

## Factors Affecting Customer Satisfaction in Online Grocery Retailing: Moderating Effect of Gender

<sup>1</sup>Dr. Imran Ali, <sup>2</sup>Ms. Namrata Singh, <sup>3</sup>Ms. Shruti Sharma

<sup>1</sup>Associate Professor, Noida Institute of Engineering and Technology

<sup>2</sup>Assistant Professor, Noida Institute of Engineering and Technology

<sup>3</sup>Assistant Professor, Noida Institute of Engineering and Technology

### Abstract

Online shopping has emerged a preferred choice among the Indian buyers. Customers want to save time and put less efforts due to paucity of time as working population are increasing, in few cases both husband and wife are working. They do not have much time to shop physically and visit multiple stores. Therefore, online grocery shopping has increased significantly. This study intends to investigate the major determinants of customer satisfaction in the context of online grocery shopping with gender as a moderating factor. In this study, there are four independent variables named perceived convenience, perceived product quality, perceived risk and perceived time value. Customer satisfaction is dependent variable along with gender as moderating variable. This research work was conducted in Delhi and NCR. The sample size is 265. Structured Equation Modelling (SEM) was used to establish the relationship between dependent and independent variables. Among all the variables, impact of perceived product quality is highest. However, perceived convenience does not impact the customer satisfaction based on obtained result.

**Keywords:** Grocery, Risk, Convenience, Time Value, and Satisfaction

### 1. Introduction

Due to the widespread use of smartphones and low-cost internet, online shopping has emerged as a more lucrative option than offline shopping. Customers find it more convenient and take less time and efforts. Paucity of time is expected to be a main driver of attracting customers towards online shopping. Online grocery shopping is no more exception, numerous companies have shown interested to invest in online grocery business. Considering large consumer base and increasing per capita income, motivates the firms to invest in Indian market. Various business organizations like Amazon, Future Retail, Flipkart, Spencer, Nature Fresh, Blinkit and Bigbasket have announced to expand their grocery business across India. Post COVID-19, online grocery shopping got a boost and witnessed the fastest growth among all segments of Indian ecommerce industry. Customers are buying grocery online across rural, semi-urban and urban areas and experiencing convenience, safety and time saving. The emergence of online grocery business is driven by issues such as long working hours, an increasingly youthful population, and inadequate transit infrastructure in metropolitan markets. Long-distance travel is not appealing to metropolitan consumers. To avoid the transportation issues, people therefore choose to buy groceries from internet retailers. Online shopping is preferred by younger consumers over traditional retail establishments. Younger consumers are more tech-savvy, and smartphones and the internet are an essential part of their daily lives. These clients are informed of current shopping trends. They do not mind paying a little bit more for high-quality goods that are delivered right to their homes. However, the frequency of internet buying by customers is not very noteworthy. Bangalore, Hyderabad, Mumbai, and Delhi-NCR are significant marketplaces for online grocery businesses. While BigBasket leads the Bangalore market, Blinkit dominates the Delhi-NCR market. These firms' entry into Delhi-NCR, Bangalore, Hyderabad, and Mumbai is largely motivated by the increased use of smartphones and mobile internet. The expansion of the FMCG market also affects the growth of the online grocery sector.

### **1.2: Objectives of the Study**

The primary aim of this study is to explore key satisfaction determinants of online grocery shopping. The main objectives can be stated as:

1. To identify effects of gender as a moderating variable on customer satisfaction.
2. To investigate factors affecting customers satisfaction in online grocery shopping
3. To ascertain the relationship between independent variables and dependent variable.

## **2. Literature Review**

Customers used to purchase grocery items from supermarkets and largely from weekly markets. Internet grocery shopping was a very niche segment compared to other online business segments like fashion, cosmetic and electronics. Online grocery shopping increased sharply after 2020. The COVID-19 pandemic acted as a main factor, shifting customers from offline to online for grocery buying.

### **2.1 Customer Satisfaction**

Li and Zhang (2002) assert that when a product fulfills a customer's expectations, they will be satisfied. If the actual performance of the product exceeds the customer's expectations. Customers will be delighted and content. Conversely, if the product does not live up to the customer's expectations. Customers will not be happy. Customer that are unhappy will tell other consumers about their experience. Numerous research has been carried out to determine the factors influencing customer satisfaction in online grocery shopping. Convenience, perceived value, service quality, product variety, product quality, product information, and website design are the key elements influencing customer satisfaction (Cappelli, Guglielmetti, Mattia, Merli, and Renzi, 2011; Ballantine, 2005; Jun, Yang, and Kim, 2004). Convenience and data security have been shown to be the key elements influencing consumers' intentions to make purchases online (Limayen et al., 2000). Customer happiness and the decision to make an online purchase are influenced by the quality of customer service (Shanker et al., 2003). Christian and France (2005) highlighted the elements named website design, shopping convenience, security, rapid delivery, and trust that influence customer happiness.

### **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 is 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 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).

### **2.4 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.

### 2.5 Perceive Time Value

Numerous studies have verified that consumers are becoming more time-conscious. Consumers are prepared to complete several tasks in a short span of time. To avoid having to visit several stores, customers require the availability of various products in one location, preferably online (Arentz et al., 2005). Consumers seek to make better use of their time because they believe there is not enough time to meet all their needs (Pan and Zinkhan, 2006). To save both customers' and personnel' time, customers are interested to shop online. Customers will be more satisfied and loyal to the company consequently (Grewal et al., 2003).

### 2.6 Proposed Research Model

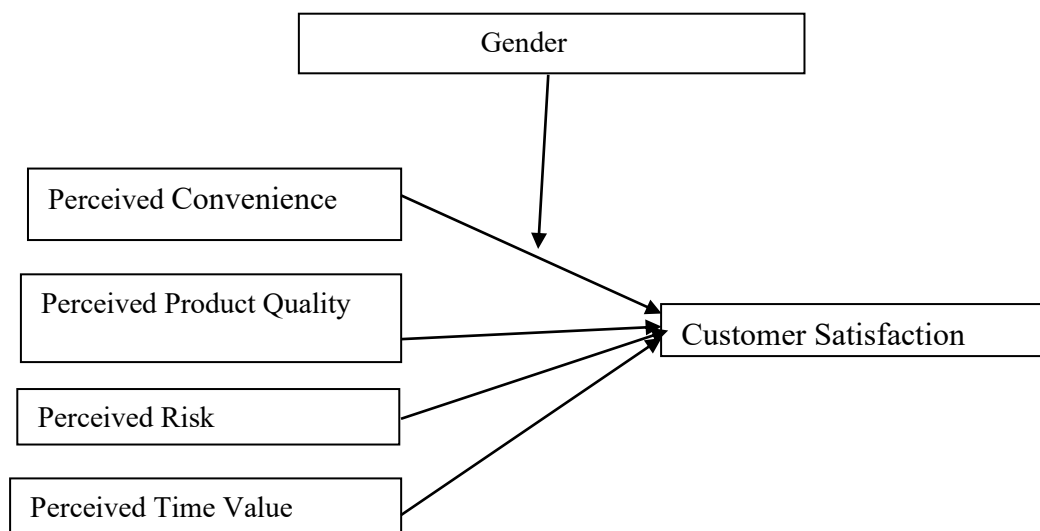


Figure 1: Proposed Research

### 2.7 Hypotheses Development

Hypothesis 1: Perceived Convenience has positive and significant effect on customer satisfaction in context of online grocery retailing.

Hypothesis 2: Perceived Product Quality has positive and significant effect on customer satisfaction in context of online grocery retailing.

Hypothesis 3: Perceived Risk has positive and significant effect on customer satisfaction in context of online grocery retailing.

Hypothesis 4: Perceived Time Value has positive and significant effect on customer satisfaction in context of online grocery retailing.

Hypothesis 5: Gender mediates relationship between perceived convenience and customer satisfaction in context of online grocery retailing.

Hypothesis 6: Gender mediates relationship between perceived product quality and customer satisfaction in context of online grocery retailing.

Hypothesis 7: Gender mediates relationship between perceived risk and customer satisfaction in context of online grocery retailing.

Hypothesis 8: Gender mediates relationship between perceived convenience and customer satisfaction in context of online grocery retailing.

### **3: Research Methodology**

This research work intends to examine major determinants of customer satisfaction in online grocery shopping with gender as moderating variable. There are four independent variables like perceived convenience, perceived product quality, perceived risk, and perceived time value. Customer satisfaction is a dependent variable and gender, as moderating variable. This study was conducted in Delhi and NCR because customers in Delhi and NCR are well aware and rapidly adoption the online grocery shopping. Their response will be based on real experience and could provide valuable insights. Further, rate of technological adoption and technological awareness is very high. For data collection, quantitative technique was adopted with survey methodology. A structured questionnaire was used for data collection. The questionnaire was divided into two parts. First parts contain, the questions related to the demographic variables like gender, age, marital status and education. Next section contains the questions related to the independent variables perceived convenience, perceived product quality, perceived risk, and perceived time value and dependent variable named customers satisfaction. Approximately, 350 questionnaires were mailed to targeted respondents via mail and social media platform. 300 filled questionnaires were received, out of which 265 only were appropriate for the study. Therefore, the sample size is 265. Convenience sampling was adopted for the purpose of data collection.

### **4. Data Analysis and Interpretation**

The table explains the characteristics of respondents. As far as, age is concerned, 38.87% are in the age group of 18-30, 17.74% are in the age group of 31-40, 30.90% are in the age group of 41-50, 12.45% are in the age group of 51-60. However, 46.79% of respondents are male, 53.20% are female. 72.45% of respondents are single and 27.55% are married. Further, 29.81% of respondents are under graduate, 32.08% are graduate, 23.40% are post graduate and 14.72% are having other education.

**Table 4.1: Distribution of respondents is in the following table.**

Variable	Characteristics	Frequency	Percent
Age	18-30	103	38.87
	31-40	47	17.74
	41-50	82	30.94
	51-60	33	12.45
Gender	Male	124	46.79
	Female	141	53.20
Marital Status	Single	192	72.45
	Married	73	27.55

Education	Under Graduate	79	29.81
	Graduate	85	32.08
	Post Graduate	62	23.40
	Any Other	39	14.72

**4.1 Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA)**

A Kaiser-Meyer-Olkin test is conducted in exploratory factor analysis to check whether sample size is adequate for further analysis. The threshold value in KMO test is close to 1. However, some researcher suggests KMO value of greater than 0.50 is also acceptable. Obtained value of KMO test is 0.825 in the following table which is excellent and confirmed sampling adequacy. On the other hand, Bartlett's Test of Sphericity is conducted to check whether there is a sufficient correlation among variables. Bartlett's Test of Sphericity obtained value is less than 0.005 which is acceptable. Both test KMO and Bartlett's Test of Sphericity suggest that factor analysis can be conducted with current data set.

**Table 4.2 : KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.825
Bartlett's Test of Sphericity	Approx. Chi-Square	6149.46
	df	276
	Sig.	0.000

Convergent validity measures that items of same construct must be correlated and measures the same thing. Convergent validity is measured through average variance extracted. If all construct obtained AVE value is greater than 0.05, convergent validity is confirmed. All constructs of this study have AVE value more than 0.05, factor loading greater than 0.07 and composite reliability also greater than 0.07. This confirmed that all values meet the set threshold criteria for measuring convergent validity (Molina, Llorens-Montes & Ruiz-Moreno, 2007; Castano, Mendez & Galindo, 2015; Dehghan, Alizadeh & Mirzaei-Alamouti, 2015). Furthermore, all construct values of Cronbach Alpha and composite reliability are greater than 0.70 which are excellent (Fornell & Larcker, 1981; Muhammad, Shamsudin & Hadi, 2016; Mahjoub & Naeji, 2015, Huang, Wang, Wu & Wang, 2013; Chinomona & Pretorius, 2011).

**Table 4.3: Construct Validity and Reliability**

Construct	Items	Mean	Std. Deviation	Factor Loading	CA	CR	AVE
Perceived Convenience	PC1	2.75	.834	.786	0.89	0.918	0.692
	PC2	2.85	.900	.895			
	PC3	2.73	.897	.840			
	PC4	3.04	.900	.836			
	PC5	3.00	.951	.799			
Perceived Product Quality	PPQ2	3.45	.969	.868	0.948	0.911	0.773
	PPQ3	3.51	.930	.897			
	PPQ4	3.67	.914	.872			

<b>Perceived Risk</b>	PR3	3.97	.645	.873	0.939	0.918	0.788
	PR4	3.93	.630	.928			
	PR5	4.00	.680	.861			
<b>Customer Satisfaction</b>	CS2	2.81	.855	.881	0.918	0.907	0.711
	CS3	2.75	.860	.801			
	CS4	3.08	.833	.830			
	CS5	2.94	.890	.858			
<b>Perceived Time Value</b>	PTV1	3.94	.606	.899	0.948	0.945	0.811
	PTV2	3.96	.592	.914			
	PTV3	3.93	.570	.891			
	PTV4	3.90	.582	.897			

#### 4.3 Discriminant Validity

Discriminant validity is used to measure that each construct must be different and measures a different dimension (Hair et al., 2016; Hulland, 1999). The accepted criteria for discriminant validity is that square root of AVE's must be greater than correlation value of other construct (Hair et al., 2016). In the following table, value of square root of AVE is greater than the correlation value in each construct.

**Table 4.4: Discriminant Validity**

	<b>PC</b>	<b>PPQ</b>	<b>PR</b>	<b>CS</b>	<b>PVT</b>
<b>PC</b>	<b>0.832</b>				
<b>PPQ</b>	0.131	<b>0.879</b>			
<b>PR</b>	0.009	0.355	<b>0.888</b>		
<b>CS</b>	0.040	0.454	0.385	<b>0.843</b>	
<b>PVT</b>	0.022	0.206	0.374	0.259	<b>0.901</b>

#### 4.4 Model Fit

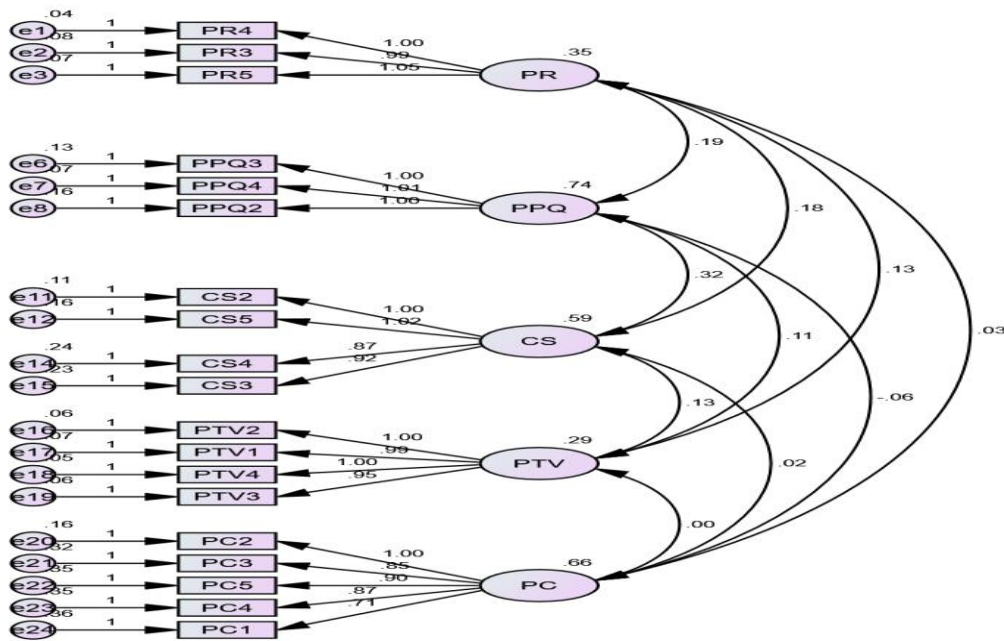
Confirmatory factor analysis measures whether measurement model fits the data. Fitness of the measurement model is measured through various indices like CMIN/DF, CFI, SRMR, RMSEA, NFI, IFI and TLI. All calculated values of each indices meet the set target value.

**Table 4.5: Model Fit**

<b>Measure</b>	<b>Estimate</b>	<b>Threshold</b>	<b>Interpretation</b>
CMIN/DF	3.66	Between 1 and 5	Acceptable
CFI	0.92	>0.95	Acceptable
SRMR	0.03	<0.08	Excellent
RMSEA	0.08	<0.08	Acceptable

NFI	0.90	>0.90	Acceptable
IFI	0.92	>0.90	Acceptable
TLI	0.90	>0.90	Acceptable

Figure 2: Model Fit



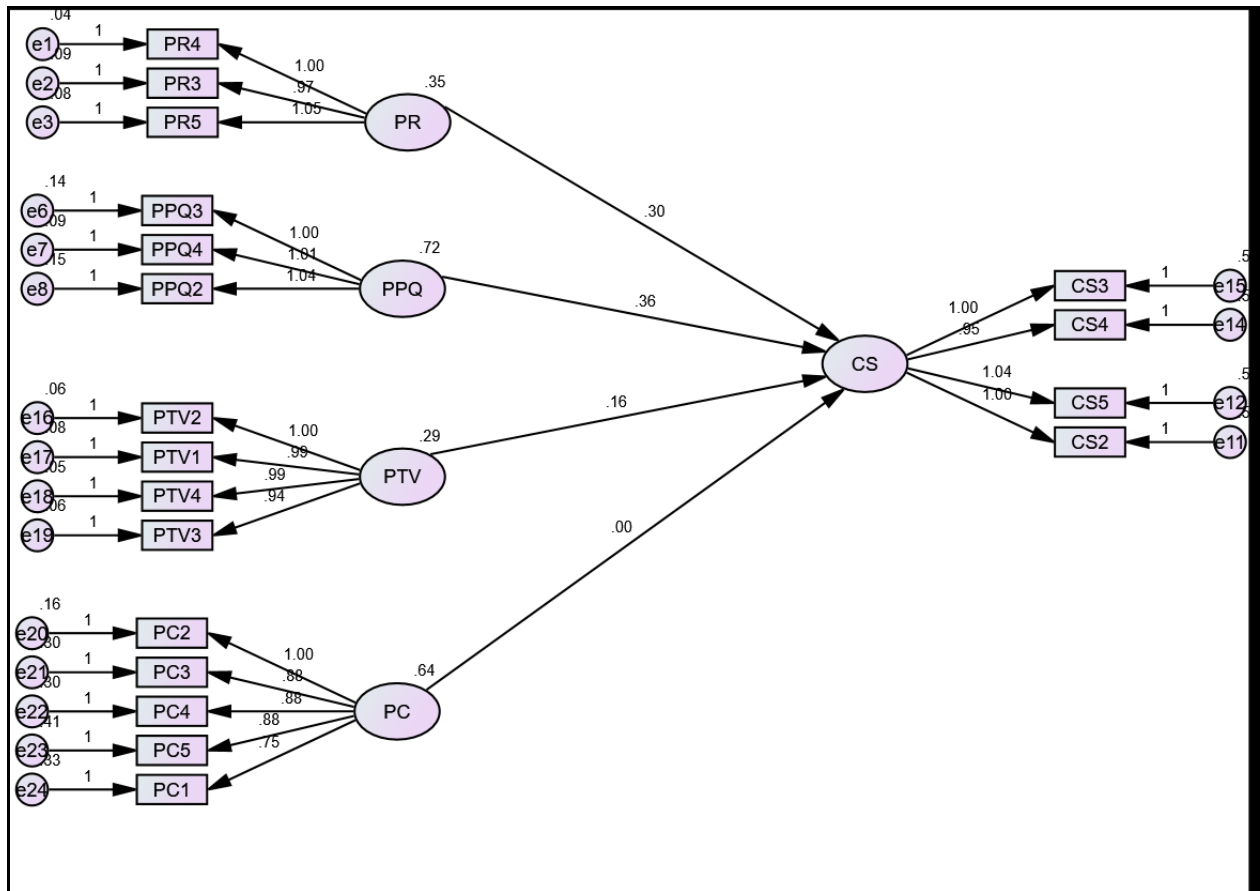
#### 4.5 Structural Model

The table 4.4 indicates result of structural model that PR ( $\beta = 0.299$ ,  $p < 0.001$ ), PPQ ( $\beta = 0.363$ ,  $p < 0.001$ ), and PTV ( $\beta = 0.161$ ,  $p < 0.001$ ) have positive and statistically significant impact on customer satisfaction. On the other hand, perceive convenience does not significantly impact the customer satisfaction PC ( $\beta = 0.001$ ,  $p < 0.966$ ). Among all independent variable, perceived product quality impact the customer satisfaction most significantly.

Table 4.6: Hypotheses Conclusion

Hypothesis	Path	Estimate	S.E.	C.R.	P	Status
H1	CS <--- PC	0.001	0.031	-0.043	0.966	Not Supported
H2	CS <--- PR	0.299	0.052	5.705	0.001	Supported
H4	CS <--- PPQ	0.363	0.049	7.343	0.001	Supported
H6	CS <--- PTV	0.161	0.048	3.369	0.001	Supported

Figure 3: STRUCTURAL MODEL



#### 4.6 Moderation Analysis

A moderation analysis was conducted to examine whether gender moderates the relation between perceived convenience and customer satisfaction, perceived product quality and customer satisfaction, perceived risk and customer satisfaction and perceived time value and customer satisfaction. All P values are > .05. Therefore, gender does not moderate the relationship between perceived convenience and customer satisfaction, perceived product quality and customer satisfaction, perceived risk and customer satisfaction and perceived time value and customer satisfaction.

Table 4.6: Moderation Analysis

Hypotheses	Path	Estimate	t	P	Status
H5	PC X Gender → CS	-0.2175	-1.705	0.089	Not Supported
H6	PR X Gender → CS	-.0325	-.224	0.822	Not Supported
H7	PPQ X Gende → CS	0.138	1.454	0.1469	Not Supported
H8	PTV X Gender → CS	0.0427	0.246	0.805	Not Supported

#### 5. Conclusion

Online grocery retailing is witnessing transformative changes in Indian market driven by smartphone availability, fast speed internet, and technological advancements. Online grocery retailing has changed the way offline grocery retailing is happening in India. Customer satisfaction is the main factor determining the long-

term success. Therefore, it is crucial for organized grocery retailers to understand what determine the customer satisfaction. Online grocery retailers must focus on perceived convenience, perceived product quality, perceived risk, and perceived time value. Based on the result, it is confirmed that perceived product impact the most customer satisfaction.

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