EVALUATING THE FACTORS INFLUENCING ONLINE SHOPPING AND ITS CONSUMER SATISFACTION IN PUNE AREA

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Abstract

The purpose of study is to develop an understanding the factors which are influencing for online shopping in Pune area and to explore the demographic factors which influences the level of customer satisfaction of online shoppers. Exploratory research method is used. Survey method is used for data collection through structured questionnaire based on demographic profile like gender, age, duration and frequency of online shopping etc. 114 samples were scored on the basis of thirty-four variables of influencers and satisfaction of online shoppers in Pune area from Maharashtra State in India. The statistical tools for non-parametric data like Mann Whitney Test, Kruskal Wallis Test are used for data analysis. The finding of the study reveals that online customers age does not have influencing role in preferring factors for online shopping whereas male and female, prefers same parameters for online shopping as well as for customer satisfaction and after sales services. Study covers FMCG product Apparels like T-shirt, jeans, formals, casuals, ethnic and Accessories category like watches, sunglasses, handbags, jewellery and Shoes and sandals. Research will help the e-retailers for promoting their brands in

online market targeting to digital customers and can boost the sale by framing appropriate marketing strategies aiming to demographics, shopping experience and satisfaction.

Keywords

Motivation and Satisfaction, Online Shopping, Customer Satisfaction

1. Introduction

1.1 Online Marketing

Online marketing has brought many unique benefits to marketing. The interactive nature of online marketing provides instant two-way response is unique and has broader scope. Online companies are reaching the relevant target audience to avoid clutter by using proper advertisement and promotional tools. It helps them to stay in constant touch with its customers, know their preferences and upgrade their products and services accordingly, helps to formulate strategies for promoting the products in market. Online shopping is the process of researching and purchasing products or services over the Internet (Verma & Agarwal, 2014). Online buying is both interactive and immediate. Buyers can interact with the seller's site to produce exact structure of shopping information, products, or service they desire and then order or download them on the spot as per their requirements.

Over the years, online shopping has grown in popularity mainly because of people find it very convenient and easy to shop comfortably from their home and offices. The online shopping stores are increasing day by day in numbers this is due to people have accepted this as a new lifestyle. This recent development in the lifestyle of the today's consumer is the demand of the hour with the moving time.

Today shopping is not limited to retail hours, people can buy anywhere and at any time any products which is available online from banking services to booking holiday tickets, placing an order. Now shopping mall is just a one click away. People are buying from internet clothing, beauty products, mobile phones and computer accessories, beauty products, furniture, groceries etc. this is possible due to the growth of e-commerce industries (statisca.com).

Now a days, customers are becoming more active and comfortable with online shopping, this could be attributed to various factors such as busy modern lives, Longer working hours, ability to browse products from the comfort of one's home, wider range of options available etc. with variety of reasons such as shopping of apparels, shoes, leather belts, hand bags, jewellery etc., social and business networking, online transactions, researching products or services,

booking their travel tickets online. With consumers increasingly engaged online, their expectations on receiving instant and quality customer services at various touch points has also risen (Rocco, 2017).

1.2 Growth of Online Shopping

The technology orientated new generation, the coming age of a younger, introduction of new varieties and quality of brands, services. The new online shopping experiences, implementation of more no of shopping sites with improvements to the shopping process on existing online sites and customer satisfaction and good after sale services leads to the growth of online shopping in spite of facing the problems in online shopping (Vaghela 2014)

Now a day in India, people acquire more personal computers/laptops/ smart phones etc. Day by day increasing usage of internet and credit cards leads to the growth of online shopping. Online shopping has become the norm and consumers are adopting it especially youth by its advantages like low prices, widespread collection of goods and services and more convenient shopping on the other hand for e-retailers have enormous opportunity to grab this.

According To ASSOCHAM Report, 2016

1. Online shopping in Indian Cities, Mumbai scored first position, Delhi ranked second, Ahmedabad scored third, Bangalore ranked fourth and Kolkata ranked fifth position in preference for online shopping 2015.

2. 5% to 7% revenue has been generated through e-commerce as compared to last year with all branded apparel, accessories, jewellery, gifts, footwear.

3. Highest growth rate was seen in apparel segment was 69.5%, followed by electronic items by 62%, baby care products at 53%, beauty and personal care products at 52%, home furnishing at 49% in 2015.

4. E-commerce websites like Snapdeal, Flipkart, Amazon, Myntra, Jabong etc have been giving discounts and massive price cuts on their products.

5. India ecommerce market was worth about $3.8 billion in 2009, it went up to $17 billion in 2014 and to $23 billion in 2015, and expected to touch $38 billion by 2016 said by Mr. D.S. Rawat, Secretary General – ASSOCHAM.

6. Browsing trends broadly shifted from desktop to mobile devices in India, as one of the three customers make transaction from mobile devices from Tier- I and Tier -II cities in India.

1.3 Customer Satisfaction of Online Marketing

The process of researching and purchasing products or services over the Internet which has many benefits for shopping in retail stores which includes easy to compare prices from different range of merchants, access for wide selection of merchandise, 24*7 accessibility, user friendly and convenient of not having to drive to a physical store. A customer who knows exactly what he or she wants can go online on site, read and compare the product information, and purchase from the site that offers the best price or service.

Customer satisfaction is the key factor for customer retention and acquisition in online shopping system. Customer satisfaction with respect to online shopping is matching the customer's perception of the online experience confirms their expectation. Especially the role of after sale services plays important role for online retailers to sustain in a competitive world.

The growth in future of e-commerce will be improvements to the shopping process on existing Web sites, there will be implementation of more online shopping sites by existing retailers with introduction of novel goods, services and online shopping experiences for coming of age of a younger and more technology-oriented generation.

Online marketing has many advantages like global reach, availability of wide variety and cheaper products, 24X7 timing etc. (Mishra 2015). Customer satisfaction is the key factor for customer retention and acquisition in online shopping system. Customer satisfaction with respect to online shopping is the extent to which customer's perception of the online experience confirms their expectation (Vengatesan & Deepan 2017)

1.4 Significance of Study

The study will help to understand, strategize and finalize marketing plans of the corporates in terms of expanding and penetrating the market, give competitive advantage, implementing customer relationship strategies etc. This will also help the e-retailers for promoting their brands in online market targeting to digital customers. Online retailers can boost sale by framing marketing strategies sometimes in general or based on demographics of customers especially in FMCG Apparels and Accessories category.

2. Literature Review

According to **AC Nielson and Absolute Data Report on Social media in India, 2011** in the survey, 77% of the respondents said that they do seek opinion of their friends on Social Networking Sites before purchasing product/service. It was also find that 88% of the people

purchase the products/brands after reading online reviews about particular products/brands also states that 67 percent of Indians who are on the web use online reviews to help them make purchases. **Jain and Jain, 2011** explored impact of consumers and product characteristics on E-commerce adoption in India, which found significant predictors for future online shopping related to only consumers such as past online shopping satisfaction, past online shopping frequency and education etc. **Vaggelis Saprikis, Adamantia Chuliara and Maro Vlachopoulou, 2010** study covered the proportionately rapid growth in number of online shoppers due to transformation of Information Technology. Online purchases have been revealed type of products and services purchased and consumer's characteristics. Study examine the perceptions of students for adopters and non-adopters of online shopping in terms of demographic profiles like gender, rank at university, daily usage of internet, frequency of online purchases etc., Studied consumers expectations and perceptions regarding general online stores expectations, perceptions on privacy policy of company and online shopping risk. Also studied advantages of online purchases like anytime shopping, saves time and problems related to after sale services, online trust etc. study focused on reasons for adoption of online services like lower prices, wide variety, payment options, high quality were main reasons whereas for not adopting reasons like security and privacy, shipping delays, unaffordable transportations fees etc. **Laxmi S. 2014,** study aimed to analyse the factors of online shopping and online shoppers in broad dimensions of demographics, culture, psychological, subjective norms, personal traits were studied under general dimensions wherein product type, brand name, variety, better deals were studied under shopping dimensions also shopping motivation, Risk, convenience or time saving, benefits perceptions, previous online experience were studied under online shopping dimensions. Factors of online shopping behaviour time saving, website design, security, risk perception, referent influence has been studied. Study suggested that retailers should introduce a mechanism that would improve safety and privacy to motivate people to buy online. It was analysed that youngsters prefer to buy apparels and electronic goods more through cash on delivery, especially men's as compared women's. Lack of security and network reliability becomes the major obstacles for online shopping. **Mishra 2015,** studied growing trend in online shopping has led to explore the role of individual income as a motivator of online shopping behaviour with the convenience of one place shopping. Study examined demographics factors like gender, age, income of respondents, educational background, occupations, occasions for shopping, reasons

for online shopping like low prices, saves times, wide variety of products, cash on delivery facility, home delivery etc. product categories purchased, most preferred sites, money spends on online buying per month, frequency of shopping, mode of payment mostly used, satisfying and not satisfying reasons of online shopping. Study suggested to provide free cash on delivery services, immediate replacement of products and refunding of payment, should reduce the complaints of providing poor quality to attract more customers in future. **Joshi 2015,** study focused on potential growth of online shopping has triggered the idea of conducting a study on factors affecting consumer attitude towards online shopping. Study revealed that online shopping in Himachal Pradesh is significant affected by various mac economic factors including benefits and risk like privacy, convenience, source, fun, wider selection, homepage, price, customer service. Online shopping retailers can used the relevant variables and factors formulate their strategies, can prioritize the consumer implicit and explicit requirement in online shopping environment. **Kanade 2015,** Study identified the potentials of consumer's preference towards online shopping with reference to apparels from Bangalore city. Study investigated the relationships between attitude and behavioral intentions to make purchases through online shopping. For this study examines the demographic factors like gender, age, educational level, income, geographical locations, online shopping previous experiences, perceived benefits, consumer preferences, perceived retailers trustworthiness, consumers lifestyles, consumer prior e-commerce experience, online shopping frequency, duration of daily internet usage found no impact on preferences. Study found that consumers exhibited positively and were strongly correlated with behavior intention. **Pednekar 2014,** study accessed the implications of online shopping on the buying bevhiour of consumers, demographics like age, gender, profession, Education, monthly income has been studied. Covered the responses from accepting and reading emails, visiting online shopping websites, online shopping websites, factors influencing in decision to purchase goods on internet, product category preferred etc. study concluded that females were doing more online shopping with a reason to security, privacy of information, delivery time, internet services etc. from Flipkart.com, Mytra.com and Jabong.com wherein cash on delivery has preferred maximally for online shopping. Consumer preferred online shopping for personal purpose except few who adopt traditional and local method of shopping due to loyalty. **Vaghela 2014**, 'study focused on online shopping usage and perception of customers towards online shopping and gender wise. Study covered factors like main problems faced

during online shopping, better options for shopping, amount spend on online shopping, satisfaction with online shopping, barriers for online shopping during purchases, before purchases and impact of that on shopping behavior. Study found that online shopping is better option than manual in spite of expensive and facing problems like delayed in delivery of products, return of wrong and poor-quality product, confusing online websites, ineffective customer services, most barrier for online shopping were online payment security and unable to verify the product personally i.e. touch and feel factor were missing etc. **Gupta, 2013** studied that e-tailing is a challenge for Indian customers faced real time problems related to trust to quality. Study shows some rigid behaviour towards e-tailing. Study suggested that online shopping vendors should made their customized strategies based on the consumer behavior. (touch and feel) also not only to invest in bringing new customer base which creates loyalty will generate revenues in the long run through e-tailing. Irrespective of online shoppers are satisfied by their respective service providers and online vendors. **Andrita Goswami et al, 2013** study stated that online customers are satisfied only when online marketers give more importance on price and after sale service factors. In the competitive era, online marketers should have focused on customer satisfaction to retain the existing customers and attract the new customers by offering them day to day new schemes for online purchases. Also studied that factors like wide variety of the distribution of customers according to their perception with respect to online shopping depends on the factors like product variety, quality of product, wide variety, price, packaging of products, after sale services, security of payment etc. **T. Shenbaga Vadivu, 2015** Study focused on online shopping or marketing of the uses of technology through computer. For better marketing performance retailers were devising strategies to meet the demand of online shoppers; studying consumer behaviour, consumer attitudes towards online shopping. Studied Gender, Age, Location, Profession, Education, Family Status, Product purchased, problem faced by the respondent which online shopping. Thus study focused on consumer's attitudes towards online shopping and studying the factors influencing consumers to shop on. Results shows that on variety, quick service and reduced prices was three significant ways in which online shopping influenced people from all over the world. **Khedkar, 2015** study find out the factors that are affecting customer's satisfaction for online shopping. Study suggested that online retailers should re-evaluate all these variables which have high impact on customer satisfaction and should initiate and re-constructed the strategies according to competitive business environment. Study

was important for evaluating and enhancing their performance of online shoppers. **Verma, Sharma & Sheth, 2015** study examined the relationship marketing framework focusing on online retailing, which identified the strategies which helped to build relationships with online customers. Word of mouth has been identified as important way for managers to identify loyalty and commitment among customers. **Mann and Jha (2015),** study examines the growing use of internet developed prospects for online shopping. E marketers have developed marketing strategies to convert potential customers into active with the help of study of factors affecting online Indian behaviour and the relationship between these factors and types of online buyers. This research found the information, perceived usefulness, ease of use, perceived enjoyment and security/privacy are the five dominant factors which influence consumer perceptions of online purchasing. The study covers two broad application perceptions of its knowledge which are micro and societal perspectives. The <u>Micro perceptive</u> involved understanding consumers with a purpose of helping firms to achieve its target wherein <u>macro perceptive</u> applies to aggregate level knowledge of the mass to influence on the quality and level of standard of living. Study found out the lack of 'touch and feel-try' experience of product delivery to customers, mounting of competitive pressure, capturing the need of younger generation buying the products on seasonal occasions and credibility of payment systems. **Devi and Saini (2015),** study focused on online shopping suggesting benefits and drawback of online shopping like better prices, convenience, variety, fewer traps, discreet shopping, ease of comparison shopping, identify unique solution these are advantages of online shopping whereas suggested disadvantages are lose the tactile experience, shipping adds to the cost, returns can be costly, dealing with unknown vendors.

3. Objectives of Study

- To study the factors which are influencing online shopping in Pune
- To understand the demographic factors which are influencing the customers for online shopping and its customer satisfaction?
- To study the satisfaction level of consumers with respect to online shopping.

4. Hypothesis of Study

H_{01} There is no significant difference between male and female in factors influencing for online shopping.

H_{11} There is significant difference between male and female in factors influencing for online shopping.

H_{02} There is no significant difference between male and female online shoppers on the various dimensions of customer satisfaction.

H_{12} There is significant difference between male and female online shoppers on the various dimensions of customer satisfaction.

H_{03} Age has no role to play in online shopping factors.

H_{13} Age has role to play in online shopping factors.

H_{04} Age has no role to play in customer satisfaction dimensions.

H_{14} Age has role to play in customer satisfaction dimensions.

5. Research Methodology

In order to evaluate the factors influencing for online shopping and its customers satisfaction in Pune area has been studied and investigated through primary and secondary data. Demographics like age, gender and monthly income etc. has been investigated with the help of primary data and Secondary Data. **Research design:** - Exploratory research method is used to describe the characteristics of population of study which is used in research through observations and survey methods. **Sample design:** Convenience sampling technique is used to study from the large population of online shoppers who does online shopping. **Primary Data:** Primary data is collected through structural questionnaire method by using Thirty-four factors of influencers and satisfaction were measured based on five-point Likert-scales ranging from strongly disagree (1) to strongly agree (5). **Secondary Data**: The secondary data of the study is collected through various journals, reports, books, articles, magazines, research papers, websites etc. **Sampling**: - A total sample of 114 online responses was elicited using a reliable and validated questionnaire. Reliability score (Cronbach's Alpha) of the questionnaire was 0.8. SPSS version 20 (statistical package for social sciences) is used for the analysis of data. Microsoft excel is used for evaluation of data and online google form is used to collect responses of online customers. Product category for online shopping has been studied from FMCG Sector Personal products like Apparels like T-shirt, jeans, formals, casuals, ethnic followed by Accessories like watches, sunglasses, handbags, jewellery and Shoes and sandals. The study covers only Pune area from Maharashtra state in India.

5.1 Factors Influencing Online Purchasing

A questionnaire using a Five-point scales was constructed which consisted of the variable such as Convenience and time saving, Fast Shipping, Overall speed of shopping process is satisfactory , Instant ability to get items, Flexibility to choose delivery date, Clear Return policy, Variety of product and brands, Products are not available in local shops Prices of products are reasonable, Offers and discounts always available, Online tracking ability, Free and discounted shipping, No. of Shipping options offered, Mobile applications are available now a days, Trusted shopping done by friends, Product reviews influence me to go for online, Must ensure ease of online navigation to access.

5.2 Factors Influencing Customer Satisfaction

A questionnaire using 5-point scales was constructed. The questionnaire consisted of the variable, such Cash on delivery is satisfactory, Trust and past purchase experiences are satisfactory, Overall Shopping experience is satisfactory, Provide consumers with real time feedback, shopping on internet saves times, 24 X 7 shopping available, The description of products shown on the websites are very accurate, favorite brands are not available, Risk of not getting what paid for, Time consuming process, Believe in touch and feel of product, Good After sales services Return Policy, Not satisfy about quality of products, It is very difficult to return the products, Risk of credit card transactions, Value added tax or high shipping duty and Clarity about terms of conditions.

6. Data Interpretation and Analysis

A two group (male and female) comparison has been studied with factors which are influencing for online shopping and its customer satisfaction by using Maan-Whitney test since the data was not normally distributed.

Age groups (below 25 years, 25to 35 years, above 35 years) comparison has been studied with factors which are influencing for online shopping and its customer satisfaction. For this Kruskal-Wallis test used since the data was not normally distributed.

Frequency with percentage has been used for interpretation of demographics like gender, age, monthly income of respondent and frequency and duration of online shopping.

Table 1: *Demographic Factors*

Sr. No	Variables	Characteristics	N	Percentage %
1	Gender	Female	50	43.9
		Male	64	56.1
2	Age	Below 25 Years	24	21.1
		25-35 Years	38	33.3
		Above 35 Years	52	45.6
3	Monthly Income of Family in Rs.	Below 25000	31	27.2
		25000 to 35000	24	21.1
		Above 35000	59	51.8
4	Duration of online shopping	Less than a year	41	36.0
		1 to 3 years	42	36.8
		3 to 5 years	18	15.8
		More than 5 years	13	11.4
5	Frequency of online Shopping	Once in a Month	56	49.1
		Once in 6 Months	30	26.3
		Once in a Year	17	14.9
		Once in 3 Months	11	9.6

Source: SPSS Output

6.1 Mann Whitney Testing For Factors Which Are Influencing For Online Shopping

Seventeen variables score were checked for normality and it was found that all the variable was not normally distributed and hence to compare this between the male and female Maan Whitney test was used.

Normality was checked using Shapiro's Wilk test described in Table II. A value of less than 0.05 was achieved in all the variables implying the data is not distributed normally

Table 2: *Tests of Normality*

Tests of Normality						
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
Convenience and time saving	.308	114	.000	.735	114	.000
Fast Shipping	.301	114	.000	.790	114	.000
Overall speed of shopping process is satisfactory	.295	114	.000	.830	114	.000
Instant ability to get items that I want	.320	114	.000	.808	114	.000
Flexibility to choose delivery date	.294	114	.000	.855	114	.000

Clear Return policy	.287	114	.000	.851	114	.000
Variety of product/brands	.272	114	.000	.839	114	.000
Products are not available in local shops	.242	114	.000	.872	114	.000
Prices of products are reasonable	.267	114	.000	.858	114	.000
Offers and discounts always available	.276	114	.000	.854	114	.000
Online tracking ability	.274	114	.000	.839	114	.000
Free/discounted shipping	.271	114	.000	.847	114	.000
No. o1 Shipping options offered	.317	114	.000	.840	114	.000
Mobile applications are available now a day	.272	114	.000	.853	114	.000
Trusted shopping done by friends	.261	114	.000	.854	114	.000
Product reviews influence me to go for online shopping	.256	114	.000	.875	114	.000
Must ensure ease of online navigation to access information	.292	114	.000	.852	114	.000
a. Lilliefors Significance Correction						

Source: SPSS Output

A) Hypothesis Testing

H_{01}: There is no significant difference between male and female in factors influencing for online shopping.

Results:- Null hypothesis is accepted and Alternate hypothesis is rejected. H1 is accepted according to Table III. It shows all seventeen online shopping factors are positively influence both male and female. The 'p' value for independent factors is .000, which is less than 0.05. Hence, online shopping factors were equally important to both male and female.

I) Using The Mann Whitney Test To Compare The Difference Between Male And Female Score On Factors Influencing For Online Shopping

Table 3: *Maan Whitney Test*

Test Statistics	1	2	3	4	5	6	7	8	9
	Convenience and time saving	Fast Shipping	Overall speed of shopping process is satisfactory	Instant ability to get items that I want	Flexibility to choose delivery date	Clear Return policy	Variety of product/brands	Products are not available in local shops	Prices of products are reasonable
Mann-Whitney U	1494.5	1599	1587	1508.5	1520.5	1544	1437	1544.5	1544
Wilcoxon W	3574.5	2874	3667	3588.5	2795.5	2819	3517	3624.5	3624
Z	-0.696	-0.006	-0.082	-0.592	-0.49	-0.344	-1.007	-0.337	-0.346
Asymp. Sig. (2-tailed)	0.486	0.995	0.935	0.554	0.624	0.731	0.314	0.736	0.729
Exact Sig. (2-tailed)	0.487	1	0.963	0.556	0.626	0.731	0.316	0.738	0.732
Exact Sig. (1-tailed)	0.246	0.473	0.485	0.28	0.313	0.365	0.159	0.369	0.365
Point Probability	0.008	0.007	0.021	0.002	0.002	0.001	0.003	0.001	0.004
a Grouping Variable: Gender									

Source: SPSS Output

Test Statistics	10	11	12	13	14	15	16	17
	Offers and discounts always available	Online tracking ability	Free/discounted shipping	No. of Shipping options offered	Mobile applications are available now a day	Trusted shopping done by friends	Product reviews influence me to go for online shopping	must ensure ease of online navigation to access information
Mann-Whitney U	1580.5	1587	1339.5	1480	1514	1480	1403	1411
Wilcoxon W	3660.5	3667	3419.5	2755	3594	3560	3483	3491
Z	-0.12	-0.081	-1.608	-0.754	-0.527	-0.736	-1.205	-1.176
Asymp. Sig. (2-tailed)	0.904	0.935	0.108	0.451	0.598	0.461	0.228	0.24
Exact Sig. (2-tailed)	0.908	0.948	0.111	0.455	0.598	0.465	0.23	0.244
Exact Sig. (1-tailed)	0.454	0.473	0.057	0.227	0.301	0.232	0.114	0.123
Point Probability	0.007	0.003	0.001	0.003	0	0.001	0.001	0.002
a Grouping Variable: Gender								

Source: SPSS Output

B) Hypothesis Testing

H_{02}: There is no significant difference between male and female online shoppers on the various dimensions of customer satisfaction.

Results: - Null hypothesis is accepted and Alternate hypothesis is rejected. H1 is accepted according to Table IV. The 'p' value for independent factors is less than 0.05. It means all the customer satisfaction dimensions are positively influenced by male and female.

II) Using The Mann Whitney Test To Compare The Difference Between Male And Female Score On Various Dimensions Of Customer Satisfaction

III)

Table 4: *Maan Whitney Test*

	Clarity about terms of conditions	**Risk of credit card transactions**	**Not satisfy about quality of products**	**Believe in touch and feel of product**	**Good After sales services (Return Policy)**	**Value added tax or high shipping duty**	**Time consuming process**	**24*7 shopping available**	**Provide consumers with real time feedback**
Mann-Whitney U	1530.000	1457.000	1590.000	1362.000	1560.500	1552.000	1453.000	1385.000	1515.500
Wilcoxon W	2805.000	2732.000	3670.000	2637.000	2835.500	3632.000	2728.000	3465.000	3595.500
Z	-.446	-.846	-.059	-1.440	-.242	-.287	-.882	-1.388	-.525
Asymp. Sig. (2-tailed)	.656	.397	.953	.150	.809	.774	.378	.165	.600
Exact Sig. (2-tailed)	.662	.399	.955	.151	.810	.776	.380	.172	.601
Exact Sig. (1-tailed)	.332	.200	.477	.075	.406	.388	.190	.085	.301
Point Probability	.001	.001	.001	.000	.001	.001	.001	.001	.005
a. Grouping Variable: Gender									

	I think shopping on internet saves times	Cash on delivery is satisfactory	Trust and past purchase experiences are satisfactory	Overall Shopping experience is satisfactory	It is very difficult to return the products (Experience for return policy)]	Risk of not getting what I paid for	The description of products shown on the websites are very accurate	favourite brands are not available
Mann-Whitney U	1422.500	1508.000	1550.000	1509.000	1598.000	1381.000	1560.500	1507.000
Wilcoxon W	2697.500	3588.000	2825.000	2784.000	3678.000	2656.000	2835.500	2782.000
Z	-1.111	-.610	-.324	-.598	-.012	-1.333	-.238	-.564
Asymp. Sig. (2-tailed)	.267	.542	.746	.550	.990	.182	.812	.573
Exact Sig. (2-tailed)	.269	.547	.741	.561	.995	.184	.814	.572
Exact Sig. (1-tailed)	.139	.263	.372	.293	.497	.093	.407	.286
Point Probability	.003	.005	.003	.008	.005	.001	.003	.001

Source: SPSS Output

IV) Using The Kruskal Wallis Test to Compare The Difference Between Age Group Score On Influencing Factors Of Online Shopping.

Table 5: *Kruskal Wallis Test for Age and Online Shopping Factors*

	Convenience and time saving	Fast Shipping	Overall speed of shopping process is satisfactory	Instant ability to get items that I want	Flexibility to choose delivery date	Clear Return policy	Variety of product/brands	Products are not available in local shops	Prices of products are reasonable
Chi-Square	2.498	7.490	7.000	1.199	2.162	5.072	7.167	.204	.428
df	2	2	2	2	2	2	2	2	2
Asymp. Sig.	.287	.024	.030	.549	.339	.079	.028	.903	.807
Exact Sig.	.287	.022	.029	.553	.341	.079	.027	.904	.809
Point Probability	.000	.000	.000	.000	.000	.000	.000	.000	.000

	Offers and discounts always available	Online tracking ability	Free/discounted shipping	No. of Shipping options offered	Mobile applications are available now a day	Trusted shopping done by friends	Product reviews influence me to go for online shopping	Must ensure ease of online navigation to access information
Chi-Square	.630	6.206	2.536	.467	1.021	1.441	1.309	.492
df	2	2	2	2	2	2	2	2
Asymp. Sig.	.730	.045	.281	.792	.600	.486	.520	.782
Exact Sig.	.733	.044	.283	.793	.604	.490	.523	.784
Point Probability	.000	.000	.000	.000	.000	.000	.000	.000

Source: SPSS Output

C) Hypothesis Testing: -

H_{03} Age has no role to play in online shopping factors.

Results: - Null hypothesis is accepted and Alternate hypothesis is rejected. Kruskal Wallis test is used to understand the differences in age group and online shopping factors which has shown in table no V. The 'p' value for independent factors is less than 0.05 in all factors. It shows online shopping factors are positively influenced by age group of customers. Online shopping factors are very much important to all age group of customers.

V) Using the Kruskal Wallis Test to Compare the Difference between Age Group Score on Customer Satisfaction Factors of Online Shopping.

Table 6: *Kruskal Wallis Test for Age and Customer Satisfaction*

	Clarity about terms of conditions	Risk of credit card transactions	It is very difficult for me to return the products/ items (Experience for return policy)	Good After sales services (Return Policy)	Value added tax or high shipping duty	Believe in touch and feel of product	Time consuming process	favourite brands are not available
Chi-Square	.215	2.506	1.451	.374	6.789	1.028	1.772	2.083
Df	2	2	2	2	2	2	2	2
Asymp. Sig.	.898	.286	.484	.830	**.034**	.598	.412	.353

	24*7 shopping available	The description of products shown on the websites are very accurate	Not satisfy about quality of products	Risk of not getting what I paid for	Provide consumers with real time feedback	Overall Shopping experience is satisfactory	Trust and past purchase experiences are satisfactory	I think shopping on internet saves times	Cash on delivery is satisfactory
Chi-Square	2.184	.448	.390	1.080	.134	6.589	.710	1.146	.443
Df	2	2	2	2	2	2	2	2	2
Asymp. Sig.	.336	.799	.823	.583	.935	**.037**	.701	.564	.801

Source: SPSS Output

D) Hypothesis Testing: -

H_{04} Age has no role to play in customer satisfaction dimensions.

Results: - Kruskal Wallis test is used to understand the differences in age group and customers satisfaction parameters which have shown in table no VI. The 'p' value for independent factors is less than 0.05 in two factors like value added taxes/ high shipping paid for shopping and Customer satisfaction for overall shopping experience, which means satisfaction level of online shopping customers, varies in accordance with age group.

In case of perception of customer satisfaction towards time consuming process, cash on delivery, favorite brands are not available, clarity about terms and conditions, risk at credit card transactions, past purchase experience, 24*7 shopping availability, touch and feel of products, real time feedback, product return policy etc. has same no significant difference in age group. Customer satisfaction dimensions are positively influenced and equally important to age groups of customers to satisfy.

7. Findings of the Study

The study revealed that age of customers does not have influencing role in choosing for online shopping factors, whereas male and female prefers same parameters like cash on delivery, trusted shopping, fast shipping, clear return policy, variety of products and brands available, offers and discounts available always, prices are reasonable, convenience and time saving, free shipping etc. for online shopping.

The factors like 24*7 availability, cash on delivery, good after sale service, clarity about terms and conditions, overall satisfactory shopping experience, return policy, touch and feel factors, time consuming process were equally satisfied and important for both Male and female customers. The overall shopping experience and high value added tax paid during shopping varies in accordance with the age group of the consumers. Most of the customers were quite satisfactory with after sale services of online shopping sites because of overall good services of company.

Customer do online shopping more frequently because of 24*7 availability of free online shopping on websites/ mobile applications, they tend to do comparison of products with in detail description which was displayed on sites through images, pictures & texts.

The most popular items were purchased by consumers over internet were '**Apparels** like T-shirt, jeans, formals, casuals, ethnic' followed by '**Accessories** like watches, sunglasses, handbags,

jewellery and **Shoes and sandals'**. The popular website used for online shopping was Flipkart, Snapdeal and amazon although people were aware and used these sites like Myntra, Jabong, Homeshop18, Yebhi, Junglee and Zovi for online purchases.

8. Conclusions

Currently e-business organizations are at turning point moving from transactional marketing to one-to-one relationship marketing for customer satisfaction and retentions. Study done with the objectives of evaluating the factors which are inducing customer for online shopping and understanding its satisfaction level based on the demographics of consumers. It focuses on key dimensions of online shopping factors like convenient and time saving, Clear Return policy, Variety of product and brands available on online sites, Trusted shopping, Product reviews, 24*7 Shopping, Cash on delivery, availability of favorite brands, clarity about terms and conditions, risk at credit card transactions, past purchase experience etc., as well as customer satisfaction factors like return policy, product quality, overall experience, touch and feel factor etc. these results will enable e-marketers to designs better appropriate strategies aiming to shopping experience and satisfaction.

E-Marketers should follow the strategies sometimes in general and sometimes based on demographics. As there is no difference of opinion among male and female on online shopping parameters as well as customer satisfaction dimension, which are highly important and preferable by consumers in Pune area. Marketers should remain familiar of the fact that there is difference of opinions among different age groups of male and female, so accordingly decide their strategies. Study is limited to FMCG Sector- Personal products like Apparels like T-shirt, jeans, formals, casuals, ethnic followed by Accessories like watches, sunglasses, handbags, jewellery and Shoes and sandals. It covers only Pune area from Maharashtra state in India.

This research will help the e-retailers for promoting their brands in online market targeting to digital customers. Use of 'Personalization and Customization' strategy will help the marketers for creating loyal customers by using product merchandising, cross selling and up selling strategies. e-marketers can develop 'Community Building' on social networking sites which covers messaging, discussion forums, ratings, interaction with like-minded group of customers. This will help for building customer relationships and retaining loyal one. Consumers should be educated in terms of procedures and policies of online shopping in their local

languages for the same e-marketers should provide proper steps to educate them, "Think Global and Act Local" strategy will help them to reach in every corner of the India.

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