



JOURNAL OF EMERGING TECHNOLOGIES AND INNOVATIVE RESEARCH (JETIR)

An International Scholarly Open Access, Peer-reviewed, Refereed Journal

EVALUATING CUSTOMER EXPECTATIONS AND SATISFACTION IN ONLINE SHOPPING

¹ Mr. Soundrapandian.E.,

Ph.D., (Part-Time / Commerce) Research Scholar,
PG & Research Department in Commerce,
Vivekanandha College of Arts & Sciences for Women (Autonomous),
Elayampalayam-6372016, Tiruchengode

² Dr. Priya . K

Professor & HOD of Commerce,
PG & Research Department in Commerce,
Vivekanandha College of Arts and Sciences for Women (Autonomous),
Elayampalayam-6372016, Tiruchengode.

Abstract: Online shopping has become a dominant retail mode due to its convenience, accessibility, and product variety. However, customer satisfaction differs across demographics, particularly age groups, as each group has unique expectations and online experiences. This study examines the relationship between age group and the level of perception towards satisfaction in online shopping. The analysis focuses on three age categories—young, middle-aged, and older customers—and evaluates their satisfaction levels based on key factors such as website usability, product quality, delivery services, customer support, and post-purchase experience. The primary objective of this study is to determine whether a significant association exists between age groups and their perceived satisfaction with online shopping experiences. By identifying variations among different age segments, the study aims to highlight how customer expectations evolve with age and how online retailers can enhance service delivery to meet diverse consumer needs. The results of the Chi-square test ($\chi^2 = 19.531$, $p = 0.002$) indicate a statistically significant relationship between age and satisfaction level. Young customers predominantly exhibited lower satisfaction, possibly due to higher expectations and greater digital awareness. Middle-aged customers reported moderate satisfaction, reflecting balanced expectations and practical usage patterns. Older customers demonstrated high satisfaction, likely valuing convenience and ease over technical perfection. These findings suggest that customer satisfaction strategies should be segment-specific. Online retailers should focus on improving user interface and responsiveness to appeal to young users, while maintaining reliability and simplified processes to meet the preferences of older customers.

Keywords: Online shopping, Customer satisfaction, Age group, Consumer perception, E-commerce behavior.

1. Introduction

Online shopping has become an integral part of modern consumer culture due to convenience, time-saving benefits, and access to a wide range of products. However, customer satisfaction depends on whether their expectations before purchase align with the actual shopping experience. When expectations are met or exceeded, customers are more likely to repurchase, recommend the platform, and develop trust. The rapid growth of e-commerce has reshaped consumer purchasing behavior worldwide. Understanding customer expectations and satisfaction is critical for online retailers to remain competitive. The use of technology in the banking industry has changed things a lot, thus creating faster processes, addressing customer problems in a more efficient way etc. India has also complied with all the Core Principles of Effective Banking Supervision of the Basel Committee. This article examines the key factors influencing customer expectations, the determinants of satisfaction, and how businesses can enhance the online shopping experience to foster loyalty and trust.

1.1 Determinants of Customer Satisfaction

Customer satisfaction in online shopping arises when the perceived value of the purchase meets expectations. The major determinants include:

i. Website Usability: Website usability plays a significant role in shaping customers' perceptions of online shopping platforms. A user-friendly website ensures that visitors can browse, search, and purchase products effortlessly. Easy navigation helps customers move from one category to another without confusion, while clear product categorizations save time and reduce frustration. Functional search filters are especially valuable as they allow shoppers to refine results based on price range, brand, size, color, ratings, and other preferences. When the layout is visually appealing and loading speed is quick, users are more likely to engage and stay longer on the site. A clutter-free interface with well-organized menus promotes a smooth shopping experience. Additionally, mobile compatibility is increasingly essential as many consumers shop using smart phones. Websites that are poorly designed, slow, or complex can discourage users and lead to abandoned shopping carts. Therefore, improving usability enhances customer satisfaction and encourages repeat visits. Effective website usability ultimately reduces cognitive effort and builds trust, making the purchasing process more enjoyable and efficient.

ii. Product Information: Product information is crucial in influencing customer decision-making in online shopping. Since customers cannot physically examine products, they rely heavily on visual descriptions, specifications, and user reviews. Detailed descriptions provide clarity on size, material, functionality, and usage instructions, helping consumers assess whether the product meets their requirements. High-quality images, multiple product angles, and sometimes short videos help customers visualize the product more accurately. Specifications ensure transparency by listing technical features, measurements, and model details. Customer reviews and ratings further strengthen decision-making by offering real experiences from previous buyers. These reviews reduce uncertainty and perceived risk. When product information is accurate and complete, it builds customer confidence and minimizes the chances of dissatisfaction after delivery. Conversely, incomplete or misleading product information may result in negative feedback and returns, which harm the retailer's reputation. Therefore, providing comprehensive and truthful product information is essential for maintaining trust and improving customer satisfaction.

iii. Pricing and Offers: Pricing is one of the most influential factors affecting consumer behavior in online shopping. Customers often compare prices across multiple e-commerce platforms to find the best deals. Competitive pricing attracts more buyers and increases the likelihood of purchase. Discounts, seasonal sales, promotional codes, cash back offers, and loyalty benefits encourage customers to buy more and return to the platform. However, transparency in pricing is equally important. Hidden charges, such as service fees or inflated delivery costs at checkout, can create frustration and reduce trust. Clear display of final prices and savings enhances customer satisfaction. Additionally, price comparison tools and price-drop alerts are features appreciated by online shoppers. Offering value for money should be the primary focus rather than merely lowering prices. Pricing strategies must balance affordability and quality to retain customers. When customers feel they are getting a fair deal, their satisfaction and likelihood of repurchase increase. Thus, transparent and attractive pricing promotes trust and long-term loyalty.

iv. Security and Privacy: Security and privacy are critical in online shopping as customers share sensitive personal and financial information during transactions. Ensuring secure payment gateways protects customers from fraud, identity theft, and unauthorized usage. Websites must use encryption technologies such as SSL certificates to safeguard data transmission. Additionally, clear privacy policies help customers understand how their information will be used and stored. Customers expect that their personal details, including addresses and contact numbers, will not be misused or shared without consent. Platforms that demonstrate reliability and transparency in data practices build customer trust. Two-factor authentication, OTP verification, and secure digital wallets further enhance security. If customers perceive a website as unsafe, they will avoid making purchases, regardless of product quality or price. Therefore, maintaining strong cyber security measures is essential. Trust in security directly influences customer satisfaction, loyalty, and willingness to engage in repeated transactions. Online retailers must continuously update security features to stay protected from evolving cyber threats.

v. Delivery and Logistics: Delivery and logistics play a crucial role in customer satisfaction in online shopping. Fast and reliable delivery services enhance customer experience, while delays can lead to dissatisfaction. Many customers prefer platforms that offer quick shipping options, same-day or next-day delivery, and accurate estimated delivery times. Reasonable shipping charges also influence purchasing decisions. If delivery costs are too high, customers may abandon the purchase. Tracking facilities allow customers to monitor their order status, providing transparency and reducing anxiety. Proper packaging ensures that products arrive in good condition without damage. Efficient coordination between warehouses, transportation providers, and delivery personnel is essential for smooth logistics. Additionally, communication regarding delays or changes must be timely and honest. Delivery experience directly impacts customer trust and likelihood of future purchases. Therefore, improving logistics systems can significantly enhance customer satisfaction and competitiveness in the e-commerce market.

vi. Return and Refund Policies: Return and refund policies are vital components of customer satisfaction in online shopping. Since customers cannot physically inspect products before purchasing, they value the assurance of a flexible and transparent return policy. A simple and hassle-free return process increases trust in the platform. Clear guidelines on time limits, eligible conditions, and refund methods should be communicated upfront to prevent misunderstandings. Offering free returns or easy pickup services further enhances convenience. Timely refunds build confidence and reduce frustration. If customers face difficulties in returning products or receiving refunds, their trust may decline, leading to negative reviews and reduced loyalty. Transparent policies not only protect consumer rights but also reflect the reliability and fairness of the business. Retailers that

prioritize smooth post-purchase service encourage repeat purchases and positive recommendations. Ultimately, effective return and refund policies significantly improve customer satisfaction and strengthen long-term customer relationships.

2. Research Gap

Although several studies have examined customer satisfaction in online shopping, most research has primarily focused on general consumer behavior without differentiating satisfaction levels across age groups. Existing literature has emphasized factors such as website usability, product quality, logistics, and customer service, but has not sufficiently explored how these factors are perceived differently by young, middle-aged, and older customers. Moreover, many studies have concentrated on urban populations, overlooking the diversity in digital literacy and expectations shaped by generational differences. There is also limited empirical evidence that links age-specific expectations directly to satisfaction outcomes in a comparative framework. The rapid expansion of e-commerce in recent years and the increasing adoption of digital platforms among varied age groups indicate the need to reassess these perceptions. A systematic examination of how age influences satisfaction can help identify targeted improvements for online retail platforms. Therefore, this study addresses the gap by analyzing variations in satisfaction levels across different age groups and identifying the factors contributing to these differences.

2.1 Importance of the Study

This study is important because understanding customer satisfaction in online shopping across different age groups helps retailers tailor their services to meet diverse consumer needs. Each age group interacts with online platforms differently: younger consumers often demand efficiency, personalization, and advanced interface features; middle-aged users look for reliability and value; whereas older customers prioritize simplicity and trust. Recognizing these distinctions enables businesses to design more effective user interfaces, marketing strategies, and customer support mechanisms. Furthermore, the findings can assist e-commerce companies in minimizing dissatisfaction and reducing return rates by improving transparency, delivery reliability, and product accuracy. This study also supports policymakers and digital literacy initiatives by highlighting gaps in awareness and usability that may hinder certain age groups. In an era where online shopping continues to expand, understanding the generational behavior patterns becomes essential for market sustainability. Hence, the study contributes both academically and practically by offering insights that can improve customer retention, enhance service quality, and promote inclusive digital commerce.

2.2 Statement of the Problem

Despite the growing popularity of online shopping, customer satisfaction remains uneven across different age groups. Younger consumers often report dissatisfaction due to unmet expectations related to website performance, product accuracy, and delivery efficiency. Middle-aged customers experience moderate satisfaction, balancing convenience with expectations of service reliability. Conversely, older customers tend to report higher satisfaction, primarily due to valuing convenience and accessibility over advanced digital features. These variations suggest that age significantly influences how customers perceive and evaluate their online shopping experiences. However, many online retailers apply uniform strategies to all customers, disregarding the distinct expectations shaped by generational differences. This mismatch can lead to dissatisfaction, customer loss, and reduced brand loyalty. Therefore, the problem identified is the lack of age-specific understanding in designing and delivering online shopping experiences. The study seeks to determine how satisfaction levels vary among age groups and what factors influence these perceptions most strongly. Addressing this issue is essential for improving customer experience, enhancing competitive advantage, and retaining diverse consumer segments in the e-commerce marketplace.

3. Analysis, Findings and Results

Customer expectations in online shopping refer to what buyers anticipate from an online platform before making a purchase. They expect websites to be easy to navigate with clear product categories. Customers look for accurate and detailed product information to make confident decisions. Competitive pricing and visible discount offers are also important. Fast and reliable delivery services form a core expectation. Secure payment systems and protection of personal data build trust. Customers expect responsive customer support when issues arise. Clear and simple return and refund policies are highly valued. Overall, customers expect a smooth, transparent, and convenient shopping experience.

Null Hypothesis (H_0): There is *no significant difference* in the mean ranks of the customer expectation and satisfaction factors (Website Interface Quality, Product Quality vs. Expectation, Customer Service Support, Delivery Experience, and Post-Purchase Service) among customers in online shopping.

Alternative Hypothesis (H_1): There is a *significant difference* in the mean ranks of the customer expectation and satisfaction factors among customers in online shopping.

Table 1

Factors	Mean	Std. Deviation	Mean Rank	χ^2 value	P value
Website Interface Quality	2.91	1.085	3.61	182.11	0.000
Product Quality vs. Expectation	2.63	1.159	3.21		
Customer Service Support	2.18	1.004	2.67		
Delivery Experience	2.37	1.108	2.69		
Post-Purchase Service	2.43	1.059	2.83		

Mean ranks of the Customer Expectations and Satisfaction in Online Shopping along with Friedman Test Result-Performing Artists

The Friedman test results indicate that there are statistically significant differences in the perceptions of customers regarding various factors influencing expectations and satisfaction in online shopping ($\chi^2 = 182.11$, $p = 0.000$). Among the factors assessed, *Website Interface Quality* received the highest mean rank (3.61), suggesting it is the most influential aspect shaping customer expectations. This implies that customers strongly value easy navigation, appealing layout, and user-friendly website features while shopping online. *Product Quality vs. Expectation* is the second most important factor, indicating that customers compare received products with what was advertised. *Post-Purchase Service* and *Delivery Experience* follow, showing their moderate influence on satisfaction. *Customer Service Support* has the lowest mean rank (2.67), indicating that customers were comparatively less satisfied with the responsiveness and efficiency of support services. Overall, improving website usability, ensuring product accuracy, and enhancing customer service could substantially increase satisfaction.

Age group and the level of perception

Evaluating customer expectations and satisfaction is essential for the success of online shopping platforms. Businesses that effectively address customer needs and concerns are more likely to build trust, encourage loyalty, and maintain a competitive advantage. In a rapidly evolving digital marketplace, continuous improvement and customer-centric strategies are vital for sustainable growth.

H₀ (Null Hypothesis): There is *no significant association* between age group and the level of perception towards satisfaction in online shopping.

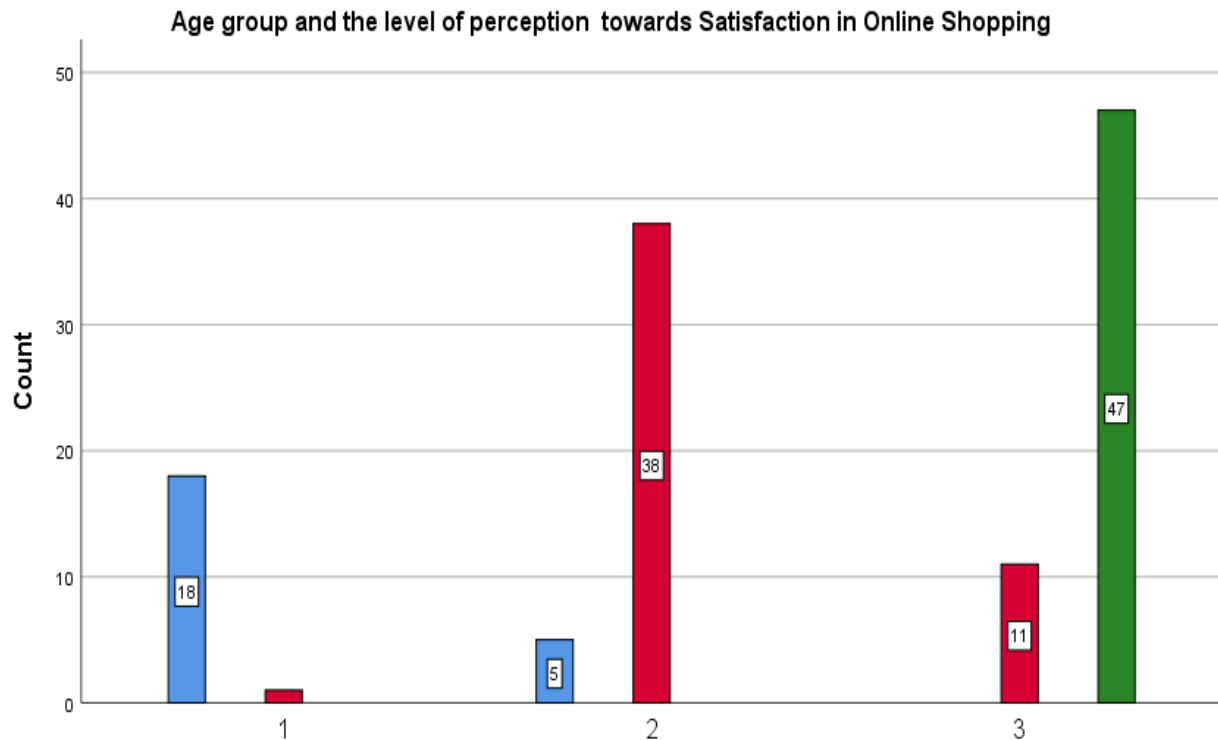
H₁ (Alternative Hypothesis): There is a *significant association* between age group and the level of perception towards satisfaction in online shopping.

Table 2

Age group					
	Less	Moderate	High	Total	Result
Young	18	1	0	19	χ^2
	94.7%	5.3%	0.0%	100.0%	19.531
Middle	5	38	0	43	
	11.6%	88.4%	0.0%	100.0%	
Old	0	11	47	58	P
	0.0%	19.0%	81.0%	100.0%	0.002
Total	23	50	47	120	
	19.2%	41.7%	39.2%	100.0%	

Age group and the level of perception towards Satisfaction in Online Shopping

The Chi-square test result ($\chi^2 = 19.531$, $p = 0.002$) shows that $p < 0.05$, indicating a statistically significant association between age group and perception of satisfaction in online shopping. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted. The data reveals that younger customers exhibit mostly low satisfaction levels (94.7%), suggesting they may be more critical of online services or have higher expectations. The middle-aged group predominantly shows moderate satisfaction (88.4%), indicating balanced expectations and experiences. In contrast, older customers display a high level of satisfaction (81.0%), possibly because they value convenience over comparison and have fewer expectations regarding advanced features. Overall, the findings suggest that satisfaction levels differ considerably with age, implying that online retailers should tailor their service strategies to meet the expectations of different age group



4.1 Discussion

The findings of the study indicate that customer satisfaction in online shopping is significantly influenced by age, with clear variations observed across young, middle-aged, and older customer groups. Younger customers largely expressed lower satisfaction, which may be attributed to their higher expectations regarding website performance, faster delivery, product accuracy, and real-time customer support. Being more digitally experienced, they tend to compare multiple platforms and quickly identify shortcomings. Middle-aged customers demonstrated moderate satisfaction, possibly due to their practical approach to online shopping where convenience and reliability are balanced against cost and product value. They may not demand advanced interface features but expect efficiency and honesty in service. Older customers, however, reported higher satisfaction, largely valuing the convenience and reduced physical effort required to shop online. Their expectations may be simpler, focusing mainly on ease of use, clear product descriptions, and dependable delivery. The statistical results confirm that satisfaction is not uniform across age groups, emphasizing the importance of tailoring online shopping experiences. These differences highlight the need for targeted strategies, where platforms must enhance usability and responsiveness for younger consumers, maintain reliability for middle-aged users, and ensure simplicity and clarity for older customers.

4.2 Implications for the Study

The study's findings have several practical and theoretical implications. On a practical level, the results highlight the need for e-commerce platforms to adopt segmented service strategies tailored to different age groups. For younger users, platforms should prioritize intuitive navigation, faster response times, app-based features, and personalized recommendations. For middle-aged customers, maintaining product accuracy, secure payment processes, and dependable delivery systems may improve satisfaction. Older consumers may benefit from simplified website layouts, larger text, clear instructions, and reliable customer support. Theoretically, the study contributes to consumer behavior research by demonstrating that satisfaction is not uniform but influenced by demographic variables such as age. This supports the application of customer segmentation models in e-commerce satisfaction studies. The findings also have implications for service quality frameworks, suggesting that digital retail environments must account for variations in technological familiarity and expectations. Additionally, marketers can utilize these insights to design communication strategies aligned with age-specific motivations and constraints. In summary, the study presents a foundation for both academic inquiry and strategic business planning aimed at improving user experience and satisfaction.

4.3 Recommendations and Suggestions

Based on the study's findings, several recommendations are proposed. Online retailers should adopt age-segmented design strategies. For younger customers, platforms should enhance website and app interface interactivity, provide faster checkout options, and increase transparency in product quality through verified customer reviews. For middle-aged customers, competitive pricing, secure payment systems, and dependable delivery mechanisms should be prioritized. Older customers would benefit from simple navigation features, clear instructions, minimal pop-ups, and direct customer assistance options. Additionally, companies should invest in responsive customer service teams capable of resolving queries promptly across multiple channels, including chat support, help lines, and social media. Return and refund procedures should be easy to understand and quick to complete to maintain customer trust. Marketing communication should highlight reliability, authenticity, and convenience rather than just promotional discounts. Training programs on digital literacy may also help increase comfort levels among older consumers. Lastly, regular customer feedback assessment should be integrated for continuous improvement. These suggestions aim to enhance overall customer satisfaction, reduce complaints, and encourage repeat purchases.

5. Conclusion

Online shopping has become a fundamental aspect of modern retail, bringing convenience and access to a diverse range of products. However, customer satisfaction is influenced by multiple factors and varies significantly among age groups. The study demonstrates that website interface quality, product accuracy, delivery efficiency, customer service, and post-purchase support play critical roles in shaping satisfaction. Younger customers, who are more technologically engaged, tend to evaluate online shopping platforms critically and express dissatisfaction when website performance, product representation, or speed of service falls short of expectations. Middle-aged consumers generally maintain moderate satisfaction, balancing convenience with practical decision-making. Older customers tend to report higher satisfaction levels, largely due to valuing ease of use and reduced effort in shopping.

The chi-square analysis confirms a significant association between age and satisfaction levels, showing that perception differs notably across age demographics. This finding highlights the need for age-specific service development. A uniform approach to customer engagement is insufficient in the evolving digital marketplace. Retailers must recognize the expectations and behaviors of different age groups to improve platform usability, reliability, and trust.

Thus, the study emphasizes the need for adaptive strategies in online retail service delivery. By understanding consumer perceptions through an age-segmented lens, businesses can enhance customer experience, build stronger loyalty, and sustain competitiveness in the e-commerce environment.

Reference

- [1] Alotaibi, Alhanoof Rasheed, and Jamaldeen Faleel. 2021 Investigating the Preferred Methods of Payment for Online Shopping by Saudi Customers. *PalArch's Journal of Archaeology of Egypt/Egyptology* 18: 1041–1052
- [2] Bhatti, A., Saad, S., & Gbadebo, S. M. 2018. Convenience Risk, Product Risk, and Perceived Risk Influence on Online Shopping: Moderating Effect of Attitude. *Science Arena Publications International journal of Business Management*, 3(2), 1-11.
- [3] Cao, X. J., Xu, Z., & Douma, F. 2012. The interactions between E-shopping and traditional in-store shopping: An Application of Structural Equations model. *Transportation*, 39(5), 957–974.
- [4] Cho, C.H., Kang, J. and Cheon, H.J. 2006, "Online shopping hesitation", *Cyber psychology and Behavior*, Vol. 9 No. 3, pp. 261-274.
- [5] Comegys, C., Hannula, M. and Váisänen, J. 2009, "Effects of consumer trust and risk on online purchase decision-making: a comparison of Finnish and United States students", *International Journal of Management*, Vol. 26 No. 2, pp.2-3
- [6] Dutta, M. 2020 Factors Affecting Internet Purchasing Behaviour in Jorhat District of Assam. *International Journal of Recent Technology and Engineering*, 8 (6), 1123-1126.
- [7] Farag, S., Weltevreden, J., van Rietbergen, T., Dijst, M., & van Oort, F. 2006. E-Shopping in the Netherlands: Does Geography matter? *Environment and Planning B: Planning and Design*, 33(1), 59–74
- [8] Farzana Banu, and Jayam 2021 A Customer Perception Towards Online Shopping And Offline Shopping, Volume 20 : Issue 11 (Nov) – 2021, pp.47-249
- [9] Forsythe, S., Liu, C., Shannon, D. and Gardner, L.C. 2006, "Development of a scale to measure the perceived benefits and risks of online shopping", *Journal of Interactive Marketing*, Vol. 20 No. 2, pp. 55-75.

- [10] Hassanein, K., & Head, M. 2007. Manipulating perceived social presence through the web interface and its impact on attitude towards online shopping. - International Journal of Human-Computer Studies, 65(8), 689-708.
- [11] Keng, Christina-Jane et al 2010. "Determinants of Online Shopping Conversion and Customer Satisfaction." Electronic Commerce Research and Applications, vol. 9, no. 6, pp. 562-568.
- [12] Kennedy, A. and Coughlan, J. 2006, "Online shopping portals: an option for traditional retailers?", International Journal of Retail & Distribution Management, Vol. 34 No. 7, pp. 516-528.
- [13] Dr.K.Priya & Mrs.B.Jeeva Rekha 2017 "E-Banking- Perspectives on The Indian Banking Industry" International Journal of Business and Administration Research Review, Vol. 3, Issue.17, Jan- March. Page 105
- [14] Kushwah, S. V., & Singh, A. 2019. From traditional shopping to online shopping: A study of the paradigm shift in consumer behaviour. Journal of General Management Research, 6(1), 1-13
- [15] Lakshmipriyanka, M. Harihararao 2020, A study on online shopping vs offline shopping with reference to the students of the department of commerce and management studies, International Journal of Engineering Technology and Management Sciences (IJETMS), Issue 6, Volume No.4

