

Understanding customers of B2CE-commerce in Tier –II cities - A qualitative Approach

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Abstract:

Users of E-commerce Web sites often have high expectations for the quality of services, and if those expectations are not met, the next site is only a click away. Various researchers have attempted to gauge the customer satisfaction level for various product or services at different locations abroad. India is a developing country and the world is targeting Indian middleclass consumers. Majority of the tier II city customers because of their peculiar demographics, perceive E-commerce in unique way. It is therefore necessary to find out how customers perceive different B2C e-commerce websites. Also it must be clear in the mind of the marketer that the repeat purchases and mouth to mouth publicity of E-commerce site is a function of customer loyalty.

In order to understand the parameters of study better, the researchers have undertaken a qualitative research through the survey of existing literature. After going through the various literatures, it was found that many researchers have attempted to bring about consumer's perception towards B2C e-commerce websites in terms of user interface quality, information quality, privacy and security risk etcetera at different geographical locations around the world.

The study attempts to ascertain the factors influencing Customer Satisfaction, Trust and Loyalty for Business to Consumer (B2C), E-Commerce in Tier II cities of India with special focus on Nagpur city. The purpose of present study is to understand and propose the model for ensuring customer loyalty. This paper demonstrates how a researcher can frame the research setting for a detailed enquiry in to the subject matter of researcher's interests.

A] Introduction:

Qualitative research involving review of literature can guide a researcher to a better conceptual clarity of the subject matter, makes researcher aware of the methods, contexts and models used by fellow researchers, and help researcher zero in on the variables and constructs of the study. Once the researcher identifies the broad domain of his/her research, the next important thing is to formulate the executable research setting. This paper demonstrates how a researcher can frame the research setting for a detailed enquiry in to the subject matter of researcher's interests. Under the broad area of Marketing management, we have consumer buying behaviour domain. With the digitization of economies, the E commerce has boomed in India too. India has always been divided in to two subtle fractions developed and developing! On one hand we have metros and tier I cities and on other hand we have tier II and III cities. For real growth of E Commerce it must reach the masses. Tier II city customers have different demographic profile and understanding of their buying behaviour is an important step in the overall marketing plan of an E-Commerce businessman. Users of E-commerce Web sites often have high expectations for the quality of services, and if those expectations are not met, the next site is only a click away. Various researchers have attempted to gauge the customer satisfaction level for various product or services at different locations abroad. India is a developing country and the world is targeting Indian middleclass consumers. Majority of the tier II city customers because of their peculiar demographics, perceive E-commerce in unique way. It is therefore necessary to find out how customers perceive different B2C e-commerce websites. Also it must be clear in the mind of the marketer that the repeat purchases and mouth to mouth publicity of E-commerce site is a function of customer loyalty.

B] The Qualitative Research:

In order to understand the parameters of study better, the researchers have undertaken a qualitative research through the survey of existing literature. The research papers published in Journals, Shodh Ganga, Google Scholar and other internet resources etc. were referred for literature review as well as for exploring possible research gaps to initiate the research. The review statistics is as follows:

Sr. No.	Literature Type	Number
1	Research Papers in relevant area	63
2	Ph.D. Thesis referred from “Shodh Ganga”	2
3	Annual Reports on Indian Retail Industry by Consultancy firms	09
4	News Paper Articles	22
5	Books Referred	5
6	Web Sites	23

Table 1 Literature review statistics

The researchers have tried to know the nature and scope of researches carried in this domain. Total 63 relevant papers were goggled and studied in order to know the direction of research. The papers are arranged chronologically from year 1992 to 2016 to understand the time dimension of the domain research.

Following is the summary of papers studied along with the theme or thrust area of research.

Year	No of relevant literature studied
1992	1
1996	1
1997	2
1998	2
2001	6
2003	5
2004	3
2005	3
2006	3
2007	3
2008	1
2009	9
2010	9
2011	6
2012	1
2013	2
2014	3
2015	2
2016	1
Total	63

Table 2 Chronological Literature review statistics

It is clearly evident that the 2009-2011 were the active years of research in this domain. The next step undertaken was to scan through each literature to understand the focus of the research. The summary of the same is given below:

Authors and (year)	Key words involved	Geographical Context
William H. DeLone, Ephraim R. McLean(1992)	Six major dimensions of information system, success / system quality, information quality, use, user satisfaction, individual impact and organizational impact	Global
Fornell, C., Johnson, M. D., Anderson, E. W., Cha, J., &Everitt Bryant, B. (1996)	The American customer satisfaction index/customer satisfaction/customer expectations	USA
John Eighmey(1997)	Userperceptions of commercial web sites	Global
Joseph Alba, John Lynch, Barton Weitz, Chris Janiszewski, Richard Lutz,Alan Sawyer and Stacy Wood (1997)	Implications of electronic shopping for consumers, retailers, and manufacturers	Global
Patrick Butler, Joe Peppard(1998)	Challenged traditional models of CBB	Global
Dholakia U.M. and Rego L.L.(1998)	Factors impacting hit rate and information content	Global
MariosKoufaris, AjitKambil, Priscilla Ann La Barbera (2001)	Intentions to return and unplanned purchases	Global
Matthew K. O. Lee and Efraim Turban (2001)	Consumer trust in internet shopping	Global
Hubert Graja, Jennifer McManis, (2001)	Quantification of customer satisfaction	Global
Alexandru M. Degeratu, ArvindRangaswamy, Jianan Wu (2001)	Consumer choice behaviour in online /traditional	Global
Christy M. K. Cheung, Matthew K. O. Lee (2001)	Trust in e-shopping, measurement of trust / validation	Global
Marcel Gommans, Krish S. Krishnan, &Katrin B. Scheffold(2001)	E-loyalty	Global
Pin Luarn&Hsin-HueLin (2003)	E-loyalty for e-service	Global
Rolph E. Anderson, Srini S. Srinivasan (2003)	E-satisfaction and e-loyalty	Global
Minjoon Jun, Zhilin Yang, Daesoo Kim (2003)	Perception of online service quality and satisfaction	Global
Hans van der Heijden, TibertVerhagen, Marcel Creemers(2003)	Online purchase intentions and trust / perceived risk and perceived ease of use play an important role in attitude	Global
Erik Brynjolfsson, Michael D. Smith, Yu (Jeffrey) Hu (2003)	Consumer surplus in digital economy	Global
Thompson S.H. Teo, Pien Wang and Chang Hong Leong (2004)	Consumer behaviour using transaction cost approach	US & China
YE Naiyi(2004)	Drivers of online shopping / technology acceptance model	China
TonitaPerea y Monsuwe, Benedict G.C. Dellaert, Ko de Ruyter(2004)	Impulse purchasing on internet	US & Europe
Sreedhar Rao Madhavaram, Debra A. Laverie(2004)	Literature review of consumer buying behaviour	Global
Christy MK Cheung, Gloria WW Chan, MoeZLimayem(2005)	Online trust in e-commerce	Global
Beverly Kracher, Cynthia L. Corritore, Susan Wiedenbeck(2005)	Customer attitude towards online shopping	Global
Gurvinder S Shergill, Zhaobin Chen (2005)	Online shopping behaviour	New Zealand
Dong Shen, Craig A. Kelley, Joseph Richards, Claudia Bridges (2006)	Online retailing / consumer preferences	Global
Pradeep Korgaonkar, Ronnie Silverblatt, Tulay Girard (2006)	Motivators for online shopping	Global
Ian Michael (2006)	Customer satisfaction	Australia
Kyootai Lee, Kailash Joshi (2007)	Trust and enjoyment for intention to play online games	Global
Jiming Wu, De Liu (2007)	Technical skills and consumer trust	Global
Regina Connolly(2007)	Measurement of consumer satisfaction index (csi)	Ireland

Yong-Jae Park, Pil-Sun Heo and Myung-Hwan Rim, (2008)	Motivational differences for online shopping	Korea
SunandaSangran, Judy A. Siguaw, Chong Guan (2009)	Attitudes of online shoppers	Singapore and China
Alan Hirst, Marie Ashwin (2009)	Trust and security factors on consumer willingness	London and Bangkok
Abdul Naveed Tariq, BadrEddaoudi(2009)	Attitude towards online shopping – instrument	Morocco
NargesDelafrooz, LailyHj. Paim, Ali Khatibi(2009)	Customer satisfaction acsi model	Global
Makam S Balaji, (2009)	Theoretical perspective of online buying	India
Ankur Kumar Rastogi(2009)	Online purchasing tensions	India
TibertVerhagen, Willemijn van Dolen(2009)	Trust building web strategies	Global
Choon Ling Sia, Kai H. Lim, Kwok Leung, Matthew K. O. Lee, Wayne WeiHuang, IzakBenbasat(2009)	Comparative analysis conventional and online retailing	Global
Huang Jen-Hung, Yang Yi-Chun (2010)	Gender and online shopping motivation	Global
Mohammed T. Nuseir, Nitin Arora, Morad M. A. Al-Masri, and MazharGharaibeh(2010)	Factors influencing customer decision making	Global
Mark Griffiths, Monica Whitty(2010)	Online behaviour and tracking	Global
Syed Shah Alam, NorjayaMohdYasin(2010)	Factors influencing brand trust	Malaysia
H. RezaeiDolatabadi, H. Ebrahimi(2010)	Factors influencing trust	Iran
Su-Chao Chang and Chi-Min Chou (2010)	Online shopping behaviour	Global
VaggelisSaprikis, AdamantiaChouliara, MaroVlachopoulou(2010)	Perceptions towards online shopping	Greece
Yao Chuan Tsai and Jong Chao Yeh(2010)	Perceived risk of information security and privacy	Global
Wen-Chin Tsao, Hung-Ru Chang (2010)	Impact of personality traits on behaviour	Global
Yung-Shen Yen (2011)	Perceived risk and switching cost	Taiwan
Dr. Suresh A. M., Shashikala R. (2011)	Perceived risk and online shopping	India
Muhammad Sabbir Rahman, Md. MahmudulHaque, Mohammad BariulKarim Khan (2011)	Influence of privacy and trust	Bangladesh
Huan-Ming Chuang, Chwei-Jen Fan (2011)	Trust and e-retailer quality and customer intentions	Global
Mustafa I. Eid (2011)	Customer satisfaction, trust and loyalty determinants	Saudi Arabia
HabiburRehman&Lili Han (2011)	Customer satisfaction / motivating factors	China and Bangladesh
VahidQaemi (2012)	Satisfaction and e-reliability / loyalty	Global
Vibha Gupta (2013)	Customer satisfaction acsi model	India
Amir Afsar, ZeinabNasiri&MahboubehOstadZadeh(2013)	E-loyalty process	Global
KettiramalingamA. Y., Mathivanan R., Mangayarkarasi (2014)	Customer satisfaction	India
NoorshellaCheNawi, Michelle Fong & Arthur Tatnall(2014)	Satisfaction at pop	Malaysia
TaweeratJiradilok, SettapongMalisuwan, NavneetMadan, and JesadaSivaraks (2014)	Satisfaction and online purchasing	Thailand
Preeti Khanna, BrindaSampat, (2015)	Factors influencing	India
MutiaSobihah, MahadzirahMohamad, Nor Azman Mat Ali & Wan Zulqurnain Wan Ismail (2015)	E-commerce service quality and customer satisfaction, belief and loyalty	Global
AnasHidayat, Muhammad Saifullah, AsmaiIshak (2016)	Determinants of satisfaction, trust and loyalty	Global

Table 3 Literature Review Summary Statistics

Gaps Identified from Literature Review

- After going through the various research papers it was found that researchers have attempted to bring about consumer's perception towards B2C e-commerce websites in terms of user interface quality, information quality, privacy and security risk etcetera at different geographical locations around the world. However this research endeavors to focus on Service Quality along with interface, information quality and privacy & security risk to do the similar analysis for tier II cities of India with special focus on Nagpur city.
- Various researchers have attempted to gauge the customer satisfaction level for various product or services at different locations abroad. However, this research attempts to measure the customer satisfaction level using American Customer Satisfaction Index (ACSI) model, at tire II cities of India with special reference to Nagpur city. The variables have been moderated to suite Indian consumer behaviour towards E-commerce transactions.

Variables/Constructs and models Identified from Literature Review:

The next step is to identify the variavles, constructs and model for the proposed study. The researchers have identified the following variables and models. The contents in ***bold italics*** were taken further for exploration.

Variables/Constructs:

- ✓ ***Customer loyalty***
- ✓ ***Customer Satisfaction***
- ✓ ***Customer trust***
- ✓ ***Quality of user interface***
- ✓ ***Quality of product or services information***
- ✓ ***Perceived security or privacy risk***
- ✓ ***Quality of services offered***
- ✓ Value assurance and empathy
- ✓ Purchase Intentions
- ✓ Online shopping behaviour
- ✓ E-loyalty

Models:

- ✓ ***ACSI (American Customer Satisfaction Index) model***
- ✓ E-loyalty Model in e-Commerce
- ✓ Customer Loyalty Model for E-Service Context
- ✓ An integrative model of online consumer behavior

C] The Research Setting:

Statement of the Problems

- Do the customers of B2C e-commerce at tier II cities perceive, quality of user interface, quality of product/services information, security/privacy risk and quality of services offered as key factors influencing customer satisfaction and trust?

- Do the customers of B2C e-commerce at tier II cities perceive customer satisfaction and customer trust as key factors influencing customer loyalty?
- What could be the Customer Satisfaction level for the customers of tier II cities of India for online retail shopping?

Objectives of the Study

1. To find out how customers perceive different B2C e-commerce websites in terms of user interface quality, information quality, privacy, security risk and service quality.
2. To ascertain the key factors influencing customer satisfaction and trust for B2C e-commerce websites.
3. To find out the influence of satisfaction and trust on customer loyalty for B2C e-commerce transactions.
4. To measure the customer satisfaction Index using ACSI (American Customer Satisfaction Index) model.
5. To analyze the factors affecting Customer Satisfaction Level of B2C E-commerce.

Rationale of the Study

Users of E-commerce Web sites often have high expectations for the quality of services, and if those expectations are not met, the next site is only a click away. The study attempts to ascertain the factors influencing Customer Satisfaction, Trust and Loyalty for Business to Consumer (B2C), E-Commerce in Tier II cities of India with special focus on Nagpur city.

Scope of the Study

The study is conducted for top 10 tier II cities of India with special focus on Nagpur city. The cities considered for the study are in decreasing order of population of top 10 non-metro cities of India. Majority of the respondents belong to young age group of Nagpur city.

Significance of the Study

- The outcome of the research will help B2C e-commerce industry to understand the Consumer Behaviour in a better way.
- The Behaviour of customer towards e-commerce site will help marketers design their Marketing Strategies in more effective way.
- The study will help marketers to tap the potential customers who are yet to experience the e-shopping.
- The study can also help Start-ups in B2C e-commerce businesses to understand the market and take better decisions.
- Researchers can take cue on latest developments in B2C e-commerce retail space with regards to consumer behavior at tier II cities of India, it will help them to pursue research further.

Research Design

A research design is a framework or the blue print for pursuing the research assignment. It elaborates the procedures necessary for procuring the information needed to structure and / or solve research problem at hand. The research design lays the foundation for conducting any project.

Type of Research

Cross-Sectional, Descriptive Research design is used for conducting this research work. The cross-sectional design enables the researcher to study the problem at given point of time for the population of interest. Descriptive Research is typical to have an expectation of the relationship to be explained, such as prediction about the influence of customer's perception of user interface quality, information quality, privacy, security risk and service quality on customer satisfaction, trust & loyalty.

Data Collection Method

Primary data collection method was used to gather the information from customers. Structured questionnaire was used as an instrument for collecting the primary data. The responses were recorded and measured using Likert, Nominal and Ordinal scales. The data thus collected were qualitative and quantitative in nature.

Secondary data were collected from online and offline journals, various online retail reports on Indian subcontinent, surveyed and analyzed by top consultancy firms of the world. Data collection source also included books, magazines, business newspapers, various internet sites etcetera.

Sample Size

The sample size for the research problem was calculated using the following formula,

$$n = [Z^2 p q] / E^2$$

Where, n = Sample Size or Number of items in sample,

Z^2 = Square of the confidence level in standard error units,

E^2 = Square of the maximum allowance for error between true proportion & sample proportion,

p = Estimated proportion of success,

q = 1-p, or estimated proportion of failure.

Now putting the required values in the formula,

$Z^2 = 1.96$ [as per the table of area under normal curve for the given confidence level of 95%],

$$p = 0.5 \text{ [as we want most conservative sample size],}$$

$$q = 0.5 \text{ [q = 1 - p],}$$

$$E = 0.05 \text{ [estimate should be within 5% of the true value],}$$

$$n = [Z^2 p q] / E^2$$

$$= [(1.96)^2 \times (0.5) \times (0.5)] / (0.05)^2$$

$$= 0.9604 / 0.0025$$

$$= 384.16$$

Thus the calculated Sample Size for our research problem was **384 units**.

Sampling Technique

A nonprobability Judgmental or Purposive sampling technique was used in the research. Researcher had selected the sample based on his judgment about some appropriate characteristic required of the sample members. This has been done to serve a specific purpose, even if this makes a sample less than fully representative of the population.

Sampling Unit

Individuals residing in Top 10 Tier II cities of India including Nagpur city. Person who had experience of online shopping of any kind were taken as respondents.

Following table represent the population of top 10 tier II cities of India. The cities represented under the table were considered for the purpose of collecting primary data.

Sl. No.	Tier II Cities under Consideration	State to which they belong	Population [approx in Lakhs]
1	Ahmedabad	Gujarat	56
2	Surat	Gujarat	45
3	Pune	Maharashtra	31
4	Jaipur	Rajasthan	30
5	Lucknow	Uttar Pradesh	28
6	Kanpur	Uttar Pradesh	27
7	Nagpur	Maharashtra	24
8	Indore	Madhya Pradesh	20
9	Bhopal	Madhya Pradesh	18
10	Visakhapatnam	Andhra Pradesh	17
Total Population			296 Lakhs

Table 4: Population of Top 10 tier II cities of India

[Source of Data:

<http://www.dalalstreet.biz/forum/india-retail/list-of-cities-with-population-more-than-1-million-tier-i-ii-cities-of-india/>]

Proposed Model:

Following is the proposed research model for problem at hand.

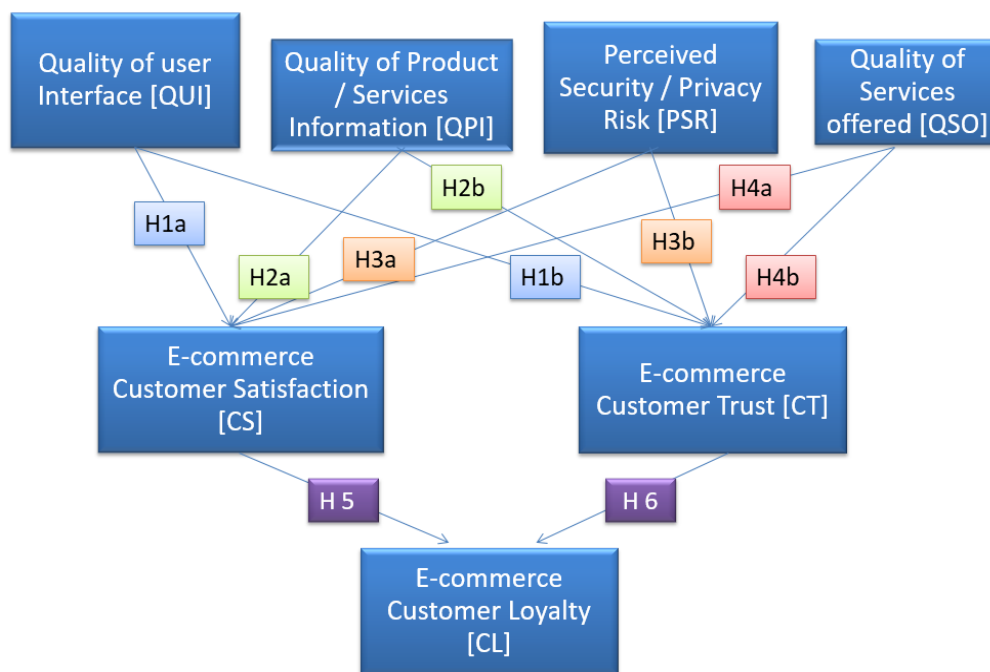


Table 5: Proposed Model

Hypotheses of Study

H1a: An increase in perceived quality of user interface (QUI) will have a direct positive effect on customer satisfaction (CS).

H1b: An increase in perceived quality of user interface (QUI) will have a direct positive effect on customer trust (CT).

H2a: An increase in perceived quality of product/service information (QPI) will have a direct positive effect on customersatisfaction(CS).

H2b: An increase in perceived quality of product/service information (QPI) will have a direct positive effect on customer trust (CT).

H3a: As the perception of security / privacy risk (PSR) decreases, customer satisfaction (CS) is expected to increase.

H3b: As the perception of security / privacy risk (PSR)decreases, customer trust (CT) is expected to increase.

H4a: An increase in perceived quality of service offered (QSO) will have a direct positive effect on customer satisfaction (CS).

H4b: An increase in perceived qualityof service offered (QSO) will have a direct positive effect on customer trust (CT).

H5: An increase in customer satisfaction (CS) will have a direct positiveeffect on customer loyalty (CL).

H6: An increase in customer trust (CT) will have a direct positive effect on customer loyalty (CL).

Limitations of the Study

- The research studies consumer behavior and marketing environment in B2C e-commerce settings. Since these factors keep on changing, it is hard to find the exact information.
- The research will aid in decision-making. It can improve the quality of decisions. However, it does not guarantee 100% success.
- Marketing Research is not a complete solution to any marketing problem as there are many dominant variables between research inferences and market response.

D] Concluding Remarks:

The paper discussed the framing of research setting for a quality research using the review of existing literature. This approach not only gives the clarity to the researcher but also provides the context and direction for the study.

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