

# A Study on Customer Satisfaction towards Online Shopping by Using Cashkaro App

Dr. S. Kalaiselvi, Assistant Professor of Commerce, Vellalar College for Women (Autonomous), Erode, Tamil Nadu, India. cutekalai2003@gmail.com

P.Karthika, Assistant Professor of Commerce(CA), Vellalar College for Women(Autonomous), Erode, Tamil Nadu, India; pkarthika.mcom@gmail.com

**ABSTRACT** - Cashkaro is the leading cashback and coupon website in India. It saves the money for the customer can make an each and every transaction in online in the form of coupons and cashbacks. Cashkaro is trusted by over 1.8 Crores customers who have collected billions in cashback. The objective of this study is to analyse the customer satisfaction towards online shopping by using cashkaro app. This study exhibits the relationship between demographic variables and study related factors. This research is based on primary data, collected through questionnaire. The size of sample is 100 selected on convenient sampling method. The findings of the research study, shows that the factor Discount offers & Cashback influence the respondents to use cashkaro app. The factors gender, Monthly family income and Period of usage is a significant relationship with the level of satisfaction of the respondents towards cashkaro app except age and occupation.

**Keywords:** Cashkaro, online, cashback, coupon, satisfaction, Discount offers

## I. INTRODUCTION

E-commerce is fast gaining ground as an accepted and used business paradigm. Electronic commerce is an emerging model of new selling and merchandising tools in which buyers are able to participate in all phases of a purchase decision, while stepping through those processes electronically rather than in a physical store or by phone (with a physical catalogue). It is an emerging concept that describes the process of buying and selling or exchanging of products, services; and information via computer networks including the Internet.

A Cash back website is a reward website that pays the users a percentage of money earned when they purchase anything through the affiliate link provided. Few websites provide users with a percentage whereas few pay a flat sum of amount for each action. When a customer makes any purchase through the cash back website or its affiliate link, the monetary reward generated because of that particular purchase will be given to the user with some percentage. The Cash back website also receives a commission from the retailer after the purchase is confirmed.

The cash back models are rapidly growing and expanding into all kinds of businesses. The following are the top reasons why cash back models are important.

1. The cash back model has a value of \$84 billion in the current industry.

2. Cash back models on an average generate an annual revenue of \$4.5 million.
3. Integrating cash back models helps your business in encouraging high value orders.
4. The Cash back Models helps you in improving customer loyalty and creates repetitive customers.
5. It also allows you to set up cash back discounts for various companies at the same time.
6. You advertise your products or services on your Web site, as you would in any other media like newspapers, TV or brochures. Advertising on your Web site can be done in two ways.

Cashkaro is currently India's largest and fastest-growing cash back and coupon website. Using the platform, users can get Cash back on all online orders at Snap deal, Myntra, Amazon, and the other 500 plus e-commerce partners. Cashkaro provides you with a cash back and gives you the option of paying in addition to coupons and ongoing sales, which is a great way of saving money.

It offers deals and discounts on more than 1500 plus brands across India. The website currently has got over 5 million registered members who save an average of INR 20,000 to INR 25,000 per year. Cash back as a concept is very popular in western countries and has recently managed to take off in India.

## II. REVIEW OF LITERATURE

M.Rajeswari (2015)<sup>1</sup> illustrate that A study on the customer Satisfaction Towards Online Shopping in Chennai City. The result indicated that the respondents are becoming more internet savvy every day. The people are ready to buy high value products through online. Business venturing or expanding into the online market need to reduce the customer perceived risks.

Richu M Juneja, Prachi B Mehta (2017)<sup>2</sup> reported that security and privacy, website design, information quality, customer service, price and quality of the product, availability and fulfillment are the six major factors which influence online customers' satisfaction.

M.Shanmuga Priya, Dr.P.Anitha (2021)<sup>3</sup> in their paper 'A Study on Consumer Awareness and Satisfaction Towards Online Advertisement', has examined consumers awareness on online advertisement. The study reported that most of the respondents are using online advertisement for promotion, the discount offers, designs and other offers. Majority of the respondents agree with the reliability of the online advertisement.

Youghui Rao, Aysha Saleem, Wizra Saeed and Junaid UI Haq (2021)<sup>4</sup> indicated that consumers feel more satisfied when they shop through direct e-store than indirect e-store, whereas their perception and actual experience are different.

Mahima Patel, Aparna Sisodia, Jayaprakash Sir (2022)<sup>5</sup> in their study focused on Consumer Satisfaction Towards Online Retail Shopping. The findings indicated that internet retail marketing aids organisations in expanding their business opportunities and increasing consumer satisfaction in the workplace.

## III. STATEMENT OF THE PROBLEM

Online world provided too many options and it can overwhelm for the customer to make a choice to buy any type of product in online except gold and other high valuable product. But both our online and offline businesses complement each other and work with a single goal of maximizing consumer satisfaction. By changing life style of the customers and difficulties in predicting the buyer's satisfaction, marketers trying a lot to overcome problems only by meansof survey.

## IV. OBJECTIVES OF THE STUDY

- To study the social economic characteristics of the respondents.
- To identify the factors that influences the respondents to purchase the product through Cashkaro online shopping.
- To analyse the level of satisfaction towards

Cashkaro online shopping.

## V. METHODOLOGY

- The study has been limited to the consumers located in Erode district.
- The field survey has been carried out during the month from December 2021 to April 2022 to collect primary data.
- The Convenient sampling Technique was adopted to collect the pertinent data from the respondents.
- 100 respondents are taken as sample for this study.
- Simple statistical tools such as Percentage analysis, Chi-square test and weighted average score ranking method are used to analyse the collected data

## VI. HYPOTHESIS

**Ho:** There is no significance difference among socio-economic variables and the level of satisfaction of the respondents by using CashKaro app.

## VII. RESULTS AND DISCUSSION

### 7.1 PROFILE OF THE RESPONDENTS

Simple Percentage analysis is done on the various demographic and study related variables such as Age, Gender, Marital Status, Occupation, Type of Family, Monthly family income, Source of Familiarity, Period of Usage, Reason for purchase product, Price level, Kind of Product purchased, Competitors of CashKaro app, Level of satisfaction, Portal preferred for shopping and Mode of Payment.

TABLE 7.1 PROFILE OF THE RESPONDENTS

Factors	No. of Respondents	Percentage (%)
<b>AGE</b>		
Below 20 years	12	12
21-30 years	51	51
31- 40 years	18	18
Above 40 years	19	19
<b>GENDER</b>		
Male	44	44
Female	56	56
<b>MARITAL STATUS</b>		
Married	42	42
Unmarried	58	58
<b>OCCUPATION</b>		
Business & Professional	11	11
Employee	29	29
Student	41	41
Home Maker	19	19
<b>TYPE OF FAMILY</b>		
Joint Family	65	65
Nuclear Family	35	35
<b>MONTHLY FAMILY INCOME</b>		
Below Rs.10,000	19	19
Rs.10,000-Rs.20,000	38	38
Rs.20,001 -Rs.30,000	20	20
Above Rs.30,000	23	23

<b>SOURCE OF FAMILIARITY</b>		
Advertisement	56	56
Friends	24	24
Relatives	11	11
Dealers	9	9
<b>PERIOD OF USAGE</b>		
Regularly	18	18
Occasionally	42	42
Rarely	21	21
Never	19	19
<b>REASON FOR PURCHASE</b>		
Real Cashback	28	28
Offers & Coupons	42	42
Price Comparison	19	19
Best deal guarantee	11	11
<b>PRICE RANGES</b>		
Low	20	20
Moderate	66	66
High	14	14
<b>PRODUCT PURCHASED</b>		
Electronics	26	26
Home and Kitchen Appliances	35	35
Clothing & Fashion Accessories	29	29
Grocery	10	10
<b>COMPETITORS OF CASHKARO APP</b>		
Letyshops.com	25	25
Gopaisa.com	41	41
Couponunia.in	18	18
Shopsy	16	16
<b>LEVEL OF SATISFACTION</b>		
Highly Satisfied	32	32
Satisfied	50	50
Dissatisfied	18	18
<b>PORTAL PREFERRED FOR SHOPPING</b>		
Amazon / Flipkart	37	37
Meesho / Myntra	40	40
Big Bazaar	15	15
Swiggy	8	8
<b>MODE OF PAYMENT</b>		
Cash on Delivery	45	45
Debit/Credit Card	37	37
UPI	9	9
Google Check Out	9	9

Source: Primary data

Table 7.1 depicts that A maximum of 51% of the respondents belong to the age group of 21-30 years, 56 % of the respondents are female, 58% of the respondents belong to unmarried category, 29% of the respondents are students, 65% of the respondents belong to category of nuclear family, 38% of the respondents were earning a monthly income between Rs.10,000 – Rs.20,000. A majority of 56% of the respondents came to know about CashKaro through advertisement, 42% of the respondents are using CashKaro app Occasionally, 42% of the respondents purchase for the Reason in CashKaro for its offers & Coupons, 66% of the respondents consider that price ranges of CashKaro Products are Moderate, 35% of the respondents like to purchase Home and Kitchen

appliances in CashKaro app, 41% of the respondents think Gopaisa.com is the competitor of CashKaro app, 50% of the respondents are Satisfied, 40% of the respondents prefer Amazon / Flipkart for shopping and 45% of the respondent’s payment is done by Cash on Delivery.

### 7.2 LEVEL OF SATISFACTION TOWARDS TO USE CASHKARO APP

To ascertain the significance difference between the various socio economic variables and the level of satisfaction towards to use CashKaro app, the null hypothesis is framed to find out the significance level and the chi square test is applied. The results are exhibits in the table 7.2.

TABLE 7.2 LEVEL OF SATISFACTION TOWARDS TO USE CASHKARO APP

Hypothesis	Degrees of freedom	Calculated value	Table value	Significant / Not significant
There is no significant relationship between age and the level of satisfaction	6	9.95	12.59	Not Significant
There is no significant relationship between gender and the level of satisfaction	2	16.90	5.99	Significant
There is no significant relationship between occupation and the level of satisfaction	6	3.75	12.59	Not Significant
There is no significant relationship between monthly family income and the level of satisfaction	6	26.04	12.59	Significant
There is no significant relationship between period of usage and the level of satisfaction	6	21.10	12.59	Significant

Table 7.2 the chi-square results exhibits that there is a significant relationship between the personal factors such as gender, Monthly family income and Period of usage of the respondents and level of satisfaction towards CashKaro app except age and occupation.

### 7.3 FACTORS INFLUENCING THE RESPONDENTS TO USE CASHKARO APP

To analyse the factor influencing the respondents to use CashKaro app has been classified into five categories. They are Advertisement, Wide range of Products, Easy to use & Convenient, Discount offers & Cashback and Supporting CashKaro economy. The following table shows the ranks of factors that influencing the respondents to use CashKaro.

**TABLE 7.3 FACTORS INFLUENCING THE RESPONDENTS TO USE CASHKARO APP**

Weighted score points		5	4	3	2	1	TotalScore	Weighted Average score	Rank	
S.NO	Factors	I	II	III	IV	V				
1	Advertisement	X	21	6	27	17	29	273	18.20	V
		WX	105	24	81	34	29			
2	Wide range of Products	X	19	13	24	23	21	286	19.07	III
		WX	95	52	72	46	21			
3	Easy to use & Convenient	X	34	5	23	23	15	320	21.33	II
		WX	170	20	69	46	15			
4	Discount offers & Cashback	X	3	63	12	13	9	338	22.53	I
		WX	15	252	36	26	9			
5	Supporting Cashkaro economy	X	23	13	14	24	26	283	18.87	IV
		WX	115	52	42	48	26			
Total			100	100	100	100	100			

From the above table 7.3 inferred that the factor Discount offers & Cashback was ranked first by the respondents with the weighted average score of 22.53 points, the factor Easy to use & Convenient was ranked second by the respondents with the weighted average score of 21.33 points, following by the factor Wide range of Products was ranked third with the weighted average score of 19.07 points, the Supporting CashKaro economy was ranked fourth with the weighted average score of 18.87 points and the factor Advertisement was ranked fifth with the weighted average score of 18.20 points respectively.

**VIII. SUGGESTIONS**

- CashKaro is facing some missing cashback issues from their Customers, so it must be avoided to attract more customers.
- It takes more time to give cashback to the orders placed by the customers, so it must be considered to increase the usage of the app frequently.
- Customer support must be increased to know the

problems faced by the Customers.

- The advertisement frequency can be increased to attract potential customers.
- The sites can be increased to attract more Customers.
- The size of the app is big and occupies more space. So, it is suggested to reduce size of the app.

**IX. CONCLUSION**

Now a days, most of the people are using smart phone with internet to large extent and increasing number of smartphone users also increases the rate online shopping. The current technological development with respective to internet giving rises to a new marketing system. CashKaro offers the best online deals, and also additional cash back for shopping from their website. It helps to save all regular purchases across 1500+ shopping websites. CashKaro users can earn between Rs. 20,000-25,000 a year by shopping via the site for their day to day needs. In this study, majority of the users were significantly interested in using CashKaro app. The maximum number of customers are satisfied with



CashKaro products because of price ranges are moderate. Discount offers and cashback is the main factor that influences the customers to purchase product through CashKaro app. However, it should not ignore its competitors like Letyshops.com, Gopaisa.com, Coupondunia.com and shopsy etc., and it has to work on transaction time and bring about innovation to maintain its customers.

## REFERENCES

- [1] M.Rajeswari, A Study on the Customer Satisfaction towards Online Shopping in Chennai City, International Journal of Sales & Marketing Management Research & Development(IJSMMRD), ISSN(P): 2249-6939, ISSN(E):2249-8044, Vol.5, Issue 1, Feb 2015, Pp:1-10.
- [2] Richu M Juneja, Prachi B Mehta, Customer Satisfaction towards Online Shopping in Surat City, International Journal of Academic Research and Development, Volume 2, Issue 6, 2017, Pp:713-717.
- [3] M.Shanmuga Priya, Dr.P.Anitha, A Study on Consumer Awareness and Satisfaction Towards Online Advertisement, Palarch's Journal of Archaeology of Egypt/Egyptology, Vol. 18 No. 1 (2021).
- [4] Youghui Rao, Aysha Saleem, Wizra Saeed and Junaid UI Haq, Online Consumer Satisfaction During COVID-19: Perspective of a Developing Country, frontiers in Psychology, October 2021, Volume 12, Pp:1-12.
- [5] Mahima Patel, Aparna Sisodia, Jayaprakash Sir, Consumer Satisfaction Towards Online Retail Shopping, International Research Journal of Modernization in Engineering Technology and Science, Volume:04/Issue:03/March-2022, e-ISSN: 2582-5208, Pp:205-218.
- [6] Nahil abdallah, Hassan Alyafai, Amin Ibrahim, Customer Satisfaction towards Online Shopping, International Journal of Current Science Research and Review, Volume:04/Issue:07 July-2021, ISSN: 2581-8341, Pp:692-696.
- [7] Herman, SE.,MM, Impact of Service Quality on Customer Satisfaction: A Case Study in Educational Institutions, Vol.2, No.1,(2022), e-ISSN: 2808-0939, Pp:39-45.
- [8] Adisak Suvittawat, The influence of Customer expectations, customer loyalty, customer satisfaction and customer brand loyalty on customer purchasing intentions: A case study of K-POP fans in Thailand, African Journal of Business Management, Vol.16(1), January 2022, ISSN: 1993-8233, Pp:1-9.
- [9] Dsouza Prima Frederick, Customer Satisfaction Towards Online Shopping with reference to Mangalore City, Karnataka, International Journal of Management, Technology and Social Sciences, Vol.7, No.1, April 2022, ISSN: 2581-6012, Pp:323-334.
- [10] Kavitha Pakkala & K.Shivashankar Bhat, A Study on Consumer Perception towards Online Shopping with Reference to Food Delivery Services in Mangaluru, International Journal of Case Studies in Business, IT and Education, Vol.6, No.2, October 2022, ISSN: 2581-6942, Pp:393-407.