How Customer Trust Enhances Customer Satisfaction in Online Shopping- An Empirical Evidence in Vietnam

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Abstract
The topic of customer trust (CTRU) and customer satisfaction (CSAT) is of great interest to researchers and is a central issue for marketers, particularly in the context of online shopping, which is considered a significant achievement of information and communication technology (ICT). This study aims to explore the connections between CTRU and three factors: service staff (SSTA), service quality (SQUA), and perceived value (PVAL), and how these factors enhance CSAT in the Vietnam online shopping market, based on empirical evidence. A questionnaire was administered to 300 frequent online shoppers, and the data was analyzed using partial least squares structural equation modeling, with support from SmartPLS. The results indicate that service staff, service quality, and perceived value contribute to the generation of customer trust (STR), which in turn significantly affects customer satisfaction (CSAT). These findings suggest that STR acts as a mediator, creating CSAT in the context of online shopping. Additionally, these results provide valuable insights for e-retailers' marketers to enhance CTRU and improve CSAT by focusing on their staff, service quality, and value offerings to customers.

Keywords: Customer trust, Customer satisfaction, Online shopping, Perceived value, Service quality, Service staff

Introduction

Over the past two decades, as the business landscape has shifted to a primarily service-oriented model, services have become the focal point of marketing practice, according to Carrillat et al. (2007). In terms of revenue, e-commerce in Vietnam experienced a growth rate (CAGR) of

30% in 2018, reaching a record high of approximately US$8 billion. User penetration was at around 56.7% in 2019 and is projected to increase to 64.4% over the next four years, as reported by Linh (2020). Moreover, Vietnam is expected to become one of the largest online markets globally, with an anticipated 67.8 million internet users in 2021. The growth of e-retail has been propelled by the technological revolution, which has brought about changes in consumer shopping behavior. More than 50% of consumers in APAC countries have shifted their buying habits from in-store to online shopping or a combination of both since the outbreak of the COVID-19 pandemic in early 2020, according to Statista (2021). Scholars argue that these changes have been driven by the ease of using mobile devices and internet accessibility for consumers. Additionally, the online business sector has low entry barriers, enabling new entrants or competitors to enter the market with ease, as noted by Wang, Shen, and Huang (2016).

Numerous studies in the marketing literature (e.g., Oliver & Swan, 1989; Homburg, Kuester, Beutin, & Menon, 2005) have examined customer satisfaction (CSAT), which is positively linked to economic outcomes and corporate performance. CS is defined as "the consumer's fulfillment response" and refers to "a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under- or over-fulfillment" (Oliver, 1996, p.12). The interpretation and perception of customer experience and CS can differ from person to person (Arnould & Thompson, 2005). Their consumption usually does not involve unilateral, supply-side manipulation of an experience that members of a homogeneous market segment have consumed and interpreted identically. On the other hand, some customers seek out more intricate experiences that challenge them to "reinterpret their identity and viewpoint of the world" (Firat & Venkatesh, 1995).

To the best of our knowledge, no previous studies have examined the relationship between customer trust and customer satisfaction in the context of online shopping in Vietnam. Most of the existing literature has focused solely on identifying the various components of customer service related to customer satisfaction. For example, Murali et al. (2016) identified 21 factors related to after-sales services that directly impact customer satisfaction. Saragih et al. (2022) examined the role of loyalty and satisfaction in shaping word-of-mouth influence in the B2B environment, specifically in the knitting industry of Indonesia. Nguyen et al. (2022) studied the impact of Generation Z's perceptions and psychological ownership on repurchase intention for online shopping. While some scholars argue that these changes in consumer behavior are due to the ease of mobile device use and internet accessibility, others suggest that the negative impact of the pandemic has been a key driver of these changes. Regardless of the underlying causes of these shifts,

customer trust and customer satisfaction remain central to researchers and marketers of e-retailers. Additionally, prior studies have examined the antecedents and relationships of customer trust and customer satisfaction, but have neglected the impact of service staff, service quality, and perceived value on these constructs.

According to Kano (1984), different elements of customer satisfaction possess distinct characteristics and effects. This study aims to address the gaps in the existing literature on customer trust, customer satisfaction, and online business marketing by utilizing theories related to these areas. We explore the direct impacts of service staff, service quality, and perceived benefits on customer satisfaction following customer trust. Through a comprehensive review of previous studies on customer satisfaction in various contexts in Vietnam, we believe our research is the first to investigate the relationship between customer trust and customer satisfaction for online product purchases in Vietnam. Our findings offer valuable insights for business owners and managers in the Vietnamese online shopping sector, and are expected to raise awareness among online businesses about customer satisfaction for e-commerce products. With a better understanding of how each satisfaction element contributes to customer satisfaction, managers can make more informed and efficient decisions and devise appropriate marketing strategies for this unique segment, which is expected to grow significantly in the coming years.

Literature Review and Conceptual Model

2.1 Service staff

Sangtani and Murshed (2017) suggest that service staff are crucial for companies looking to develop market recognition and customer engagement capabilities. Customer relationship management technology enables service staff to collect and analyze data about customers' past product usage patterns. Chang et al. (2013) found that salespersons or service staff play a crucial role in attracting e-commerce shoppers, while Saleem et al. (2017) discovered that service staff are important for repurchase intention in all service businesses in the Pakistani aviation industry. Furthermore, they found that system quality and electronic service quality have significant effects on perceived value, which in turn has a significant impact on online loyalty. The importance of different service staff and dimensions of customer service quality for the overall perception of customer service quality may vary across different countries and cultures. Empathetic and helpful service staff are important factors in customers' decisions to purchase products from online stores (Fortes et al., 2017). Wu et al. (2018) suggest that service staff can be characterized by traits such as honesty, trust, helpfulness, empathy, courtesy, or expectations regarding the buyer's intention or probable behavior. Lack of trust in service staff is a major barrier to e-commerce

adoption, according to Chang et al. (2013), and previous studies suggest that customer service quality positively influences trust in service staff (Chiou and Droge, 2006; Cho and Hu, 2009; Rasheed and Abadi, 2014; Wu et al., 2010). Additionally, Tsao et al. (2016) note that online shoppers are more likely to have a repurchase intention if staff exhibit behaviors such as courtesy, honesty, helpfulness, and empathy. While Rasheed and Abadi (2014) studied the impact of service quality on service staff across the service industry and found that trust is considered an antecedent of service quality, there are few studies on the impact of service quality on service staff, particularly in the online business context. Chek and Ho (2016) found a positive relationship between service quality, service staff, and purchase intention.

2.2 Service Quality

Service quality refers to customers' subjective evaluation of their expectations in comparison to the actual performance of a service (Parasuraman et al., 1988). With the widespread use of the internet in the service industry, providing high-quality service has become critical for the survival of online service businesses. Numerous researchers have proposed various attributes and dimensions to measure customer service quality. Dabholkar (1996) conducted an early study on customer service quality, examining how customers form expectations for the quality of technology-based self-service and identifying five primary attributes of e-service quality: speed of delivery, ease of use, reliability, enjoyment, and control. Additionally, previous research has demonstrated that online service quality is a crucial factor that can significantly contribute to customer satisfaction (Loiacono et al., 2002; Voss & Voss, 2000; Zeithaml, Parasuraman & Malhotra, 2002). Studies have demonstrated that customer service quality positively influences trust in service staff (Chiou and Droge, 2006; Cho and Hu, 2009; Rasheed and Abadi, 2014; and Wu et al., 2010). Alrubaiee & Alkaa'ida (2011) discovered that service quality in the healthcare industry has a direct and indirect impact on customer trust, through customer satisfaction. Kim (2005) proposed a model to investigate the factors that influence online customer satisfaction. Her model was effective because it expanded the number of antecedents of online satisfaction to ten (after-sales service, accuracy, price attractiveness, product information availability, trackable order, product attractiveness, flexible payment methods, saving-risk reduction, and log-on convenience), and connected online customer satisfaction with two outcome variables: repeat purchase intention and perceived value. The study results demonstrated that the model is a good fit for explaining service quality and customer satisfaction.

2.3 Perceived benefits

Chen and Chen (2017) define repurchase intention (RI) as an individual's personal intention to buy a product or service again. Previous research on

e-shopping has claimed that perceived value has a direct impact on RI (Chen and Chen, 2017; Fang et al., 2016). Other studies have suggested that positive attitudes and beliefs (Katawetawaraks and Wang, 2011; Kulviwat et al., 2016), perceived benefits (Jiang et al., 2013; Lim et al., 2016; Park and Kim, 2003), and perceived risks (Chiu et al., 2009; Eri et al., 2011; Jiang et al., 2013; Nittala, 2015; Park and Kim, 2003; Patro, 2019) are key factors that influence consumers' online repurchasing decisions or intentions. According to Patro (2019), online shoppers derive benefits from retailers' website functions, product variety, innovativeness, personalization, convenience, reliability, financial advantage, and security and privacy. Additionally, delivery can encourage customers to increase their intention to shop online as it is perceived as value. Customers can benefit from saving money and time, having a positive experience, and trusting e-shops (Nittala, 2015). When customers are satisfied with the quality of a product or service, they are more likely to increase their usage levels and future usage intentions (Henkel et al., 2006). Offering superior service quality can increase customer satisfaction and repurchase intentions (Cronin et al., 2000). Several studies have shown a positive relationship between customer satisfaction and repurchase intention (Blut et al., 2015; Kitapci et al., 2014; Pham and Ahammad, 2017; Wolfinbarger and Gilly, 2003), indicating that satisfied customers tend to buy from the same provider again.

2.4 Customer Trust

According to previous research, customer service quality has a positive effect on trust in service staff (Chiou and Droge, 2006; Cho and Hu, 2009; Rasheed and Abadi, 2014; Wu et al., 2010, 2018). Alrubaiee & Alkaa'ida (2011) discovered that service quality in the healthcare industry directly and indirectly affects customer trust through customer satisfaction. Trust is essential for online shopping, both between the Internet retailer and the customer, and between the customer and the sales system used to conduct the transaction (Lee and Turban, 2001). Oliveira et al. (2017) identified three dimensions of customer trust (trust in staff, trust in suppliers, and trust in website/platform) and found that customers with high overall trust in service staff had a greater intention to engage in e-commerce. Trust helps to reduce uncertainty when the level of familiarity between the customer and the transaction security mechanism is insufficient (Wu et al., 2018). While customer satisfaction is crucial, previous studies have shown that customer trust and switching barriers also independently and jointly influence the level of customer repurchase intention. Therefore, this study aims to examine the antecedent relationship among customer satisfaction, customer trust, and switching barriers on customer retention, as well as the relationship between customer satisfaction and customer trust in the Vietnam context.

2.5 Customer satisfaction

Customer satisfaction is a crucial element in fostering customer loyalty (Pham and Ahammad, 2017). According to Kotler and Armstrong (2012), customer satisfaction is the foundation of future purchase behavior, and repurchase intention reflects a person's willingness to buy again from the same company based on their prior experience (Lin & Filieri, 2017; Hellier et al., 2003). Customer satisfaction is closely linked to customer service and customer intentions, which are components of customer behavior (Holloway et al., 2005), and has a direct influence on customers' positive behavioral preferences. Previous research has confirmed a significant relationship between customer service quality and customer satisfaction (Blut et al., 2015; Gounaris et al., 2010; Kitapci et al., 2014; Udo et al., 2010). Gounaris et al. (2010) argue that customer service quality has a positive impact on satisfaction. Customer service quality also has a direct and indirect positive effect on satisfaction and three behavioral intentions, namely repurchase intention, word-of-mouth, and recommendation. Customer repurchase intention is one of the most critical indicators of customer satisfaction (Oliver, 1996; Yi, 2021). The more satisfied or happy customers are, the higher their customer repurchase intention (Anderson and Sullivan, 1993; Fornell, 1992; Lee et al., 2005; Ranaweera and Prabhu, 2003). Cronin and Taylor (1992) and Patterson et al. (1997) found that customer satisfaction significantly influences repurchase intention in various services. Kotler (2006) stated that customer satisfaction is the key to customer retention.

Customer retention refers to the likelihood of a customer staying with a service provider in the future (Ranaweera and Prabhu, 2003), and some scholars have used the term "future behavioral intentions" to describe this concept (Zeithaml et al., 2002). This study will adopt the definition of Cronin et al. (2000, p.204), who treat "behavioral intentions" and "customer repurchase intention" as equivalent constructs.

Customer satisfaction is vital in online business as it helps to establish customer trust (Flavian et al., 2006), generates positive word-of-mouth reports (Bhattacherjee, 2001), promotes repeat purchases (Kim, 2005), predicts purchasing behavior (McQuitty et al., 2000), and predicts the longevity and success of internet retailers (Nusair and Kandampully, 2008; Evanschitzky et al., 2004). Furthermore, satisfaction is considered one of the most significant customer responses to online shopping because of its ability to foster customer loyalty (Anderson and Srinivasan, 2003), encourage repeat purchases (Reibstein, 2002), elicit positive word-of-mouth reports (Bhattacherjee, 2001), and increase a business's market share and profitability (Reichheld and Schefter, 2000).

Figure 1 illustrates the proposed conceptual framework for this study:

Figure 1: Conceptual model (Source: The authors)
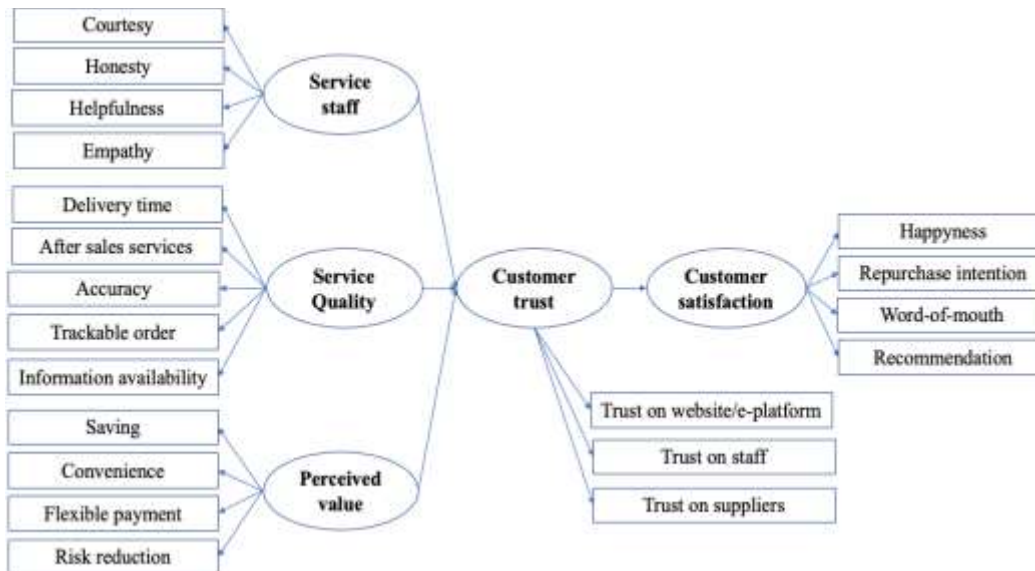
Accordingly, the hypothesis of this research is stated in the alternative form as below:

H1: Service staff has a direct positive effect on Customer trust.

H2: Service quality has a direct positive effect on Customer trust.

H3: Perceived value has a direct positive effect on Customer trust.

H4: Customer trust has a direct positive effect on Customer satisfaction.

Research Methods and Materials

The quantitative method was deployed to collect data via a 5-point Likert scale questionnaire (1. Strongly disagree; 2. Disagree; 3. Neutral; 4. Agree; 5. Strongly agree) on Google Docs to be completed on a PC or mobile device. To collect valuable data for research requirements and purposes, the rules to eliminate unsatisfied responses are stated as follows:

- The respondent does not shop online more than once a month;

- The suspicious response (inconsistent, illogical, or straight-lining, e.g., the same score for all).

The questionnaire was sent to 1,000 target respondents who were online shoppers of the top three e-platforms in Vietnam (Lazada, Shoppee, and Tiki) from January to March 2022. Only 300 of the 488 responses received met the research requirements. The collected data were summarized and analyzed by SmartPLS to support PLS-SEM in model evaluation and hypothesis testing.

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Table 1: Convergent validity and consistency reliability

Constructs and Indicators	Source	Convergent Validity Loadings	Internal Consistency Reliability			
			AVE	Composite Reliability	Rho-A	Cronbach's Alpha
		>0.70	>0.50	0.60-0.95	0.70-0.95	0.60-0.95
CUSTOMER SATISFACTION (CSAT)			0.587	0.850	0.769	0.764
(CSAT_1)Happy: satisfied with online products, getting close to the ideal online retailer. The online shop always meets customer needs	Anderson and Sullivam, 1993; Fornell, 1992; Lee et al., 2005; Ranaweera and Prabhu, (2003). Cronin and Taylor (1992)	0.707				
(CSAT_2)Repurchase intention: make more purchases, increase purchases, intensify online products.	Anderson and Sullivam, (1993); Fornell, (1992); Lee et al., (2005); Ranaweera and Prabhu, (2003); Bhattacherjee, (2001)	0.833				
(CSAT_3)World-of-mouth: encourage, say positive things, recommend things to friends and others to purchase goods from online shops	Oliver, (1996); Yi, (2021)	0.769				
(SSAT_4)Recommendation: recommend others for doing e-shopping	Gounaris et al. (2010); Oliver, (1996); Yi, (2021)	0.750				
CUSTOMER TRUST (CTRU)			0.626	0.833	0.714	0.700
(CTRU_1) Trust on staff: online shoppers always expect an honest/trust solution from the staff	(Chiou and Droge, 2006; Cho and Hu, 2009; Rasheed and Abadi, 2014; Wu et al., 2010, 2018). Alrubaiee & Alkaa'ida (2011)	0.808				
(CTRU_2) Trust on suppliers: online shoppers always expect the honesty/trust of suppliers	(Lee and Turban, 2001). Oliveira et al. (2017)	0.720				
(CTRU_3) Trust on website/platform: online shoppers always expect a reputable or trust on website/platform	(Lee and Turban, 2001). Oliveira et al. (2017)	0.840				
SERVICE STAFF (SSTA)			0.543	0.826	0.720	0.720
(SSTA_1) Courtesy: showing of politeness in one's attitude and behaviour towards others	Tsao et al. (2016), Wu et al. (2018)	0.722				
(SSTA_2) Hosnestly: Trustworthy, frankly speaking	Tsao et al. (2016), Wu et al. (2018), Chang et al. (2013),	0.781				
(SSTA_3) Helpful: Ready to give help, helpful is of service or assistance	Tsao et al. (2016), Fortes et al., 2017	0.728				
(SSTA_4) Empathy	Tsao et al. (2016), Fortes et al., 2017	0.715				
SERVICE QUALITY (SQUA)			0.565	0.867	0.812	0.809
(SQUA_1) Delivery time: On-time delivery, more than one day taken for delivery	Dabholkar (1996), Kim, H. S. (2005)	0.761				
(SQUA_2) After sales services: Collect customer feedback, stay connected, create a complaint section…	Dabholkar (1996), Kim, H. S. (2005	0.766				
(SQUA_3) Accuracy: Free of cost satellite-based on navigation system that provides variuos navigation service.	Dabholkar (1996), Kim, H. S. (2005	0.746				
(SQUA_4) Tackable order: Fulfilment and pick and pack service offer a reliable experience from the click to the final delivery	Dabholkar (1996), Kim, H. S. (2005	0.737				

Constructs and Indicators	Source	Convergent Validity Loadings	Internal Consistency Reliability			
			AVE	Composite Reliability	Rho-A	Cronbach's Alpha
		>0.70	>0.50	0.60-0.95	0.70-0.95	0.60-0.95
(SQUA_5) Information available	Dabholkar (1996), Kim, H. S. (2005	0.748				
PERCEIVED VALUE (PVAL)			0.630	0.872	0.804	0.804
(PVAL_1) Saving: Discount and promotion schemes offered regularly, price transparency and comparability (comparable with different suppliers)	(Nittala, 2015), Patro (2019)	0.804				
(PVAL_2) Convenience: Easy to access, Search, Evaluation, Transaction, can order anytime, anywhere, and receive my ordered items on time and in any place.	(Nittala, 2015), Patro (2019)	0.815				
(PVAL_3) Flexible payment: Paying through any payment methods, e.g., cash-on-delivery, bank transfer, credit/debit card, e-wallet.	(Nittala, 2015), Chiu et al., 2009	0.792				
(PVAL_4) Risk reduction: Security, Privacy, Fraud, or Cyber threats	Patro (2019), Chiu et al., 2009	0.764				

(Source: The authors)

Research Findings and Discussion

4.1 Evaluating the measurement models

As the figures in Table 1 allow for conclusion that Convergen validity and the Internal consistency reliability of the conceptual model can be confirmed because the metrics are within the thresholds as Hair, Hult, Ringle, and Sarstedt (2017) and Hair, Risher, Sarstedt, and Ringle (2019).

Table 2: Discriminant validity (heterotrait–monotrait ratio)

	Customer satisfaction	Customer trust	Service staff	Service quality	Perceived value
Customer satisfaction					
Customer trust	0.741				
Service staff	0.726	0.673			
Service quality	0.696	0.636	0.592		
Perceived value	0.666	0.812	0.610	0.649	

(Source: The authors)

Furthermore, given that the figures of the heterotrait–monotrait ratio of all the constructs in Table 2 are less than 0.9, the discriminant validity of the model can be confirmed (Hair et al., 2017; 2019). Therefore, it can be concluded that the measurement models are validated.

4.2 Evaluating the structural model and testing the hypotheses

Table 3: Evaluation of the structural model

| Metrics & Thesholds		Estimated Model	Remarks
Root mean square residual covariance (RMS_{theta} <0.120)		0.109	A well-fitting model
Path coefficients (β in the range from -1 to +1)	CTRU → CSAT	0.548	Positive
	SSTA → CTRU	0.207	Positive
	SQUA → CTRU	0.173	Positive
	PVAL → CTRU	0.427	Positive
Coefficient of determination (R²) • ≥0.75: substantial • 0.5: moderate • 0.25: weak	CTRU	0.447	Moderate
	CSAT	0.301	Moderate
Predictive relevance (Q²) • >0: small • >0.25: medium • >0.50: large	CTRU	0.268	Medium predictive relevance
	CSAT	0.169	Small predictive relevance

(Source: The authors)

According to Hair et al. (2017; 2019), it can be suggested that the findings presented in Table 3 indicate that the conceptual model and data collected are consistent since Root mean square residual covariance (RMS$_{theta}$) is 0.109, less than 0.120. Furthermore, β values (Table 3) of the model show that SSTA, SQUA and PVAL have positive effects on CTRU while CTRU significantly affects CSAT. Furthermore, the figures in Table 3 reflect that the conceptual model can predict data not used in the model due to Q^2 = 0.169 (vs 0.15 as small scale), Q2 = 0.268 (vs 0.25 as medium scale). Consequently, the estimation model can be presented as Figure 2.

Table 4: Summary of the structural model and hypothesis testing

Hypothesis & Outer relationships		Original sample	t-value	p-value	Remarks
H1	Service staff → Customer trust	0.207	3.973	0.000	Accepted
H2	Service quality → Customer trust	0.173	2.936	0.003	Accepted
H3	Perceived value → Customer trust	0.427	6.983	0.000	Accepted
H4	Customer trust → Customer satisfaction	0.548	9.399	0.000	Accepted

(Source: The authors)

Figure 2: Estimation model
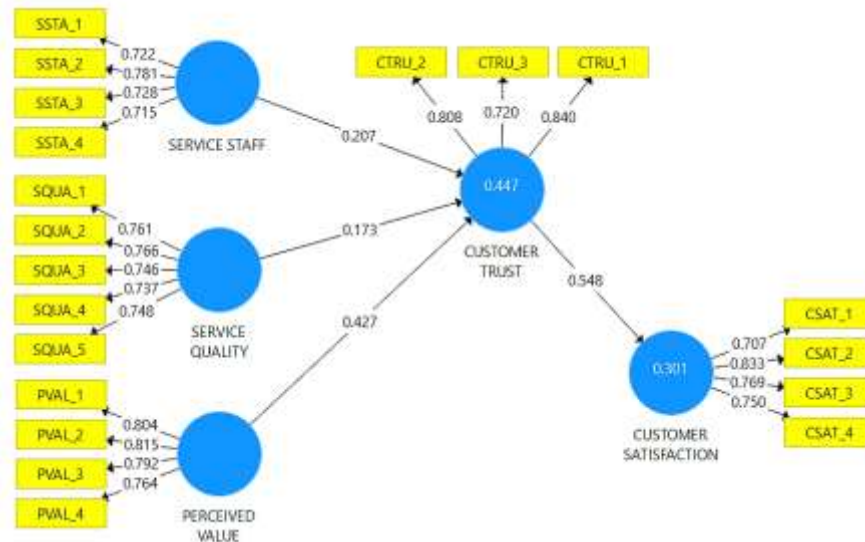
(Source: The authors)

The findings in Table 4 show the direct positive effects of the independent variables SSTA, SQUA and PVAL on CTRU, and the effect of CTRU on CSAT are significant because the p-values are less than 0.05 (or < 5%) (Hair et al., 2017; 2019). Consequently, it allows the conclusions that the collected data and the conceptual model (Figure 2) are consistent, and it can be concluded that all hypotheses H1, H2, H3, and H4 are accepted.

4.3   Discussion

Recently, scholars have demonstrated that there exist relationships between SQUA, CTRU, PVAL, and Customer loyalty (Rasheed & Abadi, 2014), or SSTA, SQUA, PVAL, and CTRU or CSAT (Rasheed & Abadi, 2014). Mosunmola, Omotayo & Mayowa, 2018). Although Flavian et al. (2006) demonstrated that CSAT leads to CTRU, Sawara & Kura (2019) argue that CTRU significantly influences CSAT in postal services. Different from these research results. Interestingly, this study showed that CSAT is indirectly affected by SSTA, SQUA and PVAL through CTRU in online shopping.

Practically, the present research shows that CTRU in shopping online is expressed by trusting the website or e-platform, trusting the supplier or seller, and the service staff (Lee and Turban, 2001). Consistent with existing studies (such as Hua & Jing, 2015; Pal & Byrom, 2003; Nguyen, 2020), the findings prove that CTRU is generated by SSTA, when they deliver the services to customers with their positive treatment such as courtesy, honesty, helpfulness, and empathy. Furthermore, service quality of suppliers or e-retailers, in term of time delivery as commitment, after sales services which relate customer complaint, exchange or return

the products, accuracy of quantity, quality, size, color, etc. of goods delivered. In addition, the availability of information and the traceability of orders on the website or application are recognized as the critical characteristics of service quality when shopping online. Therefore, the findings also support the study of Rita, Oliveira, & Farisa (2019). In addition, a novelty issue in the research is finding that customers' perception of value obtained when shopping online significantly and positively affects CTRU. Practically, saving time and effort in buying, convenience, flexible payment, and risk reduction in online shopping are the values that create CTRU (Oliveira et al, 2017).

Last but not least, research results also show that customer satisfaction when shopping online gives them a feeling of happiness and that they will often intend to shop again in the future. In addition, satisfaction is also a motivation for customers to always share positive experiences and be willing to recommend to others to shop online. The research also provides an inference that CTRU as a mediator, has enhanced the effects of SSTA, SQUA and PVAL on CSAT

Conclusions

5.1 Conclusions of Hypotheses

The results of this study confirm that the independent variables, namely customer satisfaction (SSTA), service quality (SQUA), and perceived value (PVAL), have a direct positive impact on customer trust (CTRU), and that customer trust (CTRU) has a significant effect on customer satisfaction (CSAT) in the context of the Vietnam market, particularly in online shopping. Moreover, the study's findings indicate that customer satisfaction positively influences customer trust. Overall, all four hypotheses are supported by the research results.

5.2 Implications of Research Findings

The study's findings suggest that online businesses can improve customer satisfaction and retention by focusing on building customer trust, providing high-quality services, and offering perceived value to customers. This can be achieved by implementing effective customer service policies, providing clear and transparent information about products and services, and ensuring secure and reliable payment and delivery systems. Additionally, businesses can reduce conversion barriers, such as complicated checkout processes or hidden fees, to make the online shopping experience more convenient and straightforward for customers.

5.3 Limitations of Research & Recommendations for Further Research

Expanding on the limitations of the study, adopting a longitudinal approach could provide a more comprehensive understanding of how customer satisfaction changes over time, especially in the dynamic online

business environment. This could involve collecting data at multiple time points to track changes in customer satisfaction and identify trends over an extended period. Increasing the sample size and expanding the sampling to include a range of locations and cultures would improve the generalizability of the study's findings. For example, including customers from rural areas may provide different perspectives and insights into how online businesses can improve customer satisfaction and retention. Examining which dimension of SERVQUAL has the most significant impact on customer satisfaction would allow online businesses to focus on specific areas of service quality that can have the most significant impact on customer satisfaction. For example, if responsiveness is found to be the most critical dimension, businesses could focus on improving their response time to customer inquiries and complaints. Including the moderating effect of product types and/or location would provide insights into how different types of products and geographic locations affect customer satisfaction and retention. For example, customers may have different expectations and preferences for products in different regions, which could influence their satisfaction and repurchase intentions.

Lastly, incorporating customer experiences into the model would provide a more comprehensive understanding of the factors that contribute to customer satisfaction. This could involve collecting data on customer experiences, such as their interactions with customer service representatives, to identify specific areas where businesses can improve their services and enhance customer satisfaction.

Overall, addressing the limitations of the study could provide further insights into how online businesses can improve customer satisfaction and retention.

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