A STUDY ON CUSTOMERS' PERCEPTION USING E-COMMERCE SERVICES IN THE THANE REGION

[1]Kirti Virendra Varma and [2]Dr. Geeta S. Nair
[1]Research Centre and [2]Research Guide, H.R. College of Commerce & Economics
[1]kirtivarmackt@gmail.com / [1]dr.kirtivarma@gmail.com / [2]dr.geetanair@gmail.com

ABSTRACT

E-commerce services are widely concentrated on customer service. This study has been undertaken to measure customer service by using customer perception variables toward E-commerce service. A parametric One-Sample T-test, the descriptive test is used to identify customers' perception of various e-commerce services. In this study variables like ease of use, trustworthiness, relative advantage, cost-effectiveness, and customer satisfaction, influence customer perception among individuals. This research is specifically limited to the thane region and also limited to specific e-commerce apps like Amazon, Flipkart, Myntra, Nykaa, Purple, Meesho, Shopsy, Paytm, Google Pay, Phone PE, Bhim, Zomato, Swiggy, Uber, Ola, JioMart, Big Basket, Grofers, Tata Cliq, Rapido, Cred.

Keywords: Customer Perception, Service Quality, Customer Satisfaction.

INTRODUCTION

Customer perception refers to the experience, beliefs, opinions, suggestions, reviews, and feedback of the customer while using a product. *Business dictionary, 2022.,* defines customer perception as a "marketing concept that encompasses a customer's impression, awareness, or consciousness about a company or its offerings". Customer perception is all about customer experience. Factors like quality of service, the competence of service, satisfaction level, state of mind by using service, sales service support, cash saver, etc influence customer perception.

Banking is a vital role in service which leads to the development of the economic sector of a country. Banks are facing cutthroat competition regarding e-service development through artificial intelligence. This leads to the development of E-banking apps, E-commerce services to facilitate commercial transactions for relieving the exchange of goods and services and online transfer of funds. Due to the widespread use of different categories of customers, banks should focus on service quality. To improve service quality, banks should understand the perception of customers using e-commerce service apps.

E-commerce refers to performing online services like buying & selling goods & services of monetary transactions over the internet. E-commerce retailers like Amazon, Flipkart, Myntra, Nykaa, Purple, Meesho, Shopsy, Paytm, Google Pay, Phone PE, Bhim, Zomato, Swiggy, Uber, Ola, JioMart, Big Basket, Grofers, Tata Cliq, Rapido, Cred,   etc are widely used in today's global era. Activities like online buying & selling products online, facilitating the transfer of money, Online booking, Ticketing, online support of customer service, etc are carried out through E-commerce & E-banking apps through the internet.

This research is an attempt to link customer perception about e-commerce apps. Due to Covid-19, lockdown there was a significant increase in the use of E-commerce apps for online purchases of goods and services, and also to pay utilities and transfer of funds. Customer perception is vital to study in this monopolistic competition of E-commerce apps. Customer perception enables customer perceived value to customer loyalty than customer satisfaction.

LITERATURE REVIEW

Hongqiang Y., (2022) reviewed the article e-commerce data standard system in the era of the digital economy. Here the author has researched that the expansion of the network has made a huge impact on e-commerce transactions. Now, companies should focus on the quality and loyalty of customers to sustain in this dynamic environment.

Rodgers, S., & Harris, M., (2021) described a descriptive study on exploratory analysis on frequency of use of e-commerce services among male and females. This study is conducted using exploratory factor analysis where variables are described that influence online shopping. It was concluded that females tend to use more e-commerce services than males.

Awad E., (2020) suggested the structure of e-commerce in an Indian banking sector, where through an empirical investigation it is found that fragmentation on the basis of quality, personalization of service, net banking update, ease of use attracts e-service users in India Banking sector, Here author also revealed EDI (Electronic Data Interchange), TDI (Technical Data Interchange) are the two facilities which should be improvised with advance mechanism, and also focus on data security and privacy.

Lai & Li., (2018) Here in this research technology acceptance model is used to determine the factors affecting internet banking amongst It sector employees. This research suggests factors like low usage charges, ease of use and many facilities like mini statements, one-the-spot payment through the scanner, etc made e-payment and efficiency delighted.

Rayport J., & Jaworksi B., (2004) in this book authors have reviewed the introduction of e-commerce through the internet, especially in the banking, and telecommunication industries. Here, they have discussed the future and advanced scope of e-commerce due to its essential features like ease of use. This book profoundly focuses on internet infrastructure, technology acceptance, capital & research in unknown areas to satisfy customers.

RESEARCH GAP

A general study on e-commerce is made constantly but the perception of customers using e-commerce services specifically is to be undertaken by the researcher in this study. Further, this study is particularly limited to specific apps like Amazon, Flipkart, Myntra, Nykaa, Purple, Meesho, Shopsy, Paytm, Google Pay, Phone PE, Bhim, Zomato, Swiggy, Uber, Ola, JioMart, Big Basket, Grofers, Tata Cliq, Rapido, Cred particularly in Thane region.

OBJECTIVES

1. To study the perception of customers using E-commerce services in the Thane region.

2. To give appropriate suggestions to increase customer satisfaction by improvising E-commerce services.

HYPOTHESIS

Ho: Mean perception of customers using E-commerce services =3.

H1: Mean perception of customers using E-Commerce services >3.

RESEARCH METHODOLOGY

This research is descriptive in nature and consists of a deductive approach to studying the perception of customers using E-commerce services in the Thane Region. The variables used in data analysis are based on the 'Technology Acceptance Model' by *(Davis, Bagozzi, & Warshaw, 1989)* which is further evaluated by using One-sample T-Statistics. Here both secondary sources like books, journals, and websites & primary sources like structured interviews & questionnaires are used for data collection. Here from 80 respondents of the Thane region, the data sample of the questionnaire is collected using non-probability

purposive sampling where users of e-commerce services for more than two years have been considered and tested using a one-sample t-test.

Table 1: Demographic Information

Gender	Frequency	Percentage
Male	38	38
Female	42	42

Here, the data has been collected from 80 respondents of the Thane region. Out of which 38 are male and 42 are female. Here the respondents have been using E-services for the past 2 years.

Table 2: Reliability Analysis

Case Processing Summary

		N	%
Cases	Valid	80	100.0
	Excluded[a]	0	.0
	Total	80	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.833	5

Here Cronbach's Alpha value of the responses is 0.8333. And as per Andy's field, Cronbach's alpha value > 0.70 indicates that the scale data is highly reliable and the responses are redundant.

Table 2: Data Analysis using a one-sample t-test.

Items	Mean	T-value	P-value	Results
Ease of Use	4.08	10.985	0.000	Significant
Trustworthiness	3.78	8.5105	0.000	Significant
Relative Advantage	4.01	12.025	0.000	Significant
Cost Effective	4.34	13.207	0.000	Significant

Customer satisfaction	4.36	17.087	0.000	Significant

P(value) in case of variables like Ease of use, Trustworthiness, Relative advantage, Cost Effective, Customer Satisfaction is 0.000 which indicates Significant relationship between perception of the customer using e-commerce services to a population mean. The further average mean of these variables Ease of Use, Trustworthiness, Relative advantage, Cost-effective, and Customer satisfaction are > 3 and thus null hypothesis is rejected and the alternative hypothesis is accepted.

CONCLUSION
It is concluded from the above study that there exists a significant relationship between the mean perception of customers using e-commerce services and service quality. It is also observed that the mean score of customer satisfaction is 4.36 which indicates customers are highly satisfied using e-commerce services, then the mean score of cost-effective is 4.34 which profounds that customer finds e-commerce services a cost-effective factor, then the mean score of ease of use is 4.08 which indicates customers are finding easy to use e-commerce apps for their transactions, then the mean score of relative advantage is 4.01 which justify that customers are getting benefits by using e-commerce services, then the mean score of trustworthiness is 3.78 which indicates customers are lacking about the integrity of e-commerce apps.

Hence it is concluded that e-commerce apps should focus more on service quality to delight customers, and even work on the trustworthiness of customers, to increase e-commerce transactions. Furthermore, research can be carried out on service quality of e-commerce service, E-service quality of banking app's, and customer satisfaction.

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