RESEARCH ARTICLE

A STUDY ON RELATIONSHIP BETWEEN CUSTOMER SATISFACTION AND LOYALTY IN ONLINE SHOPPING

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| ARTICLE INFO	ABSTRACT
	Online shopping is an important revolution of the Internet retail marketing in this new digital era. It has attracted many users to try online shopping as a preferred shopping channel. The number of consumers preferring internet for their shopping needs has been constantly gaining importance mainly because of its easy convenience and availability at all time. As modern day consumers are running short of time many consumers do their transactions online. Internet online shopping is seen as a boon to manage both shopping and work as consumers can look at the online stores websites and purchase products in comfort of their home. This study is to identify the relationship between customer satisfaction and loyalty in online shopping and five hypothesis formulated. Total Participation was from 194 respondents and the samples were selected by convenience sampling method Results indicate that when consumers perceive brick and motar shopping as inconvenient, their intention to shop online is greater, the online shopping intention, attitude and loyalty are not only due to ease of use alone, but also by factors like trust, product quality, Service quality, previous online shopping Satisfaction experiences and easy access in online shopping. The correlation and regression test was used to identify the relationships. Findings suggest the there is significant relationship between customer satisfaction and loyalty in online shopping.

INTRODUCTION

The Indian retail market is one of the top five retail market in the world and also fifth largest global retail destination due to urbanisation, income growth, and attitudinal shifts. It is a fact that online shopping revolution is expected to increase in the coming years as there is a huge consumer base in India and is estimated that in coming years internet users numbers will increase due to easy availability of personal gadgets with less internet usage charges. The India's spending power is growing with time and the frequency of online shopping is crossing overall global averages. According to Kotler (2000), change in business is occurring at accelerating speed. Continuing present strategy may be risky as Technology will continue to advance and amaze with making new strategies. A T Kearney, management consultancy firm study concluded that out of 1.2 billion Indian populations approximately 39 million buy online. In Year 2014 e-commerce witnessed massive growth of several home- players and many multinational companies in India. ASSOCHAM and Grant Thornton joint study (2015), In India

there are 930 million wireless subscribers and the urban tele-density is more than in rural areas and there is still huge potential. This rapid spread of mobile internet, with smart phones unlocked a market beyond Tier 1 cities for the online sales. Without doubt, mobile retailing is expected to grow aggressively and in the next three years, global e-commerce sales made through mobile devices is expected to reach $638 billion. Online purchases by mobile phones are increasing in India and probably to touch 40 million in 2016 from the current 30 million. The maximum online retail demand exists across 4,000-5,000 towns and cities in India. The India's smart phone users is anticipated to exceed 200 million, standing next to the US as the world's second largest smart phone market by end of 2016 due to increasing affordable smart mobile devices penetration. India Digital commerce market is expected to touch $128 billion in 2017 from the 2015 point of $42 billion. New technologies in online businesses are used to analyse consumers and many Companies have started to invest in data analytics to gain real-time insights into customer buying behaviour and offer personalized them a better user experience. Mobile commerce is growing rapidly in the e-commerce industry. Smart phones online Shopping is a game changer and industry leaders expect 70% of their total revenues in future from m-commerce sales. With the Government's 'Digital India'

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project which aims to offer internet and broadband to remote corners of the country to increase trade through a targeted investment of almost $17 billion which will transform India into a connected economy. It is therefore very important to overcome the challenges and focus on building Customer Loyalty to en-cash on the next sign of sustainable e-commerce growth. According to report 'Internet in India, 2015' jointly published by the Internet and Mobile Association of India (IAMAI) and IMRB International. The expected number of Internet users in India will be 402 million by December 2015, registering a growth of 49% over last year. While India Internet users took more than a decade to move from 10 million to 100 million and 3 years from 100 to 200 million marks but it took only a year to move from 300 to 400 million users.

As the number of mobile users increased, Digital influence is rapidly expanding to India's smaller urban towns and rural areas. Of the total urban Internet users, approximately 57 percent are aged 25 years and above. Discounts alone are not the only driving force for consumers to switch to online shopping, but other factors like convenience and wider assortment access. The study also shows that online shopping has risen by 85 percent compared to last year due to increasing Internet penetration and rising fuel prices. In online retail market the relationship between loyalty and company success is complicated and even five percent customer turnover reductions can amplify bottom line profitability from 25 to 85 percent. As loyalty has a financial benefit, it's not the only thing that determines whether repeat customer sales convert profitably. Companies need satisfied loyal customers for sustainability.
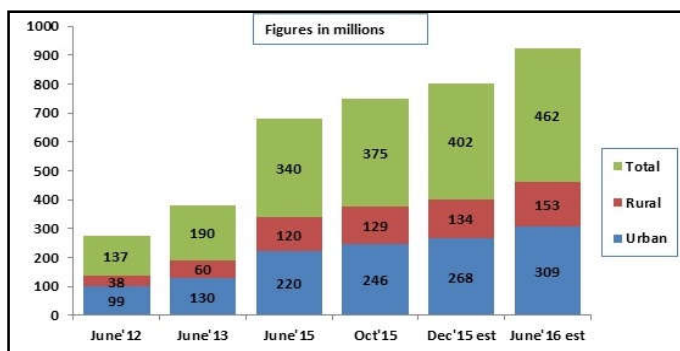
Source: IAMAI-IMRB I-cube estimates

Literature review

Meuter *et al.* (2000), suggested about Internet and non-Internet users and that, the two categories have several differences which have to be understood by marketers. The satisfaction even while using online could reduce due to the perceived lack of human contact, privacy, financial security, failure of technology, and poor design of interface. Salisbury *et al.* (2001), acknowledged the perspective of online customer's behavioural intention is important. If the customer does not have positive behavioural intention they will be reluctant to experience online buying. Results of their study showed that three constructs, namely Perceived Web Security, Perceived Ease of Use and Perceived Usefulness, encompass a positive relationship in the online purchase intention. Therefore, to gain customers loyalty, their behavioural intentions need to be addressed and understood. Li and Zhang (2002) have defined online shopping attitude as the psychological state of the consumer's .They have identified 10 related factors which have significant empirical evidences. These 10 factors have been classified into five independent factors namely demographics, personal characteristics, external environment ,product/ service characteristics, and website quality and five dependent factors namely attitude towards online shopping, intention to shop , decision making, purchasing, and online consumer satisfaction.

Customer loyalty

In strategic management vision and loyalty is considered as a strategy which identifies, maintains and increases profit by value-added relationship which is interactive and focused on the long term. Leverin and Liljander, 2006, there is a literature agreement that loyalty is an important factor for organization performance. The basic purpose of CRM is to understand the factors that affect customer retention and loyalty to build long-term relationships with customers and studied in banking sector. Customer orientation is desirable within retail banking. By identifying the aspects of a banking relationship that are more very much treasured amongst more lucrative customers than among less profitable customers, bank managers would be able to more effectively plan suitable strategies for diverse segments. Kotler, Keller, 2008, Customer loyalty is obtained by satisfying customer's expectations. Customers compare their subjective perceptions after purchasing a product / service with their before the purchase decision expectations. This comparison leads to a situation of satisfaction, in satisfaction or exceeded customer expectations. When customers evaluate their satisfaction relative to the performance of the delivery, it differs depending on the customer for different reasons. Firms spend five times more to obtain a new customer than to retaining an existing one. The more concerned with customer relationship greater the chance that the relationship would last. Attracting new customers costs five times more than satisfying and retaining existing ones; customer profit rate raise with retained customer lifetime.

Loyalty = Satisfaction × Affinity × Involvement.

Bruhn, 2003, Customer loyalty includes a company's measures in search for positive behavioural intentions for current and future customers, and a relationships with them. Customer loyalty is part of a cause-effect chain that comprises processes from the initial contact with the client to the economic success of the organization. The various phases are: The first phase is the customer's first contact with the purchase of a product / service. The second phase is customers compares earlier expectations with product/service and assess level of satisfaction. If the client's assessment is favorable or customer expectations have been exceeded, the third phase arises which is customer loyalty. A loyal customer has plans& trust to buy again the same brand, same product/service.

Customer satisfaction

Barlow and Maul (2000) Customer Satisfaction measurement is a leading performance indicator. And they suggested that accordingtoexperience economy philosophy, today's customers expect a positive, emotional and memorable experience at every touch-point or transaction with an organization. Organizations can overcome competition by learning to add emotional value along with the economic value. Customer retention can be achieved by identifying maximum revenue generating customers and managing the customer experience for these profitable customers where they positively experience products and services. Sreenivasan *et al.* (2002), studied the

antecedents and consequences of customer loyalty in an online business-to-consumer (B$_2$C) context. E-loyalty is the customer's favourable attitude towards the e-retailer that leads to repeat buying. E-commerce in a cut throat industry; when customer is online he can visit as many as website possible for seeking information, comparison of cost, features etc. Loyalty ofcybercustomers is not only challenge to understand moreover difficult to construct in customers mind. They identified eight factors -the 8Cs which are contact interactivity, customization, care, community, cultivation, choice, convenience and character that probably impacted e-loyalty .Their study revealed that e-loyalty led to two customer related outcomes namely word-of- mouth promotion and willingness to pay more Sreenivasan *et al*. (2003). A dissatisfied customer will search for alternatives and more likely to be acquired by competitors than a satisfied customer. Also in the retailers loyalty programme dissatisfied customer will be in resistive nature and their negative involvement in the programmes will influence the other customers to investigate the negatives in the services offered. Hongxiang (2011) quality of experience is one of the most important factors that results in customer satisfaction. Statistics has proven that about 82% of the users use another site because they are not satisfied with the service quality provided by the service provider, and 90% of them leave without informing to thecustomer care department. Dissatisfied customer can convey the dissatisfaction to other customers, which may include a bad effect on the service provider's brand. Abu Basheret *et al*. (2013) investigated in their study of E-satisfaction and E-loyalty of Consumers Shopping Online. Their research investigated to understand the links between the emotional state, risk perception in the framework of consumer online satisfaction and loyalty online consumers. Their results were that emotional state dimensions namely pleasure, stimulation and dominance had a significant positive effect on e- satisfaction. Perceived risk dimensions namely total risk social risk, financial risk, functional risk, psychological risk and physical risk don't have a significant positive effect on e- satisfaction and time loss has a negative impact.

Dr. Gagandeep Nagra *et al*. (2013), Majority of the companies are having on-line portal to sell products/services. Although online shopping is exceedingly common outside India, its growth in the large Indian Market, is still not in line with the international market. The impact of consumers Demographic factors on on-line shopping parameters like satisfaction, future purchase intention, frequency of online shopping and expenditure was studied. Online retailers have understood the functioning of continuous improvement process to eliminate the barriers of online shopping. The shift from advance payment, it is moved to cash on delivery (COD). From fixed delivery timings it has moved on to convenient delivery timings due to the customer choice. The results of study reveal that on-line shopping in India is considerably affected by a range of Demographic factors like age, gender, family size, marital status and income. Saumaya Singh *et al*. (2013), Consumer buying behavior and E-commerce-An Indian Perspective; studied various factors responsible for Indian E-commerce and strategies for success. For E-commerce and M-commerce, India has huge potential in future. As the data discloses India with largest young population and among the top five countries in terms of Internet users. Online shopping has brought a remarkable change in the buying behavior of consumer who earlier shopped in market place. The shift of consumer buying from market place to market space is challenging for both consumers as well as online sellers.

Increase in Internet access and 3G penetration and increase in disposable income and young consumer group were identified as the foremost contributing factors towards online shopping were acceptance in India. Indian consumers have always been value maximizes and discounts offered online gave them reason to visit online stores before going to shop in conventional market place Price Water Coopers' Global Retail and Consumer practice along with the International Survey Unit (ISU) (2015) conducted a global survey to understand and compare consumer behaviours across 19 countries namely Australia, Belgium, Brazil, Canada, India, Italy, Japan, the Middle East, Russia, Chile, China/Hong Kong, Denmark, France, Germany, South Africa, Switzerland, Turkey, the UK and the US. In this survey 19,068 online interviews were conducted and according to survey 'price' discounts have emerged as the prime differentiator to shop online or in-store. Indian middle class customers are inclined towards value for money and portals are developing with this thought to attract consumers through huge discounts with alternatives search comfort and prices comparison just a click away .For convenience products consumers still prefer physical stores. Sakshi Kuchhal (2015) study E-commerce in India: Sector analysis; found that online shopping is gaining popularity and getting wider acceptance in India with the increase in connectivity through mobiles and is not just limited to the urban areas. Rural India as well is an significant participant in e -commerce. Hemani Malhotra (2015) the latest trends show that larger number of internet users reside in Asia. There has been a remarkable change in the way consumers have transformed their way of shopping .Consumers' Behaviour towards Online Purchases in Mumbai. The research studied the online buying behaviour in developing country like India and factors affecting online purchase. The result showed that online buying experiences, product perception, safety of payment and customer service have significant effects on the attitude towards online purchases.

Need of customer satisfaction and loyalty

The underlying principle of customer satisfaction and loyalty is to increase profit. Customer satisfaction and loyalty can be increased in online retail market by providing enhanced quality services. The significant need of customer satisfaction is listed below:

- It is a important indicator of consumer repurchase intentions and loyalty
- It is a source of differentiation
- It is economical to retain customers than acquire new ones
- It decreases customer switching
- It raises customer lifetime value

Objectives of the study

To understand the buying pattern of the online respondents
To analyse the relationship between customer satisfaction and loyalty in online shopping

The expected contribution from the study

The study is expected to provide information about the consumer satisfaction and loyalty in online shopping. This study investigated this relationship and will help to give direction whether a significant relationship exist or not.

Hypotheses

From the literature review hypotheses developed for this study are listed below

H_{o1}: There is no relationship between quality service and customer satisfaction

H_{o2}: There is no relationship between Product quality and customer loyalty

H_{o3}: There is no relationship between customer satisfaction and customer loyalty

H_{o4}: There is no relationship between quality service and customer loyalty

H_{o5}: There is no relationship between customer trust and customer loyalty

RESEARCH METHODOLOGY

Sources of Data

This study uses both Primary Data and Secondary Data. The data were collected from respondents by questionnaires. Totally 200 questionnaires were distributed and 194 questionnaires were returned, the response rate is 97%. The chosen study place can allow the research to collect data from people with different ages and background. The Secondary Data has been collected from books, articles, magazines and from websites.

Sampling Technique

The study includes respondents from Pune. For the purpose of study respondents were chosen by Convenience sampling method

Limitations of the Study

A sample size of 194 respondents with completed questionnaire was chosen due to the study, time constraint. The present research is limited in its scope wherein it explores the customer satisfaction and loyalty in online shopping .As this research was limited the same research can be extrapolated to other verticals of online retail industry as customer satisfaction is an important factor for creating a differential advantage for all online providers. The area of the study is restricted to Pune only. So the results may not be generalized to other places.

Data analysis and interpretation

Quantitative methodology has been applied and a questionnaire used to collect data. 194 customers were selected based on the convenience sampling method. Before the final data collection, a pilot study was undertaken. In this study, a questionnaire was developed with necessary modifications based on the pilot study. After collecting the data from the respondents, SPSS 20.0 for windows was used for primary data analysis and descriptive statistics by use of Statistical tools. Prior to data analysis, a data purification process was conducted to ensure the suitability of measures (Churchill, 1979). For ensuring the scale reliability, Cronbach's alpha was computed. According to Nunnally (1978) the alpha of a scale should be greater than 0.70 for a scale to be reliable. Study Results show that the scales are sufficiently reliable for the present study context. Before the data analysis, the appropriateness of data distribution was tested. Correlation and regression analysis

used as data analysis tool to test the framed hypotheses. A sample of 194 respondents at different ages was studied where 57% respondents were males and 43% were female. Majority of the respondents were aged between 20 to 40 years and most of their highest education level was post graduate or above degree with majority respondents working as salaried employee with technologically improved mobiles and increased online buying. Demographic factors such as age, gender does impact frequency of online acquisition. Gender has a significant impact on frequency of online shopping as females are more impulsive buyers and are fascinated more by sale & discounts offered by the online retailers. It is inferred from the Table 2, that 79(41%) of respondents are internet users for a period of1-2 years. It is perceived that 41(21%) of respondents had online shopping experience between 3-4 years.

It is inferred from the Table 3, that 87(45%) of respondents bought Mobile phones and accessories. It is perceived that 41(21%) of respondents had bought by online shopping Personal items like apparel, footwear, accessories. It is inferred from the Table 3, that 29(15%) of respondents bought Kitchen durables appliances and other accessories. It is also seen that 10(5%) of respondents bought Home furnishings and 8(4%) of respondents bought Books. The relation matrix in the above Table 4 shows that Service quality has been found to be significantly and positively correlated with customer satisfaction. (r = .751, p< .01), that is, satisfaction is higher when service quality with regard to the sector is more favourable. The Sig.(2-tailed) value is.000. This value is less than .01and we can conclude that there is a statistically significant correlation hence, the relationships between service quality and customer satisfaction is statistically significant and Null hypothesis is rejected. The above analysis shows that r>.818 that means the relationship between Product quality and customer loyalty is strong. Thus there is a strong relationship relating to Product quality and customer loyalty. Both variables move positively in same direction. This means that as Product quality value increases, customer loyalty value also increase. The Sig. (2-tailed) value is .000. This value is less than .01. Thus it can be conclude that there is a significant relationship correlation between Product quality and customer loyalty and Null hypothesis is rejected.

The above analysis shows that r>.818 that means the relationship between customer satisfaction and customer loyalty is strong. Thus there is a strong relationship relating to customer satisfaction and customer loyalty as both variables move positively in same direction. This means that as customer satisfaction value increases, customer loyalty value also increase. The Sig. (2-tailed) value is .000. This value is less than .01. Because of this, it can be concluded that there is a statistically significant correlation hence, the relationships between customer satisfaction and customer loyalty is statistically significant and Null hypothesis is rejected. The above analysis shows that r >.802 means the relationship between service quality and customer loyalty is strong. Thus there is a strong relationship relating to service quality and customer loyalty. Both variables move positively in same direction. This means that as service quality value increases, customer loyalty value also increase. The Sig. (2-tailed) value is .000. This value is less than .01. Because of this, it can be concluded that there is a statistically significant correlation hence, the relationships between service quality and customer loyalty is statistically significant and Null hypothesis is rejected.

Table 1. Demographic variables

Demographic variables	No of Respondents	% of Respondents
Gender		
Male	109	57
Female	85	43
Marital Status		
Married	86	44
Single	66	34
Others	42	22
Qualification		
High school or less	36	19
Undergraduate	72	37
Post graduate or above	86	44
age		
20-30	83	43
31-40	34	18
41-50	32	16
51-60	23	12
61>	22	11
occupation		
Business	56	29
Salaried	87	45
Others	51	26
Income		
5-10 lakhs	87	45
10-15lakhs	63	32
15-20 lakhs	44	23

Source: Primary data

Table 2. Years of using internet

Period of Usage	No. of respondents	Percentage of respondents
Less than 1 Year	39	20
1-2 Years	79	41
3-4 Years	41	21
More than 5 Years	35	18
Total	194	100

Source: Primary Data

Table 3. Product Categories Bought

Product Categories Bought	No. of respondents	Percentage of respondents
Mobile phones and accessories	87	45
Personal items like apparel, footwear, accessories	41	21
Kitchen durables appliances and other accessories	29	15
Laptops and other electronic items	19	10
Home furnishings	10	5
Books	8	4
Total	194	100

Source: Primary Data

Table 4. Correlation Matrix

		Service quality	Product quality	Customer Satisfaction	Customer trust	Customer loyalty
Pearson Correlation	Service quality	1	.765	.751	.732	.802
	Product quality		1	.724	.769	.823
	Customer Satisfaction			1	.718	.818
	Customer trust				1	.889
	Customer loyalty					1
Sig (2-tailed)			0.000	0.000	0.000	0.000
				0.000	0.000	0.000
					0.000	0.000
						0.000

Correlation is significant at the 0.05 level (2-tailed)

Table 5. Regression analysis

The regression analysis was used to assess the relationship between dependent and In-dependent variables.

Variables	Mean	Std.Deviation	R	R Square	Adjusted R2	Standard Error of the estimate
Customer loyalty	3.72	.74				
Product quality	3.64	.49	.937	.879	.878	.255
Customer Satisfaction	3.38	.60				
Customer trust	3.61	.62				
Service quality	3.74	.66				

Table 6. ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	105.520	4	26.380	255.748	.000[a]
	Residual	19.495	189	.103		
	Total	125.015	193			

a. Predictors: (Constant), customer satisfaction, customer trust, product quality, service quality
b. Dependent Variable: customer loyalty

The above analysis shows that r>.889 means the relationship between customer trust and customer loyalty is strong. Thus there is a strong relationship relating to customer trust and customer loyalty. Both variables move positively in same direction. This means that as customer trust value increases, customer loyalty value also increases. The Sig. (2-tailed) value is .000. This value is less than .01. Because of this, it can be concluded that there is a statistically significant correlation hence, the relationships between customer trust and customer loyalty is statistically significant and Null hypothesis is rejected. The above Table 5 shows the variable means are found to be above average and shows mean values for variables. The average respondents score was found to be 3.38, with 1 least favourable and 5 most favourable. This is above the neutral score of 3, which implies that respondents' overall satisfaction regarding online shopping is positive. The R2 value indicates how much of the dependent variable, customer loyalty, explained by the independent variables. The R square (.879) that is (87.9%) of the variation in customer loyalty is explained by influencing factors, which is very large, and the four predictor's accounts for 87.9% of the variation in customer loyalty.

DISCUSSION

The above Table 6 shows the regression analysis and information about the variation accounted. The table gives evidence of P< .05 with F-value of 255.74 indicates that the model applied is significantly good enough in predicting the independent variables.

Research Implications

The study provides insights to online retailers and researchers for understanding relationships between customer satisfaction and loyalty in online buying behaviour. The results suggest that these variables and consumers buying behaviour are significantly correlated. Retailers should pay attention to customer satisfaction and loyalty as online shopping is the new shopping trend by twentieth century consumers. To boost the confidence of the existing and new online shoppers, measures to strengthen trust has to be taken. Most of the people other than youngsters are not having awareness about online shopping; the website merchant should take steps to create awareness. The online seller has to take maximum effort to

offer the products at competitive price because price of the product plays a big role in purchase decision. The online shopping website must be made known to consumers through different strategies and customer satisfaction has to be given high importance. To improve the effectiveness of online shopping this issue must be addressed. Considerable number of respondents faced problems during online shopping so it should be carefully observed, identified, analysed and settled.

Conclusion

The power of online retailing has brought forth a new generation of marketing. This study shows that preference towards online shopping is increasing in India. With the advent of internet and high end phones consumers can shop anytime, anywhere, and anything with ease. When a customer is online, his/her behaviour becomes enormously unpredictable and to measure customer e-satisfaction and e-loyalty become difficult as they are strongly associated with his/her present emotional state. It was highly recommended to E-retailers to invest in deep understanding of cyber consumer psychology for gaining e-satisfaction and e-loyalty along with e-trust. The aim of this study was to examine the relationship between customer satisfaction and loyalty in online shopping. The study brought the fact that most of the shoppers are youngsters and educated people who have a positive Preference towards online shopping. By ensuring adequate safety in product delivery will lead to increased customer satisfaction, loyalty and increase sales. Online sellers should rectify the bottlenecks in trade with better user experience and this will create more demand from customers who are becoming tech savvy and with digital India, unified payment interface and 4G networks this trend has huge potential.

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