



STUDY ON INHIBITIONS FACED BY CUSTOMERS DURING ONLINE SHOPPING WITH SPECIAL REFERENCE TO BHOPAL CITY

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ABSTRACT

The web based shopping environment has experienced a considerable measure of change and today it is as yet creating in a quite enhanced way. It has turned out to be enormously well known in the regions of attire, expressions and painstaking books, work, auto rentals, PCs and hardware, beauty care merchandise, budgetary administrations, endowments (gift, funding, and facility) and so on.

These are the following aspects of online shopping which affects customer satisfaction like product categories, mode and speed of delivery of the product that customers purchase online, quality and availability of the product, shipping return and exchange policies, Payment options available for the customer of online shopping and inhibitions (unease, discomfort, hurdles) faced by customers during online purchases.

The customer needs to be doubly sure when purchasing an item online. There are many preventive measures which help the customer protect themselves from fraud. They should be well aware of with whom they are transacting with and what they are transacting for. The few things

which should be thoroughly checked. They include the terms and conditions listed which will help them understand how and what protection would be offered in case of something goes wrong with the shipping or delivery. What protection is offered in case of damage of the item during the delivery process? What are the payment procedure and the company's security policy? How the risk of sharing their personal and financial information is being protected and so on and so forth.

Keywords: Customers, inhibitions, online shopping.

INTRODUCTION

Web based retailing (otherwise called e-tail) is a web-empowered interface between a retailer and its objective buyers for offering products and services on the web with the office of web based business. These kinds of retailers are otherwise called e-tailers. All huge retailers are currently electronically showed on the World Wide Web. The e-retailing business attracts the retailers because of its low venture cost, quick access to target clients, brisk rate of return etc.

E-marketers need to analyze and understand the factors influencing customer's online behavior, so that they can synchronize or harmonize their business strategies in alignment with customer preferences.

The main crux of this study is to understand the online shopping behavior and the inhibitions faced by customers during the same. To list a few of them like authentication issues, fraudulent sites, deceptive advertising, refund problems, credit card misuse, privacy risk, shipping problem or product failure (non delivery of products, over charging) etc.

The study shows that the respondents are turning out to be more and more web savvy each day. This is shown in their purchase behavior as they are even prepared to purchase high esteem merchandise online. The companies venturing into the online market are focusing on more buyer protection in order to mitigate the hazards faced by them by making online shopping simpler to explore and protecting the buyer's interest and trust through various procedures like return and exchange policy, effective complaint management, maintaining service quality and product quality.

The etailers are now focusing on the above aspects to attract and keep the buyer loyalty. This should be possible through online groups and sites that serve the purpose of promoting and publicizing their merchandise.

Online Consumer Buying Behavior:

The basic consumer behavior is extremely unpredictable. It is influenced by a huge degree by social and psychological factors. The understanding the pattern of consumer behavior is very essential in modern marketing. The requirements of the buyers are varied. To survive in the market a firm must be always keep improving and understanding the most recent consumer needs and tastes. This understanding would be to a great help in exploiting marketing opportunities and challenges that the Indian market provides. The on line consumer behavior pattern and their needs require thorough understanding for improving the on line business prospects and capturing the online market.

The stages of the buyer choice process may be essentially the same whether the buyer is on the web or disconnected. But the general model of consumer buyer behavior needs modification to take into account new factors. In the online model, the shopper attitude, product attributes state of mind towards online purchasing and sensitivity about control over the web environment plays an important role. Consumer behavior regarding the usage of internet for shopping purposes generally differs from consumer to consumer. Some consumers either lack face up to using this new channel of distribution, due to security and privacy worries. Other consumers pick to browse the web as a way to collect information and then visit the shops to bargain the purchase face to face with the retailer. Few consumers visit the retail shops first to gather information and then buy from e-retailer. Still others do all the shopping online like collecting information, comparing and analyzing it in terms prices and other terms and conditions applicable. It takes time for consumers to build up confidence to shop online. Initially shoppers may restrict themselves to searching for information or using e-mail to collect information. As their confidence grows about the online websites for purchase, their buying is likely to increase with a move to higher value merchandise and more frequent purchases.

OBJECTIVES OF THE STUDY

1. To study the factors responsible for privacy in online shopping.
2. To study the return and exchange procedures in online shopping.
3. To identify the relationship between shipping problem and inhibitions faced by customers in online shopping.
4. To analyze the role of on time delivery, non delivery of products during online shopping.

HYPOTHEIS

1. H0: There is no significant impact of privacy and payment risk faced by customers during online shopping.

H1: There is impact of privacy and payment risk faced by customers during online shopping.

2. H0: There is no significant impact on procedures followed by online companies on customers online shopping.

H1: There is significant impact on procedures followed by online companies on customers online shopping.

3. Ho: There is no significant impact of shipping problem on online shopping.

H1: There is significant impact of shipping problem on online shopping.

4. H0: There is no significant impact of timely delivery of products in online shopping.

H1: There is significant impact of timely delivery of products in online shopping.

5. H0: There is no significant impact of product delivery failure and inhibitions faced by customers during online shopping.

H1: There is significant impact product delivery failure and inhibitions faced by customers during online shopping.

6. H0: There is no significant impact of wrong product received by customers during online shopping.

H1: There is significant impact of wrong product received by customers during online shopping.

Review of Literature

(Musa et al, 2012)¹ investigated that internet usage has grown rapidly over the past several years and it has become very common drop-ship for trading information, products and services. Internet has created market places for customers to buy products and services from online sites in place of doing traditional shopping such as departmental stores to satisfy customers completely.

The paper discusses that customer is the person who buys the product and satisfaction refers to the person's feelings of delight or disappointment that outcome from comparing a product's

¹ Musa,H.,Amin.M.,Khalid,A.F.,Zamri,A.,(2012) ,Factors affecting customer satisfaction towards online shopping: Fakulti pengurusan Teknologi dan Teknoursahawanan university Teknikal Melaka(UTeM),76100 Durian Tunggal,Melaka,Malaysia haslindamusa@utem.edu.my

perceived performance or outcome in relations to his or her expectations. The purpose of the paper is to discuss the factors affecting customer satisfaction towards online shopping.

(Wu & Huang, 2015)².Recent research indicates that in an online shopping competition complaint behaviors are the key when service quality is the major concern for consumers. An understanding of complaint intentions can provide vision in to a negative service experience and in turn, effectively redress consumer's problems.

Evidence shows that there is a great influence of e-satisfaction on an e-loyalty. (Ltifi and Gharbi,2012)³ .Their purpose of the study was to through light on the perceived risk and emotional state of customers in online shopping and their impact on e-satisfaction .Dimensions of the perceived risk are the (global risk, social risk, functional risk, physical risk and risk of loss to time),have a significant impact on e-satisfaction .Same the emotional state dimensions are (enjoyment, stimulation and dominance)and they don't have a significant impact on e-satisfaction.

Research shows that e-satisfaction influences positively and significantly the e-loyalty of the cyber consumers.

(Ha and Coghil, 2008)⁴ The objectives of the study was to addresses issues associated with online shopping like deceptive advertising, over charging on products, guarantee and refund problems, late or non delivery of products, poor quality ,price and payment issues, security and privacy. And redress the issues of customers if they were unhappy with online purchase.

² Wu, L.I. &Huang, Y.C.,(2015), *Analyzing complaint intentions in online shopping: the antecedents of justice and technology use and the mediator of customer satisfaction*:Vol,34,No.1,69-80,<http://dx.doi.org/10.1080/0144929x.2013.866163>.

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Evidence shows that communication, information quality, transaction safety and word of mouth (wom) these are the factors which influence customers trust while doing online shopping .such as with Face book, Twitter and blogs, consumers are likely to trust the purchasing experience of others regarding products and services.

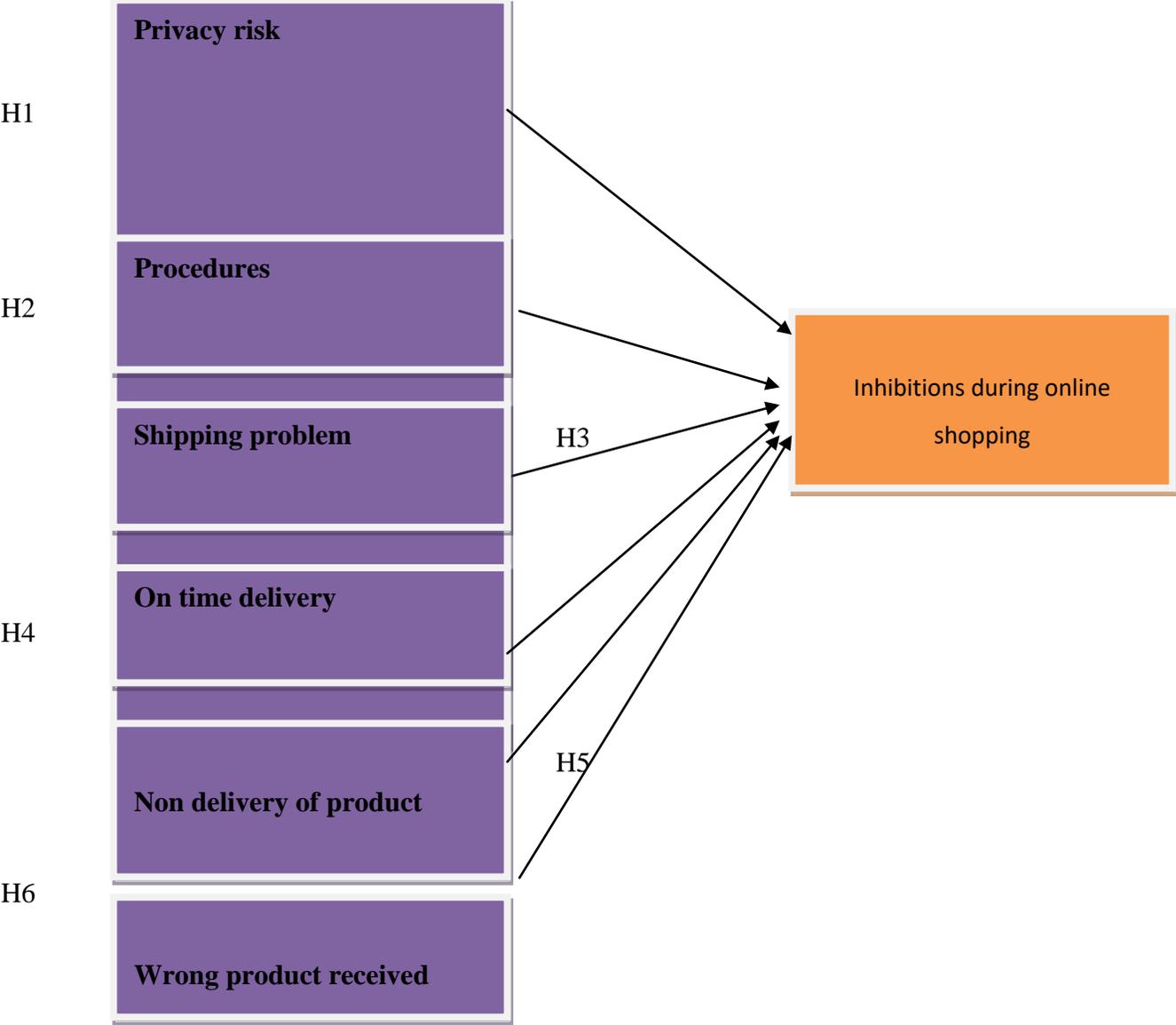
He found that online shopping attribute has a positive influence on determining satisfaction shift over time, which indicates their levels are not invariant over time. He concludes with one possible approach to understanding these shifts is to investigate the extent to which online shopping attribute experiences related to purchase intentions.

Research Methodology

Descriptive research design was adopted to identify and describe customer desires, influencing variables etc. In Bhopal city there are a huge number of online clients utilizing internet shopping websites for acquiring products/services. In the present study, 110 online shopping customers situated in Bhopal constitute the pattern.

For the successful conduction of the study researcher have chosen convenience sampling for collecting the data from population. A five point likert scale structured questionnaire has been used by the researcher for collecting the data from respondents who use internet for shopping.

A Conceptual Model of inhibitions faced by customers during online shopping:



Analysis and Findings:

The following is the descriptive statistics of the sample:

Table 1 : Descriptive Statistics of the sample

	Gender	Age	Education	occupation	Income	Are you an online shopper	Which online site do you prefer for online shopping	Have you felt any problem while conducting online purchase
N	Valid	110	110	110	110	110	110	110
	Missing	0	0	0	0	0	0	0
Mean		1.4455	2.5455	2.0727	2.0545	1.2545	1.0273	1.7909
Median		1.0000	2.5000	2.0000	2.0000	1.0000	1.0000	2.0000

Table 2 : Gender Distribution

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	61	55.5	55.5	55.5
Valid Female	49	44.5	44.5	100.0
Total	110	100.0	100.0	

There are 55 present male respondents, and 44.5 percent female respondent.

Chart 1: Gender Distribution

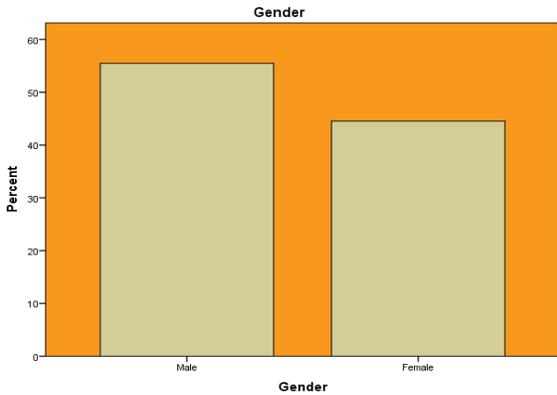


Table 3: Age Distribution

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-20	30	27.3	27.3	27.3
21-30	25	22.7	22.7	50.0
31-40	22	20.0	20.0	70.0
41-50	31	28.2	28.2	98.2
50-above	2	1.8	1.8	100.0
Total	110	100.0	100.0	

In this survey there are 5 categories of respondents, with respectively of their age. The details about the percentage had shown in above table.

Chart 2: Age Distribution

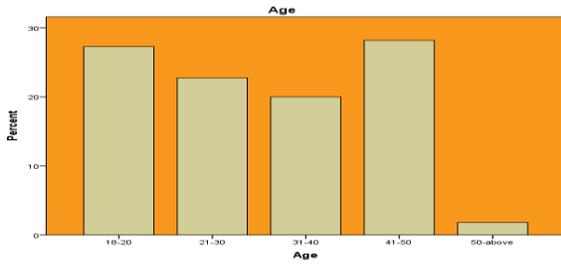


Table 4: Education Categorization

	Frequency	Percent	Valid Percent	Cumulative Percent
Higher Secondary	34	30.9	30.9	30.9
Graduate	42	38.2	38.2	69.1
Valid PG	26	23.6	23.6	92.7
Others	8	7.3	7.3	100.0
Total	110	100.0	100.0	

There are 4 categories of respondents, with respectively of their education. The details about the percentage had shown in above table.

Chart 3: Education Categorization

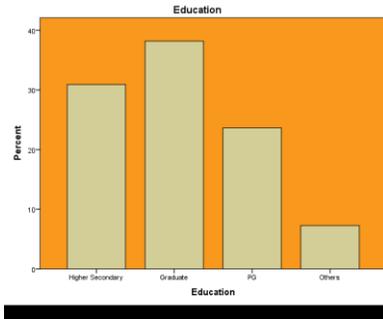


Table 5 : Occupation Categories

	Frequency	Percent	Valid Percent	Cumulative Percent
Self Employed	39	35.5	35.5	35.5
Employed	26	23.6	23.6	59.1
Others	45	40.9	40.9	100.0
Total	110	100.0	100.0	

According to the researcher the study shows that there are three categories of occupation like self employed, employed and others. The details about the percentage have shown in the above table.

Chart 4: Occupation Categories

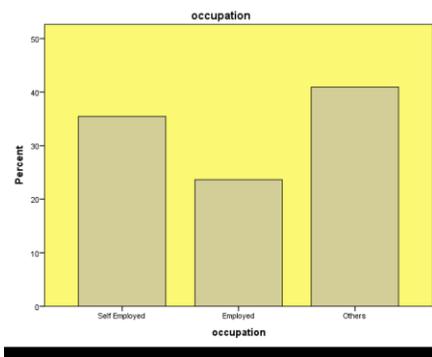


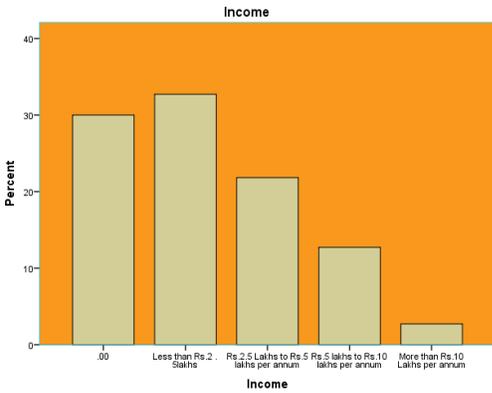
Table 6 : Categorization as per income Levels

	Frequency	Percent	Valid Percent	Cumulative Percent
.00	33	30.0	30.0	30.0
Less than Rs.2 .5lakhs	36	32.7	32.7	62.7
Rs.2.5 Lakhs to Rs.5 lakhs per annum	24	21.8	21.8	84.5
Valid Rs.5 lakhs to Rs.10 lakhs per annum	14	12.7	12.7	97.3
More than Rs.10 Lakhs per annum	3	2.7	2.7	100.0
Total	110	100.0	100.0	

The survey has been conducted from 110 respondent's .In this survey, there are 30 percent respondent have no income, but in this category most of the respondent belongs to house wife status. There are 32 percent respondents who have less than 2.5 AC per annum which is the

major segment of the total respondent .21.8 percent people have their annual income between 2.5 to 5 lack and there are 15 percent approximates who have more than 5 lack rupees income. It is appearing that most of the respondents belong to middle income category.

Chart 5: Categorization as per income Levels



Hypothesis testing:

In quantitative study tests of significance has been used to decide whether certain inferences can be drawn regarding any differences or relationships between variables. To perform the hypothesis tests SPSS20 software has been used. SPSS shows the significance (or p-value), which is the probability of the null hypothesis (H0), being accepted. Hence the level of probability of 5% has taken as an appropriate level for most general research including this study.

Table 7: One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
I feel that Procedures are very simple in online shopping.	110	4.0727	.86427	.08240
I am satisfied with the Return & Exchange process in online shopping.	110	3.8818	.86451	.08243
I feel that online shopping is safe and secure.	110	3.6091	.82502	.07866

I never felt any shipping problem in online shopping.	110	3.5273	.87482	.08341
I have received the product always on time through online shopping.	110	3.7000	1.10503	.10536
I have never experienced any product delivery failure.	110	3.4273	1.07053	.10207
I have never received any wrong product through online shopping.	110	3.6000	1.20549	.11494

Table 8: One-Sample Test

	Test Value = 0					
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
I feel that Procedures are very simple in online shopping.	49.424	109	.000	4.07273	3.9094	4.2361
I am satisfied with the Return & Exchange process in online shopping.	47.094	109	.000	3.88182	3.7184	4.0452
I feel that online shopping is safe and secure.	45.881	109	.000	3.60909	3.4532	3.7650
I never felt any shipping problem in online shopping.	42.288	109	.000	3.52727	3.3620	3.6926
I have received the product always on time through online shopping.	35.117	109	.000	3.70000	3.4912	3.9088
I have never experienced any product delivery failure.	33.577	109	.000	3.42727	3.2250	3.6296

I have never received any wrong product through online shopping.	31.321	109	.000	3.60000	3.3722	3.8278
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Respondents were given their opinion about the privacy and payment risk, procedure followed by online companies, return and exchange policies, problems during online shopping, product delivery timing, and product delivery failure and receive wrong product. These all were important inhibitions for online shopping. There was 28% respondents were satisfied from ‘returns and exchanges’ policy. 53% approx respondents were agrees about safety and security during online shopping.

There are following conditions of ‘Accept’ and ‘Reject’ the null hypothesis.

H1 accepted if the significance level is greater than 0.05 ($p > 0.05$)

H0 rejected if the significance level is less than 0.05 ($p < 0.05$)

In this research

For the Inhibition during online shopping, researcher has taken seven hypotheses. Which are following:

First Hypothesis:

H0: There is no significant impact of privacy and payment risk faced by customers during online shopping.

H1: There is Impact of privacy and payment risk faced by customers during online shopping.

In above it is appearing that the significant value of privacy and payment risk faced by customers is less than .05, as a result null hypothesis is rejected and alternative hypothesis accepted.

It means consumers are conscious about the privacy risk and payment risk.

Second Hypothesis:

1 H0: There is no significant impact on procedures followed by online companies on customers online shopping.

2. H1: There is significant impact on procedures followed by online companies on customers online shopping.

It has been seen that the significant value of the variable was less than 0.05. So the null hypothesis rejected and alternate hypothesis is accepted.

So it can be said that shopping procedure followed by companies during online shopping is right. Customers are satisfied with this procedure; this fact is also supported by descriptive analysis.

Third Hypothesis:

Ho: There is no significant impact of shipping problem on online shopping.

H1: There is significant impact of shipping problem on online shopping.

From the data analysis it is depicted that the significant value of the variable shipping problem was less than 0.05. Therefore the null hypothesis rejected and alternate hypothesis is accepted.

It means there is an impact of shipping problems on online shopping.

Fourth Hypothesis:

H0: There is no significant impact of timely delivery of products in online shopping.

H1: There is significant impact of timely delivery of products in online shopping.

From above table it can be seen that null hypothesis is rejected and alternative hypothesis is accepted, it is appearing that there is a positive relationship between timely delivery of the product in online shopping. This means online companies should give proper attention towards the delivery time of the products.

Fifth Hypothesis:

H0: There is no significant impact of product failure and inhibitions faced by customers during online shopping.

H1: There is significant impact product failure and inhibitions faced by customers during online shopping.

From the t-test it has been found that the significant value of the variable product failure was less than 0.05. Therefore the null hypothesis rejected and alternate hypothesis is accepted.

Here alternative hypothesis states that product failure impacts on buyer's inhibition during online shopping. This indicates that during online shopping this variable plays a significant role so the companies should try to minimize this kind of failures.

Sixth Hypothesis:

H0: There is no significant impact of wrong product received by customers in online shopping.

H1: There is significant impact of wrong product received by customers in online shopping.

In above table the results indicate that the variable wrong product received by consumer has direct impact on inhibition during online shopping. Value of the variable in t- statistics is less than .05. Hence alternative hypothesis accepted. It clearly indicates that phenomenon of wrong product received by customers directly impact buyers inhibition during online shopping. It also degrades the company's image in consumers mind.

RECOMMENDATIONS AND SUGGESTIONS:

The above study and analysis provides a strong support for the conceptual model of relationships of inhibitions like privacy, payment risks, procedures to be followed while doing online shopping, return and exchange process, shipping problem, one time delivery, non delivery of product and wrong product received towards online shopping.

- A number of findings are worth mentioning, first payment risk and privacy were found to have significant effects on customer satisfaction during online shopping, and thus companies should improve the procedures related to payment. So customers should feel confident while doing the payment on line shopping.
- The second the results indicate that there is significant impact on procedures followed by online companies on customers during online shopping. This indicates that online companies should improve the procedures of return and exchange policy so that the customers need not face any kind of issues while exchanging or returning the products.
- The third result shows that there is an impact of shipping problems on online shopping. This indicates online companies should take proper care of the shipping issues. This means they should cater to customer if they are asking for the specific location for the delivery. In this way they can fulfill the needs of buyers in a more satisfactory way.
- The fourth result shows that there is a positive relationship between time delivery of the product and inhibitions faced by the customer. This shows that online companies should give proper attention towards the delivery time of the products.
- The fifth result shows that here is significant impact on product failure and inhibitions faced by customers' during online shopping this variable play a significant role in online shopping so the companies try to minimize this kind of failures.

- The sixth result suggests that there is significant impact of wrong product received by customers in online shopping. This indicates a significant impact as it degrades the company's image in consumers mind.

CONCLUSION AND SUMMARY: The findings and outcomes reflect the perceptions, preferences and factors affecting satisfaction of online shoppers in Bhopal City. The results show that the respondents are becoming more internet savvy day to day. As they get more confident they are ready to purchase high value products online as well. Companies venturing into the online market needs to decrease the customer perceived risks by making shopping portals easier to navigate, supplying safe and secure payment options as per norms, assuring the speed and quality of delivery of the product, better presentation and categorization of products to make up for the missing touch and feel experience etc.

Efforts need to be taken to educate the online customers on what preventive measures they should take to experience a safe, secure and enjoyable shopping online. Furthermore, the feedback or reviews received by buyers should be used by the online companies for identifying the flaws or drawbacks in their product or delivery process. This can be completed by online communities and blogs that serve as marketing tools and advertising and a source of feedback for companies.

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