

Original Paper

Analysis of Factors Affecting Customer Satisfaction in the Context of Online Shopping in Pakistan

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Abstract

The purpose of this research is to explore the relationships between product quality, service quality, trust, delivery guarantee, and customer satisfaction in the context of online shopping in Pakistan. The research philosophy adopted for this study is positivism, with a quantitative research design using deductive approach. The sample design is non-probabilistic, and convenience sampling was used to select the participants. The sample size of 202 respondents was determined using heuristic sampling. Partial Least Square Structural Equation Modeling (PLS-SEM) was employed as the statistical technique for data analysis. The study found that product quality, service quality, trust, and delivery guarantee significantly influenced customer satisfaction. Moreover, trust mediated the relationship between product quality and customer satisfaction, as well as the relationship between service quality and customer satisfaction. This study provides valuable insights into the factors that contribute to customer satisfaction in the context of online shopping in Pakistan. Moreover, it contributes to the literature on the relationship between trust and customer satisfaction by exploring the mediating role of trust in the context of online shopping.

Keywords

online shopping, product quality, service quality, trust, delivery guarantee, customer satisfaction, positivism, deductive approach, non-probabilistic sampling, convenience sampling, heuristic sampling, PLS-SEM

1. Introduction

Customer satisfaction is a crucial factor in the success of any business. Companies strive to attract and retain customers by providing high-quality products and services, ensuring timely delivery and building trust with their customers. The factors that contribute to customer satisfaction include product quality, service quality, delivery guarantee, and trust. Despite extensive research on these factors, there is limited understanding of their interrelationships, specifically, in the context of online shopping in Pakistan. Therefore, this study aims to investigate the impact of product quality, service quality, and delivery guarantee on customer satisfaction, with trust as a mediating variable.

Previous studies have mainly focused on individual factors affecting customer satisfaction, such as product quality, service quality, delivery guarantee, and trust. For example (Kim et al., 2004) investigated the impact of service quality on customer satisfaction, while (Hong & Li, 2008) examined the role of trust in enhancing customer satisfaction. However, limited research has explored the

combined effect of these factors on customer satisfaction. Moreover, although trust has been identified as an essential factor in enhancing customer satisfaction, few studies have investigated its mediating role in the relationship between service quality and customer satisfaction.

Therefore, this study aims to fill the gaps in the literature by investigating the impact of product quality, service quality, and delivery guarantee on customer satisfaction, with trust as a mediating variable. Specifically, this study aims to explore the combined effect of these factors on customer satisfaction and determine their relative importance in enhancing customer satisfaction. Moreover, this study aims to investigate the mediating role of trust in the relationship between service quality and customer satisfaction. By addressing these gaps, this study can provide valuable insights for businesses to improve their products and services and enhance customer satisfaction.

Customer satisfaction is crucial in online shopping in Pakistan as it directly impacts customer loyalty, repurchase intentions, and positive word-of-mouth, which are vital for the success and growth of online retailers. By conducting research in this context, we aim to identify the factors that contribute to customer satisfaction, understand the specific needs and preferences of Pakistani online shoppers, and provide insights to improve the overall online shopping experience, leading to enhanced customer satisfaction and ultimately, business success.

1.1 Research Questions

The specific research questions that this study seeks to answer are:

- 1) How does product quality influence customer satisfaction?
- 2) What is the impact of service quality on customer satisfaction?
- 3) How does delivery guarantee affect customer satisfaction?
- 4) How does trust mediate the relationship between product quality, service quality, delivery guarantee and customer satisfaction?

1.2 Problem Statement

Despite the importance of product quality, service quality, delivery guarantee, and trust in enhancing customer satisfaction, there is limited understanding of their interrelationships and relative importance. Therefore, this study aims to address this gap in the literature by investigating the impact of these factors on customer satisfaction, with trust as a mediating variable. The findings of this study can help businesses understand the factors that contribute to customer satisfaction and how to improve their products and services to enhance customer satisfaction.

2. Literature Review

2.1 Online Shopping in Pakistan

Online shopping has become increasingly popular in Pakistan over the past few years. Customers are using online platforms to purchase a wide range of products including clothes, electronics, and groceries. According to a study conducted by the Pakistan Telecommunication Authority, there were over 78 million broadband subscribers in Pakistan by the end of 2020, indicating the growing demand for online shopping. Previous research has focused on customer satisfaction in online shopping in Pakistan. A study by (Bhatti & Rehman, 2020) found that customer satisfaction was positively impacted by perceived website quality, trust, and perceived value. Another study by (Ahmed, 2017) found that customer satisfaction was positively influenced by website quality, trust, and customer service quality. Our research builds upon these findings by investigating the impact of product quality, service quality, and delivery guarantee on customer satisfaction in online shopping in Pakistan.

Specifically, we aim to explore the role of trust in enhancing customer satisfaction in online shopping and how it can be used as a tool to improve online shopping experiences for Pakistani customers.

2.2 Expectancy-Disconfirmation Theory (EDT)

Several theoretical models have been developed in the past that support the conceptual model of this research. One such model is the Expectancy-Disconfirmation Theory (EDT), which posits that customer satisfaction is a function of the discrepancy between customers' expectations and their perceptions of the actual service or product received (Olivier, 1980). According to EDT, customers' expectations are formed based on prior experience, word-of-mouth, advertising, and other factors. If the actual performance of the product or service exceeds customers' expectations, it results in positive disconfirmation and higher customer satisfaction. On the other hand, if the actual performance falls short of customers' expectations, it results in negative disconfirmation and lower satisfaction. Therefore, we posit that the quality of the product and service, delivery guarantee, and trust play an important role in shaping customers' expectations and perceptions, which in turn affect their satisfaction levels.

2.3 Product Quality and Customer Satisfaction

Product quality has been identified as a significant determinant of customer satisfaction in the literature (Garvin, 1984) and (Zeithaml et al., 2005). Previous studies have found that customers are more satisfied with high-quality products compared to low-quality products (Zeithaml et al., 2005). Therefore, we hypothesize that:

H1: There is a positive relationship between product quality and customer satisfaction.

2.4 Service Quality and Customer Satisfaction

Service quality has also been identified as a significant determinant of customer satisfaction in the literature (Parasuraman et al., 1988). The SERVQUAL model suggests that service quality can be assessed based on five dimensions: reliability, responsiveness, assurance, empathy, and tangibles. Previous studies have found that all five dimensions of service quality have a positive impact on customer satisfaction (Parasuraman et al., 1988). Therefore, we hypothesize that:

H2: There is a positive relationship between service quality and customer satisfaction.

2.5 Delivery Guarantee and Customer Satisfaction

Delivery guarantee refers to the promise made by a seller to deliver the product or service within a specified timeframe. Previous studies have found that delivery guarantee is an important factor that affects customer satisfaction (Chiu et al., 2009) and (Hidayat et al., 2019). Customers are more likely to be satisfied with a seller who delivers the product or service within the promised timeframe. Therefore, we hypothesize that:

H3: There is a positive relationship between delivery guarantee and customer satisfaction.

2.6 Mediating Effect of Trust

Trust has been identified as an important mediator in the relationship between quality and customer satisfaction (Wattoo & Iqbal., 2022; Singh & Sirdeshmukh, 2000). Previous studies have found that trust plays a significant role in enhancing customer satisfaction by mediating the relationship between quality and satisfaction (Wattoo & Iqbal., 2022; Singh & Sirdeshmukh, 2000).

Therefore, we hypothesize that:

H4: Trust mediates the relationship between product quality and customer satisfaction.

H5: Trust mediates the relationship between service quality and customer satisfaction.

H6: Trust mediates the relationship between delivery guarantee and customer satisfaction.

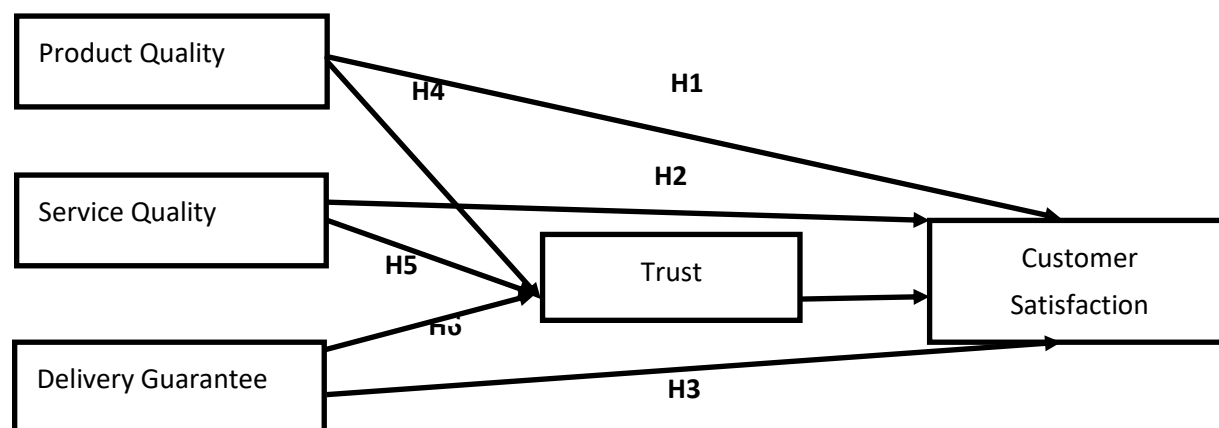


Figure 1. Conceptual Model

3. Methodology

The research follows positivism philosophy. Positivism is a philosophy of science that emphasizes the use of empirical evidence, observation, and measurement in the study of social phenomena (Bryman, 2016). The objective of positivism is to discover general laws that govern social behavior. In this study, the use of positivism will enable the researchers to test the hypotheses by collecting and analyzing quantitative data. The research design for this study is a quantitative design. This design involves the collection of numerical data through structured questionnaires, surveys, and experiments (Creswell, 2013). The use of a quantitative design will enable the researchers to test the hypotheses and to make statistical inferences about the relationships between the variables. The quantitative design is suitable for this study because it allows for the collection of large amounts of data, which can be analyzed using statistical methods. We have used deductive approach for this study. The deductive approach involves the development of hypotheses based on existing theories and the testing of these hypotheses through empirical data (Bryman, 2016). In this study, the researchers will use existing theories to develop the hypotheses and then test these hypotheses through the collection and analysis of data. The sample design for this research is non-probabilistic sampling. Non-probabilistic sampling is a sampling technique that does not involve random selection of participants from the population (Creswell, 2013). The researchers will use non-probabilistic sampling to select participants for this study because it is cost-effective and convenient. Non-probabilistic sampling is appropriate for this study because the population of interest is not well-defined. Convenience sampling has been used in this research for collecting data. Convenience sampling is a non-probabilistic sampling technique that involves selecting participants who are readily available and accessible to the researchers (Bryman, 2016). The researchers will use convenience sampling because it is cost-effective and convenient. Purposive sampling was not used in this study because it is time-consuming and expensive. Additionally, it is not feasible to identify and recruit participants based on specific criteria given the nature of the population. In our research, we have used Heuristics for sample size determination. In this technique, we multiplied the number of questions in our questionnaire with 10, which gave us a sample size of 230. Heuristic sampling is a simple, easy to apply, and convenient technique to calculate sample size of a study (Chen, 2001). In our research, we employed Partial Least Square Structural Equation Modeling (PLS-SEM) as the statistical technique for data analysis. PLS-SEM is a powerful method that has been widely used in social science research to model complex relationships between multiple variables. The main reason for

selecting PLS-SEM is that our research is focused on testing a theoretical framework from a predictive perspective, and PLS-SEM is well-suited for such analyses (Hair et al., 2019). Additionally, the small sample size of our study and the effective use of marker variables were also important considerations in choosing PLS-SEM, as it is known to perform well in these situations (Hair et al., 2019). Overall, the use of PLS-SEM allowed us to rigorously test our hypotheses and gain valuable insights into the complex relationships between the variables under study.

3.1 Measures

To measure the constructs of product quality, service quality, trust, delivery guarantee, and customer satisfaction in this research, we will use a 5-point Likert scale ranging from strongly disagree to strongly agree. For measuring product quality, items were taken from Al-Jahwari et al. (2018). Scales for measuring service quality were adapted from (Wattoo & Iqbal., 2022) and are labeled as S1, S2, S3, S4, S5, and S6. To measure trust, items were taken from (Lu et al., 2005) and labeled as T1, T2, T3, and T4. Delivery guarantee was measured using items taken from Al-Jahwari et al. (2018), and are labeled as D1, D2, D3, and D4. Finally, customer satisfaction was measured using items taken from (Deyalage & Kulathunga, 2019) and are labeled as C1, C2, C3, and C4.

4. Data Analysis

There were 202 respondents to our questionnaire and the demographics of these respondents are shown in Table 1.

Table 1. Sample Characteristic (n=202)

Variables	Category	Frequency	Percent
Age	Under 18 years	9	4.5
	18-25 years	141	69.8
	26-35 years	27	13.4
	36 years or above	25	12.4
Gender	Male	98	48.5
	Female	104	51.5
Education	Matric/O'Levels	5	2.5
	Intermediate/A'Levels	54	26.7
	Under-Graduate	120	59.4
	Graduate	22	10.9
	Post-Graduate	1	0.5
Monthly Income	Rs25,000 and below	16	7.9
	Rs25,001-75,000	22	10.9
	Rs75,001-100,000	38	18.8
	Rs100,001 and above	126	62.4

To assess the univariate normality of the adopted constructs, Skewness and Kurtosis analyses were conducted. Table 2 indicates that the Skewness and Kurtosis values of the adopted constructs fall within the acceptable range of -3 to +3, as recommended by (Hair et al., 2019), confirming that the data follows a normal distribution.

Table 2. Descriptive Analysis

Construct	Mean	Std. Deviation	Skewness	Kurtosis
Product Quality (P)	3.504	0.613	0.063	-0.023
Service Quality (S)	3.520	0.593	0.333	0.390
Delivery Guarantee (D)	3.324	0.647	-0.069	0.241
Trust (T)	3.302	0.737	-0.290	-0.128
Customer Satisfaction (C)	3.426	0.712	-0.148	0.220

Figure 2 shows conceptual model drawn on Smart PLS 4 to analyze this research hypothesis.

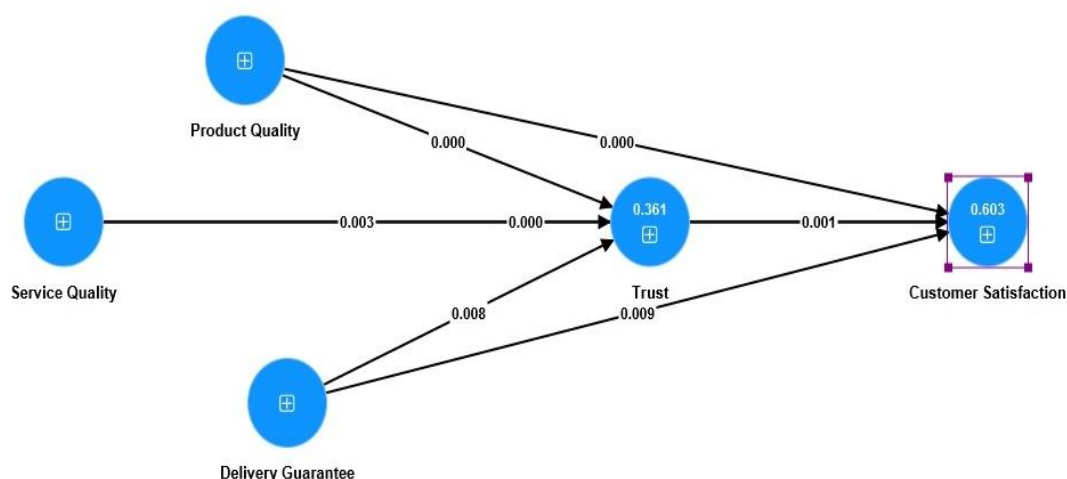


Figure 2. Measurement Model Smart PLS 4

The measurement model results of the research indicate that the model is meaningful and reliable. After conducting various statistical tests for data analysis, it was found that the outer loadings of the constructs were greater than the acceptable range of 0.5, which is a positive sign of a good measurement model (See Table 3). Furthermore, the results of the Composite Reliability (CR) of items of the model ranged from 0.788 to 0.895, which is above the accepted standards of 0.7 for CR (Chin et al., 2003). The Average Variance Extracted (AVE) values were between 0.537 to 0.680, also well above the accepted standards of 0.5 for AVE (Fornell & Larcker, 1981; Hair et al., 2021). These results were favourable towards convergent validity. Therefore, it can be concluded that the measurement model results were satisfactory and reliable, and the relationships between variables in the model are meaningful and significant.

Table 3. Measurement Model Results

	Outer loadings	Composite Reliability (CR)	Average variance extracted (AVE)
Customer Satisfaction		0.856	0.602
C1	0.820		
C2	0.603		
C3	0.799		
C4	0.857		
Delivery Guarantee		0.788	0.583
D1	0.640		
D2	0.743		
D3	0.745		
D4	0.645		
Product Quality		0.850	0.537
P1	0.763		
P2	0.635		
P3	0.537		
P4	0.844		
P5	0.838		
Service Quality		0.838	0.566
S1	0.517		
S2	0.701		
S3	0.787		
S4	0.700		
S5	0.724		
S6	0.638		
Trust		0.895	0.680
T1	0.870		
T2	0.795		
T3	0.843		
T4	0.787		

Table 4 represents the details of discriminant validity. The values for various constructs are well below the threshold of 0.85 (Fornell & Larcker, 1981; Hair et al., 2021).

Table 4. Discriminant Validity

	Customer Satisfaction	Delivery Guarantee	Product Quality	Service Quality
Delivery Guarantee	0.826			
Product Quality	0.778	0.773		
Service Quality	0.785	0.85	0.693	
Trust	0.66	0.687	0.598	0.595

Table 5. Structural Model Results

Relations	Hypothesis	Beta Coefficient	Standard deviation	T statistics	P values	Decision
Main effect						
P -> C	H1	0.270	0.070	3.823	0.000	Supported
S -> C	H2	0.229	0.074	3.081	0.002	Supported
D -> C	H3	0.227	0.085	2.628	0.009	Supported
Indirect effect						
P -> T -> C	H4	0.172	0.046	3.622	0.000	Supported
S -> T -> C	H5	0.145	0.048	2.995	0.003	Supported
D -> T -> C	H6	0.145	0.057	2.498	0.013	Supported

For analyzing structural model results mentioned in Table 5, we used the following research criteria. According to (Hair et al., 2019), a beta coefficient of at least 0.1 indicates a small effect size, 0.3 indicates a moderate effect size, and 0.5 or above indicates a large effect size. In terms of t statistics, a value greater than 1.96 is considered significant at the 5% level, and a value greater than 2.58 is considered significant at the 1% level (Hair et al., 2019). Finally, p-values less than 0.05 are generally considered significant, while p-values less than 0.01 are considered highly significant (Hair et al., 2019).

Based on the acceptable ranges defined earlier, the results suggest that all six hypotheses of the research are supported. The beta coefficients of the relations between product quality (P) and customer satisfaction (C), service quality (S) and customer satisfaction (C), and delivery guarantee (D) and customer satisfaction (C) were 0.270, 0.229, and 0.227 respectively, which are all above the acceptable range of 0.1. The t statistics for these relations were 3.823, 3.081, and 2.628, respectively, which were all significant at the 0.05 level.

The indirect effects of product quality (P), service quality (S) and delivery guarantee (D) on customer satisfaction (C) with trust (T) as mediating variable were also supported. Their beta coefficients were 0.172, 0.145, and 0.145, respectively, which were all above the acceptable range of 0.1. Their t statistics were 3.622, 2.995, and 2.498, respectively, which were all significant at the 0.05 level.

These results suggest that product quality, service quality, and delivery guarantee have a significant positive effect on customer satisfaction, both directly and indirectly through the mediating variable of trust.

5. Discussion

Previous research findings have shown similar results to this study regarding the positive relationship between product quality and customer satisfaction (H1). For instance, (Rao & Monroe, 1989) found that there is a positive relationship between perceived quality and customer satisfaction, whereas (Parasuraman et al., 1988) established that customers who receive high-quality products are more likely to be satisfied. These findings support the result of this study, which found a positive and significant relationship between product quality and customer satisfaction.

Likewise, the finding that service quality (H2) and delivery guarantee (H3) have a positive and significant relationship with customer satisfaction is consistent with previous research. Han and Hyun (2015) found that service quality has a positive effect on customer satisfaction, and they established that delivery guarantee has a significant impact on customer satisfaction. These findings are in line with the results of this study, which found a positive and significant relationship between service quality, delivery guarantee, and customer satisfaction.

The study's finding that trust mediates the relationship between product quality (H4), service quality (H5), and delivery guarantee (H6) on customer satisfaction is also consistent with previous research. (Ganesan, 1994) established that trust is a significant antecedent of customer satisfaction, and Han and Hyun (2015) found that trust plays a mediating role between service quality and customer satisfaction. These findings support the result of this study, which found that trust mediates the relationship between product quality, service quality, delivery guarantee, and customer satisfaction.

6. Conclusion

6.1 Theoretical Implications

The findings of this research have theoretical implications in that they provide empirical evidence of the importance of product quality, service quality, trust, and delivery guarantee in enhancing customer satisfaction. The study also contributes to the existing literature on customer satisfaction by highlighting the importance of these factors.

6.2 Managerial Implications

In terms of managerial implications, the study provides actionable insights for organizations. By improving product quality, service quality, trust, and delivery guarantee, organizations can enhance customer satisfaction and gain a competitive advantage. Managers can use these findings to develop and implement strategies that focus on improving these factors to improve customer satisfaction.

6.3 Limitations and Future Research

Despite the study's contributions, there are some limitations that should be considered. The use of non-probabilistic and convenience sampling methods limits the generalizability of the findings. Therefore, future studies should use probabilistic sampling methods to improve the generalizability of the findings. Additionally, future research could explore other factors that may influence customer satisfaction, such as price, brand image, and perceived value.

There is scope for further investigation into the relationship between customer satisfaction and other factors, such as brand image, price, and perceived value. Future research could also explore the moderating role of demographic variables, such as age, gender, and income, on the relationship between the identified factors and customer satisfaction. Such studies would provide valuable insights for organizations seeking to improve their customer satisfaction levels and enhance their competitive advantage.

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