Exploring the Impact of Service Quality Factors on Customer Satisfaction towards Online Shopping: Evidence from Bangladesh

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In the world wide, customers are rapidly adopting online shopping day by day due to busy and complex lifestyle, and it is becoming more and more popular in Bangladesh also. Undoubtedly, as a developing country, Bangladesh has huge potential customers for online business. To promote online shopping, the marketers are eager to identify and realize the key service quality factors influencing the customers' satisfaction towards e-shopping. In this consideration this paper is aimed at identifying the service quality factors for the online shopping service in the country, as well as assessing the impact of service quality factors on customer satisfaction. To achieve the research objective, primary data were collected by surveying the end-users (n=329) through a structured questionnaire. The result reveals that service quality of online shopping depends on ten distinct quality factors like fulfillment, system availability, privacy, efficiency, organized website, product quality, compensation, contact, responsiveness and branded product availability. From the analysis it can be concluded that 25.6% variance in the customer satisfaction can be explained by the service quality dimensions and three service quality dimensions namely fulfillment, system availability and product quality are found positively related with customer satisfaction towards online shopping in the country. The results of this study provide a valuable reference to the e-marketers to realize the factors influencing consumer satisfaction and further refine their marketing strategies to attract and retain customers. Directions for further research on customer satisfaction towards online shopping are also offered.

Keywords: online shopping, service quality, customer satisfaction

Field of Research: Marketing

1. Introduction

In the world wide, customers are rapidly adopting online shopping day by day due to busy and complex lifestyle. The number of online shoppers is increasing day by day. An estimated 1.61 billion people worldwide purchase goods online in 2016 and the global e-retail sales amounted to 1.9 trillion U.S. dollars and projections show a growth of up to 4.06 trillion U.S. dollars by 2020. In Asia Pacific, e-retail sales accounted for 12.1 percent of retail sales in 2016 but only for 1.8 percent of retail

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sales in the Middle East and Africa. Global online retail sales have been growing and it is estimated to reach 8.8% of total retail spending in 2018 as compared to 7.4% in 2016. It is becoming more and more popular worldwide. UK has the highest retail E-commerce sales as percentage of total retail sales 15.6%, followed by China 13.8%, Norway 11.5%, Finland 10.8% and South Korea 10.5% (Statista, 2017). Undoubtedly, as a developing country, Bangladesh has huge potential customers for online business. Online shopping is now popular in Bangladesh and since the e-commerce practice by the government of Bangladesh it has become much easier for people to do online shopping over the last several years. The country has launched 3G services, eased payment systems and introduced mobile banking. Moreover, the government of Bangladesh opened e-commerce sites for every district in the country in 2016. These have enhanced the growth of online shopping. Consumers can buy everyday groceries to ticket all online now. A recent survey shows that Bangladesh is an emerging market for the online sectors and it has a growing market as BDT 10 billion transaction take place through e-commerce site per year (2017-1-31, The Daily Star). About 1.5 to 2 million people shopped online every year (2014-12-22, The Daily Prothom Alo). According to Metrix Lab, internet users in Bangladesh had 1 billion used goods in their stocks worth BDT 147 billion in 2014 (2014-4-28, The Daily Star). About 1,000 websites and 15,000 Face book pages are related to e-commerce (2017-10-27, theindependentbd.com). E-commerce trends across Bangladesh shows that online customers in Bangladesh are mostly interested in searching about and purchasing consumer electronics and mobile phones. The main items sold are clothing, electronics, toiletries and gifts (Wikipedia 2017). Some popular free classified websites and online shopping marketplaces are Daraz.com, Ankur.com.bd,Othoba.com, Bikroy.com, Ekhanei.com, Olx.com.bd,Rokomari.com, Carmudi.com.bd, Chaldal.com, Bongo BD etc., There is a growing demand of home-delivery service of food from Food Panda, Hungry Naki, Food peon etc., There are other companies based in Face book which allows people to buy products from USA, UK and India. According to the E-commerce Association of Bangladesh (e-CAB) approximately BDT 1,300–1,500 crore is being transacted every year. As many as 50,000 people are involved in this sector directly or indirectly. The country delivers approximately 30,000 parcels daily and about 2,00,000 orders have been placed daily through e-commerce. On an average, products worth about BDT 3-4 crore are sold every day through e-commerce websites. Of these, 85% are done by cash-on-delivery. Currently, e-CAB has 635 member companies. A few years back, the market was worth about BDT 350–400 crore, but now the market has increased by 20-25 per cent annually (2017-10-27, theindependentbd.com). Besides this incredible growth with various benefits through online shopping, the e-retailers are still facing major challenge for fulfilling the need of the customers to achieve their satisfaction level. As the number of internet users are growing rapidly (currently 33% of the total population, GSMA 2017), online technologies are improving and more companies are offering their goods and services through internet so it is inevitable for every e-retailers to maintain the quality disbursed through online business, in view of the fact that electronic service quality are crucial for customer satisfaction. Moreover, previous studies have revealed that service quality in online environments is an important determinant of the effectiveness of e-commerce (Yang, 2001; Janda et al., 2002). Oliveria et. Al. (2002) suggest the quality of delivering electronic service has a stronger impact on customer satisfaction on firm performance. Parasuraman et. Al. (2005)

acknowledged that service quality issues became pivotal even though low price and Web presence were initially thought to be the drivers of success. They also revealed the fact that to deliver superior service quality, managers of companies with Web presences must first understand how consumers perceive and evaluate online customer service. However, with the advancement in internet and information technology, online shoppers' expectation towards service quality of e-tailers is changing and increasing, thus it is important to understand the service quality factors that drive consumers' satisfaction on a continuous basis. Many researchers have considered various factors that had influenced the customer satisfaction in online business. Moreover, many researchers found a significant positive relationship between the overall service quality and satisfaction. However, few studies have examined the relation among different dimensions of e-service quality in predicting overall service quality, customer satisfaction, and purchase intentions for online shopping. This study attempts to derive the dimensions of e-service quality for the online shopping service in the country as well as assessing the impact of service quality factors on customer satisfaction in Bangladesh. By searching the literature, a striking imbalance is found where relative little attention has given to identify the determinants of service quality dimensions and the customer satisfaction of the online shopping in Bangladesh. Therefore, it is important to the e-tailers to identify and realize the key service quality factors influencing the customers' satisfaction towards e-shopping in Bangladesh and to assess the influence of service quality to customer satisfaction.

This paper is organized as follows: the first section presents Introduction and second section deals with Literature Review. Thereafter third section contains Methodology. Results are provided in section four and conclusion is in section six.

2. Literature Review

Online shopping is the way of shopping where the buyer can order a product or service by using internet. As this article is about identifying the service quality factors of online shopping, some prior researches done on the subject of online shopping will be discussed in this segment. Moreover, this study draws from the previous theories to develop hypothesis with regard to the impact of service quality factors on customer satisfaction towards online shopping. The Hypothesized relationship is discussed in the consecutive sections.

2.1 E-service Quality

According to Zeithaml et. Al. (2002) e-service quality is defined as the extent to which website facilitates efficient and effective shopping, purchasing and delivery of products and services and Website's quality plays a key role in determining the web experience of the customers. Again E-service quality can be defined as overall customer evaluations and judgments regarding the excellence and quality of e-service delivery in the virtual marketplace (Santos 2003).Service quality measures have been applied to assess the quality of virtual community web sites (Kuo 2003), satisfaction with e-commerce channels (Devaraj et. Al.2002), and determinants of web site success (Liu and Arnett 2000). For online customers, high standard e-service quality is the means by which the potential benefits of the internet can be

realized (Yang 2001). As it is much easier to compare product technical features and prices online than through traditional channels, e-service quality becomes a key factor for customers (Santos 2003). Generally online customers expect equal or higher level of service quality than traditional channels customers (Lee and Lin 2005). Fassnacht and Koese (2006) recommend that service providers should provide quality service because it is a source of competitive advantage. The success or failure of online business therefore depends the extent to which service providers provide quality service (Yang and Jun 2002). Many studies suggest that the e-service quality is an important dimension and most valuable determinant of e-tailers business like Anderson and Srinivasan (2003); Lee and Lin (2005); Eid (2011); Li et. Al. (2009); Kassim and Ismail (2009); Shaikh and Khan (2011); Turk et. Al. (2012) and Pratminingsih (2013).

2.2 E-Satisfaction

Customer satisfaction is crucial for creating long-term relationships with clients and in sustaining profitability of online retailers. E-Satisfaction is a critical component in determining the success of online shopping, especially in B2C market. Aderson and Scrinivasan (2003) defined e-satisfaction as the content of the customer with respect to their prior purchasing experience with a given electronic commerce firm. Zeithaml (2002) claimed that removal electronics' service quality gaps lead to customer satisfaction which increases the value e-SQ, purchase and repurchase received. It is very important that consumers are content with the products and services provided by the particular website as satisfied customers are likely to be loyal and make repetitive purchase which will increase profitability of that particular e-commerce company (Reibstein 2002). A satisfactory purchase experience would appear to be one requirement for the type of continued interest in a product that might lead to repeat purchasing (DeLone and McLean 2003). Many scholars found that satisfaction is one of critical factors influencing the continued purchase intentions (Cenfetelli et. Al. 2008; Devaraj et. Al. 2002; Holloway et. Al. 2005; Molinari et. Al. 2008; Zboja and Voorhees 2002). In e-commerce context, DeLone and McLone (2003) identified "User Satisfaction" as an important means of measuring our customers' opinions of an e-commerce system.

2.3 E-service Quality factors

Issue of which dimensions of e-service Quality serve a-s better construct for e-tailers in B2C market is highly debated. A number of scales were developed by many researchers to measure e-SQ of an e-tailers as perceived by online shoppers. Among the main e-SQ assessment techniques are E-SERVQUAL, WEBQUAL, SITEQUAL and ETAILQ. SITEQUAL (Yoo and Donthu 2001) of e-SQ instrument features ease of use, design, processing speed and security to assess the quality of electronic services in a B2C website. The e-SERVQUAL, developed by Parasuraman et. Al. (2005) is a method for measuring website e-SQ based on the online shopper's perceptions of how well the website meet their online transaction requirements. The scale contains the core scale (E-S-QUAL) and the recovery scale (E-RecSQUAL). There are four dimensions in E-S-QUAL which are efficiency, fulfillment, reliability and privacy. Responsiveness, contact and compensation are dimensions of e-RecQual. WEBQUAL was developed by Loiacono, Watson and

Goodhue (2002) in order to evaluate website quality focusing on the website interface. The dimensions in the WEBQUAL are usefulness, ease of use, entertainment and complimentary relationship. WEBQUAL 4 developed by Barnes & Vidgen (2002) was the mixture and enhancement from the previous WEBQUAL and it composed of 22 items of three dimensions of usability, information and service interaction. The eTailQ was developed by Wolfinbarger and Gilly (2003), where the authors suggested four factors-website design, fulfillment/reliability, privacy/security and customer service - are strong predictive of customer judgments of quality and satisfaction, customer loyalty and attitudes toward a website. Lociacono et Al. (2002) developed a scale of service quality called WEBQUUAL which is composed of 11 dimensions.

Many studies have been conducted to investigate dimensions of e-SQ that influence online shoppers to engage in B2C websites. Liljander et. Al. (2002) developed four e-quality dimensions like site design and content, trust, empathy, and security. Minzoon et. Al. (2004) exposed six key online retailing service quality dimensions as perceived by online customers: reliable/ prompt responses, access, ease of use, attentiveness, security and credibility. According to Dai et. Al. (2005), e-SQ dimensions, such as efficiency, system availability, fulfillment, privacy, responsiveness, contact and compensation influences the customers' continuous usage of the B2C website. Web site design quality is crucial for online stores (Than and Grandon 2002).In the research of Lee and Lin (2005), trust and personalization dimensions were used in measuring e-commerce website. Rao and Patro (2016) found that consumer perception on e-shopping depends upon different factors which can be broadly identified as convenience, website design, delivery, price advantage, reliability and responsiveness.

As yet, there is no consensus on the exact nature or number of quality dimensions that customers consider when evaluating e-services based on the past research, the researcher has chosen thirteen commonly used e-quality dimensions for the present study.

2.4 E-service Quality factors on E-Satisfaction

Service quality of e-tailers influences the e-Satisfaction of online shoppers. Previous study had indicated that there was strong and significant effect between e-SQ and e-satisfaction in e-commerce. E-service Quality is strongly associated to online customer satisfaction, and many studies had indicated that there was strong positive relationship between e-SQ and e-Satisfaction of online shoppers in B2C website (Minzoon et. Al. 2004; Lee and Lin 2005; Zha et. Al. 2006; Yang and Tsai 2007; Grace and Chia 2009; Lam 2011).

Many researchers have tried to identify the factors that lead to customer satisfaction towards online shopping. Factors like site design and content, trust, empathy, and security (Liljander et. Al. 2002); website design and e-information (wolfinbarger and Gilly 2003); efficiency, fulfillment, system availability, privacy, responsiveness, compensation and contact (Parasuraman, et. Al. 2005); web site design, reliability, responsiveness, and trust (Lee and Lin 2005); privacy, merchandising, convenience, trust, delivery, usability, product customization, product quality and security

(Chridtian and France 2005); website design, reliability, customer service and trust (Alam et. al. 2008); quality of the user interface and Website user interface design (Park and Kim (2003); website design, reliability, product variety and performance (Alam and Yasin 2010); information quality, system quality, service quality, product quality, delivery quality, and perceived price (Lin et. Al. 2010); performance of the website and the product provided by the website (Mustafa 2011); Reliability, ease of navigation, assurance/trust and site aesthetics (Dolatabadi and Pool 2012); ease of use, responsiveness, information quality, environmental quality, outcome quality, utilitarian value, hedonic value (Chen et. Al. 2013); product quality and delivery services (Ziaullah et. Al. 2014); time saving, cash on delivery, pricing, responsibility, website information quality and reliability (Gupta and Khincha 2015), Responsiveness, Privacy & trust, Efficiency, Contact, Fulfillment and Website Design (Ting et Al. 2016) responsiveness and trust (Sundaram et. Al. 2017) influenced the customer satisfaction in online business.

Some research work has been done on online shopping in Bangladesh. Chowdhury and Hossain (2013) proposed a model derived from technology Acceptance Model (TAM) to explain consumer acceptance of e-shopping in Bangladesh. Howladar et. Al. (2012) also showed how to develop online shopping intension among Bangladeshi people. They showed that online purchase intension and its continuity depend on attitude of consumer that ultimately influenced by trust or belief on online shopping, subjective norms that depend on social and media role, control variables and some support activities. Suhan (2015) found out the acceptance level of online shopping in the country, preference level over traditional shopping, adopters & non-adopters for online shopping and recommend some steps to make online shopping more acceptable to consumers. He argued that building trust, securing payment gateway, prompt delivery to the consumer and developing return policy should be fulfilled to achieve the satisfaction of consumers. Karim (2013) found the motivating factors to purchase products through online like opinions, time saving, information availability, open 24/7, huge range of products/brands, reasonable price, various offers for online products, easy ordering system and shopping fun. But reference to service quality dimensions and customer satisfaction of online shopping in Bangladesh is scarce in literature. One study by Akter (2016) indicated that ease of use, assurance, performance and information significantly correlated with e-satisfaction. By searching the literature, a striking imbalance is found where relative little attention has given to identify the determinants of service quality dimensions and impact of the of service quality on customer satisfaction towards online shopping in Bangladesh. As we noticed that one of the fastest growing industry in Bangladesh is e-commerce industry therefore, it is important to the online retailers to analyze the variables that determine the service quality of online shopping in Bangladesh and to assess the influence of service quality to customer satisfaction. Moreover, the research tries to quantitatively evaluate the determinants of user satisfaction and provide policy implications for further promoting online business. In this context the present study is an endeavor to fill the above-mentioned gaps and analyze the prevailing service quality and customer satisfaction problems of the online shoppers of Bangladesh. Since number of internet users are growing rapidly in the country and online technologies are improving and more companies are offering their products through internet there is a question coming up:

1   What variables determine the service quality dimensions of online shopping in Bangladesh?
2   How does service quality influence customer satisfaction of online shopping in Bangladesh?

To answer the above research problem, the objectives of this study are as follows-
•   To identify service quality factors of online shopping in Bangladesh and
•   To assess the influence of service quality on customer satisfaction towards online shopping in Bangladesh?

These objectives are conceptualized into testable hypothesis in the next section of this study. Answering the two research questions will help in developing pertinent policy recommendations focusing on identifying the ways to improve service quality as well as the customer satisfaction of towards online shopping in Bangladesh.

2.5 Hypothesis

Based on the earlier literature review following hypotheses were proposed which were linked with the second research question:
   H_0:   Service quality has no positive influence on customer satisfaction
   H_1:   Service quality has a positive influence on customer satisfaction

3. Methodology

3.1 Research Design

Descriptive research in the form of a survey is undertaken in the study to quantify the relationship between service quality and customer satisfaction towards online shopping in Bangladesh. This followed the Single Cross-sectional design where only one sample of respondents is drawn from the target population and information is obtained from this sample only once. To gain an understanding of the research problem and its underlying factors a qualitative research technique was undertaken first. In-depth interviews were conducted involving two industry experts like the CEO of Boimela.com and one Product Designer of Future Solutions for Business Ltd Bangladesh and eight frequents online shoppers. They are selected based on purposive sampling where the interviewees have good knowledge and experiences with online shopping in Bangladesh. After refining, categorizing and comparing the information with relevant theoretical and empirical evidence, this was used as a guideline to develop the content of survey questionnaires for survey. As the objective of this study is to empirically investigate casual relationships between service quality and customer satisfaction a survey method was found to be the most appropriate tool to collect Primary data. This study used "Personal In- home interviews of survey method" to collect the necessary data where 329 respondents are interviewed face to face in their homes, offices, universities, shopping malls etc. The questionnaire was designed with close-ended questions and among the types of structured questions multiple-choice questions and scale were used. The questionnaire was divided into four parts. The first part includes general questions regarding the online shopping behaviors like preference of online shopping, monthly spending, mode of purchase, duration of use, source of information etc. This section includes 9 questions. The

second part of the questionnaire includes questions asking respondents to evaluate the service quality dimensions of the online shopping. This section includes 31 questions. The third part includes five questions asking respondents to describe how satisfied they are regarding the SHS service. The fourth part of the questionnaire contained ten questions asking respondents about different demographic and socio-economic information like their age, religion, marital status, education, occupation, monthly income and number of family members. The second and third parts of the questionnaire reflected the underlying constructs that were presented in this instrument using five-point Likertscale, ranging from 1= strongly disagree to 5=strongly agree. The findings of the questionnaire survey helped in further explaining the relationship between service quality and customer satisfaction of the online shopping in Bangladesh. The score given on each questions were summed up to measure the score of each variable, these score are used in data analysis. Data analysis involved descriptive analysis, reliability and validity analysis, correlation, factor analysis and regression analysis. A Regression has been carried out to measure the impact of service quality on Satisfaction of online shoppers in Bangladesh.

3.2 Sampling Method

The target population of this research are online shoppers of Bangladesh. But defining the sample frame for the survey was particularly difficult because no data on online shoppers over time in Bangladesh is readily available. The researcher used non-probability convenience sampling technique. Only Dhaka district was selected purposively due to the fact that online shoppers are highly centralized and city-based. Dhaka attracts the highest traffic on online shopping with 35 percent (Khalid Saleh, 2017).In this way, about 350 respondents were surveyed but among them 329 questionnaires were usable for the analysis, yielding 94% response rate.

3.3 Measures

Table 1 lists all of the construct definitions of the instruments and the related literature. This study adopted the measures used to operationalize the constructs included in the investigated model from relevant previous studies, making minor wording changes to tailor these measures to the online shopping context.

Table 1: Total Scale Items used in the Study

Constructs	Number of Items	Adopted from
1. Convenience	6 items	Szymanski and Hise 2000; Chridtian & France 2005 and Rao & Patro 2016.
2. Efficiency	3 items	Parasuraman et al. 2005; Lee and Lin 2005; Dai, Huang & Yuandong 2005; Ting et al 2016.
3. Web Design	2 items	Szymanski and Hise 2000; Kim and Lee 2002;Liljander et al. 2002; Than & Grandon 2002; Wolfinbarger and Gilly 2003; Lee and Lin 2005; Alam et.al.2008; Chen et.al. 2013; Ting et al 2016; Mustafa 2011; Dolatabadi & Pool 2012 and Rao & Patro 2016.
4. System Availability	1 item	Parasuraman et al. 2005; Dai, Huang & Yuandong 2005.
5. Delivery	4 items	Ahn and Han 2004; Rao and Patro 2016; Lin et al. 2011.
6. Fulfillment	1 item	Wolfinbarger and Gilly 2003; Parasuraman et al. 2005; Dai, Huang & Yuandong 2005 and Ting et al 2016.
7. Privacy	2 items	Liljander et al. 2002; Wolfinbarger and Gilly 2003; Minzoon, Zhilin & Daesoo 2004; Parasuraman et al. 2005; Chridtian & France 2005; Dai, Huang & Yuandong 2005; Ting et al. 2016.
8. Reliability	1 item	Minzoon, Zhilin & Daesoo 2004;Parasuraman et al. 2005; Lee and Lin 2005; Alam et.al. 2008; Dolatabadi & Pool 2012;Gupta & Khincha 2015; Rao and Patro 2016.
9. Product Quality	2 items	Alam & Yasin 2010; Lin et al. 2011; Mustafa 2011; Ziaullah, Feng, & Akhter 2014.
10. Responsiveness	2 items	Yang 2001; Kim and Lee 2002; Dai, Huang & Yuandong 2005; Parasuraman et al. 2005; Lee and Lin 2005; Chen et.al 2013; Ting et al 2016; Sundaram et. al. 2017; Dai, Huang & Yuandong 2005.
11. Compensation	2 items	Parasuraman et al. 2005; Dai, Huang & Yuandong 2005
12. Contact	5 items	Dai, Huang & Yuandong 2005; Parasuraman et al. 2005; Alam et.al. 2008; Rao and Patro 2016, Lee and Lin 2005; Ting et al. 2016; Sundaram et al. 2017
13. Price Advantages	1 item	Lin et al. 2011; Gupta & Khincha 2015 and Rao and Patro 2016.
14. Customer Satisfaction	5 items	Parasuraman et al. 1988; Szymanski and Henard 2001; Sureshchander et al. 2002; Zhu et al. 2002.

3.5 Data Analysis

This study used Statistical Package for Social Sciences (SPSS) version 20 to analyze the quantitative data gathered from the questionnaires. SPSS was used to assess the normality, reliability and validity of the distribution of data. To gain preliminary information about the sample frequencies, mean, and standard deviation. Pearson Correlation and descriptive statistics were conducted to analyze the variables and test relationship between independents variables and the dependents variables. To determine the service quality dimensions of online shopping Factor analysis was conducted. Finally, to test the research hypothesis Multiple regression analysis was conducted to examine the effects of service quality dimensions to customer satisfaction.

4. Findings

4.1 Demographic Analysis of Respondents

Table 2: Demographic Data of Respondents (N=329)

Demographic Variables	Categories	Frequency	Percentage
Gender	Male	157	47.7
	Female	172	52.3
Total		329	100.0
Age	Below 20 years	90	27.4
	21-30 years	209	63.5
	31-40 years	11	3.3
	41-50 years	17	5.2
	51-60 years	2	.6
Total		314	100.0
Income	10,000-20,000 TK	16	4.9
	20,001-30,000 TK	25	7.6
	30,001-40,000TK	22	6.7
	40,001-50,000 TK	40	12.2
	50,001-60,000 TK	64	19.5
	60,001-70,000 TK	33	10.0
	70,001-80,000TK	28	8.5
	80,001-90,000 TK	17	5.2
	90,001-1,00,000 TK	17	5.2
	More than 1,00.000 TK	67	20.4
Total		329	100.0
Educational Qualification	Higher Secondary	62	18.8
	Bachelor	212	64.4
	Masters	7	2.1
	Doctorate	48	14.6
Total		329	100.0
Occupation	Self-employed	11	3.3
	Private service	94	28.6
	Government Service	10	3.0
	Business	39	11.9
	Student	157	47.7
	Housewife	18	5.5
Total		329	100.0

Demographic Variables	Categories	Frequency	Percentage
Marital Status	Married	60	18.2
	Single	268	81.5
	Separated	1	.3
Total		329	100.0
Religion	Muslim	309	93.9
	Hindu	14	4.3
	Christian	6	1.8
Total		329	100.0

Source: Field survey, 2017

The sample was made up of mostly female respondents (52%). It is revealed that respondents are varied widely in terms of their age. The highest representatives of the respondents (64%) are from the age group of 21 to 30 years followed by less than 20 years (27%), 41-50 years (5%), 31-40 years (3%) and 51-60 years (1%). The study observed that online shopping has attracted the young people. It also shows majority of the respondents were unmarried (82%) and the rest were married (18%). The majority (64%) of the shoppers in this sample have bachelor degree followed by higher secondary (19%), masters degree (15%) and doctorate (2%). Most of them were Muslim (94%) followed by Hindu (4%) and Christian (6%). In terms of occupation the majority respondents (48%) are student followed by private service (29%), business (12%), housewife (5%), government service (3%) and self-employed (3%). The average family size of the respondents was found to be 5 persons. Majority (20%) of the respondents had monthly income of more than BDT 10,000 followed by BDT 50,001-60,000, BDT 40,001-50,000; BDT 60,001-70,000, BDT 70,001-80,000, BDT 20,001-30,000, BDT 30,001-40,000, BDT 80,001-90,000 and BDT 90,001-1,00,000.

4.2 Result of Factor Analysis

In the current study Factor analysis is used to identify important underlying quality dimensions in online shopping of Bangladesh. As the Kaiser-Meyer-Olkin (KMO) for this data set is found as .739, which is large, so the KMO supports factor analysis. This tests the null hypothesis that the correlation matrix is an identity matrix. In our study, we can see that the Bartlett's test of sphericity is significant that is, its associated probability is less than 0.05 and in fact, it is actually 0.000. This means that correlation matrix is not an identity matrix. Thus, from the perspective of Bartlett's test, factor analysis is feasible (Table 2).

Table 3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.739
Bartlett's Test of Sphericity	Approx. Chi-Square	2210.650
	Df	465
	Sig.	.000

In the scree plot it can be seen that the curve begins to flatten between factors 9 and 10 (Figure 1). So,9 and 10 factors may be retained.

Figure 1: Scree Plot
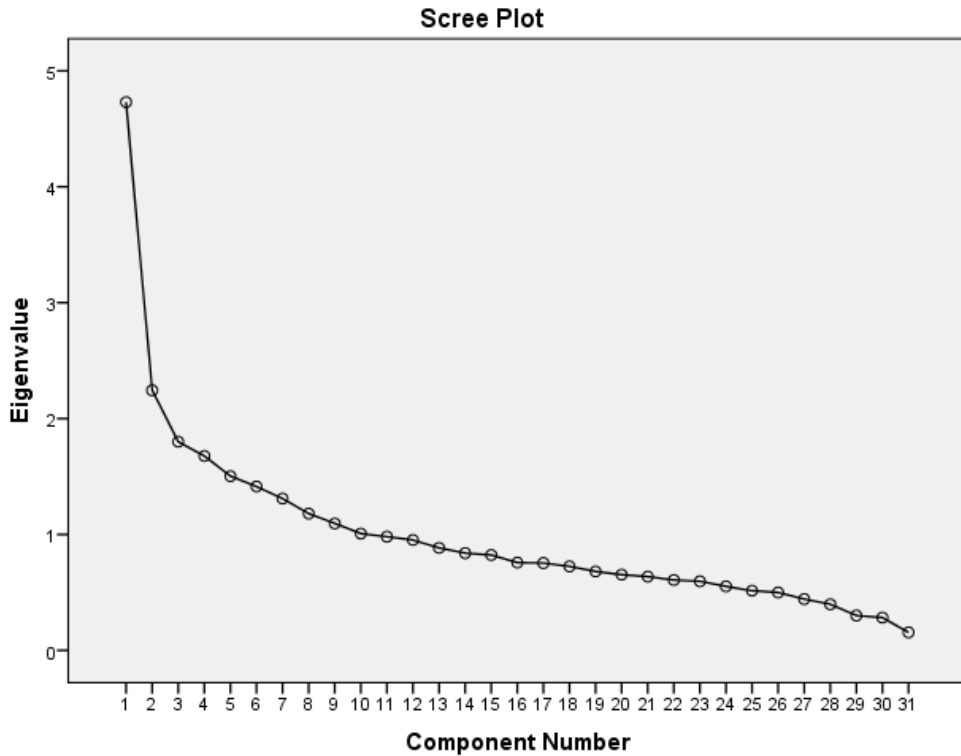
The table 4 shows all the factors extractable from the analysis along with their eigenvalues, the percent of variance attributable to each factor, and the cumulative variance of the factor and the previous factors. For this study, there were ten factors having Eigen values exceeding 1 (Table 4). The Eigen values for factors after rotation are 2.310, 2.221, 2.060, 1.993, 1.950, 1.762, 1.520, 1.456, 1.384 and 1.304. The percentage of the total variance which is used as an index to determine how well the factor solution accounts for what the variables together represent is 57.941%.

Table 4: Total Variance Explained

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.730	15.259	15.259	2.310	7.453	7.453
2	2.244	7.239	22.498	2.221	7.166	14.619
3	1.800	5.807	28.305	2.060	6.646	21.265
4	1.677	5.411	33.716	1.993	6.429	27.694
5	1.503	4.850	38.566	1.950	6.291	33.985
6	1.414	4.561	43.127	1.762	5.684	39.669
7	1.309	4.224	47.351	1.520	4.903	44.572
8	1.180	3.808	51.158	1.456	4.696	49.268
9	1.095	3.532	54.691	1.384	4.465	53.733
10	1.008	3.251	57.941	1.304	4.208	57.941
11	.981	3.164	61.105			
12	.953	3.073	64.178			
13	.884	2.853	67.030			
14	.839	2.707	69.738			
15	.823	2.656	72.393			
16	.758	2.445	74.838			
17	.754	2.431	77.269			
18	.725	2.338	79.607			
19	.681	2.196	81.804			
20	.654	2.109	83.913			
21	.637	2.053	85.967			
22	.607	1.958	87.925			
23	.597	1.925	89.850			
24	.553	1.783	91.633			
25	.515	1.661	93.293			
26	.500	1.612	94.905			
27	.443	1.428	96.333			
28	.398	1.284	97.617			
29	.301	.971	98.587			
30	.282	.911	99.499			
31	.155	.501	100.000			

The factor matrix below contains the coefficients used to express the standardized variables in terms of factors. These coefficients, factor loadings, represent the correlation between the factors and variables. Here the Varimax with Kaiser Normalization has been used as rotation method. The following rotated matrix in table 5 has been used to identify variables involved in each of the ten derived factors.

Table 5: Rotated Component Matrix

	Component									
	1	2	3	4	5	6	7	8	9	10
Customers get exact match between products ordered and delivered	.665									
Sites make items available for delivery within a suitable time frame	.665									
Products are not damaged or broken in delivery	.660									
The products are delivered with reasonable delivery charge	.581									
The products delivered are well packaged	.539									
Pages at this site do not freeze after customer enters his order information	.912									
It loads its pages fast	.907									
The website provides easy information searching option	.620									
Sites do not share customer's personal information with others	.824									
The online company protects information about customer's web shopping behavior	.794									
The online company maintains error-free transactions	.441									
Customers can purchase the products anytime (24/7)	.688									
The online company enables customers to complete a transaction quickly	.585									
The websites provide the accessibility to wide range of products	.542									
The website provides detail information on products	.469									
Customers get the full cost disclosure before the final step in the checkout process	.804									
Information at the sites is well organized	.757									
The online company provides fair user or experts review on the product	.642									
Customers receive better quality products from the online store	.608									
The online company provides updated data about customer orders	.530									
The online company offers clear warranty	.435									
The online company offers refund facility	.752									
The online company compensates customers for problems it creates	.729									
The online company shows sincere interest in solving customer problems	.713									
The online company offers the ability to speak to a live person if there is a problem	.702									
The site provides a customer care number to reach the company	.746									
The online company handles product return well	.435									
Branded products are available in online store	.729									

The first factor has been with five variables like customers get exact match between products ordered and delivered; sites make items available for delivery within a suitable time frame; products are not damaged or broken in delivery; products are delivered with reasonable delivery charge, and products delivered are well packaged. Factor 1 termed as fulfillment. The second factor is highly loaded by three

variables named as System availability shows significance relation for customers like pages at this site do not freeze after customer enter his order information; It loads its pages fast and the website provides easy information searching option. The third factor is Privacy; it includes three variables like sites do not share customer's personal information with others; It protects information about customer's web shopping behavior and the online company maintains error-free transactions. The fourth factor is Efficiency, which includes four variables like customers can purchase the products anytime (24/7); the online company enables customers to complete a transaction quickly; the websites provide the accessibility to wide range of products and the website provides detail information on products. The fifth factor is Organized Website and loaded by the two variables like customers get the full cost disclosure before the final step in the checkout process and information at the sites is well organized. The sixth factor Product Quality includes the online company provides fair user or experts review on the product; customers receive better quality products from the online store; the online company provides updated data about customer orders and it offer clear warranty. The seventh factor is Compensation which includes the online company offers refund facility and it compensates customers for problems it creates. The eighth factor is Contact which includes the online company shows sincere interest in solving customer problems and it offers the ability to speak to a live person if there is a problem. The ninth factor is Responsiveness which includes the site provides a customer care number to reach the company and the site handles product return well. The tenth factor is Branded Product Availability which includes branded products are available in online store. So, it can be concluded that, the study has observed that the online service depends on ten distinct service quality attributes as Fulfillment, System Availability, Privacy, Efficiency, Organized Website, Product Quality, Compensation, Contact, Responsiveness and Branded Product Availability.

4.3 Reliability and Descriptive Statistics

In this study descriptive statistics analysis using the mean scores of components of dependent and independent variables and reliability is conducted and the result found is shown in table 6.

Table 6: Descriptive Statistics

Constructs	Items	Minimum	Maximum	Mean	Std. Deviation	Skewness	Kurtosis
Fulfillment	5	2.60	5	3.85	.501	.257	-.708
System availability	4	2	5	3.57	.615	-.187	-.156
Privacy	3	2.67	5	3.98	.603	.192	-.156
Efficiency	7	2.25	5	3.98	.514	-.133	.021
Organized website	2	2.50	5	3.81	.707	.169	-.862
Product quality	2	2.25	5	3.43	.570	.188	-.275
Compensation	2	2	4.5	2.77	.602	.442	-.508
Contact	5	2.50	5	3.67	.562	.128	-1.156
Responsiveness	2	3	5	3.74	.555	.339	-.727
Branded product/services availability	1	2	5	3.62	1.035	-.183	-1.116
Customer Satisfaction	5	3	5	3.59	.531	.269	-.693
Valid N=329							

The table shows that the mean values for each variable are between 2.77 and 3.98 indicating the level of quality variables and customer satisfaction. The mean score for satisfaction is 3.59 indicating that e-shoppers are satisfied towards online shopping. The skewness found in the table is moderately skewed. The above results confirm that Platykurtic normality is evidenced. From the reliability analysis of the scale the Cronbach's Alpha is .642 implying data is reliable.

4.4 Co-Relation Analysis

Table 7shows the inter-item correlations and it has been revealed that most of the items in respective measures are positively correlated.

Table7: Correlation between Constructs

Variables	Fulfillment	System availability	Privacy	Efficiency	Organized website	Product quality	Compensation	Contact	Responsiveness	Branded Product availability	Customer Satisfaction
Fulfillment	1	.056	.362	.267	.306	.256	.090	.155	.203	.139	.185
System availability	.056	1	.031	.101	.134	.097	.072	.083	.040	.156	.457
Privacy	.362	.031	1	.248	.249	.161	.021	.210	.138	.079	.080
Efficiency	.267	.101	.248	1	.415	.193	-.022	.090	.237	.133	.092
Organized website	.306	.134	.249	.415	1	.171	.070	.155	.235	.126	.157
Product quality	.256	.097	.161	.193	.171	1	.127	.248	.322	.187	.195
Compensation	.090	.072	.021	-.022	.070	.127	1	.103	.146	.028	.070
Contact	.155	.083	.210	.090	.155	.248	.103	1	.159	.162	.013
Responsiveness	.203	.040	.138	.237	.235	.322	.146	.159	1	.074	.029
Branded Product availability	.139	.156	.079	.133	.126	.187	.028	.162	.074	1	.131
Customer Satisfaction	.185	.457	.080	.092	.157	.195	.070	.013	.029	.131	1

Correlation is significant at the 0.01 level (2-tailed).

From the table, it has been found that all the variables are positively correlated except compensation and efficiency. Based on Significant value obtained by the Sig. (2-tailed) of 0.000 < 0.01, it can be concluded that the correlation is significant. So, a linear relationship exists between these variables. In this way, the convergent validity is confirmed.

4.5 Influence of Service Quality Dimensions on Customer Satisfaction

From the correlation table it has been found that Pearson correlation among the variables were found positive at P=.000 significant level. The Multiple R for the relationship between the independent variables included in the analysis and the dependent variable was 0.256, which would be characterized as weak. From the analysis it can be concluded that 25.6% variance in the Customer satisfaction can be explained by the service quality dimensions. The detail result of the analysis is shown in Table 8.From the results in the ANOVA table F value is found as 10.957 (p<0.001). So, we can conclude that, there is an overall relationship between the dependent variable "Customer satisfaction" and "service quality Dimensions".

Table 8: ANOVA Table

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	23.703	10	2.370	10.957	.000[b]
	Residual	68.790	318	.216		
	Total	92.493	328			

a. Dependent Variable: Overall Customer satisfaction
b. Predictors: (Constant), Branded products are available in online store, compensation, privacy, system availability, responsiveness, contact, efficiency, product quality, fulfillment, organized website

From the table 9 it has been found that the best predictors of scores for the dependent variable "customer satisfaction" are "System availability", "Fulfillment" and "Product quality" as the b coefficient for the relationship between these variables and "Customer satisfaction" are found positive. Result of regression analysis between "Service quality dimensions" and "customer satisfaction" is shown in table 9.

Table 9: Result of Regression Analysis between "Service Quality Dimensions" and "Customer Satisfaction"

Variables	Standardized Coefficients Beta	t	Sig.	Hypothesis supported or not	VIF
Fulfillment	.121	2.205	.028	Supported	1.287
System availability	.428	8.617	.000	Supported	1.052
Privacy	.012	.230	.818	Not supported	1.227
Efficiency	-.018	2.205	.737	Not Supported	1.283
Organized website	.060	1.070	.286	Not Supported	1.326
Product quality	.149	2.768	.006	Supported	1.243
Compensation	.027	.545	.586	Not Supported	1.049
Contact	-.087	-1.685	.093	Not Supported	1.135
Responsiveness	-.070	-1.326	.186	Not Supported	1.203
Branded product availability	.029	.580	.562	Not Supported	1.089

Part correlations among the independents variables are found positive except "compensation" and "efficiency". Partial correlation between dependent and independent variables is found as: highest with organized website and efficiency as .404. With the tolerance statistics shows that the tolerance values for all of the independent variables are more than tolerance value of .20 (as a rule of thumb), indicating the variables are not affected by multicollinearity problem. All the values of the VIF are also within the standard of 4. Hence the H_1 is supported and H_0 is rejected. This study reveals that there is a positive relationship between service quality dimensions and customer satisfaction towards online shopping in Bangladeshis supported for three dimensions like System availability, Fulfillment and Product quality. So the research questions of the study are answered.

5. Conclusion

"Service Quality" and "customer satisfaction" can be studied from different aspects. However, in the present study efforts will be made to find out the service quality dimensions and the customer satisfaction towards online shopping in Bangladesh. As we noticed that one of the fastest growing industry in Bangladesh is E-commerce industry. Therefore, it is important to the online marketers to focus on all this service quality factors to maintain and improve online shopper's satisfaction. The central research question underpinning this thesis was: What variables determine the service quality dimensions of online shopping in Bangladesh? How does service quality influence customer satisfaction of the online shopping in Bangladesh? The current research has investigated the service quality dimensions and the impact of that on customer satisfaction of towards online shopping in Bangladesh which are very significant to provide useful policy insights to the online marketers as well as researchers for improving customer satisfaction of online shopping in Bangladesh. The study has observed that e-service quality depends on ten distinct quality factors like fulfillment, system availability, privacy, efficiency, organized website, product quality, compensation, contact, responsiveness and branded product availability. The understanding of the service quality of online shopping in Bangladesh can suggest guidelines for making the customers satisfied and retaining in future. So, the online marketers in Bangladesh should concentrate more on these service quality attributes and try to adopt with their current practice of service. A special attention should be given to know the factors that affect demand of the service. As System availability, Fulfillment and Product quality are found positively influence the customer satisfaction, so they should concentrate more on these variables to improve the service and make customers satisfied. It will also help the government to realize the importance and develop ways of solving online shopping problems of people in Bangladesh. Like other studies this study has some limitations also. Due to time and financial constraints, the sample size is somewhat limited, which may affect the validity of findings to some extent. Only Dhaka district was selected purposively. But studying in other districts especially in rural area could provide a wider representation of the prevailing online service in Bangladesh. In the study perception of online shoppers are considered rather than the providers. This might not explore the total picture of the service in the industry.

5.1 Future Research Implication

This study has tried to identify the factors that influence consumers' satisfaction towards online shopping in Bangladesh. Despite this study has strengths, the research has only observed some factors that affect consumers' satisfaction towards online shopping. Future researches are suggested to determine other factors such as socio-demographic, usage pattern of buying online that influence customer satisfaction towards online shopping. So future research can use different methodologies like longitudinal studies, focus groups and interviews to examine the relationship between service quality and customer purchase behavior in online shopping contexts in Bangladesh. Although the scales used for measuring dimensions of e-service quality are similar to existing scales, further research might consider developing more elaborate measures to allow for richer coverage of e-

service quality scales. Finally, the study can be replicated in different cultures to provide cross-cultural comparisons.

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