



Master of Philosophy thesis

on

**Factors Affecting Customers' Satisfaction in Online Shopping: A
Study on Capital City of Bangladesh**

By

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The thesis is presented in partial fulfillment of the requirements for the degree of
Master of Philosophy (M.Phil.) in Marketing.

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**Factors Affecting Customers' Satisfaction in Online Shopping: A
Study on Capital City of Bangladesh**

*Dedicated to My
Parents and Honorable
Supervisor*

LETTER OF TRANSMITTAL

22 January 2023

To
Dr. Md. Mizanur Rahman
Professor
Department of Marketing
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Subject: Submission of thesis paper on *Factors Affecting Customers' Satisfaction in Online Shopping: A Study on Capital City of Bangladesh*

Dear Sir

It is my pleasure to submit the thesis paper on *Factors Affecting Customers' Satisfaction in Online Shopping: A Study on Capital City of Bangladesh* for the partial fulfillment of the requirements for the M.Phil. Degree under the Department of Marketing, University of Dhaka. I have tried my level best to comply with all possible measures as instructed by you to make this thesis as comprehensive and informative as possible within the time allowed for me.

It is worthwhile mentioning that there might be some minor unintentional errors in my report due to my limited knowledge and lack of experience for which I beg your apology. I shall be obligated to clarify any material or to provide any further information regarding this report conducted under your supervision.

May I, therefore, wish and hope that you would be gracious enough to accept my report and oblige thereby.

Sincerely yours,

.....
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<p>Department of Marketing, Faculty of Business Studies, University of Dhaka, Dhaka-1000. E-Mail: marketing@du.ac.bd Tel: +88 09666 911 463 (Ext7954)</p>	 The logo of the University of Dhaka, featuring a shield with a book, a lamp, and a sun, with the motto 'শিক্ষাই আলো' (Education is Light) at the top and 'ঢাকা বিশ্ববিদ্যালয়' (Dhaka University) at the bottom.	<p>Dr. Md. Mizanur Rahman Professor Department of Marketing Faculty of Business Studies Email: mizan.rahman@du.ac.bd Phone: +880-244865093, +88-0171- 2139762 (C)</p>
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SUPERVISOR'S CERTIFICATE

This is to certify that the thesis entitled *Factors Affecting Customers' Satisfaction in Online Shopping: A Study on Capital City of Bangladesh* has been submitted by Md. Touhidul Islam, Reg. No. 039, Session 2016-2017 for the Degree of Master of Philosophy (M. Phil.) in the Department of Marketing, University of Dhaka. The research work has been undertaken under my supervision and this report, in whole or in part, has not been previously submitted for any higher degree to any other university or institution. The researcher is hereby allowed to submit this report to the concerned authority of University of Dhaka.

In my opinion, the content of this thesis is original and sufficient for the award of the Master of Philosophy in Marketing.

Professor Dr. Md. Mizanur Rahman

Supervisor

STUDENT'S DECLARATION

I hereby proclaim that this thesis entitled *Factors Affecting Customers' Satisfaction in Online Shopping: A Study on Capital City of Bangladesh* has been submitted to the University of Dhaka for the award of the Degree of Master of Philosophy (M. Phil) in Marketing. The research work is an original one. The entire research work has been carried out by me under the supervision and guidance of **Dr. Md. Mizanur Rahman**, Professor, Department of Marketing, University of Dhaka.

I also declare that this thesis has not been earlier submitted, in partial or in full, by me for any Degree, Diploma or Certificate to any other university or institution.

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Md. Touhidul Islam

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List of Abbreviations/Acronyms

Abbreviation	Meaning
E-Store	Electronic Store
B2C	Business to Consumer
E-Commerce	Electronic Commerce
E-Information quality	Electronic Information quality
E-System quality	Electronic System quality
E-Service	Electronic Service
E-Convenience	Electronic Convenience
E-Shopping Experience	Electronic Shopping Experience
E-Trust	Electronic Trust
E-satisfaction	Electronic Satisfaction
CFA	Confirmatory Factor Analysis
EFA	Exploratory Factor Analysis
SPSS	Statistic Package for the Social Sciences
SEM	Structural Equation Model
E-retailers	Electronic retailers
GSMA	Group Special Mobile Association
BTRCA	Bangladesh Telecommunication Regulatory Commission
F-commerce	Facebook Commerce
BBS	Bangladesh Bureau of Statistics
e-Cab	e-Commerce Association of Bangladesh
SmartPLS	Smart Partial Least Squares

Factors Affecting Customers' Satisfaction in Online Shopping: A Study on Capital City of Bangladesh

Executive Summary

E-commerce, sometimes known as online shopping, is one of the fastest-growing industries on a global scale. In the twenty-first century, people all over the world spontaneously engage in online shopping, a new shopping trend that has magnetically grabbed the attention of Bangladesh. The emergence of e-commerce across the country is surely an exciting social reality that crept into everyday life in the modern world about half a decade back. Day by day, the people in today's Bangladesh increasingly and dependably keep having recourse to online platforms in order to avail themselves of a series of services available online without wasting time and effort. There appears a significant increase in the number of Bangladeshi internet and smart phone users. Hence there would emerge a potential future market for the online company. To be exact, Electronic commerce has modified the many traditional behaviors of the transaction and contributed to the economy with a suitable proportion.

The internet and other forms of information and communication technology are advancing and becoming more reliable towards the people of the Capital city (Dhaka) in Bangladesh. There is a mix of good and bad experiences with online shopping in Dhaka city of Bangladesh. According to the Bangladesh Bureau of Statistics (BBS) the present population of the Capital city (Dhaka) of Bangladesh is 22,478,000 in 2022. As a whole, it exemplifies a hopeful outlook on the future of internet retail (Parvin, et al 2007). From these different studies, it's clear that online business in Bangladesh has potential and that people are willing to buy online. As the number of online buyers continues to rise, ensuring that their needs are met has become a priority for business owners in this field. Some factors determining this kind of experience result in e-customer satisfaction or dissatisfaction. So, there are certain factors in the formation of the scenes, a situation where the customers feel happy to buy something online.

In the e-commerce industry some significant features such as E-service & product quality, E-system quality, E-information Quality, E-convenience (during purchase), E-trust, and E-shopping experience have an impact on the E-customers' experience and so on which result in customer satisfaction or dissatisfaction. A myriad of research studies are conducted across the globe to determine those factors. However, the problem arises when disruptive technological change transformatively occurs in Bangladesh. And such an altered situation culminates in a change in the levels of customer satisfaction, expectation, preference, test, and demand.

In Bangladesh, a few research works have been done to measure the online shopping behavior and experience of e-customer. However, there has hardly been any research work done specifically in order to determine the factors such as E-service & product quality, E-system quality, E-information Quality, E-convenience (during purchase), E-trust, and E-shopping experience.

The study entitled Factors Affecting Customers' Satisfaction in Online Shopping: a Study on Capital City of Bangladesh has been conducted to bridge the gaps. The main aim of this research is to measure variables that influence consumer satisfaction with online shopping in the Capital City (Dhaka) of Bangladesh. This research work has been done with the following objectives.

The salient objective of this study is to measure the significant factors or constructs concerning customer satisfaction with online shops in the capital city (Dhaka) of Bangladesh. The distinctive objectives are outlined below- to discover the key variables which influence the level of customer satisfaction who do shopping online, to investigate the significant relationship between selected independent factors and customer satisfaction in online shopping and to investigate the significant relationship between selected mediating variables and customer satisfaction in E-shopping.

The nature of this study is descriptive and the goal of the study is to describe consumer satisfaction with online shopping in Dhaka city of Bangladesh. The research is conclusive in the form of a Descriptive design test of the hypotheses. This research adopted a survey by questionnaire approach which contains the 6-Point Likert Scale questions regarding online shopping. Questionnaires have been distributed among 540 target respondents including students, Jobholders, Teachers, Businessman and other service holders among the eight (8) areas of Dhaka city of Bangladesh to gauge the satisfaction level of customers who go shopping online and who have internet access and have the experience of purchasing from online stores. A conceptual model has been constructed to describe the satisfaction that may be achieved through online Shopping. This model outlines the anticipated link between dependent and independent variables. A research model has been designed to examine the effect of E-service & product quality, E-system quality, E-information Quality, E-convenience, E-trust, and E-shopping experience on customer satisfaction towards online shopping in the Capital city (Dhaka) of Bangladesh. In this study, both primary and secondary data were gathered and evaluated. The

raw data were acquired directly from customers in various areas of Bangladesh's capital city (Dhaka). With the aid of a systematic questionnaire, 480 online shoppers with previous experience making purchases online were surveyed.

For this study, the findings from 480 surveys have been gathered and analyzed using SPSS version 25.0. Quantitative primary data have also been examined using Excel and Smart-PLS software in addition to SPSS (version 4.0). Descriptive statistics Frequency Distribution, Percentage, CFA, EFA, data and concept validity and reliability analysis, One-way ANOVA, Multiple Regression analysis, composite reliability, AVE, multicollinearity, and the PATH coefficient was calculated to determine the satisfaction-related parameters and their correlations to the total consumer satisfaction.

According to the results of the SEM study, E-information quality (0.181), E-system quality (0.13), E-service & product quality (0.09), and E-convenience (0.139) have a positive and statistically significant effect on E-satisfaction. In addition, E-shopping experience as a mediating variable (0.041, 0.066, 0.058 and 0.043) has a substantial positive influence on E-satisfaction, and E-trust (0.141, 0.065, 0.032 and 0.096) has a mediating effect on E-satisfaction.

The findings emerging from the study serve as a benchmark for consumer satisfaction and online purchasing based on a variety of factors, including E-information Quality, E-system Quality, E-service & Product Quality, E-Convenience (During Purchase), E-Trust, and E-Shopping Experience. Certain suggestions and recommendations have been made for increasing customer satisfaction in online shopping. The E-Commerce market and economy of Bangladesh will benefit from this research. The report recommends that Bangladeshi e-retailers examine these aspects when formulating policies to increase customer satisfaction and develop their businesses inside the nation.

There were some unavoidable limitations of the study. Firstly, this study only considers the buyers' perspective. No data have been collected from the company perspective (owners of the e-store). Secondly, since the study chooses only 480 respondents from the Capital city (Dhaka) of Bangladesh as a sample, thus the views expressed may not accurately represent the view of all online consumers. This limits the generalizability of research conclusions only for this Capital city (Dhaka) not for the whole Dhaka district or all over the country. In addition, 480 responses

are a fairly tiny sample size relative to the whole population. Thirdly, the scope of the study is only focused on the literate customers of the Capital city (Dhaka), with the geographic disparity of the sample location being a major contributor to this limitation. Fourthly, this study examines the level of customer satisfaction with online shopping based on some selected factors (six factors): E-convenience, E-system quality, E-information quality, E-service & product quality, E-shopping experience, and E-trust. However, there are other numerous factors influencing consumer satisfaction with online shopping, which may affect the accuracy of the results. Further study needs to carry out by focusing on other important factors like- advertising & offering, the reputation of the e-shop & brand, internet cost, transaction service charge (Bank service charge), customer behavior, beliefs, price, perceived control and so on to enlarge and enrich knowledge about gaining customer satisfaction in the e-commerce industry in Capital city (Dhaka) of Bangladesh. Due to limited budget and lack of financial support forced to limit the scope of this research project.

In addition, an inquiry into the past research revealed that several additional elements also influence online customer happiness, such as after-sales service, refund opportunity, delivery service, order fulfillment, return policy, shipping price, brand value, bank service charge, etc. Thus, it is recommended that future research should include or change a number of additional essential elements that can bring benefits to e-commerce businesses and help to identify and affect online consumer satisfaction more effectively. In addition, bigger samples from individuals with more complex personalities may reveal different conclusions about the effect of each element in this model, hence the sample size of the research might be increased. Also, future research may be conducted in various districts or the entire country of Bangladesh to increase the trustworthiness of the results or duplicate the findings of this study to other e-business models.

Finally, this research only investigate the response of respondents in the Capital city (Dhaka) of Bangladesh who have online shopping experience but did not specify the e-stores from where they purchase. In this case, the amount of customers' satisfaction may vary depending on the e-services of the online store. It may affect the accuracy of the result (findings).

CHAPTER: 1

Introduction

1.1 Introduction of the Study

1.2 Background of the Study

1.3 Significance of the Study

1.4 Statement of the Research Problem

1.5 Objectives of the Study

1.6 Research Questions

1.7 Limitations of the Study

1.8 Outline of the Research (Research Plan Over time)

Chapter: 1

Introduction

1.1 Introduction

E-commerce, sometimes known as online shopping, is one of the fastest-growing industries on a worldwide scale. It's worth noting that internet-based businesses in Bangladesh are flourishing and growing rapidly.

The emergence of e-commerce in Bangladesh is surely an exciting social reality that has crept into everyday life in the modern world about half a decade back. Day by day, the people in today's Bangladesh increasingly and dependably keep having recourse to online platforms in order to avail themselves of a series of services available online without wasting time and effort. There appears a significant increase in the number of Bangladeshi internet and smartphone users. Hence the market reality would give birth to a potential future emerging market for the online company. The perspective, conduct and philosophy of Bangladeshi people are currently upgrading that make their way of life simpler. These may be happened by employing the internet. Customers, suppliers and the government are benefitted from implementing internet shopping. Today internet shopping platform gives significant competitive benefits over conventional means of saving time, energy and cost for customers and merchants.

There may be more people online now, but it hasn't translated to more people shopping online. There is hope for the economy thanks to the rise of online shopping. The growth of this economically promising sector in the country depends on online merchants understanding the full scope of the sector and realizing that success is determined not just by having a website, having competitive prices, and having a wide selection of products, but also by providing high-quality customer service. In order to make the conversion to online buying, the consumer must feel that they would get anything more from doing so.

Customer satisfaction is the most burning issue for measuring performance and development in the competitive business ambiance, particularly for the E-Business. Today E-Business is an economic potential sector for developing countries like Bangladesh. At present online shopping

is growing popular among worldwide internet users with Bangladesh conforming to the same reality. Online shopping has a great impact on sustainable economic growth so online traders should not only emphasize integrated marketing plans but also focus on customer satisfaction. Flourishing customer satisfaction and loyalty are the most considerable aspect of ameliorating, sustaining and maintaining the market share of Online Business. The revelation of e-commerce in Bangladesh is undoubtedly an eventful new market reality that has crept into daily life in the modern world mostly from the last five years. Day by day, the people in today's Bangladesh increasingly and dependably keep having recourse to online platforms in order to purchase products online without wasting time and effort. As the internet and smartphone users in Bangladesh are increasing tremendously so this market will be a probable future emerging market for online business. GSMA estimates that Bangladesh is the ninth-largest mobile market in the world in terms of unique subscribers and that 1.92 billion individuals will make an online transaction in 2019. So, it's a huge portion of targeted customers to convert them as online customers. GSMA estimates that the number of total smartphone users in Bangladesh will go to a significant position in 2025 where the adoption rate is 75% (138 Million). Mobile e-commerce will account for \$2.32 trillion in e-commerce sales by 2021, even though just 11% of smartphone users in Bangladesh make online purchases. Only 2.9 million smartphone users purchase online, with only 1.6 million doing so on a monthly basis, whilst 23.9 million smartphone users do not shop online at all. Although it (11%) is a nascent factor for growing online shopping but the remaining portion can be a significant position for the online business through involving them in online purchases. In another hand according to the statics of BTRCA; at the end of July 2019, the total number of internet customers in Bangladesh reached 96.196 million, of whom 90.409 million were mobile internet users. Another report from Digital in Bangladesh –2019 says that 90.409 million are mobile internet users whereas the total mobile subscribers are 162.117 million in July 2019. These scenarios indicate that there is an increase in the number of internet users in Bangladesh whereas the number of online shoppers has not increased to the same degree. This is despite the fact that an increasing number of internet users in Bangladesh have the potential and ability to access the internet (Website) to shop online, but some certain conditions or factors influence whether or not they do so. Customer happiness is one of the most essential criteria, and customer satisfaction with online purchasing is contingent on a number of other characteristics.

This study aims to discover, analyze, and quantify the elements that potentially influence the degree of consumer satisfaction on B2C e-commerce platforms in the capital city of Bangladesh.

1.2 Background of the Study

E-commerce and F-commerce in Bangladesh offer books, everyday necessities, trendy gadgets, appliances, lifestyle products, fashion accessories, food, groceries, home & kitchen appliance, apparel products, health care kits, cosmetics, sports, and gift items to its clients. Some e-commerce businesses sell overseas items nationwide. Some Bangladeshi e-commerce firms sell and buy clients' stuff. Bangladesh just started e-commerce. Bangladeshis are slowly but steadily purchasing online. So it's time to not only improve e-commerce infrastructure but also to change customers' buying behavior and priorities for customer pleasure.

Dhaka residents today have so little time that they turn to the convenience of online shopping. Customers in Dhaka have drastically altered their buying habits during the previous decade. Many people still prefer buying in a real store, but this doesn't diminish the convenience that online stores provide. In this day and age, individuals have so many other commitments that they either don't have time to go shopping or would rather not. Multichannel retailing and massive growth in online purchasing can now be seen throughout Bangladesh as a result of the diverse nature of the country's commercial sector. The scale of Bangladesh's e-commerce market is expected to be over \$3 billion by 2023, and that's on the high end of estimates. This report reviews the state of e-services in Bangladesh. A content analysis of some selected websites was conducted to determine the product quality. The trend for online business transactions has grown steadily in Bangladesh. As people's incomes and living conditions have improved, their buying habits have shifted dramatically. After launching in the late 1990s, Bangladesh's e-commerce sector struggled to grow at first. Throughout the years, advancements in banking, shipping, communication, and payment systems have paved the way for growth in the e-business industry.

As of December 2021, the Bangladesh Telecommunication Regulatory Commission (BTRC) estimates 123.82 million overall internet customers, of whom only 10.09 million utilize broadband connections and the remainder are mobile internet users. The Internet has simplified life by reducing the amount of time and effort necessary to execute things. It has established a new dimension that enables consumers to evaluate a variety of products and prices from the

comfort of their own homes before making a purchase choice. This industry had remarkable growth in a brief period of time. There are around 1000 websites and 15,000 Facebook pages in Bangladesh (businesses). In recent years, around 30,000 parcels and roughly 200,000 orders are placed online each day. On a daily basis, online business websites offer products worth an average of three to four billion Bangladeshi Taka.

E-commerce is one of the important sectors of the Bangladesh economy, helping digitalize the country. Statists claimed that Bangladesh's e-commerce industry was \$1.6 billion in 2019, according to The Daily Star. The business predicts \$3 billion by 2023. With new merchant sites appearing every month, e-commerce in the United States is expanding quickly. The E-Commerce Association of Bangladesh (e-CAB) estimates that annually online sales in Bangladesh exceed Tk. 1 trillion. There are one thousand online stores, and fifteen thousand connected Facebook pages. Up to 50,000 individuals are directly or indirectly involved in this industry. According to the e-CAB, the entire size of the e-commerce market is between 1,300 and 1,500 crores. Bangladesh distributes roughly 30,000 shipments every day, while approximately 200,000 e-commerce purchases are submitted daily. Every day, things worth an average of Tk 3 to 4 crores are sold via e-commerce websites. 85 percent of these transactions include cash-on-delivery. E-commerce consumers are extremely urbanized and centralized. Up to 80% of all visits are from Dhaka.

Numerous studies have examined what makes internet purchasing enjoyable for customers. If customers aren't happy with their first time buying something online, they won't return to do so again. Numerous research (Cappelli, Guglielmetti, Mattia, Merli, and Renzi, 2011; Ballantine, 2005; Jun, Yang, and Kim, 2004) have sought to pinpoint the factors that contribute to consumers' feelings of contentment while making purchases from online retailers. Cheung, C. M., & Lee, M. K., 2005 also identified three classes of factors that might influence shoppers' happiness with online stores. There are technical aspects, such as safety, ease of use, and privacy settings; shopping aspects, such as the trustworthiness of merchants, speed of service, and reliability of delivery; and product aspects, such as merchandising, product value and personalization.

With more people shopping online, it's crucial to gauge the level of contentment among online buyers by meeting or exceeding their expectations in terms of price, quality, and convenience.

Here are some factors especially those that impact on customer satisfaction with online shopping such as system quality, e-service & product quality, e-information quality, e-convenience, after sales service, e-trust and e-shopping experience. E-Commerce or online purchasing is a fast-growing trend, and Bangladesh's online enterprises are rising quickly. Despite more internet users, online shopping hasn't grown. Online shopping is the future of conventional businesses, thus merchants must offer extra perks to customers and need to focus on their customers' satisfaction.

Researchers in Dhaka, the capital of Bangladesh, conducted an empirical study on the factors influencing the satisfaction of online shoppers, but they only analyzed five antecedents: the customers' purchase behavior and attitudes, as well as the external environment, demographics, personal characteristics, vendor product characteristics, and website quality (Nafisa Kasem and Nasrin Shamima, 2014). Consequently, the goal of this study is to address the gaps left by previous research. By incorporating six latent variables (four dependent and two mediating) into a single structural equation model, the study titled "Factors Affecting Customers' Satisfaction in Online Shopping: A Study on Capital City of Bangladesh" provides a thorough understanding of the ways in which various factors impact e-customers' satisfaction.

1.3 Significance/Relevance of the study

It's no secret that e-commerce, or internet buying, is one of the most rapidly expanding industries in the world. Although the total number of internet users continues to rise, fewer and fewer individuals are making purchases via this channel. The rise of e-commerce is a boon to the economy, but in order for it to flourish, retailers will need to offer more perks to online shoppers. The capital city of Bangladesh is seeing improved connectivity to the internet and other forms of information communication technology. Dhaka, the capital of Bangladesh, has a diverse population, which has garnered both positive and negative attention. Dhaka's metropolitan population in 2022 is estimated to be 22,478,000. (BBS). As a whole, it exemplifies a hopeful outlook on the future of internet retail (Parvin, et al 2007). What is evident from such several research studies is explicable by the fact that there is a market for and a willingness to use internet shopping in Bangladesh. So, some things are going on behind the scenes that make online customers happy to buy something from online. Due to Bangladesh's strong e-commerce

growth. Transaction, e-commerce information, and technology services enterprises are developing quickly in the industry. E-commerce may help Bangladesh expand its company, reduce communication problems, compete with overseas exporters, and export quality items. Bangladesh's healthy economy and quick growth, which promote startups, drive this expansion. Bangladesh's middle class will reach 34 million by 2025. The Bangladesh e-Commerce Association (e-Cab) believes there are 700 e-Commerce sites, 2500 online stores, and 895 in Dhaka. Due to increased demand for online shopping (E-commerce) and the aforesaid challenges, consumer happiness is crucial to Bangladesh's E-commerce business. This study aims to uncover factors affecting online shoppers' happiness in Dhaka. The findings can assist company owners and practitioners improve online buying. More study is needed to determine how context affects online consumer satisfaction.

Due to our young population, e-commerce is expected to increase rapidly. According to studies, Bangladesh is attaining the demographic dividend, that is to say, the ratio of young people will be the largest in 25 years. Bangladesh has a wonderful chance to capitalize on e-Commerce by building a supportive atmosphere. Bangladesh has the potential to be a 21st-century economic powerhouse. The country is one of the youngest and eighth biggest in population. An annual GDP growth of 7% and increased urbanization are creating a bigger middle class with more buying power—ideal for e-commerce. Exploiting the full potential of this thriving industry would bring benefit to the whole country and alter their economic activity. To satisfy customers and boost online buying, identify, understand, and manage consumer misunderstanding, anxiety, and risk. By monitoring and pleasing customers, online shoppers may develop their business in Bangladesh.

Consumer satisfaction is essential to Bangladesh's E-commerce industry because of the growing demand for online shopping (E-commerce) and the aforementioned obstacles. This study tries to identify factors influencing the pleasure of Dhaka's internet consumers. The findings can help business owners and practitioners enhance online purchasing. More research is required to discover how context influences the pleasure of internet consumers. The research can aid practitioners and company owners concerning sophisticated online shopping experiences and consumer satisfaction with online purchasing, focusing on Business-to-Consumer transactions (B

to C). Additional research may be conducted to determine the impact of selected variables on customer satisfaction in context-based online shopping in the capital of Bangladesh (Dhaka).

1.4 Statement of the Research Problem

According to statista.com, the number of internet users globally increased from 2.21 billion in 2014 to around 3.5 billion in 2016. At the end of January 2022, the total number of Internet Subscribers in Bangladesh reached 121.87 million (btrc). So these rapid numbers of internet users in Bangladesh have the potential and ability to access the website to shop Online. Today Online Shopping is going to popular with internet users of worldwide as well as in Bangladesh. But there are some conditions and factors that influence internet users to shop in online or not. Customer satisfaction towards online shopping depends on some related factors like E-service & product quality, E-system quality, E-information Quality, E-convenience, after-sales services, E-trust, and E-shopping experience.

This study report seeks to determine the actual degree of consumer satisfaction with online stores in Bangladesh and the variables influencing that satisfaction. Statement of this research problem includes- What is the degree of consumer happiness, such as satisfied, extremely satisfied, moderately happy, and unsatisfied and strongly dissatisfied, with regard to online service in e-commerce? What are the main ways to decide whether a customer feels happy or not while shopping online? How can E-commerce and online service be enhanced to increase consumer satisfaction? What are the most essential customer satisfaction indicators?

The research is conclusive in the form of a descriptive design to test the hypotheses. This study's primary objective is to investigate the characteristics that impact consumer satisfaction with online shopping in Bangladesh. This study was initiated to determine which factors influence consumer happiness with online shopping in Bangladesh and if a positive or statistically significant link exists between customer satisfaction and these parameters.

1.5 Objectives of the Study

This study aims to examine the major aspects or constructs influencing consumer satisfaction of online stores in the capital city of Bangladesh (Dhaka). The particular objectives are listed below-

1. To identify the important variables that impact the degree of satisfaction of online shoppers.
2. To evaluate the positive/significant association between specified independent variables and E-customer satisfaction
3. To examine the positive/significant association between chosen mediating factors and customer satisfaction in online purchases.
4. To put forward some recommendations in order to create enabling skills for online marketers to improve the satisfaction level of customers with reference to selected factors and based on findings.

1.6 Research Questions

This study will find out the answers to the following questions-

- a) What factors influence customer satisfaction with online Shopping?
- b) How do the selected (seven) factors directly and indirectly (E-convenience, E-information Quality, E-system quality, after-sales services, E-service & product quality, E-trust and E-shopping experience) influence the customer satisfaction rate of online shopping in the Capital city (Dhaka) of Bangladesh?
- c) How do the factors in online customer satisfaction predict the customer satisfaction of the e-commerce industry in the Capital City (Dhaka) of Bangladesh?

1.7 Limitations of the Study

This study is conducted to evaluate and quantify determinants affecting e-customer satisfaction concerns on target customers (480 respondents) who have e-shopping experience in the Capital city (Dhaka) of Bangladesh. There were some unavoidable limitations in the study. Firstly, this study only considers the buyers' perspective. No data have been collected from the company perspective (owners of the e-store). Secondly, since the study chooses only 480 respondents from

the Capital city (Dhaka) of Bangladesh as a sample, thus the views expressed may not accurately represent the view of all online consumers. This limits the generalizability of research conclusions only for this Capital city (Dhaka) not for the whole district or country. In addition, 480 responses is a fairly tiny sample size relative to the whole population. Thirdly, the scope of the study is only focused on only the literate customers of the Capital city (Dhaka), the geographic disparity of the sample location was a major contributor to this limitation. Fourthly, The research addresses the level of customer satisfaction towards online shopping based on some selected factors (six factors) which are E-information Quality, E-system quality, after-sales services, E-service & product quality, E-convenience, E-shopping experience and E-trust but there are other factors that affect consumer satisfaction with online purchasing, which may impact the accuracy of the results. Further study needs to carry out by focusing on other important factors like- advertising & offering, the reputation of the e-shop & brand, internet cost, transaction service charge (Bank service charge), customer behavior, beliefs, price, perceived control and so on to enlarge and enrich knowledge in gaining customer satisfaction in the e-commerce industry in Capital city (Dhaka) of Bangladesh. Due to Limited lime budget and lack of financial support forced us to limit the scope of the research project.

Finally, this research only investigate the response of respondents in the Capital city (Dhaka) of Bangladesh who have online shopping experience but did not specify the e-stores from where they purchase. In this case, the amount of customer satisfaction may vary depending on the services of the online store and merchandise. It may alter the result's precision (findings).

1.8 Outline of the Research (Research Plan Over time)

The second chapter of this study is devoted to a literature analysis of previously published work on the subject of the variables that influence the levels of customer satisfaction with their online shopping experiences within Dhaka, the capital city of Bangladesh. Incorporating all relevant latent constructs with the necessary number of reflectively measured indicators is the goal of the integrated SEM model described in this chapter, which draws on a variety of measurement and structural theories. Using a total of twenty-four (24) items, Chapter 2 elucidates the relationships between four (4) dependent variables, two (2) mediating factors, and one (1) dependent variable. In the first chapter, the research introduces the study and discusses its background, its relevance,

its limits, and its place in the current literature. The project's completion is described in Chapter 3. In particular, the study's methodology has been detailed, including topics like sample size, questionnaire design, data collection and representation, data analysis, and statistical testing.

Chapter 4 of this thesis presents the empirical evidence supporting the arguments made throughout. PATH Coefficient Analysis has been used in this chapter to test hypotheses. Using SEM, the direct and indirect effects of chosen factors have been examined. In the second section of Chapter 4, analyses of Reliability, Validity, Multicollinearity, and Regression were undertaken. In the first section of this chapter, a descriptive and demographic study was conducted to determine the frequency, percentage, and standard deviation. Again, reflecting measurement model assessment was used to evaluate the measurement model. The particular research implications derived from the research findings are presented in Chapter 5 to the marketers who are responsible for making decisions on how e-customer will be satisfied based on the six latent variables. In conclusion, the research report is finished with some concluding notes as well as a host of references.



Figure 1.1:Research Plan Over time.

CHAPTER: 2

Literature Review

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Chapter: 2

Literature Review

2.1 Overview

The second part of this study is devoted to a literature review of previously published research on the factors that affect the levels of satisfaction that customers have with their online shopping experiences within the city of Dhaka, which is the capital city of Bangladesh. The methodology of the research, the selection of samples to study, the gathering of data, and the analysis of that data are all covered in this chapter. The purpose of the integrated SEM model discussed in this chapter is to incorporate all relevant latent constructs together with the requisite number of reflectively measured indicators. This model pulls on a range of measurement and structural theories in order to accomplish this goal. Chapter 2, represents the connections between one dependent variable, four dependent variables, two mediating factors, and a total of twenty-four (24 total) items to get a clearer picture of the dynamics at play.

This study aims to determine the level of customer satisfaction among Bangladeshi consumers in order to determine whether or not they would engage in internet purchasing. This study employed a survey questionnaire methodology. There will be a questionnaire distributed to 520 targeted respondents including students, Jobholders, Teachers, Businessman and other service holders in Seven (7) Divisions of Bangladesh to understand and examine their satisfaction level and antecedents towards online shopping who have internet access and experience of purchasing from online stores. This study's findings will give a benchmark for consumer happiness and online buying based on several factors such as demographic factors, security, timeliness, privacy, trust, advertising, convenience, reputation, shopping experience, product & service quality, variety, payment method, delivery system, etc. This study's objective is to discover, analyze, and quantify the aspects that may influence the pleasure of online shoppers.

2.2 Online shopping

Online shopping is the act of purchasing products or services through the Internet. Over the years, online shopping has increased in popularity mostly because people find it convenient and

straightforward to shop from the comfort of their homes or office. Actually, it is a sort of electronic commerce that enables consumers from all over the world to purchase products or services directly from a vendor using a web browser and the Internet. In the event of a large number of prospective consumers for online shopping, the online marketer must have a thorough understanding of the consumer's perspective, as the profile of an online shopper is significantly different from that of a typical retail customer (Ranganathan & Ganapathy, 2002). Due to the novelty of internet purchasing as a medium, customer behavior in this sector differs significantly from traditional consumer behavior thus, it is crucial to discover the elements that encourage people to purchase online. In order to achieve a buying choice, a number of factors impact online shopping among customers. Because online retailers provide more time savings, internet retailing is a more convenient buying channel for consumers (Szymanski, David M and Hise, Richard T, 2000). Online shoppers are mostly young (Swinyard & Smith, 2003). Accessibility, acceptable website loading speed, navigation efficiency, transaction efficiency, and a detailed product description were crucial for online purchasing (Limayem et al., 2000). Bangladesh's internet and ICT are improving. Bangladesh's demographics are mixed. Overall, it shows internet shopping's promising future (Parvin, et al 2007).

2.3 Online shopping in Bangladesh

Online Marketing has a lot of potential in Bangladesh. More and more people in Bangladesh who use the Internet to shop do so online. Statistics from BTRCA show that as of the end of January 2022, there were 121.87 million Internet users in Bangladesh, of which 111.77 million were mobile internet users. Another report from the Bangladesh Telecommunication Regulatory Commission (BTRC) in January 2022 claims that 180.78 million people use mobile phones. Therefore, this is a positive indicator for encouraging people in Bangladesh to utilize the internet and purchase online. As the number of operators in Bangladesh has increased, it has become more difficult to keep clients satisfied. Additionally, online buying allows customers from anywhere in the globe to shop at a certain store. This is convenient for the client and helps the company increase profits by increasing sales. In addition to all of these benefits, the consumer may opt to have the goods delivered directly to their doorstep. In the late 1990s, e-commerce was first used in Bangladesh. The first E-commerce sites were actually gift-giving sites for Non-Resident-Bangladeshis (NRB) who lived outside of Bangladesh. Online shopping has a big effect

on the economy's ability to grow in a sustainable way, so online sellers should put more emphasis not only on integrated marketing plans and programs, but also on the satisfaction of their online customers. Customer happiness and loyalty are the most essential factors in increasing, maintaining and retaining market share in Online Business. Bangladesh is the ninth biggest mobile market on the globe based on the number of unique users, according to the GSMA. They also think that 1.92 billion people will buy something online in 2019, so there are a lot of people who could be turned into online customers. GSMA predicts that Bangladesh will have a lot of smartphone users by 2025 when the adoption rate will be 75% (138 million). However, just 11% of Bangladesh's smartphone owners make purchases online yet, and \$2.32 trillion will be transacted via mobile e-commerce by 2021. Recently, there have been a lot of E-commerce sites that let you shop online with full convenience and all the things you need. "Most people agreed that shopping online is easier and more convenient than shopping in stores. People also think that shopping in person is more fun than shopping online (Jubayer Suhan, 2015) ". We can hope that Bangladesh will be a leader in this field in the near future and will be able to satisfy customers by giving them the things they need to shop online. "There are some basic requirements that must be met in order to make customers happy. (Jubayer Suhan, 2015) Online shops need to be on that stage first ". These examples demonstrate that the number of internet users in Bangladesh has increased, but the number of individuals who purchase online has not increased at the same rate. This is true despite the fact that a growing number of individuals in Bangladesh have the capacity and capability to utilize the internet (Website) to purchase online; nevertheless, certain variables or criteria influence whether or not they actually do so. Client happiness is one of the most crucial variables, but the extent to which a customer enjoys online buying relies on a variety of other aspects. This study focuses on the B2C (Business to Consumer) domain's constructs.

Table: 2.1 Top Online shopping Portals (E-shops) in Bangladesh

Sl. No.	Name of Online shopping	Website
1	Chaldal.com	https://chaldal.com
2	Pickaboo	https://www.pickaboo.com/
3	Ajkerdeal	https://ajkerdeal.com/
4	Rokomari	https://www.rokomari.com/
5	ClickBD	https://www.clickbd.com/
6	Othoba	https://www.othoba.com/
7	Daraz	https://www.daraz.com.bd/
8	Shwapno	https://www.shwapno.com/

9	Bikroy.com	https://bikroy.com/
10	Shajgoj	https://www.shajgoj.com/
11	Banglashoppers	https://www.banglashoppers.com/
12	Shohoz.com	https://www.shohoz.com/
13	Bagdoom	https://www.facebook.com/Bagdoom/
14	Evaly	https://evaly.com.bd/
15	Rokomari	https://www.rokomari.com/
16	Chaldal	https://chaldal.com/
17	PriyoShop	https://priyoshop.com/

Top Online shopping Portals (E-shops) in Bangladesh with their details are in below (Table 2.2)

Table: 2.2 Top Online shopping Portals (E-shops) in Bangladesh

Sl. No.	Company Name	Starting year	Present Customer Number	Present Business Situation
1.	Chaldal.com	2013	Approximately 2.3 million monthly users.	Seven investment rounds raised a total of \$24.8 million, and the platform presently has 15 investors.
2.	Pickaboo	2016	now receives almost 480,300 monthly visitors	Currently, Pickaboo's expected yearly revenue is \$3.5M.
3.	Ajkerdeal	2011	About 84,100 people visit the site every month to look at its wide range of goods.	Estimated Annual Revenue \$100K - 5.0M
4.	Rokomari	2012	Because of its unique business model, more than 1.2 million people visit the site every month.	Revenue: \$7 Million
5.	Bagdoom	2010	Estimated number of monthly visitors: 50k	The company's revenue in the last three years was more than Tk 130 crore
6.	ClickBD	2005	Customers are currently over 25,00,000 and counting.	Estimated Annual Revenue: \$100K - 5.0M
7.	Othoba	2015	More than 551,000 monthly visits.	Revenue: \$9 Million.
8.	Priyoshop	2013	There are now more than 151,600 unique monthly visitors to Priyoshop.	Revenue: \$12 Million
9.	Shwapno	2008	40,000+ customers served daily	Net sales of Tk151. 8 crores in June 2021.

10.	Banglashoppers	2013	About 105,500 unique users visit the site every month.	Bangla Shoppers generates \$39.2M
11.	Sindabad	2016	Current monthly traffic statistics show that the platform is rather popular, with around 79,300 users.	Revenue: \$5 Million
12.	Bikroy.com	2012	The site has an estimated 2.53 million unique visits every month.	Revenue: \$26 million
13.	Property Bazaar Limited	2010	Est. Annual Revenue \$100K-5.0M	Est. Annual Revenue \$100K-5.0M
14.	Doctorola	2015	Able to serve more than 85,000 appointments	Doctorola's revenue is \$10 Million
15.	Belancer.com	2013	\$11.6M per year	\$11.6M per year
16.	Infinitybd	2003	Over the last year, Infinitybd brought in \$1.3 billion, with a daily high of \$17.5 million on August.	\$17.5 million on August.
17.	Shohoz.com	2013	Total Visits: 928.3K	Revenue \$7 million Funding \$45.00 Million
18.	Hungrynaki	2013	Currently, they are serving between 900 to 1200 orders per day	Revenue: \$840K
19.	Pathao	2015	Around 1 million users	Revenue: US\$14 million
20.	Khaasfood.com	2015	Khaas Food has served more than 35 thousand unique consumers.	Revenue: \$9 Million
21.	Kiksha	2012	This website brings in around \$ 102.00 daily in revenue, bringing its total estimated value to \$ 61,200.00.	Estimated worth of \$ 61,200.00
22.	ShoppersBD.com	2010	A customer database of 1.5 million strong and expanding fast.	Revenue: <\$5 Million
23.	Shadmart.com	2015	Total Visits: 53.7K	Revenue: \$5 Million
24.	Doctorola	2015	Able to serve more than 85,000 appointments	Doctorola's revenue is \$10 Million
25.	Belancer.com	2013	2\$11.6M per year	\$11.6M per year

26.	Infinitybd	2003	Over the course of the last year, Infinity bd earned US\$1.3 billion in income, with a daily high of US\$17.5 million on August.	US\$1.3 billion in revenue
27.	Shohoz.com	2013	Total Visits: 928.3K	Revenue \$7 million Funding \$45.00 Million
28.	Hungrynaki	2013	Currently, they are serving between 900 to 1200 orders per day	Revenue: \$840K
29.	Pathao	2015	Around 1 million users	Revenue: US\$14 million
30.	Khaasfood.com	2015	Khaas Food has served more than 35 thousand unique consumers.	Revenue: \$9 Million

Source: Author own assembled (Information collected from online)

2.4 Online Shopping in the Capital City (Dhaka) of Bangladesh

Dhaka—also spelled Dacca—is the capital of Bangladesh. The south-central city lies north of the Buriganga River, a channel of the Dhaleswari River. Bangladesh's largest city is Dhaka. A recent World Population Review survey ranks Dhaka as the sixth most populated city in the world. The population of the Dhaka metropolitan region in 2022 is 22,478,116, with 23,234 inhabitants per square kilometer. From 2021, the 300-square-kilometer capital city has grown by 3.39%. According to the Bangladesh Bureau of Statistics (BBS" Population)'s and Housing Census 2022" estimate, over 10.2 million people live in Dhaka city. Dhaka North City Corporation has 5,979,537 residents and Dhaka South has 4,299,345.

Online purchasing simplifies busy lives. Over the past decade, shoppers have changed their habits. Customers prefer in-store buying, although internet purchasing is convenient. Due to busy schedules, modern customers profit from internet purchasing. Multichannel and online shopping has grown into trade; with commerce diversifying in the 21st century.

In 2022, Dhaka's metro population is 22,478,000. 40.41% of Dhaka division adults and 57.61% of youngsters use the internet. Dhaka's akhoni.com (2011) became bagdoom.com (2016). Most online shopping sites deliver nationwide, while some tiny businesses only deliver inside Dhaka due to a lack of funds, delivery men, employees, opportunities, etc. Ghore Bazar, Tidbit market,

Denar Bazar, BDHaat.com, akhoni.com, and more tiny websites sell solely in Dhaka. Online shopping is important in Mirpur, Dhanmondi, Mohammadpur, Gulshan, Banani, Mohakhali, Khilgaon, and Farmgate.

Currently, there are 1,200 e-commerce companies in Bangladesh. The e-commerce business has topped 1.5 billion US dollars, according to the German research firm Statistic. More consumers are purchasing their favorite things online from the comfort of their homes. Every day, around 35,000 individuals use e-commerce websites; 80% of e-commerce clients are from Dhaka, Gazipur, and Chattogram; and 88% of purchasers (174 men and 76 women) belong to the ages of 18 to 24 (Karim, & Qi, 2018).

Bangladesh's urban areas are fast becoming more connected to the Internet, which bodes well for the growth of the country's burgeoning e-commerce market. According to the flow, the People of Dhaka city are using more internet and are involved more in online purchasing. However, it is also true that Bangladeshis have a conservative purchasing culture, although Dhaka, the country's capital, is embracing digitization at the highest rate. Due to industrialization and a fast-paced lifestyle, internet purchasing will become increasingly significant. Consequently, the objective of this study is to discover the variables that impact customer satisfaction levels.

Kasem & Shamima (2014) did a study in the city of Dhaka that showed that price and product quality, being able to meet demand in an emergency, and the attractiveness of websites have a big effect on how satisfied people are with online shops. Nevertheless, purchasing a large quantity of things is not a major factor in satisfaction with an online business. Different things, like free home delivery, different prices, being able to find the information you need, etc., don't matter much for a satisfied online business. Another study done in the city of Dhaka found that trustworthiness, budget, payment method, price, product quality, service quality of online stores, speed of product delivery and online shopping experience all affect how likely someone is to buy something online and how happy they are with it (Das, S., 2017). Recent research indicates that Bangladesh's B2C e-commerce sector would expand by 17.61% yearly till it reaches Tk65,966 crore in 2022. Bangladesh's retail sector is experiencing the same global shift as the rest of the business. Dhaka's e-commerce business is still in its infancy and growing rapidly.

Table: 2.3 List of Online Shopping sites inside Dhaka

Sl. No.	Name of Online shopping	Website
1	Ghorebazar	https://www.ghorebazar.com/
2	Denarbazar	https://denarbazar.com/
3	BDhaat	https://www.bdhaat.com.bd/
4	Akhoni	http://akhoni.com/
5	Tidbitmart	http://tidbitmart.com/

2.5. Customer Satisfaction

When performance met or above expectations, satisfaction was achieved (Kotler, et al., 2005). The quality of the goods and services provided, the atmosphere of the storefront, and the cost of the goods and services all contribute to the nebulous concept known as customer satisfaction.

Customer satisfaction can also be defined as the result of a subjective comparison between an individual's expectations and their perceived post-purchase accomplishments (Wirtz and Bateson, 1995; Liljander and Strandvik, 1997; Oliver, R. L., 2014; Fecikova, 2004; Tse and Wilton, 1988). A further way of describing customer satisfaction is through the end result of weighing the advantages gained against the disadvantages suffered (Churchill and Surprenant, 1982; Yi, 1990; Bolton and Drew, 1991). Optimal repurchase rates are the result of balancing customers' expectations with their impressions of actual performance and the price paid (Churchill & Surprenant, 1982). If a company is market-driven, then customer satisfaction should be one of the primary goals of any or all marketing efforts. The growth of the company's market share and the number of customers it brings in through word-of-mouth advertising and satisfied existing customers are all direct results of satisfied customers (Barsky, 1992). Customer satisfaction is essential to the consumer sovereignty practice. A recent study indicates that customer happiness or discontent has become an essential issue for marketing practitioners due to the quick business climate, the proliferation of Internet users, and the desire of customers. Frequently, businesses utilize customer satisfaction surveys to assess consumer satisfaction. These surveys are designed to collect data on customer satisfaction. The research has been designed to assess customer satisfaction in order to determine how effectively an online retailer meets a customer's expectations regarding a product or service. In today's business environment, when competition is fierce, it is crucial to provide superior service to customers. Having the ability to provide excellent service can improve the company's reputation, boost customer

retention, enhance the likelihood of gaining new customers by word of mouth, and increase the bottom line (Zeithaml, 1996). The level of satisfaction a company's customers feel with their purchases is significant to the company's bottom line. Recent years have seen a resurgence of interest in maximizing customer satisfaction as part of the shift from transactional to relationship marketing (Sheth, Parvatiyar 1994). An aspect of a product or service, or the product or service itself, is deemed to have satisfied the customer to a satisfactory degree (Oliver 1997). If the results are better than anticipated, the client will be overjoyed (Fournier, Mick 1999).

The process of buying things through the Internet is a computer program that operates in a digital setting. A positive shopper experience is essential for encouraging repeat online purchases. Online shoppers' happiness has been the subject of several studies (Cappelli, Guglielmetti, Mattia, Merli and Renzi, 2011; Ballantine, 2005; Jun, Yang and Kim, 2004). There are a few different sorts of online purchase determinants that Schaupp, L. Christian, and France Bélanger (2005) discovered. A few examples are marketing, value, and personalization of products as well as privacy, usability, security, site design, purchasing convenience, trust, and on-time delivery.

Customer satisfaction is a key part of the consumer sovereignty concept. Recent research shows that the fast-paced business world has made customer satisfaction or dissatisfaction an important issue for marketers. Customer satisfaction can be thought of as a decision based on a single service experience (Oliver, 1999; Bloemer and Kasper, 1995).

2.6. Factors Affecting Customer Satisfaction

Information quality, Website design, e-service quality, payment method, product quality, security, information quality, product variety and delivery services are only a few of the eight aspects found as having an impact. Among 181 customers of several Iranian online malls, Ranjbarian et al. (2012) evaluated multiple indicators of shopper happiness. Website design, security, serviceability, Convenience and merchandising were the five factors taken into consideration while deciding on the "E-satisfaction" model. Everything but website design was confirmed to have a significant impact on e-satisfaction. Customization/personalization, accessibility, information availability, speed of acquisition, ambiance, and service/experience

convenience, price variation across brands, selection, and physical presence are just ten of the antecedents that Abbott et al., (2000) found to contribute to online shopping satisfaction.

Nine factors that influence online consumer satisfaction were identified by Cho and Park (2001). The primary concerns of the survey study were product details, customer support, purchase outcomes and delivery, site layout, the buying procedure, shipping times and costs, payment options, convenience, and supplementary information services.

In their empirical study, Kohli et al. (2004) concluded that time-saving and cost-saving are the only two major factors in e-customer satisfaction but on the other hand, Kim and Lim (2001) have concluded that depth of information, update of information, the width of information, web design & construction, customer service, promptness of retrieval, ease of access, the convenience of use, speed of transmission, security of user's information, reliability of the site, entertainment, advertising and free gift have the impact on customer satisfaction at online purchase.

Ho and Wu (1999) did a survey to find out how satisfied e-customers were by using variables like product characteristics, homepage presentation, information characteristics, technological characteristics and logistical support.

A conceptual study conducted by lam and lee (1999) in the service sector (internet shopping); found that website design, marketing/consumer focus, security, navigation efficiency and business content have a significant impact on customer satisfaction with online shopping.

Product information, product selection, Ease of ordering, prices, privacy policies, navigation, customer service, product presentation, on-time delivery and handling are the most frequently cited dimensions of e-customer satisfaction, according to a comparison conducted by Reibstein (2002).

Five (5) dependent variables and two (2) moderating factors have been designed to measure online consumer satisfaction towards online shopping in the capital city (Dhaka) of Bangladesh based on a review of other relevant literature studies and pilot testing. The following factors affect shoppers' happiness with e-commerce in Bangladesh: support after the transaction, ease of use, high quality products and services, reliable systems and data, a sense of security, and a pleasurable overall experience.

2.6.1 E-information Quality

Easy to find the desired information about Products and services through a website is the key factor in attracting customer and quality of Information is the key variable of Customer Satisfaction.

Kateranttanakul, P. (2002) claimed that the dependability of website material helps customers to perceive lesser risks, better reasons for their choices and simplicity in achieving the best decisions, and in turn influences customer happiness and desire to purchase online. Christy & Cheung, C. M., & Lee, M. K. (2005) argued that information quality has a substantial influence on customer satisfaction in online purchasing and accuracy, timeliness, content, timeliness and format are the four characteristics of information quality. In addition, Liu et al. (2008) discovered that a higher level of information quality enhances customer satisfaction in online shopping, and they analyzed information quality from four additional aspects: information relevance, information completeness, and information comprehensibility and information accuracy.

Content is one of the most powerful variables in views of website experience. Due to the absence of physicality on the Internet, the most significant component in boosting online customer visits would be the availability of material that is relevant to consumer needs or goals (Jin and Kim 2010). Since the primary job of an online business is to provide price-related and product-related information in order to reduce consumers' search costs (Bakos, 1997), a large amount and high quality of online information increase customer satisfaction (Peterson et al., 1997).

Four questions were utilized by the researcher to evaluate the website's information quality concerning consumer satisfaction with online buying. The questions concerned the correctness of the content, its readability, its comprehensiveness, and its relevance. Therefore, it can be concluded that a greater degree of information quality will increase client happiness in online buying (Xia Liu et al., 2008).

2.6.2 E-System Quality

A lot of research has been done on how website design affects customer satisfaction. Researchers (Kim, 2005; Maditinos & Theodoridis, 2010) discovered that the design of a website

significantly influences the satisfaction of online customers. Theoretical research also showed that security is important. For example, Limayem et al. (2000) found that people's worries about security have a big effect on whether or not they want to purchase through online. According to Devaraj et al. (2002), internet shopping is less popular because of security concerns. For this reason, security is recommended as a key component of every successful e-commerce website with the aforementioned three basic attributes of a good system. According to the parameters of this research, "security" is defined as the capacity of a website to prevent the unauthorized use or disclosure of customers' personally identifiable information obtained via electronic transactions. Having a straightforward interface makes it less of a hassle for clients to browse items and place orders (Janda et al., 2002; Katerattanakul, P., 2002).

The popularity of online shopping has increased in recent years, and the rise of user-friendly e-commerce sites has contributed to this trend (Janda et al., 2002; Kim, S. Y., & Lim, Y. J., 2001). A website's (E- store's) reaction time is another indicator of an E-overall System's quality. A steady download rate is essential for a website, according to research. If the download is excessively sluggish, the customer will abandon the purchase (Madu, C. N., & Madu, A. A., 2002; Kim, S. Y., & Lim, Y. J., 2001; Lam, J., & Lee, M., 1999). Privacy and security are also important parts of the quality of an e-system. Some research shows that trust and long-term relationships are built on the privacy and security of online transactions (Janda et al., 2002; Madu, C. N., & Madu, A. A., 2002; Limayem et al., 2000).

Bhatnagar and Ghose (2004) say that a sizable proportion of Internet consumers are wary of making financial transactions online due to worries about the safety of their personal information being compromised. Therefore, safety is the most important factor in determining whether or not customers will be satisfied with their purchases made online. The two main categories of e-commerce security issues are user authentication and data and transaction security (Ratnasingham, 1998; Rowley, 1996). Websites with good usability and aesthetics are easy to navigate and look great (Cyr, 2008). A high-quality website design has a direct impact on e-commerce success (Cho and Park, 2001). Lee and Lin (2005) found that the aesthetics of a website may significantly affect how satisfied its customers are.

2.6.3 E-Service & Product Quality

"The total consumer assessment and judgments regarding the perfection and quality of e-service delivery in the virtual marketplace," as defined by Santos (2003), is what constitutes the quality of an e-service. The standard of online customer service is increasingly being used as a barometer of an online retailer's efficacy. According to Cox and Dale (2001), a company can't provide the degree of service quality it owes to its clients without a quality management strategy that guarantees quality from its systems, employees, and suppliers.

Product and service quality also plays a role in customer satisfaction. These services vary from company to company and depend on the type of product. So, service quality can be thought of as how well or badly customers are served by an organization.

Parasuraman defines service quality as "the gap between client expectations and actual experiences with a company's offering of that expectation" (Parasuraman, 1988). Good service is provided with the intention of making the consumer happy. In order to determine whether or not services are acceptable and whether or not clients will be satisfied, it is preferable to evaluate them based on their quality. In 2011, Kuang-Wen Wu conducted research on the factors that contribute to customers' happiness with electronic service, electronic recovery service, and their loyalty to online retailers of consumer goods (Kuang-Wen Wu, 2011).

People can't test out a product's quality before buying it online, but they can read reviews to get a sense of its quality. Christian and France (2005) utilized a conjoint study of consumer choices with data from 188 young customers and concluded that confidentiality (the technology component), merchandising (the commodity factor), and accessibility are the three most essential aspects of an online-shopping experience to consumers (shopping factor). When considering the product element, Schaupp, L. C., and Bélanger, F. (2005) concluded that quality is inherent to a product and is the benchmark for quality delivery. Improving goods can assist boost customer satisfaction (Schaupp, L. C., & Bélanger, F., 2005).

2.6.4 E-Convenience

It's more time-efficient to look anything up online than to physically visit a store, therefore that's why the internet is so convenient. The convenience of purchasing online has ensured its continued success. Darian (1987) notes that there are several time-saving, liberating, low-effort, etc. advantages to internet purchasing. According to Bhatnagar and Ghose (2004), one of the greatest advantages of internet buying is its convenience. The convenience of online shopping, according to Robinson, Riley, Rettie, and Wilsonz (2007), lies in the fact that customers may place orders at any time of day or night and have many items delivered directly to their homes.

This grammatical form exemplifies the simplicity and ease of purchasing through an online retailer. It is crucial for a web shop to provide a fast, straightforward, and convenient means of making purchases (Madininos & Theodoridis, 2010). Findings indicate that making purchases in an online shop a breeze leads to happier consumers. According to their findings, the more streamlined a customer's experience is at an online shop, the happier they are with it. This correlation has been established by several empirical investigations; for example, see Anand (2007), Maditinos and Theodoridis (2010), Gelard and Negahdari (2011), Silva and Abeysekara (2012), Nagengast et al. (2014), and Khan et al. (2015). (2015).

2.6.5 E-Trust

E-commerce trust is how much customers are willing to put their faith in an online store (Murphy and Blessinger, 2003). (Jarvenpaa et al., 1999; Zhou et al., 2011; Tariq et al., 2009; Swidi et al., 2012) have all found that trust is an important part of how buyers and sellers interact and how likely people are to buy something online. What a buyer anticipates the online retailer to be like is what is meant by "trust" in the context of electronic commerce (McKnight et al., 2002).

Customer satisfaction with the shop and their perception of the risk involved in making a purchase there both contributed to the store's degree of trust. According to the findings of Jarvenpaa et al. (2000), consumer perceptions of the store's safety and the quality of customer service influence their decision to make a purchase there. Combining risk and confidence (McAllister, 1995). A buyer's suspicion that a seller is trying to take advantage of them decreases, for example, when there is a mutual confidence between them (Ganesan, 1994).

Internet shoppers regularly report feeling uneasy about making financial transactions over the web. When dealing with unknowns and potential dangers, trust is often considered to be a crucial component of conventional ideas. Personal information, product quality and pricing, customer service, and physical shop presence are the four categories of trust difficulties identified by Kim and Benbasat (2003). Customers have the same level of confidence in an online business as they have in a physical one. However, according to Hoffman et al. (1999), the capacity of third-party trust, certifying agencies, and the public key encryption infrastructure to guarantee financial security are the most crucial factors in establishing a customer's faith in online purchasing.

Pavlou and Fygenon (2006) said that trust is the belief that the trusted party will act to meet the needs of the trusted party without taking advantage of its weakness. Both academics and business people are becoming more aware that trust is a big part of what makes electronic transactions work (Bhattacharjee, 2002). The success of online transactions depends on two things. First, the customer must be able to trust the merchant. Second, when people do business online, they often trade with people they haven't met or haven't met much. This is very important for small businesses (Pavlou & Gefen, 2004).

2.6.6 E-Shopping Experience

E-Shopping Experience is how customers feel about online companies based on how they have used e-services in the past. After using the product or service, the shopping experience begins. A customer's thoughts and feelings during the use of a product or service make up the shopping experience (John et al. 1997). The shopping experience has a big effect on how customer feels about online shopping and how happy they are with it. The customer experience could be a new way to beat the competition (Momtaz et al. 2011).

Industries that provide a singular service, such as the telecommunications sector, place a premium on customer experience (CX) (niche market). Together, Technical Support and Marketing can provide the Best Customer Experience and keep customers from defecting (Syahnur et al., 2018). Lemke et al. (2011) discovered that eight factors—promise fulfillment, customer recognition, value for time, friendliness, issue solutions, personalization, competence and accessibility—affect the level of the experience. The eight most important aspects are

availability, competence, personalization, personal recognition, problem-solving, and promise fulfillment.

2.6.7 E-Satisfaction

The abbreviation for "Electronic satisfaction" is "E-Satisfaction." It's a term for how content individuals are with buying and selling in an online setting. In this research, "e-satisfaction" refers to a customer's happiness with their most recent transaction with a specific online retailer.

Al Karim (2013) argues that the success of e-commerce may be attributed to several factors, including the accessibility of information, a large range of things at reasonable prices, an easy purchasing process, and damage-free delivery. Online shoppers are more likely to return if they are satisfied with the product, the selection of brands, and the whole buying experience, as demonstrated by Zamri (2014).

When shopping online, convenience and ease of use are more essential to customers than data security and privacy (Belanger, Hiller and Smith, 2002). According to El Khatib and Khan (2017), the primary reason the millennial generation favors internet research is that it is more trustworthy.

According to research conducted by Alam and Yasin (2010), shoppers' happiness with their online purchases is mostly determined by four factors: delivery performances, product variety, offers and product quality.

One of the most important ways to evaluate an online store's performance is by surveying customers about their experiences. Internet companies need to know what their current and prospective clients place a premium on in order to meet their needs & expectation. When customer needs are met, they feel a sense of contentment that ripples through their perceptions, motives, and choices before making a purchase. Contrary to contentment, these four characteristics are adversely related to dissatisfaction (Ho, et al., 1999; Kim et al., 2001).

A careful review of the preceding literature helped construct a questionnaire to collect the relevant data. However, the primary purpose of this study is to define the customer satisfaction concept as the degree to which a consumer is pleased with their purchase from an online store.

2.7 Relevant Models of Factors Affecting Online Customer Satisfaction

Various theoretical frameworks and model for online Customer satisfaction has been discussed below for conceptual framework and questionnaire development.

2.7.1 The EPSI Rating Framework

In 1999, the European Performance Satisfaction Index (EPSI) was established to measure customer happiness with a company's performance throughout Europe. It's a unified system for learning about and responding to consumer expectations for the quality, value, and other aspects of the goods and services they purchase. It helps create a company profile that no one else has about its clients and competitors. The information given by the EPSI rating can be used to find out why customers are happy and how that affects their loyalty and likelihood to stay with a company.

As the model says, customer loyalty is the main result of a satisfied customer. The perception of the product's or service's quality is a primary motivator (enabler). An additional picture consideration is included outside of the model. Also, customer expectations and the value they think they are getting are two endogenous drivers. The model is set up so that links between drivers and customer satisfaction can be checked both directly and indirectly by estimating the perceived value factor.

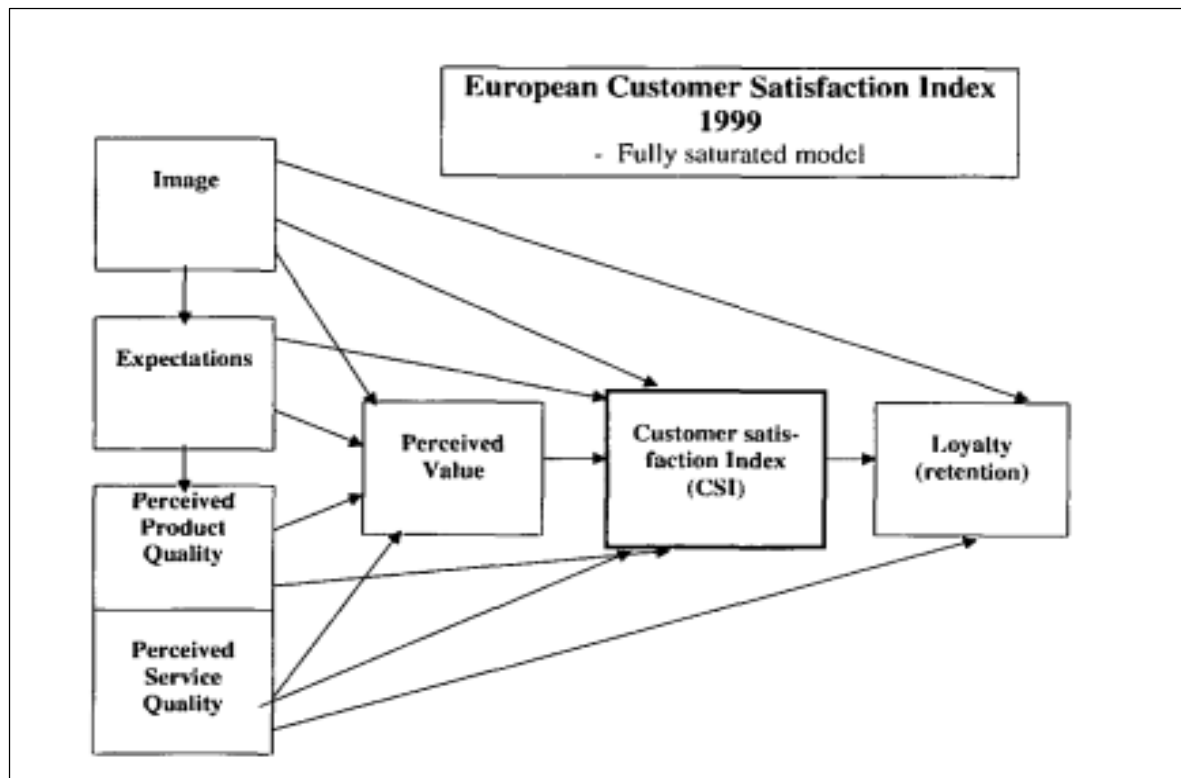


Figure 2.1: EPSI rating framework with seven latent variables.

Source: Cassel & Eklöf (2001).

Even though EPSI does not consider customer complaints as an indicator of dissatisfaction (Johnson, Gustafsson, Andreasson, Lervik, & Cha, 2001), it is a structural equation model with seven latent variables (product/service quality, customer expectation, image, customer loyalty, perceived quality, perceived value and customer satisfaction (Eskildsen & Kristensen 2007).

2.7.2 American Customer Satisfaction Index model of Fornell (1996)

The ACSI model says that consumer expectations and perceived quality affect both perceived quality and perceived value. Perceived quality is significantly impacted by one's expectations. Unhappy customers will either go elsewhere or let the company know about it. On the other side, if a customer is satisfied, they are more likely to continue utilizing the company's services. Customers all throughout the United States may have their voices heard by using Fornell's American Customer Satisfaction Index (ACSI) methodology from 1996. The model shows the things that make clients happy, such as their expectations, how good they think the service is, and how much they think it is worth. Whether a customer complains or stays with a company depends on how satisfied they are.

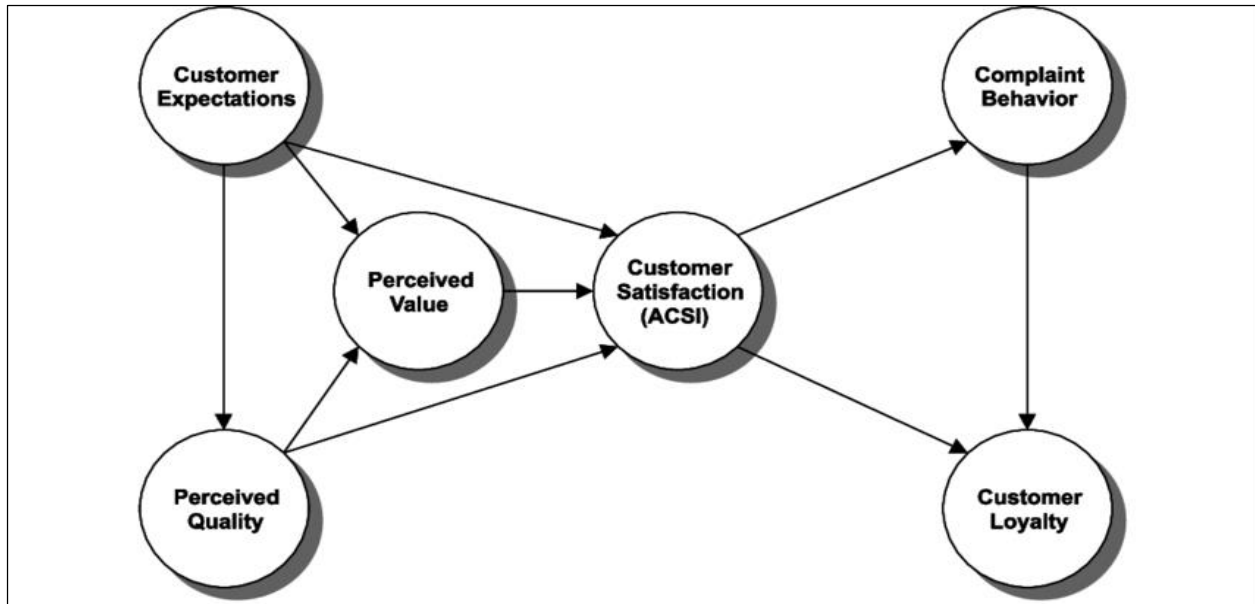


Figure 2.2: ACSI Model (Source: Fornell, 1996)

2.7.3 Customer Satisfaction Pyramid (Best 2005)

Whether a consumer is served online or in-store, their degree of happiness differs. The primary distinction between online and physical firms is customer service. Internet retailers occasionally accept orders for out-of-stock merchandise. In such cases, the consumer will be dissatisfied since he will place an order for an out-of-stock item.

Customer discontent with online buying can be attributed to the following factors:

- **Design:** When a website is improperly designed, it is difficult for the customer to locate the desired goods.
- Customers may feel annoyed if an organization sends those unsolicited emails or newsletters.
- **Speed -** The sluggish performance of the user's intended purchasing webpage.
- When a customer's inquiry is not answered or is not directed to the correct individual.
- If the consumer does not get the product on time, or if the product's quality or performance does not meet expectations.
- Individuals who hack into systems and steal customers' private data. Customers worry about the safety of providing credit card details over the internet.

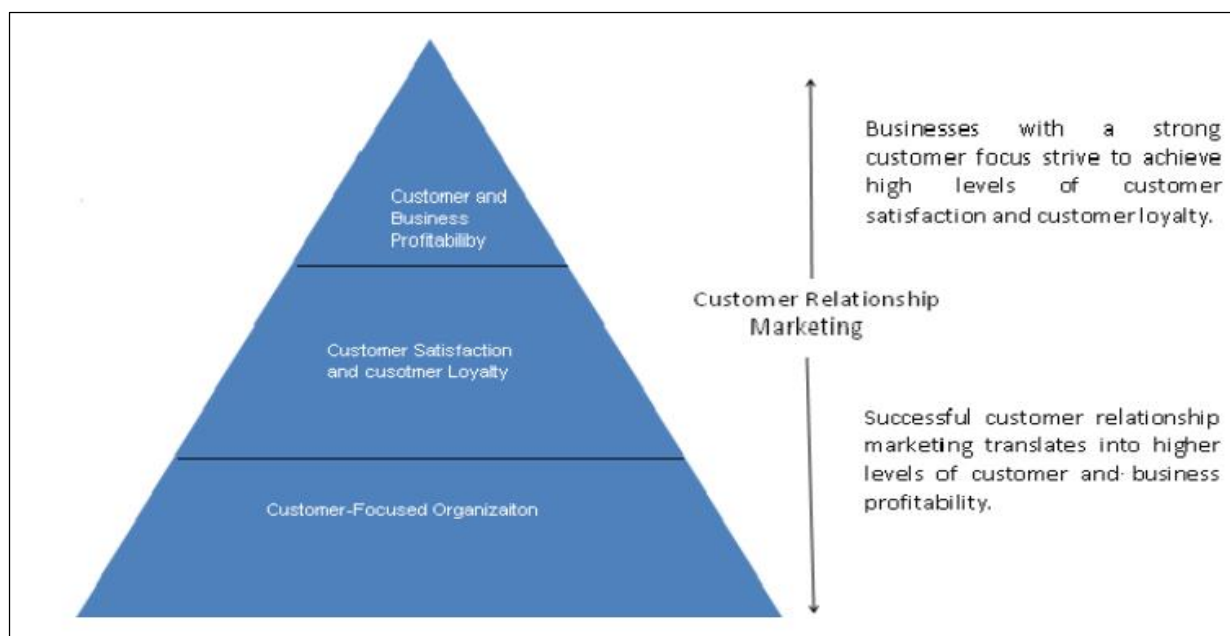


Figure 2.3: Customer satisfaction Pyramid,
Source: Best (2005)

2.7.4 Research Model of Customers' Attitudes and Behaviors about Internet Shopping

According to Li and Zhang (2002), a review of 35 empirical investigations reveals a total of eleven connected characteristics for which empirical evidence demonstrates substantial correlations. There are ten factors that contribute to the success of an online store. These include the demographics, personal characteristics, external environment, features of the vendor/service product, perspective on online shopping, interest in online shopping, decision-making during online shopping, making an online purchase, and customers' satisfaction. The external environment, demographics, personal traits, vendor/service/product qualities, and website quality are the five independent factors and five dependent variables found in the empirical research (intention to shop online, decision making, online purchasing, attitude toward online shopping and consumer satisfaction).

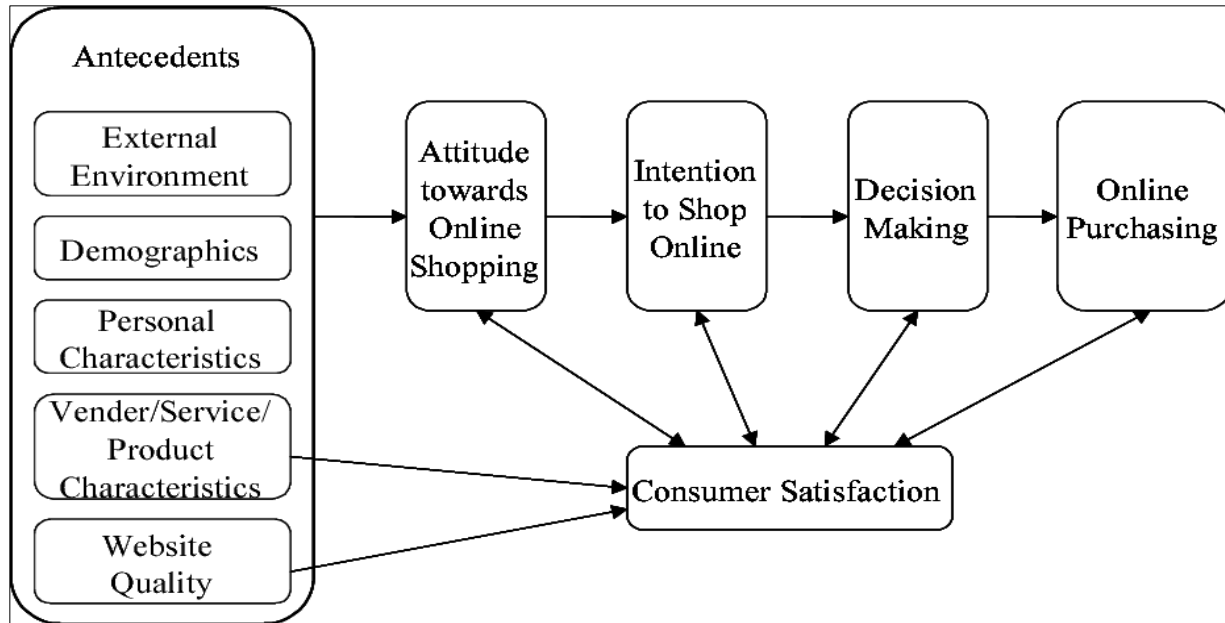


Figure 2.4: Model of online shopping attitudes and behavior of the consumer.
 Source: Li & Zhang, 2002.

The theory of reasoned action (Fishbein and Ajzen, 1975) seeks to explain the relationship between beliefs, attitudes, intentions, and actual behavior by examining the relationships between decision-making, intention, attitude, and online purchase. Customer happiness is separated out in this analysis. According to the clientele, it might happen at any time. One may argue that the consequences of one element on another make the relationships between satisfaction, attitude, intention, decision-making, and online purchasing two-way. More specifically, the quality of the vendor, service, or product, as well as the quality of the website itself, is two antecedents that have been shown to have a direct influence on the levels of consumer satisfaction.

2.7.5 Kano's Model of Customer Satisfaction

Kano's model of consumer contentment classifies product requirements into three groups that have separate but interrelated effects on consumer satisfaction. There are three types of product criteria that influence customer satisfaction significantly: must-have prerequisites (if not fulfilled, the customer will be extremely unhappy), one-dimensional requirements (the greater the level of fulfillment, the greater the satisfaction of the customer, and conversely), and attractive requirements (Sauerwein, Bailom, Matzler, & Hinterhuber, 1996).

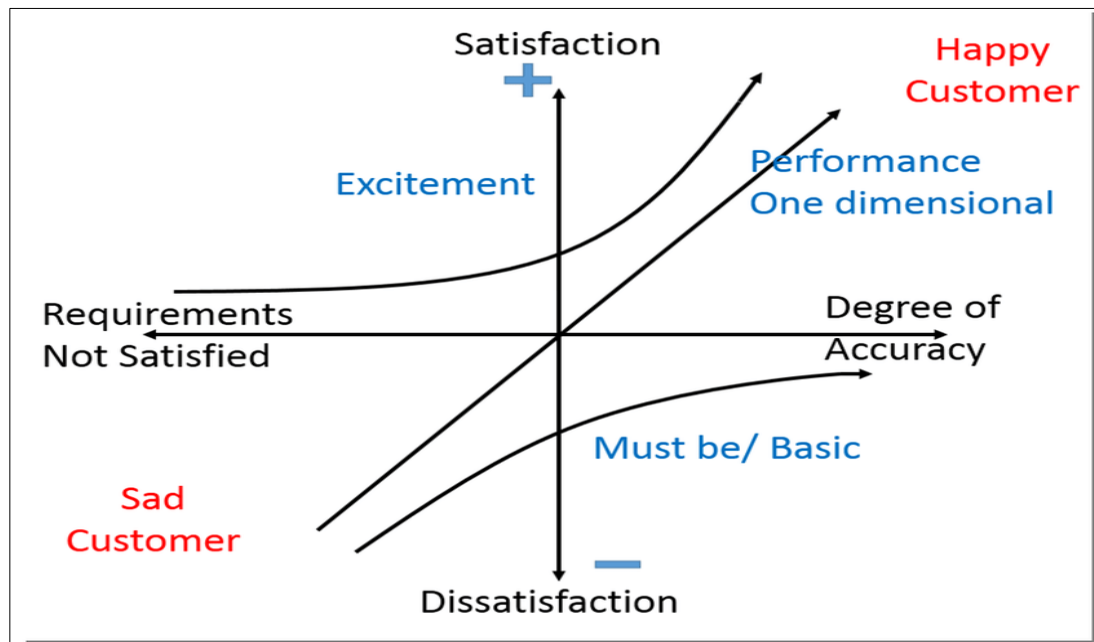


Figure 2.5: Kano's model customer satisfaction (1984).

2.7.6 Brink and Berndt (2004)

Brink and Berndt (2004) define customer satisfaction as the extent to which an organization's product or service satisfies the customer's expectations. Consequently, it refers to the extent to which a consumer's impressions of the online shopping experience match his or her expectations. If the consumer's experience with the product or service surpasses his or her expectations, the consumer will be satisfied. Consumer satisfaction is essential for establishing lasting client relationships.

2.7.7 SERVQUAL Model

In 1985, Berry, Parasuraman, and Zeithaml came up with the SERVQUAL rating system. The level of customer satisfaction is determined using the SERVQUAL Model (Ahuja, Mahlawat, & Masood, 2011). The initial SERVQUAL instrument had ten criteria and dimensions. The original list of 10 requirements was narrowed down to five: speed, accuracy, concreteness, certainty, and reliability (Zeithaml, Bitner, & Gremler, 2006). An increasing number of scholars have made customer satisfaction a focus of their studies over the past several decades because of its

centrality to the field of marketing. Previous studies on customer satisfaction have highlighted the significance of service quality as a predictor of a customer's happiness (Shemwell et al., 1998; Anderson and Sullivan, 1993; Fornell, 1992). The term "service quality" refers to the consumers' subjective assessment of how well the service meets their needs (Parasuraman et al., 1985). Both the service's end result and its execution are included in the ratings. Based on a modification of the SERVQUAL paradigm to allow for online purchasing, this research seeks to identify the dimensions of e-service quality instruments. Additionally, a research model is developed to investigate the interplay between the many facets of e-service quality and the three previously mentioned metrics: customer experience, satisfaction, and propensity to repurchase.

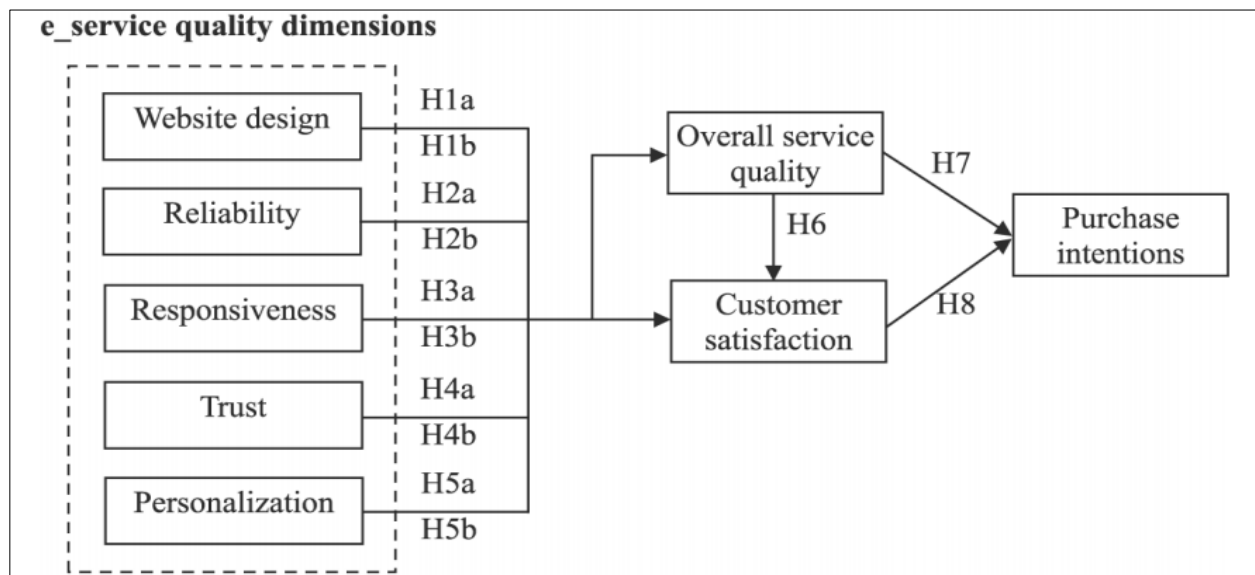


Figure 2.6: SERVQUAL Model (E-service quality).
Source: Lee & Lin, 2005.

2.7.8 Alam and Yasin (2010)

Delivery efficiency, time saved, product selection, and the website design are the five criteria that Alam and Yasin (2010) discovered in their model of Malaysian consumers' reactions to online shopping. Based on the data collected, it was determined that the most important aspects of an e-commerce website are product variety, speed of delivery, reliability, and aesthetics. Their research, however, shows that the time savings didn't do much to boost the satisfaction of Malaysian online shoppers.

2.7.9. Guo, Ling, and Liu (2012)

An analysis of what aspects affect Chinese consumers' happiness with their online purchases was developed by Guo, Ling, and Liu (2012). They came up with a list of eight factors that affect customer happiness, including speed of delivery, variety of products, quality of products and e-services, ease of making payments, quality of information, website design, and safety. It was shown that there is a favorable relationship between online customer satisfaction and all eight of these factors.

2.7.10 Research Framework of Consumer Satisfaction with Internet Shopping

Customer satisfaction with online shopping: a conceptual framework, shown in Figure 2.7. Their model (Cheung & Lee, 2005) suggests that customers' satisfaction is affected by their impressions of the service's quality, the reliability of the underlying system, and the accuracy of any related information. These strategies highlight the importance of information quality, system quality, and service quality to ensure satisfied online shoppers.

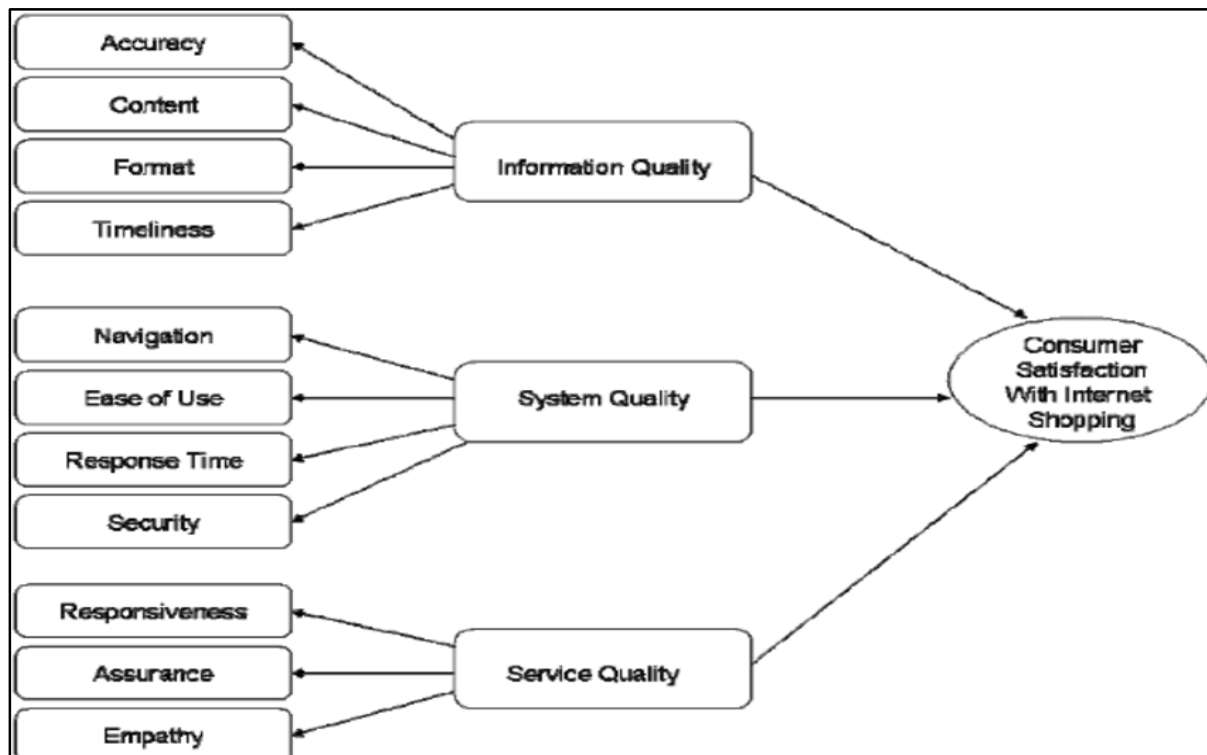


Figure 2.7: Research model of E-Consumer Satisfaction.

Source: Cheung, C. M., & Lee, M. K., 2005.

2.7.11. Conceptual Framework of E-customer Satisfaction

This research model produced by Giti Irantaj and Farid Huseynov, 2018 (Figure 2.8) reveals a link between customer satisfaction (DV) and the six aspects (IVs) listed above, which are considered variables in this study.

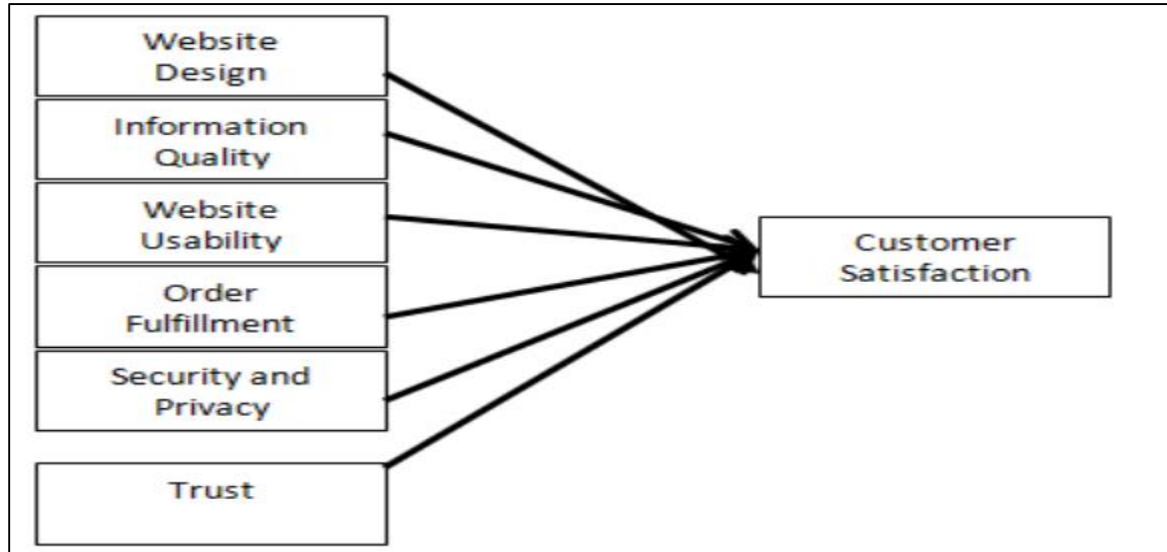


Figure 2.8: Research Framework of Consumer Satisfaction on internet Shopping.
Source: Giti Irantaj, Farid Huseynov, 2018.

2.7.12 Research Model of Online Customer Satisfaction

As a forum for the marketing process, the Internet will reduce the costs of online information searches (Yang & Peterson 2004). The information quality of a website is dependent on the website's content, functionality, product variety, and prices. Content quality matters most throughout the research and decision-making phases of an online purchase (Liu et al. 2008). The information will aid customers in their purchase decisions. The more information offered, the better purchasing decisions people will make and the greater their online contentment (Szymanski & Hise 2000).

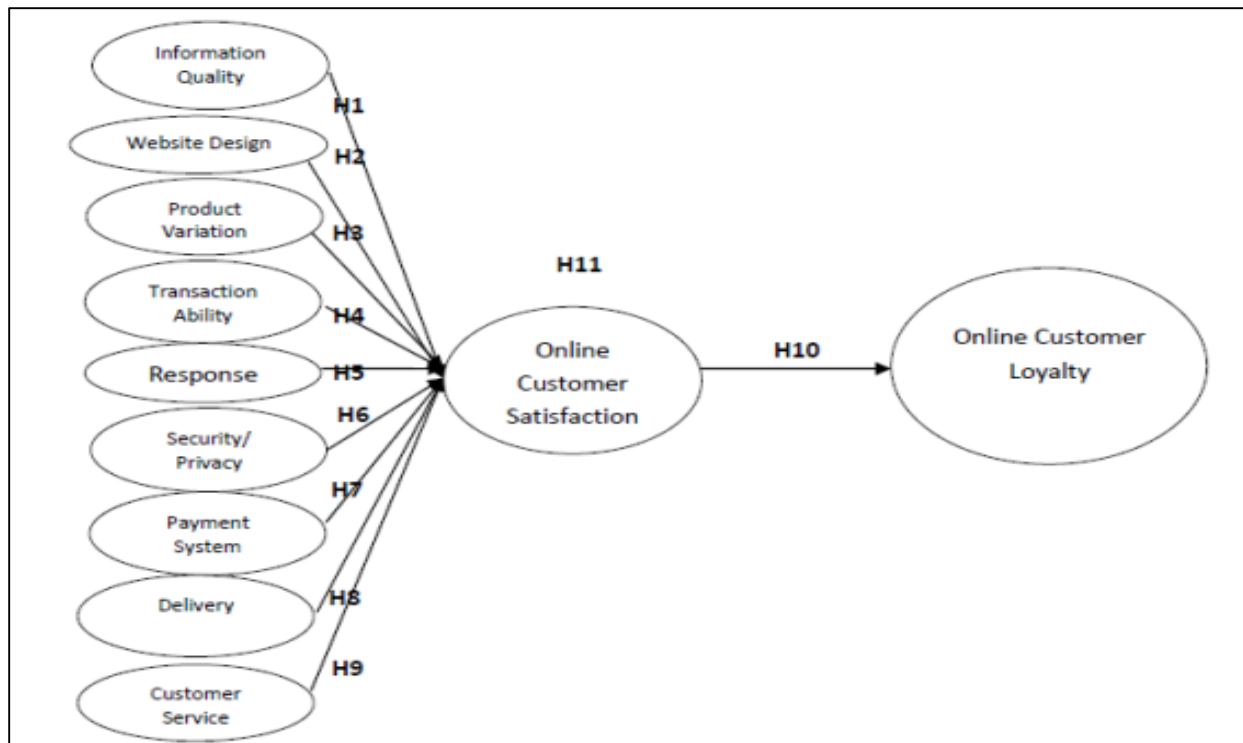


Figure 2.9: Research model of online Consumer Satisfaction.
Sources: Hsin & Hsin (2011), Chang et al. (2009) and Liu et al. (2008).

2.7.13 Model of customers’ satisfaction process at online

Understanding the factors that drive the adoption of internet shopping in Vietnam is crucial. Knowledge transfer is one of the most essential factors that may assist the everyday lives of people in studying many aspects of online purchasing adoption. In this regard, we examine and construct a general hypothesis on the impact of knowledge transfer. This investigation, inspired by Kotler's (1997) work, categorizes the shopping experience as follows: inquiry and evaluation of available options; actual purchase; and reflection on the item's usefulness. As an example of an online shopping satisfaction model, see Figure 2.10.

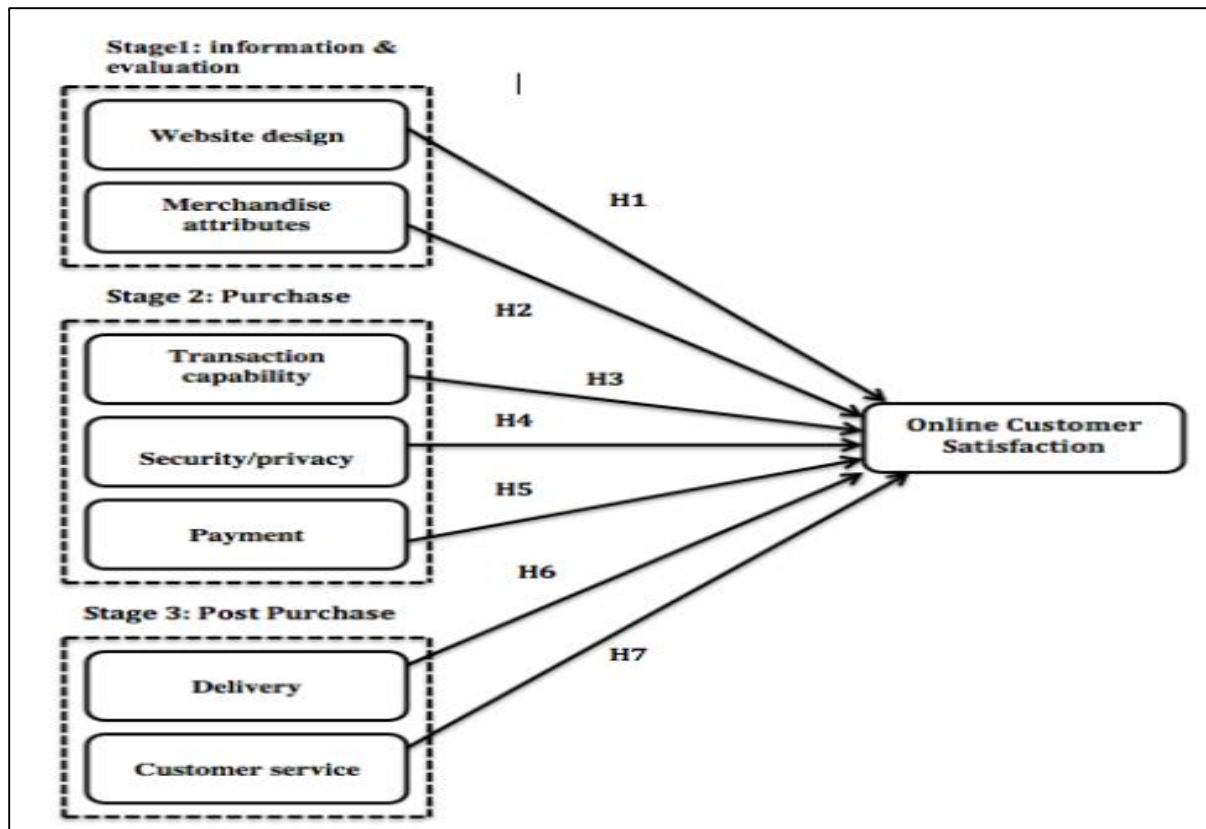


Figure 2.10: Model of the satisfaction process in the e-commerce environment.

Sources: Gim, G. (2014).

2.8 Gaps in Existing Research

Das, S. (2017), who did a study called "Customer Satisfaction on Online Shopping in Bangladesh," found that only the online shopping experience, product delivery speed, product quality, price, payment method, budget to be spent, trustworthiness, and service quality of online stores are important factors that affect how consumers make decisions. He failed to take into consideration a lot of other factors and how those are related to the measurement of e-customer satisfaction levels.

Factor analysis failed to reveal a mediating effect or an interaction effect with other latent variables in a different study titled "Factors Affecting Online Customer Satisfaction: The Sri Lankan Perspective" (Piruni A. Deyalage & Dushyantha Kulathunga, 2019). This study also attempted to determine, evaluate, and quantify the effects of factors named purchasing process,

product information quality, customer service, security perception, and website design convenience.

Factors Affecting Bangladeshi Consumers' Mobile Phone Operators: Selection and Switching Behavior was the title of research by Melaku, E. (2018). They took into consideration five factors: Customization, Privacy, Accessibility of Web Pages, Convenience and Security. However, the author considered only a very limited number of variables to measure E-satisfaction.

A Study with reference to Cuddalore Town was conducted by Coker, B. (2013). The variables considered for the study were relevancy, trust, information, information quality, visual appeal, load speed, ease of use and ease of search. The author failed to take into consideration the factors of “E-service and product quality”.

In a study titled "Determinants of E-Commerce Customer Satisfaction, Trust, and Loyalty in Saudi Arabia," which was carried out by Eid, M. I. (2011), e-customer satisfaction was measured. The findings of the study showed that information quality and user interface quality play the most important role in influencing E-customer satisfaction, while perceived privacy and perceived security have no direct positive effect on customer satisfaction.

Irantaj, G. did research on the use of Digikala in Iran (2018). Design, information quality, usability, order processing, security, privacy, and trust were all factors taken into account. All of the variables are supported, which means they all have a positive effect on customer satisfaction, but the author avoids considering some important confounding variables, including the quality of the products and services offered online, the ease of making purchases online, the competitiveness of prices, the speed with which orders are fulfilled, and the overall satisfaction with the online shopping experience.

In 2021, Nguyen, L., T. H. Nguyen, and T. K. P. Tan created a conceptual framework for consumer satisfaction in the Vietnamese market. All of the criteria included in the hypotheses were found to have a positive effect on the level of satisfaction felt by the target audience. In particular, the quality of delivery and the content of the information provided has the greatest impact on customer happiness. Furthermore, timeliness is the factor that has the smallest impact on customer happiness. And they showed just the direct result, not the indirect results. As a

result, they were unable to demonstrate the role that interactions between elements have in shaping consumers' final decisions.

"Evaluating variables impacting customer satisfaction with online purchasing in China," by Guo, X., et al., 2012. They looked at five aspects: safety, ease of payment, speed of delivery, the accuracy of the information provided, selection, quality, usability, and value. However, they did not give a holistic picture of the elements at play that determine the degree of happiness among online shoppers.

An evaluation of the factors impacting the consumer satisfaction on online purchase in Dhaka City, Bangladesh" is the title of a structural equation model created by N. Kasem and N. Shamima (2014). They measured online customer satisfaction by looking at five latent variables (consumer demographics, the online store's transportation options, the online store's inventory management software, the quality of the website and online consumer behavior, and the online store's prices), but they failed to demonstrate the interactive effects of these variables. Factor analysis, however, prevented the identification of any mediating or interactive effects between these variables. Due to the small size of the sample (75 people), there is a need for more studies into what factors affect e-customer satisfaction in Bangladesh's capital city of Dhaka.

2.9 Conceptual (Proposed) Research Framework

The proposed model incorporates eight constructs as antecedents to E-customer satisfaction: e-system quality, e-service & product qualities, e-information quality, e-conveniences, after-sales services, e-trust, e-shopping experience, and e-customer satisfaction. These constructs were derived from prior robust studies and modified for the study (figure 2.11). The purpose of the structural model was to analyze the significance of the latent components and define the interrelationships among them (Roldán & Sánchez-Franco, 2012). Table 2.4 below lays out the suggested model's variables.

Table: 2.4 Identifications of Variables of the proposed model

Independent Variables	Mediating Variables	Dependent Variable
E-information quality	E-Trust	
E-system quality		

E-service & product qualities	E-Shopping Experience	E-Customer Satisfaction
E-conveniences		
After-sales services		

A research Structural model (Figure 2.11) is designed to verify the factors influencing on Bangladeshi customers' satisfaction regarding online shopping. From the previous study literature (mostly modified from Cheung, C. M., & Lee, M. K., 2005), understanding of the author and expert opinions, a research model has been designed to examine the effect of E-system quality, E-information quality, E-service & product qualities, E-conveniences, After sales services, E-Trust and E-Shopping Experience on E-customer satisfaction in Capital city (Dhaka) in Bangladesh.

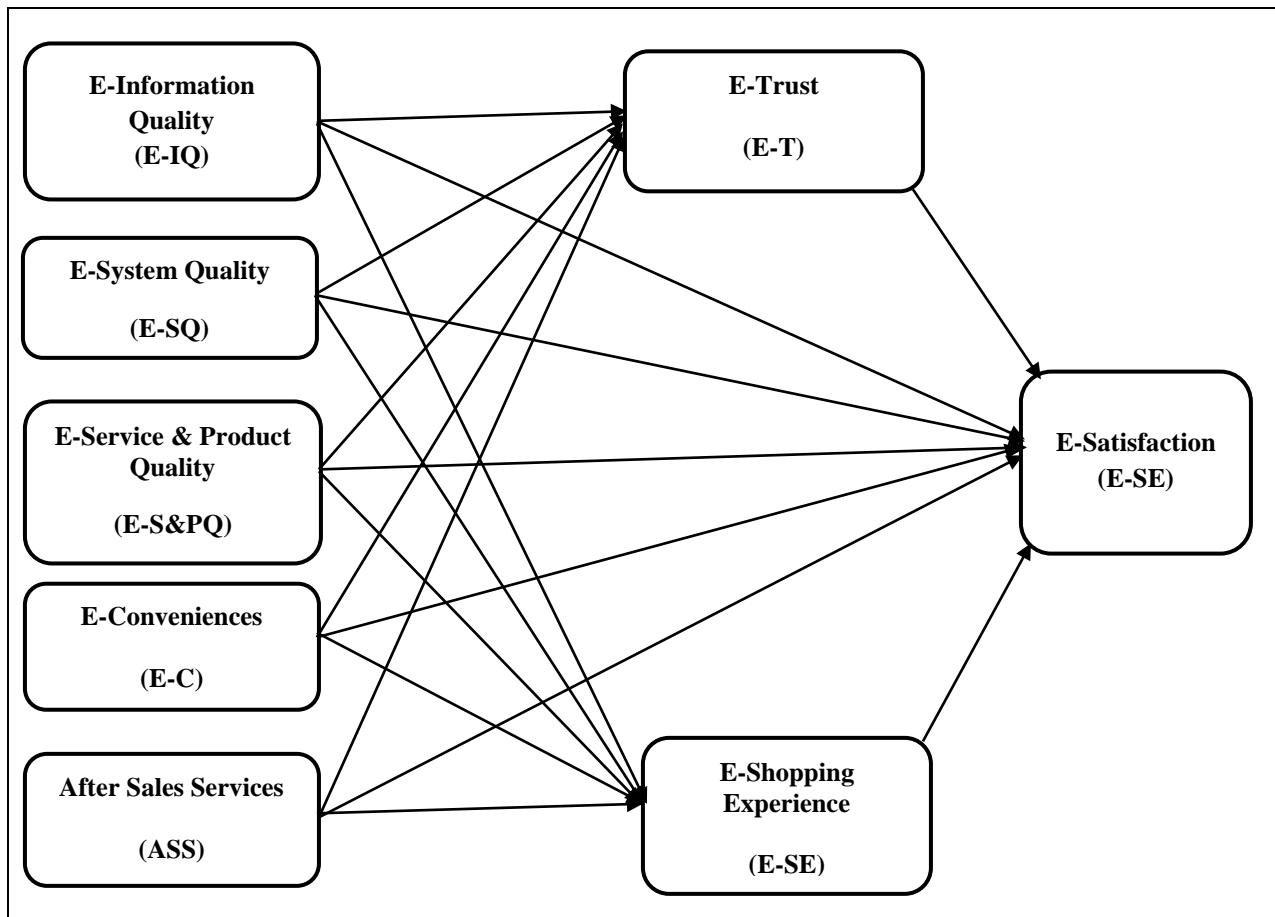


Fig 2.11 Proposed conceptual Research framework.

Source: The Proposed Conceptual Framework (Structural Model) constructed mainly from Cheung, C. M., & Lee, M. K.(2005) model and the author's own development from literature review and expert opinions.

Figure 2.12 represents the indirect effect (mediating) model for online satisfaction where E-trust and E-shopping experiences are the mediating variables of five independent latent variables (E-Service & Product Quality, E-information Quality, E-System Quality, E-Convenience and After-sales Services) and one dependent variable (E-Customer satisfaction).

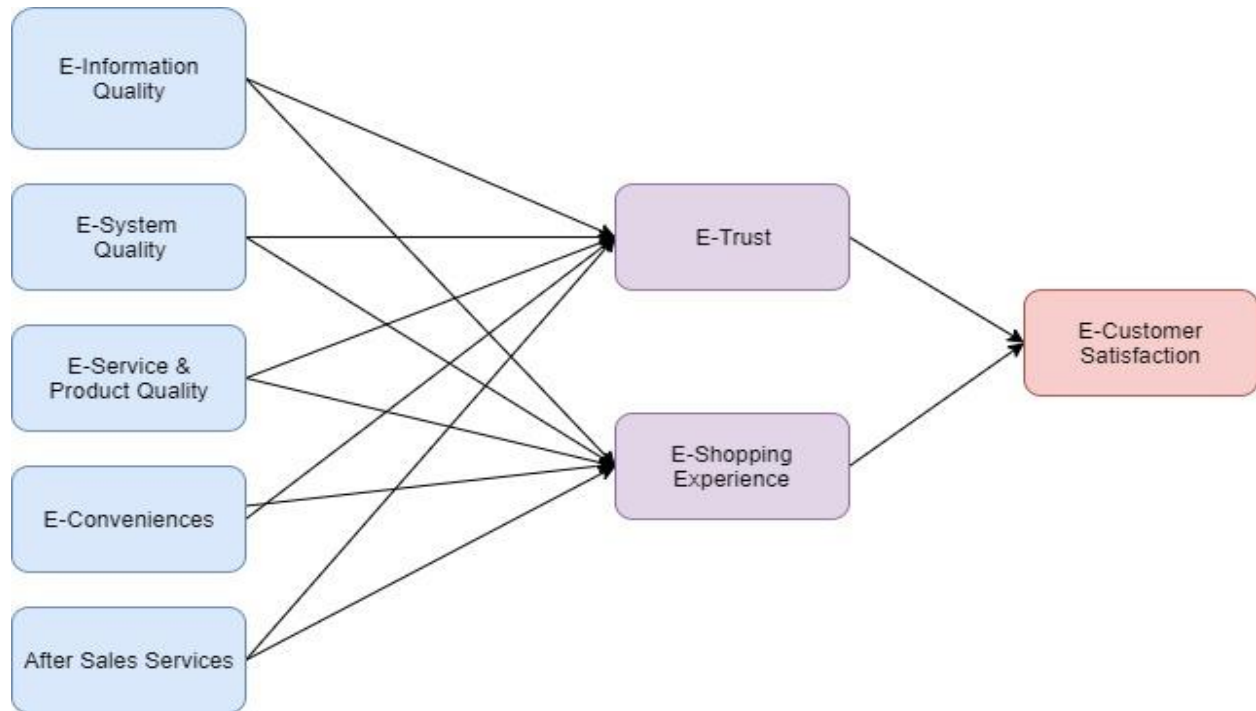


Fig 2.12 Proposed conceptual Research framework (Mediating effect).

Source: The Proposed Conceptual Framework (Structural Model) is constructed mainly from Cheung, C. M., & Lee, M. K.(2005) model and the author own moderation from literature review and expert opinions.

The summary of the supporting literature, explanation of indicators & Constructs of the Proposed Conceptual Framework (Structural Model) and sources of factors affecting customers' satisfaction with online shopping are represented below in Table: 2.5.

Table: 2.5 Explanation of indicators & Constructs of Proposed Conceptual Framework (Structural Model) and Sources.

Contents/ Construct	Indicators/ Items	Supporting Theory, Importance and Relevance of Indicators Item (Attributes)	Supporting References
E-Information Quality	E-IQ1= Accuracy	I think the e-store (website from where I purchase) provides the relevant (accurate) information that I need.	Cheung & Lee, 2005; Guo, X., et al., 2012; Deyalage, P. A., & Kulathunga, D., 2019;
	E-IQ2= Content	The information on the e-store (website from where I do purchase) is complete for product, service, or purchase decisions	
	E-IQ3= Format	I can find all the information (graphics, text, sound, and video) of the e-store is nicely presented on the website is attractive and useful for me.	
	E-IQ4= Reliability of information	I think the e-store (website from where I do purchase) provides the reliable & sufficient information that I need.	
E-System Quality	E-SQ1= Navigation	Navigation of the e-store is simple for me to locate product information and make an order via the e-commerce website.	Cheung, C. M., & Lee, M. K., 2005; Guo, X., et al., 2012; Kalia, P., et al., 2016; Al-Jahwari, et al., 2018;
	E-SQ2= Ease of Use	I feel easy to use the website (e-store from where I do purchase) and helps me to accomplish my tasks successfully.	
	E-SQ3= Response Time	The speed of information access and the availability of the online shop (from where I purchase) are always (24/7).	
	E-SQ4= Security & privacy	I feel secure providing personal information and online payment as the website(e-store from where I do purchase) has adequate security features	
	E-SQ5= Website Appearance (Design)	I found it convenient to search and order on this website because it (e-store) has a well-developed layout and good color combinations.	
E-Service & Product Quality	E-S&PQ1= Responsiveness	E-store (from where I do purchase) provides helpful guidance and prompt service to me.	Cheung, C. M., & Lee, M. K., 2005; Al-Jahwari, et al., 2018; Loke, et al., 2011;
	E-S&PQ2= Assurance	I am trusted & confident about the knowledge and courtesy of service providers of e-store (from where I do purchase).	
	E-S&PQ3= Empathy	Service providers of an online shop provides me a personalized service by customizing the contents, greetings, and emails.	
	E-S&PQ4= Reliability	The online store (from which I make my purchases) consistently and reliably delivers the services it promises.	
	E-S&PQ5= Product Quality	Quality of products acquired from an internet store was guaranteed.	
	E-S&PQ6= Product Variety	When I purchase online, I obtain a greater variety of things in terms of price and quality.	

E- Conveniences (During e- purchase)	E-C1= Payment (transaction) Service	This website (online store) offers a variety of payment methods, including online payment (EMI, credit cards, mobile banking), bank payment, and cash on delivery, among others.	Hossain, A., et al., 2018; Author's own development from the relevant works of literature review.
	E-C2= More options	I have more options to choose products and can buy the products from online shops (from where I have purchased) anytime 24 hours a day.	
	E-C3= Time Saving	Shopping through an online shop (from where I have purchased) is easier and faster	
	E-C4= Mobile APP Service	I am pleased with the Mobile APP service offered by the online retailer (from where I have purchased).	
After Sales Services	ASS-1= Delivery	I am satisfied with the in-time delivery and delivery modes (post, express delivery, home delivery) of the website (online shop)	Al Karim, 2013; Zamri, 2014; Cho and Park, 2001; Kim, 2005; Al-Jahwari, et al., 2018; Guo, X., et al., 2012; Alam and Yasin, 2010
	ASS-2= Purchase fulfillment	I enjoy internet purchasing since I receive my product & services with flexible delivery, responsible packaging and without any damage.	
	ASS-3= Customer care service	The website (Online store) provides a variety of communication channels (FAQ, email, telephone, online chat box, etc.) to quickly respond to customers' questions.	
	ASS-4= Ease of Return	Return of goods is guaranteed and easy in online shopping.	
	ASS-5= Refund Policy	In the case of a product return, the money retrieval process is secure and straightforward in online purchasing.	
E-Shopping Experience	E-SE1= Value of Time	The items are delivered according to the terms of the service I purchased.	Lemke, et al., 2011; Syahnur, M. H., et al., 2020; Lemke, et al., 2006
	E-SE2= Promise Fulfillment	The things I purchase through my e-commerce account match the products I receive.	
	E-SE3= Problem- Solving	Using my e-commerce account, I'm able to obtain the products I desire with ease.	
	E-SE4= Personalization	The things in my e-commerce account meet my requirements.	
	E-SE5= Accessibility	My account (e-store login) is easy to use whenever and whenever I need it	
E-Trust	E-T1= Customers expectation	I have received my ordered product from an online shop according to my expectation. (In my experience, the website (online store) generally delivers as promised).	Kumar et al. 1995; Doney and Cannon 1997; Christine et al., 2001; Eberl, 2004; Chen et al., 2007; Kabir, T., & Rafe, R., 2012; Matthew and
	E-T2= Reliability of E-store	I am confident that the online shop/s (from where I have purchased) is/are able to keep their word, fulfill their promise and be sincere to me.	
	E-T3= Brand promise	The online shop/s (from where I have purchased) has the willingness & ability to deliver quality products & services as it is expected.	
	E-T4= Integrity	My positive experiment with online shops (from	

	of service provider	where I have purchased) enhances my relationship with them.	Turban (2014)
E-Satisfaction	E-S1	I feel truly enjoyed & comfortable ordering and purchasing products through an online store.	Anderson and Swaminathan 2011; Kumar et al. (1995); Anderson, 2003; Lim et al.,2006; Syahnur, M. H., et al., 2020; Vinitha, D. M. S., 2018
	E-S2	I am happy with the overall services of e-shop/s from where I purchase	
	E-S3	I feel that e-commerce websites provide excellent customer service.	
	E-S4	I will strongly recommend others to use an online platform to purchase.	
	E-S5	Considering all aspects, I am delighted with my internet purchase experience.	

2.10 Development of Research Hypotheses

In the current investigation, hypotheses have been developed based on a review of the relevant prior research, taking into account the reasonable perspectives of professionals in the fields of customer behavior and online shopping, and using the conceptual framework mentioned earlier to describe the relationship between the various factors that influence the level of customer satisfaction with online shopping in Capital city (Dhaka) of Bangladesh. The objective of this research, measurement and structural theory leads to develop the following research hypothesis:

Proposed Variables/Factors	Hypothesis No.	Hypothesis
E-Conveniences	H1	Ho: E-Conveniences(E-C) of the e-store has no significant positive impact on customer satisfaction with online shopping in the capital city of Bangladesh. Ha: E-Conveniences (E-C) of the e-store has a significant positive impact on customer satisfaction with online shopping in the capital city of Bangladesh.
E-Information Quality	H2	Ho: E-Information Quality(E-IQ) of the e-store has no significant positive impact on customer satisfaction with online shopping in the capital city of Bangladesh. Ha: E-Information Quality(E-IQ) of the e-store has a significant positive impact on customer satisfaction with online shopping in the capital city of Bangladesh.
E-Service & Product Quality	H3	Ho: E-Service & Product Quality(E-S&PQ) of the e-store has no significant positive impact on customer satisfaction with online shopping in the capital city of Bangladesh. Ha: E-Service & Product Quality (E-S&PQ) of the e-store has a significant positive impact on customer satisfaction in online shopping in the capital city of Bangladesh.
E-System Quality	H4	Ho: E-System Quality(E-SQ) of the e-store has no significant positive impact on customer satisfaction of online shopping in the capital city

		of Bangladesh. Ha: E-System Quality (E-SQ) of the e-store has a significant positive impact on customer satisfaction with online shopping in the capital city of Bangladesh.
E-Shopping Experience, E-Trust (Mediating variables)	H5 (E-Conveniences and E-Satisfaction)	Ho: E-Shopping Experience and E-Trust do not mediate the relationship between E-Conveniences and E-Satisfaction. Ha: E-Shopping Experience and E-Trust mediate the relationship between E-Conveniences and E-Satisfaction.
E-Shopping Experience, E-Trust (Mediating variables)	H6 (E-Information quality and E-Satisfaction)	Ho: E-Shopping Experience and E-Trust do not mediate the relationship between E-Information quality and E-Satisfaction. Ha: E-Shopping Experience and E-Trust mediate the relationship between E-Information quality and E-Satisfaction.
E-Shopping Experience, E-Trust (Mediating variables)	H7 (E-Service & Product Quality and E-Satisfaction)	Ho: E-Shopping Experience and E-Trust do not mediate the relationship between E-Service & Product quality and E-Satisfaction. Ha: E-Shopping Experience and E-Trust mediates the relationship between E-Service & Product quality and E-Satisfaction.
E-Shopping Experience, E-Trust (Mediating variables)	H8 (E-System Quality and E-Satisfaction)	Ho: E-Shopping Experience and E-Trust do not mediate the relationship between E-System Quality and E-Satisfaction. Ha: E-Shopping Experience and E-Trust mediates the relationship between E-System Quality and E-Satisfaction.
E-Shopping Experience	H9	Ho: E-Shopping Experience has no significant positive impact on E-Satisfaction. Ha: E-Shopping Experience has a significant positive impact on E-Satisfaction.
E-Trust	H10	Ho: E-Trust has no significant positive impact on E-Satisfaction. Ha: E-Trust has a significant positive impact on E-Satisfaction.

Hypotheses:

H1: E-Convenience has a significant positive impact on E-Satisfaction.

H2: E-Information quality has a significant positive impact on E-Satisfaction.

H3: E-Service & Product Quality has a significant positive impact on E-Satisfaction.

H4: E-System quality has a significant positive impact on E-Satisfaction.

H5: E-Shopping Experience and E-Trust mediate the relationship between E-Conveniences and E-Satisfaction.

H6: E-Shopping Experience and E-Trust mediates the relationship between E-Information quality and E-Satisfaction.

H7: E-Shopping Experience and E-Trust mediate the relationship between E-Service & Product quality and E-Satisfaction.

H8: E-Shopping Experience and E-Trust mediate the relationship between E-System Quality and E-Satisfaction.

H9: E-Shopping Experience has a significant positive impact on E-Satisfaction.

H10: E-Trust has a significant positive impact on E-Satisfaction.

CHAPTER: 3

Methodology of the Study

Chapter-03 (Research Methodology)	3.1 Overview
	3.2 Research Design (Method)
	3.3 Nature of the Study
	3.4 Sampling Plan
	3.5 Sampling Size
	3.6 Target Population
	3.7 Data Collection (Sources of the Data)
	3.8 Questionnaire Development (Scale of Measurement)
	3.9 Pilot Testing
	3.10 Data Analysis Method
	3.11 Plan Over Time (Research Timetable)

Chapter: 03

Research Methodology

3.1 Overview

In this section of the research paper, the researcher discussed the study methodology pertaining to how to collect both primary and secondary data that proved vital to the conclusion of the research reports. This section explained the following topics: the target population, sample size, sample strategy, questionnaire design, data sources, data collection methodologies, data analysis and interpretation, research tools, and expected outcomes.

This research aimed to provide an understanding of "Elements Affecting Customers' Satisfaction in Online Shopping: A Study on the Capital City of Bangladesh" and to establish the relationship between the factors. The following stage was designed to identify how the variables in question would examine the data and information to confirm the presence of a relationship between the independent variables, the dependent variable, and the mediating factors. As part of this research, a quantitative investigation was conducted.

3.2 Resign Design (Method)

This is a quantitative study, showing that the data was measured using statistical, numerical, or mathematical analysis. The data was collected by questionnaires or surveys, and then it was analyzed using computing methods. It established the probable connection within the scope of this investigation. In order to collect data from target respondents, a series of questions were developed and the queries were formulated into a questionnaire. The questions were designed with the use of secondary data that was procured from prior literature linked to the elements determining customer happiness about the online transaction.

This research project has been conducted using a descriptive research design because the study has been highly structured in terms of the formulation and definition of the underlying research problems. Consequently, this research project has been able to benefit from the use of descriptive research design. The development of exogenous and endogenous latent constructs with

appropriate elements and indicators is supported by measurement and structural theory. In the case of online shopping, questions are developed to evaluate the relationship between independent variables, dependent variables, and mediating variables to identify how the various factors influence the degree of consumer satisfaction.

3.3 Nature of the Study

This research is mainly conclusive in the descriptive form to test the hypotheses. This study is also explanatory research. Explanatory studies attempt to provide light on the nature of the connections between independent and dependent variables. The purpose of this research is to analyze the impacts of each variable on the dependent variable (customer satisfaction in e-commerce) and to explain the relationships between the four independent factors and the two mediating variables. Finding, defining, and quantifying the direct and indirect relationships between numerous components that affect customer satisfaction with online shopping is the primary goal of this study. As a result, the study's descriptive design was ideal for conducting research with the aim of achieving the established study objectives. Expert views and pilot testing have been undertaken to investigate the different significant aspects and their interaction, therefore the study strategy is both exploratory and descriptive.

3.4 Sampling Plan

This experiment used a non-probability sampling approach with a simple sampling strategy to pick the sample based on subjective judgment. Dhaka, the capital of Bangladesh, has no representative sample of online buyers, thus this method of data collection is ideal (Momtaz et al., 2011). Self-administered survey questionnaires were utilized to collect data from over 500 respondents in Bangladesh's capital city (Dhaka) utilizing a non-probability judgmental sampling approach. The initial sample size was 520, but the actual sample size is 480 owing to the elimination of 40 respondents due to incomplete replies.

This research project procured quantitative data from respondents using questionnaires surveys. All information was obtained using self-administered questionnaires. Questionnaires were distributed in person and electronically. Respondents completed the questionnaire both physically and electronically. 300 questionnaires were gathered online and 220 questionnaires

were collected manually since it was difficult and unsafe to collect responses from all of the respondents during COVID-19 manually.

3.5 Sampling Size

Sekaran and Bougie (2016) say that the size of a study's sample should be between 50 and 500. Tabachnick and Fidell (2001) say that any study is good if it gets at least 300 responses. Data analysis requires just a sample size of 200–500, according to Hill and Alexander (2006). The number of people in this study's sample is 480, which is enough to back up the above references. In the PLS path model, the largest amount of structural routes that may be traced back to a latent variable is known as the "10-times rule," which states that the sample size must be at least 10 times that number (Ken Kwong-Kay Wong, 2016: Hair et al., 2014). From September to December 2020, 540 samples were taken in Bangladesh. Based on the purposeful convenience sampling method, all of the people who filled out this survey must have bought something from an online store at least once. Respondents have filled out and sent back a total of 520 questionnaires, which is about a 0.96 percent response rate. After a first look at the data, 40 answers were taken out of the sample. In the end, 480 answers were kept for statistical analysis.

3.6 Target Population

The term "target population" is used to describe the group of people who researchers intend to generalize about. This research targeted people who use the internet and bought something online at least once within the capital city (Dhaka) of Bangladesh. Questionnaires were sent to 650 target respondents in eight (8) zones of Dhaka city, including students, jobholders, teachers, businessmen, and housewives. The goal was to find out how satisfied those people who had access to the internet and had bought things from online stores were. Respondents come from Basundhara R/A (9.1%), Gulshan (9.1%), Banani (9.1%), Uttara (9.1%), Mirpur(13.6%), Mohammadpur (9.1%), Shahabag (22.7%), and Old Dhaka (18.2%).

3.7 Data collection (Sources of the Data)

The survey technique was the primary source of information for this investigation. The quantitative method was used in this research study. Data were obtained from first-hand sources, like surveys, direct observation, and expert opinions. Respondents were purposefully chosen from the capital city of Bangladesh, Dhaka in order to conduct the survey. They were asked for

permission to respond to the queries. From March 2020 to March 2021, the survey was done. As the respondents agreed to give a response, they were given a set of questions to answer. Each answer they chose showed what they thought and what they decided.

Quantitative primary data have been collected by handing out formal survey questionnaires in English to a total of 480 respondents in Dhaka, Bangladesh. Of these, 392 were men and 88 were women. There are 16 school levels, 72 college levels, 200 bachelor levels, 168 master levels, 8 MPhil/PhD levels, and other levels are 16. Also, secondary data has been gathered to develop measurement and structural theory, which prompted the formulation of the theoretical basis for the present investigation. Both the main and secondary data used in the statistical analysis and the literature review originated from various internet resources, such as a directory, journals, reports, media publications, magazines, and search engines.

3.8 Questionnaire Development (Scale of Measurement)

In order to acquire metric-level data from respondents, a multidimensional scaling method was utilized to build a standard survey questionnaire. This questionnaire included a Likert scale with 7 points. The questions on a questionnaire are all of the closed-ended type, and the possible responses range is within "strongly disagree" to "strongly agree." It's meant to make the process of gathering data easier. There are two parts to the survey questionnaire. The first section included details in connection with the individual (age, gender, educational level, area of living, and online shopping frequency). However, the second portion focused on the aspects that impact e-satisfaction when doing online buying. The first part consisted of eight classification questions to find out about the respondent's background and how often they've bought things online each month in the past year.

The second part of the survey questionnaire entailed 38 basic questions that are needed for 7 different endogenous and exogenous constructs for the formative measurement model, which was later added to the integrated SEM model. The questionnaire was made with the help of measurements from different scholars and suggestions from experts. This is a summary of the elements that determine how pleased customers are with online shopping, and it is depending on a review of the supporting and related literature as well as the opinions of industry professionals. In Table 3.1, the references for each item are shown.

Table: 3.1 Adoption of Questionnaire Measurements.

(Studies related to factors affecting customers' satisfaction in online shopping.)

	Factors (Construct)	Related Studies (Adapted from)
Independent Variables	E-information quality	Cheung & Lee, M. K., 2005; Guo, X., et al., 2012; Deyalage & Kulathunga, 2019
	E-system quality	Kim & Lim, Y. J., 2001; Chen, et al., 2002; Cheung, C. M., & Lee, M. K., 2005; Liu, et al., 2008; Maditinos and Theodoridis, 2010; C. Lin, et al., 2011; Guo, X., et al., 2012; Polites, et al., 2012; Kalia, P., et al., 2016; Al-Jahwari, et al., 2018; Deyalage, P. A., & Kulathunga, D., 2019.
	E-service & product qualities	Cheung, C. M., & Lee, M. K., 2005; Al-Jahwari, et al., 2018; Loke, et al., 2011; Al Karim, 2013; Kusumahadi, K., et al., 2022.
	E-conveniences	Hossain, A., et al., 2018; Smith and Rupp, 2003; Chang, et al., 2011
	After-sales services	Al-Jahwari, et al., 2018; Zamri, 2014; Zamri, 2014; Al Karim, 2013; Guo, X., et al., 2012; Alam and Yasin, 2010; Kim, 2005; Cho and Park, 2001
Mediating Variables	E-Trust	Chen et al.(2012); Polites et al. (2012); H. Lin (2007); Kim and Stoel (2004); Kim and Prabhakar (2000), Shankar et al. (2002), Yoon (2002), Lowry et al. (2008), Karimov et al. (2011), Ganguly et al. (2011), Kumari and Kumari (2012), Matthew and Turban(2014), Riquelme and Román (2014), Ajmal and Yasin (2015), Agag and El-Masry (2016), Najafi and Kahani (2016), Toufaily and Pons (2017)
	E-Shopping Experience	Lemke, et al.,2011;Syahnur, M. H., et al., 2020;Lemke, et al.,2006
Dependent Variable	E-Customer Satisfaction	Vinitha, D. M. S., 2018; Anderson and Swaminathan 2011; Anderson,2003; Lim et al.,2006; Syahnur, M. H., et al., 2020; Kumar et al. (1995)

3.9 Pilot Testing

Pilot tests were administered before the final examination to ensure the accuracy and precision of the data being collected. A total of 22 respondents were Males 16 and the females 6 are collected from people who had e-commerce experience in the last year and who lived in the Capital city (Dhaka) of Bangladesh. Respondents are purposively selected from the various zones of Dhaka city - Basundhara R/A (9.1%), Gulshan (9.1%), Banani (9.1%), Uttara (9.1%), Mirpur(13.6%), Mohammadpur (9.1%), Shahabag (22.7%) and Old Dhaka (18.2%).

Table: 3.2 Measurements of Validity and Reliability

Variables	Cronbach's Alpha	KMO	Items
E-Information quality	0.600	0.565	3
E-System quality	0.663	0.659	4
E-Service and Product Quality	0.755	0.597	4
E Conveniences	0.484	0.566	3
E-Shopping Experience	0.662	0.372	3
E Trust	0.722	0.595	3
E Satisfaction	0.728	0.665	4

Source: Author assembled from SPSS output.

Hair et al. (2010) state that a threshold of 0.60 is the lowest acceptable value for this technique for evaluating data reliability. Where Cronbach's alpha of the constructions is over 0.6, it may be assumed that the measurements are trustworthy and genuine (Malhotra, 2002). With a KMO value greater than 0.5, the results of Bartlett's test are statistically significant.

Measurement of acceptability of Mediating Variables:

Table: 3.3 Measurements Validity and Reliability (R Square Change)

Model Summary ^d										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.967 ^a	.935	.920	.11416	.935	61.636	4	17	.000	
2	.975 ^b	.950	.935	.10313	.015	4.831	1	16	.043	
3	.979 ^c	.959	.942	.09739	.008	2.942	1	15	.107	1.912
a. Predictors: (Constant), EC, EIQ, ESPQ, ESQ										
b. Predictors: (Constant), EC, EIQ, ESPQ, ESQ, ET										
c. Predictors: (Constant), EC, EIQ, ESPQ, ESQ, ET, ESE										
d. Dependent Variable: ESAT										

Source: Author assembled from SPSS output (Regression model).

Here, the summary of the regression models reveals that the R-squared value for the first model is .935, but that it varies by only 1.5% (0.015) for the second model, and by the same amount

(0.015) for the third model. By observing the shift in R Square, we can infer the presence of a mediating influence.

3.10 Data Analysis Method

The data analysis is used to find the central tendency and variability as well as to assess the study's reliability and assumptions. For this project, about 480 questionnaires were gathered for this study, and SPSS 25.0, the statistical package for the social sciences, was used to evaluate the results. Quantitative primary data have also been examined using Excel and Smart-PLS software in addition to SPSS (version 4.0)

The analysis employed the descriptive statistics Frequency Distribution, Percentage, CFA, EFA, data and concept validity and reliability analysis, One-way ANOVA, Multiple Regression analysis, composite reliability, AVE, multicollinearity, and PATH coefficient. The relationship between the dependent and independent factors was determined through the use of correlation and regression.

3.11 Plan Over Time (Research Timetable)

Activities	Mont h 1	Mont h 2	Mont h 3	Mont h 4	Mont h 5	Mont h 6	Mont h 7	Mont h 8	Mont h 9	Mont h 10	Mont h 11	Mont h 12
Research Proposal												
Introduction Chapter												
Literature Review and												
Research Methodology & Pilot Testing												
Data Collection and transcription												
Data analysis and Interpretation												
Reporting and Presentation												

The research endeavor was completed in twelve months. The first two months were designated for research proposal development. In the second and third month, the introductory chapter of the research project was written with a highlight of the development of its backdrop. Then, approximately four months were dedicated to making a literature review. During the fifth and sixth month, the research technique was created. The remaining 8 to 12 months were allotted to questionnaire preparation, data gathering, data analysis, and draught and final report reporting.

CHAPTER: 4

Data Analysis, Discussion & Findings

Chapter-04 (Data Analysis, Discussion & Findings)	4.1 Demographic information of Respondents
	4.2 Descriptive statistics
	4.3 Measuring the model fit
	4.4 Reliability and Validity Analysis
	4.5 Regression Analysis
	4.6 Structural Equation Model
	4.7 Multicollinearity Test
	4.8 Measurement items and their reliability
	4.9 Evaluation of Structural Model
	4.10 PATH Coefficient Analysis
	4.11 Total Direct Effect (Used in Hypothesis for H1 to H4)
	4.12 Specific indirect Effect/ Mediating Effect (Used in Hypothesis for H5 to H8)
	4.13 Specific direct Effect (Used in Hypothesis for H9 to H10)
	4.14 Hypothesis Testing and findings

Chapter: 4

Data Analysis, Interpretation, Discussion & Findings

4.1 Demographic Information of Respondents

Table 4.1 summarizes the demographic information received from 480 respondents who reside in the capital city of Bangladesh (Dhaka) and have made online purchases. The study sample consists of 480 internet consumers, including 392 (81.7%) male respondents and 88 (18.3%) female respondents. The only explanation for the modest proportion of female responses was the difficulty of contacting them. However, the researcher's own preferences were used to choose these respondents. To guarantee the correct combination of participants, data from six age groups have been obtained from respondents. 30% of respondents are between the ages of 26 and 30, 25% are between the ages of 31 and 40, and 20% are between the ages of 18 and 25 and 41 to 50 years. 1.7% of responders are more than 60 years of age.

Table 4.1: Demographic information of respondents.

Sample characteristics	Category	Frequency	Percentage (%)	Cumulative Percent
Gender	Male	392	81.7	81.7
	Female	88	18.3	100.0
	Total	480	100.0	
Age Group	18 to 25	96	20.0	20.0
	26 to 30	144	30.0	50.0
	31 to 40	120	25.0	75.0
	41 to 50	96	20.0	95.0
	51 to 60	16	3.3	98.3
	More than 60	8	1.7	100.0
	Total	480	100.0	
Area of Living	Basundhara R/A	8	1.7	1.7
	Gulshan	17	3.5	5.2
	Banani	17	3.5	8.8
	Uttara	18	3.8	12.5
	Mirpur	76	15.8	28.3
	Mohammadpur	69	14.4	42.7
	Shahabag	179	37.3	80.0
	Old Dhaka	96	20.0	100.0
Total	480	100.0		
Occupational Status	Student	200	41.7	41.7
	Self-employed	40	8.3	50.0
	Service holder	120	25.0	75.0

	Businessman	64	13.3	88.3
	Housewife	56	11.7	100.0
	Total	480	100.0	
Highest level of education	School	16	3.3	3.3
	College	72	15.0	18.3
	Bachelor	200	41.7	60.0
	Masters	168	35.0	95.0
	Mphil/PhD	8	1.7	96.7
	Others	16	3.3	100.0
	Total	480	100.0	
Average Monthly Income	Below 10000tk	8	1.7	1.7
	10000-15000tk	176	36.7	38.3
	15001-20000tk	200	41.7	80.0
	20001-25000tk	72	15.0	95.0
	25001-30000tk	16	3.3	98.3
	More than 30000tk	8	1.7	100.0
	Total	480	100.0	
Monthly online purchase	1-3 times	400	83.3	83.3
	4-6 times	72	15.0	98.3
	7-10 times	8	1.7	100.0
	Total	480	100.0	

The majority of online consumers were from Shahabag (37.3%), while the Basundhara Residential Area had the fewest replies (1.7%). This variance in percentage reflects the challenge of responder reach. 200 (41.7%) of the 480 respondents are students, 120 (25%) are government employees, 64 (13.3%) are businessmen, 56 (11.7%) are housewives, and 40 (8.3%) are self-employed. To guarantee the correct combination of participants, data from respondents with four different levels of education were collected. About 42% of respondents have a bachelor's degree, 35% have a master's degree, 15% have a bachelor's degree from an accredited institution or university, 3.3% have a high school diploma, and 1.7% have a doctoral degree. Due to the trend of globalization and digitization in our nation, bachelor-level respondents are more acclimated to purchasing from an online store than other respondents.

Among the total 480 respondents, the average monthly income of 8 respondents is Below 10000tk, 10000-15000tk for 176 respondents (36.7%), 15001-20000tk for 200 respondents (41.7%), 20001-25000tk for 72 respondents (15%), 25001-30000tk for 16 respondents (3.3%), and Over 30000tk for 8 respondents. Figure 4.1 reveals that 83.3% of respondents had only shopped online 1-3 times, indicating that they lack familiarity or confidence with online buying. 15% of respondents shopped online 4-6 times, indicating that they are very confident and comfortable with online purchases, while the remaining respondents shopped online 7-10 times, indicating that they are extremely confident in purchasing from online stores.

4.2 Descriptive Analysis

Table 4.2 displays descriptive statistics for all of the study's variables, with the independent variable E-Service & Product Quality having a standard deviation of 0.42 and the variance is 0.174, which corresponds to a medium level of Standard Deviation. The standard deviations of the other three independent variables— E-Convenience, E-Information Quality and E-System Quality are all rather small, with means hovering around 3.7.

Table 4.2: Average score, mean and Standard Deviation of Research Variables.

Variables	Mean		Std. Deviation	Variance	Level of Std. Deviation
	Statistic	Std. Error	Statistic	Statistic	
Independent Variables					
E-Information Quality	3.7222	.01784	.39088	.153	Low
E-System Quality	3.7417	.01769	.38761	.150	Low
E-Service & Product Quality	3.7292	.01903	.41700	.174	Medium
E-Convenience	3.7278	.01725	.37797	.143	Low
Mediating Variables					
E-Trust	3.7333	.01732	.37948	.144	Low
E-Shopping Experience	3.7111	.01791	.39230	.154	Low
Dependent Variable					
E-Satisfaction	3.7083	.01796	.39349	.155	Low

Table 4.2 shows that the mediating factors (E-Trust and E-Shopping Experience) have a small standard deviation. The great consistency of this data is shown in the small standard deviation of E-satisfaction as the dependent variable.

4.3 Evaluation of Model Performance

Table 4.3: Model Fit

Model Fit	R-square	R-square adjusted
E-Satisfaction	0.958	0.958
E-Shopping Experience	0.905	0.905
E Trust	0.935	0.934

R² measures how much of the variability in the dependent variable can be accounted for by the model. The researcher used a model where 2 variables are mediating and 1 dependent variable. Based on the result of SmartPLS software R² of E Satisfaction is 95.8%, R² of E-Shopping Experience is 90.5% and R² of E trust is 93.5%. The model, as the observation unveils, explains 95.8%, 90.5%, and 93.5% variation in dependent variables (Table 4.3).

4.4 Examining Validity and Reliability

Table 4.4.1: Validity and Reliability Analysis.

Variables	Composite reliability (CR)	Average variance extracted (AVE)
E-Conveniences	0.642	0.388
E-Information quality	0.673	0.413
E-Service and Product Quality	0.76	0.445
E-System quality	0.709	0.381
E-Trust	0.641	0.39
E-Shopping Experience	0.673	0.415
E-Satisfaction	0.834	0.572

Similar to Cronbach's alpha, composite reliability (sometimes referred to as construct reliability) is a metric for scale components' internal consistency (Netemeyer, 2003). According to Brunner and Süß (2005), it is equivalent to the entire amount of actual score variance in relation to the total scale score variance. According to Hair et al., (2014), whereas Cronbach's alpha values between 0.60 and 0.70 are considered satisfactory in exploratory studies, they must be higher than 0.70 in more advanced stages. However, a score greater than 0.90 is not preferable, and a value of 0.95 or above is unquestionably unfavorable (Nunnally and Bernstein, 1994). The researcher found that the variables have composite reliability greater than 0.60 and less than 0.90. Therefore, it is acceptable (Table 4.4.1).

If the AVE is 0.50 or greater, it implies that the construct explains more than half of the variability that is present in its elements; hence, 0.50 is the lowest number that may be considered acceptable. If the average error rate (AVE) is more than 0.50, this suggests that the construct does a poor job of explaining the mistakes that are present in the items on average (Hair et al., 2014). The researcher found that AVE value of E Satisfaction is higher than 0.50 and for the other variables, the AVE value is higher than 0.380 (Table 4.4.1).

Table: 4.4.2 Reliability test, Total

Reliability Statistics	
Cronbach's Alpha	N of Items
.983	7

Examination of dependability is based on the conclusion that the questionnaire may be trusted or is consistent if the score of Cronbach's Alpha statistic is greater than 0.60. Table 4.2.2 outlines the findings that may be obtained from the reliability test.

Table: 4.5 Reliability and Validity Analysis

	Variables	Cronbach's Alpha	Number of Item
Independent Variables	E-Information quality	0.292	3
	E-System quality	0.456	4
	E-Service and Product Quality	0.581	4
	E-Conveniences	0.195	3
Mediating Variables	E-Trust	0.196	3
	E-Shopping Experience	0.274	3
Dependent Variable	E-Satisfaction	0.712	4

Source: Output from data analysis through SPSS.

Cronbach's Alpha predicts that all indicators are equally dependable, or that they all have equivalent outer loadings on the reflectively assessed latent constructs. Cronbach's Alpha for the E-Satisfaction is 0.712, which is an acceptable number. In contrast, the internal consistency reliability of items related to the latent variable E-Service and Product Quality (0.581) and E-System quality (0.456) appears to be extremely low. In addition, the internal consistency dependability of the E-Conveniences (0.195), E-Information quality (0.292), E-Shopping

Experience (0.274) and E-Trust (0.196) latent constructs is inadequate (table 4.5). It's possible that the scale's sensitivity to the number of items is too responsible for its low and inadequate internal consistency dependability (Hair et al., 2013). Due to these constraints, researchers frequently recommend utilizing composite reliability to estimate the internal consistency reliability of a latent variable that was measured reflectively. Composite reliability takes into consideration indication changeable outer loadings (Hair et al., 2013). Table 4.4 demonstrates that the composite reliability for all reflectively assessed latent variables exceeds the criterion level (0.60), indicating an adequate level of internal consistency dependability.

4.5 Regression Analysis

Table: 4.6.1 Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	EC, EIQ, ESQ, ESPQ ^b	.	Enter
2	ET ^b	.	Enter
3	ESE ^b	.	Enter
a. Dependent Variable: ESAT			
b. All requested variables entered.			

Source: Analysis output from SPSS.

Table: 4.6.2 Model Summary^d

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.979 ^a	.959	.958	.08017	.959	2766.337	4	475	.000
2	.985 ^b	.970	.969	.06896	.011	167.956	1	474	.000
3	.987 ^c	.975	.974	.06306	.005	93.831	1	473	.000

Source: Analysis output from SPSS.

Table: 4.6.3 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	71.114	4	17.778	2766.337	.000 ^b
	Residual	3.053	475	.006		
	Total	74.167	479			
2	Regression	71.913	5	14.383	3024.526	.000 ^c

	Residual	2.254	474	.005		
	Total	74.167	479			
3	Regression	72.286	6	12.048	3029.696	.000 ^d
	Residual	1.881	473	.004		
	Total	74.167	479			
a. Dependent Variable: ESAT						
b. Predictors: (Constant), EC, EIQ, ESQ, ESPQ						
c. Predictors: (Constant), EC, EIQ, ESQ, ESPQ, ET						
d. Predictors: (Constant), EC, EIQ, ESQ, ESPQ, ET, ESE						

Source: Analysis output from SPSS.

Table 4.6.2, Model-1, shows the summary analysis results from an SPSS model with an R Square value of .959. The adjusted R Square value is .958, indicating that the dependent variable is correlated with the independent factors. Independent factors (Service & Product Quality, E-System Quality, E-Information Quality, and E-Convenience) can explain 95.9% of the dependent variable (E-Satisfaction). It is also evident from the model summary that E-Trust and E-shopping experience have a mediating influence on the dependent variable (E-Satisfaction) since the R Square has changed from model-1 to model-2 and 3. When comparing the E-Shopping experience with E-trust, the former has an R Square variation of 0.005, while the latter has an R Square variation of 0.011. We call this the (Mediating Variable). According to the analysis of variance results (Table 4.6.3), models 1, 2, and 3 are all significant at the .000 level.

4.6 Structural Equation Model

Depending on the model fit, Reliability, Validity, factor loading and model summary; the following SEM model has been developed.

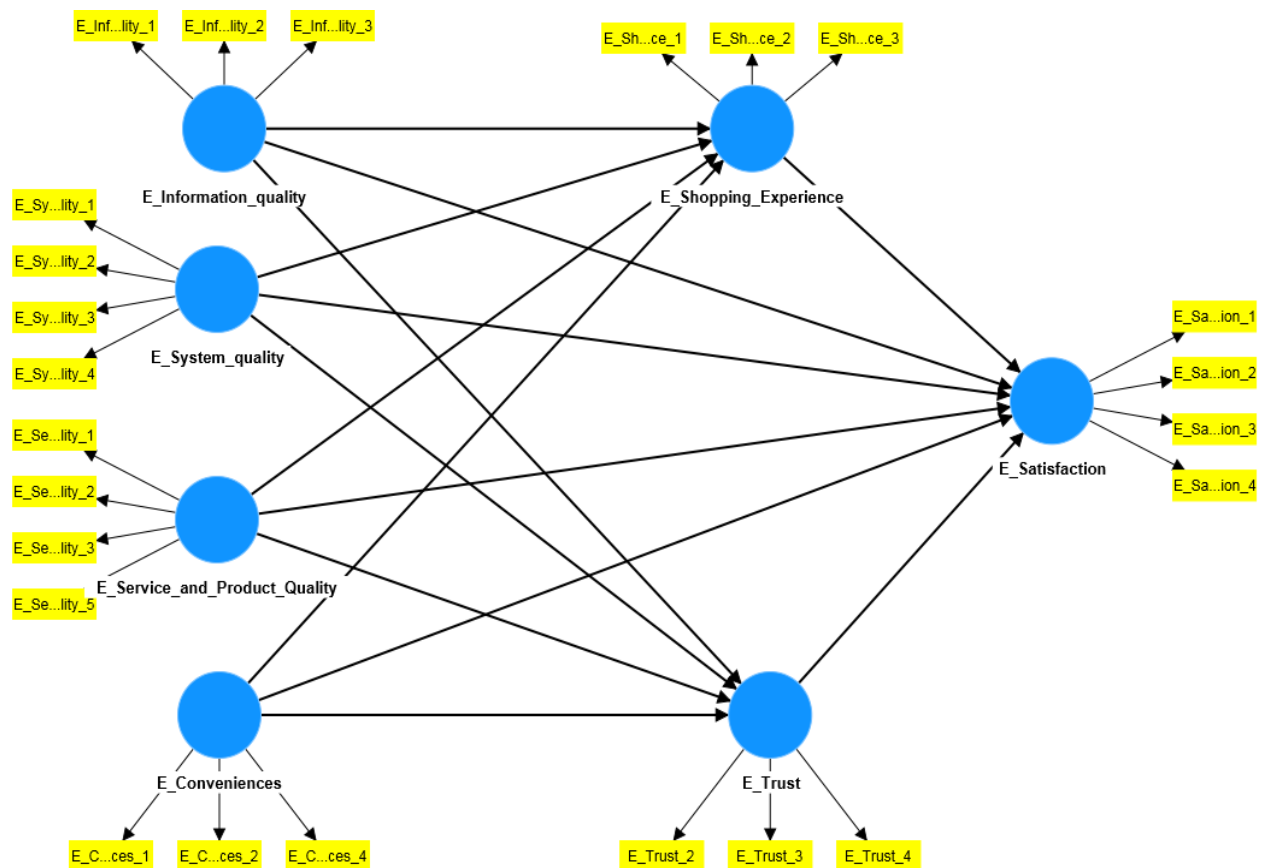


Figure 4.1:Structural Equation Model (SEM Model of Factor affecting online customers' satisfaction)

4.7 Multicollinearity Test

Table 4.7: VIF of Formatively Measured Indicators

Variables	VIF
E_Conveniences_1	1.041
E_Conveniences_2	1.053
E_Conveniences_4	1.041
E_Information_quality_1	1.063
E_Information_quality_2	1.022
E_Information_quality_3	1.041

E_Service_and_Product_Quality_1	1.267
E_Service_and_Product_Quality_2	1.193
E_Service_and_Product_Quality_3	1.122
E_Service_and_Product_Quality_5	1.24
E_System_quality_1	1.063
E_System_quality_2	1.136
E_System_quality_3	1.051
E_System_quality_4	1.167
E_Trust_2	1.004
E_Trust_3	1.039
E_Trust_4	1.04
E_Shopping_Experience_1	1.09
E_Shopping_Experience_2	1.037
E_Shopping_Experience_3	1.066
E_Satisfaction_1	1.072
E_Satisfaction_2	1.762
E_Satisfaction_3	1.955
E_Satisfaction_4	2.388

There are several different requirements for adequate VIF values that have been established in the research that has been done on multicollinearity. The value 10 is frequently utilized as the cap for the greatest degree of VIF (Marquardt, 1970; Kennedy, 1992; Hair et al., 1995). The suggested value for the VIF is 10, which translates to a tolerance level of 10. In certain research, a maximum VIF value of 5, as suggested by Rogerson (2001), or even 4, as suggested by Pan and Jackson (2008), has been recommended. According to the findings of the researcher, the VIF value of the variables is lower than 4. Therefore, there is no need for concern regarding multicollinearity.

4.8 Measurement Items and Their Reliability

Table 4.8: Factor Loading of Formative measurement model

Constructs and their respective items	Factor loadings
E-Conveniences	
This website (online store) accepts a variety of payment methods, including cash on delivery, postal service, online payment (EMI, credit cards, mobile banking), etc.	0.495
I have more alternatives to choose product and can buy the products from online shop (from where I have purchased) 24/7.	0.812
Online shopping (from which I have purchased) is simpler and quicker.	Dropped
I am pleased with the Mobile APP service offered by the online retailer (from where I have purchased).	0.508
E-Information Quality	
I think e-store (website from where I do purchase) provides the relevant (accurate) information what I need.	0.759
I think e-store (website from where I do purchase) provides the relevant (accurate) information what I need.	0.631
I can find all the information (graphics, text, sound, and video) of e-store is nicely presented in the website is attractive and useful for me.	0.515
I think e-store (website from where I do purchase) provides the reliable & sufficient information what I need.	Dropped
E-Satisfaction	
I feel truly enjoyed & comfortable in ordering and purchasing products through online store.	0.423

I am happy with the overall services of e-shop/s from where I purchase	0.820
For the most part, I think online retailers do a great job of satisfying their customers.	0.835
I will strongly recommend others to use an online platform to purchase.	0.858
Taking everything into account, I can say that my internet purchasing experience was positive.	Dropped
E-Service & Product Quality	
E-store (from where I do purchase) provides helpful guidance and prompt service to me.	0.745
I have faith in the e-service store's personnel' expertise and politeness (from where I do purchase)	0.671
An internet shop gives me tailored material, greetings, and email.	0.535
The online store (from which I make my purchases) consistently and reliably delivers the services it advertises.	Dropped
The quality of products was ensured while purchased from online shop.	0.700
When I purchase online, I obtain a greater variety of things in terms of price and quality.	Dropped
E-Shopping Experience	
The products are delivered according to the terms of the service I paid for.	0.754
The items I purchase through my e-commerce account correspond to the products I receive.	0.479
Using my e-commerce account, I'm able to acquire the products I desire with ease.	0.667
The items on my e-commerce account meet my requirements.	Dropped
My account (e-store login) is easy to access whenever and whenever I need it.	Dropped
E-System Quality	
It is simple for me to locate product information and make an order via the e-commerce website (where I conduct my shopping).	0.607

I feel easy to use website (e-store from where I do purchase) and helps me to accomplish my tasks successfully.	0.599
The speed at which I can get information and the fact that the e-store (where I buy things) is always open (24/7) are both things I like.	0.528
I feel safe giving my personal information and making payments online because the website I buy from (e-site) has enough security features.	0.720
I found it is convenient to search and order in this website because it (e-store) has well developed layout and good color combinations.	Dropped
E-Trust	
My internet order arrived as expected. (The website (e-store) frequently delivers on its promises).	Dropped
I am confidence that the online shop/s (from where I have purchased) is/are able to keep their word, fulfill their promise and be sincere to me.	0.388
The online shop/s (from where I have purchased) has the willingness & ability to deliver quality products & services as it is expected.	0.642
My positive experiment with online shops (from where I have purchased) enhances my relationship with it.	0.779

SEM model –fit: χ^2 (480) = 8422.496, NFI = 0.311, SRMR = 0.156.

Comparative Fit Index (CFI) and Tucker-Lewis Index (TLI) values above the recommended level of 0.90 and Root Mean Square Error Approximation (RMSEA) and Standardized Root Mean Square Residual (SRMR) values below the cut-off value of 0.08 indicate that the measurement model has a good fit (see exact values above Table 4.8). (Hair et al., 2010).

4.9 Evaluation of Structural Model

For the robustness effect, the researcher used a bootstrapping process of about 5000 samples in SmartPLS (Version 4) where the following estimated SEM model has been significant and accepted.

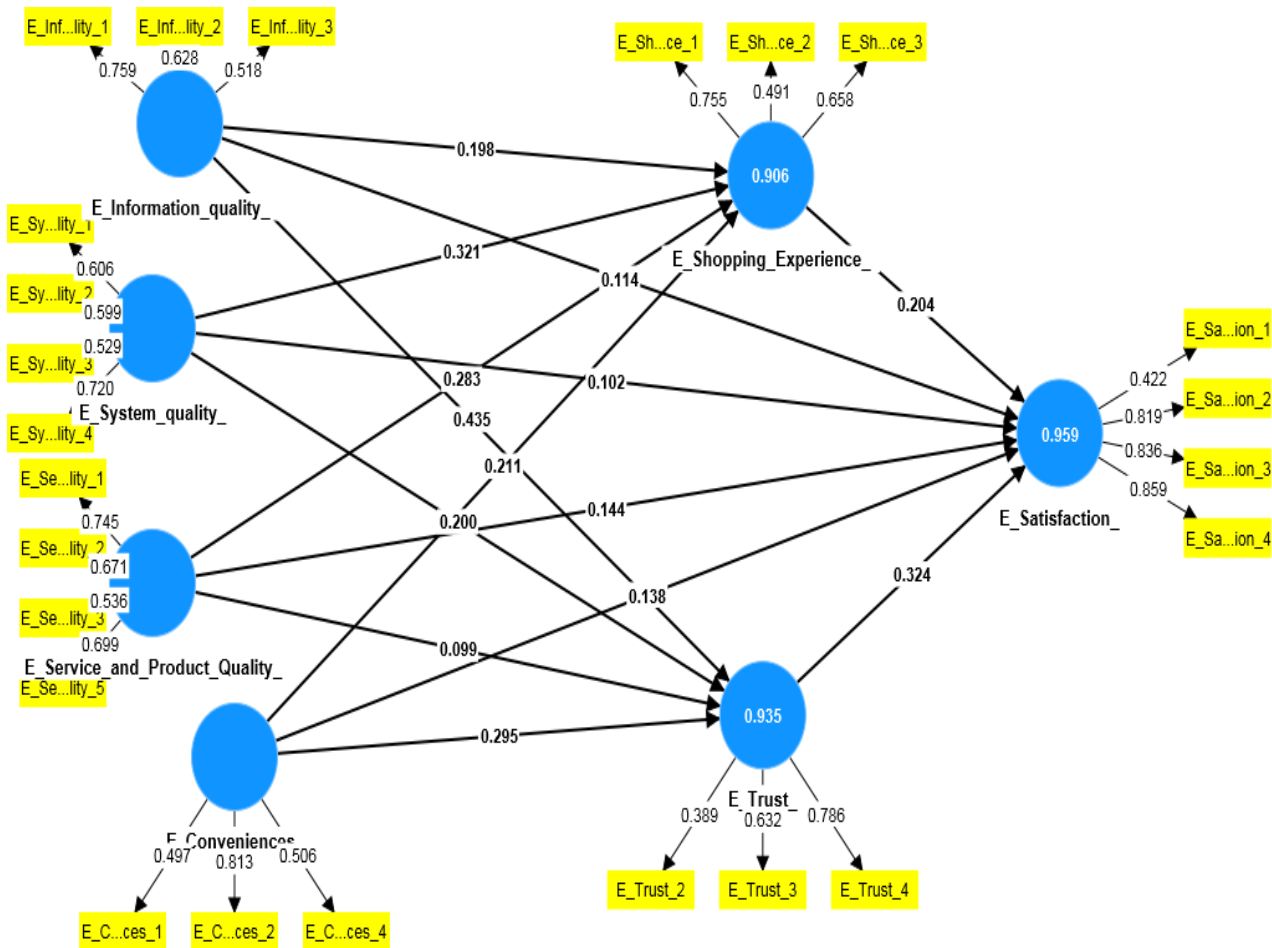


Figure 4.2:Estimated Structural Equation Model (SEM Model for Factors affecting online customers' satisfaction)

SEM model –fit: $\chi^2 (480) = 8422.496$, NFI = 0.311, SRMR = 0.156.

4.10 PATH Coefficient Analysis

A statistical method for investigating and assessing links between a group of observed variables is path analysis. Multiple direct and indirect correlations between variables can be studied at once using path analysis. It is now viewed as a subset of structural equation modeling, a more broad statistical technique.

Table 4.9: Significance of Path Coefficients

PATH Coefficient	Original Sample	Standard deviation	T statistics	P values
E Conveniences -> E-Satisfaction	0.138	0.028	5.005	0
E Conveniences -> E-Shopping Experience	0.211	0.047	4.487	0
E Conveniences -> E-Trust	0.295	0.034	8.653	0
E Information quality -> E-Satisfaction	0.114	0.02	5.594	0
E Information quality -> E-Shopping Experience	0.198	0.042	4.748	0
E Information quality -> E Trust	0.435	0.045	9.716	0
E-Service and Product Quality -> E Satisfaction	0.144	0.028	5.08	0
E-Service and Product Quality -> E-Shopping Experience	0.283	0.044	6.413	0
E-Service and Product Quality -> E-Trust	0.099	0.033	2.978	0.003
E-Shopping Experience -> E-Satisfaction	0.204	0.035	5.885	0
E-System quality -> E-Satisfaction	0.102	0.036	2.875	0.004
E-System quality -> E-Shopping Experience	0.321	0.036	8.915	0
E-System quality -> E-Trust	0.200	0.025	7.927	0
E-Trust -> E-Satisfaction	0.324	0.034	9.588	0

Sources: Output Derived from Applying SmartPLS (Version-4)

Notes: Data have been compiled by the Researcher.

The estimated linkages in a path analysis are typically depicted as a route diagram, with boxes representing variables and arrows showing the courses of relationships, to make interpretation easier. Researchers can check a suggested model's consistency with the data by using route analysis.

According to the PATH coefficient study, there is a positive and statistically significant relationship between E Convenience and E Satisfaction, E-shopping experience and E-Trust at the value of the original sample 13.8%, 21.1%, and 29.5% respectively. The significance level, the p-value is 0.000 for E-shopping experience, E Trust, E Convenience and E Satisfaction. At the sample mean of 11.4%, there is a positive correlation between E information quality and E satisfaction; at the sample mean of 19.8%, there is a positive correlation between E information quality and E-shopping experience; and at the sample mean of 43.5%, there is a significant correlation between E information quality and E trust. The p-value of E information quality and E Satisfaction, E information quality and E-shopping experience, E information quality and E Trust is 0.000, which represents that there is a significant relationship between variables.

At the 14.4%, 28.3%, and 9.9% levels of the original sample, there is a substantial and positive link between E-Service & Product Quality and E-Satisfaction, E-Service & Product Quality and E-shopping experience, and E-Trust. There is a substantial correlation between E-Service and Product Quality and E-Trust, E-Service and Product Quality and E-Satisfaction, and E-Service and Product Quality and E-shopping experience, all with p-values below 0.05.

The original sample result of 20.4% indicates a positive and statistically significant relationship between E-Shopping Experience and E-Satisfaction ($p = 0.000$). At the 10%, 32%, and 20% levels of the original sample, there is a substantial and positive link between E-System Quality and E-Satisfaction, E-System Quality and the quality of the online purchasing experience, and E-Trust. There is a substantial correlation between E-System Quality and E-Satisfaction, E-System Quality and the Quality of the Online Shopping Experience, and E-System Quality and E-Trust, all of which have p-values lower than 0.05. Finally, the correlation between E-trust and E-satisfaction is positive and statistically significant (original sample value = 32.4%, $p = 0.000$).

4.11 Total Direct Effect (Used in Hypothesis for H1 to H4)

Table 4.10 represents that, the researcher compiled the total direct effect of the variables. There exists a positive and significant impact between all the independent and dependent variables. E-Information quality and E-Satisfaction, E-Conveniences and E-Satisfaction, E-Service & Product Quality, E-Satisfaction, E-System quality and E-Satisfaction have original sample values are

13.9%, 18.1%, 9%, and 13% respectively. The p-value is 0.000 for all the independent variables and dependent variable.

Table 4.10: Significance of Path Coefficients (Total Direct effect)

Total direct Effect	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
E-Conveniences -> E-Satisfaction	0.139	0.137	0.018	7.626	0
E-Information quality -> E-Satisfaction	0.181	0.178	0.027	6.759	0
E-Service and Product Quality -> E-Satisfaction	0.09	0.087	0.022	4.031	0
E-System quality -> E-Satisfaction	0.13	0.127	0.02	6.43	0

Sources: Output Derived from Applying SmartPLS (Version-4)

Notes: Data have been compiled by the Researcher.

4.12 Specific indirect Effect/ Mediating Effect (Used in Hypothesis for H5 to H8)

The investigation revealed that there is a meaningful connection—both positively and significantly—between the independent variable, the mediating variable, and the dependent variable (Table 4.11).

E-Shopping Experience as Mediating Variable:

To begin, the original sample value of 5.8% indicates a positive relationship, and the p-value is 0.000, which indicates that there is a significant impact. This is because the relationship between E Service & Product Quality -> E-Shopping Experience -> E Satisfaction has a significant positive relationship. It's important to note that there's a positive correlation between e-service and e-product quality, e-shopping experience, and e-satisfaction (with an original sample value of 5.8% indicating a positive link and a p-value of 0.000 indicating a significant influence). Further, E Conveniences -> E-Shopping Experience -> E Satisfaction has a significant positive

relationship exists which assess by the original sample value is 4.3% and the p-value is 0.000. In addition, E System quality -> E-Shopping Experience -> E Satisfaction has a significant positive relationship exists which is assessed by the original sample value is 6.6% and the p-value is 0.000. Lastly, E Information quality -> E-Shopping Experience -> E Satisfaction has a significant positive relationship exists which is assessed by the original sample value is 4.1% and the p-value is 0.000.

Table 4.11: Significance of Path Coefficients (Mediating effect)

Specific indirect Effect/ Mediating Effect	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
E-Service and Product Quality -> E-Shopping Experience -> E Satisfaction	0.058	0.056	0.015	3.847	0
E Conveniences -> E-Shopping Experience -> E Satisfaction	0.043	0.043	0.01	4.109	0
E System quality -> E-Shopping Experience -> E Satisfaction	0.066	0.064	0.014	4.773	0
E-Service and Product Quality -> E Trust -> E Satisfaction	0.032	0.031	0.012	2.727	0.006
E-Information quality -> E-Shopping Experience -> E-Satisfaction	0.041	0.039	0.01	4.073	0
E-Conveniences -> E-Trust -> E-Satisfaction	0.096	0.094	0.013	7.14	0
E-Information quality -> E-Trust -> E-Satisfaction	0.141	0.139	0.021	6.571	0
E-System quality -> E-Trust -> E-Satisfaction	0.065	0.063	0.01	6.559	0

Sources: Output Derived from Applying SmartPLS (Version-4)

Notes: Data have been compiled by the Researcher.

E Trust as Mediating Variable:

To begin, there is a substantial positive association that exists between E Service & Product Quality -> E Trust -> E Satisfaction. This is shown by the fact that the original sample value was 3.2%, and the p-value was 0.006. The second finding is that there is a substantial positive link between E-Convenience, E-Trust, and E-Satisfaction. This is proven by the fact that the original sample value was 9.6% and the p-value was 0.000. Thirdly, there is a substantial positive link between E Information quality -> E Trust -> E Satisfaction, and this is determined by the fact that the original sample value was 14.1%, and the p-value was 0.000. Last but not least, the original sample value of 6.5% and the p-value of 0.000 shows that there is a strong positive link between E System quality, E Trust, and E Satisfaction. This was discovered by analyzing the data.

4.13 Specific Direct Effect (Used in Hypothesis for H9 to H10)

Table 4.12: Significance of Path Coefficients (Specific direct effect)

PATH Coefficient	Original Sample	Standard deviation	T statistics	P values
E-Shopping Experience -> E-Satisfaction	0.204	0.035	5.885	0.00
E-Trust -> E-Satisfaction	0.324	0.034	9.588	0.00

Sources: Output Derived from Applying SmartPLS (Version-4)

Notes: Data have been compiled by the Researcher.

Table 4.12 illustrates the correlation between e-trust and e-satisfaction, as well as e-shopping experience and e-satisfaction. With an initial sample value of 20.4% and a significant p-value (0.00) at the 5% level, there is a positive and substantial impact between E-Shopping Experience and E-Satisfaction. After that Original Sample value for E Trust -> E Satisfaction is 32.4% with 0.00 p-value. So the relationship among those constructs is significant.

4.14 Hypothesis Testing and Findings:

Table 4.13: Summary of Hypotheses testing

H. No.	Paths	Original sample	T values(O /STDEV) Significant at 5%	P values	Significance Test	Results (Hypotheses Test)
H1	E-Conveniences -> E-Satisfaction	0.139	7.626	0.00	Total direct Effect is statistically significant and positive	H1 is supported
H2	E-Information quality -> E Satisfaction	0.181	6.759	0.00	Total direct Effect is statistically significant and positive	H2 is supported
H3	E-Service and Product Quality -> E-Satisfaction	0.09	4.031	0.00	Total direct Effect is statistically significant and positive	H3 is supported
H4	E-System quality -> E -Satisfaction	0.13	6.43	0.00	Total direct Effect is statistically significant and positive	H4 is supported
H5	E-Conveniences -> E-Shopping Experience -> E-Satisfaction	0.043	4.109	0.00	Specific Indirect effects are statistically significant and positive	H5 is supported
	E-Conveniences -> E-Trust -> E-Satisfaction	0.096	7.14	0.00		
H6	E-Information quality -> E-Shopping Experience -> E-Satisfaction	0.041	4.073	0.00	Specific Indirect effects are statistically significant and positive	H6 is supported
	E-Information quality -> E Trust -> E-Satisfaction	0.141	6.571	0.00		
H7	E-Service and Product Quality -> E-Shopping Experience -> E-Satisfaction	0.058	3.847	0.00	Specific Indirect effects are statistically significant and positive	H7 is supported
	E-Service and Product Quality -> E-Trust -> E-Satisfaction	0.032	2.727	0.006		
H8	E-System quality -> E-Shopping Experience -> E-Satisfaction	0.066	4.773	0.00	Specific Indirect effects are statistically significant and positive	H8 is supported
	E System quality -> E Trust -> E Satisfaction	0.065	6.559	0.00		
H9	E-Shopping Experience -> E-Satisfaction	0.204	5.885	0.00	Total direct Effect is statistically significant and positive	H9 is supported
H10	E-Trust -> E -Satisfaction	0.324	9.588	0.00	Total direct Effect is statistically significant and positive	H10 is supported

Source: Author assembled from smartPLS (4.0) and SPSS (v.25) output.

All 10 hypotheses (strategies) have probability values (p-values) below the significance level (alpha). The findings, therefore, demonstrate a good direct and indirect relationship between customer satisfaction and the four independent components and the two mediating factors. All previously offered theories are supported.

H1: E-Conveniences has a significant positive impact on E Satisfaction

Tables 4.10 and 4.13 show that there is a positive and statistically significant association between E-Conveniences and E-Satisfaction. The sample mean is 0.137, the standard deviation is 0.018, and the t-value for the original sample is 7.626. With a p-value of 0.000 indicating a significance level of 0.05 or below, it is clear that there is a correlation between the two variables. Because of this positive and substantial effect of E Conveniences on E Satisfaction, H1 is accepted.

H2: E-Information quality has a significant positive impact on E Satisfaction

What is explicable in terms of the aggregate direct effect (Table 4.10 and Table 4.13), is that there is a positive and statistically significant correlation between the quality of E-Information and E-Satisfaction. The correlation between E-Information quality and E-Satisfaction is positive; the original sample value is 18.1%. The t-value is 6.759, the sample mean is 0.178, and the standard deviation is 0.027. The correlation between E Conveniences and E Satisfaction is substantial (P = 0.000) and positive (R = 0.58). The quality of E's information has a large and positive effect on E's satisfaction, hence H2 is approved.

H3: E-Service and Product Quality have a significant positive impact on E Satisfaction

There is a positive and statistically significant relationship between E-Service Quality, E-Product Quality, and E-Satisfaction, as measured by the total direct effect (Table 4.10 and Table 4.13). There is a positive correlation between E-Service Quality, E-Product Quality, and E-Satisfaction, with the original sample value being 9%. The t-value is 4.031, the standard deviation is 0.022, and the sample mean is 0.087. The correlation between E-Service Quality and E-Satisfaction is substantial (P = 0.000) suggesting a causal relationship between the two. Because of this positive and substantial relationship between E-Service and Product Quality and E-Satisfaction, it is concluded that H3 is supported.

H4: E-System quality has a significant positive impact on E Satisfaction

There is a positive and statistically significant relationship between E-System quality and E-Satisfaction, as measured by total direct effect (Table 4.10 and Table 4.13). There is a positive correlation between E-System quality and E-Satisfaction, as indicated by the original sample value of 13%. The t-value is 2.875, the standard deviation is 0.02, and the sample mean is 0.127. The correlation between E-System quality and E-Satisfaction is substantial ($P = .004$). Therefore, H4 is recognized since the quality of the E-System has a considerable and positive effect on E-Satisfaction.

H5: E-Shopping Experience and E Trust mediate the relationship between E-Conveniences and E-Satisfaction

Specifically, the link between E-conveniences and E-satisfaction is mediated by the E-shopper's E-experience and E-trust. The original sample value was 0.043, the sample mean value was 0.043, the standard deviation was 0.01, the T statistic was 4.109, and the p-value was 0.000, indicating a substantial positive influence when using E-shopping Experience as the mediating variable. The original sample value was 0.096, the sample mean value was 0.094, the standard deviation was 0.013, the T statistics was 7.14, and the p-value was 0.000, indicating a statistically significant positive influence when E Trust was used as the mediating variable (Table 4.10 and Table 4.13). E-Shopping Experience and E-Trust mediate the considerable association between E-Conveniences and E-Satisfaction, hence H5 is accepted.

H6: E-Shopping Experience and E-Trust mediate the relationship between E-Information quality and E Satisfaction

Tables 4.10 and 4.13 indicate the indirect effect/mediating effect of e-shopping experience/e-trust on the link between e-information quality and e-satisfaction. Using the Mediating Effect of Online Shopping Experience, we find that the Original Sample Value is 0.041, the Sample Mean Value is 0.039, the Standard Deviation is 0.01, the T Statistics is 4.073, and the p Value is 0.000, indicating a Highly Significant Positive Impact. A substantial positive influence is present when E Trust acts as a mediating variable; the original sample value is 0.141, the sample mean value is 0.139, the standard deviation is 0.021, and the T statistics is 6.14; the p-value is 0.000. Therefore,

H6 is supported since the considerable association between E-Information quality and E-Satisfaction is mediated by E-Shopping Experience and E-Trust.

H7: E-Shopping Experience and E-Trust mediates the relationship between E-Service and Product Quality and E Satisfaction

Tables 4.10 and 4.13 illustrate that the connection between E-service quality, E-product quality, and E-satisfaction is mediated by E-shoppers' trust in the website and their overall e-shopping experience. Using the Mediating Effect of Online Shopping Experience, we find that the Original Sample Value is 0.058, the Sample Mean Value is 0.056, the Standard Deviation is 0.015, the T Statistics is 3.847, and the p Value is 0.000, indicating a Highly Significant Positive Impact. The original sample value of 0.032, the sample mean value of 0.031, the standard deviation of 0.012, the T statistics of 2.724, and a p-value of 0.006 all point to a substantial positive influence when E Trust is used as the mediating variable. To conclude, H7 is supported since there is a considerable link between E-Service and Product Quality and E-Satisfaction, and that relationship is mediated by E-Shopping Experience and E-Trust.

H8: E-Shopping Experience and E-Trust mediate the relationship between E -Quality and E-Satisfaction

Tables 4.10 and 4.13 indicate that the connection between E-service and E-product quality and E-satisfaction is mediated by E-shopping experience and E-trust. The original sample value was 0.041, the sample mean value was 0.039, the standard deviation was 0.01, the T statistic was 4.073, and the p-value was 0.000, indicating a substantial positive influence exists when using E-shopping Experience as the mediating variable. The original sample value was 0.141, the sample mean value was 0.139, the standard deviation was 0.021, the T statistics were 6.571, and the p-value was 0.006, indicating a substantial positive influence when E Trust was used as the mediating variable. Consequently, H8 is approved since the considerable association between E System Quality and E Satisfaction is mediated by E-Shopping Experience and E Trust.

H9: E-Shopping Experience has a significant positive impact on E-Satisfaction.

Both the E-Shopping Experience and E-Satisfaction in Table 4.10 and the E-Trust and E-Satisfaction in Table 4.13 demonstrate a direct correlation between the two. With an initial

sample value of 20.4% and a significant p-value (0.00) at the 5% level, there is a positive and substantial impact between E-Shopping Experience and E-Satisfaction. So H9 is accepted because E-Shopping Experience and E-Satisfaction has a positive significant relationship.

H10: E-Trust has a significant positive impact on E-Satisfaction.

Using Table 4.10 and Table 4.13, we can see that the original Sample value for E-Trust -> E-Satisfaction is 32.4% with a significant p-value. Thus, the connections between those concepts are crucial. With a standard deviation of 0.034, a T-statistic of 9.588, and a p-value of 0.000, we may conclude that the H10 is supported by evidence of a positive relationship between E-Trust and E-Satisfaction.

CHAPTER: 5

Research Contribution & Recommendations

Chapter-05 (Research Contribution & Recommendations)	5.1 Contribution to the Practical Field (Marketing Implications)
	5.1.1 Monthly Online Purchase
	5.1.2 Focus on E-information Quality
	5.1.3 E-System Quality
	5.1.4 Think Carefully E-Service & Product Quality
	5.1.5 Need to Increase the E-Convenience
	5.1.6 E-Trust (Mediating Variable)
	5.1.7 E-Shopping Experience (Mediating Variable)
	5.1.8 E-Satisfaction (Dependent Variable)
	5.2 Novelty of the Study (Author Contribution)
	5.3 Recommendations

Chapter: 5

Research Contribution & Recommendations

5.1 Contribution to the Practical Field (Marketing Implications)

5.1.1 Monthly Online Purchase

The monthly online purchase of the total 480 respondents shows that 1 to 3 times is 83.3%, 4 to 6 times is 15.0% and 7 to 10 times is 1.7% that represents that most of the people in Dhaka city purchase from online at lower rate and frequency of online purchase need to be increased by providing the focus on the variables like-E-System quality, E-information quality, E-Convenience, E-Service & Product quality, E-Trust (Mediating variable) and E-Shopping Experience (Mediating variable) to make them satisfied. If it is possible to satisfy them by taking caring the above factors then the frequency of online purchases could be increased.

5.1.2 Focus on E-Information Quality

There is a favorable and statistically significant direct association between E Satisfaction and the quality of E-Information, as shown in Tables 4.10 and 4.13. A favorable relationship between E Information quality and E Satisfaction is shown by the initial sample result of 18.1%. The structural model's path coefficient of 0.181 shows that the quality of E-information has a strong direct effect on E-satisfaction. However, the original sample value is 0.041 when E-shopping Experience mediates between E-information quality and E-satisfaction, and when E-trust mediates between E-information quality and E-satisfaction. E-Information quality and e-Satisfaction are related in a way that is mediated by the E-Shopping Experience and E-Trust. Here the E-store of the Capital city of Bangladesh needs to give more focus on not only the E-information quality of their e-commerce site but also need to consider the E-shopping Experience and E-trust to make a customer satisfied towards online shopping make them encouraged to repeat purchases from the online store.

5.1.3 E-System Quality

A positive relationship between E-Satisfaction and E-System quality is indicated by the initial sample result of 13%. Data from Tables 4.10 and 4.13 show a significant positive correlation between E System quality and E Satisfaction, suggesting that this is a direct cause and effect. In contrast, the original sample value for E-shopping Experience as a mediating variable is 0.041, and the original sample value for E-Trust as a mediating variable is 0.141, indicating that The strong positive connection between E-System Quality and E-Satisfaction is mediated through the E-shopping Experience and E-Trust. The proprietors of Dhaka city E-shops that offer online services must examine the "E-System quality" variable in addition to focusing on E-shopping Experience and E-trust, while E-shopping Experience and E-trust have a mediating role in explaining the range of E-satisfaction among online shoppers.

5.1.4 Think Carefully E-Service & Product Quality

Although there is a positive significant association between E-Service & Product quality and E-Satisfaction, the proportion of the relationship is relatively small, as shown by the original sample value of 9% (Table 4.10 and Table 4.13). E-Commerce sites should prioritize the excellence of their E-Services and products if they want to keep their clients happy. When E-shopping Experience and E-Trust are used as mediators, the original sample values are 0.058 and 0.032, respectively, the sample mean value is 0.031, the standard deviation is 0.012, the T statistic is 2.724, and the p-value is 0.006, indicating that E-Service & Product Quality and-E Satisfaction is related through E-Shopping Experience and E-Trust as mediators. With this in mind, Dhaka-based online retailers should think about E-Service and Product Quality to provide a positive E-shopping Experience and build E-trust among local E-customers.

5.1.5 Need to Increase the E-Convenience

There is a positive correlation of 13.9% in the original sample; the t-value is 7.626, and the probability of a false positive is less than 0.05. Thus, it can be concluded that E-convenience and E-satisfaction are closely related to one another (Table 4.10 and Table 4.13).

The association between e-conveniences and e-satisfaction is mediated favorably by e-shoppers' trust in and enjoyment of the online shopping experience where the mediating value for the E-Shopping Experience is 0.043 (the original sample value) and the mediating value for E-Trust is

0.096 (the original sample value) which shows that the Online shopkeeper not only keeps up their E-Service & Product quality but also develop the online customers' trust.

5.1.6 E-Trust (Mediating Variable)

Table 4.11 shows that e-trust acts as a mediator between a number of other factors that contribute to e-satisfaction (e-information quality, e-system quality, e-service/product quality, and e-convenience). (The values were originally 0.141, 0.065, 0.032, and 0.096, respectively.) This study's practical implication for marketers is that online merchants should work to earn their consumers' trust since it has a direct bearing on customer happiness. The e-commerce firms must keep pleased their customers in order to survive and expand in the online marketplace.

5.1.7 E-Shopping Experience (Mediating Variable)

According to Table 4.11, E-Shopping Experience mediates the positive relationship between E-information quality, E-service and product quality, E-system quality, and E-convenience and E-satisfaction (Original sample value is 0.041, 0.066, 0.058 and 0.043). So, here's what this study means for marketing: E-commerce companies need to pay attention to their customers' E-Trust because the E-Shopping Experience affects E-satisfaction. To stay in business and grow in the online market, e-commerce companies need to make sure their customers are happy.

5.1.8 E-Satisfaction (Dependent Variable)

Quality of E-information, E-services and Products, E-Systems, and E-Convenience all contribute to E-trust, as shown in Table 4.13. E-satisfaction is positively influenced by the quality of e-information, e-systems, e-services and e-products, and e-convenience. Both the Quality of the Online Shopping Experience and Consumer Trust in Online Businesses operate as moderators between E-Satisfaction and its constituent parts. As a result, the success of Bangladesh's e-commerce sector depends on the level of satisfaction felt by the sector's E-customers. This level of satisfaction is influenced in turn by the sector's E-information quality, E-system quality, E-service & product quality, E-convenience, E-Shopping Experience, and E-trust.

5.2 Novelty of the Study (Author Contribution)

Kasem, N., & Shamima, N. (2014) conducted a study within Dhaka city, only considering demographic characteristics, inventory management system, transportation facilities, pricing factor and quality of a website. Another study done by Das, S. (2017) in the city of Dhaka revealed that satisfaction depends only on the payment method, online store service quality, budget to be spent, product quality, pricing, product delivery speed, and online shopping experience. Islam, N., et al., 2017 has conducted a conceptual study regarding customer satisfaction with reference to the Bangladeshi supermarket and they found that Physical Aspect, Personal Interaction, Policy, Problem Solving and Reliability have an impact on customer satisfaction.

Here the researcher did not work for the factors like- E-information quality, E-product and service quality, E-convenience and E-trust. They just found a direct relationship between Customer satisfaction with their variables but did not research the mediating variables' impact on online customer satisfaction. But in this research, the mediating variables- E-Shopping experience and E-trust are examined to test the mediating effect on E-customer satisfaction. So Customer satisfaction can be affected by the two mediating variables and this new concept can be used by the E-commerce industry of Bangladesh to increase the overall happiness of the customers. From the above discussion, the factors of E-customer satisfaction can be illustrated as a conceptual model with direct and mediating variables-

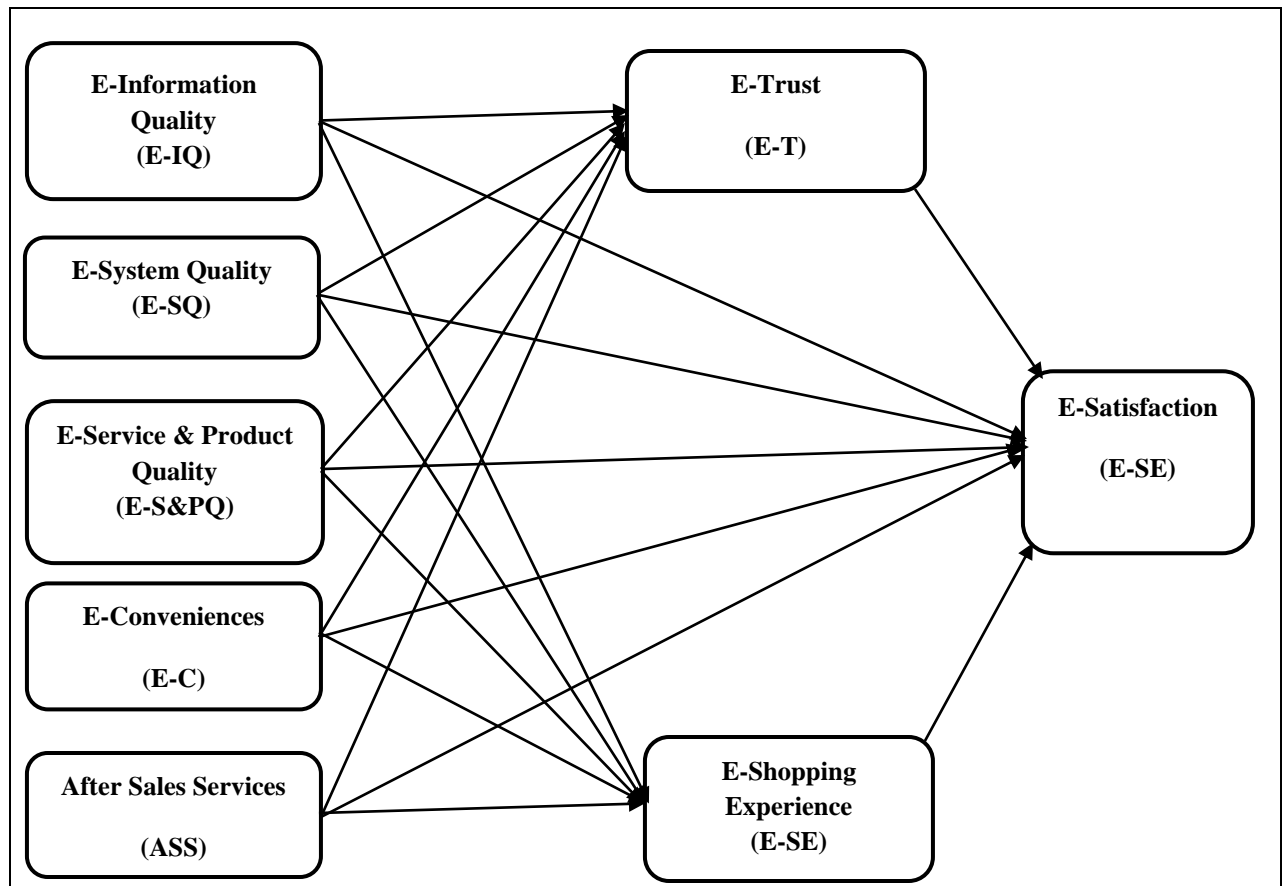


Figure: 5.1 Conceptual model for E-customers satisfaction.

Based on the model, it's clear that E-convenience, E-Shopping experience and E-trust, E-information quality, E-system quality, and E-service and product quality all have a direct bearing on customers' overall levels of happiness with e-commerce. So, this new conceptual model (Figure: 5.1) can be the novelty of this research and this model could be used to measure customers' satisfaction in Bangladesh as well as this new conceptual model can be the theoretical model for further research for measuring E-customers satisfaction.

5.3 Recommendations

Overall, the responses of e-customers in Bangladesh's capital city demonstrate that the quality of e-information, e-systems, e-services and products, e-convenience, e-shopping experiences, and e-trust have a direct influence on the level of satisfaction experienced by online customers. As a result of this, it is strongly suggested that people in Bangladesh's capital city (Dhaka) who purchase online pay the utmost attention to the following details:

- Because clients are likely to return to the internet sites several times, the quality of the applications and the content should be designed to be extremely trustworthy.
- The availability of a wide range of items should be expanded online without jeopardizing the products' overall quality.
- Security and privacy of e-customer need to be maintained to make customers satisfied.
- The website of the E-store should be made easy to use and website response time should be prompt.
- A variety of payment services and more options to choose products should have been given to the online customer.
- Mobile APP service needs to provide to online customers to make them satisfied.
- Promise fulfillment and customer problem-solving must be ensured.
- E-store reliability, brand promise and integrity of service providers should be ensured.

CHAPTER: 6

Conclusion & Future Research Direction

Chapter-06 (Conclusion & Future research Direction)	6.1 Conclusion
	6.2 Future Research Direction

Chapter: 6

Conclusion & Future Research Direction

6.1 Conclusion

The results of Structural Equation Modeling show that all 24 items under seven constructs such as, E-system quality, E-service & product quality, E-information quality, E-convenience, E-shopping experience and E-trust have a higher level of factor loadings representing a higher level of correlations of the variables with their respective satisfaction constructs. Based on the result of SmartPLS software R^2 of E Satisfaction is 95.8%, R^2 of E-Shopping Experience is 90.5% and R^2 of E trust is 93.5%. This mean value the model explains 95.8%, 90.5%, and 93.5% variation in dependent variables (Table 4.3). This research found a positive and statistically significant relationship between e-satisfaction and each of four factors: e-system quality (0.13), e-service and product quality (0.09), e-information quality (0.181), and e-convenience (0.139). Alternatively, E-shopping experience (0.041, 0.066, 0.058, and 0.043) as a mediating variable had a substantial positive influence on E-satisfaction and finally, the E-trust (0.141, 0.065, 0.032 and 0.096) has a mediating effect on the E-satisfaction. The results also show that the path coefficients of the constructs like E-information quality, E-system quality, E-service and product quality, and E-convenience are significant constructs for the E-satisfaction of the customers of online shops in the Capital city (Dhaka) in Bangladesh.

This study may be regarded as a pioneering effort since it focused on a new aspect of customer satisfaction in the business model of online shopping and made an effort to fill a vacuum in the Bangladeshi (mostly in the capital city of Bangladesh) B2C e-commerce platform.

Therefore, in order to successfully address customers in the appropriate manner, gain a proper place for their businesses above their competitors, and sustain businesses over the course of a longer period of time, e-retailers need to study every detail of their business environment and the level of satisfaction their customers have.

Even though all of the customers were seasoned veterans when it came to online shopping, the findings of the study showed that the most important factors that contributed to their level of

contentment were the quality of the electronic information, the quality of the electronic system, the quality of the electronic service and product, and the convenience of the electronic medium. It is important to take into account the other two mediating aspects, which are the E-shopping experience and E-trust because it is these characteristics that contribute to the overall happiness of customers who engage in online purchasing.

These findings might contribute to the construction of a more complete model that would assist researchers in better comprehending the motive behind internet purchases. The findings from this study, which focused on business-to-consumer interactions, would enable marketers to better understand the degree of pleasure experienced by Bangladeshi consumers and devise online marketing techniques that are more successful.

According to the findings of this study, Bangladeshi online retailers and businesspeople should place a greater emphasis on the quality of their e-information, e-systems, e-services and products, as well as e-trust, e-convenience, and e-shopping experiences in order to increase the degree to which their customers are satisfied with their products and services.

Literate residents of Bangladesh's capital city (Dhaka) are the only participants in this study project, hence its scope is limited to those people exclusively.

6.2 Future Research Direction

The proposed model is a practical jumping-off point for more research, and it may be used as a driving force to inspire the development of new ideas and guidelines for future study and the formulation of new recommendations in this field. Marketers and online merchants may use the data to their advantage by making choices that will lead to happy customers.

In addition to these six factors, a review of the existing literature reveals that many others, such as after-sale service, refund opportunities, delivery service, order fulfillment, return policy, delivery charges, brand value, bank service charges, and so on, influence online customer satisfaction. Accordingly, it is recommended that, in future research, numerous other elements be included or modified to aid e-commerce businesses, help impact and evaluate online customer happiness, and help e-commerce businesses benefit from a larger base of satisfied customers.

Additionally, the effect of each element in this model may be examined in a variety of ways by increasing the sample size and including a wider range of features in the analysis. The findings of this study can be reproduced in various e-business models, and extended to more districts or all of Bangladesh in future studies to increase the results' trustworthiness.

No data have been obtained from E-commerce industry employees. Only the perspective of internet shoppers has been considered. So, the generalizability of the research findings beyond this scope is questionable. So researcher suggests conducting further research before taking any final decisions by the company personnel.

The second problem is that it is not possible to receive the information in a timely manner. The issue has come to this point because the vast majority of respondents either do not want to or are unable to finish the poll. As a direct consequence of this, data procurement will be a more difficult task for researchers.

There is a need for further research to be conducted in order to collect a bigger number of responses from a wider geographic range of Bangladesh. It is recommended that the surveys be sent out to a number of different sites to increase the precision of the data that is obtained.

However, there are a lot of restrictions that should be taken into consideration which will lead to future research scope. To begin, there were just 480 people included in the research project's sample, which was a very small number. Because of this, it's possible that the numbers don't give an accurate representation of internet shopping among those living in the capital city of Bangladesh. Therefore, this presents an opportunity for the subsequent study to work with greater sample sizes to obtain conclusions that are more precise. If the researchers have access to a greater number of subjects, they may be able to reach more conclusive findings on the connection that exists between the components.

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Appendix Section:

Survey Questionnaire



University of Dhaka

Sample No.

AQUESTIONNAIRESURVEY

“Factors Affecting Customers’ Satisfaction in Online Shopping: A Study on Capital City of Bangladesh”

This questionnaire has been developed to collect data for the research I am pursuing. The main objective of this research is to determine the factors affecting customers’ satisfaction in online shopping. Please read all the statements given below carefully and give your true opinion as it is vital for the success of our research study. All the information collected through this survey will be used only for the purpose of this research. Therefore, we assure you that the information provided by you will be treated with the utmost confidence.

Section-I: Respondents’ Profile (Basic information)

Direction: For each question given below, please tick (✓) only one option/box that best reflects your opinion on the following-

1. Respondent’s Name: (Optional)	
2. Gender:	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
3. Age:	<input type="checkbox"/> 18-25 <input type="checkbox"/> 26-30 <input type="checkbox"/> 31-40 <input type="checkbox"/> 41-50 <input type="checkbox"/> 51-60 <input type="checkbox"/> More than 60
4. Area of Living:	<input type="checkbox"/> Basundhara R/A <input type="checkbox"/> Gulshan <input type="checkbox"/> Banani <input type="checkbox"/> Uttara <input type="checkbox"/> Mirpur <input type="checkbox"/> Mohammadpur <input type="checkbox"/> Shahabag <input type="checkbox"/> Old Dhaka <input type="checkbox"/> Others.....
5. Occupation status:	<input type="checkbox"/> Student <input type="checkbox"/> Self-employed <input type="checkbox"/> Service holder <input type="checkbox"/> Businessman <input type="checkbox"/> Housewife <input type="checkbox"/> If any.....
6. Highest Level of Education:	<input type="checkbox"/> No educational institutions <input type="checkbox"/> School <input type="checkbox"/> College <input type="checkbox"/> Bachelor <input type="checkbox"/> Masters <input type="checkbox"/> MPhil/PhD <input type="checkbox"/> Others(.....)

7. Average monthly income (Bdt.):	<input type="checkbox"/> Below 10,000tk. <input type="checkbox"/> 10,001-15,000tk. <input type="checkbox"/> 15,001-20,000tk. <input type="checkbox"/> 20,001-25000tk. <input type="checkbox"/> 25,001-30,000tk. <input type="checkbox"/> More than 30,000tk.
8. Monthly online purchase: (Frequency of online shopping experience during the recent year)	<input type="checkbox"/> Never <input type="checkbox"/> 1-3 times <input type="checkbox"/> 4-6 times <input type="checkbox"/> 7-10 times <input type="checkbox"/> More than 10 times

Attention: If the answer to above question number 8 is “Never”, please do not attempt Section-II.

Section-II: Online Shopping-Related Opinions.

(Factors Affecting Customers’ Satisfaction in Online Shopping: A Study on Capital City of Bangladesh)

Direction: Please evaluate your opinion regarding each of the following statements on the scale from “Strongly Disagree” to “Strongly Agree” by placing a tick (✓) on only one option that best reflects your opinion, based on your last online shopping experience.				
1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	strongly agree

Item	<i>E-Information Quality (E-IQ)</i>	Strongly Disagree (SD=1)	Disagree e (D=2)	Neutral (N=3)	Agree (A=4)	Strongly Agree (SA=5)
9. E-IQ1= Accuracy	I think the e-store (website from where I purchase) provides the relevant (accurate) information that I need.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
10. E-IQ2= Content	The information on the e-store (website from where I do purchase) is complete for product, service, or purchase decisions	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
11. E-IQ3= Format	I can find all the information (graphics, text, sound, and video) of the e-store is nicely presented on the website is attractive and useful for me.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
12. E-IQ4= Reliability of information	I think the e-store (website from where I purchase) provides the reliable & sufficient information that I need.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
<i>E-System Quality (E-SQ)</i>		Strongly Disagree (SD=1)	Disagree e (D=2)	Neutral (N=3)	Agree (A=4)	Strongly Agree (SA=5)
13. E-SQ1= Navigation	Navigation of the e-store (from where I purchase) is easy for me to find the product information and place an order.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA

14. E-SQ2= Ease of Use	I feel easy to use a website (e-store from where I purchase) and helps me to accomplish my tasks successfully.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
15. E-SQ3= Response Time	The speed of access to the information and the availability of the e-store (from where I do purchase) is at all times (24/7).	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
16. E-SQ4= Security & privacy	I feel secure providing personal information and online payment as the website(e-sore from where I do purchase) has adequate security features.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
17. E-SQ5= Website Appearance (Design)	I found it convenient to search and order on this website because it (e-store) has a well-developed layout and good color combinations.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
<i>E-Service & Product Quality (E-S&PQ)</i>		Strongly Disagree (SD=1)	Disagree (D=2)	Neutral (N=3)	Agree (A=4)	Strongly Agree (SA=5)
18. E-S&PQ1= Responsiveness	E-store (from where I purchase) provides helpful guidance and prompt service to me.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
19. E-S&PQ2= Assurance	I am trusted & confident about the knowledge and courtesy of service providers of e-store (from where I do purchase).	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
20. E-S&PQ3= Empathy	The service provider of an online shop provides me a personalized service through customized content, personal greetings, and individualized e-mail.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
21. E-S&PQ4= Reliability	Online shop (from where I do purchase) provides promised service in a reliable and dependable manner.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
22. E-S&PQ5= Product Quality	The quality of products was ensured while purchasing from an online shop.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
23. E-S&PQ6= Product Variety	During online shopping, I get more diversified products with price and quality.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
<i>E-Conveniences (E-C)</i>		Strongly Disagree (SD=1)	Disagree (D=2)	Neutral (N=3)	Agree (A=4)	Strongly Agree (SA=5)
24. E-C1= Payment (transaction) Service	This website (online shop) has complete payment options such as post office,online payment (EMI, credit cards, Mobile banking) , and cash on delivery, etc.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
25. E-C2= More	I have more options to choose product and can buy the products from online shop	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA

options	(from where I have purchased) anytime 24 hours a day.					
26. E-C3= Time Saving	Shopping through an online shop (from where I have purchased) is easier and faster.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
27. E-C4= Mobile APP Service	I am satisfied with the Mobile APP service provided by the e-store (from where I have purchased).	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
After Sales Services (ASS)		Strongly Disagree (SD=1)	Disagree (D=2)	Neutral (N=3)	Agree (A=4)	Strongly Agree (SA=5)
28. ASS-1= Delivery	I am satisfied with the in-time delivery and delivery modes (post, express delivery, home delivery) of the website (online shop).	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
29. ASS-2= Purchase fulfillment	I prefer online shopping as I received product with flexible delivery, responsible packaging and without any damage.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
30. ASS-3= Customer care service	The website (Online shop) offers different forms of contact channels (FAQ, email, Tel., online chat box, etc.) to prompt responses to the customers' inquiries.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
31. ASS-4= Ease of Return	Return of goods is guaranteed and easy in online shopping.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
32. ASS-5= Refund Policy	Retrieving payment process is guaranteed and easy in online shopping in case of a product return.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
E-Shopping Experience (E-SE)		Strongly Disagree (SD=1)	Disagree (D=2)	Neutral (N=3)	Agree (A=4)	Strongly Agree (SA=5)
33. E-SE1= Value of Time	The delivery time of the goods is carried out according to the service I paid for.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
34. E-SE2= Promise Fulfillment	The products that I buy on the e-commerce account that I use, match the products I receive.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
35. E-SE3= Problem-Solving	I easily get the items that I want on the e-commerce account that I use.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
36. E-SE4= Personalization	The items on the e-commerce account that I use suit my needs.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA

37. E-SE5= Accessibility	The account (e-store login) that I use is easy to access anytime and anywhere I need.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
<i>E-Trust (E-T)</i>		Strongly Disagree (SD=1)	Disagree (D=2)	Neutral (N=3)	Agree (A=4)	Strongly Agree (SA=5)
38. E-T1= Customers expectation	I have received my ordered product from an online shop according to my expectation. (I think that the website (e-store) usually fulfills the commitments it assumes).	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
39. E-T2= Reliability of E-store	I am confident that the online shop/s (from where I have purchased) is/are able to keep their word, fulfill their promise and be sincere to me.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
40. E-T3= Brand promise	The online shop/s (from where I have purchased) has the willingness & ability to deliver quality products & services as it is expected.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
41. E-T4= Integrity of service provider	My positive experience with online shops (from where I have purchased) enhances my relationship with them.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
<i>E-Satisfaction</i>		Strongly Disagree (SD=1)	Disagree (D=2)	Neutral (N=3)	Agree (A=4)	Strongly Agree (SA=5)
42. E-S1	I feel truly enjoyed & comfortable ordering and purchasing products through an online store.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
43. E-S2	I am happy with the overall services of e-shop/s from where I purchase.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
44. E-S3	I believe that e-commerce websites take good care of their customers.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
45. E-S4	I will strongly recommend others use an online platform to purchase.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA
46. E-S5	Considering all factors, I am overall satisfied with my experience of shopping online.	<input type="checkbox"/> SD	<input type="checkbox"/> D	<input type="checkbox"/> N	<input type="checkbox"/> A	<input type="checkbox"/> SA

Respondent's E-mail:
(Optional)

“Thanks for your nice Cooperation”

Total Effect

Total Effect	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
E Conveniences 1 <- E Conveniences	0.497	0.49	0.076	6.556	0
E Conveniences 2 <- E Conveniences	0.813	0.814	0.019	42.673	0
E Conveniences 4 <- E Conveniences	0.506	0.506	0.053	9.526	0
E Information quality 1 <- E Information quality	0.759	0.76	0.021	35.85	0
E Information quality 2 <- E Information quality	0.628	0.629	0.041	15.388	0
E Information quality 3 <- E Information quality	0.518	0.51	0.076	6.819	0
E Satisfaction 1 <- E Satisfaction	0.422	0.421	0.041	10.411	0
E Satisfaction 2 <- E Satisfaction	0.819	0.818	0.018	44.964	0
E Satisfaction 3 <- E Satisfaction	0.836	0.836	0.017	48.02	0
E Satisfaction 4 <- E Satisfaction	0.859	0.859	0.016	53.128	0
E Service and Product Quality 1 <- E Service and Product Quality	0.745	0.745	0.022	34.356	0
E Service and Product Quality 2 <- E Service and Product Quality	0.671	0.672	0.029	22.963	0
E Service and Product Quality 3 <- E Service and Product Quality	0.536	0.533	0.044	12.301	0
E Service and Product Quality 5 <- E Service and Product Quality	0.699	0.699	0.026	27.109	0
E Shopping Experience 1 <- E Shopping Experience	0.755	0.755	0.028	26.522	0
E Shopping Experience 2 <- E Shopping Experience	0.491	0.485	0.072	6.795	0
E Shopping Experience 3 <- E Shopping Experience	0.658	0.66	0.035	19.006	0
E System quality 1 <- E System quality	0.606	0.606	0.035	17.561	0
E System quality 2 <- E System quality	0.599	0.597	0.044	13.559	0
E System quality 3 <- E System quality	0.529	0.527	0.044	12.091	0
E System quality 4 <- E System quality	0.72	0.72	0.024	30.439	0
E Trust 2 <- E Trust	0.389	0.382	0.087	4.485	0
E Trust_3 <- E Trust	0.632	0.632	0.042	15.181	0
E Trust_4 <- E Trust	0.786	0.787	0.019	40.76	0