

Determinants of Customer Satisfaction in Online Grocery Shopping in Tier-II Cities in India

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Abstract

This research work aims to examine the determinants of customer satisfaction in online grocery shopping in Tier-II cities of India. Adoption of e-grocery shopping is rapidly increasing due to access to high-speed internet, availability of smartphone and affordable internet. This is inevitable to investigate the main factors which affects the customer satisfaction in grocery shopping in Tier-II cities of India. Data was collected through a structured questionnaire. Approximately, 650 questionnaire was mailed to the targeted respondents, out of which only 440 was considered for the analysis. Stratified sampling was used for data collection and data was analyzed using MS excel, SPSS and SPSS AMOS. Among all independent variable, perceived product quality impacts the customer satisfaction significantly. This research work was mainly confined to Tier-II cities. Therefore, its findings can not be generalized.

Keywords: Product Quality, Online, Grocery, Service Quality, Customer Satisfaction

1. Introduction:

India is witnessing an unprecedented growth in ecommerce industry in India. E-commerce had defined the new way of shopping which more convenient and easier. Customers need not to visit different malls. They easily can find goods they require on a single platform like Flipkart and Amazon. Online grocery retailing is also growing on the similar pattern and has witnessed significant growth both in top line and bottom line. Customers prefer to buy grocery online due to paucity of time and convenience. In Metro cities, e-grocery shopping is a main shopping trend. This trend is extending to Tier-II cities also. This growth in Tier-II has been fueled by increasing per capita income, low-cost internet, affordable smartphone and changing customer life style. Therefore, this study intends to examine the determinants of customer satisfaction in online grocery shopping.

Post covid-19, Customers are rapidly adopting online grocery shopping. Fintech companies has facilitated this trend in significant way. Tier-II cities like Lucknow, Kanpur, Agra and Varanasi has witness remarkable growth and this trend will be continued in the years to come. As expected, income level will rise in Tier-II cities which will caused a faster growth in online grocery shopping in Tier-II cities. E-commerce companies has observed that significant orders are coming from Tier II cities where shopping online is considered a fashion. Customers in Tier-II cities prefer to shop grocery online to save time, to compare prices and to save transportation cost. However, there are few challenges too in online grocery shopping in Tier-II cities. Cities infrastructure and trust are the main impediments in online grocery shopping adoption. Retailers need to customize offers to cater specific needs of the customers in Tier-II cities. Online grocery shopping is expected to be main shopping channel across Tier-II cities as digital transformation deepens.

1.1 Objectives of the study:

(i). To identify effects of demographic variables on customer satisfaction.

- (ii). To determine the factors affecting satisfaction of online grocery shopping.
- (iii). To suggest strategies to online grocery retailers to improve satisfaction of online grocery shoppers.

2. Literature Review

Customers are adopting shopping grocery online due to its convenience and less time taking. Retailers are interested to know what are the major determinants affecting customer's satisfaction in online grocery shopping.

2.1. Meaning of Customer's Satisfaction:

Customer happiness has been a key indicator of a company's success or failure. Customer satisfaction affects how investors, rivals, and customers are perceived (Kasper, 1998). Client happiness eventually affects a retail store's operational effectiveness and client loyalty (Oliver, 1997). Although consumer satisfaction has been the subject of numerous studies, a precise definition has not yet been established. Customer satisfaction, according to a few studies (Cardozo, 1965; Oliver, 1977; Giese and Cote, 2000), is the state of happiness experienced after consuming a specific product. Furthermore, after using a specific brand or product, satisfaction is assessed. The value that customers obtain after purchasing and using a specific product determines their level of happiness.

Every buyer shop for a product online for a different reason. Therefore, factors influencing consumers' happiness with online food shopping will differ. They may vary from one customer to another (Tauber, 1972). Some consumers might only want to buy the products and look for quality. However, a number of consumers are seeking leisure activities in addition to shopping. To improve the purchasing experience for customers, retailers need to focus on these many aspects (Ma and Nieham, 2006). Retailers are eager to find out what makes customers happy or unhappy. Customers who are satisfied serve as the company's brand ambassadors, promoting the retailers and brand to their friends and speaking well about the company.

2.2 Perceived Convenience

The term "convenience" describes how simple it is to buy items. Consumers want to make purchases easily and without having to work hard. Consumers desire cost and time savings. This is made feasible by the ability to purchase several items with a single click when shopping online. On digital platforms, it's quite easy and straightforward to search pricing and assess competitors' products. However, it is challenging to do repeated product examinations at several sites (Aylott and Mitchell, 1998; Cassill et al., 1997). Convenience, according to many studies, means that purchasing takes less time and effort. In addition to having more options for product selection, buyers can pay with cash or digitally. Orders can be placed at any time, and customers can make the most of their time. Convenience is understood by many academicians as shopping which require less time and efforts.

2.3 Perceived Service Quality

Service quality is the uniformity of a company's services for its clients. When a customer shops online, the quality of the services they receive has a significant impact on their pleasure. In order to retain clients for an extended period of time, online grocery stores provide a variety of services (Parasuraman et al., 1988; Tsoukatos and Rand, 2006; Turel et al., 2007). When a service meets the expectations of its clients, its quality is verified. Customers' expectations should never be met by the quality of the services provided (Chakrabarty, 2007). Customers are more satisfied and devoted to retail establishments when they receive high-quality services, which have a lasting effect on them.

2.4 Perceived Value

Value is the ratio of the advantages that customers obtain to the expenses that they incur. When advantages outweigh customer sacrifices, value is created (Heskett et al., 1977). On the other hand, consumers are unhappy when the cost of a product exceeds the advantages it offers. Numerous studies have shown that consumers are more satisfied when they obtain benefits than when they make sacrifices in order to purchase a product (Sirohi et al., 1998). Researchers have defined perceived value as the ratio of product pricing to product quality.

2.5 Perceived Product Quality

Customers are more satisfied and devoted to a company when they receive high-quality products. When they buy high-quality goods at affordable costs, customers are thrilled (Helgesen, 2006). The quality of the product affects customer satisfaction in addition to pricing and service quality. One of the most important elements influencing a customer's store preference and purchase decision is product quality. Customer pleasure and loyalty to a business are guaranteed by high-quality products (Baltas and Papastathopoulou, 2003).

2.6 Perceived Risk

The level of risk involved in a commercial transaction is referred to as perceived risk. If consumers believe that a product has some danger, they will not purchase it. This is especially true for transactions conducted online, since technology drives all transactions and they are impersonal (Bart et al., 2005; Hsu and Wang, 2008; Yang et al., 2006; Zhou et al., 2007). Few studies have shown that consumers are reluctant to purchase products online because they are concerned that their personal information may be revealed and that the company may disclose their private data with other parties. Numerous studies have demonstrated that once consumers are certain that their private information is secure, they will be more likely to spend online (Bhatnagar et al., 2000; Black et al., 2002). The performance risk of the goods worries customers as well. Consumers are concerned about the product's quality and its ability to live up to the promises made.

2.7 Value for Time

Numerous studies have verified that consumers are becoming more time-conscious. Consumers are prepared to complete several tasks in a brief amount of time. In order to avoid having to visit several stores, customers require the availability of various products in one location (Arentz et al., 2005). Consumers seek to make better use of their time because they believe there is not enough time to meet all of their needs (Pan and Zinkhan, 2006). To save both customers' and personnel' time, retailers must make sure that customers wait as little as possible within the store. Customers will be more satisfied and loyal to the company as a result (Grewal et al., 2003).

2.8 Hypotheses Development

Based on the above literature review, following hypotheses have been developed.

H1: Perceived Convenience has positive and statistically significant impact on Customer Satisfaction in e-grocery shopping.

H2: Perceived Value has positive and statistically significant impact on Customer Satisfaction in e-grocery shopping.

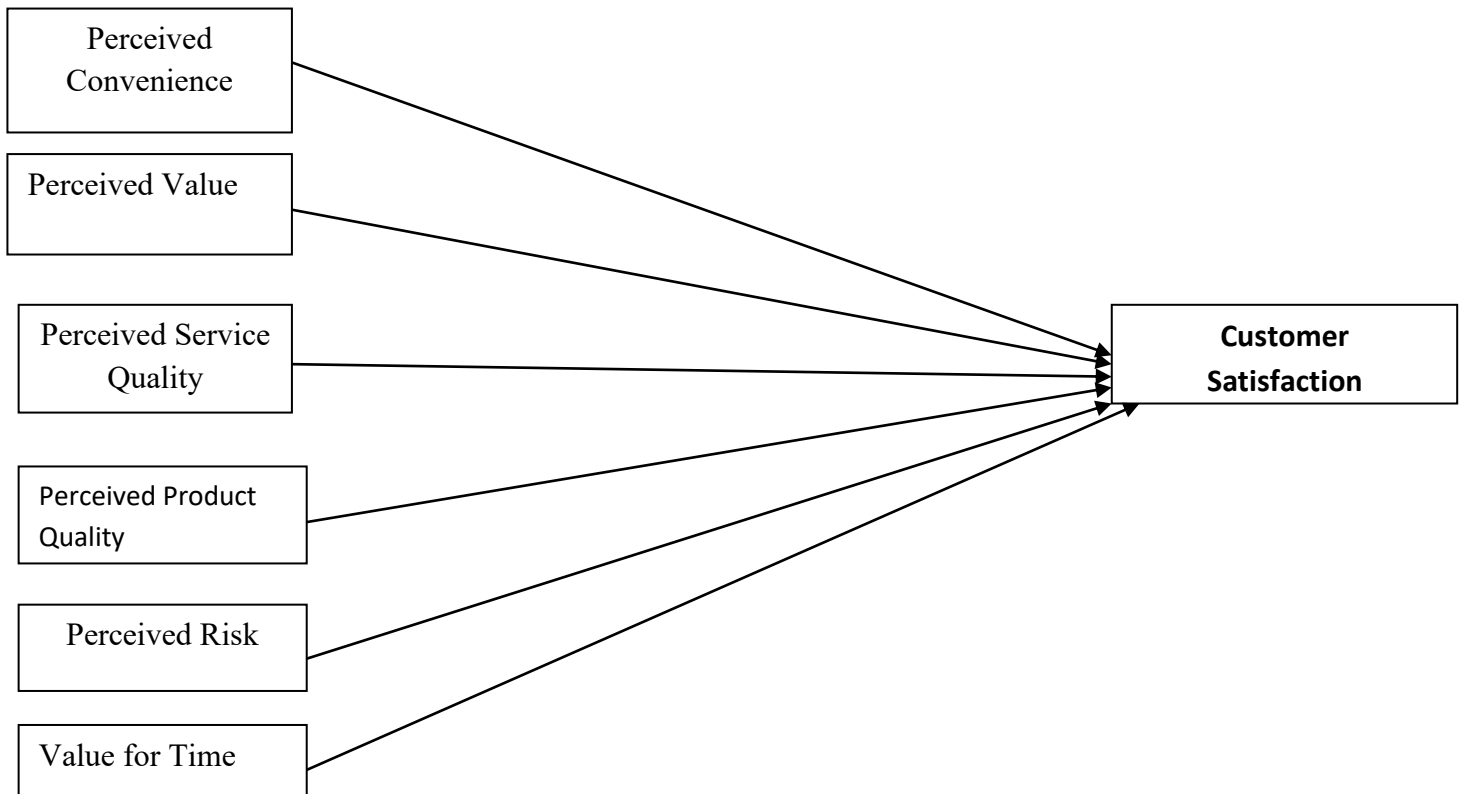
H3: Perceived Service Quality has positive and statistically significant impact on Customer Satisfaction in e-grocery shopping.

H4: Perceived Product Quality has positive and statistically significant impact on Customer Satisfaction in e-grocery shopping.

H5: Perceived Risk has positive and statistically significant impact on Customer Satisfaction in e-grocery shopping.

H6: Value for Time has positive and statistically significant impact on Customer Satisfaction in e-grocery shopping.

Figure 1: Research Framework



3. Research Methodology

This research study aims to investigate the major determinants of customer satisfaction in tier II cities of India with reference to online grocery shopping. For this study, data was collected from Lucknow, Kanpur, Agra and Varanasi because these cities are emerging as major center of consumptions. Customers are adopting online grocery shopping quickly. Mainly, data collection was done between October 2025 to January 2025. Lucknow, Kanpur, Varanasi and Agra are the most appropriate tier II cities for this research work because customers are aware about technology adoption and shifting quickly towards online grocery shopping. Appropriate respondents for the current study are those who have purchase the grocery online at least twice in last six months and their age is 18 or more than 18 years. Data was collected through online survey method. 650 structures questionnaires were distributed to the respondents via mail, facebook, whatsapp etc. Finally, 440 questionnaires were found appropriate and considered for the study.

A structured questionnaire was used for data collection. The questionnaire was divided into two sections. First section contains questions related to respondents’ demography. On the other hand, section two contains questions related to the study constructs which are perceived convenience, perceived value, perceived service quality, perceived product quality, perceived risk, Value for Time and customer satisfaction. A stratified sampling technique was used for the purpose of data collection. In order to do equal geographic representation, 110 sample was taken from each city named Lucknow, Kanpur, Varanasi and Agra. MS excel, SPSS and AMOS were used for the purpose of data analysis.

4. Data Analysis And Discussion

4.1 Demographic Profile of Respondents

The table 4.1 shows 60.90% of respondents are male and 39.10% of respondents are female. As far as age of respondents is concerned, 29.54% are in the age group of 18-30, 31.81% in the age group of 31-40, 18.18% in the age group of 41-50, 17.04% in the age group of 51-60 and 3.43% are 61 and above. Further, 15.90% of respondents are under graduate, 40.90% are graduate, 31.83% are post graduate, 6.83% are doctorate and 4.54% of respondents have other qualification. As far as annual income is concerned, 13.63% of respondents earns less than one lakh annually, 26.13% of respondents earns 1-3 lakh, 36.36% earns 3-5 lakh, 19.31% earns 5-7 lakh and 4.57% earns more than seven lakhs per annum.

Table 4.1: Respondents Profile

Characteristic	Frequency	Percentage
AGE		
18-30	130	29.54
31-40	140	31.81
41-50	80	18.18
51-60	75	17.04
61 and above	15	3.43
Gender		
Male	268	60.90
Female	172	39.10
Educational Qualification		
Under Graduate	70	15.90
Graduate	180	40.90
Post Graduate	140	31.83
Doctorate	30	6.83
Any Other	20	4.54
Annual Income		
Less than1 lakh	60	13.63
1-3 lakh	115	26.13
3-5 lakh	160	36.36
5-7 lakh	85	19.31
More than7 lakh	20	4.57

4.2 Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA)

A Kaiser-Meyer-Olkin is used to measure the adequacy of data whether data is enough to measure what research is intended to measure. The desired value of KMO is close to 1. However, KMO value of more than 0.50 is also

acceptable. Obtained KMO value for the present study is 0.851 which much higher than the target value of 0.05 (Kaisen, 1974). Furthermore, obtained value of Bartlett's Test of Sphericity is less than 0.005 which is acceptable. Obtained value of both KMO and Bartlett’s Test of Sphericity directs that factor analysis can be conducted with current data set. Table 4.2 exhibits that loading of all factors is greater than 0.50 which is the set threshold (Hair, Anderson, Babin & Black, 2010; Tabachinek & Fidell, 2007).

Table 4.2: Construct Validity and Reliability

Construct	Items	Mean	Std. Deviation	Factor Loading	CA	CR	AVE
Perceived Convenience	PC1	2.72	.826	.738	0.881	0.903	0.627
	PC2	2.87	.903	.876			
	PC3	2.73	.890	.793			
	PC4	3.13	.931	.741			
	PC6	3.01	.929	.804			
Perceived Value	PV1	4.05	.698	.848	0.942	0.939	0.756
	PV2	4.01	.683	.870			
	PV3	4.02	.686	.877			
	PV4	4.02	.668	.898			
	PV5	4.07	.693	.852			
Perceived Service Quality	PQS1	3.48	.915	.722	0.912	0.903	0.350
	PQS2	3.51	.930	.832			
	PQS3	3.57	.890	.828			
	PQS4	3.74	.825	.843			
	PQS5	3.41	.938	.801			
Perceived Product Quality	PPQ1	3.39	.931	.800	0.926	0.924	0.710
	PPQ2	3.45	.944	.868			
	PPQ3	3.52	.933	.906			
	PPQ4	3.66	.906	.872			
	PPQ5	3.30	.989	.757			
Perceived Risk	RF1	3.98	.668	.802	0.952	.939	0.754
	RF2	3.89	.656	.866			
	RF3	3.97	.657	.881			
	RF4	3.93	.633	.925			
	RF5	4.00	.680	.863			
Customer Satisfaction	CS1	2.70	.724	.827	0.923	0.922	0.702
	CS2	2.80	.831	.873			
	CS3	2.75	.849	.803			
	CS4	3.08	.822	.831			
	CS5	2.91	.881	.855			
Value for Time	VFT1	3.94	.601	.899	0.951	0.945	0.812
	VFT2	3.95	.588	.915			
	VFT3	3.93	.565	.892			
	VFT4	3.91	.583	.898			

Convergent validity ensures that each item of a construct must produce the same result. Convergent validity is determined through average variance extracted (AVE). The threshold value of AVE is 0.50 or greater than 0.50

(Molina, Llorens-Montes & Ruiz-Moreno, 2007; Castano, Mendez & Galindo, 2015; Dehghan, Alizadeh & Mirzaei-Alamouti, 2015). All construct’s AVE value is greater than 0.50 except perceived service quality. However, the Cronbach alpha and composite reliability value of perceived quality is greater than 0.70 which is acceptable (Fornell & Larcker, 1981; Muhammad, Shamsudin & Hadi, 2016; Mahjoub & Naeji, 2015, Huang, Wang, Wu & Wang, 2013; Chinomona & Pretorious, 2011).

4.3 Discriminant Validity

Discriminant validity is used to determine that each construct of a study are different and measures a different dimension (Hair et al., 2016; Hulland, 1999). Discriminant validity is measured by comparing square root of AVE’s with the correlation of the latent variables (Fornell & Larcker, 1981). The acceptance criteria is that value of squared root of AVE’s need to be higher than the correlation of other latent variables (Hair et al., 2016). The squared root value of average variance extracted are exhibited in the following table.

Table 4.3: Discriminant Validity

	PC	PV	PQS	PPQ	RF	CS	VFT
PC	0.792						
PV	0.312	0.869					
PQS	0.481	0.483	0.592				
PPQ	0.04	0.058	0.008	0.843			
RF	0.058	0.006	0.091	0.402	0.868		
CS	0.066	0.023	0.002	0.446	0.346	0.838	
VFT	0.02	0.047	0.049	0.226	0.425	0.257	0.507

4.4 Model Fit

Model fitness determines whether model is capable to determine what it intends to measure. Various indices are used to determine the model fitness. This study has used CMIN/DF, CFI, SRMR, RMSEA, NFI, IFI and TLI are main indices to measure the model fitness. Their values are mentioned in the table 4.4.

Table 4.4 : Model Fit

Measure	Estimate	Threshold	Interpretation
CMIN/DF	3.745	Between 1 and 5	Acceptable
CFI	0.903	>0.95	Acceptable
SRMR	0.042	<0.08	Excellent
RMSEA	0.079	<0.08	Acceptable
NFI	0.873	>0.90	Acceptable
IFI	.904	>0.90	Acceptable
TLI	.891	>0.90	Acceptable

4.5 Structural Model

The table 4.4 indicates result of structural model that PC ($\beta = 0.208$, $p < 0.001$), RF ($\beta = 0.183$, $p < 0.001$), PPQ ($\beta = 0.393$, $p < 0.001$), PQS ($\beta = 0.174$, $p < 0.001$) and VFT ($\beta = 0.203$, $p < 0.001$), have positive and

statistically significant impact on customer satisfaction. On the other hand, perceive value does not significantly impact the customer satisfaction ($\beta = 0.011$, $p = 0.691$). Among all independent variables, perceived product quality impact the customer satisfaction most significantly.

Table 4.5: Hypotheses Conclusion

Hypothesis	Path		Estimate	S.E.	C.R.	P	Status
H1	CS	<--- PC	0.208	0.027	7.784	0.001	Supported
H2	CS	<--- RF	0.183	0.031	5.824	0.001	Supported
H3	CS	<--- PV	0.011	0.027	0.398	0.691	Not Supported
H4	CS	<--- PPQ	0.393	0.034	11.435	0.001	Supported
H5	CS	<--- PQS	0.174	0.027	6.41	0.001	Supported
H6	CS	<--- VFT	0.203	0.035	5.845	0.001	Supported

Figure 2: Model Fit

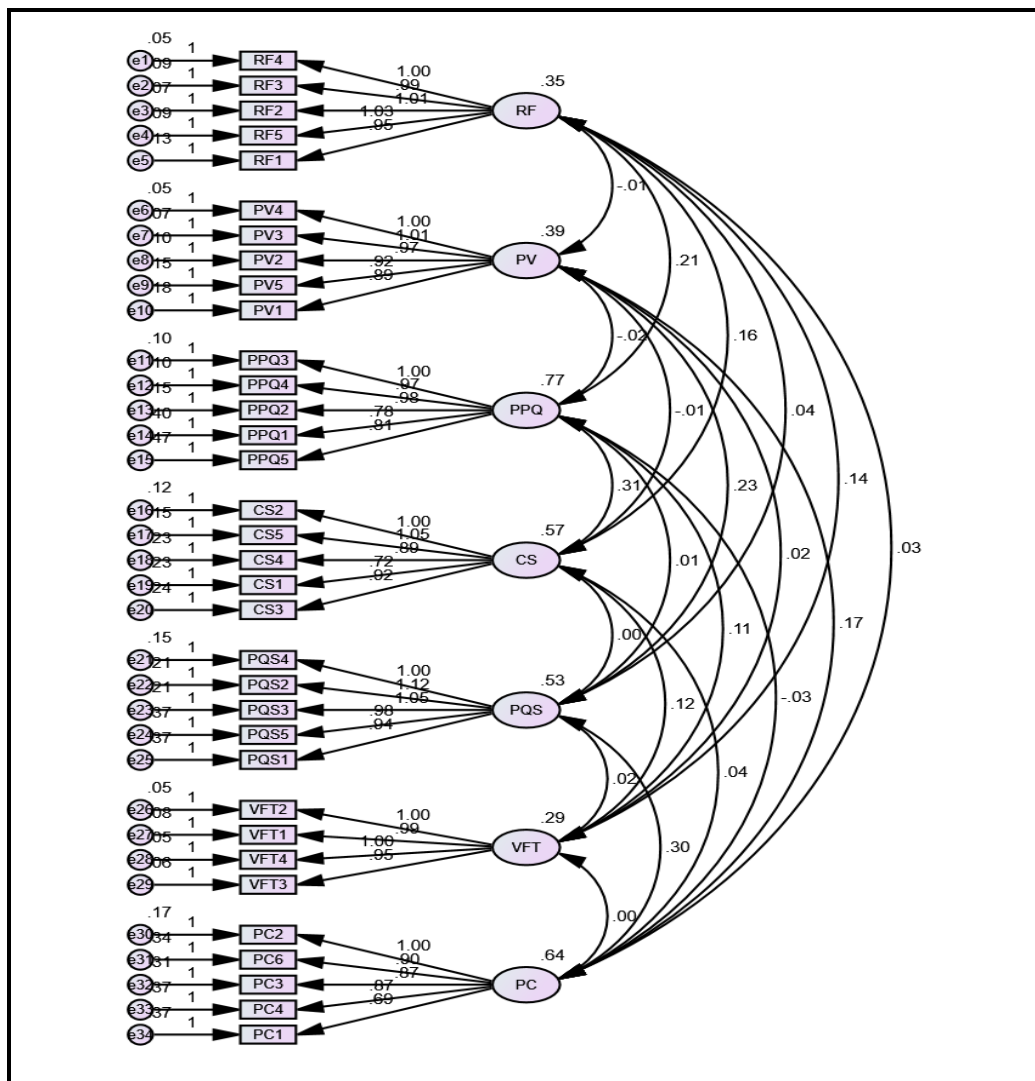
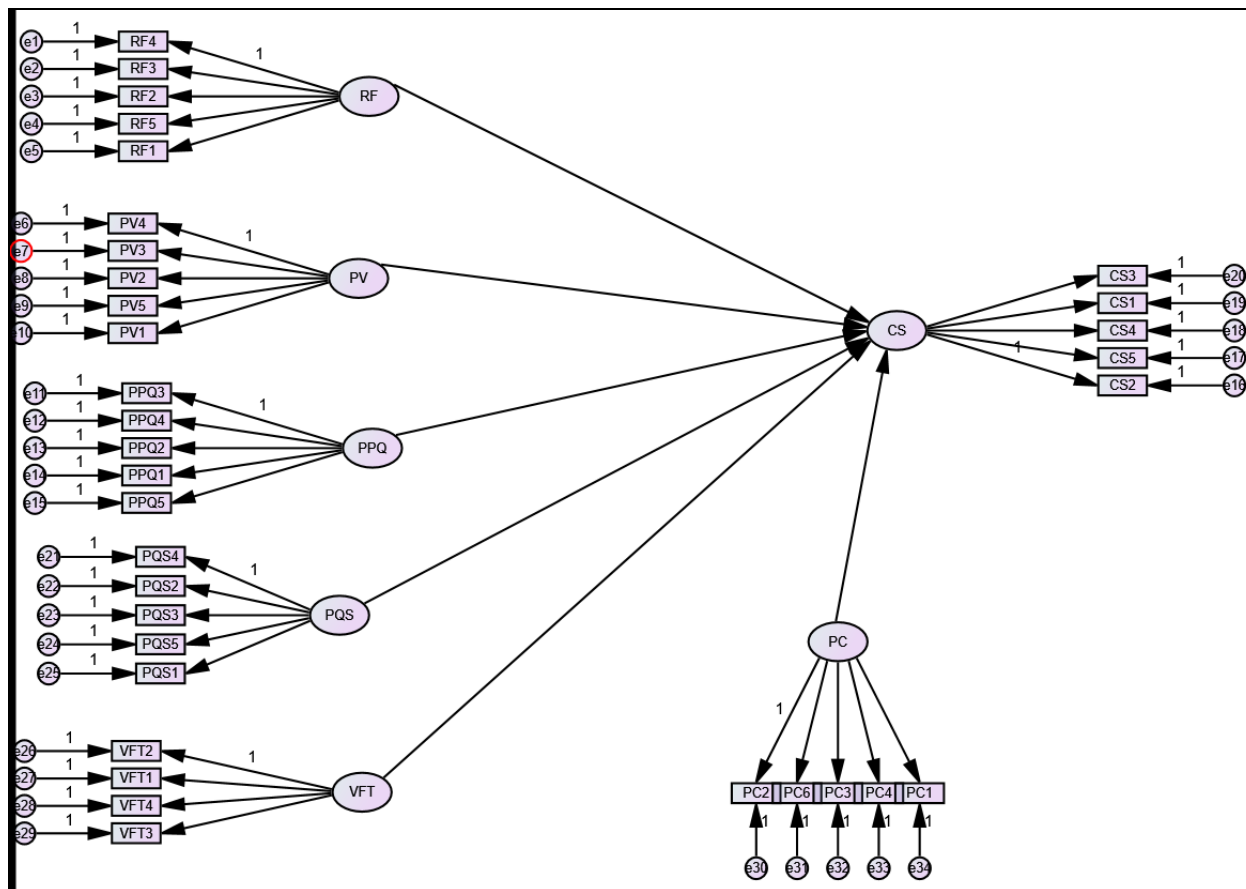


Figure 3: Structural Model



4.6 Discussion

This study aims to determine the major determinants of customer satisfaction in online grocery shopping. Various independent variables like perceived convenience, perceived value, perceived service quality, perceived product quality, perceived risk, and value for time were taken to measure their impact on customer satisfaction. The study found that perceived convenience impacts the customer satisfaction positively PC ($\beta = 0.208$, $p < 0.001$). This study is similar to the previous studies which confirmed that convenience is the one of main determinants of customer satisfaction in online grocery shopping (Aylott and Mitchell, 1998; Cassill et al., 1997). Further, customer want to purchase quality product at low prices. Product quality impacts the customer satisfaction in online grocery shopping. This study also confirmed that perceived product quality impacts the customer satisfaction. This is similar to the findings of previous studies (Baltas and Papastathopoulou, 2003).

5. Conclusion

Grocery market is growing exponentially in India. This study aimed to identify main determinants of customer satisfaction in e-grocery shopping. This study found that product quality impacts the customer satisfaction more significantly as compared to the other variables. Grocery retailers should ensure that quality of products should not be compromised in any way. Adoption of online grocery shopping is increasing significantly due to high per capita income, smartphone penetration and ease of payment methods in Tier-II cities of India. However, price sensitivity is very high among customers in Tier-II cities of India. Therefore, grocery retailers must be conscious while fixing prices of grocery items in Tier-II cities of India. Convenience, service quality, price and time value will impact the customer satisfaction.

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