation Model was to examine how different factors such as age, gender, marital status and education affected online shopping.

Normality Test Table No:2

	Statistics	P value
Shapiro Wilk Test	O.98	0.862

Source: Generated by SPSS



Source: Generated by SPSS

When p-value is less than 0.05, it is considered that is significantly departure from the normal distribution and can infer that data is not distributed normally. We can conclude that the data is normally distributed because the p value in the preceding table is 0.862, which is greater than 0.05.

Data Analysis and Interpretation

H1o: There is no association between age and various factors affecting online shopping. Table No:3

				A	ge			Chi-
			Below 20			Above 40	Total	Square
			yrs			yrs		Value
Price of the	Disagree	Count	0	1	0	.1	2	
Product		Expected						
		Count	.1	1.2	.6	.1	2.0	
	Neutral	Count	0	5	3	0	8	
		Expected						
		Count	.6	4.6	2.4	.4	8.0	
	Agree	Count	1	20	12	4	. 37	
		Expected						
		Count	2.6	21.5	11.1	1.9	37.0	.100
	Strongly	Count	6	31	15	0	52	
	Agree	Expected						
		Count	3.6	30.2	15.6	2.6	52.0	
	Strongly	Count	0	1	0	0		
	Disagree	Expected						
		Count	.1	.6	.3	.1	1.0	
Total		Count	7					
		Expected						
		Count	7.0	58.0	30.0	5.0	100.0	
Brand	Disagree	Count	0	2	0	1	3	
Name				_				
		Expected						
		Count	.2	1.7	.9	.2	3.0	

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	Neutral	Count	3	9	3	2	17	
		Expected						.092
		Count	1.2	9.9	5.1	.9	17.0	
	Agree	Count	1	24	15	2	42	
		Expected						
		Count	2.9	24.4	12.6	2.1	42.0	
	Strongly	Count	3	23	12	0	38	
	Agree	Expected						
		Count	2.7	22.0	11.4	1.9	38.0	
Total		Count	7	58	30	5	100	
		Expected						
		Count	7.0	58.0	30.0	5.0	100.0	
Advertisem	Strongly	Count	0	3	1	0	4	
ent	Disagree	Expected						
		Count	.3	2.3	1.2	.2	4.0	
	Disagree	Count	3	0	1	0	4	
		Expected						0.000
		Count	.3	2.3	1.2	.2	4.0	
	Neutral	Count	1	2.3 21	12	5	39	
		Expected						
		Count	2.7	22.6	11.7	2.0	39.0	
	Agree	Count	3	23	7	0	33	
		Expected						
		Count	2.3	19.1	9.9	1.7	33.0	
	Strongly	Count	0	11	9	0	20	
	Agree	Expected						
		Count	1.4	11.6	6.0	1.0	20.0	
Total		Count	7	58	30	5	100	
		Expected						
		Count	7.0	58.0	30.0	5.0	100.0	
Post	Disagree	Count	0	4	0	0	4	
Purchas								
e		Expected						
Experience	:							
_		Count	.3	2.3	1.2	.2	4.0	
								0.153
					4.4		1.0	
	Neutral	Count	2	6	11	0	19	
		Expected		, , ,			400	
		Count	1.3			1.0		
	Agree	Count	2	26	10	3	41	
		Expected					4	
	g	Count	2.9			2.1		
	Strongly	Count	3	22	9	2	36	
	Agree	Expected	<u> </u>	20.0	100	4 ^	250	
m . 1	1	Count	2.5			1.8		
Total		Count	7	58	30	5	100	
		Expected						
		Count	7.0	58.0	30.0	5.0		
Positive	Disagree	Count	1	2	0	0	3	
Reviews		Expected						
from								

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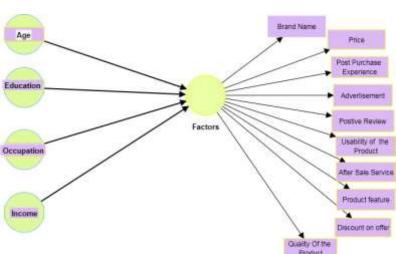
CGC Cure	de eare group i Eistea gournar)				01 10, 100	uc-02, 110.03	, Depte	
customers		Count	.2	1.7	.9	.2	3.0	
	Neutral	Count	1	4	2	0	7	
		Expected						
		Count	.5	4.1	2.1	.4	7.0	0.682
	Agree	Count	2	18	12	1	33	
		Expected						
		Count	2.3	19.1	9.9	1.7	33.0	
	Strongly	Count	3	34	16	4	57	
	Agree	Expected						
		Count	4.0	33.1	17.1	2.9	57.0	
Total		Count	7	58	30	5	100	
		Expected						
		Count	7.0	58.0	30.0	5.0	100.0	

Interpretation:

Since the p value is higher than 0.05, we draw the conclusion that there is insufficient evidence to support a relationship between age and the brand, price of the product, post purchase experience and positive reviews. However, because the p value is lower than our chosen significance level, which is 0.05, we can reject the null hypothesis and draw the conclusion that there is a relationship between age and advertising.

Structural Equation Model

Figure No:3



Source: Generated by Smart PLS 4

Path coefficients

Table No:4

	Path Coefficients	
Age>Factors	-0.193	
Education>Factors	-0.114	
Income>Factors	25.64	
Occupation>Factors	33.87	

Source: Generated by Smart PLS 4

Construct reliability and validity

Table No:5

		` /	Average Variance Extracted (AVE)
Factors	0.853	0.966	0.848

Source: Generated by Smart PLS 4

Interpretation: With the help PLS-SEM algorithm the model is created. According to (Hair, Risher, Sarstedt, & Ringle, 2019) reliability is a measure of the internal consistency of indicators of the construct. A variable is said to meet construct reliability if it has a composite reliability value > 0.7, Cronbach's Alpha value > 0.7 and Average Variable Extract > 0.5, it means it has a good level of reliability and validity. As shown in table no 5 result of the reliability test analysis using Smart PLS, Value of composite reliability is 0.966, Value of Cronbach's Alpha is 0.853 and Value of Average Variable Extract is 0.848 that means all the values are quite good so variable are reliable and valid. The relationship between the construct and latent variable is shown by the structural model. The path coefficient value must be at least 1.96 in order for these relationships to be considered significant. Figure 3 shows a statistically significant relationship between income and all components as well as a statistically significant relationship between occupation and all factors with t values of 25.64 and 33.87 respectively, both of which are higher than the threshold limit. Nevertheless, according to t value of -0.193 and -0.114 respectively the relationship between age and all factors as well as the relationship between gender and all factors is not significant.

H2o: There is no significant impact of various factors on consumers perception.

Table No:6

Descriptive Statistics

	Mean	Std. Deviation	Analysis N
Quality of the product	5.1400	5.06926	100
Delivery on time	4.6300	4.06924	100
Online shopping saves time	4.1700	.92174	100
and money			
Desired product availability	4.3100	.66203	100
Wide variety of products	4.7300	2.92621	100
Cash on delivery	4.2500	.86894	100
Return and Refund Facility	4.4500	.80873	100
Customer Care Facility	4.3600	.64385	100

Source: Generated by SPSS

Interpretation: The above table no 5 shows that quality of the product is the most important factor that influence customer to do online shopping as it has highest mean value i.e 5.14. The lowest value of 4.17 for online shopping saves time and money indicates that the respondents approximately strongly disagree on the online shopping saves time and money.

Table No:7 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of		.640
Sampling Adequacy.		
	Approx. Chi-Square	131.862
Bartlett's Test of Sphericity	df	28
1	Sig.	.000

Source: Generated by SPSS

Interpretation: The KMO measures the sampling adequacy which should be close to 0.5 for satisfactory factor analysis to proceed. The above table no 7 shows that KMO measure is 0.640 which is satisfactory and indicates that sample is adequate.

Table No:8 Communalities

	Initial	Extraction
Quality of the product	1.000	.750
Delivery on time	1.000	.983
Online shopping saves time and money	1.000	.575
Desired product availability	1.000	.592
Wide variety of products	1.000	.748
Cash on delivery	1.000	.701

3 3 3 4 4 5 1 5 4 5 5 4 5 5 4 5 5 4 5 5 4 5 5 4 5 5 4 5 5 4 5 5 4 5 5 4 5 5 4 5 5 4 5 5 6 5 6	, 01 10, 100 00	, - , o , o , o e p , o
Return and Refund Facility	1.000	.722
Customer Care Facility	1.000	.703

Extraction Method: Principal Component Analysis. Source: Generated by SPSS

Interpretation: The above table no 8 indicates that 98% of the variance in "Delivery on time" is accounted forwhile 70% of the variance in "Cash on delivery" is accounted for.

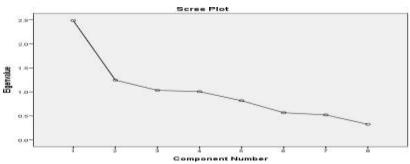
Table No:9 Total Variance Explained

Compone	Compone Initial Eigenvalues				on Sums c	of Squared	Rotation	n Sums of	Squared
nt					S		Loading	gs	
	Total	% of	Cumulati	Total	% of	Cumulati	Total	% of	Cumulati
		Variance	ve %		Variance	ve %		Variance	ve %
1	2.487	31.090	31.090	2.487	31.090	31.090	2.113	26.417	26.417
2	1.246	15.571	46.661	1.246	15.571	46.661	1.349	16.857	43.275
3	1.034	12.921	59.582	1.034	12.921	59.582	1.303	16.283	59.558
4	1.006	12.575	72.157	1.006	12.575	72.157	1.008	12.599	72.157
5	.816	10.204	82.361						
6	.566	7.078	89.440						
7	.521	6.508	95.947						
8	.324	4.053	100.000						

Extraction Method: Principal Component Analysis. Source: Generated by SPSS

Interpretation: Table no 9 herein shows that for 1^{st} component the value is 2.487>1, 2^{nd} component is 1.246 >1, 3^{rd} component is 1034 >1, and 4^{th} component is 1.006 >1. Thus, four components are effective enough in representing all the characteristics or components highlighted by the stated 8 variables.

Figure No:3



Source: Generated by SPSS

Interpretation: The scree plot is a graph of the eigenvalues against all the factors. The graph is useful for determining how many factors to retain. The point of interest is where the curve starts to flatten. It can be seen that the curve begins to flatten between factor 4 and 5. Note also that factor 4 onwards has an eigenvalue of less than 1, so only four factors have been retained.

Table no:10 Rotated Component Matrix^a

	Component					
	1	2	3	4		
Quality of the product	.092	858	.057	045		
Delivery on time	.020	002	.043	.990		
Online shopping saves time and	.351	.599	.282	113		
money						
Desired product availability	.409	.209	.617	012		
Wide variety of products	.054	.070	858	053		
Cash on delivery	.654	.452	243	.094		
Return and Refund Facility	.829	007	.185	028		

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(UGC Care Group I Listed Journal)		Vol-13, Is	sue-09, No.03,	September: 2023
Customer Care Facility	.834	.003	.084	.014

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations. Source: Generated by SPSS

Interpretation: The idea of rotation is to reduce the number factors on which the variables under investigation have high loadings. Rotation does not actually change anything but makes the interpretation of the analysis easier. The above table no 10, we can see that return and refund facility and customer care facility are substantially loaded on factor (Component) 1 while delivery on time is substantially loaded on factor 2.

Conclusion and Suggestions

From the above analysis it is concluded that Online shopping offers a substitute for physically visiting a store to make a purchase. Due to their busy schedules, individuals today don't have as much time to physically visit the store. Online shopping therefore gives them the chance to purchase a product whenever they want and from any location using a compute, laptop or smart phone and the internet. Offers, discounts, product delivery and enticing prices entice customers to make online purchases of goods and services. If issues like product unavailability, infrastructure for online purchasing, and payment are resolved product arrived in damaged condition, wrong product sent and non-cooperative staff, online shopping will have a better future.

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