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E-Service Quality and Customer Satisfaction: A Study of Online Customers in Bangladesh

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Abstract

In twentieth century we have witnessed an extensive growth of internet based services, from small merchant to multi-organizations that are developing online services. Online delivery channel performing the e-service quality is the prime challenging concern that is the significant for customer satisfaction and their purchasing decision. In this study, service quality is to be explored as the most important influential service quality factors of online purchasing that affects consumer satisfaction and makes their purchasing decision. The study begins with the earlier literature review to identify the influential service quality factors that affect customer satisfaction and to focus on other study area. Five e-service quality dimension were investigated the online shopping or purchasing in order to explore the influential factors of service quality and customer satisfaction. Quantitative research approach was applied to get better understanding of the present issue. Moreover, a small quantitative online survey was conducted on the random sample respondents. Data presentation and analysis were done by using the SPSS windows software. Finally, the discussion and conclusion were illustrated by finding of research question’s answers. Hence, the e-service quality factors i.e., efficiency, fulfilment, reliability, privacy and responsiveness was found to be the core service quality factors in online purchasing.

Keywords: E-Commerce, Internet or online purchasing, Online shopping, Customer satisfaction, E-retailer, Website retailer, E-service quality (Electronic Service Quality) and Purchasing decision in online.
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Md. Mostafizur Rahman
Md. Hossen Miazee
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# Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page no.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Introduction</strong></td>
<td>8-10</td>
</tr>
<tr>
<td>1.1. Background</td>
<td>8</td>
</tr>
<tr>
<td>1.1.1. E–Commerce</td>
<td>9</td>
</tr>
<tr>
<td>1.1.2. E–Commerce in Bangladesh</td>
<td>9</td>
</tr>
<tr>
<td>1.2. Thesis Problem discussion</td>
<td>10</td>
</tr>
<tr>
<td>1.3. Research Purpose</td>
<td>10</td>
</tr>
<tr>
<td><strong>2. Frame of References</strong></td>
<td>11-24</td>
</tr>
<tr>
<td>2.1. Theoretical Background</td>
<td>11</td>
</tr>
<tr>
<td>2.1.1. Customer Purchase Decision in Online</td>
<td>11</td>
</tr>
<tr>
<td>2.1.2. Customer Satisfaction and Service Quality</td>
<td>12</td>
</tr>
<tr>
<td>2.1.3. Perception and Expectation of Service Quality</td>
<td>13</td>
</tr>
<tr>
<td>2.2. Tool of measuring online service quality</td>
<td>15</td>
</tr>
<tr>
<td>2.2.1. SERVQUAL</td>
<td>15</td>
</tr>
<tr>
<td>2.2.2. E- SERVQUAL</td>
<td>17</td>
</tr>
<tr>
<td>2.2.3. E-S-QUAL</td>
<td>17</td>
</tr>
<tr>
<td>2.2.4. WebQual</td>
<td>18</td>
</tr>
<tr>
<td>2.3. Relationship between Service Quality Measuring Tools</td>
<td>20</td>
</tr>
<tr>
<td>2.4. Conceptual Model</td>
<td>21</td>
</tr>
<tr>
<td>2.4.1. Efficiency</td>
<td>22</td>
</tr>
<tr>
<td>2.4.2. Fulfillment</td>
<td>22</td>
</tr>
<tr>
<td>2.4.3. Reliability</td>
<td>22</td>
</tr>
<tr>
<td>2.4.4. Privacy</td>
<td>23</td>
</tr>
<tr>
<td>2.4.5. Responsiveness</td>
<td>23</td>
</tr>
<tr>
<td><strong>3. Methodology</strong></td>
<td>25-30</td>
</tr>
<tr>
<td>3.1. Literature Search</td>
<td>25</td>
</tr>
<tr>
<td>3.2. Research Strategy</td>
<td>25</td>
</tr>
<tr>
<td>3.3. Research Design</td>
<td>26</td>
</tr>
<tr>
<td>3.4. Questionnaire</td>
<td>27</td>
</tr>
<tr>
<td>3.5. Sampling</td>
<td>27</td>
</tr>
<tr>
<td>3.6. Data Collection</td>
<td>28</td>
</tr>
<tr>
<td>3.7. Data Analysis Methods</td>
<td>29</td>
</tr>
</tbody>
</table>
4. Results of Data Collection .................................................. 31-40
  4.1. Questionnaire Data Collection Results ............................ 31
  4.2. General Information Results........................................... 31
  4.3. Online Customer Satisfaction Results.............................. 33
    4.3.1. Efficiency Questionnaire Results............................... 34
    4.3.2. Fulfillment Questionnaire Results............................. 35
    4.3.3. Reliability Questionnaire Results.............................. 36
    4.3.4. Privacy Questionnaire Results.................................. 37
    4.3.5. Responsiveness Questionnaire Results......................... 38
    4.3.6. Customer Satisfaction Questionnaire Results.................. 39

5. Analysis ............................................................................. 41-45
  5.1. Analysis of Questionnaire Part-2 ..................................... 41
    5.1.1. Efficiency Analysis Results ....................................... 42
    5.1.2. Fulfillment Analysis Results..................................... 42
    5.1.3. Reliability Analysis Results.................................... 43
    5.1.4. Privacy Analysis Results....................................... 44
    5.1.5. Responsiveness Analysis Results............................... 45

6. Discussion and Conclusion ................................................. 46-48

7. Implication and Limitation.................................................. 49-50
  7.1 Implication......................................................................... 49
  7.2. Limitation of the study.................................................. 510

References ............................................................................. 51

Appendices ............................................................................. 58
  Appendix 1: Survey Questionnaires....................................... 58
## List of Table

<table>
<thead>
<tr>
<th>Table</th>
<th>Page no.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Table 1: SERVQUAL Dimensions</td>
<td>16</td>
</tr>
<tr>
<td>Table-2: WebQual Dimension</td>
<td>19</td>
</tr>
<tr>
<td>Table 3: Summary of general information result</td>
<td>32</td>
</tr>
<tr>
<td>Table 4: Linear regression analysis of efficiency</td>
<td>42</td>
</tr>
<tr>
<td>Table 5: Linear regression analysis of fulfillment</td>
<td>42</td>
</tr>
<tr>
<td>Table 6: Linear regression analysis of reliability</td>
<td>43</td>
</tr>
<tr>
<td>Table 7: Linear regression analysis of privacy</td>
<td>44</td>
</tr>
<tr>
<td>Table 8: Linear regression analysis of responsiveness</td>
<td>45</td>
</tr>
</tbody>
</table>

## List of Figure

<table>
<thead>
<tr>
<th>Figure</th>
<th>Page no.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Figure 1: Online consumer purchase decision process</td>
<td>11</td>
</tr>
<tr>
<td>Figure 2: Gap model of service quality</td>
<td>14</td>
</tr>
<tr>
<td>Figure 3: Relationship between E-Service Quality and Customer Satisfaction based on E-SERVQUAL</td>
<td>21</td>
</tr>
<tr>
<td>Figure 4: Results of efficiency questions 1 to 4</td>
<td>34</td>
</tr>
<tr>
<td>Figure 5: Results of fulfillment questions 5 to 8</td>
<td>35</td>
</tr>
<tr>
<td>Figure 6: Results of reliability questions 9 to 12</td>
<td>36</td>
</tr>
<tr>
<td>Figure 7: Results of privacy questions 13 to 16</td>
<td>37</td>
</tr>
<tr>
<td>Figure 8: Results of responsiveness questions 17 to 19</td>
<td>38</td>
</tr>
<tr>
<td>Figure 9: Results of customer satisfaction questions 20 to 23</td>
<td>39</td>
</tr>
</tbody>
</table>
1. Introduction

1.1. Background

Internet usage has grown very rapidly over the last decades and opened up a new horizon for trade and commerce, namely Electronic Commerce (E-Commerce). Nowadays, e-commerce has trigger global trade boom and its activities spread tremendous pace. E-commerce entails the exploit of the internet in the marketing, identification, payment and delivery of goods and services. Electronic commerce has become one of the essential characteristics in the internet era. According to UCLA (University of California, Los Angeles) center for communication policy [2001], online shopping has become the third most popular internet activity, immediately following e-mail using or instant messaging and web browsing. It is even more popular than seeking out entertainment information and news, two commonly thought of activities when considering what internet users do when online.

E-commerce service quality plays a central role in customer’s satisfaction and purchase decisions through the website [Loiacono et al., 2000; Parasuraman, 2000; Rust, 2001]. Low price and web presence were initially thought to be the divers of success for Electronic Commerce (EC), service quality issues soon become essential quality factors of any business pattern obviously set a base for potential customers to make decisions. However, online purchases managed by self-service with little human interaction, many traditional service quality factors are less relevant [Zeithmal et al., 2000]. The most experienced and successful e-commerce companies are beginning to realize that key determinants of success or failure are not merely web present or low price but delivering high quality of e-service (E-SQ). Recent research shows that price and promotion are no longer the main draws for customers to make a decision on a purchase. More and more sophisticated online customers would rather pay a higher price to e-retailers who provide high quality e-service (Schneider, 2002). Market research has indicated that services quality has a significant impact on customer satisfaction, loyalty, retention and purchase decisions and ever on company’s financial performance (UNCTAD report: United Nations Conference on Trade and Development)

In recent years, developing countries like Bangladesh have witnessed a phenomenal development in the technology-dependent communication medium, which is internet. In both developing and developed countries, Internet is growing rapidly as a strong and popular medium of communication. Internet is not used only to meet the user’s information needs. It has already been widened its scope in introducing many services. Business activities are also considered to be operated through Internet, popularly
known as e-commerce. The Internet is revolutionizing every aspects of business throughout the world. Although the quantum of business done through Internet is small, it is growing exponentially [Khatibi and Thiagarajan, 2000].

Online shopping is a new way of shopping mode that’s getting popular day by day in Bangladesh. Shopper’s can certainly shop online by using their bank account. Instead of using credit/debit card people can easily shop online by using bank account that would save time, money and energy. As a consequence, many chain stores are being developed in Bangladesh nowadays which can offer online shopping.

1.1.1. E–Commerce

Electronic Commerce (EC) has changed the ways organizations perform their activities [Swatman, 1996]. This historic view of e-commerce has been further extended by Zwass [1996] who stated that “Electronic commerce is the sharing of business information, maintaining business relationships and conducting business transactions by means of telecommunications network”. But, this term was first used by Kalakota and Whinston [1996] “Electronic Commerce deals with the facilities of transactions and selling of products and services online, i.e. via the internet or any other telecommunication network”. This involves the electronic trading of physically and digital goods, quite often encompassing all the trading steps such as online marketing, online ordering and electronic payment and for digital goods, online distribution [Jelassi, 2005]. According to the Hamburg market research firm (yStats.com), India, Brazil, Thailand, Turkey and the USA, ever more people are using the internet to buy goods online. But despite the size of the boom, many countries and regions remain far behind in terms of internet shopping as the 25 current e-commerce reports. In spite of the financial crisis, B2C e-commerce sales in Asia have increased greatly. In India, internet trade increased by around 30 percent over the last year. There was also significant growth in Japan, with a rise of 22 percent, and Thailand 76 percent; in Eastern and Western Europe internet trade achieved solid growth.

1.1.2. E–Commerce in Bangladesh

Bangladesh is a part of global village. The business environment of this global village is changing, shaping and moulding at internet speed. To stay competitive in the global market, it has become imperative for Bangladesh to keep pace with this speed by implementing e-commerce. In Bangladesh, e-commerce is just evolving, but the ball has been set rolling for an internet revolution. E-commerce is no longer a luxury but a
reality. Now, it is estimated that more than 300 ISP’s (Internet service Provider) are working in our country and there are near about 1 million internet users in the country. So, there is a vast chance for the expansion of e-commerce in Bangladesh. In the banking sector, many of the banks are doing their transaction with internet banking system. It has been seen that banking clients are getting flexible for their transaction. Ready-Made Garments (RMG) has the lion’s share of the export earnings of Bangladesh. The RMG sector has begun to use the internet and its dependency on e-commerce is likely to grow in the coming years. The online retailer’s shops are increasing day by day.


1.2. Thesis Problem

E-commerce is a broad conceptual topic where lots of area is included. The use of internet for purchasing goods or services is increasing day by day. Bangladesh is a developing country where the online purchasing is now on the primary stage and it’s growing rapidly. In this area, we are trying to find out the answers of the question about what are the most significant factors of e-service quality in online purchasing in Bangladesh perspective. Our special focus would be on the e-service quality factors that affect the customer’s satisfaction in online purchasing and we will try to understand the customer’s decision making in online purchasing. Bangladeshi online shoppers prefer the website service quality factors to purchase online. We will focus in this arena in our research. E-service quality factors of website are a vital component of customer satisfaction. Website quality depends on lots of service quality factors that are creating customer satisfaction; it’s the first look for the customers to choose product or service online. So we are trying to identify the influential factors which influence customers to purchase online.

1.3. Research Purpose

The main purpose of our study is to find the most important influential factors of e-service quality that affect customer’s satisfaction in online purchasing in Bangladesh.
2. Frame of References

2.1. Theoretical Background

Many studies have been conducted on the customer satisfaction and purchasing decision. Our effort has been made to present in brief, a review of literature on customer satisfaction in general as well as on the customer satisfaction in online purchasing. This chapter will give an overview of literature and conceptual model that are related to the research problem presented in the previous chapter. This chapter will give a clear idea about the research area.

2.1.1. Customer Purchase Decision in Online

Due to the rapid growth of e-commerce, customers purchase decisions is increasingly being made in computer mediated environments. Online or web based stores offer customers immense choice and great convenience. Yet, finding products that meet customer needs is not an easy task in these online stores. This is because most web based store environments are characterized by the availability of many alternatives, multiple decision criteria and a dynamic “flow” of information (e.g., real-time updates) that can overwhelm consumers [Girish P. and Adam R. 2003]. Therefore, most web based decision environments now make an electronic decision aid available to facilitate information processing. As a result, we identify the online customer purchase decision process as follows,

Figure 1: Online consumer purchase decision process
Next to the personal and external uncontrollable factors influencing the buying behaviour, exposure of customers to the company’s marketing can affect the decision making by providing inputs for the customer’s black box where information is processed before the final customer’s decision is made [Kotler, 2003]. Online marketers can influence the decision making process of the virtual customers by engaging traditional, physical marketing tools but mainly by creating and delivering the proper online experience. The web experience: a combination of online functionality, information, emotions, cues, stimuli and products/services, in other words a complex mix of elements going beyond the 4Ps of the traditional marketing mix. The prime medium of delivering the web experience is the corporate website, the interfacing platform between the firm and its online clients [Constantinides, 2002].

Customer use of the internet is generally assumed to be more purposive and goal-directed and therefore more “rational”, at least at this point in time [MacKenzie and Lutz’s, 1989]. Moreover, online shoppers are far more likely to operate under conditions of higher involvement presaging more active information seeking and processing [Petty and Cacioppo, 1981, 1983]. In online shopping contexts, consumer’s need for information is large because of the lack of real interaction with the product, because such information is easily available on the Internet and the Internet also allows direct purchase. Internet provides vast capacity of information storage, search and retrieval, information customization and interactive communication makes it an efficient medium for accessing, organizing, and communicating information [Peterson, Balasubramanian, and Bronnenberg 1997]. Informational use of the Internet can significantly reduce pre-purchase anxiety among consumers [Ghose and Dou 1998] and pre-purchase sales information appears to be a major part of a web site’s value [Bruner, 1997]. Thus potential informational benefits include increased search efficiency, better product evaluation and enhanced transaction convenience [Zeng and Reinartz 2003]. Therefore, some influential factors affect customer’s decision making such as trust, security, reliability and price.

2.1.2. Customer Satisfaction and Service Quality

The notion that enhancing the buyer-seller relationship and their mutual benefits like satisfaction and performance through superior service quality dimensions has been widely recognized [Zeithaml, 2000]. The service quality has been rightly treated as on reliable vehicle for gaining sustainable competitive advantage, which means that service quality aspects process a substantial strategic role for organizations. As an online retailer grows, service quality has become an increasingly important factor in determining the success or failure of online retail businesses by influencing consumer’s
online shopping experiences [Yang, 2001]. If an online company is to be successful, all aspects of its service must be closely integrated in terms of systems, networks, procurement, shipping and customer support. The key element of business achievement is quality [Dale, 1999]. Without a quality management approach that guarantees quality from its systems, staff and suppliers, a business will not be able to deliver the appropriate level of service quality to satisfy its customers.

Service quality and customer satisfaction are inarguably the two core concepts that are at the crux of the marketing theory and practice [Spreng and Mackoy, 1996]. In today’s world of intense competition, the key to sustainable competitive advantage lies in delivering high quality service that will in turn result in satisfied customers [Shemwell et al., 1998]. The prominence of these two concepts is further manifested by the cornucopia of theoretical and empirical studies on the topic that have emanated over the past few years. Therefore, there is not even an iota of doubt concerning the importance of service quality and customer satisfaction as the ultimate goals of service providers [Sureshchandar, Chandrasekharan, Anantharaman, 2002]. Moreover, online service quality is a crucial factor that can significantly contribute to customer satisfaction. Service quality is defined as the customer’s subjective assessment of the expectations with the actual service performance [Parasuraman et al., 1988]. Previous research that examined online service quality measures include: e-service quality [Zeithaml et al., 2000], SITEQUAL [Yoo and Donthu, 2001], WebQual [Barnes and Vidgen, 2000] and e-TAILQ [Wolfinbarger and Gilly, 2003].

We believe that the above online service quality measuring tools were applied for different contexts such as: online retailing, online travel services and portal site services. However, it is apparent that very limited commonality exists among the various service quality measures. Hence, these instruments have not been successful to provide a comprehensive assessment of online customer satisfaction.

2.1.3. Perception and Expectation of Service Quality

Parasuraman et al. [1985] presented a general model of service quality in the consumer business. The central service gap originates from the difference between the perceived and expected service quality from a consumer’s perspective (Figure: 2, Gap-5). The extent to which services meet customer’s needs or expectations is one measure of service quality. The fact that frequently little is known about customer expectations makes it difficult to interpret the ratings produced by satisfaction surveys. SURVQUAL is designed as a measurement instrument. We will go into the details of this measuring part. What is interesting in this current context is the model that is behind the
SURVQUAL methodology. The SURVQUAL model is also known as the “gap-model”, by analysing the four underlying gaps, insight is given into the final gap between perceptions and expectations (Figure: 2, Gap 5).

![Gap Model of Service Quality](image)

**Figure 2: Gap model of service quality**

The gap model (figure-2) represents the difference between ‘expected service’ and ‘perceived service’. There is a before and after scenario here in that expectations reflect the reference points customers /clients /users have before the service experience and perceptions reflect the service as it was delivered and received. Closing this gap could lead to better satisfaction and therefore a stronger long term relationship.

Based on Parasuraman et al. [1985] developed a conceptual model of service quality which they created from empirical research. Perceived service quality as a gap between the customer’s perception of the received service quality and the customer’s expectation level of service quality (service Quality= Perception - Expectation). The model highlights the following five service quality gaps:

1. Gap-1: Consumer expectations management perceptions of consumer expectations.

And the final gap: Gap 5 - is the result of the four other gaps.
Authors Young and Varble [1997] focus on gap 5 can be calculated as the discrepancy between the perceived and expected service quality. In the following, this gap will be named performance gap from the internal customer’s perspective. The performance gap from the customer’s perspective is a self-evaluation of purchaser’s service quality perception in relation to their own expectations. The gap will be negative if these expectations are not met by customers own performance. Since customer’s expectations should be similar to their perceptions of their expectations, the performance gap from the customer’s perspective largely corresponds to the sum of gaps 2 and 3 in the Parasuraman et al. [1985] model. An aggregation of both gaps is appropriate in the case of the internal performance measurement, as typically no formal specifications exist for internal service quality. In contrast, Frost and Kumar [2000] define internal service performance gap as the “difference between service quality specifications and the service actually delivered”.

2.2. Tools of Measuring Online Service Quality

2.2.1. SERVQUAL

Satisfaction is one of the most important concepts in marketing and has attracted a great deal of research interest in the past few decades. Existing customer satisfaction literatures [Anderson and Sullivan, 1993] highlighted the importance of service quality as an antecedent of customer satisfaction. Service quality is the customer’s subjective assessment of the expectations with actual service performance (Parasuraman et al. 1985). The evaluation are not made solely on the outcome of a service, they also involve evaluations of the process of service delivery.

SERVQUAL provides a technology for measuring and managing service quality (SQ). Since 1985, when the technology article was first published, its innovators Parasuraman, Zeithaml and Berry, have further developed, promulgated and promoted the technology through a series of publications [Parasuraman et al., 1985; 1986; 1988; 1990; 1991a; 1991b; 1993; 1994; Zeithaml et al., 1990; 1991; 1992; 1993].

SERVQUAL is founded on the view that the customer’s assessment of service quality is paramount. This assessment is conceptualized as a gap between what the customer expects by way of service quality from a class of service providers (for instance, all opticians) and their evaluations of the performance of a particular service provider (e.g., a single Specsavers store). Service quality is presented as a multidimensional construct. In their original formulation Parasuraman et al. [1985] identified ten dimensions of service quality: (1) Access (approachability and ease of contact), (2) communication
(informing and listening to customers), (3) competence (possession of required skills and knowledge to perform the service), (4) courtesy (demeanour and attitude of contact personnel), (5) credibility (trustworthiness and honesty), (6) reliability (consistency of performance and dependability), (7) responsiveness (timeliness of service and willingness of employees), (8) security (freedom from danger, risk or doubt), (9) tangibles (physical evidence of service), and (10) understanding/knowing the customer.

In their 1988 work these dimensions were collapsed into five dimensions: reliability, assurance, tangibles, empathy, and responsiveness, as defined in Table 1. Reliability, tangibles and responsiveness remained distinct, but the remaining seven components collapsed into two aggregate dimensions, assurance and empathy. Parasuraman et al. developed a 22 item instrument to measure customer’s expectations and perceptions (E and P) of the five RATER dimensions. Four or five numbered items are used to measure each dimension. The instrument is administered twice in different forms, first to measure expectations and second to measure perceptions.

**Table 1: SERVQUAL Dimensions**

<table>
<thead>
<tr>
<th>Dimensions</th>
<th>Definition</th>
<th>Items in Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reliability</td>
<td>The ability to perform the promised service dependably and accurately</td>
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<tr>
<td>Assurance</td>
<td>The knowledge and courtesy of employees and their ability to convey trust and confidence</td>
<td>5</td>
</tr>
<tr>
<td>Tangibles</td>
<td>The appearance of physical facilities, equipment, personnel and communication materials</td>
<td>4</td>
</tr>
<tr>
<td>Empathy</td>
<td>The appearance of physical facilities, equipment, personnel and communication materials</td>
<td>5</td>
</tr>
<tr>
<td>Responsiveness</td>
<td>The willingness to help customers and to provide prompt service</td>
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Cronin & Taylor [1992] argued that the evaluation of service quality based on the expectation-performance gap derived from Parasuraman et al [1985, 1988] is insufficient because much of the empirical research supported performance based measures of service quality. This has more explanatory power than measures that are based on the gap between expectation and performance [e.g. Babakus & Boller, 1992; Babakus & Mangold, 1992; Churchill & Surprenant 1982]. In addition, Kang & James (2004) argued that SERVQUAL focuses more on the service delivery process than on other attributes of service, such as service-encounter outcomes (i.e. technical
dimensions). In other words, the SERVQUAL measurement does not adequately explain the technical attribute of service.

2.2.2. E-SERVQUAL

Customer’s assessment of a website’s quality includes not only experiences during their interactions with the site but also post-interaction service aspects (i.e., fulfilment, returns) [Zeithaml, Parasuraman, and Malhotra's; 2000]. The SERVQUAL scales [Parasuraman et al, 1991] can evidently not be applied as such to e-service, but dimensions that closely resemble them can be constructed. Nonetheless, additional dimensions may be needed to fully capture the construct of e-service quality [Zeithaml et al. 2002].

Kaynama and Balack (2000) and Zeithaml [2000] have recently proposed a number of e-quality dimensions. In a first attempt to adapt SERVQUAL dimensions to e-services, Kaynama and Balack [2000] subjectively evaluated the online services of 23 travel agencies and seven dimensions derived from SERVQUAL: responsiveness, content and purpose (derived from reliability), accessibility, navigation, design and presentation (all derived from tangibles), background (assurance) and personalization and customization (derived from empathy).

Recently, Zeithaml et al. [2000] developed e-SERVQUAL for measuring e-service quality. Through the focus group interview they have identified seven dimensions of service quality: efficiency, reliability, fulfillment, privacy, responsiveness, compensation and contract. They identified four dimensions: efficiency, reliability, fulfillment and privacy, to form the core e-SERVQUAL scale that is used to measure the customer’s perceptions of service quality delivery by online retailers. Zeithaml et al. (2002) also found that three dimensions become salient only when the online customers have questions or run into problems—responsiveness, compensation, and contact.

2.2.3. E-S-QUAL

One of the first definitions of e-service quality is conceptualized by Zeithaml, Parasuraman, and Malhotra (2000). They state that internet service quality is the extent to which a website facilitates efficient and effective shopping, purchasing and delivery of products or services. Zeithaml et al. (2000, 2002) and Parasuraman et al. (2005) carry out a study on internet service quality based on earlier research on service quality in the traditional distribution channels and develop an E-S-QUAL scale based on the 7 dimensions proposed by Zeithaml (Zeithaml 2000, 2002; Parasuraman, 2005). Zeithaml
et al. (2002) conduct the comparison between SERVQUAL and E-S-QUAL dimensions. Zeithaml (2002) state that some dimensions of the SERVQUAL can be applied to e-service quality, but there are additional dimensions in e-service, many of which are specifically related to technology. The E-S-QUAL scale comprises 11 dimensions in e-service quality and later Parasuraman et al. (2005) developed the E-S-QUAL into a seven dimensions scale. The seven dimensions are split into two separated scales the core dimensions and the recovery dimensions. E-S-QUAL is the name of the scale for the core dimensions: efficiency, system availability, fulfillment, and privacy. The second scale is titled E-RecS-QUAL: responsiveness, compensation and contact (Parasuraman et al., 2005). It offers the surface dimensions of e-service quality based on customers experience and evaluation perspective, which are viewed also as the antecedents to the adoption of e-service (Rowley, 2006). Both scales demonstrate good psychometric properties based on findings from a variety of reliability and validity tests and build on the research conducted on the topic.

2.2.4. WebQual

WebQual (Barnes and Vidgen, 2001), is based on the application of communication theory to understand customer – e-commerce interaction. Its main instrument is an online questionnaire which is applied to assess customer’s perceptions of the quality of websites. The questionnaire contains a set of qualitative items, evaluated using a seven-point scale, from 1 (strongly disagree) to 7 (strongly agree).

Website success has of late become the focus of great interest and attention. Recently, Loiacono [2000] developed and validated the WebQual, a web site quality measure with 12 core dimensions. These twelve components were empirically proved to be distinct, well measured, to reflect overall web site effectiveness and to impact a consumer’s intention to purchase or revisit. The instrument consists of 12 (Table 2) dimensions: informational fit-to-task, tailored communications, trust; response time, ease of understanding, intuitive operations, visual appeal, innovativeness, flow/emotional appeal, consistent image, online completeness and relative advantage. These 12 dimensions further collapse into 4 second order latent constructs: (1) Usefulness, (2) Ease of use, (3) Entertainment, and (4) Complimentary relationship. Scholar Loiacono et al. [2002] argue that the instrument is able to support a range of important IS (Information System) and marketing studies as researchers attempt to understand what contributes to success in the electronic market space. The second objective of the study adopts a ‘drill-down’ approach [Finn and Kayande, 1997] into the specific constructs of the “WebQual” instrument to explore whether any differences exist between three websites. Additionally, it provides a preliminary understanding of
differences between websites from different industry settings. Although these websites are not representative of the industries; however it does provide a basis for more in-depth research. The Websites selected for the study were drawn from the 1) airline, 2) e-retail and 3) computer industry.

As the development of Internet technology continues to grow at an exponential rate the measurement of Website quality in the context of business-to-consumer (B2C) electronic commerce has forced academics and practitioners to develop rigorous and reliable methods [Zeithaml, Parasuraman and Malhotra 2002]. To increase the customer base in B2C e-commerce it is important to implement and continuously review the quality of e-services [Singh, 2002].

**Table-2: WebQual Dimension**

<table>
<thead>
<tr>
<th>Initial Higher Level Category</th>
<th>Dimension</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ease of Use</td>
<td>Ease of Understanding</td>
<td>Easy to read and understand.</td>
</tr>
<tr>
<td></td>
<td>Intuitive Operation</td>
<td>Easy to operate and navigate.</td>
</tr>
<tr>
<td>Usefulness</td>
<td>Informational Fit-to-task</td>
<td>The information provided meets task needs and improves performance.</td>
</tr>
<tr>
<td></td>
<td>Tailored Communication</td>
<td>Tailored communication between consumers and the firm.</td>
</tr>
<tr>
<td></td>
<td>Trust</td>
<td>Secure communication and observance of information privacy.</td>
</tr>
<tr>
<td></td>
<td>Response Time</td>
<td>Time to get a response after a request or an interaction with a site.</td>
</tr>
<tr>
<td>Entertainment</td>
<td>Visual Appeal</td>
<td>The aesthetics of a Web site.</td>
</tr>
<tr>
<td></td>
<td>Innovativeness</td>
<td>The creativity and uniqueness of site design.</td>
</tr>
<tr>
<td></td>
<td>Emotional Appeal</td>
<td>The emotional effect of using the Web site and intensity of involvement.</td>
</tr>
<tr>
<td>Complementary Relationship</td>
<td>On-Line Completeness</td>
<td>Allowing all or most necessary transactions to be completed online (e.g., purchasing over the Web site)</td>
</tr>
<tr>
<td></td>
<td>Relative Advantage</td>
<td>Equivalent or better than other means of interacting with the company.</td>
</tr>
<tr>
<td></td>
<td>Consistent Image</td>
<td>The Web site image is compatible with the image projected by the firm through other media.</td>
</tr>
</tbody>
</table>
2.3. Relationship between Service Quality Measuring Tools

One of the first definitions of eservice quality is conceptualized by Zeithaml, Parasuraman and Malhotra [2000]. They state that Internet service quality is the extent to which a web site facilitates efficient and effective shopping, purchasing and delivery of products or services. Zeithaml et al. [2000, 2002] and Parasuraman et al. [2005] carry out a study on internet service quality based on earlier research on service quality in the traditional distribution channels and develop an E-S-QUAL scale based on the 7 dimensions proposed by Zeithaml [Zeithaml 2000, 2002; Parasuraman et al., 2005]. Zeithaml et al. [2002] conduct the comparison between SERVQUAL and E-S-QUAL dimensions. Zeithaml [2002] state that some dimensions of the SERVQUAL can be applied to eservice quality, but there are additional dimensions in e-service, many of which are specifically related to technology. The E-S-QUAL scale comprises 11 dimensions in e-service quality and later Parasuraman et al. [2005] developed the E-S-QUAL into a seven dimensions scale. The seven dimensions are split into two separated scales the core dimensions and the recovery dimensions. E-S-QUAL is the name of the scale for the core dimensions: efficiency, system availability, fulfillment and privacy. The second scale is titled E-RecS-QUAL: responsiveness, compensation, and contact [Parasuraman et al., 2005]. It offers the surface dimensions of eservice quality based on customers experience and evaluation perspective, which are viewed also as the antecedents to the adoption of e-service [Rowley, 2006].

In addition, the other framework’s coverage is focused on one or two of the stages of the service encounter. WebQual and E-SERVQUAL emphasize the need for providing service quality at different stages of the service encounter, illustrating the need for E-Businesses to look beyond the Web site. However, E-SERVQUAL has a particular focus towards the post-purchase stage while WebQual’s characteristics are more concentrated in the pre-purchase stage. Zhang and Von Dran’s focus on the web design and, hence, don’t provide any guidance for the post-purchase stage.
2.4. Conceptual Model

Based on the narrowed down scope of literature review above, the relationship between service quality variables and customer satisfaction of online shoppers can be shown in figure- 3. The five e-service quality dimensions have been selected from the E-SERVQUAL model. E-SERVQUAL measures website E-SQ (Service Quality) as perceived by customers. It is a method for measuring website E-SQ that is based on the same principle as the original SERVQUAL method and includes some dimensions similar to those of SERVQUAL. The E-SERVQUAL scale contains a core and recovery scale, represented by four and three dimensions respectively [Zeithaml, Parasuraman, and Malhotra; 2000, 2002]. Core scale is used to measure the customer’s perceptions of service quality delivered by online retailers. Recovery scale refers to specific situations, when a customer has a question or runs into a problem, in which the three dimensions of the recovery scale become silent. In simpler terms, it can be said that core scale refers to the quality of the website itself, while the recovery scale is more concerned with the actual performance of the company, rather than with website performance.

We believe that E-SERVQUAL is helpful for our study because this scale has been widely used by academic and practitioners to measure online service quality. Therefore, this model has been used as a point of reference in this study (thesis).

Figure 3: Relationship between E-Service Quality and Customer Satisfaction based on E-SERVQUAL.
2.4.1. Efficiency

Efficiency defines as customer’s ability to effectively access the website, find their desired product and related information and check it out with minimal effort [Zeithaml et al. 2002]. Efficiency refers to the speed of downloading, searching and navigation [Jessica, 2003]. There was complete agreement among respondents about the need for efficient service that is, fast downloading, fast loading of page and images and speedy search mechanisms. Although service providers often blame the specifications of the hardware in the consumer’s possession for inefficiency, providers can increase efficiency, even if consumers have low-speed PCs, by reducing the number of complicated graphics (any given page contains few graphics and these are appropriate to page content, graphics are not essential to site use. If graphics are turned off or a text-only client is used, the site remain fully functional) and by using interlacing.

2.4.2. Fulfillment

Fulfillment refers to a company’s actual performance in contrast with what is promised through the website, and incorporates accuracy of service promises, such as having products in stock and timely delivery [Cristian, & Iulian, 2007]. Online marketers can use trust to lessen the effects of perceived performance risk and subsequent financial risk through lack of fulfillment. Customers need to be able to trust that their order will be fulfilled: that is, delivered in the case of physical goods or available to experience in the case of services. As Siyal and Barkat [2002] put it, the risk is to pay for something and get unexpected goods or nothing delivered. Financial risk is avoided if the product is satisfactory and a customer’s financial details are not abused. Ha [2004] suggests that marketers should give better information in their websites, rather than more. The result should be that customers are better informed about when they can expect their order to be processed and are given any other relevant information about the fulfillment of the transaction, which helps to develop trust in fulfillment. Efficiency in fulfillment of the order reduces the amount of time spent by the customer in chasing delivery or querying the progress of the order. Likewise, if the right product is provided, it saves the customer time in searching for an alternative elsewhere.

2.4.3. Reliability

Reliability is a technical function of the website such as the extent to which it is available and functioning properly [Cristian, & Iulian, 2007]. Scholar [Jessica, 2003] said “reliability refers to the ability to perform the promised service accuracy and consistently, including frequency of updating the website, prompt reply to customer
enquiries and accuracy of online purchasing and billing”. This findings is consistent with the view of Parasuraman et al [1998], he stated that reliability is the most important dimension in all services. Focus group participants repeatedly emphasized frustration that many websites do not update frequently. In contrast, websites providing up-to-date information received high appraisals. Moreover, Reliability involves consistency of performance and dependability. It means that the firm performs the service right the first time. It also means the firm honors its promises. Especially it involves: accuracy in billing, keeping records correctly, performing the service at the designated time (Berry et al., 1985).

2.4.4. Privacy

The privacy dimension includes assurance that shopping behaviour data are not shared and that credit card information is secured [Zeithaml, 2002]. The construct of privacy refers to companies not sharing information with third parties unless the customer gives permission. It also includes the security of sensitive information between the customer and the company [Hoffman, Novak, and Peralta 1999; Wolfinbarger and Gilly 2002]. In addition, this includes providing visual symbols, so customers know a secure connection is being achieved. Lessig [1999] mentioned that as the number of consumer’s purchases through the internet increases, electronic vendors can increasingly obtain online buyer’s private information such as demographic profiles or consumer shopping behaviour which can be passed on to third parties. However, Shapiro [2000] argued that many successful online service providers have customized their services and redesigned the offered products to match individual customers needs identified through the customer’s personal information. Shapiro also found that privacy problems can be solved from the interaction of law, code of conduct and markets which can strengthen the existing regulations about compliance of online service providers to their own privacy policy as specified on their websites, letting consumers have control over their personal information for their own benefits such as money, goods or services.

2.4.5. Responsiveness

Responsiveness measures the ability of a company to provide appropriate information to customers when a problem occurs, have mechanism for handling returns and providing online guarantees [Zeithaml, 2002]. The ability to prompt provides service; examples of responsiveness include calling the customer back quickly, serving lunch fast to someone who is in a hurry or mailing a transaction slip immediately [Lamb, Hair, McDaniel, 2009]. Accordingly, Watson et al. (1998) referred to responsiveness as
willingness to help customers and it can be measured by the time taken before replying to customer’s inquiries. As suggested by Dubbs (2001), responsiveness is enhanced when the site provides flexible return and exchange policies that will encourage customers to make online purchases since it reduces the perceived risk associated with the purchase. Liao and Cheung (2002), customers expect online stores to respond to their inquiries promptly. In sum, previous researchers found that responsiveness of web-based services have highlighted the importance of perceived service quality and customer satisfaction (Yang and Jun, 2002; Zhu et al., 2002).
3. Methodology

3.1. Literature Search

With the rapid growth of internet and globalization of retail marketing, online retail/shopping becomes popular in the mid-1990s with the popularization of the World Wide Web (WWW). Correspondingly, the subsequently years saw the appearance of research studies conducted to develop an understanding of user’s online purchasing satisfaction. Given the fact that it usually takes a year or two year to have a research published, we decide to restrict our search or research articles to the periods of year 1996 to end of year 2009. The other two criteria for selection are (1) that the articles are empirical in nature and (2) that the article measure at least one of the indentified factors in our taxonomy. We searched the following eight secondary Information System (IS) journals: Journal of Marketing; Journal of Electronic Commerce Research; Journal of Service Research; Journal of Retailing; Journal of Electronic Commerce; International Journal of Electronic Commerce; Journal of Business Research; Journal of the Academy of Marketing Science. In addition, an extensive scientific articles search to be carried out based on five scientific articles database: Science Direct, Emerald Insight, Jstor.org, Harvard business review and INSPEC and use Google Scholar search engine for searching relevant articles of our study.

The searching was conducted out using the below keywords and their combinations: e-commerce, Internet or online shopping/purchasing, e-retailing, consumer satisfaction in online purchasing, and e-commerce in Bangladesh. In addition, some research articles to be searched in Mid Sweden University library (www.bib.miun.se) databases by using both English and Swedish key words. Additional scientific article to be gathered from the reference lists of our study.

3.2. Research Strategy

The study is attempt to understanding the service quality of e-retailers and website service provider and the customer’s purchasing decision through the internet. We are using scholar’s theoretical concept and idea that guides us to find out the right path-deductive approach. According to Hussey and Hussey [1997:19] a conceptual and theoretical structure is developed which is then tested by empirical observation; thus particular instances are deducted from general influences. On the other hand, Inductive approach is “developed from the observation of empirical reality, thus general inferences are induced from particular instances, which is the reverse of the deductive
method since it involves moving from individual observation to statements of general patterns or laws” [Hussey and Hussey, 1997:13].

According to Guba and Lincon [1994], two approaches or methods-quantitative and qualitative approaches are available to researchers. In this study, we are using quantitative approach that would be the best fit for our study; it’s helping us to design the questionnaires and testing the survey required. The qualitative approach emphasizes on process and meanings that are not measured in terms of quality, amount, and intensity or frequently. The qualitative approach provides a deeper understanding of the phenomenon within its contest [Guba and Lincoln, 1994; Ghanatabadi, 2005]. Moreover, qualitative researchers stress the socially constructed nature of reality that states the relationship between the researcher and the phenomenon under investigation. On the other hand, quantitative researchers emphasize the measurement and analysis of causal relationship between variables.

According to Cooper and Schindler [2003], quantitative research method contains large randomized samples, more application of statistical and few applications of cases demonstrating findings. The target of quantitative research is to ascertain the relationship between independent variables and dependent variable in a population. Besides, oftentimes, quantitative methods are use within natural science and the aim to explain causal relationship, to facilitate generalization and also to foresee the future. On the other hand, qualitative approach concentrated on providing a complete picture of the situation the aim of accretion the understanding of social processes and interrelations. It is defined as a research to explore and understanding the opinion s and strive for in-depth understanding of various kind of finding in library research [Cooper and Schindler, 2003]. As a result, we believe that quantitative approach is suitable for our study that’s why we make research in quantitative methods.

3.3. Research Design

The present study is based on cross-sectional or social survey design with the objective of measuring the satisfaction level of Bangladeshi consumer’s of online shopping. There are five different types of research design; Experimental, Cross-Sectional or Social survey design, Longitudinal design, Case study design and Comparative design [Bryman and Bell, 2007]. We follow the cross-sectional or social survey design as suitable for our study. A cross-sectional, oftentimes called a sample survey, can be thought of as snapshot of the marketplace taken at a particular point in time. In this design, the selected group of respondents is measured only once [Malhotra and Peterson, 2006]. Cross-sectional research design is a quantitative data collection
approach, which data are collected by questionnaire or by structured interview through the survey participants. In addition, Survey research comprises a cross-sectional design in relation to which data are collected predominately by questionnaire or by structured interview on more than one case (usually quite a lot more than one) and at a single point in time in order to collect a body of quantitative or quantifiable data in connection with two or more variables, which are then examined to detect patterns of association [Bryman & Bell, 2007].

3.4. Questionnaire

The questionnaire has been used to gather the data needed to achieve the objectives of this study. The questionnaire consists of questions that relate to possible factors affecting customer satisfaction of online purchasing. We collected questions about E-SERVQUAL (Efficiency, Fulfillment, Reliability, Privacy and Responsiveness) five dimensions and the online customer satisfaction measuring questions from Sunil and Keyoor [2008], Godwin, Kallol, Peeter, [2008] and Joel, Collier and Carol [2006] articles. Only the responsiveness dimensions questions were taken from Dina, Allard, Veronica and Sandra’s [2004] article. By using those questions authors measured the e-service quality and customer satisfaction. A preliminary survey questionnaire has been developed based on the relevant literature review. Thus taking into account that questionnaire construction can appear deceptively simple and that poorly designed instrument can lead to erroneous conclusion [Synodinos, 2003]. The questionnaires have two parts; first part of the questionnaire provides general information about the respondents. And the second part of the questionnaire disclose the measuring the e-service quality and the customer satisfaction. We used Likert scale ranging from 1=Strongly Disagree to 5 = Strongly Agree, measuring of the intensity of respondent answers. The questionnaire has been conducted a survey on Bangladeshi online shoppers. All of questionnaires are English language because both responders and observers easily to understand the questions; other substitute language not mentioned.

3.5. Sampling

The basic idea of sampling is that by selecting some of the elements in a population, researcher may draws conclusions about the entire population. There are several compelling reasons for sampling, including: lower cost, greater accuracy of result, greater speed of data collection and availability of population selection [Cooper & Schindler, 2003]. According to Saunders et al. [2000], sampling technique can be
divided into two types: a) Probability or representative sampling and non-probability or judgment sampling.

In probability sampling, sampling units are selected by chance or probability. Probability sampling is most commonly associated with survey based research. This method of sampling permits the research to make interface or projections about the targeted population from which the sample was drawn. Non-probability Samples provides a range of alternative technique based on researcher subjective judgment [Saunders et al. 2007]. In non-probability sampling the selection of elements for the sample is not necessarily made with the aim of being statistically representative of the population. Rather the researcher uses the subjective methods such as personal experience, convenience, expert judgment and so on to select the elements in the sample. As a result the probability of any elements of the population being chosen is not known [Saunders et al., 2007].

In the present study we are using the probability sampling and non-probability, because questionnaire was send to randomly selected Bangladeshi respondents by using the cluster sampling. We selected our target population who live in Dhaka (Bangladesh) city and user of internet. The targeted sample size was approximately 250 respondent’s population in Dhaka city. In our survey two universities (MIST & ICT of MBSTU) students and some randomly selected general people (Residents of Dhaka) were participated. We communicated with them through the Facebook, E-mail and Skype. Respondents were instructed to answer the questions based on their most recent online purchase experience with one of the web-retailer via the Internet.

3.6. Data Collection

There were two types of data sources that we obtained from the data collection approaches. These two types of data sources were primary data and secondary data. There are two major approached for gathering information about a situation, person, problem or phenomenon. Sometimes, information required is already available and need only be extracted. However there are times when the information must be collected based upon these broad approaches to information gathering data are categorized as: primary and secondary data. Secondary data are collected from secondary sources such as government records, publications, personal record, census [Ranjit Kumer, 1996] and primary data are collected from though: observation, interview and/or questionnaires [Hair et al, 2003].

Data collection refers to the way in which the data was captured in the field setting. According to Martins et al. [1996:122], primary data is obtained through qualitative and
quantitative methods. Qualitative research methods intend to gather in-depth, detailed information through methods such as in-depth interview, projective technique and focus group [Welman et al., 2005:188]. Quantitative research methods focus on gathering large amounts of information through surveys such as mail, telephone, and personal interview. Qualitative methods are more unstructured, flexible, and diagnostic than quantitative methods and aim to obtain information from respondents in an indirect manner. These methods are useful in exploratory research and are appropriate for hypothesis generation [Du Plessis & Rousseau, 2005:28].

This study contains a fresh primary data. This primary data collected through the online survey. The survey was distributed in September 2010 to a group of randomly selected online customers in Bangladesh. The targeted group of online consumer panel is composed of nearly 250 and finally, 48 individuals responded to the survey. Respondents received an e-mail invitation to participate in our questionnaire survey with an attached URL linked to the web based survey form.

3.7. Data Analysis Methods

After collecting all the data the process of analysis begins. To summarize and rearrange the data several interrelated procedures are performed during the data analysis stage (Zikmund 2000).

For quantitative data analysis, statistical tools of Microsoft Excel and SPSS 18.0v are used for data input and analysis. The statistics results and linear regression analysis results were presented by graphical form with detailed description.

3.8. Reliability and Validity

A good and fair measurement tool must always adhere to the criteria of being reliable and valid. Reliability measures the accuracy and precision of the tool, thus an index that registers the extent to which measured data is free from random error [Cooper and Schindler, 2003:231]. Reliability refers to the ability of a scale to produce a consistent result if repeated measurements are taken. Hence, reliability is a necessary condition for quality measurement, but not sufficient if done alone. Before accepting and using any measure, one must also ensure its validity. In addition, this study consists of two university students and some general people of internet users in Dhaka city (Bangladesh). We send them online customer satisfaction based quantitative questionnaires, in this way it would be reliable study.
Validity refers to the accuracy of the tool actually measuring what it is supposed to measure and to the extent to which a particular measure is free systematic and random errors [Diamantopoulos and Schlegelmilch, 2000]. Besides Yin [2003, p.85] states, “no single source has a complete advantage over all others”. The different sources are highly complementary and a good case study should use as many source as possible. The validity of scientific study increases by using various source of evidence [Yin, 2003]. This method allows a researcher to test the proposed structure of a model entirely for the set of relationships simultaneously between dependent variables and independent variables.
4. Results of Data Collection

4.1. Questionnaire Data Collection Results

Online survey has been conducted based on the Google Spreadsheet structured questionnaires. The questionnaire has been developed based on the five variables of E-SERVQUAL dimensions (Zeithaml et al., 2002, 2002). The purpose of the questionnaire survey was to develop empirical evidence on the quality factors of websites that are important to customers who are familiar with the online shopping and frequent internet users. A small survey has been run with total 174 respondents out of total 250 target population in Dhaka city (Bangladesh). Two university (ICT of MBSTU & MIST) students helped us to collect information when running our survey. The survey was done in a short time, i.e. between 18th September and 28th September. In this period, only 48 respondents responded. We didn’t find any unfilled questions or missing results out of 48 respondents. The questionnaire has 28 questions and divided into two parts, the first part dealt with the general information questions about respondent’s aspect and the second part dealt with customer’s online purchasing satisfaction questions about five E-SERVQUAL dimensions aspect. For every aspect we asked the respondents about their last online shopping experience and their satisfaction level.

4.2. General Information Results

This part, consists of five general information about respondent’s; which is included occupation, age, gender and two questions on shopper’s “experience of online purchasing” and “shop in internet” their shopping mode choice. Name of respondent was not compulsory question, it was asked to make the research more valid and reliable. These items were investigated through the online survey, below are the survey results based on the respondents answers,
The first part of general information exposed about the respondents has any experience of online shopping and how much they shop in internet (Table-3). In gender group most of the respondents are male, it’s around 75% male respondents are purchased goods and service through the internet. In contrast, female rate approximately 25%. In the age group less than 20, 35-40 and older age group above 41 are very irregular for purchasing online product and service; their participating rate is 2.1%. Two young aged groups are 21-25 and 31-35 respondents’ moderate percentage 18.8% and 16.7%. About 58.3% of respondent are from young group 26-30, this result is more than half of total respondent’s. Students are more purchasing power in online shopping and their respondent’s rate is almost 50.0% rest of occupation. And then housekeeper/landlady (16.7%) occupation groups are second highest online shopper. Teacher (10.4%) and
engineer (10.4%) are pretty good for purchasing power in online shopping. Experience of online purchasing (Yes, 72.9%) have experience in online shopping and, 27.1% (No) have no shopping experience in online. Moreover, 39.6% respondents shop in internet in sometimes, 20.8% respondents never shopping in internet. On the other hand, approximately 27.1% respondents ‘infrequently’ shop in internet.

According to the result if we look at young people are more willing to buy products or services in online and their age 26 between 30; and in age groups maximum of student and some of housekeeper or landlady. Moreover, female respondents result is not good, but also we can see (Table 3) 16.7% housekeeper are like to purchase in online, we know that housekeeper are maximum female and they are shopping for their own family and self. Teacher and Engineer profession respondents are moderate shoppers in online shopping. From the frequency results we can compare between the occupation group and aged groups that students and young people are more willing to purchase in online.

4.3. Online Customer Satisfaction Results

The second part of the questionnaires represents the online purchasing decision and customer satisfaction in terms of their last shopping experience. There are 23 questions that were used to measure five independent variables i.e. efficiency, fulfillment, reliability, privacy and responsiveness and one dependent variable that is customer satisfaction. Using the Likert scale for measuring the questions level ranging from 1 to 5; according to the scale 1 is for “Strongly disagree” and 5 is for the top scale level “Strongly agree”.

33
4.3.1. Efficiency Questionnaire Results

Efficiency is the first independent variable of customer satisfaction of e-service quality. We applied four basic questions of efficiency to measure the website quality, using by Likert scale. The questions results are given below,

![Figure 4: Results of efficiency questions 1 to 4](image)

According to the figure 4, four questions of efficiency is related to easy to use of website quality. In this section only 48 people responded the four questions. In question 1(website makes it easy to find what I need), we see that 19 respondents opted ‘agree’ that they can easily find their requirements where 14 respondents opted ‘strongly agree’ with this statement. And question 2 (makes it easy to get anywhere on the website) has quite similar results. In addition, it has average scale results shown in question 3 (information at this website is well organised). But in question 4 (website is simple to use), most of the respondents opted ‘strongly agree’ (24 respondents) that the website quality is simple to use which is reverse picture of other three questions results.
4.3.2. Fulfillment Questionnaire Results

Fulfillment is the second independent variable for measuring customer satisfaction of online shopping. It has four basic questions that are related to website product delivery components. Results of these questions are expressed as below with graph,

![Figure 5: Results of fulfillment questions 5 to 8](image)

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neither agree nor disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>18</td>
<td>16</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>7</td>
<td>13</td>
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<td>17</td>
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<td>2</td>
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<tr>
<td>9</td>
<td>14</td>
<td>16</td>
<td>7</td>
<td>2</td>
</tr>
</tbody>
</table>

According to the figure-5, first questions refers to the most relevant results as specified (Questions 5). From this question, we get that most of the respondents picked ‘agree’ (18 respondents) whereas 16 respondents opted ‘neither agree nor disagree’. Questions 6 (quickly delivers the jobs search results), 7 (truthful about its service) and 8 (makes accurate promises about the delivery service) shows almost the similar results, most of the respondents choose ‘agree’ and ‘neither agree nor disagree’ for the above questions. Most of the 48 respondents opted for ‘neither agree nor disagree” scale results for all the four questions. In addition, then the amount of ‘strongly disagree’ scale result is poor within these four questions.
4.3.3. Reliability Questionnaire Results

Reliability is an important independent variable of e-service quality factor of customer satisfaction. For measuring the reliability, we are using four basic questions of website performance. Four questions have different motive of reliability that are given below with results,

![Figure 6: Results of reliability questions 9 to 12](image_url)

The figure-6 represents the customer’s website purchase reliability variables. First three questions 9 (security policy is accessible of this website), 10 (privacy policy is accessible of this website), and 11 (website contains enough company details) have different aspect but there is no big difference between the results, all the questions almost have similar results where ‘11’ respondents opted ‘agree’ with the first two questions and 12 respondents opted ‘agreed’ with questions ‘11’ respectively. But the result of question 12 is opposite; this question brings brand images are always maintained by the website. Here, 14 respondents choose ‘agree’ and 17 people choose ‘neither agree nor disagree’ and 6 people ‘disagree’ with this statement which is the lowest ‘disagree’ scale result out of four questions.
4.3.4. Privacy Questionnaire Results

Privacy is the fourth independent variable of our conceptual model which deals with customer satisfaction of online purchasing. This portion has four basic questions of privacy related to shopper’s personal information. Respondents responded to all the required questions and the results are given as follows,

![Figure 7: Results of privacy questions 13 to 16](image)

The above figure-7 shows result of four privacy related questions that measures the privacy policy of website. First two questions 13 (protects information about my web-job searching behaviour) & 14 (doesn’t share my personal information with other website) have similar result where 12 & 11 respondents opted ‘agree’ respectively. In addition, 7 & 10 respondents ‘strongly agree’ with the statement. But for both of these two questions most of the respondents opted ‘disagree’ about privacy policy which is 15 respondents. In question 15 (website protects information my credit card) shows the most of the respondents opted ‘strongly agree’ consequently questions 16 (worry about the product quality on this website) only 6 respondents opted ‘strongly agree’ with this statement. Most of the respondents opted ‘neither agree nor disagree’ about product
quality with question 16 and 6 respondents choose ‘strongly disagree’ with this statement and this is the highest response out of four questions.

4.3.5. Responsiveness Questionnaire Results

This is the final independent variables of e-service quality of our conceptual model. To measure the e-retailer/website responsibility, we asked three basic questions to collect relevant information from the respondents. These questions are truly highlighted the website responsiveness quality and the respondents results are described as below,

![Figure 8: Results of responsiveness questions 17 to 19](image)

According to the above figure-8, we can observe a different picture for all the three questions. First question 17 (easy to get in contact with this e-retailer) most of respondent opted ‘agree’ and 13 respondents choose middle scale result ‘neither agree nor disagree’ where 7 respondents opted ‘strongly agree’. On the other hand in question 18 (e-retailer is interested in feedback), only 7 respondents opted ‘agree’ and 12
respondents choose ‘strongly agree’ respectively where most of respondents opted ‘neither agree nor disagree’ with this question 18. Question 19 (e-retailer quickly replies to requests) is quite similar result as questions 18; 10 respondents ‘strongly agree’ and ‘neither agrees nor disagrees’ is the highest margin of respondents opinion with questions 19.

4.3.6. Customer Satisfaction Questionnaire Results

Customer satisfaction is the dependent variable of all independent variables that is measuring service quality of website shopping performance. We asked four basic questions about customer satisfaction of overall last shopping experience manner. Respondent’s feedback is given below,

![Pareto Chart]

**Figure 9: Results of customer satisfaction questions 20 to 23**

The satisfaction scale results (figure-9) show four basic questions about customer satisfaction. The results of four questions have similarity; there is no big difference between all questions. 21 respondents opted ‘agree’ with questions 20 (satisfied my last
online shopping experience) and only 6 respondents remained undecided as ‘neither agree nor disagree’. Questions 21 (satisfied with the service this e-retailers provided) and Questions 22 (pleased with the quality of the service this e-retailers provided) most of respondents opted ‘agree’ with those statements (20 respondents). 11 respondents ‘strongly agree’ and 18 respondents ‘agree’ with question 23, as they are intend to purchase from e-retailers in the future.
5. Analysis

Analysing data variables are selected from the survey questionnaire results and the study questionnaire based on Bangladeshi online shopper’s perspective. The variables were selected on the basis of theoretical research framework and shopping experience of Bangladeshi online shopper’s. The survey results data was input into SPSS data sheet and Microsoft excel. We applied different analysing equation to find out our relevant information, in this part only questionnaire part-2: online customer satisfaction questionnaires were analyzed and following findings are demonstrated as below.

5.1. Analysis of Questionnaire Part-2

The second part questionnaires based on our conceptual model. Linear regression analysis technique was applied to identify that how independent variables are affected to the dependent variable. The linear regression model can be extended easily to accommodate dichotomous predictors, including sets of dummy variables [Lewis-Back, 1980; Berry and Feldman, 1985]. The linear regression line is usually determined quantitatively by a best-fit procedure such as least squares (i.e. the distance between the regression line and every observation is minimized). In linear regression, one variable is plotted on the X axis and the other on the Y. The X variable is said to be the independent variable, and the Y is said to be the dependent variable. Due to the fact that correlation coefficient between the variables that determine the coefficient. So the regression analysis equation is \( Y = \alpha + \beta X + \epsilon \), to measuring the coefficient which we used in our study analysis. Here, independent variables are e-service quality’s factors and the dependent variable is satisfied with the service of e-retailers.

The linear regression analysis model is used to examine which independent variable is important to determine the dependent variable and also the effectiveness of independent variable. The analysis results are follows as below,
5.1.1. Efficiency Analysis Results

<table>
<thead>
<tr>
<th>Coefficients</th>
<th></th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model Unstandardized Coefficients</td>
<td>Standardized Coefficients</td>
<td>t</td>
<td>Sig.</td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td>B</td>
<td>Std. Error</td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>3.161</td>
<td>.772</td>
<td>4.095</td>
<td>.000</td>
</tr>
<tr>
<td>Easy to find</td>
<td>-.084</td>
<td>.176</td>
<td>-.086</td>
<td>-.478</td>
</tr>
<tr>
<td>Easy to get</td>
<td>-.066</td>
<td>.220</td>
<td>-.062</td>
<td>-.300</td>
</tr>
<tr>
<td>Well organised</td>
<td>.351</td>
<td>.241</td>
<td>.387</td>
<td>1.454</td>
</tr>
<tr>
<td>Simple to use</td>
<td>-.061</td>
<td>.219</td>
<td>-.062</td>
<td>-.278</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Satisfied with the service of e-retailers

Table 4: Linear regression analysis results of efficiency

According to the results of efficiency table 4, where ‘Beta’ is the coefficient beta of independent variables. From the coefficient results (Beta=0.387) table, shows that the ‘well organised’ of website is the more important variable for developing service quality of website. On the other hand, well organised variable shows only positive beta results out of four efficiency independent variable. Moreover, easy to find, easy to get and simple to use independent variables represent the negative ‘beta’ results. So, it’s not measure the more important for efficiency of website quality required.

5.1.2. Fulfillment Analysis Results

<table>
<thead>
<tr>
<th>Coefficients</th>
<th></th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model Unstandardized Coefficients</td>
<td>Standardized Coefficients</td>
<td>t</td>
<td>Sig.</td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td>B</td>
<td>Std. Error</td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>1.920</td>
<td>.494</td>
<td>3.887</td>
<td>.000</td>
</tr>
<tr>
<td>Delivery the most Relevant result</td>
<td>.111</td>
<td>.259</td>
<td>.113</td>
<td>.426</td>
</tr>
<tr>
<td>Quickly delivers the job search</td>
<td>.162</td>
<td>.189</td>
<td>.184</td>
<td>.857</td>
</tr>
</tbody>
</table>
Table 5: Linear regression analysis results of fulfillment

The above table 5, shows that the quickly delivery the jobs search is the most important independent variable in all independent variables. According to the coefficient beta (Beta= 0.184) results shows that the 'quickly delivery the jobs search ' is the highest positive beta result from other three independent variable. Accurate promises about the delivery (Beta=0.130) variable is the second highest margin positive beta results shows. Last two variables ‘delivery the most relevant result’ and ‘truthful about its services’ represent also positive beta results. But it’s not quite important for fulfillment independent variable as website quality perspective.

5.1.3. Reliability Analysis Results

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1 (Constant)</td>
<td>1.672</td>
<td>.455</td>
<td>3.67</td>
<td>.001</td>
</tr>
<tr>
<td>Security policy is accessible</td>
<td>.038</td>
<td>.194</td>
<td>.197</td>
<td>.845</td>
</tr>
<tr>
<td>Privacy policy is accessible</td>
<td>.083</td>
<td>.185</td>
<td>.452</td>
<td>.654</td>
</tr>
<tr>
<td>Website contains enough company details</td>
<td>.238</td>
<td>.149</td>
<td>.288</td>
<td>.118</td>
</tr>
<tr>
<td>Brand image always maintain this website</td>
<td>.218</td>
<td>.152</td>
<td>.237</td>
<td>.159</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Satisfied with the service of e-retailers

Table 6: Linear regression analysis results of reliability
According to the analysis results of reliability (Table 6), website contains enough company details independent variable shows the higher coefficient beta (Beta=0.288) result than other three variables of reliability. It measures the most important independent variable of website service quality and its effectiveness is also higher than other variables. Brand image always maintain website is the second highest coefficient beta (Beta=0.237). From the results, we can see variable ‘security policy is accessible’ and ‘privacy policy is accessible’ show the lowest coefficient beta rate which is not measure the quite important for service quality of reliability performance.

5.1.4. Privacy Analysis Results

<table>
<thead>
<tr>
<th>Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Model</strong></td>
</tr>
<tr>
<td>(Constant)</td>
</tr>
<tr>
<td>Protects information about web-job searching</td>
</tr>
<tr>
<td>Doesn’t Share personal information with other websites</td>
</tr>
<tr>
<td>Website Protect information about credit card</td>
</tr>
<tr>
<td>Worry about the product quality</td>
</tr>
</tbody>
</table>

Table 7: Linear regression analysis results of privacy

The above table 7, represents the privacy coefficient analysis results, retailers website ‘doesn’t share personal information with other websites’ is the most important independent variable of service quality. For this variable coefficient, beta (Beta=0.371) result is strongly highlighted. Second highest independent variable is ‘worry about the product quality’ shows the positive coefficient variable results (Beta=0.238). Moreover, for independent variable ‘website Protect information about credit card’ result of coefficient beta (0.120) is less significant and ‘Protects information about web-
job searching’ variable represents the negative coefficient beta results (-0.085), which doesn’t have any significance.

5.1.5. Responsiveness Analysis Results

<table>
<thead>
<tr>
<th>Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
</tr>
<tr>
<td>Model</td>
</tr>
<tr>
<td>1</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

Table 8: Linear regression analysis results of responsiveness

In terms of responsiveness of service quality (Table 8), the coefficient analysis results show ‘easy to get contract with e-retailer’ (Beta= 0.405) has strong position than other independent variables. This term is important for service quality of a website and customer satisfaction and it measures the more effectiveness of responsiveness variable. Coefficient beta result of ‘e-retailer is interested in feedback’ is the second highest variable of responsiveness independent variable (Beta=0.168), but this variable results is less importance than the ‘easy to get contract with e-retailer’ variable (Beta= -0.158). The final variable of responsiveness ‘e-retailer quickly replies to request’ measures the negative coefficient beta and it less significance.
6. Discussion and Conclusion

At the end of the analysing part, the results show that the independent variables of e-service quality are significant for customer’s satisfaction. We found five e-service quality factors of online purchasing which is based on Bangladeshi online shopper’s perspective. We should be assured that the conceptual model of e-service quality is strongly consistent with our empirical results and illustrate the five important variables of e-service quality that affect customer’s satisfaction.

According to the analysis finding results, the five independent variables of e-service quality factors are important variable which influence customers to purchase online. The first variable mentioned in the frame of reference is efficiency which refers to the ability of the customers to get to the website, find their desire product and information associated with it [Zeithamal, 2002]. This concept is similar to that found in empirical data presentation regarding the issue of efficiency. The first finding of efficiency of e-service quality of independent variable is well organized of website. If website is well organised, customer’s are easily attracted to a website and willing to purchase from that website. Well organised service quality variable not only measures the efficiency of website but also it measures the performance of a website. Comparing our findings with the previous research results we can say, if customers efficiently use the website and understand the purchasing guideline and use the navigation key easily for finding products, it becomes a well organised website and customers are happily shop through the websites.

According to Zeithamal et al., [2002] fulfilment refers to the accuracy of service promises and delivering the product in the promised time. This dimension is associated with the empirical data that we found regarding the website performance. Our second influential factor is quick delivery of jobs performance which is found in the survey results analysis. This independent variable is related to the fulfilment of e-service quality factors, this variable is highly dependent on product delivery in right time. If customers purchasing order delivery in quick time or delivery in time as well as they are pleased with service fulfilment.

Reliability is concerned with the technical functioning of the website, particularly the extent to which it is available and functioning properly, ability to perform the service dependably and accuracy, the degree of accuracy, accuracy in billing, keeping records correctly, performing the services a designed time, dependability and consistency of the information and accurate [Zeithaml et al, 2002, Parasuraman and Berry et al, 1985, McKinny, 2002]. As far as the website contains enough company details concerned, this is the third reliability independent variable of e-service quality which we found in
study period. The above finding is related with the previous research. Customer’s desire that a website contains all kinds of information about a product such as a customer wants to purchase a laptop in online or searching required product in online. If websites have available company details (e.g., www.amazon.com, www.apple.com) like as the product information, price, terms and condition, and transaction process then the customer ready to purchase of that product otherwise they leave the website. As a result, enough company detail of website is an important service quality factor of customer reliability that influence to customers for buying products in online.

The findings of e-service quality variable is ‘does not share personal information with other website’ as highest ranked of privacy manner. Customers are always sensitive about their personal information in any way it doesn’t share with other websites. It is very important of e-service quality factor that effect on customer satisfaction as well as the customer purchase decision making. Both customers and the e-retailers are cautious about sharp scrutiny on information sharing, if customers are realized that their personal information is shared with other websites, they immediately leave this websites. In contrast, e-retailers also careful about their customers personal information and privacy manner. Privacy dimension includes data are not shared and credit card information is secure [Zeithaml et al, 2002]. From this theory it’s clear that share of personal information is important for privacy aspect but in our analysis results we didn’t find the credit card privacy manner.

The final e-service quality’s independent variable refers to the easy to get contract with e-retailers regarding with the responsiveness manner of e-retailers. This variable is highly related to feedback results from the retailer’s of customer claim or request. Watson et al. [1998] referred responsiveness as willingness to help customers, and it can be measured by the time taken before replying to a customer’s inquires. Our findings also related with the earlier research, for example, if website contains enough customer services available option and customer contract easily with retailers and get their required services. Online shopping is a very sensitive responsible market place so retailers have always careful about their services and feedback of customer responses as minimum time.

As a result the above findings are strongly related to the e-service quality factors which influence the customer purchase online. If customers are satisfied with their entire shopping experience, they will shop again in future from the same website.

In the final study part, we can conclude that the main purpose of our study is to find the most important influential factors of e-service quality that affect customer’s satisfaction in online purchasing in Bangladesh. The study began with in-depth exploration in
shopper’s views about internet shopping. The key factors identified from the previous research report of online shoppers experience were used to guide examination of website retailers and Bangladeshi e-retailers. These key factors are themes of E-SERVQUAL (Efficiency, Fulfillment, Reliability, Privacy and Responsiveness) model for measuring e-service quality developed by Zeithaml, Parasuraman and Malhotra [2000, 2002]. Though the findings of the present studies questionnaires are concerned with a short online survey, the study results have identified five basic important independent variables that affect e-service quality.

The first finding of independent variables is the well organised website which measures the efficiency of website. Second, quick delivery of job search, it fulfils the customers product order and delivery that includes the fulfilment of e-service quality. Third, customers rely on those websites that contain enough company details. Fourth, customers are always careful about their privacy manner and they don’t want to share personal information with other websites. And the final e-service quality factor is easy to get contract with e-retailer, which is related to the responsiveness of retailers with the customers.

Another inspiring result of our study is regarding the dependent variable satisfied with the service of e-retailers. By analysing the conceptual model, we found that the independent variables are key origin of the dependent variable that affects customer satisfaction. We applied linear regression to find out the coefficient beta variables which determines the important independent variables of e-service quality factors. Moreover, the result also strongly supports the importance of considering the five independent variables which is influenced customers to purchase online. In general, the results support the theoretical norms and the conceptual model and the article review of previous research. Finally, all evidence of our findings show that the independent variable of e-service quality are the most significant factors that affect the customer’s satisfaction and online purchasing. The purpose of this study is to use and refine E-SERVQUAL model in order to find out the factors that influence online purchasing.

Hence, today’s customer satisfaction is the prime concern of each and every kind of service oriented industry. Online shopping is not beyond this concern; our major factors findings are also responsible for the satisfaction through e-service quality. So, findings of the e-service quality factors are the key influential factors of customer’s satisfaction and their purchasing decision online.
7. Implication and Limitation

7.1 Implication

In the case of customer satisfaction, since customer satisfaction measuring scale ‘agree’ is the highest results shown in the survey. It can be inferred that from the customer point of view, efficiency, fulfilment, reliability privacy and responsiveness are the influential factors of e-service quality. From the results we found that customers are satisfied but it doesn’t interpret the whole scenario of Bangladeshi customer shopping mode choice.

Regarding the survey results most of customers are satisfied with their last shopping experience. As well as customer are pleased of service quality which responsiveness goes to the retailer’s website performance of services. The results show that a pretty good number of customers are satisfied with the service quality of e-retailers and they are willing to purchase again online in future. But we can say that even though the customers are satisfied with their last shopping experience, it is a small portion result of Bangladeshi online customers. It is difficult to say that the entire Bangladeshi customers are satisfied with the online shopping. At this reason we don’t believe that the whole countries picture is similar as like that the customer are satisfied. Because of the survey held on only in Dhaka region, so we can’t say that the same picture of the other part in Bangladesh. Finally, according to the finding results it’s clear that the Bangladeshi customers are satisfied with their shopping experience; most probably the similar picture of online customer’s in Bangladeshi concerning about our findings.

In our study we find out some results. These will be helpful for managerial implication of the e-retailers. We think that e-retailers have to develop their website with considering our following some research results concern. Website should be well organized and it will help to customer easy to make purchasing decision. Manager has to take more careful about quickly delivery of goods or services to the customer. For taking purchasing decision in online, privacy policy is a vital factor on the basis of customer view point. That’s why manager should maintain a good privacy policy for the customer personal information. It is suggested that manager should make a good communication with the customers that they can easily get contact with e-retailers for any kind of information. It can be said that the results of the study will be helpful for the organization to imply practical implication.
7.2. Limitation of the study

Every research has some limitation to find the perfect result, same as the present study has some limitation and barriers. In the beginning we were add some world top e-retailers website and their satisfaction score but we didn’t add this important concept because the limitation of page margin. If we attach the concept in our study paper it would be better comparison between the existing studies.

We face the big trouble in collecting data both primary and secondary because our selected topic based on Bangladesh online shoppers perspective. The main reason is that we are far away from our country that’s why we couldn’t observe the practical field. We prepared an online questionnaires survey which is based on our conceptual model for collecting primary data. In our study, we collect primary data through sending email to the respondents. Our sample size was approximately 250 for survey online; two universities (ICT of MBSTU & MIST) students were participated in the survey and some general people. During the short survey time period only 48 respondents are response of our survey questionnaires. If we got the whole sample replies form the respondents, it would be more reliable for our research and data analysis would be stronger for present study. For collecting the secondary data, we tried to contact with ISPAB (Internet Service Provider Association of Bangladesh) for required information about Bangladeshi online customers, but they didn’t provide more relevant data which is related to our research.

The restricted time frame also creates certain limitation in this study. The study is limited by the scope and the expected resources requirements to do more than what is proposed. We proposed that much research is needed to discover the effective of different e-service quality dimensions of customers on e-shopping.
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**Books**


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* Military Institute of Science and Technology (MIST), Dhaka, Bangladesh.
Appendices

Appendix 1: Survey Questionnaires

Questionnaire

Online Survey

Part-1: General Information of Respondents

The study is being conducted for academic purposes only. The purpose is to study the factors of consumer online purchasing and regarding their various satisfaction issues. [i.e. Only [ ] tick for select answers]

Name: ………………………
E-mail: ………………………

Mark the most appropriate answer:

1. Please select your occupation?
   - Student
   - Office executive
   - Housekeeper/ Landlady
   - Other. ………………………
   - Doctor
   - Engineer
   - Advocate
   - Teacher

2. Please indicate your age?
   - Less than 20
   - 21-25
   - 26-30
   - 31-35
   - 36-40
   - Above 41

3. Please indicate your gender?
   - Male
   - Female

4. Do you have any experience of online purchasing?
   - Yes
   - No
   - Thank You Very Much
5. Do you shop on internet?

☐ Always
☐ Most of the time
☐ Sometimes
☐ Seldom (Infrequently)
☐ Never

**Part- 2: Online Customer Satisfaction**

The following statements ask your thoughts about the service provided to you by Internet retailers, also known as e-retailers. Please think about the last e-retailer or website that you purchased from. Please [✓] tick the number that best matches, how much you agree or disagree with each statement. There are no right or wrong answers. (Values range from 1, Strongly Disagree, to 5, Strongly Agree.)

Here, 1=Strongly Disagree, 2=Disagree, 3= Neither Agree nor Disagree, 4=Agree, and 5= Strongly Agree.

**Efficiency**

6. This website makes it easy to find what I need
   1  2  3  4  5

7. It makes it easy to get anywhere on the website
   1  2  3  4  5

8. Information at this website is well organised
   1  2  3  4  5

9. The website is simple to use
   1  2  3  4  5

**Fulfillment**

10. It delivers the most relevant results as specified
    1  2  3  4  5

11. It quickly delivers the job search results
    1  2  3  4  5

12. It is truthful about its services
    1  2  3  4  5

13. It makes accurate promises about the delivery of services
    1  2  3  4  5
Reliability

14. The security policy is accessible of this website
15. The privacy policy is accessible of this website
16. The website contains enough company details
17. The brand images are always maintain this website

Privacy

18. It protects information about my web-job searching behaviour
19. It does not share my personal information with other websites
20. The website protects information about my credit card
21. I worry about the product quality on this website

Responsiveness

22. It is easy to get in contact with this e-retailer
23. This e-retailer is interested in feedback
24. This e-retailer quickly replies to requests

Customer Satisfaction

25. I am satisfied with my last online shopping experience
26. I was satisfied with the service this e-retailer provided
27. In general, I was pleased with the quality of the service this e-retailer provided.
28. I intend to purchase from this e-retailer in the future