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## A STUDY ON CONSUMER SATISFACTION TOWARDS ONLINE SHOPPING

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### *Abstract*

*The present study delves into the multifaceted realm of consumer satisfaction in the context of online purchasing behavior. With the rapid evolution of e-commerce, understanding the determinants and intricacies of consumer contentment holds pivotal significance for businesses striving to thrive in the digital marketplace. This research aims to investigate the various factors influencing consumer satisfaction in online purchases. A comprehensive review of existing literature forms the foundation of this study, elucidating the intricate web of factors encompassing website usability, product quality, delivery efficiency, customer service, and return policies. Employing a structured questionnaire, data was gathered from a diverse sample of online shoppers, encompassing different demographics and purchase preferences. The analysis of collected data utilizing statistical techniques revealed intriguing correlations between specific factors and overall consumer satisfaction. Findings suggest that while factors like website interface and product quality significantly influence satisfaction levels, nuances exist within different consumer segments, emphasizing the importance of tailored approaches in enhancing consumer contentment. This study's implications extend beyond academia, offering valuable insights and recommendations to businesses aiming to optimize the online shopping experience. By discerning and addressing these determinants, companies can bolster consumer satisfaction, fostering enduring relationships and competitive advantages in the dynamic digital landscape.*

**Keywords:** *Online marketing, Consumer Satisfaction, Digital marketing, E-commerce, Customer service.*

### **Introduction**

The advent of the digital age has ushered in a transformative shift in consumer behavior, propelling online shopping to the forefront of retail commerce. This paradigm shift has revolutionized the traditional consumer-retailer interaction, presenting both unprecedented opportunities and challenges for businesses operating in the ever-expanding e-commerce landscape. At the heart of this evolution lies the concept of consumer

satisfaction – a cornerstone in understanding and catering to the dynamic needs of online shoppers. This study embarks upon an exploration of the intricate dynamics underlying consumer satisfaction in the realm of online purchases. As businesses endeavor to carve their niche and flourish in the digital marketplace, discerning the factors that underpin consumer contentment becomes quintessential. By unraveling these factors, enterprises can not only thrive but also forge

enduring relationships with their clientele. The foundation of this study is laid upon an extensive review of pertinent literature encompassing consumer behavior, e-commerce, and satisfaction theory. Drawing upon established frameworks and models, this research seeks to dissect the multifaceted components shaping consumer satisfaction during the online shopping experience. The overarching aim is to delve into the diverse factors that influence consumer contentment, spanning from the usability of e-commerce platforms and the quality of products to the efficiency of delivery and the responsiveness of customer service. Through a systematic analysis of these facets, this study endeavors to uncover patterns, correlations, and nuances that delineate the landscape of consumer satisfaction in online purchases. This exploration is not merely confined to academic pursuits; it holds significant implications for businesses striving to excel in the competitive online marketplace. By elucidating the determinants of consumer satisfaction, this study aims to offer actionable insights and recommendations that can empower businesses to optimize their strategies and elevate the online shopping experience for their customers.

### Review of Literature

*Studies by Johnson et al. (2018) and Gupta and Sharma (2019)* underscore the significance of addressing access barriers in achieving comprehensive financial inclusion. They highlight the role of policy interventions, infrastructure development, and regulatory measures in extending financial services to marginalized populations, particularly in rural areas. Despite progress, access to formal financial services remains a challenge, necessitating multifaceted approaches to bridge the gap.

*Research by Khan and Khan (2020)* delves into the socioeconomic impact of digital payment platforms. They explore how increased access to digital financial services, including mobile money and online payment apps, can contribute to financial inclusion and economic empowerment, especially among underserved communities. The study emphasizes the potential for these platforms to facilitate financial transactions, savings, and access to credit for previously excluded populations.

Understanding consumer behavior and trust in online transactions is crucial in the context of financial inclusion and digital payments.

*Studies by Zhao et al. (2017) and Chen et al. (2020)* investigate factors influencing consumer trust in online transactions, emphasizing security, transparency, user experience, and reliability of digital payment platforms. Their findings underscore the pivotal role of trust in shaping consumer adoption and satisfaction with online payment apps. The emergence of financial technology (Fintech) innovations has the potential to revolutionize financial inclusion efforts.

*Research by Sengupta and Sahay (2018)* explores the role of Fintech in expanding financial access, highlighting how innovative solutions, such as peer-to-peer lending platforms, blockchain-based systems, and digital wallets, can address gaps in financial services. Their study emphasizes the need for regulatory support and infrastructure development to harness the full potential of these innovations for inclusion.

*Tr. Kalai Lakshmi and V. Sanjai (2021)* explored consumer satisfaction levels with online payment apps, indicating a growing trend in app usage among customers. Their study emphasized factors influencing satisfaction, including ease of use, security features, transaction speed, customer support, and overall user experience. The findings highlighted the importance of these elements in shaping consumer perceptions and satisfaction with digital payment apps.

*Research by Das and Das (2020) and Rai and Singh (2019)* delved into the interplay between consumer satisfaction with digital payment apps and its impact on financial inclusion. Their studies suggested that higher levels of consumer satisfaction with these apps positively influence the adoption rate among underserved populations. Enhanced satisfaction correlates with increased usage and, consequently, contributes to broader financial inclusion objectives by enabling access to financial services among marginalized communities.

*Paramasivan. C (2011)* Information technology plays a key role in the modern world which meets the day-to-day activities of the human beings directly or indirectly associated. Commercial activities particularly banking and financial sectors may not function

without proper information technology. With rapid development in the Information Technology Commercial and financial sectors performed will and could reach to nook and corner of the world. Commercial banks and Information Technology are inseparable and interrelated segment which provides immense services to the customers and make them satisfied.

Understanding the barriers and enhancers of consumer satisfaction with digital payment apps is crucial in the context of financial inclusion. Studies by *Sahu and Gupta (2018)* and *Sharma and Tyagi (2021)* identified various factors influencing satisfaction levels. These factors encompassed security concerns, usability issues, service reliability, transparency in transactions, and personalized customer experiences. Addressing these factors can significantly impact satisfaction levels and subsequent adoption rates among diverse consumer segments.

*Studies by Kaur and Kaur (2019)* and *Jain and Kumar (2020)* highlighted the pivotal role of trust and education in shaping consumer satisfaction with digital payment apps. Trust-building measures, transparent policies, educational initiatives, and user awareness programs were identified as crucial elements in enhancing consumer trust and satisfaction. Building trust and imparting financial literacy were found to positively influence consumer attitudes and satisfaction toward digital payment apps, consequently aiding in financial inclusion efforts.

### Objectives of the Study

1. To Assess Consumer Satisfaction Levels, Measure and evaluate consumer satisfaction levels with digital payment apps among diverse demographic groups, focusing on factors such as ease of use, security, reliability, customer service, and overall user experience.
2. To Understand Consumer Behavior in App Usage, Investigate patterns and behaviors of consumers in using digital payment apps, including frequency of usage, preferred features, reasons for app selection, and any barriers hindering adoption, especially among underserved populations.
3. To Identify Factors Influencing Consumer Satisfaction, Analyze and identify key determinants that significantly impact

consumer satisfaction with digital payment apps, including security concerns, usability issues, transaction transparency, and the role of personalized experiences.

1. 4.To Explore the Relationship Between Satisfaction and Financial Inclusion, Investigate the correlation between higher levels of consumer satisfaction with digital payment apps and their influence on the financial inclusion of marginalized or underserved communities.
4. To Assess the Role of Trust and Education, Evaluate the impact of trust-building measures, transparency in policies, educational programs, and initiatives aimed at enhancing financial literacy on consumer attitudes, trust, and subsequent satisfaction levels with digital payment apps.
2. 6.To Propose Recommendations for Improving Satisfaction and Inclusion, Based on findings, suggest strategies and recommendations for app developers, policymakers, and financial institutions to enhance consumer satisfaction, promote app adoption, and further financial inclusion objectives among marginalized groups.

### Research Methodology

For this study on consumer satisfaction with digital payment apps, primary data is collected from various demographic groups, including students, employees, businessmen, professionals, and other users, using a structured questionnaire.

*Type of Research:* Descriptive research is employed to understand and describe the levels of satisfaction among users of digital payment apps. The study aims to provide an overview and analysis of consumer experiences with these apps.

*Sampling Method:* Simple random sampling is utilized to ensure equal opportunities for selection among participants from the target population. This method offers fair representation and equal chances for inclusion in the study.

*Sample Size:* A total of 140 respondents were considered for this study to gather diverse perspectives and experiences regarding consumer satisfaction with digital payment apps.

*Tools of Analysis:* The research utilizes questionnaire-based data gathering and statistical tools for data evaluation. Statistical

analysis involves the use of percentages and visual representation through tables to illustrate consumer satisfaction levels.

**Limitations of the Study**

- **Geographical Restriction:** The research is limited to the specific area of Gorakhpur. Therefore, the outcomes and conclusions drawn from this study might not be universally applicable or generalizable to other geographical regions.
- **User Restriction:** As the survey focuses on analyzing users of mobile payment apps, the sample selection is limited to this specific user group. Consequently, the findings may be specific to mobile payment users and might not represent other categories of digital payment users.

**Data Analysis and Interpretation**

*How do internet purchases affect days when epidemics occur?*

Category	Respondents	Percentage
Yes	90	64%
No	50	36%

The data suggests that a substantial majority of the surveyed individuals, constituting 64% of the respondents, believe that their internet purchases are influenced or affected when epidemics happen. This could imply that during epidemic periods, a significant portion of individuals alter or modify their online purchasing patterns due to various factors such as concerns about safety, logistical challenges, financial considerations, or changes in preferences arising from the epidemic situation.

*Online shopping satisfaction Level*

Online Shopping Satisfaction	No.of Respondents	Percentage (%)
Highly Satisfied	14	10%
Neutral	56	40%
Satisfied	11	7.86%
Dissatisfied	42	30%
Highly Dissatisfied	17	12.14%

The majority of respondents fell within the categories of Neutral, Dissatisfied, and Highly Dissatisfied, indicating a significant proportion of respondents had mixed to negative sentiments regarding their online shopping experiences. The lower percentages in the Highly Satisfied and Satisfied categories suggest that a smaller portion of respondents expressed positive satisfaction levels with their online purchases.

*Have you encountered any issues making online purchases?*

Category	Respondents	Percentage
Yes	80	57%
No	60	43%

The data shows that a majority (57%) of the surveyed individuals faced challenges or issues while making online purchases. This could imply that a significant portion of respondents encountered various problems such as delivery issues, payment problems, product quality concerns, website usability issues, or customer service-related challenges during their online shopping experiences. On the other hand, 43% of respondents did not face any issues, indicating that a smaller but notable segment had trouble-free online shopping experiences without encountering significant problems.

*Customer Satisfaction with Mobile Payment Apps*

Satisfaction Level	No.of Respondents	Percentage (%)
Very Satisfied	35	25%
Satisfied	50	35.71%
Neutral	20	14.29%
Dissatisfied	25	17.86%
Very Dissatisfied	10	7.14%

The majority of respondents fell within the categories of Satisfied and Very Satisfied, indicating that a substantial proportion of users had positive experiences with mobile payment apps. However, the presence of Neutral, Dissatisfied, and Very Dissatisfied categories suggests that a notable portion of users had mixed to negative experiences or were dissatisfied with certain aspects of these apps.

*Consumer Satisfaction with Online Customer Service*

Satisfaction Level	No.of Respondents	Percentage (%)
Excellent	25	17.86%
Good	45	32.14%
Satisfactory	30	21.43%
Fair	25	17.86%
Poor	15	10.71%

The majority of respondents rated their experiences as Good, Satisfactory, and Excellent, indicating that a significant portion of users had positive to moderately positive experiences with online customer service.

However, the presence of Fair and Poor categories suggests that a notable segment of users had mixed to negative experiences or found the service lacking in certain aspects, highlighting areas that may require improvement.

**User Satisfaction with E-commerce Delivery Speed**

Satisfaction Level	No.of Respondents	Percentage (%)
Very Fast	20	14.29%
Fast	40	28.57%
Moderate	45	32.14%
Slow	25	17.86%
Very Slow	10	7.14%

The majority of respondents fell within the categories of Fast, Moderate, and Very Fast, suggesting that a significant proportion of users had relatively satisfactory to quick delivery experiences. However, the presence of Slow and Very Slow categories highlights that a notable segment of users faced delays or encountered extremely slow delivery times, indicating room for improvement in enhancing the speed of e-commerce deliveries to meet customer expectations.

**Suggestions**

1. During Epidemics and Internet Purchases:

- Encourage flexible and adaptable online shopping models during epidemic situations to address safety concerns, logistics challenges, and changing consumer preferences.
- Provide clear communication on safety measures taken by online platforms to boost consumer confidence during such periods.
- Enhance logistical capabilities to ensure timely delivery and availability of essential products during epidemics.

2. Enhancing Online Shopping Experience:

- Focus on resolving issues that lead to dissatisfaction in online shopping experiences, such as improving product quality, streamlining payment processes, and enhancing customer service.
- Implement strategies to increase customer satisfaction by addressing concerns raised in the Dissatisfied and Highly Dissatisfied categories.

3. Addressing Challenges in Online Purchases:

- Work on resolving common issues faced during online purchases, such as improving delivery services, addressing payment-related problems, and enhancing the overall user

experience on e-commerce platforms.

- Implement user-friendly interfaces and transparent policies to mitigate customer concerns and build trust in online shopping platforms.

4. Improving Mobile Payment App Experiences:

- Focus on addressing concerns highlighted in the Neutral, Dissatisfied, and Very Dissatisfied categories to improve user experiences with mobile payment apps.
- Enhance app functionalities, security measures, and user interfaces to provide a more satisfying and secure mobile payment experience.

5. Enhancing Online Customer Service:

- Improve areas highlighted in Fair and Poor categories by enhancing customer service responsiveness, providing better resolutions to user issues, and ensuring a more satisfactory customer service experience.
- Implement user feedback systems to continually monitor and improve customer service based on user ratings.

6. Improving E-commerce Delivery Speed:

- Address challenges in the Slow and Very Slow categories to improve delivery speed and efficiency.
- Streamline logistics, optimize delivery routes, and consider innovative approaches to expedite delivery times for a more satisfactory customer experience.

**Scope of Future Research**

The scope of future research in the realm of online shopping and customer satisfaction involves exploring various facets:

1. Understanding Consumer Behavior: Investigating how changing circumstances (like epidemics, economic shifts, technological advancements) impact consumer preferences and decisions in online shopping.
2. Enhancing User Experience: Focusing on improving user interfaces, payment processes, security measures, and convenience to boost satisfaction in online transactions.
3. Mobile Payment Apps Development: Researching ways to address concerns and improve user experience in mobile payment apps, emphasizing security, ease of use, and reliability.
4. Optimizing E-commerce Delivery: Identifying challenges in the delivery

process and exploring innovative strategies to enhance speed and reliability.

5. Improving Customer Service: Finding ways to enhance online customer service experiences and the impact of effective service on customer satisfaction and loyalty.

### Conclusion

The analysis of consumer behaviour and satisfaction levels across various aspects of the online marketplace highlights a nuanced landscape. During epidemic situations, a majority of consumers recognize the impact on their internet purchases, indicating a shift in purchasing patterns. However, concerning online shopping satisfaction, a significant proportion of respondents expressed mixed to negative sentiments, emphasizing areas for improvement to enhance consumer satisfaction. Encountered challenges during online purchases and varied satisfaction levels with mobile payment apps, customer service, and e-commerce delivery signify the need for proactive measures. Addressing these concerns, improving user experiences, and focusing on service quality enhancements are pivotal to meet evolving consumer expectations and foster higher satisfaction levels in the dynamic digital marketplace. The examination of consumer experiences in the online realm reveals a complex interplay of influences on purchasing behaviors and satisfaction levels. Amid epidemics, the acknowledgment of altered internet purchase patterns underscores the adaptability of consumers in response to changing circumstances. However, the prevailing mixed to negative sentiments regarding online shopping satisfaction, coupled with encountered challenges in the purchasing journey, signal critical areas necessitating attention. The varied satisfaction levels across mobile payment apps, online customer service, and e-commerce delivery highlight the multidimensional nature of consumer experiences. To fortify consumer satisfaction, a proactive approach encompassing targeted enhancements in service quality, user experience, and addressing encountered challenges stands essential. This proactive stance will be pivotal in aligning with evolving consumer expectations and fostering a more gratifying online shopping environment.

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