The Antecedents of Female Customers' Satisfaction with Online Shopping: An Empirical Study in Bangladesh

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Abstract: With the increasing diffusion of ICTs, more specifically the Internet, the global business community is rapidly moving towards Business-to-Business (B2B) e-Commerce. With the ever increasing popularity of electronic commerce, the evaluation of women customer satisfaction is now an emerging factor. The various models of customer satisfaction that the researchers have appropriate for Cyber shopping stores. So we did a survey on "women customer satisfaction for online shopping in Bangladesh". We did our survey on women of various occupations. We sort out six variables which play a vital role on women customer satisfaction. They are – Web presentation, Product assortment, Time of deliver, Payment policy, trustworthiness, and Product return policy.

Keywords: Online Shopping, E-shopping, Women Customer Satisfaction, Service Quality, Shopping in Bangladesh

1. INTRODUCTION

The Internet users of Bangladesh have been increasing every day. The World Wide Web (WWW) users (Male and Female) in Bangladesh have been multiplying very fast and have widely spread into all walks of life. Internet use is no longer limited to male or those computer nerds who do it for fun or curiosity. It has opened up tremendous business opportunities for its users. "Electronic Commerce", the term first used by Kalakota and Whinston [1], has become the most important trend for doing business in the 21st century.'Electronic commerce, commonly known as E-commerce or e Commerce, is trading in products or services using computer networks, such as the Internet. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. Modern electronic commerce typically uses the World Wide Web for at least one part of the transaction's life cycle, although it may also use other technologies such as e-mail.

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This is very clear that the people of Bangladesh are not involving in online shopping like the people involving in online shopping in west. It is true that the number of e-commerce sites (for online shopping) in Bangladesh is still low but the number is growing very rapidly all over the country. The government is also taking part developing numerous projects to build digital Bangladesh. The e-commerce brings thousands of opportunities for people of this country for doing online shopping without visiting physical market places.As much people in Bangladesh are realizing that they can save a lot of time and money in online shopping as much the number is growing.

Numerous researches have been concentrating on customer satisfaction on online shopping in the world.Most of them have attempted to identify factors influencing or contributing to online shopping attitudes and behavior. The researchers seem to take different perspectives and focus on different factors in different ways. However, there is still a need for closer examination on customer satisfaction in specific countries. Still, there is a huge research gap not only between countries, especially developed and developing countries, which may differ [2-4]. This will limit the generalization of research results from developed countries to that of developing country contexts [5-6].

2. OBJECTIVES OF THE STUDY

The aims of this paper are to-

- ➢ find out the satisfaction level of online shopping from the women customers of Bangladesh.
- ➢ find out the factors which are considered to be the actual reason to adopt or avoid shopping from online shops by the women consumers of Bangladesh.
- ➢ find out the present scenario and recommend according to the scenario for the future platform to capture and retain women consumers for online shopping.

3. RESEARCH QUESTIONS

- ▪ Which factors are considered to be the actual reasons for adopting or avoiding online shopping by the women consumers of Bangladesh?
- ▪ What is the satisfaction level of online shopping from the women consumers of Bangladesh?
- ▪ What are the factors that need to be given priority for the future to capture and retain women consumers for online shopping?

4. LITERATURE REVIEW

Online shopping

Electronic commerce has become one of the essential characteristics in the Internet era. According to UCLA Center for Communication Policy of 2001,

online shopping has become the third most popular Internet activity, immediately following e-mail using/instant messaging and web browsing. It is even more popular than seeking out entertainment information and news, two commonly thoughts of activities when considering what Internet users do when online. Of Internet users, 48.9 percent made online purchases in 2001, with three-quarters of purchasers indicating that they make 1-10 purchases per year. When segmented into very versus less experienced Internet users, the very experienced users average 20 online purchases per year, as compared to four annual purchases for new users [6]. Online retail sale are estimated to grow from $172 billion in 2005 to $329 billion in 2010 [7]. There are 32 countries worldwide with the Internet penetration rate higher than 50% (http://www.internetworldstats.com). Internet users' ability to shop online has significantly improved from 16% to 32% since March 2001. The potential benefits of online shopping for consumers include convenience, various selection, low price, original services, personal attention, and easy access to information, among others. The proliferation of online shopping has stimulated widespread research aimed at attracting and retaining consumers from either a consumer- or a technology-oriented view [8]. The consumer-oriented view focuses on consumers' salient beliefs about online shopping. Such beliefs may influence purchase channel selection. For example, online consumer behavior has been examined from the perspectives of consumer demographics [9-15]. The technology-oriented view, on the other hand, explains and predicts consumer acceptance of online shopping by examining technical specifications of an online store. These specifications include user interface features, Web site content and design, and system usability. The above two views do not contradict but rather reinforce each other.

Online purchasing is reported to be strongly associated with the factors of personal characteristics, vendor/service/productcharacteristics, website quality, attitudes toward online shopping, intention to shop online, and decision making [17-20]

As the competition in e-commerce is intensified, it becomes more important for online retailers to understand the antecedents of consumer acceptance of online shopping. Such knowledge is essential to customer relationship management, which has been recognized as an effective business strategy to achieve success in the electronic market. Despite a host of studies on online shopping, there is lack of a coherent model for understanding mixed findings on consumer acceptance. In this research, we synthesized the findings to predict consumer acceptance of online shopping. This work extends the reference model [16] and provides an in-depth analysis of consumer factors associated with online shopping satisfaction.

Customer satisfaction

The concept of customer satisfaction occupies a central position in marketing thought and practice. Satisfaction is a major outcome of business activity and serves to link processes culmination in purchase and consumption with post-purchase phenomenon such as attitude change, repeat purchase and brand loyalty [21].Online customer retention has attracted considerable attention in recent years, partly because it serves as means of gaining competitive advantage [22]. When a

customer is satisfied with a particular internet store, he or she is more likely to shop there again [23]. Therefore, a concept of customer satisfaction has become increasingly important to online and off-line businesses. It is important to understand the factors that drive consumers' satisfaction and their choice of the online channels [24]. Kolter [25] pointed out that the buying process includes problem/need recognition, information search, and evaluation of alternatives, purchase decision, and post-purchase behavior. Satisfaction is the consequence of the customer's experience during various purchasing stages. Online customer shopping experience is based solely on online stores' information because of a lack of physical contact [26]. Therefore, information as well as system and service quality may influence customers' satisfaction during the information-search stage and shoppers' purchase decisions. Online shopping in the western countries is very common to all but in Bangladesh it is very challenging. Here, online shopping is something new, therefore the transactions are very limited. The Bangladeshi people still believe that online transactions are not secured enough to protect the payment method such as credit card and also disclosure of information [27]. In online shopping, sometimes consumers are not satisfied with the manner in which products and services are sold in the online environment. Sometimes items purchased from online do not deliver on time even though online message is very clear to deliver the item within 24 hours to the customer. The strategies that marketers are using have not adequately addressed the changing demands of the consumer to ensure customer satisfaction [28]. The marketing function limits the scope of marketing strategies in operating successfully online. New electronic communication marketing variables have exploded the alternatives available to customers globally. These changes have redefined many of the old views of marketing, trade and power. Furthermore, many researchers recognize and accept that customer satisfaction is a logical measurement of success in market exchanges [29].The present study focused on indentifying and measuring the constructs that may serve as the antecedents of online user satisfaction. This study further intended to verify empirically the relationship between these constructs and online user satisfaction. In doing so, this study synthesized the information-system research and the marketing perspectives while identifying instruments for measuring online user satisfaction and its antecedents.

Women customer in online shopping

"The internet has brought about a paradigm shift in the lives of women in Bangladesh – We not only have access to information but also have the option of working from any place, anytime and anywhere… This combination of knowledge plus power morphs our empowerment and takes us places no man has seen women before"- Sonia Bashir Kabir, Country Managing Director, Dell Bangladesh. In 2008, the Bangladeshi government launched the Digital Bangladesh initiative. Its aim is to significantly expand ICT usage across the whole of Bangladesh by 2020, working through different partnerships with organizations such as the World Bank and the British Council. This initiative rests on the premise that ICTs can have a positive impact on poverty reduction and gender inequality, through creating access to education for women [30, 31]. One of its aims is to use these ICTs to

build English skills [30]. This type of Government and nongovernment steps building a large market consists of women for online shop owners and opening new windows of opportunities. The absence of credible research on women's web aesthetics is one of the drives to the research reported in this paper. Another aim is the increasing importance of men and women as consumers and internet users, and the growing importance attached to gender as an issue. To obtain a detailed perspective on the antecedents of women customer satisfaction on online shopping, we first conducted interviews with fifty seven individual women including students, professionals, and housewives. Each of the individuals was asked six general questions about online shopping experience. Additional probing questions were asked depending on the responses obtained. Most interviews lasted between thirty minutes /1 hour. Based on these depth interviews we identified six factors that appeared to impact satisfaction: (1) Product Assortment (2) Web presentation, (3) Delivery policy, (4) Payment policy (5) Reliability (6) Return policy.

5. METHODOLOGY

The study is based on the primary data the authors collected from the women consumers of Bangladesh. A questionnaire was given to the respondents. Questionnaires are a useful tool for investigating patterns and trends in data and are frequently used with success in management, marketing and consumer research [32]. 260 respondents filled up the questionnaire. Among them, 222 responses were accepted as a complete response. On the basis of those responses, the whole analysis has been made. For all items, five point likert type scales were used. The technique used for selecting items for a Likert scale is to identify examples of things which lead to extreme expressions of the attitude being captured [33]. SPSS was used to analyze the data. Descriptive statistics and one sample t-test have been used for the analysis.

6. DATA FINDINGS AND ANALYSIS

6.1 The sources of information

222 respondents filled out the question paper completely. Their profiles are presented below:

Statistics

Occupation

N	Valid	222
	Missing	0

Table 1

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Business	1	.5	.5	.5
	Doctor	3	1.4	1.4	1.8
	Housewife	24	10.8	10.8	12.6
	Lawyer	1	.5	.5	13.1
	Service	28	12.6	12.6	25.7
	Student	150	67.6	67.6	93.2
	Teacher	15	6.8	6.8	100.0
	Total	222	100.0	100.0	

Table 2

We can see from the above table 1 and table 2 that the majority of the respondents are students (67.6%). The second next majority are the women who are in service (12.6%). After that, there are housewives (10.8%), teachers (6.8%) and many others.

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15-20	1	.5	.5	.5
	18-24	142	64.0	64.0	64.4
	24-30	59	26.6	26.6	91.0
	30-36	11	5.0	5.0	95.9
	36-42	5	2.3	2.3	98.2
	42-48	4	1.8	1.8	100.0
	Total	222	100.0	100.0	

Table 3

We also see from the table 3 that the majority of the respondents are from the age group of 18-24 (64%).

6.2 Satisfaction Level of Women Consumers in Online Shopping:
To understand the satisfaction level of the women consumers of online shopping, we have chosen five factors to measure the satisfaction level. They are- Product assortment of the online shops, Web presentation of the online shops, Delivery policy of the online shops, Payment policy of the online shops,

Reliability of the online shops and Return policy of the online shops. We asked six questions to the 222 respondents on the basis of these sis factors. The options of the questions are created on the basis of likert scale (1-5). '1' as the 'Strongly Disagree' and '5' as the 'Strongly Agree'. '3' is considered as 'Neutral'.

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One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Product Assortment	222	3.5090	1.01456	.06809
Web Presentation	222	3.4910	1.00109	.06719
Delivery Policy	222	3.1982	1.12817	.07572
Payment Policy	222	3.4685	1.06631	.07157
Reliability	222	3.1982	.96846	.06500
Return Policy	222	2.6036	1.27829	.08579

Table 4

Product Assortment of the Online Shops:
Product assortment means varieties of product collection. If an online shop has varieties of product collection, we can say that the online shop is a potential to attract a large scale of consumers.

We asked 222 women who use online shop as a marketplace that "Do you agree that the product assortment of the online shops is up to the mark?" The response is showed in the table 4.

Product Assortment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	12	5.4	5.4	5.4
	Disagree	29	13.1	13.1	18.5
	Neutral	36	16.2	16.2	34.7
	Agree	124	55.9	55.9	90.5
	Strongly Agree	21	9.5	9.5	100.0
	Total	222	100.0	100.0	

Table 5

We can see from the above table 5 that the majority of the respondents 'agree' that the product assortment of the online shops is up to the mark.

Web Presentation of the Online Shops:
A good presentation should always impress people. Does it work in case of online shopping? If an online shop has a good web presence, it adds an extra value.

So, we asked the respondents that "Do you agree that the web presentation of the online shops is up to the mark?" The response from the respondents is showed in table 6.

Web Presentation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	7	3.2	3.2	3.2
	Disagree	37	16.7	16.7	19.8
	Neutral	43	19.4	19.4	39.2
	Agree	110	49.5	49.5	88.7
	Strongly Agree	25	11.3	11.3	100.0
	Total	222	100.0	100.0	

Table 6

We can see that the majority (49.5%) of the respondents 'agree' that the web presentation of the online shops is up to the mark. The second next majority is 'neutral (19.4%).

Payment Policy of the Online Shops:
In traditional shopping, we buy and grab products by giving money to the vendors. This is the only legitimate way. But in online shopping, we can buy something by paying first and getting the products afterwards. Examples can be cited for paying through credit cards or debit cards or through paypal or through internet banking accounts. There is also another option which is very popular in Bangladesh. That is called 'Cash on Delivery'. So we asked the respondents that "Do you agree that the payment policy of the online shops is ok?" The responses from the respondents are showed in the table 7.

Payment Policy

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	11	5.0	5.0	5.0
	Disagree	41	18.5	18.5	23.4
	Neutral	27	12.2	12.2	35.6
	Agree	119	53.6	53.6	89.2
	Strongly Agree	24	10.8	10.8	100.0
	Total	222	100.0	100.0	

Table 7

We can see from the response that the 53.6% percent respondents actually 'agree' that the online shopping payment policy is alright.

Reliability of the Online Shops:
Trust and reliability are always very important issues in case of business. So, we asked the respondents that "Do you agree that online shops are reliable?" The responses we got from this question are given below in table 8.

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Reliability

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	10	4.5	4.5	4.5
	Disagree	43	19.4	19.4	23.9
	Neutral	75	33.8	33.8	57.7
	Agree	81	36.5	36.5	94.1
	Strongly Agree	13	5.9	5.9	100.0
	Total	222	100.0	100.0	

Table 8

In the response, we can see that the majority (36.5%) of the respondents have chosen to agree that the online shops are reliable. But we also see that 33.8% people also in the neutral position where they cannot decide whether it is reliable or not. So, we cannot indicate strongly that online shops are reliable.

Delivery Policy of the Online Shops:
Delivery policy means when a customer orders something online, how does that online shop delivers the product? How much time do they take? We asked the respondents that "Do you agree that the delivery policy of the online shops is up to the mark?" The responses of the respondents are showed in table 9.

Delivery Policy

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	13	5.9	5.9	5.9
	Disagree	61	27.5	27.5	33.3
	Neutral	40	18.0	18.0	51.4
	Agree	85	38.3	38.3	89.6
	Strongly Agree	23	10.4	10.4	100.0
	Total	222	100.0	100.0	

Table 9

According to the table 9, we can see that the majority of the respondents 'agree' that the delivery policy of the online shops is up to the mark. Although there is a significant number of respondents who also disagree with the delivery policy of the online shops. In the discussion period, we got to know that there are some online shops which actually delay in delivering the products to the consumers. So, it might be the reason for the 27.5% for disagreeing. Other than that, we can say that the delivery policy of the online shops is up to the mark.

Return Policy of the Online Shops:
Suppose, a woman doesn't like the product after receiving, is there any option for that woman to return the product? If the option is available, what rules and regulations are there? Are those 'customer friendly'?

We asked the respondents that "Do you agree that the return policy is satisfactory in the online shops of Bangladesh?" The responses are given in the below table.

Return Policy

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	48	21.6	21.6	21.6
	Disagree	80	36.0	36.0	57.7
	Neutral	24	10.8	10.8	68.5
	Agree	52	23.4	23.4	91.9
	Strongly Agree	18	8.1	8.1	100.0
	Total	222	100.0	100.0	

Table 10

According to table 10, we can see that the majority of the respondents disagree with the question. That means that the majority of the respondents think that there is not much option available for the return policy for the women online consumers of Bangladesh.

Overall Evaluation and Recommendation:

We have analyzed each and every variable we worked on. We got the opinions of the women of Bangladesh about their satisfaction levels of online shopping. Now we are just evaluating the overall scenarios and giving recommendations where online shopping needs improvement to prosper in future.

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Product Assortment	222	3.5090	1.01456	.06809
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Return Policy	222	2.6036	1.27829	.08579

Table 11

One-Sample Test

	Test Value = 3					
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Assortment	7.475	221	.000	.50901	.3748	.6432
Webpresentation	7.308	221	.000	.49099	.3586	.6234
Delivery	2.618	221	.009	.19820	.0490	.3474
Payment	6.546	221	.000	.46847	.3274	.6095
Reliability	3.049	221	.003	.19820	.0701	.3263
Returnpolicy	-4.620	221	.000	-.39640	-.5655	-.2273

Table 12

From the information of table 12, we can see that all the significant values are less than 0.05 which depicts that all the responses we got from the respondents are significant. From table-8, we can see that the mean values of all the responses are above 3 except the responses we got from the questions about the availability of the return policy of the online shops. It indicates that the return policy is not still available in the online shops of Bangladesh. Women consumers find it discouraging when they shop from online shops.

Women like convenience in shopping. They also like varieties in the product. So, if they buy something from online they have to be satisfied with the product. Otherwise, they need to have the option to return the product. Amazon.com has this option presently. It needs to be available for the online shops of Bangladesh also. According to the table 12, we can clearly observe that women of Bangladesh are not satisfied with the return policy of the online shops. Trustworthiness and reliability are also other features which are needed in the e-commerce.

7. DISCUSSION AND CONCLUSION

The antecedents of women customer satisfaction in the traditional brick-and-mortar marketplace have been studied in details [32]. Several researchers have suggested that initiatives such as improving the appearance of the store front and the positive presentation of service personnel will increase the women customer satisfaction in the traditional retail environment. However, there are several variables unique to women customer satisfaction that has not been evaluated in the existing literature. The present research has identified six factors that potentially affect women customer satisfaction for online shopping in Bangladesh. Of the 6 factors such as (1) Product Assortment (2) web presentation, (3) Delivery policy, (4) Payment policy (5) Reliability and (6) Return policy Product assortment and web presentation were found to have a significant impact on women customer satisfaction. Our findings have both managerial and research implications. From a managerial perspective, online shop owners can establish early warning systems based on continuously measuring customer perceptions for the six factors, so that management can take appropriate remedial action when any of these dimensions is perceived as falling below an acceptable level. Moreover, they can use the scale items developed in this research to benchmark their e-shops activities vis-à-vis competitors to identify their comparative strengths and weakness from the standpoint of customers and consumers. From a research perspective, our analysis provides an early conceptualization of the relevant antecedents of women customer satisfaction. Our findings provide a basis for the further study of this important topic along with both theoretical and empirical dimensions. There are some limitations of this research that should be considered when interpreting its findings. Our model does not take into account individual-level variables that also may have an impact. Certain individual-level variables outside the control of the online shop owners (such as customer inertia) and other variables that are jointly determined by individual- and business- level factors (such as reposed trust and satisfaction) may also have an impact on women customer satisfaction [35]. Based on our findings, more comprehensive models can be developed and tested.

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