

# Consumers' Perceptions of E-Service Quality on Online Shopping in the Nepalese Metropolitan Cities

**Dr. Jitendra Prasad Upadhyay**

Nepal Commerce Campus T. U.

Email: jupadhaya@yahoo.com

**Pitri Raj Adhikari, PhD**

Lecturer, Shanker Dev Campus, T. U.

Email: mailtoadhikarisir@gmail.com

<https://doi.org/10.3126/pravaha.v30i1.76889>

---

## Abstract

*This paper attempts to examine the consumers' perceptions of e-service quality on online shopping in six metropolitan cities of Nepal. Descriptive and causal-comparative research design have used in this study. Data are collected from 525 respondents by using a questionnaire survey where 600 questionnaires (100 respondents from each metropolitan city) were distributed. Consumer satisfaction and purchase intention are the dependent variables. Similarly, website design, trust, reliability, responsiveness, and personalization are the independent variables. Descriptive statistics, correlation analysis and multiple regression models are used to analyse the data. It is observed that all independent variables have a positive and significant impact on consumer satisfaction and purchase intention. This study helps marketers to understand factors influencing consumer purchase intention on online shopping. The study is very relevant because it can give a clear picture of the future of online markets in Nepal and the emerging trends in this particular field. It is expected that this paper may contribute to fill an important gap in the literature and may add some values to the existing literature.*

**Keywords:** Website design, trust, reliability, responsiveness, personalization, consumer satisfaction, purchase intention.

---

## Cite this paper

Upadhyay, J. P., & Adhikari, P. R. (2024). Consumers' Perceptions of E-service Quality on Online Shopping in the Nepalese Metropolitan Cities. *Pravaha*, 30(1), 39-48.

---

## Introduction

Academics and practitioners have been able to study this issue for decades, as the impression and intention to purchase of consumers is a growing concern in both academic and professional circles. Online purchasing has increased, particularly following the COVID-19 epidemic. The opinions and choices of consumers are impacted by numerous factors, such as The quality of e-services is an important component that influences customer satisfaction. Businesses are attempting to get an advantage in the market by engaging with customers through e-commerce, which is driven by the revolutionary nature of electronic marketing in this era of globalisation. More chances for user education and improved consumer satisfaction are two of the many benefits of buying online as compared to conventional brick-and-mortar establishments (Qalati et al., 2021; Li et al., 2021). However, website presence and pricing are the key success elements when it comes to e-service quality (Zeithaml, 2002). The idea of service quality has been present for more than 20 years, but it was only recently that it was recognised as a key differentiator among service commodities and a way to gain an edge in online markets (Bitner et al., 2000). Similar to what Collier and Bienstock (2006) found in marketing research in the literature on information systems (IS), Van, Kappelman, and Prybutok (1997) found that providing high-quality service promotes user happiness and customer loyalty.

Previous research has shown that the user interface is closely related to the website design aspect, which is critical

for producing enjoyment (Shafiee and Bazargan, 2018; Wolfinbarger and Gilly, 2003; Poel and Leunis, 1999). A similar correlation between user confidence in the system and the ease of use of the website was found by Luo et al. (2006). Several studies have looked into the positive relationship between e-satisfaction and e-service quality (Rawal & Bhatt, 2020; Dhingra et al., 2020; Khan et al., 2019; Zhang & Prybutok, 2005; Zeithaml, 2002), which is a common finding in these types of studies. The evaluation approach for e-services places a premium on technical components and the service characteristic, two of the many facets that make up e-service quality. Similarly, system evaluation is just the tip of the iceberg when it comes to customer care, which includes order delivery and after-sales support (Pavlou, 2003). The overall quality of an e-service is determined by three variables, according to Rita et al. (2019): website design, security/privacy, and fulfilment. According to Wolfinbarger and Gilly (2003), site design quality is a strong predictor of consumer satisfaction, quality judgements, and loyalty for online shops, as demonstrated in the study by Cho and Park (2001). Customers are more likely to be satisfied and even make a purchase if the website is well-designed (Pant, 2014; Chen & Wells, 1999; Kim & Stoel, 2004). According to KC and Timalisina (2016), mobile applications were deemed more convenient and superior than internet and phone chats. Perceptions of reliability and assurance have an effect on customer satisfaction and consumer loyalty, respectively. According to Swaid and Wigand (2007), there are several important aspects of e-commerce service quality, including website usability, information quality, reliability, responsiveness, assurance, and personalisation. Additionally, because online businesses can act more opportunistically, Trust is a major prerequisite for participation in commerce in general and in online contexts in particular, as Reichheld and Schefter (2000) found. Further, formal governance measures that aim to restrict opportunism and facilitate the creation of trade relationships rely heavily on trust, which in turn affects customer contentment and intent to buy (Nayak et al., 2021; Bachmann & Inkpen, 2011). (Puranam & Vanneste, 2009). In addition, it has an important mediating function in the relationship between the following three variables: perceived service quality, website quality reputation, and intention to purchase online (Qalati et al., 2021). Olaleye et al. (2021) came to a similar conclusion, highlighting trust and happiness as crucial mediators in online purchase. Furthermore, trust is the only quality component of an e-service that significantly affects the service's overall quality (Dhingra et al., 2020). The reliability element has a favourable effect on the perceived service quality and customer satisfaction of electronic banking systems, according to Zhu et al. (2002). Consumers are more inclined to purchase online if they perceive a high level of security and satisfactory customer service. According to Liao and Cheung (2002), online customers expect prompt responses to their enquiries. In addition, San et al. (2010) found that criteria including accessibility, reliability/prompt answers, and ease of use significantly correlate with the perceived quality of an online purchase service. The researchers discovered the inverse relationship they had anticipated when looking for a link between online shopping service quality, attentiveness, and security. According to Maharjan (2014), customers are happier when they have faith in a company. The speed with which a company attends to its customers' demands has a significant impact on their happiness and their likelihood to make a purchase. This indicates that the amount of response from online sites is directly proportional to the growth in both purchase intention and pleasure. Related to this are crucial client services, such as answering queries, finding information, and facilitating quick navigation (Parasuraman et al., 1988; Yang et al., 2004; Kim & Lee, 2002). Numerous studies have demonstrated that customisation enhances online shopping experiences and customer pleasure. This, in turn, impacts consumers' views and inclinations to buy (Yulhasri & Daud, 2011; Lim, 2010; Li & Zhang, 2000; Rosen & Olshavsky, 1987). Online customers' intents and satisfaction with their purchases have been the subject of several empirical research across many nations and eras, but no studies have targeted Nepal particularly to see what factors impact buying behaviour there. Including a statistically valid sample from each of Nepal's main cities, this study has the potential to be the first of its type. Previous research on the factors influencing consumers' purchase intentions and their satisfaction with online shopping has produced conflicting findings, prompting a concerted attempt to understand these dynamics in the Nepalese context.

## **Objectives**

This paper's overarching goal is to investigate how people in various Nepalese cities feel about internet shopping.

Its more particular aims are as follows:

- To examine the feel about website customisation, responsiveness, trustworthiness, and design.
- To analyse the connection between customers' pleasure and intent to buy as well as website trust, reliability, responsiveness, and personalisation.
- To assess the variations in how various demographic demographics influence respondents' views on website design, responsiveness, trust, trustworthiness, and personalisation services.

## Research Hypotheses

The following competing theories are advanced in this research paper:

- H<sub>1</sub>: There is a correlation between well-designed websites and happy customers who are more likely to make a purchase.
- H<sub>2</sub>: There is a correlation between trust, consumer happiness, and propensity to buy.
- H<sub>3</sub>: There is a correlation between trust, consumer happiness, and propensity to buy.
- H<sub>4</sub>: There is a reactivity positively correlates with customer satisfaction and eagerness to purchase.
- H<sub>5</sub>: There is a correlation between customisation, consumer happiness, and propensity to buy.

## Conceptual Framework

Figure 1 provides an explanation of the study's independent and dependent variables within the conceptual framework.

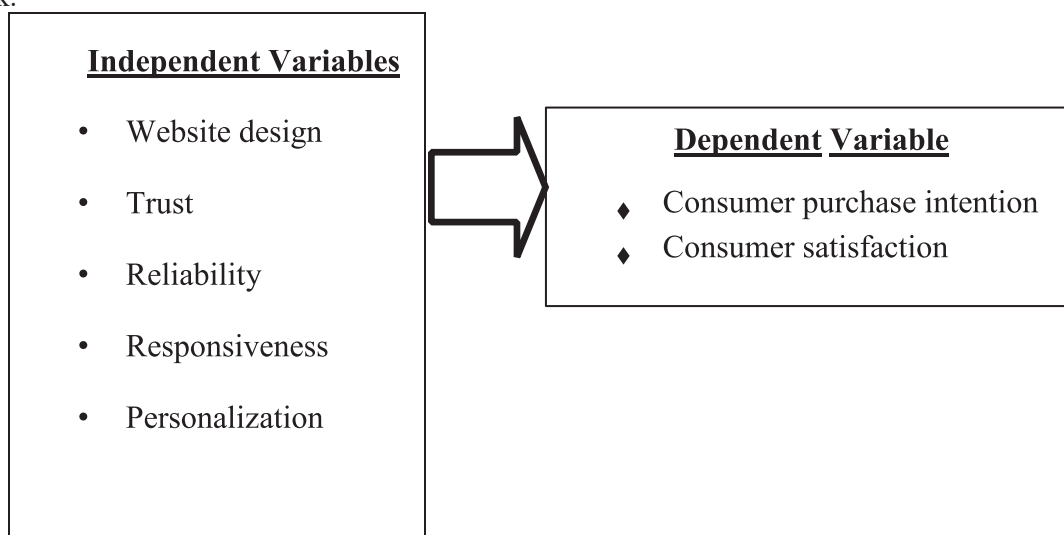


Figure 1: Conceptual Framework

*(This graphic illustrates the theoretical foundations of the study. Consumer happiness and intent to buy are the dependent factors, whilst website design, trustworthiness, responsiveness, personalisation, and dependability are the independent variables. It is believed that each of these independent variables has an effect on the dependent variables)*

## Research Methodology

The goal of a descriptive study is to describe a phenomenon in its natural state and to gather relevant facts about it. A thorough understanding of a topic can be achieved by the systematic collection and presentation of pertinent facts, which is the main objective of this design type. Consequently, this study used a descriptive research strategy to deal with fact-finding and seek out appropriate information regarding consumers' purchase intention and happiness with online shopping. Additionally, causal-comparative study designs have been used to determine the magnitude, shape, and direction of observed relationships. The survey utilised a self-administered structured questionnaire to gather data from 600 individuals; 100 participants were selected from each of the six main cities. However, only 525 of those individuals were able to offer valid responses, resulting in an overall response rate of 87.5%. Part one of the survey asks for basic demographic information, while part two seeks to

determine what factors influence the satisfaction and likelihood of making a purchase when shopping online. The data was analysed using multi-step regression models and descriptive statistics. Applying the following regression models, this study experimentally investigates the factors that influence online shoppers' purchase intention and satisfaction.

Consumer happiness is equal to  $f$  times the product of website usability, trustworthiness, responsiveness, and customisation.

Propensity to purchase equals  $f$  times the product of website design, responsiveness, trustworthiness, and personalisation.

Specifically, the following models have been developed using the given model:

#### Model 1:

Here is the equation for CS:  $\alpha + \beta_1 \text{ WD} + \beta_2 \text{ T} + \beta_3 \text{ R} + \beta_4 \text{ RES} + \beta_5 \text{ P} + \epsilon$ .

In the first regression model, customer satisfaction is the dependent variable.

Research examines the relationship between consumer satisfaction and website design, trustworthiness, responsiveness, and personalisation.

#### Model 2:

The equation  $\text{PI} = \alpha + \beta_1 \text{ WD} + \beta_2 \text{ T} + \beta_3 \text{ R} + \beta_4 \text{ RES} + \beta_5 \text{ P} + \epsilon$  can be paraphrased as below.

The dependent variable in the previously mentioned regression model is the desire to purchase. Website design, responsiveness, personalisation, trustworthiness, and reliability as they relate to intent to buy are all investigated in this study.

Where, Customer happiness, purchase intention, website design, trust, reliability, responsiveness, and personalisation are all parts of the acronym CS. The beta coefficients of the variables are  $\beta_1$ ,  $\beta_2$ ,  $\beta_3$ ,  $\beta_4$ , and  $\beta_5$ , whereas  $\alpha$  represents the constant term and  $\epsilon$  stands for the error term.

### Reliability

The reliability is measured and confirmed by testing both the consistency and truthfulness of the respondents' response in primary data. For reliability test through Cronbach's alpha, only Likert scale type questions are considered. Cronbach's alpha reliability test is used to identify the validity of items used in a survey. Table 1 shows the validity and reliability of the questions of the study by using SPSS.

Table 1

Coefficient of Cronbach alpha

Variable	Cronbach Alpha	No. of Items
Website design (WD)	0.742	5
Trust (T)	0.729	5
Reliability (R)	0.750	5
Responsiveness (RE)	0.765	5
Personalization (P)	0.722	5
Customer Satisfaction (CS)	0.758	5
Purchase Intention (PI)	0.723	5
Overall	0.759	35

Website design, trust, dependability, responsiveness, personalisation, consumer satisfaction, and purchase intention are the independent variables with Cronbach's alpha values of 0.742, 0.729, 0.750, 0.765, 0.722, 0.758, and 0.723, respectively, according to the table. The data used in the study may be trusted because all the computed

values are greater than 0.7.

## Limitations

Some restrictions have informed the preparation of this work. First, since the opinions of the participants were collected using a questionnaire survey, the study depended on their honesty in providing their answers. In addition, the survey's limitation to large cities means that the results do not reflect the country at large. Thirdly, it assumes a linear relationship between the dependent and independent variables, which means it ignores non-linear regression.

## Analysis and Discussions

### Respondents' profile

The profile of the respondent shows the aggregated personal attributes of the respondent based on various personal attributes, including gender, age, education level, monthly income, profession, internet users, and address. The demographic characteristics of the respondents are displayed in Table 2.

Table 2

Demographic characteristics of respondents

Respondents details	No of responses	Percentage (%)
<i>Gender</i>		
Male	252	48.00
Female	273	52.00
Total	525	100
<i>Age</i>		
15 -20	68	12.95
21-30 years	263	50.10
31-40 years	149	28.38
41-50 years	45	8.57
Total	525	100
<i>Academic Qualification</i>		
Below +2	8	1.52
+2	126	24.00
Bachelors	185	35.24
Masters	189	36.00
Above Masters	17	3.24
Total	525	100
<i>Monthly income</i>		
Less than Rs. 30000	247	47.05
30,001 - 40,000	132	25.14
40,001 – 50,000	124	23.62
50,001 and above	22	4.19
Total	525	100
<i>Occupation</i>		
Student	189	36
Business Person	99	18.86
Salaried Person	174	33.14
House Wife	55	10.48
Others	8	1.52
Total	525	100
<i>Which Online website you are currently using?</i>		
Hamrobazzar.com	152	28.95

Respondents details	No of responses	Percentage (%)
Sastodeal.com	116	22.10
Foodmandu.com	94	17.90
Bhakari.com	16	3.05
Muncha.com	16	3.05
Nepbay.com	9	1.71
Others	122	23.24
Total	525	100
<i>Place</i>		
Kathmandu Metropolitan City	98	18.67
Lalitpur Metropolitan City	95	18.10
Pokhara Metropolitan City	88	16.76
Bharatpur Metropolitan City	85	16.19
Birgunj Metropolitan City	94	17.90
Biratnagar Metropolitan City	65	12.38
Total	525	100

### Descriptive Analysis

Website design has an average value that ranges from 3.41 to 3.98. With an average score of 3.98, "it is quick and easy to complete a transaction at the online shopping" ranks highest in importance, while "I feel easy to use website navigation" ranks lowest. With a weighted average score of 3.79, website design is clearly the most important factor influencing consumers' intention to buy while shopping online. In a similar vein, the average reliability score might range from 3.25 to 3.71. The most noteworthy observation was "The online shopping delivers on its undertaking to do certain things by a certain time" with a mean value of 3.71. Out of all the observations, "The online shopping shows sincere interest in solving customer problems" was the least significant. A weighted average mean score of 3.57 for reliability indicates that it is a significant attribute that influences customers' purchase intention and happiness when shopping online.

On average, response times could range from 3.54 to 3.71. As far as significance levels go, "the online shopping is always willing to help customers" comes out on top with a mean value of 3.71, while "the online shops provide the service about customer enquiries on the website" comes in last. Respondentness is obviously a major component impacting online buyers' willingness to buy and satisfaction with the encounter, with a weighted average mean value of 3.65. Mean trust levels also vary greatly, ranging from 3.31 to 3.53. Of these, "The online shopping insists confidence in customers" is the most striking. The comment with the lowest mean value was "I believe that online shopping never misuses my personal information." The weighted average mean value of 3.42 for trust indicates that consumers' trust plays a significant role in influencing their intention to buy and their level of pleasure while shopping online.

The typical levels of customisation range from 3.62 to 3.78, which is fairly in the centre. With a mean value of 3.78, "I receive personal thank you note via email or other media after I placed an order" is the most important comment, while "the website gives me personal attention" rates as the least important. Personalisation is obviously a major factor that affects online buyers' desire to buy and satisfaction with the experience, with a weighted average mean value of 3.71. Furthermore, the mean values for purchase intention span a large range, from 3.68 to 3.94. At 3.94 out of 5, "I strongly recommend that others use the online shopping" was the most significant observation, while "after reading online review/comment, it makes me desire to buy the product" was the least significant. The weighted average mean value of 3.79 shows that purchasing intention is influenced by several variables. The average level of customer satisfaction also varies greatly, falling anywhere from 3.71 to 3.85. At 3.85, "I feel that online booking product delivers greater quality than other" is the least significant remark, while "I feel that it is time-saving and money-saving from online shopping" is the most significant. The weighted average mean score of 3.77 indicates that customer satisfaction is influenced by numerous variables.

### Correlation Analysis

The purpose of this study was to investigate the relationship between website design, responsiveness, trust, reliability, personalisation, and online shoppers' intention to purchase and satisfaction in all of Nepal's major cities using Pearson's correlation. The correlation coefficients of the variables are shown in Table 3.

Table 3

#### Pearson's Correlations Matrix

*Dependent and independent variables* The table presents the values of Pearson's correlation coefficients. The dependent variables identified in this study are customer satisfaction (CS) and purchase intention (PI). The independent factors influencing these variables include website design (WD), reliability (R), responsiveness (RE), trust (T), and personalisation (P))

	Mean	Std Dev	PI	CS	WD	R	RE	T	P
PI	3.79	0.723	1						
CS	3.77	0.765	.751**	1					
WD	3.79	0.711	.628**	.666**	1				
R	3.57	0.743	.589**	.647**	.639**	1			
RE	3.65	0.722	.674**	.694**	.699**	.697**	1		
T	3.42	0.861	.533**	.569**	.498**	.627**	.593**	1	
P	3.71	0.645	.739**	.711**	.611**	.621**	.659**	.597**	1

Note: the asterisk sign (\*\*) indicate that the coefficients are significant at a 5 per cent level of significance.

Website design has a positive correlation with consumer purchase intention and satisfaction (Table 3), suggesting that customers are more likely to make a purchase and be satisfied with their online shopping experience if the design of the website is of good quality. The results also demonstrate a positive correlation between reliability and consumers' desire to buy and contentment with the experience overall, suggesting that a higher degree of reliability online is associated with higher levels of intent to buy and satisfaction overall. Similarly, the results show that responsiveness is positively correlated with customer purchase intention and satisfaction, suggesting that the more responsive an online store is, the more satisfied and likely customers are to make a purchase there. Additionally, there is a strong correlation between trust and both customer pleasure and their inclination to buy. According to the study, customers' purchase intention and satisfaction are positively correlated with online trust. It turns out that personalisation has a favourable effect on customers' intention to buy and contentment with their online shopping experiences; in other words, the more customised an experience is, the more likely customers are to buy and be satisfied.

### Regression Analysis

Table 4

The design, dependability, responsiveness, trust, and personalisation of a website are evaluated through regression analysis concerning the intention to purchase.

The findings are derived from a linear regression model that was applied to 525 numerical observations. Where PI is the dependent variable and WD, R, RE, T, and P are the independent variables, the model is  $PI = \alpha + \beta_1 WD + \beta_2 T + \beta_3 R + \beta_4 RE + \beta_5 P + \epsilon$ .

The regression coefficient of Purchase intention

Models	Intercept	WD	R	RE	T	P	R <sup>2</sup>	SEE	F
1	1.475 (8.945**)	0.763 (15.262)**					0.483	0.487	240.64

Models	Intercept	WD	R	RE	T	P	R2	SEE	F
2	1.863 (12.403)**		0.587 (14.235)**				0.432	0.501	199.097
3	1.391 (9.271)**			0.742 (17.723)**			0.541	0.456	310.22
4	2.435 (19.956)**				0.542 (12.324)**		0.393	0.521	147.41
5	1.283 (9.546)**					0.786 (21.45)**	0.644	0.422	441.43
6	1.157 (6.867)**	0.542 (8.687)**	0.398 (6.611)**				0.556	0.460	154.03
7	0.936 (5.564)**	0.332 (5.114)**	0.197 (3.002)**	0.465 (6.98)**			0.589	0.434	128.07
8	0.923 (5.543)**	0.298 (4.589)**	0.098 (1.961)	0.398 (5.853)*	0.234 (2.987)**		0.621	0.432	99.41
9	0.654 (3.962)**	0.215 (3.541)**	0.072 (0.086)	0.321 (3.856)*	0.047 (0.511)	0.67 (9.997)*	0.705	0.382	120.45

Please take note that the coefficients are significant at the 1% and 5% levels, respectively, as indicated by the asterisk signs (\*\*) and (\*).

Website design has a favourable effect on consumer purchase intention, as seen in Table 4 where the beta coefficients are both positive and statistically significant. This finding agrees with what Dash and Saji (2006) and Chen and Wells (1999) found. Consistent with previous research by San et al. (2010) and Wolfinbarger and Gilly (2003), this study also finds that responsiveness and reliability positively affect consumers' purchase intentions (beta = positive and significant). The results indicate that both personalisation and trust exhibit positive and statistically significant beta coefficients in relation to consumers' intent to purchase online, implying that these factors positively influence consumers' buying intentions. Yoon (2002) and Corritore et al. (2003) reached comparable conclusions.

Table 5

Customer satisfaction is analysed as a function of website design, responsiveness, trust, and personalisation, utilising regression estimation techniques.

*(The results are obtained from a linear regression model applied to a dataset consisting of 525 numerical observations. Customer satisfaction (CS) serves as the dependent variable within the model, represented by the equation  $\alpha + \beta_1 WD + \beta_2 T + \beta_3 R + \beta_4 RES + \beta_5 P + \epsilon$ . The model includes the following independent variables: Website Design (WD), Reliability (R), Responsiveness (RE), Trust (T), and Personalisation (P).*

The regression coefficient of customer satisfaction

Models	Intercept	WD	R	RE	T	P	R2	SEE	F
1	1.145 (6.532)**	0.896 (17.353)**					0.50	0.502	297.96
2	0.743 (4.11)**		0.415 (8.243)**				0.583	0.461	207.432
3	0.67 (3.544)**			0.532 (9.324)**			0.561	0.452	224.497
4	0.862 (4.987)**				0.342 (7.815)**		0.575	0.464	201.75
5	0.432 (2.715)**					0.576 (11.889)**	0.648	0.422	271.28
6	0.721	0.524	0.421				0.582	0.461	207.243

Models	Intercept	WD	R	RE	T	P	R2	SEE	F
7	(4.123)** 0.524 (2.802)**	(9.431)** 0.43 (5.911)**	(8.243)** 0.435 (6.727)**	0.345 (4.791)**			0.621	0.391	164.92
8	0.497 (2.743)**	0.376 (5.845)**	0.432 (5.445)	0.213 (3.453)*	0.225 (3.332)**		0.631	0.443	129.298
9	0.231 (1.342)	0.342 (4.645)**	0.432 (7.989)**	0.434 (4.143)*	0.354 (3.227)*	0.74 (9.998)*	0.689	0.411	159.65

Note: Asterisks (\*\*) and (\*) denote statistical significance at the 1% and 5% levels, respectively.

Table 5 demonstrates that there is a positive correlation between customer satisfaction and website design beta coefficients, indicating that there is a statistically meaningful relationship between the two. Dash and Saji (2006) and Chen and Wells (1999) came to similar conclusions. Like San et.al. According to the findings of 2010 and the research conducted by Wolfinbarger and Gilly in 2003, it is observed that the responsiveness and reliability of online sites have a positive impact on customer satisfaction, as indicated by their positive and statistically significant beta coefficients. The findings indicate that personalisation and trust exhibit positive and statistically significant beta coefficients in relation to customer satisfaction. This suggests that these elements play a role in enhancing customer satisfaction during online purchases. Both Yoon (2002) and Corritore et al. (2003) reached comparable conclusions.

## Conclusion and Implications

Customers are more likely to make a purchase and have a favourable experience while buying online if the website is well-designed, trustworthy, responsive, and personalised. The analysis indicates that in metropolitan regions of Nepal, there is a positive correlation between consumers' purchase intention and satisfaction with online shopping, and factors such as website design, responsiveness, trust, reliability, and personalisation. The design of a website, adherence to timelines, establishment of trust, implementation of personalisation, and assurance of reliability positively influence customers' likelihood to purchase and their satisfaction with online shopping experiences. Upon completion of the data analysis, the hypotheses of the study have been validated. The elements analysed in this paper exert a considerable impact on consumers' purchase intention and satisfaction levels. Online business sites in Nepal must prioritise website quality, reliability, trust, responsiveness, and personalisation to enhance consumer satisfaction and purchase intention, as all identified independent variables demonstrate a positive correlation with these metrics. Future research may explore additional aspects such as culture and empathy, as this report has primarily concentrated on five independent variables. A linear regression model was employed in this investigation. Future studies could utilise more advanced statistical tools, including bidirectional causality and non-linear statistical techniques.

## References

- Collier, J. E., & Bienstock, C. C. (2006). Measuring service quality in e-retailing. *Journal of Service Research*, 8(3), 260-75.
- Dash, S.B., & Saji, K. B. (2007). Role of self-efficacy and website social-presence in customers' adoption of online shopping: an empirical study in the Indian context. *Journal of International Consumer Marketing*, 20(2), 33-48.
- Khan, M. A., Zubair, S. S., & Malik, M. (2019). An assessment of e-service quality, e-satisfaction and e-loyalty: Case of online shopping in Pakistan. *South Asian Journal of Business Studies*, 8(3), 283-302.
- Li, F., Lu, H., Hou, M., Cui, K., & Darbandi, M. (2021). Customer satisfaction with bank services: The role of cloud services, security, e-learning and service quality. *Technology in Society*, 64, 101487.
- Lim, Y. S. (2010). Customers perceive online shopping service quality: the perspective of generation Y. *European Journal of Economics, Finance and Administrative Sciences*, 25(1), 83-93.
- Maharjan. M. (2014). Service quality, customer satisfaction and customer loyalty in Nepalese commercial banks.

*Nepal Journal of Management*, 11(2), 100-106.

- Nayak, K. M., Bhatt, V., & Nagvadia, J. (2021). Measuring impact of factors influencing to consumer buying intention with respect to online shopping. *International Journal of Management*, 12(1), 230-242.
- Rawal, H., & Bhatt, V. (2020). A study on customers' perceptions towards E service quality dimensions and their satisfaction of online shopping platforms. *Mukt Shabd Journal*, 9(6), 3984-3997.
- Rita, P., Oliveira, T., & Farisa, A. (2019). The impact of e-service quality and customer satisfaction on customer behaviour in online shopping. *Heliyon*, 5(10), e02690.
- Sam, M., Fazil, M., & Tahir, M.N.H (2009). Website quality and consumer online purchase intention of air ticket. *International Journal of Electronic Commerce*, 4(4), 83-104.
- San, L., Jun, W., Ling, T., & Hock, N. (2010). Customers' perceive online shopping service quality: The perspective of generation Y. *European Journal of Economics, Finance and Administration*, 25(1), 122-132.
- Shafiee, M. J., & Bazargan, N. A. (2018). Behavioral customer loyalty in online shopping: The role of e-service quality and e-recovery. *Journal of Theoretical and Applied Electronic Commerce Research*, 13(1), 26-38.
- Swaid, S. I., & Wigand, R. (2007). Key dimensions of e-commerce service quality and its relationships to satisfaction and loyalty. 20th Bled e-conference emergence: *Merging and Emerging Technology, Processes, and Institutions*, 2(1), 414-428.
- Van Riel, A. C. R., Liljander, V., & Jurriens, P. (2001). Exploring customer evaluations of e-service: a portal site. *International Journal of Service Industry Management*, 12(4), 359-77.
- Yang, Z., Jun, M., & Peterson, R. T. (2004). Measuring customer perceived and online service quality. *International Journal of Operations & Product Management*, 24(11), 1149-1174.
- Yulihastri, I. M. A., & Daud, K. A. K. (2011). Factors influencing customers buying intention on shopping online. *International Journal of Marketing Studies*, 3(1), 128-139.
- Zhang, X., & Prybutok, V. R. (2005). A consumer perspective of e-service quality. *IEEE Transactions on Engineering Management*, 52(4), 461-477.