

CUSTOMER SATISFACTION TOWARDS E-COMMERCE:
A study with special reference to selected women from Chennai city

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Abstract

COVID-19, has restructured the market space with the technology platforms usage among the strange customers. The quick adoption and usage of e-commerce portals for daily purchase is astonishing. The growth in the e-commerce market share is going with rocket speed. It is the time to identify the reasons for poor usage and rectify the same for encashing big business opportunity in future. The present paper is exactly focused on the same. The aim of the study is to identify the factors of usage and satisfaction towards e-commerce portals among the women and to suggest the strategies to gain the customer confidence towards e-commerce portals and to take the post COVID-19 as an opportunity. The study results reveals that, The survival strategy is to reach out the customer through technology channels and doing the business with increased level of ethics and values can help in combating the COVID-19 situation and to see the ocean of opportunities in the days to come for E-commerce.

Key words: market structure- ease of adoption- reach out- ease of use- awareness

1.1 Introduction

Technology based e-platforms has become an integral part of our life. The retail sector is the most benefitted one and succeeding the market with new heights in terms of sales and orders for future. The lock down period has taught many lessons to the permanent place of business establishment and brand building and ripping the benefits, During post COVID- e-commerce portals and technology platforms and mobile apps are going to be the greater assets for any business in retail and other sectors. In this view, the COVID-19 is seen as a new business opportunity to retailers to expand to new horizons with structural changes in the business models.

Research Problem and aim of the study

COVID-19 brought many restrictions on the movement of people and goods to a greater extent. The pandemic situation has created threat and opportunity to the business. The low level of usage of e-commerce portals now increased the volume of business and the greatest retail malls are shut down over night due to lock down restrictions. Hence, COVID-19 created an opportunity to the e-commerce portals to reach out customers. Now, the usage patterns are started changing and the customer satisfaction is still not up to the mark in e-commerce. In this situation, the future challenge, is improving the usage and satisfaction of customers towards e-commerce portals. Hence, the present paper is focused on identifying the factors of usage and satisfaction towards e-commerce portals among the women. Suggest the redesigning strategy to improve the usage and satisfaction for future retail business. The primary aim of the paper is to identify the factors of usage and satisfaction of e-commerce portals among the women in Chennai city.

1.2 Methodology and design

The present study is descriptive in nature and uses structured questionnaire to collect the data from the women using e-commerce portals for purchasing the goods and services for personal use. The experience of the women in using these e-portals and the factors of satisfaction is identified. For the purpose of data collection, the instrument is circulated via Google forms and collected the data. The COVID-19 situation as an opportunity to the retail firms to improve the sales through e-portals opening and serving the customers with quality of goods. The total sample size is fixed at 683 and the simple random sampling method is applied in the selection of sample respondents. The e-mail ids are arranged in order and selected every 6th item as a sample from the data base. The data is analyzed using the multiple regression and presented as consolidated value of perceptions as a factors. The factors are emerged by using the principal component analysis with Kaiser Meyer Normalization. The statements used as variables in each of the dimensions are linked with five point Likerts scale for expressing the opinions of the women in the sample.

1.3 Data Analysis

MR-I: Factors on the Usage of e-commerce portals by women by the women

from the study, the dependent variable is Usage of e-commerce portals by women and Independent variables are Usage factors X_1 , Motivational Factors X_2 , Cyber safety Environment X_3 and Satisfaction X_4 and analysis are discussed as follows:-

| Tabel – I ANOVA^a | | | | | | |
|--|------------|------------------|-----|-------------|---------|-------------------|
| Model | | [Sum of Squares] | df | Mean Square | F Value | P value |
| 1) | Regression | 27.146 | 4 | 6.787 | 5.131 | .000 ^b |
| | Residual | 762.883 | 678 | 1.125 | | |
| | Total | 790.029 | 682 | | | |
| Dependent Variable: Usage patterns of e-commerce portals by the women in the sample | | | | | | |
| Predictors: (Constant), Satisfaction, Motivational Factors, Usage Patterns, Cyber safety Environment | | | | | | |

The multiple correlation coefficient of 0.165 measures the degree of relationship between the actual values and the predicted values of the impact on Usage factors X_1 , Motivational Factors X_2 , Cyber safety environment X_3 and Satisfaction X_4 as independent variables on the Usage of e-commerce portals by women in the sample. The coefficient value of 0.165 indicates that the relationship between adjustment and the independent variables is quite normal and positive.

| Table-II: Coefficients^a | | | | | | |
|---|---------------------------------|-----------------------------|---------|---------------------------|---------|---------|
| Factors used | | Unstandardized Coefficients | | Standardized Coefficients | T value | P value |
| | | B | Std. Er | Beta | | |
| | (Constant) | 2.826 | .205 | | 13.818 | 0.000 |
| | Usage factor | 0.208 | .008 | -.048 | 3.826 | 0.409 |
| | Motivational Factors | 0.115 | .006 | -.077 | 1.451 | 0.147 |
| | Cyber safety Environment factor | 0.477 | .004 | -.116 | 2.840 | 0.066 |
| | Satisfaction factor | 0.266 | .008 | .044 | .808 | 0.419 |
| Dependent Variable: usage of E-portals by Women | | | | | | |

Here the coefficient of Usage factor X_1 is 0.208 and $p=0.409$, Motivational Factors factor $X_2= 0.115$ and $p=0.147$, Cyber safety environment $X_3= 0.477$ and $p=0.066$, the coefficient of satisfaction factor $X_4=0.266$ and $P=0.419$ respectively represents the considerable positive effect of usage factor, Motivational Factors factor and Cyber safety environment and satisfaction on Usage of e-commerce portals by women among the sample respondents by holding all other variables as constant. The estimated positive sign implies that such effect is positive that the usage levels of the women using e-portals would increase by 0.208 times for every unit increase in usage factor, 0.115 for every unit increase in Motivational Factors, 0.477 for every unit increase in Cyber safety environment, 0.0266 for every unit increase in satisfaction factor and this coefficient values is not significant at 5% level. Hence, usage level, motivation in the form of huge discounts and low prices, improved level of cyber safety and satisfaction are positively impacting the usage of e-portals by the women in the sample.

MR-II: Factors on the satisfaction towards e-commerce portals among the women

This research paper indicates the dependent variable as SATISFACTION TOWARDS E-COMMERCE, THE INDEPENDENT VARIABLE BEING MOTIVATIONAL FACTOR, USAGE PATTERNS AND CYBER SAFETY

| Table-III ANOVA^a | | | | | | |
|---|------------|----------------|-----|-------------|---------|-------------------|
| Model | | Sum of Squares | df | Mean Square | F value | P value |
| 1 | Regression | 12.338 | 4 | 3.084 | 5.878 | .001 ^b |
| | Residual | 428.716 | 678 | .632 | | |
| | Total | 441.054 | 682 | | | |
| a. Dependent Variable: satisfaction towards e-commerce portals | | | | | | |
| b. Predictors: (Constant), Satisfaction, Motivational Factors, Usage Patterns, Cyber safety Environment | | | | | | |

REGRESSION VALUE IS .267 WHICH INDICATES THE POSITIVE RELATIONSHIP BETWEEN THE DEPENDENT AND INDEPENDENT VARIABLE

| Table-IV Coefficients^a | | | | | | |
|--|--------------------------|-----------------------------|------------|---------------------------|---------|---------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | T value | P value |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 3.023 | .153 | | 19.715 | .000 |
| | Usage Factor | .325 | .006 | -.047 | -.804 | .421 |
| | Motivational Factors | .221 | .004 | -.133 | -2.509 | .012 |
| | Cyber safety Environment | -.250 | .003 | -.008 | -.122 | .903 |
| | Ease of use Factor | .215 | .006 | .009 | .171 | .864 |

a. Dependent Variable: satisfaction towards e-commerce portals among the women in sample

THE REGRESSION VALUE IS .128 WHICH MEANS THAT 12.8% OF THE VARIATION IS SIGNIFICANT AT 1% LEVEL ,OBSERVED P VALUE OF .001 WHICH IS LESS THAN .01

The coefficient of Cyber safety environment factor $X_3 = -0.250$ represents the negative effect of on the level of satisfaction of women of e-commerce portals in the sample by holding all other variables as constant. The estimated negative value implies that such effect is zero and that the satisfaction of the women of e-commerce portals would be negative and the coefficient value is not significant at 5% level of significance with the observed p value of 0.903 as over and above 0.05 in the data analysis of the sample. Hence, Cyber safety environment factor has negative influence on the commuter's level of satisfaction towards e-commerce portals in the sample. Hence, the increase in the level of safety to the e-commerce transactions performed via apps and e-portals.

Majority of the companies are now a days using portals and apps are created by middle men and retailers and e-marketing agents. A few genuine companies are doing business through mobile apps and e-portals. Hence, a strict regulation in this direction is need of the hour to improve the reliability and safety and there by increased number of users and level of satisfaction. This further helps in combating the issues in social distancing, reduction in the

contagious nature of COVID-19 through retail; businesses. Hence, e-commerce is a best marketing strategy to improve the retail business and to reach out the consumers with ease. The simple and reliable technology with safety features needs to be designed and developed on war footing basis and regulation of the existed systems and apps is to be done simultaneously.

On the other hand, the coefficient of Usage factor X_1 is 0.325 and $p=0.421$, Motivational Factors factor $X_2= 0.221$ and $p=0.012$, and ease of use $X_4= 0.215$ and $p=0.864$ respectively represents the considerable positive effect of usage factor, and Motivational Factors and Ease of use factor on level of satisfaction towards e-commerce portals among the women in the sample respondents by holding all other variables as constant. The estimated positive sign implies that such effect is positive that the level of satisfaction of the women of e-commerce portals would positively impacts by 0.325 for every unit increase in usage factor, 0.221 for every unit increase in Motivational Factors, and 0.215 for every unit increase in Ease of use factor and the coefficient values is not significant at 5% level.

MR-III: Impact of Factors on the satisfaction towards e-commerce portals among the women

Here the dependent variable is satisfaction towards e-commerce portals services and Independent variables are Awareness Factor , Usage factors , Motivational Factors and Cyber safety environment and analysis are discussed as follows:

| Table-V ANOVA^a | | | | | | |
|--|------------|----------------|-----|-------------|---------|-------------------|
| Model | | Sum of Squares | df | Mean Square | F value | P value |
| 1 | Regression | 20981.056 | 4 | 5245.264 | 153.210 | .000 ^b |
| | Residual | 19711.163 | 678 | 29.073 | | |
| | Total | 40692.220 | 682 | | | |
| a. Dependent Variable: Satisfaction towards e-commerce portals among the women in the sample | | | | | | |
| b. Predictors: (Constant), Cyber safety Environment, Awareness, Motivational Factors, Usage Patterns | | | | | | |

From the table it is implied that the coefficient value of 0.721 indicates that the relationship between adjustment and the independent variables is quite high and positive.

| Table-VI Coefficients^a | | | | | | |
|--|--------------------------|-----------------------------|------------|---------------------------|---------|---------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | T value | P value |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.340 | 1.298 | | 1.803 | .072 |
| | Awareness | .327 | .013 | .058 | 2.076 | .000** |
| | Motivational Factors | .260 | .028 | .199 | 5.413 | .001** |
| | Usage Patterns | .224 | .043 | .130 | 3.145 | .002** |
| | Cyber safety Environment | .297 | .017 | .448 | 10.876 | .001** |
| a. Dependent Variable: Satisfaction towards e-commerce portals among the women in sample | | | | | | |

The value of R square is 0.534 simply means that about 53.4 % of the variation in adjustment is explained by the estimated SRP that uses Awareness Factor (X_1), Usage factors (X_2), Motivational Factors factor (X_3) and Cyber safety environment factor (X_4) as independent variables and R square value is significant at 1 % level with the observed p value of 0.001 as less than 0.01.

Here the coefficient of Awareness factor X_1 is 0.327 and $p=0.000$, Motivational Factors factor $X_2=0.260$ and $p=0.001$, Usage Factor $X_3=0.224$ and $p=0.002$ and Cyber safety environment factor $X_4=0.297$ and p value of 0.001 and the co-efficient values are recorded as less than 0.01 and highly significant at 1% level of significance respectively represents the considerable level of positive effect of awareness, usage factor, Motivational Factors factor and Cyber safety environment on level of satisfaction towards e-commerce portals services among the sample respondents by holding all other variables as constant.

This states that there is a positive relationship between the level of satisfaction of women using e-commerce which would increase by .33 for every increase in the awareness factor of .26 since the coefficient value is highly significant at 1% significance level

1.4 Findings of the study and suggestions.

1. The usage patterns are depending on the cyber safety environment, level of satisfaction of women in using the e-commerce portals, usage patterns and ease factor and the motivation to buy online for low rates and huge discounts. Simultaneously, women never prefer to buy inferior and defective quality of goods. This needs to be kept in mind while offering the huge discounts.
2. Usage patterns, motivation and ease of use improve the level satisfaction of women in using the e-portals among the sample. On the other hand, the cyber safety environment prevailing in the country is negatively affecting the satisfaction of women in using the e-portals. It is true to a greater extent, the regulatory environment towards cyber crimes and recovery mechanism is very poor and the reasons for the same could be low level of awareness and the poor approachability of the cyber crime branch of police. Delay in case investigation and no recovery in majority of the cases are discouraging the women to use e-commerce portals for purchasing the required goods and services.
3. Awareness factor, usage factor, Motivational Factors factor and Cyber safety environment factor has highly significant influence on the level of satisfaction towards e-commerce portals services among the women in the sample. Hence, it is necessary to focus on creating awareness, motivating the women through introduction of these practical courses in the curriculum, design and development of e-portals in vernacular languages, ease of use features in apps along with safety feature, direct line customer care services, simple and easy mechanism to resolve cyber crimes and recovery and improving the Cyber safety environment may create better prospects to e-commerce portals in terms of increased level of loyal customers and volume of business from indirect sales.
4. E-commerce reduces the overheads of business to a large extent. The stock levels can be reduced and wide range of products can be displayed. The additional features like virtual reality and augmented reality if wear and use feel can be introduced in the e-commerce portals and sales page in the web sites. Hence, COVID-19 is an opportunity to redesign our business processes and technology infrastructure with the wide reach features. This can help in shaping and growing the business with new age customers with the increased level of sustainability.

5. The business processes reengineering and e-portals improvement could be a continuous process and new challenges brings new opportunities and thinking out of the box and converting a threat in to an opportunity is the new dimensions of thinking is required for survival.

1.5 Summary and conclusion

Huge discounts for inferior goods and services can ruin the business. Right price for the right product and the discounts can be from the savings of overhands and fixed costs of establishment. A greedy behaviour in business can back fire and can throw out of the market if the customer feels the products are inferior and the services are duped. Hence, usage patterns should be improved over a period of time with consisted quality of goods and services. Awareness factor, usage factor, Motivational Factors factor and Cyber safety environment factor has highly significant influence on the level of satisfaction towards e-commerce portals services among the women in the sample. A technology driven retail environment with delighted level of service quality can improve the customer satisfaction to a greater extent. Measures in that direction is need to be initiated by the firms, irrespective of the size and volume of business in the market. The only revival and survival strategy is to reach out the customer through technology channels and doing the business with increased level of ethics and values can help in combating the COVID-19 situation and to see the ocean of opportunities in the days to come.

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