### CUSTOMER SATISFACTION IN AN ONLINE SHOPPING ENVIRONMENT: THE MODERATING EFFECT OF EXPERIENCE

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#### Abstract

This study is focused identifying the moderating effect of customer experience in achieving customer satisfaction in an online environment. In a digital shopping environment, online shopping experience is fast becoming a better predictor of customer satisfaction than service quality. The study adopts a thematic research design where existing literature on the subject matter were reviewed to discover gaps and outcomes for future research, It was discovered that most online retailers in Nigeria still grapple with enormous challenges of online marketing Reasons for shopping online ranged from free shipping, faster delivery, and proof of product authenticity to a secure payment system. Some of the challenges that online retailers in Nigeria grapple with include lack of trust, security concerns, weak regulatory framework, internet scam, delayed delivery, poor infrastructure, amongst others. It was recommended that the government among other things provide a regulatory body that would be responsible for regulating the activities of both online retailers and consumers in order to improve on customer experience.

Key words: Satisfaction, Online Shopping, Experience, Marketing, Retail Outlets

#### Introduction

In recent times, concepts surrounding the subject matter of online shopping behaviour of customers have taken up marketing scholarly landscape (Anderson & Sullivan, 1993; Fornell, 1992; Wang & Hing Po Lo, 2002; Cronin & Taylor, 1992; Nimako, 2012; Karimi, 2013; Cheung et al, 2015); this is the aftermath of COVID 19 pandemic which necessitated the use of online platforms for transaction. Sasu (2023) asserts that the total number of online shoppers in Nigeria increased two-folds after the pandemic to a tune of 117million persons: this number makes Nigeria the third largest market for online transactions after China and India (Kunst, 2023). Customer satisfaction is an expected outcome for business operations (Anderson & Sullivan, 1993; Fornell, 1992; Wang & Hing Po Lo, 2002; Cronin & Taylor, 1992; Nimako, 2012). However, most studies on customer satisfaction have neglected the services that are of low-contact nature such as online services, instead they have been domiciled in high contact service industry. A high-contact service environment is characterized by longer communication time, familiarity of communication and richness of information exchange (Kellogg & Chase, 1995).

High-contact services "alter the customer as a person by offering what are often multifaceted experiences" (Ottenbacher et al., 2006, p. 348; Nkwede, Ogba & Nkwede, 2022). High-contact service industries normally entail functions in which service staff and customers have an intimate and unswerving relation for specified time duration (Chase, 1981). The high-contact service industry is made up of the legal services, hospitals and consultancy (Goldstein, 2009), hospitality (Choi & Chu, 2001) and beauty services (Sachdev & Verma, 2004), among others. Low contact service on the other hand is characterized by a "low level of personal contact with customers". A low contact services refers to "the

percentage of time a customer ought to be in the system out of the total time it takes to serve him" (Verma, 2007:102). In other words, in low-contact services, the physical presence of the customer is not needed throughout the core services delivery (Chegg, 2023). Examples of low contact services include: automatic telling machines at banks, self-service petrol pumps at garages, telecommunications and online shopping services.

Online marketing is distinct from offline marking due to the online consumer accessibility to a wide range of products, services and information at the click of a button (Karimi 2013). Consumers are increasingly getting involved in online purchase which has in turn transformed the internet into a powerful force that influences consumer behaviour (McGaughey & Mason, 1998). In 2009, the volume of internet shopping worldwide grew up to the value of £348. 6 Billion, £778.6 Billion in 2014, and estimated to reach I trillion by the year 2020 (Data Monitor, 2010: 2011). Globally, online retail sales stand at five trillion U.S dollars (Coppola, 2023); it is projected that total sales from online retail shops would increase to seven million by 2026. Improvement of online accessibility in "mobile-first" communities and current digital development as a result of the COVID 19 pandemic is some of the reasons for this sudden growth in online shopping.

The internet unlike the marketplace environment does not follow the traditional route (Koufaris, 2003) rather, the internet affect consumer behaviour by allowing for cross channel purchases (Karimi, 2013). Internet characteristics of accessibility to large databank of information, lower search costs and access to all competitors (Daniel & Klimis, 1999) have changed consumer's research and purchase activities. The online market space is fast becoming an important distribution and communication channel (Karimi, 2013). Since its inception, the internet has encouraged increasing market share of companies, overall sales revenue increase engagement in online retailing interactions (Chin et al, 2012). With the proliferation of search engines and social networks to further simplify online purchase by offering diverse type of convenience to search for information evaluate different options and make purchases (Moon, 2004; Constantinides, 2004), the need to increase on customer satisfaction is highly imperative.

Purchase intention which is an antecedent of customer satisfaction are shaped through the interactions of consumers with the online environment (Karimi, 2013). Through a better understanding of the behaviour of online consumers, retailers can facilitate the purchase process and enhance customers' experience (Zhamg, Agarwal & Lucas, 2011) which in turn influence customer satisfaction (Kohli, Devaraj & Mahmud, 2004). All interactions create opportunities to engage customers with the company (Klaus & Nguyen, 2013) which is a key to nurturing long-term relationships (Sashi, 2012, Vivek et al, 2012). Enhanced online customer experience leads to repurchase intentions (Rosc et al, 2011; Choi et al, 2012; Rose et al, 2011), customer loyalty (Luo et al, 2011) and word of mouth in the context of online gaming. Nowadays, consumers increasingly rely on social connections, opinion leaders, online recommendation engines and other technology enablers to drive their purchase and repurchase decisions and use more digital device to facilitate shopping activities (Cheung et al, 2015). In this case, the online service provider needs 10 improve on customer experiences which would in turn affect the customer satisfaction of consumers on the internet.

In recent business literature, the subject matter of customer experience has attracted increased attraction from scholars and practitioners alike. Before now, literature has identified quality evaluated by the online consumer in a product to include reliability, security fulfillment, efficiency and usability (Parasuraman et al, 2005; Holloway & Beatty, 2008). However, it is suggested by recent findings that the attribute consumers' evaluation of a product goes beyond the transaction process and is highly characterized by a wider range of customer experience (Vafaeva, 2013). What people really derive are not products but

satisfying experiences. Experiences are attained through activities. People want products because they want the experiences which they hope the product will render. The ability to manage customer experience is becoming the main source of competitive advantage for companies (Palmer, 2010). For this reason, there is a pertinent need for online retail shops to understand the moderating effect of customer experience and how it proceeds to affect overall customer satisfaction of the online consumer.

The study has some implication: Firstly, the study will help online retailers. Online retailers need to understand how the online offering is perceived and evaluated by consumers. It is imperative that retailers manage customers' evaluation and influence the consumers in the direction necessary for the retailer. This can only be achieved through a proper and comprehensive understanding of the online consumer and their characteristics. Secondly, given the increased use of mobile and other technological devices to access the internet such as Ipads and Smartphones, research needs to explore the influence of these devices on the online customer service experience. Utilizing a successful unified online marketing strategy will help companies build better relationship and to engage customers better.. Lastly, the online retailer needs to understand that in order 'for him to win consumers in a highly competitive environment such as the digital world, there is an urgent need for him to understand the nature of online purchase and reach customers at the right time with the right message.

## **Customer Experience**

The concept of customer experience was first introduced by Holbrook & Hirschman (1982) and further expanded by Pride & Gilmore (1996). They described customer experience as stretching beyond the functional purpose and also serving consumers' hedonic intentions and social needs. Verboef et al (2009) defines customer experience as holistic in nature, involving the customers cognitive, affective, emotional, social and physical responses to any direct or indirect contact with the service provider, brand or product across multiple touch points during the entire customer journey. Customer experience is created by controllable elements such as service interface, atmosphere and price as well as uncontrollable element such as the influence of other customer or devices such as smart phones. (Mc Call et al, 2015). Customer experience is a key strategic objective for many organizations (Johnston & Kong, 2011), companies achieve competitive advantage and through creating favourable experiences achieve customer loyalty (Badgett *et al*, 2007). Online customer experiences include every point of contact (social media, website apps) that customers choose to use to interact with the firm (Bilgilan, Kandampully & Zhang 2016).

According to Colin Shaw and John Iver, founding partners of a London-based consulting firm, customer experience is practical-based and it is recognized as holistic and dynamic across all touch points and over time. In their words: "the customer experience is a blend of a company's physical performance and the emotions evolved, intuitively measured against customer expectations across all moment of contact...".

This definition that was given by two consultants' shows the integral contribution of customer experience to a firms' operation. In other words, the ability to manage customer experience successfully by companies is becoming the main source for competitive advantage (Palmer, 2010). Companies achieve competitive advantage and customer loyalty by creating favourable experiences (Badgett et al, 2007) which is a key strategic objective for most firms in the online environment (Johnson & Kong, 2011). Extant literature have revealed that there is a need to recognize the holistic and dynamic nature of customer experience across all touch points between the service providers and customers over a period of time (Mc Call et al, 2015). Customer experience is key to achieving competitive advantage and customer satisfaction (Verhoef et al, 2009).

### **Customer Satisfaction**

Customer satisfaction has occupied a large body of literature in the marketing scholarship space. Its central position in marketing literature is affirmed by scholars and practitioners alike. This is due in part to the ever-changing business environment and the high rate of competition witnessed in the marketplace. Kotler (2014) defines satisfaction as a person's feeling of pleasure or disappointment resulting from comparing a product performance (outcome) in relation to his/her expectation. Satisfaction is of two distinct perspectives: namely; attribute specific and overall performance (Nimako, 2012). It is attribute specific where it relates to a specific product or service from the overall performance perspective, satisfaction can either be transactional or cumulative. It is transactional where customer satisfaction is based on a one-time specific post-purchase evaluative judgment of a service encounter, but cumulative where the overall evaluation of a product or service is based on purchase and consumption experiences over a period of time (Anderson & Sullivan, 1993; Fornell, 1992; Wang & Hing Po Lo, 2002; Cronin & Taylor, 1992; Nimako, 2012).

# **Online Shopping**

Online shopping is becoming an important aspect of the world economy (Richard & Habibi, 2015). It adoption by both customers and retailers is due to the convenience, efficiency value and hedonic aspect of online shopping (Eroghu, Machleit & Davis, 2001) .Many websites fail to create a positive customer experience or lure customers into purchasing products (Hausma & Siekpe, 2008). Retailers therefore seek for how to communicate effectively and strategically to customers (Richard & Habibi, 2015). Online shopping ensures that the domineering power of retailers in the offline marking environment is greatly reduced on the internet. On the internet there is accessibility of information to all retailers: this increases the competition level and drastically reduces the power of retailers (Bakos, 1991). Interestingly, there is a rise in the use of mobile devices for internet shopping (Biligihan, Kandampully & Zhang, 2016; Saus, 2023). This trend in mobile technology is propelling online retailers to redesign interaction and service delivery features on their website to achieve optimum online experiences.

It was the deregulation of the Nigerian Telecom market and subsequent introduction of the mobile system (an internet commanded system) in 2001 that laid the basis for the guide development of online marketing in Nigeria. Due to problems and challenges faced by traditional shopping system in Nigeria such as travelling long distances, some remote market being on specific days, stress of going from store to store, pushing against shoppers in offline markets; inconvenience of parking spaces. Online shopping is gradually becoming the favoured shopping style of most Nigerians. This is due largely to the convenience of shopping online which involves carrying out ones' shopping from anywhere with just the click of a button or the touch of a device.

Online shopping is the "shopping behaviour of consumers in an online store or website used for online purchasing purposes" (Ogbuiji and Udom, 2018). It is also the process of purchasing from retailers who promote their goods and services over the internet (MasterCard, 2008). The process whereby consumers directly buy goods and services from a seller in real-time, without the services of an intermediary over the internet (Ozuru, Ogbuiji and Amue, 2015). The striking difference between shopping online and offline is the absence of face-to-face contact in online shopping. Communication between the two parties is made possible through interaction known as 'chats' (Ogbuji and Udom, 2018).

In most developed countries, retailing is gradually witnessing intensive transformation due to rapid technological developments. Retailers are using smart technologies to improve consumer shopping

experiences and to stay competitive. Due to customer heavy reliance on technology, retailing is become a dynamic industry (Zhitomirsky-Geffer & Blau 2016). The shopping experience has vastly changed and the number of consumers shopping online has increased dramatically (Browne, Duret and Wetherbe, 2014). AcNielsen (2007) estimated that by the end of 2010, e-commerce will account for \$316 billion in sales or 13% of the world overall retail sales. It is also reported that the most popular items purchased through the internet are books (34%), followed by videos/DVD's/Games (22%), airtime tickets/reservations (21%), clothing/accessories/shoes (20%). Previously, Goecart forecasts online retail sales to grow from US \$47.8 billion in 2002 to \$130.3 billion in 2016. WIPO in 2007 cited that about 10% of the world population in 2002 is online. This amounts to about 605 million users. In Nigeria, a 2015 survey conducted by www.jackobian.com shows that 56% of the Nigerian population are internet users. This figure rose to "97.21 million" in 2016 (www.premiumtimesng.com). Online shopping consumption according to the Minister of Finance in 2015 stood at "\$12 billion with a projection of \$154 billion by 2025" with over 300,000 orders made daily and 500 visited made to each web site on a daily basis. In 2016, PayPal projected that Nigerian will be the 3<sup>rd</sup> "online shopping nation worldwide with a shopping value of \$610 million in 2015 and a projection of \$819 million in 2016 (N 327 billion)". Currently Nigerians is 7<sup>th</sup> internet user connecting in the world. After countries such as China, India, U.S.A Brazil, Japan and Russia (www.webcheck.com). Nigeria is first in Africa ahead of countries like Kenya and South Africa. Although, Nigeria is a developing country but it is ranked high in internet usage. This might not be unconnected to the fact that Nigerians is a consumption prone state.

## **Online Shopping: Benefits and Drawbacks**

Two benefits of online shopping are hedonic and utilitarian benefits. Hedonic benefits relates to "experiential enjoyment" and utilitarian benefits relate to "practical functionality", most commercial websites have similar levels of utilitarian but only few have similar levels of hedonism and enjoys its benefits to online shopping (Richard & Habibi, 2016: Overby & Lee, 2006). Humans are naturally tailored to enjoy any given experience but studies show that hedonic consumption is also associated with guilt feelings (Okada, 2005). Customer experience is not only connected with hedonic consumption but also a part of utilitarian value (Vargo & Lusch, 2006). Utilitarian value refers to the functionality of the product (Okada, 2005). Aside from evaluating the functionality of a product, broader experiences such as fun shopping, aesthetics and opportunity for social interactions are also assessed during the shopping process (Varfaeva, 2013).

Defining and improving customer experience is gaining priority amongst market research studies; this is because customer experience is replacing quality as the competitive battle ground for marketing (Klaus & Nguyen, 2013), service quality is out grown and it suffers from the over emphasized focus on the provider to the value derived by consumers. The advent of customer experience is aimed at addressing the problem. In order to achieve competitive advantage in this virtual online retailers must create positive customer experiences that world translate into customer satisfaction. For (Ogbuji & Udom, 2018) benefits of online shopping in Nigeria include its contribution to the nation's economy, broadening the frontier of the legal system, influence on micro, small and medium scale enterprise, positioning Nigeria in the investors' world map, real time operations, security of money, time management and no pressure sales. They identified drawback of online shopping in Nigeria to include delayed delivery, insecurity and web scam, lack of trust and transportation costs amongst others. Kunst (2023) discovered that shoes and clothes are the most popular item purchased by the Nigerian online shopper. More so, reasons why people shop online ranges from free shipping, quicker delivery, evidence of product genuineness and a secure payment system.

## **Contextual Review**

Shopping online is gradually taken over world economy, projected data shows that in 2020 volume of the internet shopping worldwide would grew by \$778.6 billion (Data Monitor, 2021). In Nigeria, the trend is still novel. The rate of adoption amongst customers in Nigeria is still limited to a small percentage of the population, however some online retailers such as Jumia, Jiji and Konga; are struggling to create positive customer experience that in time leads to customer satisfaction. The Nigeria business environment has some challenges that pose a threat to the full adoption of online shopping by consumers. These challenges include infrastructural challenges as well as human-related challenges (Ogbuji & Udom, 2018). The Nigeria online retailer is still grappling with challenges such as poor electricity, lack of regulatory bodies, poor support services, and lack of trust, fraud and resistance to adapt to change by consumer. Majority of the projected market for online shopping still holds tight to the traditional way of shopping which is, offline shopping. For this reason, most offline companies are gradually breaking grounds into the digital world in order to position themselves as a digitally innovative company and also harness the opportunities inherent on the internet.

A study conducted by (McCall et al, 2015) on "Fresh perspectives on customer experience" proposed directions for future research bordering on the role of customers in customer experience. The study used conceptual approach to identify current gaps in customer experience literature. It also proposes for a practical based approach to customer experiences and recognizes the holistic and dynamic nature of customer experience across all touch points. It further proposes research questions and agenda for future research on customer experience.

Later, Bilgihan, Kandampully & Zhang (2016) discovered that easiness to locate website/app ease of use, perceived usefulness, hedonic and utilitarian features, perceived enjoyment, social interaction and personalization are antecedents for unifying online customers experience. In their study titled "Towards a unified customer experience in online shopping environment: antecedents and outcomes" with a study design aimed at extracting current literature on consumer behaviour and e-commerce literature, the paper sought further understanding of online customer experience and offers strategies for ecommerce marketers and websites designers.

Rose, Hair and Clark (2011) study titled "Online customer experience: A review of B-2-C online purchase content" was carried out in the United Kingdom with the purpose of providing a review of the online consumer literature in order to understand the antecedents and consequence of online customer experience in the purchase context. The four important contributions made in the paper include: understanding of the online customer experience in the purchase context recognition and discussion of the antecedents of online customer experience by drawing on existing literature on online consumer purchase, proposing a potential consequences of online customer experience and providing a framework for future testing.

Kim, Xu & Gupta (2011) study titled "Which is more important in internet shopping, perceived price or trust" examined the relative influence that perceived price and trust have on online purchasing decisions for both potential and repeat consumer. The result of the study revealed that perceived trust exerted a stronger effect than perceived price on purchase intention for both potential and repeat consumers. The result also revealed that perceived price exerted a stronger influence on purchase decision of repeat customers as comprised to that of potential customers. Perceived trust exerted a stronger influence on purchase decision of potential customer as compared to that of repeat customer.

### **Issues/Gaps and Outcomes**

The advent of customer experience was to identify the value derived by the consumers and improve on customer satisfaction. Since customer experience is the new competitive battleground for marketing as it has replaced service quality 'which focused more on the provider and not the value enjoyed by the consumers; it becomes imperative that the concept be studied. The consequences of customer experience include customer satisfaction. The focus of this study is to identify the moderating role of customer experience in the creation of customer satisfaction in an online environment. In most developed economies where online marketing contributes a large chunk of the economy, the issue of customer experience is well researched.

However in Nigeria, due to some typically challenges that are peculiar to the Nigerian business terrain, its rate of adoption is relatively low. While sizeable amounts of marketing literature have been devoted to customer satisfaction and customer experience, only very few have been on the moderating effect of customer experience in the online marketing environment. Available literature on the subject matter is limited to the marketing environment of developed economies. The business terrain of emerging economies like Nigeria is quite different from that of developed economics. For this reason, it becomes imperative that the moderating effect of customer experience in an online marketing environment is studied.

It was also observed that available studies on customer experience and satisfaction on the internet does not portray the interactions between service providers and consumers. Interactions are the bane for developing long lasting relationships with customers. Since this is scarce, it is important that a study be carried out to investigate the interactions of these persons and identify the consequences of such Interactions. Currently, there is a low rate of adoption of online marketing in Nigeria. However, with the proliferation of smart phones and other devices in the Nigerian market, it is possible that the number would increase and at a steady pace too. There is a need to understand the business terrain of the Nigerian online business environment; this would instigate a prospective investor into understanding the peculiar characteristics of the environment which include demographics and psychographic tendencies.

# Conclusion

The purpose of this study is concerned with identifying the moderating effect of customer experience on customer satisfaction in the online marketing environment. The study have made attempt at defining customer experience in the context of online shopping environment. It has also outline the importance of customer experience to the growth of an organization. The thrust of the study which was identifying the moderating effect of customer experience was also attempted. The business terrain of an emerging market such as Nigeria is peculiar and as such the strategies adopted by online retailers in developed markets such as the USA, UK and Europe etc, cannot be fully adopted into the Nigerian system without some modifications. However, some of the online retailers in Nigeria are struggling against stringent challenges that tend to cripple their activities along with the low rate of adoption of online marketing in Nigeria. With the increase in smart phones and Ipad adoption by most people in Nigeria, it is likely that the demand for online marketing will increase at a steady pace in the nearest future.

### Recommendations

In this study, it is recommended that government establish stable power supply and sound regulatory framework that would control the activities of online retailers and consumers. This is likely to boast the confidence of the online consumers in the system. It is also recommended that companies ensure improvements on customer experience as this have successfully replaced service quality. Customers seek long lasting experiences and not quality, when these experiences are satisfying, they tend to remain with the service provider that gave them such experiences.

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