



Digital Delight: Unveiling The Keys To Customer Satisfaction Online

G. Geetha^{1*}, Dr. F. Elayaraja²

^{1*}Research Scholar in Commerce, Bharath College of Science and Management, (Affiliated to Bharathidasan University, Tiruchirappalli), Thanjavur – 613 005, Tamil Nadu, India. Email: geetha87phd@gmail.com

²Research Advisor and Assistant professor of Commerce, T.U.K Arts and Science College, Karanthai, (Affiliated to Bharathidasan University, Tiruchirappalli), Thanjavur – 613 002, Tamil Nadu, India. Email: rajacommerce890@gmail.com

Citation: G. Geetha (2024), Digital Delight: Unveiling The Keys To Customer Satisfaction Online, *Educational Administration: Theory and Practice*, 30(5), 7083 - 7090

Doi: 10.53555/kuey.v30i5.4096

ARTICLE INFO

ABSTRACT

This research, conducted in Thanjavur, aims to explore the factors influencing online customer satisfaction, focusing on website functionality, perceived usability, and perceived usefulness. The study utilizes a sample size of 250 participants, and the sampling technique employed is systematic random sampling. Through comprehensive data analysis techniques, including correlation analysis, reliability testing, multiple regression, and ANOVA, the research seeks to unravel the intricate relationships and impacts of these variables on customer satisfaction in the specific context of the Thanjavur region. The findings aim to provide actionable insights for local businesses and website developers, tailoring online platforms to enhance customer satisfaction and improve the digital experience for residents in the Thanjavur area.

Keywords: Customer, Online, Perceived usability, Perceived usefulness, Satisfaction, Website Functionality

Introduction

India's online shopping has grown a lot because of the internet, the pandemic, and organized retail. According to the website (Statista, 2023) By 2027, there will be 427 million online shoppers in India, and the e-commerce market will be worth over 350 billion U.S. dollars by 2030. Online shopping is popular because people have more money, different lifestyles, and want convenience. They can get everything delivered quickly, sometimes in 10 minutes, especially in urban areas. With the widespread use of mobile devices and accessible internet services, Online retail stores need to put customer satisfaction first to develop e-commerce. E-business has changed how consumers make choices, as they can easily compare products and prices, get information quickly, share their buying experiences, and complete their purchases in minutes (Wani and Malik, 2013; Wang et al., 2019). Embracing e-business helps companies to be more competitive and save costs by changing their processes. This makes them more efficient, boosts their sales, improves their communication with customers, and allows them to enter new markets easily (Retnaningdiah et al., 2020; Kasemsap 2015). Companies need to have a deep knowledge of their customers and how to serve them better, if they want to get ahead of their competitors. The level of confidence Indian consumers have in online shopping is shaped by the accuracy of information regarding product features and warranties (Kiran et al., 2008). According to Garver and Gagnon (2002) market orientation and customer satisfaction are directly related to organizational performance. Park et al. (2015) stated that the store's image and interior quality affect consumers' buying decisions in physical apparel retail. Likewise, online apparel retail depends on the website quality, which influences consumer satisfaction and purchase intention. Customer satisfaction is very important for online stores, as it affects the customers' willingness to buy again, which many online retailers ignore (Fang et al., 2011). Customer satisfaction is determined by a customer's perception of value compared to their expectations and associated buying needs. Customer satisfaction is key for online retail stores to keep growing and competing in this online business environment (McKenney et al., 2002; Fang et al., 2011). Many studies have investigated the factors that affect customer satisfaction, but few have proposed a comprehensive model that includes perceived usability (Casalo et al., 2008), perceived usefulness (Luarn and Lin, 2005; Ha and Stoel, 2009; Hernandez et al., 2009; Wu 2013) and website characteristics (Khare and Rakesh, 2011; Gehrt et al., 2012) in Indian context. According to Nair (2009), online shopping has major perceived problems such as order loss, security and

privacy breach, poor product quality, ineffective grievance-handling, product delivery delay, and no goods return policy. Despite the crucial role of website quality in enhancing the shopping experience and encouraging future purchases, previous research has not extensively explored the aspects that impact customer satisfaction and purchase intention (Sanakulov and Karjaluoto, 2015). To design effective marketing strategies and increase e-commerce sales, organizations need to understand what motivates and stops consumers from online shopping. More research in this area is very valuable, especially for countries like India, where there is not much knowledge about how domestic consumers behave in online shopping. To gain a deeper understanding of the factors influencing online shopping, this study aims to examine the key features of online shopping websites that impact consumer satisfaction, subsequently influencing their intentions to make online purchases.

Research background and Hypotheses

This study utilizes the Theory of Planned Behavior (Ajzen, 1991) and the Technology Acceptance Model (Davis, 1989) as the theoretical foundation for its analysis. The Theory of Planned Behavior (Ajzen, 1991) posits that a consumer's intention to perform a specific action is directly influenced by their attitude toward it. Therefore, this study examines the influence of constructs such as website functionality, perceived usability, and perceived usefulness on customer satisfaction.

Customer satisfaction

In the competitive e-commerce business environment, customer satisfaction plays a crucial role in customer retention and acquisition, serving as a pivotal factor in their decision to continue or switch products or services (Chung and Shin, 2010). Customer satisfaction is the condition where customers perceive that they have received a fair or good value for the cost they paid in a purchase situation (Jeong et al., 2016). According to (Farris et al., 2010) customer satisfaction is the degree to which customers are content with the products and/or services they receive. Customer satisfaction is a response that is tailored to a specific context and moment, intimately linked with fulfilling clients' requirements, and acknowledged as a pivotal factor in shaping their future buying choices (Habte and Mesfin, (2019; Joshi (2019)). Tsai and Huang (2007) discovered a link between satisfaction and the intention to shop online in Taiwanese customers. Likewise, a positive attitude toward online shopping suggests a likelihood of making purchases in this context. Various studies such as (Ekinci et al., 2008; Gaurav & Kartik, 2016; Liu & Tse, 2018) agree that customer satisfaction significantly influences behavioral intentions, particularly revisiting a business and demonstrating loyalty, underscoring its pivotal role in shaping customer behavior. Ghazali et al. (2018) suggested that perceiving website quality in the e-portal experience leads to customer satisfaction, emphasizing that meeting customer expectations is the catalyst for this satisfaction. Tandon et al. (2016) established that customer satisfaction is significantly influenced by perceived ease of use and perceived usefulness. According to Zhang et al. (2012) Computer proficiency, perceived convenience, and perceived security are factors that influence user satisfaction with e-services.

Website functionality and customer satisfaction

According to Liu et al. (2008) Customer satisfaction is influenced significantly by factors such as information quality, website design, product attributes, transaction capabilities, security, payment processes, delivery, and customer service. Dholakia and Zhao (2010) highlighted "Simplicity in locating desired items" and "Clarity in product details" as two key factors contributing to favorable evaluations of online retailing. The widespread adoption of social networking features such as Facebook, YouTube, and Twitter has facilitated enhanced interactive communication among consumers and between consumers and companies. The inclusion of these social networking features enhances credibility by providing online customers with trustworthy information from other social networks (Lee and Kozar, (2012). According to Lin et al. (2014), website quality features that can influence how consumers judge a website and feel positive or negative emotions are: how well the information matches the task, how personalized the communications are, how trustworthy the website is, how fast the website responds, how easy the website is to understand and use, how attractive, innovative, and emotionally appealing the website is, how consistent the website image is, and how complete the online service is. E-commerce retailer that delivers exceptional service quality not only meet customer expectations but also enhance overall satisfaction (Khristianto et al., 2012). Hence, the researcher hypothesizes that
H1: Website functionality has a significant positive impact on customer satisfaction.

Perceived usability and customer satisfaction

Perceived usability has emerged as a pivotal element in online shopping and is often linked to ease-of-use, making it a fundamental factor in the advancement of e-commerce (Flavian et al., 2006, Casalo et al., 2008). According to Flavián et al. (2006), usability is a reflection of how easily individuals perceive they can utilize the features of a specific website or make purchases through it. Wu et al. (2018) have determined that customers' satisfaction depends on how they perceive the value of a product or service, and usability is a key factor that influences this perception. Ranganathan & Ganapathy (2002) Pointed out that website usability is the most important factor that affects customer satisfaction. Therefore, the researcher hypothesized that
H2: Perceived usability has a positive impact on customer satisfaction.

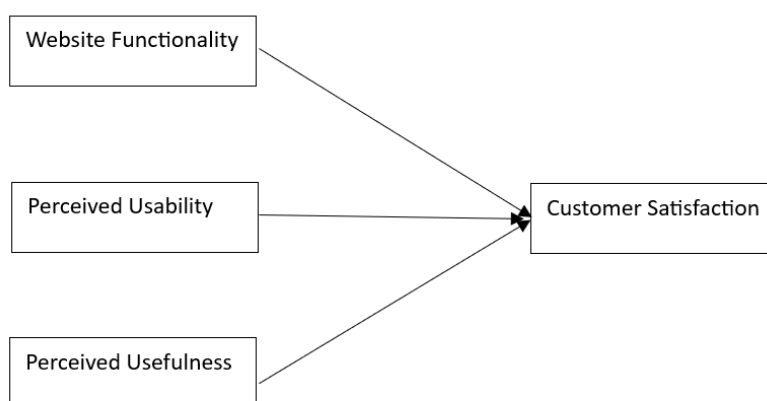
Perceived usefulness and customer satisfaction

Perceived usefulness pertains to the degree to which a consumer thinks that online shopping will enhance their transactional experience. Technology is user-friendly when it's easy to learn, aids in goal attainment, offers clear interactions, adapts, enables rapid skill acquisition, and is overall user-friendly (Davis, 1989). Previous researches have indicated that both the perceived usefulness and perceived ease of use positively influence user acceptance (Hussain, Mkpojiogu, & Yusof, 2016; Manis & Choi, 2019). Experienced consumers' behaviour is more influenced by how confident and useful they feel using technology than by how easy it is to use (Hernandez et al., 2009). Technology is useful if it helps individuals gain benefits, such as increased productivity or efficiency. Customer satisfaction depends on the usefulness of technology for online shopping customers (Phuong et al., 2020). According to Ha and Stoel (2009) the intention to make online purchases is influenced by customers' perceptions of usefulness and their attitude toward online shopping.

H3: Perceived usefulness has a positive impact on customer satisfaction.

Research Design and Measures

In this research, individuals who had engaged with online retail platforms such as Flipkart, Amazon, Myntra, and Snapdeal were identified as participants. Data were collected through a well-organized questionnaire, which included demographic details and inquiries regarding website performance, perceived ease of use, perceived benefits, and customer satisfaction. Responses for these factors were evaluated using the Likert scale. The research model and questionnaire employed in this study were derived from the work of Tandon et al. (2017). The dimensions initially proposed by Tandon et al. (2017) were adapted from earlier research. Survey items for assessing perceived usability were sourced from Flavian et al. (2006). Items related to perceived usefulness were drawn from Devaraj et al. (2002), Hernandez et al. (2009), Jhamb and Kiran (2012), and Wu (2013). The items used to assess website functionality were adopted from Prasad and Aryasri (2009), Ha and Stoel (2009), as well as Wolfinbarger and Gilly (2003). Items for customer satisfaction were adopted from Devaraj et al. (2002) and Hernandez et al. (2009).



Adopted Theoretical Model from Tandon et al. (2017)

Data Analysis and Interpretation

Table 4.1 The reliability results of customer satisfaction, website functionality, perceived usability and Perceived usefulness

Reliability Statistics	
Cronbach's Alpha	N of Items
.725	4

The reliability statistics, characterized by a Cronbach's Alpha value of 0.725 for a set of 4 items related to website functionality, perceived usability, perceived usefulness, or a combination of these variables, indicate a moderate level of internal consistency among the assessed items. The Cronbach's Alpha value falls within an acceptable range (0.7-0.8), affirming the reliability of the measurement instrument. This suggests that the 4 items collectively measure a consistent underlying construct, underscoring the reliability of the questionnaire in evaluating the influencing variables—website functionality, perceived usability, and perceived usefulness—on customer satisfaction in your research.

Table 4.2 The correlation results of customer satisfaction on website functionality, perceived usability and Perceived usefulness

Correlation					
		Customer_Satisfaction	Website_Functionality	Perceived_Usability	Perceived_Usefulness
Customer_Satisfaction	Pearson Correlation	1	.619**	.365**	.362**
	Sig. (2-tailed)		0.000	0.000	0.000
	N	250	250	250	250
Website_Functionality	Pearson Correlation	.619**	1	.289**	.310**
	Sig. (2-tailed)	0.000		0.000	0.000
	N	250	250	250	250
Perceived_Usability	Pearson Correlation	.365**	.289**	1	.437**
	Sig. (2-tailed)	0.000	0.000		0.000
	N	250	250	250	250
Perceived_Usefulness	Pearson Correlation	.362**	.310**	.437**	1
	Sig. (2-tailed)	0.000	0.000	0.000	
	N	250	250	250	250

The correlation analysis conducted on the variables, including Customer Satisfaction, Website Functionality, Perceived Usability, and Perceived Usefulness, reveals valuable insights into their interrelationships. The results indicate strong positive correlations between Customer Satisfaction and each of the three factors under consideration. Specifically, the correlation between Customer Satisfaction and Website Functionality is notably high ($r = 0.619, p < 0.01$), suggesting that as Website Functionality improves, Customer Satisfaction tends to increase. Similarly, there is a significant positive correlation between Customer Satisfaction and both Perceived Usability ($r = 0.365, p < 0.01$) and Perceived Usefulness ($r = 0.362, p < 0.01$). These findings imply that enhancements in perceived usability and usefulness are associated with heightened levels of customer satisfaction. Furthermore, the analysis uncovers moderate positive correlations between Website Functionality and both Perceived Usability ($r = 0.289, p < 0.01$) and Perceived Usefulness ($r = 0.310, p < 0.01$), emphasizing the interconnectedness of these components. Lastly, a strong positive correlation is observed between Perceived Usability and Perceived Usefulness ($r = 0.437, p < 0.01$), indicating that improvements in usability are linked to increased perceptions of usefulness. Overall, the study's results underscore the significance of Website Functionality, Perceived Usability, and Perceived Usefulness in influencing Customer Satisfaction, offering valuable insights for practitioners seeking to enhance the customer experience on websites.

Table 4.2 The regression results of model summary of customer satisfaction on website functionality, perceived usability and Perceived usefulness

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.659 ^a	.434	.427	.861

a. Predictors: (Constant), Perceived_Usability, Website_Functionality, Perceived_Usefulness

The multiple regression analysis on Perceived Usability, Website Functionality, and Perceived Usefulness, aimed at understanding their impact on Customer Satisfaction, reveals a statistically significant model ($F(3, 246) = \dots, p < 0.05$). Approximately 43.4% of Customer Satisfaction variance is explained by these predictors (R Square), with an adjusted R Square of 0.427 considering model complexity. The standard error of the estimate is 0.861, indicating unexplained variability. While specific regression coefficients aren't provided, the significance of predictors suggests their substantial impact on predicting Customer Satisfaction. In essence, the study highlights the collective importance of Perceived Usability, Website Functionality, and Perceived Usefulness in explaining and potentially enhancing customer satisfaction on websites.

Table 4.3 The regression results of Anova of customer satisfaction on website functionality, perceived usability and Perceived usefulness

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	139.669	3	46.556	62.868	.000 ^b
	Residual	182.175	246	.741		
	Total	321.844	249			

a. Dependent Variable: Customer_Satisfaction
 b. Predictors: (Constant), Perceived_Usability, Website_Functionality, Perceived_Usefulness

The ANOVA table from the multiple regression analysis indicates that the combined influence of Perceived Usability, Website Functionality, and Perceived Usefulness on Customer Satisfaction is highly significant ($F(3, 246) = 62.868, p < 0.05$). The regression sum of squares (139.669) highlights the substantial explained variability in Customer Satisfaction attributed to the predictors. Conversely, the residual sum of squares (182.175) accounts for unexplained variability. The mean square values for regression (46.556) and residual (.741) provide insights into the average variability explained by predictors and average unexplained variability, respectively. Overall, the ANOVA results strongly affirm the statistically significant impact of the predictors on Customer Satisfaction, aligning with the research objective.

Table 4.4 The regression results of coefficients of customer satisfaction on website functionality, perceived usability and Perceived usefulness

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.475	.205		2.314	.021
	Website_Functionality	.503	.048	.535	10.425	.000
	Perceived_Usefulness	.140	.059	.130	2.376	.018
	Perceived_Usability	.159	.056	.154	2.836	.005

a. Dependent Variable: Customer_Satisfaction

The coefficients from the multiple regression analysis shed light on the influence of Website Functionality, Perceived Usefulness, and Perceived Usability on Customer Satisfaction. The constant coefficient of .475, signifying the estimated mean level of Customer Satisfaction in the absence of the predictors, is statistically significant ($t = 2.314, p = 0.021$). Moving to the predictors, Website Functionality emerges as the most impactful, with a coefficient of .503 and a highly significant standardized coefficient (Beta) of .535 ($t = 10.425, p = 0.000$). This suggests that an increase in Website Functionality corresponds to a substantial boost in Customer Satisfaction. Perceived Usefulness, with a coefficient of .140 and a Beta of .130 ($t = 2.376, p = 0.018$), contributes positively but to a lesser extent. Similarly, Perceived Usability, with a coefficient of .159 and a Beta of .154 ($t = 2.836, p = 0.005$), holds a moderate positive impact. In essence, these findings underscore the varying degrees of influence that Website Functionality, Perceived Usefulness, and Perceived Usability exert on Customer Satisfaction, providing valuable insights for optimizing website features to enhance overall satisfaction.

Table 4.4 The Anova results of customer satisfaction on website functionality, perceived usability and Perceived usefulness

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Website_Functionality	Between Groups	7.217	1	7.217	5.000	.026
	Within Groups	353.641	245	1.443		
	Total	360.858	246			
Perceived_Usefulness	Between Groups	3.085	1	3.085	2.754	.098
	Within Groups	274.454	245	1.120		
	Total	277.538	246			
Perceived_Usability	Between Groups	2.942	1	2.942	2.446	.119
	Within Groups	294.653	245	1.203		
	Total	297.595	246			

The ANOVA results reveal insights into the potential differences between gender groups concerning the variables of Website Functionality, Perceived Usefulness, and Perceived Usability on Customer Satisfaction. Specifically, for Website Functionality, a statistically significant difference is observed between gender groups ($F(1, 245) = 5.000, p = 0.026$). The between-groups sum of squares (7.217) indicates variability in Website Functionality scores attributed to gender differences, emphasizing the influence of gender on perceived website functionality. In contrast, the ANOVA for Perceived Usefulness shows no statistically significant difference between gender groups ($F(1, 245) = 2.754, p = 0.098$), although the F-statistic is close to significance, hinting at a marginal effect. Similarly, the ANOVA for Perceived Usability does not yield a statistically significant difference between gender groups ($F(1, 245) = 2.446, p = 0.119$), but the proximity of the F-statistic to

significance suggests a potential trend. Overall, these findings highlight the significance of gender in influencing perceptions of website functionality, with subtle indications of its impact on perceived usefulness and usability. Further exploration of these dynamics could provide valuable insights for tailoring website experiences to diverse user groups.

Conclusion

In conclusion, the research aimed to identify the influencing variables, namely website functionality, perceived usability, and perceived usefulness, on customer satisfaction. The study employed a comprehensive approach, utilizing correlation analysis, reliability testing, multiple regression analysis, and ANOVA to scrutinize the relationships and impacts of these variables. The reliability test yielded a Cronbach's Alpha of 0.725 for a set of four items related to the variables, indicating a moderate level of internal consistency. Correlation analysis revealed strong positive correlations between customer satisfaction and each of the three factors—website functionality, perceived usability, and perceived usefulness. The multiple regression analysis further affirmed the collective importance of these variables, explaining approximately 43.4% of the variance in customer satisfaction. ANOVA results underscored the significant impact of website functionality, while also hinting at potential trends in perceived usability and usefulness across gender groups. The coefficients from the regression analysis highlighted the varying degrees of influence, with website functionality being the most impactful predictor. These findings collectively contribute valuable insights for practitioners seeking to enhance customer satisfaction on websites, emphasizing the interconnectedness of website features and user perceptions. Future research may delve deeper into gender-specific nuances for a more nuanced understanding of user experiences.

Reference

1. Ajzen, I. (1991). The theory of planned behavior. *Organizational behavior and human decision processes*, 50(2), 179-211.
2. Casalo, L., Flavián, C., & Guinalú, M. (2008). The role of perceived usability, reputation, satisfaction and consumer familiarity on the website loyalty formation process. *Computers in Human behavior*, 24(2), 325-345.
3. Chung, K. H., & Shin, J. I. (2010). The antecedents and consequents of relationship quality in internet shopping. *Asia Pacific Journal of Marketing and Logistics*, 22(4), 473-491.
4. Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS quarterly*, 319-340.
5. Devaraj, S., Fan, M., & Kohli, R. (2002). Antecedents of B2C channel satisfaction and preference: validating e-commerce metrics. *Information systems research*, 13(3), 316-333.
6. Dholakia, R.R. and Zhao, M. (2010), "Effects of online store attributes on customer satisfaction and repurchase intentions", *International Journal of Retail and Distribution Management*, Vol. 38 No. 7, pp. 482-496.
7. Ekinci, Y., Dawes, P. L., & Massey, G. R. (2008). An extended model of the antecedents and consequences of consumer satisfaction for hospitality services. *European Journal of Marketing*, 42(1/2), 35-68.
8. Fang, Y. H., Chiu, C. M., & Wang, E. T. (2011). Understanding customers' satisfaction and repurchase intentions: An integration of IS success model, trust, and justice. *Internet research*, 21(4), 479-503.
9. Farris, P. W., Bendle, N., Pfeifer, P., & Reibstein, D. (2010). *Marketing metrics: The definitive guide to measuring marketing performance*. Pearson Education.
10. Flavián, C., Guinalú, M., & Gurrea, R. (2006). The role played by perceived usability, satisfaction and consumer trust on website loyalty. *Information & management*, 43(1), 1-14.
11. Garver, M. S., & Gagnon, G. B. (2002). Seven keys to improving customer satisfaction programs. *Business Horizons*, 45(5), 35-35.
12. Gehrt, K. C., Rajan, M. N., Shainesh, G., Czerwinski, D., & O'Brien, M. (2012). Emergence of online shopping in India: shopping orientation segments. *International Journal of Retail & Distribution Management*, 40(10), 742-758.
13. Ghazali, E. M., Mutum, D. S., Chong, J. H., & Nguyen, B. (2018). Do consumers want mobile commerce? A closer look at M-shopping and technology adoption in Malaysia. *Asia Pacific Journal of Marketing and Logistics*, 30(4), 1064-1086.
14. Ha, S., & Stoel, L. (2009). Consumer e-shopping acceptance: Antecedents in a technology acceptance model. *Journal of business research*, 62(5), 565-571.
15. Habte, A., & Mesfin, F. (2019). Effect of ATM Service Quality on Customers Satisfaction in Banking Industry in Ethiopia: the Case of Oromia International Bank in Addis Ababa. MBA thesis, College of Business and Economics, Addis Ababa University, Ethiopia.
16. Hernandez, B., Jimenez, J., & Jose Martin, M. (2009). The impact of self-efficacy, ease of use and usefulness on e-purchasing: An analysis of experienced e-shoppers. *Interacting with computers*, 21(1-2), 146-156.
17. <https://www.statista.com/topics/2454/e-commerce-in-india/#topicOverview>

18. Hussain, A., Mkpojiogu, E. O., & Yusof, M. M. (2016, August). Perceived usefulness, perceived ease of use, and perceived enjoyment as drivers for the user acceptance of interactive mobile maps. In AIP Conference Proceedings (Vol. 1761, No. 1). AIP Publishing.
19. Jeong, M. S., Cha, J. E., & Jang, D. H. (2016). Impact of the service quality of horseback riding experience on customer satisfaction and loyalty-In case of Jangsu horse riding experience course. *Journal of Korean Society of Rural Planning*, 22(2), 131-140.
20. Joshi, C. (2019). Impact of automated teller machine (ATM) service quality on customer satisfaction in the Nepalese commercial banks. *Contemporary Research: An Interdisciplinary Academic Journal*, 3(1), 7-18.
21. Kasemsap, K. (2015). The role of e-business adoption in the business world. In *Strategic infrastructure development for economic growth and social change* (pp. 51-63). IGI Global.
22. Khare, A., & Rakesh, S. (2011). Antecedents of online shopping behavior in India: An examination. *Journal of Internet commerce*, 10(4), 227-244.
23. Kiran, R., Sharma, A., & Mittal, K. C. (2008). Attitudes, preferences and profile of online buyers in India: Changing trends. *South Asian Journal of Management*, 15(3), 55-73.
24. Lee, Y., & Kozar, K. A. (2012). Understanding of website usability: Specifying and measuring constructs and their relationships. *Decision support systems*, 52(2), 450-463.
25. Lin, H., Fan, W., & Chau, P. Y. (2014). Determinants of users' continuance of social networking sites: A self-regulation perspective. *Information & Management*, 51(5), 595-603.
26. Liu, X., He, M., Gao, F., & Xie, P. (2008). An empirical study of online shopping customer satisfaction in China: a holistic perspective. *International Journal of Retail & Distribution Management*, 36(11), 919-940.
27. Luarn, P., & Lin, H. H. (2005). Toward an understanding of the behavioral intention to use mobile banking. *Computers in human behavior*, 21(6), 873-891.
28. Manis, K. T., & Choi, D. (2019). The virtual reality hardware acceptance model (VR-HAM): Extending and individuating the technology acceptance model (TAM) for virtual reality hardware. *Journal of Business Research*, 100, 503-513.
29. McKinney, V., Yoon, K., & Zahedi, F. M. (2002). The measurement of web-customer satisfaction: An expectation and disconfirmation approach. *Information systems research*, 13(3), 296-315.
30. Nair, J. (2009). E-tailing paradigm: A diagnostic and prognostic study of e-tailing practices in Bangalore metropolitan area. *DHARANA-Bhavan's International Journal of Business*, 32-59.
31. Park, H. H., Jeon, J. O., & Sullivan, P. (2015). How does visual merchandising in fashion retail stores affect consumers' brand attitude and purchase intention?. *The International Review of Retail, Distribution and Consumer Research*, 25(1), 87-104.
32. PHUONG, N. N. D., LUAN, L. T., Van DONG, V., & KHANH, N. L. N. (2020). Examining customers' continuance intentions towards e-wallet usage: The emergence of mobile payment acceptance in Vietnam. *The Journal of Asian Finance, Economics and Business (JAFEB)*, 7(9), 505-516.
33. Prasad, C. J., & Aryasri, A. R. (2009). Determinants of shopper behaviour in e-tailing: An empirical analysis. *Paradigm*, 13(1), 73-83.
34. Research, 16(1), 13e39.
35. Retnaningdiah, D., Resmi, S., Kurniawati, I., & Winarso, B. S. (2020). Incorporating intellectual property rights and E-commerce: supply chain strategy to strengthen the competitiveness of SMEs. *International Journal Of Supply Chain Management*, 9(1), 649-55.
36. Sanakulov, N., & Karjaluo, H. (2015). Consumer adoption of mobile technologies: a literature review. *International Journal of Mobile Communications*, 13(3), 244-275.
37. Tandon, U., Kiran, R., & Sah, A. (2017). Analyzing customer satisfaction: users perspective towards online shopping. *Nankai Business Review International*, 8(3), 266-288.
38. Tandon, U., Kiran, R., & Sah, A. N. (2016). Analysing the complexities of website functionality, perceived ease of use and perceived usefulness on customer satisfaction of online shoppers in India. *International Journal of Electronic Marketing and Retailing*, 7(2), 115-140.
39. Tripathi, G., & Dave, K. (2016). Assessing the impact of restaurant service quality dimensions on customer satisfaction and behavioural intentions. *Journal of Services Research*, 16(1), 13.
40. Tsai, H. T., & Huang, H. C. (2007). Determinants of e-repurchase intentions: An integrative model of quadruple retention drivers. *Information & Management*, 44(3), 231-239.
41. W. Khristianto, I. Kertahadi and I. Suyadi, The influence of information, system and service on customer satisfaction and loyalty in online shopping. *International Journal of Academic Research*, vol. 4, no. 2, pp. 28-32, 2012.
42. Wang, X., Lin, X., & Spencer, M. K. (2019). Exploring the effects of extrinsic motivation on consumer behaviors in social commerce: Revealing consumers' perceptions of social commerce benefits. *International Journal of Information Management*, 45, 163-175.
43. Wani, S. N., & Malik, S. (2013). A Comparative Study of Online Shopping Behaviour: Effects of Perceived Risks and Benefits. *International Journal of Marketing & Business Communication*, 2(4).
44. Wolfinbarger, M., & Gilly, M. C. (2003). eTailQ: dimensionalizing, measuring and predicting etail quality. *Journal of retailing*, 79(3), 183-198.

45. Wu, J., Law, R., & Liu, J. (2018). Co-creating value with customers: a study of mobile hotel bookings in China. *International Journal of Contemporary Hospitality Management*, 30(4), 2056-2074.
46. Wu, L. (2013). The antecedents of customer satisfaction and its link to complaint intentions in online shopping: An integration of justice, technology, and trust. *International Journal of Information Management*, 33(1), 166-176.
47. Zhang, L., Tan, W., Xu, Y., & Tan, G. (2012). Dimensions of consumers' perceived risk and their influences on online consumers' purchasing behavior. *Communications in information science and management engineering*, 2(7).