AN ONLINE SHOPPERS: GRATIFICATION IN COVID - 19

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Abstract

General\Purpose: A transition to Online Approach (OA) with e-tailers from Physical Approach (PA) with local retailers for daily requirements has heave insight in COVID-19 lockdown. The purpose of present research paper is to understand the research questions related to online shopping. It is the time call to take up Virtual Shopping (VS) with Zero Contact Delivery (ZCD) as preventive measure to covid-19. The study also admits the comparative analysis of satisfaction level of online buyers considering factors PEBSF i.e. the Products (P), the Employee Behaviour and Services (EBS) and the Finance (F) and its variables, in overall framework.

Approach to Study: The researchers have undertaken Integrative Approach (IA) for both, Literature Reviewed and Survey Observed.

Research Approach/Design: Both primary data through well-structured questionnaire from 300 online buyers from Mumbai region and secondary data from published sources have been centred and cited to understand syntactic research gap. The researcher has followed **Stratified Random Sampling** for e-commerce websites considering total visits, average visit duration, page per visit and bounce rate and **Convenient Random Sampling** for online buyers, to make the sample representative.

Analytical Tools: The objectives were studied thoroughly and hypotheses were tested in SPSS. The researcher has used Kolmogorov-Smirnov (**D-Statistic**) and Shapiro-Wilk test (**W-Statistic**) to test data normality, Cronbachs' Alpha to test Data Reliability, Descriptive Statistics i.e. frequency and per cent count to describe data, Kruskal-Wallis 1-Way ANOVA on Rank to calculate Mean Rank to analyse and compare satisfaction level, Chi-square to measure significant association.

Findings: The researcher has drawn epilogue purely on the basis of data collected and analysis. Both Descriptive and Inferential Analysis been conducted.

(A) On the basis of Descriptive Data: In digital era, the e-commerce is not an exception. The demographic profile shows; irrespective of age, gender, employment status, income level, the online buyers are intense. They do compare price of goods on e-commerce with that of the local shop. On an average the frequency of buying online is neutral. However, there is a significant difference in nature of product preferred to be purchased online.

(B) On the basis of Statistics Calculated (Inference Analysis): It is found that there is an overall statistical significant difference in satisfaction level of online buyers. By conducting K-W One Way ANOVA Mean Rank, it is found that the buyers from Flipkart are more satisfied than that of the Amazon and Snapdeal. The gender and educational background found to be insignificant. The age, marital status, employment status and annual income found significantly different among online buyers.

Practical Implications: An attempt has been made to tap into the potential e-marketplace and online customer base of sample e-commerce websites in Mumbai region, not only to satisfy but also to retain online buyers over their competitors by considering the factor-variables, which has influence on their satisfaction.

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Research Value: The researchers have extended the literature gap to validate and explore PEBSF factors i.e. the Products (P), the Employee Behaviour and Services (EBS) and the Finance (F) and its variables to make a unique business policy after considering online buyers' satisfaction level and significant association between demographic profile and PEBSF.

Index Term: Virtual Buying/Shopping, Online Approach (OA), Online Buyer, e-tailor, Zero Contact Delivery (ZCD), PEBSF - Product, Employee Behaviour and Service and Finance.

1. INTRODUCTION:

Advancement in Information Communication and Technology (ICT) has drastically changed Indian economy. The network advancement toward 4G/5G has increased the use of internet and e-commerce websites, which has made virtual buying and selling flexible over the time and place, to buy their requirements from seller over the internet using supportive e-commerce browsers. The online buyer has complete flexibility to browse around e-commerce websites and shopping search engines and compare, choose and select their requirements. The online sellers, more popularly called as e-tailors, supplies on selection of appropriate mode of payment. Most of the e-commerce supplier offers variety products and services, but at different terms.

2. REVIEW OF LITERATURE:

Through internet on e-commerce, it has become possible to shop online. The brick-mortar traditional shopping model has rightly replaced by Online-Virtual Shopping.

Bagozzi (1974) has concluded that the e-shopping behaviour of online buyer is complicated process. The consumer makes buying decision as per family needs and their budget limits. Accordingly, they are likely to minimize transaction costs and maximize compatibility with needs. Further, it was found that e-shopping is influenced by social norms and competitive offers.

Mehta & Sivadas (1995) have found that irrespective of gender, online shopping is positively related to income, household size, domestic requirements and uniqueness of products.

Wolhandler (1999) has concluded that the internet proves to be blessings, which provides maximum shopping convenience, which makes shopping online-anytime and anywhere.

Donthu and Garcia (1999) conducted the study on, "Internet based online-Shoppers", which reveals that the online consumer as more as are older; are variety seeker, prefer convenience innovative products, behaves impulsive, less conscious about brand and price of goods and their behaviour is influenced by direct marketing and advertising for domestic needs.

Jahng, Jain and Ramamurthy (2000), e-commerce has changed the perceptions of online buyers, because of its flexibility and variety of offers at the click. Altogether 57 dimensions of online goods and services have been examined in e-commerce environment, which found different one to other on different e-commerce websites.

Vrechopolous et al. (2000) found that the most of the e-commerce provides information about quality and end number of products and supporting services, offering discounts and promotions, delivery and accessibility. The study suggests that the online suppliers should adapt user's friendly virtual environments as per online buyers requirements. It also advises to provide alternate payment options, to make online shopping easy.

Menon & Kahn (2002) in their study concluded that the online shopping has created the concept e-tailers i.e. online retailer, which has significant impact on the emotions and motives of online shoppers, resulting into different buying behaviour.

Monsuwe, Dellaert and Ruyter (2004) conducted the research on, "Drivers to shop online?" a literature reviewed and the study concluded that the convenience, quality of goods, services and flexibility, found to be most influencing online shopping behaviour.

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Demery (2010) has reported that the online shopping saves time and found to be more convenient than traditional shopping.

Pratiksinh Vaghela (2014) performed a research work on perception of online buyer towards online shopping. The sample size of the research was 150 respondents from Varachha region in Surat. The researcher concluded that most of the online buyer perceived that online shopping is better option and hence more satisfied than traditional-physical shopping. Most of the online buyers are accessing their net at their home and office/college. Mostly, the customers are buying cloths, electronic items and accessories.

3. PROBLEM STATEMENT:
There are many e-commerce suppliers; offering variety of products and services, as per requirements of the buyers with different terms and conditions. The e-commerce suppliers are offering and fulfil buyers'needs digitally-online. Though, the supplies are same and as per consumers'requirements, the satisfaction level significantly differs. Hence, deep into and compare their satisfaction level, the researcher has taken up the present research study, titled "An Online Shoppers': Gratification in Covid-19."

4. LIMITATIONS OF THE STUDY:
Following are the limitations of the study;
1. Due to geographical constraints and physical and social distancing due to COVID-19, only online survey-questionnaire method has been used.
2. The present research study has surveyed actual e-commerce online buyers only.
3. The present research study has compared and analysed satisfaction level of Amazon, Flipkart and Snapdeal online buyers only.
4. The researcher has drawn conclusions purely on the basis of data collected and inferences calculated.

5. SIGNIFICANCE OF THE STUDY:
1. The present research study will be helpful to understand the concept of online shopping.
2. The present research study will be helpful to understand the different e-commerce websites.
3. It will be helpful to study the demographic profile of e-commerce online buyers.
4. It will be helpful to study and compare satisfaction level of sample e-commerce.

6. OBJECTIVES OF THE STUDY:
1. To study the meaning of online buying.
2. To study about the demographic profile of online buyers of Amazon, Flipkart and Snapdeal.
3. To study and compare the satisfaction level of online buyers of Amazon, Flipkart and Snapdeal.

7. HYPOTHESIS OF THE STUDY:
The affirmative statements in research are called as hypothesis, which explains hidden truth and an association between two or more variables under study.
7.1 Fundamento of Forming Hypotheses:
The researchers have considered the following points for purpose forming hypotheses of the study.
1. E-commerce websites in India.
2. Selecting sample e-commerce websites.
3. Online shoppers' profile.
4. Use of e-commerce websites for products and services proffered to deal with.

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On the basis of above mentioned objectives and fundamento, the researcher has formulated following hypotheses.

1. H_0: The satisfaction level of online buyers related to Products (P) from Amazon, Flipkart and Snapdeal is not significantly different.
2. H_0: The satisfaction level of online buyers related to Employees Behaviour and Services (EBS) from Amazon, Flipkart and Snapdeal is not significantly different.
3. H_0: The satisfaction level of online buyers related to Finance (F) from Amazon, Flipkart and Snapdeal is not significantly different.
4. H_0: The demographic profile and satisfaction level of online buyers of Amazon, Flipkart and Snapdeal is not significantly associated.

8. RESEARCH METHODOLOGY:

A research study is required to be conducted in scientific way to solve problem under study. For the present research study, the researcher has adopted following research methodology.

8.1.   **Type of Present Research Study:** Qualitative and Quantitative.

8.2. **Sample Design:**

8.2.1. **Universe and Population:**   Online buyers and e-commerce.

8.2.2. **Type of Population:**   The population for the present research study is **finite** i.e. online buyers and e-commerce websites (suppliers).

8.2.3. **Sampling Frame:**   E-commerce websites (suppliers) and online buyers in Mumbai region.

8.3. **Sampling Method:**

8.3.1. **E-commerce and online buyers:**   Stratified Random Sampling for e-commerce websites and Convenient Random Sampling for online buyers.

Table No. 1: Selection Criterion of e-commerce as on 31st March, 2020

E-commerce Websites	Total Visit (in Millions)	Average Visit Duration (In Hours and Minutes)	Page Per Visit (By Online Buyers)	Bounce Rate (In per cent)
Amazon	199.79	00.07.32	6.99	40.69
Flipkart	157.60	00.06.56	5.50	43.78
Snapdeal	12.88	00.08.38	4.10	43.90

Source: Compiled from secondary data

8.4. **Collection of Data:**   Both Primary and Secondary Data have been centred and analysed.

8.4.1. **Primary Data:**   The researcher has collected primary data from 300 online buyers (100 each from) of Amazon, Flipkart and Snapdeal.

8.4.2. **Secondary Data:**   The researcher has collected secondary data from the published sources such as books, articles, periodicals and related websites to form the related literature and find the gap to make present study relevant.

8.5. **Method of Data Collection:**

8.5.1. **Primary Data:**   The researcher has collected primary data through well-structured questionnaire from 300 online buyers in Mumbai region. The questionnaire administered through Google docs. The researcher has asked questions based on factors related to product, employee behaviour and services and finance.

8.5.2. **Secondary Data:**   Through various published sources.

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8.6. Period of Data Collection: The researcher has collected primary data from 05th November, 2020 to 12th November, 2020.

8.7. Data Cleaning: Some research data may be missing or noisy, which is required to be clean up. For the present research study, the researcher has done data cleaning as follow.

8.7.1. Missing Value: The collected research data were screened, no missing values were found. **(Table no. 2)**

Table No. 2: Case Processing Summary

		N	%
Cases	**Valid**	300	100.0
	Excluded[a]	0	.0
	Total	300	100.0

a. Listwise deletion based on all variables in the procedure.

Source: Compiled from primary data

8.7.2. Test of Normality: The result of **Normality of Data** using **Kolmogorov-Smirnov and Shapiro-Wilk** is as follow. **(Table no. 3)**

Table No. 3: Tests of Normality by Kolmogorov-Smirnov = (D) and Shapiro-Wilk = (W)

ECOMMERCE		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	Df	Sig.
P1	AMAZON	.341	100	.000	.708	100	.000
	FLIPKART	.334	100	.000	.674	100	.000
	SNAPDEAL	.268	100	.000	.758	100	.000
P2	AMAZON	.324	100	.000	.786	100	.000
	FLIPKART	.300	100	.000	.733	100	.000
	SNAPDEAL	.327	100	.000	.787	100	.000
P3	AMAZON	.367	100	.000	.764	100	.000
	FLIPKART	.324	100	.000	.749	100	.000
	SNAPDEAL	.356	100	.000	.775	100	.000
P4	AMAZON	.218	100	.000	.843	100	.000
	FLIPKART	.292	100	.000	.687	100	.000
	SNAPDEAL	.245	100	.000	.828	100	.000
P5	AMAZON	.235	100	.000	.843	100	.000
	FLIPKART	.305	100	.000	.756	100	.000
	SNAPDEAL	.242	100	.000	.839	100	.000
EBS1	AMAZON	.197	100	.000	.870	100	.000
	FLIPKART	.376	100	.000	.690	100	.000
	SNAPDEAL	.199	100	.000	.865	100	.000
EBS2	AMAZON	.261	100	.000	.842	100	.000
	FLIPKART	.339	100	.000	.729	100	.000
	SNAPDEAL	.268	100	.000	.845	100	.000
EBS3	AMAZON	.341	100	.000	.708	100	.000
	FLIPKART	.334	100	.000	.674	100	.000
	SNAPDEAL	.268	100	.000	.758	100	.000
EBS4	AMAZON	.324	100	.000	.786	100	.000
	FLIPKART	.300	100	.000	.733	100	.000
	SNAPDEAL	.327	100	.000	.787	100	.000
EBS5	AMAZON	.367	100	.000	.764	100	.000
	FLIPKART	.324	100	.000	.749	100	.000
	SNAPDEAL	.356	100	.000	.775	100	.000
F1	AMAZON	.218	100	.000	.843	100	.000
	FLIPKART	.292	100	.000	.687	100	.000
	SNAPDEAL	.245	100	.000	.828	100	.000
F2	AMAZON	.235	100	.000	.843	100	.000
	FLIPKART	.305	100	.000	.756	100	.000
	SNAPDEAL	.242	100	.000	.839	100	.000
F3	AMAZON	.197	100	.000	.870	100	.000
	FLIPKART	.376	100	.000	.690	100	.000
	SNAPDEAL	.199	100	.000	.865	100	.000

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	AMAZON	.261	100	.000	.842	100	.000
F4	FLIPKART	.339	100	.000	.729	100	.000
	SNAPDEAL	.268	100	.000	.845	100	.000
a. Lilliefors Significance Correction							

Source: Compiled from primary data

8.7.3. **Reliability Analysis:**   The researcher has conducted Cronbach's Alpha to calculate reliability of factor-variables as follow. **(Table no. 4)**

Table No. 4: Reliability Statistics Related to Products

Factors	Cronbach's Alpha	No. of Items	Results in Terms of Internal Consistency
Related to Products (P)	.923	5	Excellent Internal Consistency
Related to Employee Behaviour and Services(EBS)	.936	5	Excellent Internal Consistency
Related to Finance (F)	.855	4	Good Internal Consistency
Overall (PEBSF) Factors	.972	14	Excellent Internal Consistency

Source: Compiled from primary data

8.7.4.   **Analytical Tools:**

8.7.4.1.   **Use of Package:** The researcher has used SPSS 21 to study the objectives and testing the hypotheses of the present study.

8.7.4.2.   **Test of Normality:** The researcher has used Kolmogorov-Smirnov and Shapiro-Wilk test of normality.

8.7.4.3.   **Test of Reliability:** The researcher has used Cronbachs' Alpha, to test Data Reliability.

8.7.4.4.   **Statistical Techniques:** Descriptive Statistics-frequency and per cent count, Kruskal-Wallis 1-Way ANOVA on Rank, Chi-square.

9. ANALYSES AND INTERPRETATION:

The researcher has collected data related to demographic profile (frequency and per cent count) and satisfaction level (Likert five point scale) of online buyers. The collected data were analysed using descriptive statistics and inferential analysis.

10. DATA ANALYSIS:
(A) DESCRIPTIVE ANALYSIS:

The researcher has used descriptive analysis to describe collected data in logical order, as follow;

10.1 DEMOGRAPHIC PROFILE:

10.1.1. **Demographic Profile of Amazon, Flipkart and Snapdeal Respondents:**

The demographic profile of respondents is as follow.

Table No. 5: Demographic Profile-Frequency and Per cent Count

Particular	Frequency	Frequency	Frequency
	Amazon	Flipkart	Snadeal
Gender:			
Male	49	55	57
Female	51	45	43
Age:			
Up to 20 Year	26	34	28
20 to 40 Year	33	18	24
40 to 60 Year	30	32	41
60 Year and above	11	16	7
Marital Status:			
Married	34	34	30

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Unmarried	**49**	**46**	**53**
Divorced\Separated	**17**	**53**	**17**
Educational Qualification:			
Undergraduates	**43**	**30**	**26**
Postgraduates	**31**	**36**	**34**
Other	**26**	**42**	**25**
Employment Status:			
Housewife\House maker	**5**	**4**	**3**
Students	**6**	**6**	**7**
Businessmen	**27**	**29**	**39**
Professional	**41**	**43**	**39**
Profession	**21**	**18**	**12**
Annual Income:			
Up to Rs. 2, 50,000	**28**	**27**	**35**
Rs. 2, 50,000 to Rs. 5, 00, 000	**24**	**43**	**23**
Above Rs. 5,00,000	**14**	**29**	**47**
Price of Goods (Compared to Local):			
Higher	**42**	**28**	**27**
Lower	**29**	**36**	**37**
Same	**29**	**36**	**36**
Frequency of Purchases:			
Once in Fortnight	**26**	**17**	**16**
Once in a Month	**25**	**36**	**40**
Quarterly	**28**	**30**	**27**
Seasonal\Discounts	**21**	**17**	**17**

Source: Compiled from primary data

10.1.2. **Nature of Products Preferred to be purchased:**

There are varieties in nature of products available on e-commerce. The graphical presentation of nature of products preferred to be purchased by online buyer has presented as follow.
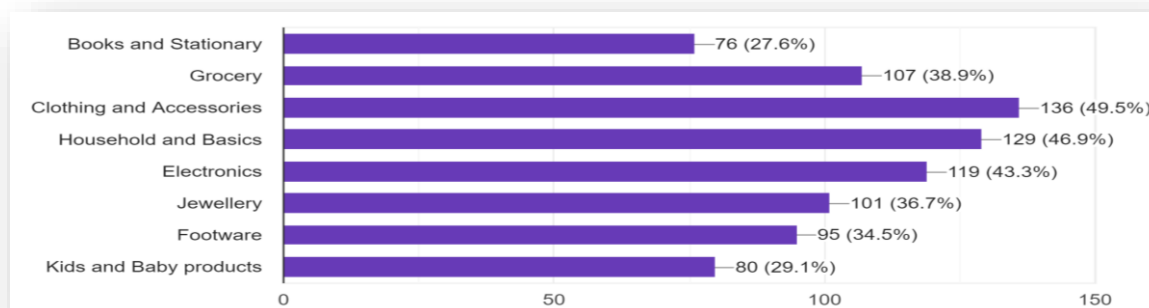
Graph: 1: Graphical Presentation of Nature of Products Preferred to be Purchased by Online Buyer

Source: Compiled from Primary Data

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It is observed from the above graph that the most of the online buyer prefer to buy clothing and accessories, household and basics and electronics products.

10.1.3. **Satisfaction Level Related to Products, Employee Behaviour and Services and Finance:**
There is a significant difference in satisfaction level of online buyers. The frequency-per cent count and graphical presentation of satisfaction level (related to Products, Employee Behaviour and Services and Finance) of online buyer has presented as follow.

Table No. 6: Satisfaction Level Related to Products, Employee Behaviour and Services and Finance

Factors Related to Satisfaction	Frequency (1 = Highly Dissatisfied to 5 = Highly Satisfied)										Total (per cent)
	1	per cent	2	per cent	3	per cent	4	per cent	5	per cent	
Related to Products											
P1	23	7.7	40	13.3	7	2.3	67	22.3	163	54.3	300 (100)
P2	42	1.7	23	7.7	7	2.3	123	41	105	35	300 (100)
P3	40	13.3	15	5	15	5	165	55	65	21.7	300 (100)
P4	11	3.7	16	5.3	47	15.7	98	32.7	128	42.7	300 (100)
P5	2	7	19	6.3	56	18.7	95	31.7	128	42.7	300 (100)
Related to Employees Behaviour and Services											
EBS1	8	2.7	20	6.7	55	18.3	91	30.3	126	42	300 (100)
EBS2	18	6	27	9	31	10.3	107	35.7	117	39	300 (100)
EBS3	23	7.7	40	13.3	7	2.3	67	22.3	163	54.3	300 (100)
EBS4	42	14	23	7.7	7	2.3	123	41	105	35	300 (100)
EBS5	40	13.3	15	5	15	5	165	55	65	21.7	300 (100)
Related to Finance											
F1	11	3.7	16	5.3	47	15.7	98	32.7	128	42.7	300 (100)
F2	2	7	19	6.3	56	18.7	95	31.7	128	42.7	300 (100)
F3	8	2.7	20	6.7	55	18.3	91	30.3	126	42	300 (100)
F4	18	6	27	9	31	10.3	107	35.7	117	39	300 (100)

Source: Compiled from Primary Data

The researcher has presented above data related to satisfaction level, in following graphical way.

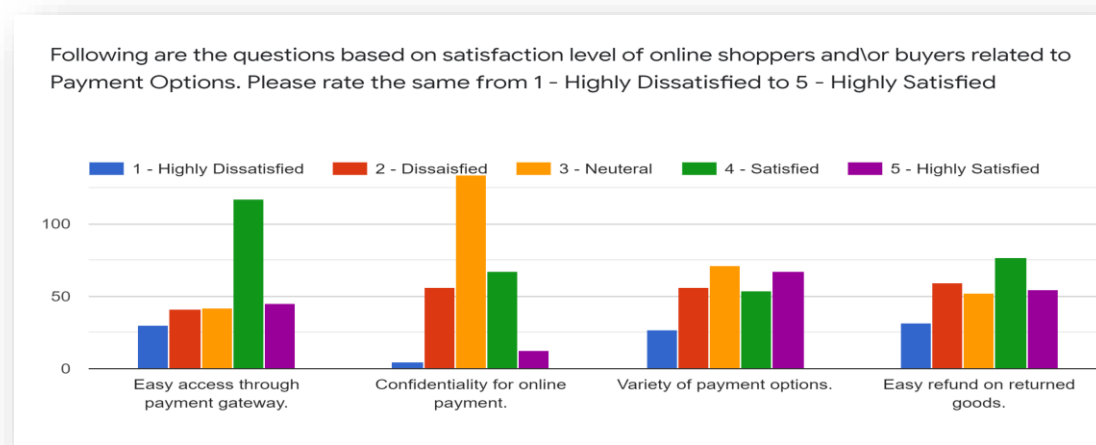**Graph: 2: Graphical Presentation of Satisfaction Level Towards Products**
Source: Compiled from Primary Data

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Graph: 3: Graphical Presentation of Satisfaction Level Towards Employee Behaviour and Services

Source: Compiled from Primary Data

Graph: 4: Graphical Presentation of Satisfaction Level Towards Finance

Source: Compiled from Primary Data

10.2   INFERENCES ANALYSES ON SATISFACTION LEVEL:

1. H$_0$: The satisfaction level of online buyers related to products from Amazon, Flipkart and Snapdeal is not significantly different.

To find out the significant difference, the researcher has conducted Chi-square test.

Table: 7: Calculation of Chi-Square Value - To Measure Statistical Significance Difference in Satisfaction Level Related to Product (P)

Products	VAR0001	VAR0002	VAR0003	VAR0004	VAR0005
Chi-Square	253.933[a]	174.933[a]	258.333[a]	176.233[a]	181.833[a]
Df	2	2	2	2	2
Table Value	5.99	5.99	5.99	5.99	5.99
Asymp. Sig.	.000	.000	.000	.000	.000
Result	P(X^2(253.933) > 5.99) = .000 < 0.05	(X^2(174.933) > 5.99) = .000 < 0.05	P(X^2(258.333) > 5.99) = .000 < 0.05	(X^2(176.233[a]) > 5.99) = .000 < 0.05	P(X^2(181.833) > 5.99) = .000 < 0.05

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Sig.\Insig.	Significant H_a Accepted	Significant H_a Accepted	Significant H_a Accepted	Significant H_a Accepted	Significant H_a Accepted
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 60.0.					
The table above shows that the Chi-square calculated value is greater than its table value and its significance value is less than 0.05 i.e. @ 5% los. This shows that there is a significant difference in satisfaction level of online buyers related to products from Amazon, Flipkart and Snapdeal. Hence, Ha (Alternate Hypothesis) is Accepted.					

Source: Compiled from Primary Data

Further, deep into, compare and see the e-commerce, with which online buyers are more satisfied the researcher has conducted Kruskal-Wallis 1-Way ANNOVA as follow.

Table: 8: Kruskal-Wallis 1-Way ANNOVA Mean Rank Related to Product (P)

Product	ECOMMERCE	N	Mean Rank
P1	AMAZON	100	148.86
	FLIPKART	100	165.29
	SNAPDEAL	100	137.36
	Total	300	
P2	AMAZON	100	133.65
	FLIPKART	100	185.35
	SNAPDEAL	100	132.51
	Total	300	
P3	AMAZON	100	132.80
	FLIPKART	100	185.65
	SNAPDEAL	100	133.05
	Total	300	
P4	AMAZON	100	136.30
	FLIPKART	100	174.39
	SNAPDEAL	100	140.82
	Total	300	
P5	AMAZON	100	138.96
	FLIPKART	100	172.47
	SNAPDEAL	100	140.08
	Total	300	

The table above shows that there is difference in Mean Rank of satisfaction level of online buyers from Amazon, Flipkart and Snapdeal. From the above Mean Rank, it is observed that the online buyer from Flipkart found to more satisfied than Amazon and Snapdeal.

Source: Compiled from Primary Data

2. **H₀:** The satisfaction level of online buyers related to Employees Behaviour and Services from Amazon, Flipkart and Snapdeal is not significantly different.

To find out the significant difference, the researcher has conducted Chi-square.

Table: 9: Calculation of Chi-Square Value - To Measure Statistical Significance Difference in Satisfaction Level Related to Employees Behaviour and Services (EBS)

	VAR00011	VAR00012	VAR00013	VAR00014	VAR00015
Chi-Square	35.720	27.828	6.345	27.365	30.004
Df	2	2	2	2	2
Table Value	5.99	5.99	5.99	5.99	5.99
Asymp. Sig.	.000	.000	.042	.000	.000
Results	$P(X^2(35.720) > 5.99) = .000 < 0.05$	$P(X^2(27.828) > 5.99 = .000 < 0.05$	$P(X^2(6.345) > 5.99) = .042 < 0.05$	$P(X^2(27.365) > 5.99) = .000 < 0.05$	$P(X^2(30.004) > 5.99) = .000 < 0.05$
Sig.\Insig.	Significant H_a Accepted	Significant H_a Accepted	Significant H_a Accepted	Significant H_a Accepted	Significant H_a Accepted
a. Kruskal Wallis Test					
b. Grouping Variable: ECOMMERCE					
The table above shows that the Chi-square calculated value is greater than its table value and its significance value is less than 0.05 i.e. @ 5% los. This shows that there is a significant difference in satisfaction level of online					

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buyers related to employee behaviour and services from Amzon, Flipkart and Snapdeal. Hence, Ha (Alternate Hypothesis) is Accepted.

Source: Compiled from Primary Data

Further, deep into, compare and see the e-commerce, with which online buyers are more satisfied the researcher has conducted Kruskal-Wallis 1-Way ANNOVA as follow.

Table: 10: Kruskal-Wallis 1-Way ANNOVA Mean Rank Related to Employees Behaviour and Services (EBS)

Employee Behaviour and Services	ECOMMERCE	N	Mean Rank
EBS1	AMAZON	100	129.44
	FLIPKART	100	190.45
	SNAPDEAL	100	131.61
	Total	300	
EBS2	AMAZON	100	133.98
	FLIPKART	100	185.79
	SNAPDEAL	100	131.74
	Total	300	
EBS3	AMAZON	100	148.86
	FLIPKART	100	165.29
	SNAPDEAL	100	137.36
	Total	300	
EBS4	AMAZON	100	133.65
	FLIPKART	100	185.35
	SNAPDEAL	100	132.51
	Total	300	
EBS5	AMAZON	100	132.80
	FLIPKART	100	185.65
	SNAPDEAL	100	133.05
	Total	300	

The table above shows that there is difference in Mean Rank of satisfaction level of online buyers from Amazon, Flipkart and Snapdeal. From the above Mean Rank, it is observed that the online buyer from Flipkart found to more satisfied than Amazon and Snapdeal.

Source: Compiled from Primary Data

3. H$_0$: The satisfaction level of online buyers related to Finance from Amazon, Flipkart and Snapdeal is not significantly different.

To find out the significant difference, the researcher has conducted Chi-square.

Table: 11: Calculation of Chi-Square Value - To Measure Statistical Significance Difference in Satisfaction Level Related to Finance (F)

Finance	VAR000111	VAR000122	VAR000133	VAR000144
Chi-Square	13.032	10.891	35.720	27.828
Df	2	2	2	2
Table Value	5.99	5.99	5.99	5.99
Asymp. Sig.	.001	.004	.000	.000
Results	$P(X^2(13.032) > 5.99) = .001 < 0.05$	$P(X^2(10.891) > 5.99) = .004 < 0.05$	$P(X^2(35.720) > 5.99) = .000 < 0.05$	$P(X^2(27.828) > 5.99) = .000 < 0.05$
Sig.\Insig.	Significant H$_a$ Accepted	Significant H$_a$ Accepted	Significant H$_a$ Accepted	Significant H$_a$ Accepted
a. Kruskal Wallis Test				
b. Grouping Variable: ECOMMERCE				

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The table above shows that the Chi-square calculated value is greater than its table value and its significance value is less than 0.05 i.e. @ 5% los. This shows that there is a significant difference in satisfaction level of online buyers related to finance from Amazon, Flipkart and Snapdeal. Hence, Ha (Alternate Hypothesis) is Accepted.

Source: Compiled from Primary Data

Further, deep into, compare and see the e-commerce, with which online buyers are more satisfied the researcher has conducted Kruskal-Wallis 1-Way ANOVA as follow.

Table: 12: Kruskal-Wallis 1-Way ANNOVA Mean Rank Related to Finance (F)

Finance	ECOMMERCE	N	Mean Rank
F1	AMAZON	100	136.30
	FLIPKART	100	174.39
	SNAPDEAL	100	140.82
	Total	300	
F2	AMAZON	100	138.96
	FLIPKART	100	172.47
	SNAPDEAL	100	140.08
	Total	300	
F3	AMAZON	100	129.44
	FLIPKART	100	190.45
	SNAPDEAL	100	131.61
	Total	300	
F4	AMAZON	100	133.98
	FLIPKART	100	185.79
	SNAPDEAL	100	131.74
	Total	300	

The table above shows that there is difference in Mean Rank of satisfaction level of online
buyers from Amazon, Flipkart and Snapdeal. From the above Mean Rank, it is observed that the online buyer from Flipkart found to more satisfied than Amazon and Snapdeal.

Source: Compiled from Primary Data

4. H_0: The demographic profile and satisfaction level of online buyers from Amazon, Flipkart and Snapdeal is not significantly associated.

To measure and compare the association between demographic profile and satisfaction level, the researcher has conducted Chi-square test, the result is as follow.

Table: 13: Calculation of Chi-Square Value - To Measure Association Between Satisfaction Level and Demographic Profile

Demographic Profile	Chi-Square Value	df	Table Value	Asymp. Sig.	Result	Sig.\Insig.
Gender	1.613[a]	1	3.84	0.204	$P(X^2(1.613) < 3.84) = .204 > 0.05$	Insignificant Fails to Reject H_0
Age	35.120[b]	3	7.82	0.000	$P(X^2(35.120) > 7.82) = .000 < 0.05$	Significant H_a Accepted
Marital Status	44.240[b]	2	5.99	0.000	$P(X^2(44.240) > 5.99) = .000 < 0.05$	Significant H_a Accepted
Educational Background	3.420[b]	2	5.99	0.181	$P(X^2(3.420) < 5.99) = .181 > 0.05$	Insignificant Fails to Reject H_0
Employment Status	154.333[a]	4	9.49	0.000	$P(X^2(154.333) > 9.49) = .000 < 0.05$	Significant H_a Accepted
Annual Income	47.760[b]	3	7.82	0.000	$P(X^2(47.760) > 7.82) = .000 < 0.05$	Significant H_a Accepted

Source: Compiled from Primary Data

11. CONCLUSION:

General: The present research paper has discussed research questions related to satisfaction level of online buyers (with respect to products, employee behaviour and finance) from Amazon, Flipkart and Snapdeal.

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Approach: The researcher has undertaken integrative approach for both, Literature Reviewed and Survey.

Satisfaction Level:

On the basis of Descriptive Data: In digital era, the e-commerce is not an exception. The demographic profile shows; irrespective of age, gender, employment status, income level, the online buyers are intense. They do compare price of goods on e-commerce with that of the local shop. On an average the frequency of buying online is neutral. However, there is a significant difference in nature of product preferred to be purchased online.

On the basis of Statistics Calculated (Inference Analysis): It is found that there is an overall statistical significant difference in satisfaction level of online buyers. By conducting K-W One Way Anova, it is found that the buyers from Flipkart are more satisfied than that of the Amazon and Snapdeal. The gender and educational background found to be insignificant. The age, marital status, employment status and annual income found significantly different among online buyers.

12. RECOMMENDATIONS AND SUGGESTIONS:

➢ The online buyer used to compare price of good with local shop. Hence, their preference may differ. The e-commerce has to offer discounts accordingly.
➢ The e-commerce must provide loyalty points and\or it's easy redeem.
➢ E-commerce should expand their tie up in smaller towns and rural area also.
➢ On new launch of product stock out situation arises, which is required to be monitored and handled accordingly.
➢ The e-commerce should expand brand choice for brand conscious online buyers.
➢ Cash on delivery is most preferred mode of payment, due to online phishing and fraud. This should be secured through payment gateway.
➢ Artificial Intelligence (AI) should be in use to monitor the nature and brand purchased in past to recommend and save time for order.

13. DIRECTIONS FOR THE FUTURE RESEARCH:

1. The comparative study can be conducted between urban and rural area.
2. A similar study can be conducted with respect to selective e-commerce and customer base.
3. A comparative study can be conducted with respect to selective products and services e-commerce.

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