

Factors Influencing Consumer Online Shopping Behavior: A SERVQUAL Model-Based Study

Md. Sirajum Monir Proteek¹, Anima Karmakar²

¹Lecturer, Department of Business Administration, Varendra University, Rajshahi.

²Assistant Professor, Department of Business Administration, Varendra University, Rajshahi.

Abstract

The popularity of online shopping is steadily growing in Bangladesh. Due to their hectic schedules, individuals are more inclined towards online purchasing than traditional shopping. This industry has a very appealing number of sales and earnings. In addition, most businesses nowadays wish to offer their goods online. Providing every possible factor that could influence a customer's behavior when they shop online is challenging. Still, we can pinpoint critical elements to help sellers boost online sales and improve customer satisfaction. This paper aims to identify elements among the five service quality dimensions that increase customer buying behavior and satisfaction for online shopping in Dhaka.

Since data for this report was collected via a Google form, most respondents were from the student and youth demographics and were based in Dhaka. Multiple studies, including a regression model, a Cronbach's Alpha reliability test, and a Pearson Product-Moment correlation coefficient test, were performed using SPSS software to evaluate the link between customer satisfaction and service quality. Results were analyzed and conclusions drawn. The study indicates a favorable correlation between customer satisfaction and service quality characteristics. Within the five-service quality dimension, reliability substantially impacts customer satisfaction. For Dhaka clients, Tangibility, Assurance, Responsiveness, and Empathy need more influence on online purchasing pleasure. Free return shipping, after-sales service, accurate product delivery, and other factors affect online shopping behavior individually, so online sellers should focus on major and minor factors to maximize customer satisfaction.

Keywords: Customer Satisfaction, Online Shopping, Service Quality.

Introduction

Since the invention of the Internet, many things in life have changed, and the world has become smaller yet more connected. The Internet's quick and widespread adoption has drastically changed every aspect of life, including politics, commerce, education, communication, and society. Over time, there has been an unheard-of increase in Internet usage as a purchasing platform. As businesses can access more current and potential clients, they are given a unique chance to revamp their company models. While internet shopping has become commonplace in most industrialized nations, Bangladesh and other countries are still in the early stages of their development.

In keeping with the mission to digitize Bangladesh, businesses are utilizing this new avenue for growth. Converting internet users in Bangladesh into online buyers remains difficult, even with the greatest of intentions from businesses (Islam, 2019). Consumers browse online for product features, costs, and reviews as part of the business-to-consumer (B2C) e-commerce cycle. They then choose goods and

services, place orders, pay using credit cards or other payment methods, deliver them, and receive sales assistance (Sinha, J.2010). The term "online shopping attitude" describes how people feel about purchasing online (Li and Zang, 2020). Customers determine their needs in this procedure and look online for the necessary goods or services. Once they find a suitable source, they place an order, pay online or with cash on delivery, and, if needed, receive after-sale support. Hence, an online business lacks a physical location and describes its items through images, videos, and possibly a link to additional information. Customers can also contact the firm via phone calls or texts.

Since Bangladesh is still a growing country, the way people shop online is also changing, which makes things easier for their customers. Ajkerdeal, Shopup, Rokomari, Daraz, and others are leading e-commerce companies that recently flourished in Bangladesh. People increasingly rely on the Internet since it offers the convenience of shopping for necessities while seated at home or work and picking them up from any location. To attract more customers and boost online sales, marketers must understand the elements that encourage these people to buy from online retailers.

Bangladesh's internet user base has grown since it launched the 4th generation internet in 2018, and its internet infrastructure is expanding daily. Therefore, there would be an increase in online purchases. This suggests that additional factual research is required to identify consumer behaviors and attitudes in the context of internet buying (Ali et al., 2020). The conventional method of shopping has undergone a paradigm shift since the advent of the Internet. Consumers can now become active at almost any time and place and make purchases of goods or services; they are no longer restricted by store hours or geographical regions.

In Bangladesh, Cell Bazar pioneered online shopping in 2006. Daraz, a business founded in 2014, is the market leader, holding a remarkable share. According to The Financial Express (2017), 25,000 SMEs are directly or indirectly engaged in e-commerce.

Millions of individuals use the Internet and online platforms worldwide for various purposes, and each one is important to the businesses that offer online services or conduct online commerce. To remain competitive in the ever-evolving world of online sales, businesses always look for hints to help them better understand their customers' needs or boost sales. Given the large number of potential customers, it is critical to comprehend the demands and desires of these clients. An analysis of the variables influencing Dhaka city customers' online buying behavior is essential. Since the Internet has given retailers a new avenue for product sales, they must understand the elements that will lead customers to make online purchases.

Retailers may be aware of traditional consumer behavior but may need to learn how to effectively market to consumers online, given the diversity of online consumer behavior. Sellers must comprehend customers' steps to make an internet purchase and the elements that draw, impact, and assist them. Thus, this study will help them understand those elements, and by adhering to them, they may maximize customer pleasure and boost their online sales.

The main goal of this study is to find out consumer online purchasing patterns and the reasons that draw consumers to online shopping. With the development of technology, the entire world is now within the reach of individuals through the Internet. This is also the fundamental working approach to selling things online.

The specific objective of this study is to identify critical factors influencing consumers' online shopping purchase behavior in Dhaka and recommend the factors that significantly impact consumer buying behavior.

Literature Review

The literature on service quality has long acknowledged that different people understand the complex concept of service excellence differently. Customers' opinion of the quality of the services they receive is based on the difference between the actual and anticipated service levels. Service modifications greatly influence customer perceptions of current performance and disconfirmation, affecting consumer service quality ratings. Disconfirmation is more significant immediately after the service change, and the influence of previous attitudes is less than it is later on. (Bolton & Drew, 1991).

Zeithaml, Parasuraman, and Berry determine five dimensions: Reliability, Tangibility, Responsiveness, Assurance, and Empathy. Clients assess service quality using these dimensions, referred to as SERVQUAL (Zeithaml et al., 2013).

The services are considered high-quality when there is a correlation between customer expectations and their assessments. Thus, it is now essential and strategically relevant to consider the link between customer satisfaction and service quality (Bolton, 1991).

"Shopping online" refers to transacting business with a vendor directly through the Internet. Businesses no longer rely on brick-and-mortar locations but instead on online platforms like Click & order. More people than ever before are using the Internet to purchase various goods, such as shoes, homes, and plane tickets. These days, customers have many alternatives when choosing products and services when they are buying online (Rahman et al., 2018).

Online shopping is a rising problem in satisfying customer expectations and adjusting to corporate realities. Several variables and influences shape customers' intentions on internet purchasing. Because consumers have strong brand associations and only search for their favorite brands while shopping, the availability of a wide variety of brands is significant and can encourage them to purchase online (Khan & Ahmed, 2018). Five significant utilitarian motivators influence online purchasing behavior: information availability, openness, product availability, searchability, and convenience. Information availability is the most influential since it can significantly affect whether a customer visits the online store or is persuaded to buy products or services (Kumar & Kashyap, 2018).

Motivating and constraining factors are the main convincing variables influencing purchasers' views regarding Internet use for goods purchases (Mandal & Sur, 2017). Convenience, branding, website design, variety of stores, utility, openness, low cost, delivery mode, innovation, cost, other people's reviews, payment method (cash on delivery), information, experience with after-sale facilities, and a wide range of products all influence the motivational elements. Consumers rank convenience and trust as the most significant variables influencing their satisfaction regarding online purchasing, followed by product quality and price. (Uzun & Poturak, 2014).

Crucial elements that impact customers' desires and choices determine their online purchasing habits. Behavior, attitude, and buying intention can all be modeled in terms of online shopping in general (Jarvenpaa & Todd, 1996). The design incorporates several characteristics divided into four primary categories: perceived risk connected with online shopping, shopping experience, website quality services, and product value. A study looked into several variable areas that affect consumers' online buying decisions. One study created three main categories based on the characteristics they examined. First, the perceived qualities of the web sales channel, such as risk, advantage, trust, and online shopping experiences. Product qualities, online features, and risk-reduction tactics comprise the second group. Qualities of consumers make up the last group. (Cheung et al., 2005).

Risk affects consumer behavior, whereas ease does not affect online shopping security. Deliveries, buyer reviews, brands, prices, and Customers' opinions affect online buying security, but customer perception is the most important, balancing secure and rapid consumption with user pleasure. Unfavorable evaluations or comments on platforms adversely affect consumers' online shopping behavior. The quantity of unfavorable comments positively correlates with consumers' delayed buying behavior (Lu, 2024).

A study conducted in Port Harcourt, Rivers State, Nigeria, discovered that learning behavior is the cause of the shared experience with internet buying. Marketers face customer resistance to new technologies, insufficient electricity, and weak networks. Port Harcourt's internet users proliferate during events, but online commerce still needs to grow. The most essential driving reason is convenience; however, website design improves access, product comparison, delivery speed, service quality, and information availability. (Elekwachi & Lucy C., 2024). E-service attributes include responsive customer support, well-designed websites, and timely refunds and deliveries. An investigation was conducted on the impact of e-trust and e-servqual on e-repurchase intention, with satisfaction serving as an intervening variable. According to the findings, e-satisfaction positively influences e-trust, e-satisfaction is positively impacted by e-service quality, and e-satisfaction positively impacts e-revisit intention. Additionally, e-satisfaction mediates the relationship between e-trust and e-revisit intention (Apidana & Prasetyo, 2023).

Dimension	Definition
Tangibility	Presentation of physical facilities, equipment, personnel, and written contents.
Reliability	Capacity to deliver the promised service with accuracy and dependability.
Responsiveness	Eagerness to render prompt service and assist customers.
Assurance	Workers' expertise, politeness, and capacity to foster confidence and trust.
Empathy	Kindness, accessibility, clear communication, comprehension of the consumer's needs, and focused attention on an individual basis.

Table 1: Service Quality's Five Broad Dimensions.

Methodology

This study employed a quantitative research strategy since a quantitative approach allows for larger sample size and fast data collection. Respondents feel more at ease with the quantitative technique since it allows for anonymous data collecting. In addition, factual information or data sets might be the focus of quantitative research. Service Quality Dimensions were employed in this study to evaluate the hypothesis and address the highlighted problems to solve the pre-defined problem. Before the survey, a brief discussion about the scope of service quality was given. The following elements have been designed to conduct the study.

For analyzing data following method was used:

1. Cronbach's Alpha reliability test,
2. Pearson Product-Moment correlation coefficients test, and
3. Regression model

Dimension	Elements
Tangibles	<ul style="list-style-type: none"> ✓ Online shopping enables a broader selection of product choice ✓ Online shopping is compatible with your lifestyle ✓ Cancelling orders is difficult in Online shopping ✓ You will not purchase online without a money-back guarantee
Reliability	<ul style="list-style-type: none"> ✓ Online shopping is convenient ✓ Online shopping has no time restriction to decide or choice ✓ Transaction details or personal information may be compromised or shared with third parties and it affects your online shopping decision ✓ Accurate products might not be delivered through online shopping always ✓ The amount of shipping charge affects your online shopping behavior
Responsiveness	<ul style="list-style-type: none"> ✓ Online shopping saves time ✓ Online shopping can provide detailed product information ✓ Free return shipment service availability is important for you in Online shopping ✓ Returning products is difficult in Online shopping
Assurance	<ul style="list-style-type: none"> ✓ User and expert reviews have an impact on your Online shopping ✓ Online shopping encourages as you can pre-order and get rare or unique products easily ✓ Friends and family's opinions is important when you shop online
Empathy	<ul style="list-style-type: none"> ✓ Online shopping makes price comparison easy ✓ Online shopping has no embarrassment if you don't buy ✓ Online shopping procedure is difficult ✓ It is hard to judge the quality of the merchandise and product over the internet ✓ Good after-sales service affects Online shopping buying behavior.

Table 2: Elements of Service Quality Dimensions

Sample Characteristics:

The total number of respondents is too rich to contact. We selected our survey area only in Dhaka city and did online shopping. The whole data collection process will take around 15 days because every respondent’s forms will be personally checked to maintain the accuracy of the data. From 120 respondents, only 100 responses were used to conduct the analysis. This study consists of a convenience sample of 100 people from Dhaka. A total of 29 questions were included in the questionnaire, addressed by self-administrative questionnaires.

Hypotheses Formulation

The hypothesis and conceptual framework developed for this study are given below:

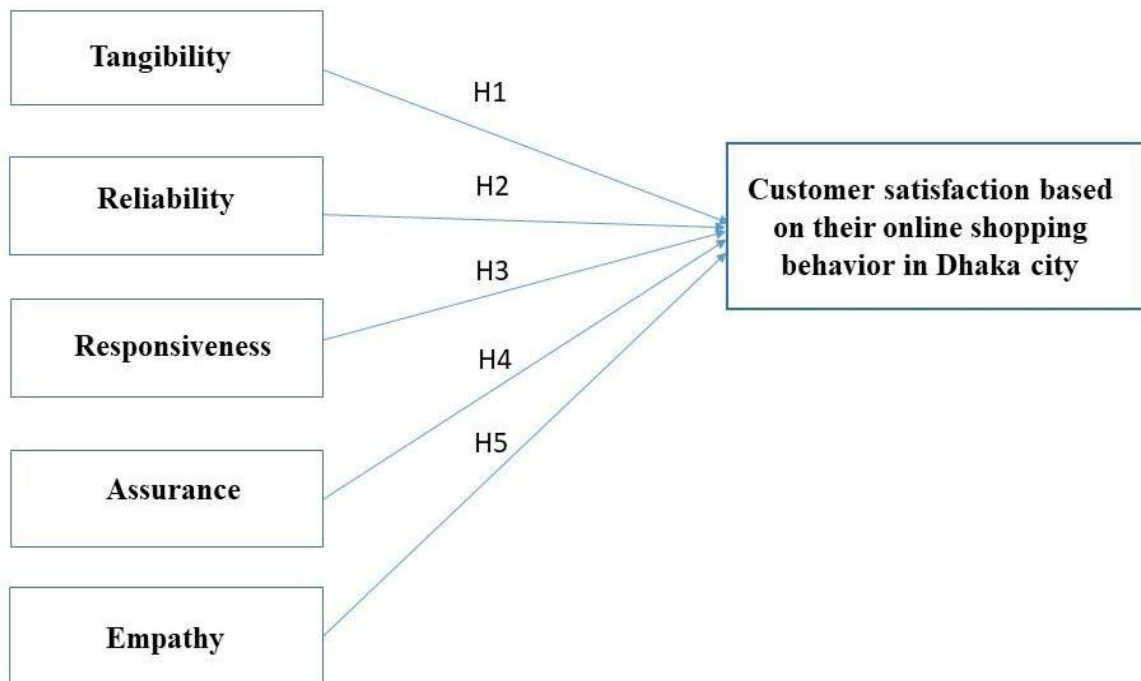
H1: Service Tangibility (ST) and Consumer Satisfaction (CS) towards online shopping have a positive relationship.

H2: Service Reliability (SR) and Consumer Satisfaction (CS) towards online shopping have a positive relationship.

H3: Service Responsiveness (SRES) and Consumer Satisfaction (CS) towards online shopping have a positive relationship.

H4: Service Assurance (SA) and Consumer Satisfaction (CS) towards online shopping have a positive relationship.

H5: Service Empathy (SE) and Consumer Satisfaction (CS) towards online shopping have a positive relationship.



Source: Authors' illustration

Data Analysis and Findings

In this demographic analysis, 46% of the respondents were male, and 54% were female. Among the 100 respondents, 72% were between the ages of 16 and 23, 24% were between the ages of 24 and 31, indicating that the majority of the respondents were also young students, and the remaining 4% were between the ages of 32 and 39, working in a variety of jobs. When asked whether they preferred online or offline shopping, 68% of respondents indicated they preferred the former, while 32% said they preferred the latter. However, 98% of the 100 respondents claimed they purchased online. Of the participants, 62% reported having shopped online in the previous three months, 23% in the last six months, and the remaining 15% in the space of a year.

Descriptive Analysis of the Service Quality Dimensions

Tangibility	Frequency	Percentage %
Online shopping enables a broader selection of product choice	48	48%
Online shopping is compatible with your lifestyle	63	63%
Cancelling orders is difficult in Online shopping	52	52%

You will not purchase online without a money-back guarantee	48	48%
---	----	-----

Table 3: Frequency Analysis of Tangibility and consumer satisfaction based on their online shopping behavior

The first independent variable in this study is tangibility. The overall percentage of agreed and strongly agreed responses is reflected in the frequency displayed in the above Table. The entries show that 48% of people agreed that online shopping allows a broader product selection, 63% agreed that it fits their lifestyle, 52% agreed that canceling orders is complex, and 48% agreed that they would not buy online without a money-back guarantee.

Reliability	Frequency	Percentage %
Online shopping is convenient	54	54%
Online shopping has no time restriction to decide or choice	67	67%
Transaction details or personal information may be compromised or shared with a third party and it affects your online shopping decision	47	47%
Accurate products might not be delivered online shopping always	69	69%
The amount of shipping charge affects your online shopping behavior	56	56%

Table 4: Frequency Analysis of Reliability and Consumer Satisfaction Based on Their Online Shopping Behavior

This study's second independent variable is reliability. According to the survey, 54% of respondents found online shopping easy, and 67% said it gives them more time to choose. Transaction details or personal information may be compromised or shared with third parties and affect online shopping decisions, and 56% of respondents agreed that shipping charges affect online shopping behavior.

Responsiveness	Frequency	Percentage %
Online shopping saves time	79	79%
Online shopping can provide detailed product information	31	31%
Free return shipment service availability is important for you in Online shopping	69	69%
Returning product is difficult in Online shopping	65	65%

Table 5: Frequency Analysis of Responsiveness and Consumer Satisfaction Based on Their Online Shopping

The third dimension of service quality is responsiveness. The table indicates that 79% of respondents believe online shopping saves time, 31% value detailed product information, 69% value free return shipping, and 65% find it challenging to return products.

Assurance	Frequency	Percentage %
User and expert reviews have an impact on your Online shopping	71	71%

Online shopping encourages as you can pre-order and get rare or unique products easily	69	69%
Friend's and family's opinion is important when you shop online	45	45%

Table 6: Frequency Analysis of Assurance and Consumer Satisfaction Based on Their Online Shopping Behavior

The fourth independent variable is assurance. According to additional research findings, 71% of respondents said that user and expert reviews influence their online shopping, 69% said that pre-ordering and quickly obtaining rare or unique products encourages them to shop online, and 45% said that friends and family's opinions matter when they shop online.

Empathy	Frequency	Percentage %
Online shopping makes price comparison easy	53	53%
Online shopping has no embarrassment if you don't buy	64	64%
The online shopping procedure is difficult	17	17%
It is hard to judge the quality of the merchandise and product over the internet	75	75%
Good after-sales service affects Online shopping buying behavior	68	68%

Table 7: Frequency Analysis of Empathy and Consumer Satisfaction Based on their Online Shopping Behavior

Empathy is the study's final independent variable. 53% of respondents agreed that online shopping makes price comparison easy, 64% agreed that online shopping has no embarrassment if they don't buy, 17% agreed that online shopping is difficult, 75% agreed that it's hard to judge the quality of merchandise and products online, and 68% agreed that good after-sales service affects online shopping.

SPSS Analysis and Findings

Independent variable	No of Item	Cronbach's Alpha
Tangibility	4	.639
Reliability	5	.718
Responsiveness	4	.821
Assurance	3	.378
Empathy	5	.713

Table 8: Summary of Cronbach's Alpha Reliability Test

Based on the Table above, responsiveness scored the highest value among the variables with $\alpha = 0.821$, followed by reliability with $\alpha = 0.718$, empathy with $\alpha = 0.713$, tangibility with $\alpha = 0.639$, and assurance with $\alpha = 0.378$. These show that all the variables are reliable and consistent for further analysis, and responsiveness has the highest internal consistency, except the assurance has some limitations.

Customer Satisfaction	Tangibility	Reliability	Responsiveness	Assurance	Empathy
	.540**	.668**	.595**	.296**	.623**

Table 9: Summary of Pearson Product-Moment Correlation Coefficients Test

The Pearson Product-Moment Correlation Coefficients Test summary shows us that all the independent variables have a positive correlation with the dependent variable. Three of the independent variables have a high correlation, and they are reliability ($r=0.668$), empathy ($r=.623$), and responsiveness ($r = 0.595$) with customer satisfaction for online shopping but tangibility ($r = 0.540$) has a moderate correlation, and assurance ($r=.296$) have low correlation with customer satisfaction.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	df1
1	.693 ^a	.481	.453	.62244	.481	17.393	5

Model	Change Statistics		Durbin-Watson
	df2	Sig. F Change	
1	94	.000	1.803

a. Predictors: (Constant), Empathy, Assurance, Responsiveness, Reliability, Tangibility

b. Dependent Variable: I am overall satisfies with the service

Table 10: Summary of Regression Model

Given that the R square represents the proportion of variance that can be predicted from the independent variables, the regression model presented above demonstrates that the value of the R square is 481, which indicates that 48.1% of the variance in customer satisfaction with online shopping can be predicted from the independent variables.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.566	.387		1.461	.147
	Tangibility	.089	.220	.071	.403	.688
	Reliability	.536	.165	.440	3.243	.002
	Responsiveness	.166	.148	.147	1.123	.264
	Assurance	.002	.104	.002	.020	.984
	Empathy	.119	.251	.097	.473	.637

Table 11: Result of ANOVA

The regression equation's B values in this table are used to forecast online shoppers' happiness based on the independent variables. These values are called unstandardized coefficients. They are not standardized because they are measured in their real units. However, the coefficients in the Beta values are standardized. The table also provides information on how the independent and dependent variables are related to one another. This implies that a one-unit rise in the independent variable will result in a one-unit increase in the dependent variable.

Regression Equation: $Y = A + BX_1$

In the above scenario, $Y = .569 + .440X_1$

Where Y – Overall Customer Satisfaction, A- Constant, B – Reliability.

Implications of Key Findings

Numerous studies have employed a variety of theories to explain how multiple factors influence online shopping behavior. However, including every possible factor in a single research model is nearly impossible, so this study aims to identify the key players. The SERVQUAL model's dimensions related to service quality theory are examined in this study. The five traits that comprise this model's independent variables are tangibility, assurance, responsiveness, empathy, and reliability. Based on the study's findings and conclusions, while customer satisfaction positively correlates with all independent factors, reliability is the only one that significantly influences consumers' online shopping behavior. This indicates that individuals feel more trustworthy when they purchase online. However, there are still some gaps in tangibility, certainty, responsiveness, and empathy because these factors don't significantly impact how consumers behave when they shop online.

This study's findings identified some managerial implications. The characteristics of service quality and customer satisfaction are positively correlated. However, dependability has a considerable impact. Therefore, internet retailers must maintain those elements. For example, most people purchase online because it is convenient; thus, retailers should either preserve this trend or enhance it with additional features. For instance, many individuals need help finding the right size online clothing.

When companies implement a "Digital Trial System" so customers can try online, buying the proper size will be easier. Second, as consumers are constantly worried about the security of their personal information while making purchases online, businesses must take steps to protect security by using a variety of security measures and enhancing customer confidence. The results also indicate that roughly 69% of respondents are concerned about purchasing high-quality goods. Thus, they must ensure they send the goods they are marketing online. Additionally, many consumers believe that shipping costs impact their online purchases. As a result, businesses should lower their shipping costs or offer free home delivery to draw in more business and increase customer satisfaction.

Most businesses also need to provide adequate after-sale support for online purchasing; they don't have to deal with their clients face-to-face. Therefore, to keep customers happy and build long-lasting relationships, a company in the online retail space should steer clear of this behavior and make it easy for them to shop by offering comprehensive product information, delivering a high-quality finished product, and offering excellent after-sale support.

Conclusion

In essence, online shopping refers to the decision made by customers to purchase online. Most consumers turn to the Internet for purchasing since it's one of the most popular places to find everything we desire. In any situation, we can shop online. For instance, considering the current pandemic scenario, internet purchasing has played and continues to play a significant role in people's lives everywhere. Because of this, the Internet has become an extremely competitive market where consumer behavior varies depending on what they buy and how satisfied they are with their purchase. This study attempted to determine the primary variables influencing consumers' online buying behavior and satisfaction level because it is one of the most significant concerns in marketing and e-commerce. Additionally, it will assist sellers in

becoming aware of these crucial elements and concentrating on them to boost sales and achieve the maximum possible degree of client pleasure.

This study has several limitations, such as the fact that many consumers shop online and buy a wide range of things, which means that many factors influence their purchasing decisions. However, this study attempted to identify the critical elements of the SERVQUAL model. Only consumers who presently reside in Dhaka city are included in this study. Since people from different places have distinct traits, it would be more helpful for retailers throughout Bangladesh to understand their customers more accurately if we could do this study nationwide. Based on the information gathered from an online survey, people might not have answered the questionnaires as honestly as they thought and did.

After completing this research and considering all its limitations, someone should undertake a more comprehensive investigation that surpasses all such constraints. Research conducted across Bangladesh will be beneficial as it will facilitate the identification of client behavior from various locations and the factors that influence their online buying habits. Research with a larger sample size might reveal previously undiscovered niches or opportunities. However, this study only used data from a small proportion of the population.

References

- 1 Ali, M., Ahmed, T. & Absar, S., 2020. Urban Youth Attitude toward Online Shopping: Evidence from Dhaka City. *International Journal of Entrepreneurial Research*, 3(2), pp. 33 - 40.
- 2 Apidana, Y. H. & Prasetyo, A., 2023. The Influence of E-trust and E-Servqual on E Repurchase Intention with E-Satisfaction as an Intervening Variable. *Jurnal Ilmiah Manajemen Kesatuan*, 11(3), pp. 1075-1086.
- 3 Bolton, R. N. & Drew, J. H., 1991. A Longitudinal Analysis of the Impact of Service Changes on Customer Attitudes. *Journal of Marketing*, 55(1), pp. 1-9.
- 4 Cheung, C. M., Chan, G. W. & Limayem, M., 2005. A critical review of online consumer behavior: Empirical research. *Journal of electronic commerce in organizations (JECO)*, 3(4), pp. 1-19.
- 5 Elekwachi, A. B. & Lucy C., A., 2024. ONLINE SHOPPING EXPERIENCE AND CUSTOMERS SATISFACTION OF RETAIL STORES IN PORT HARCOURT, RIVERS STATE, NIGERIA. *International Journal of Research in Marketing, Entrepreneur and Management*, 9(2), pp. 96-127.
- 6 Islam, A. S., 2019. Factors Influencing Customer's Intention to Adopt Online Shopping: A Holistic Approach. *International Journal of Business and Technopreneurship*, 9(1), pp. 57-66.
- 7 Jarvenpaa, S. & Todd, P., 1996. Consumer reactions to electronic shopping on the World Wide Web. *International Journal of Electronic Commerce*, 1(2), pp. 59-88.
- 8 Khan, M. M. & Ahmed, E., 2018. Online Grocery Shopping and Consumer Perception: A Case of Karachi Market in Pakistan. *Journal of Internet and e-Business Studies*, pp. 1-13.
- 9 Kumar, A. & Kashyap, A. K., 2018. Leveraging utilitarian perspective of online shopping to motivate online shoppers. *International Journal of Retail & Distribution Management*, 46(3), pp. 247-263.
- 10 Lu, F., 2024. Online shopping consumer perception analysis and future network security service technology using logistic regression model. *PeerJ Comput. Sci.*, Volume 10, pp. 1-20.
- 11 Mandal, B. C. & Sur, D. S., 2017. Conceptualizing a Model for Online Shopping Intension: A Literature Review. *International Journal of Latest Technology in Engineering, Management & Applied Science (IJLTEMAS)*, 6(6), pp. 109-112.
- 12 Rahman, M. A. et al., 2018. Consumer buying behavior towards online shopping: An empirical study

on Dhaka City, Bangladesh. *Cogent Business & Management*, 5(1), pp. 1-22.

- 13 Uzun, H. & Poturak, M., 2014. Factors affecting online shopping behavior of consumers. *European Journal of Social and Human Sciences*, Volume 3, pp. 163-170.
- 14 Zeithaml, V., Bitner, M. J. & Gremler, D., 2013. *Services Marketing*. 6th ed. New York: McGraw-Hill Education.