

# **LOGISTIC SUPPORT AND FAMILIARITY WITH ONLINE RETAILING**

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## **Abstract**

The global reach of online market allows buyers and sellers to transact and overcome problems like geographical and other constraints. This enables product purchase from anywhere the customer desire. However, current surveys show that despite of all the easiness, the customers remain unsatisfied from their online purchase experience. This paper focuses on the role of familiarity with online retailing on product uncertainty and retailer's visibility and its effect on the overall online customer satisfaction. Familiarity with online retailing reduces the effect of product uncertainty and retailer's visibility on customer satisfaction. A new dimension of logistical support was also studied to effect satisfaction. The effects of website design, pricing, and customer service on online customer satisfaction were also incorporated in the model. The study has implications for managers to understand about the online motivations a consumer has while making a purchase.

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## **Introduction**

Electronic commerce has grown rapidly in past years because they have removed geographical distances between buyer and sellers. By leveraging the power of the Internet, online markets can improve consumer well-being with greater product, lower prices, selection, and higher efficiency compared to traditional markets (Ghose, Smith, and Telang, 2006). As compared to the traditional setting, online retailing is still in its beginning. Since internet is a new medium for carrying out a business many problems are associated with it. One source reports that for every four purchases made through the Internet, at least one falloutsin some kind of dissatisfaction (Zemke & Connellan, 2001).

Past studies have shown that customers perceive Internet shopping as risky (Tan, 1999). Due the lack of face to face interactions with the retailer as well as the unpredictability of a product's quality raises the problems of product uncertainty and retailer's visibility. In a traditional market a consumer can evaluate the quality of a product they purchase by touching, seeing and feeling, but not is the same case with online purchase. Because of the hidden characteristics of the online retailer and information asymmetry the consumers also face problems related to the retailer's credibility. The increasingly crowded online space also raises the issue of retailer visibility, defined as the extent of the presence of an online retailer in the consumer's environment (Drèze and Zufryden, 2004).

With the increasing number of online retailers the customers find it difficult to locate their specific retailer from whom they want to shop. Altogether, researchers have identified several common structures that influence customer satisfaction and purchase intention and play an important role in the success of a website,

especially when it comes to information content. Previous studies have focused on the direct impact of product uncertainty and retailer's visibility on online customer satisfaction and how website design, pricing and customer service impacts online customer satisfaction. Based on this scenario the present study focuses on the effect of familiarity with online retailing on online customer satisfaction mediated through product uncertainty and retailer's visibility.

Consumer's trust in internet purchasing has two dimensions, one being the trust in the online site and the other one in the internet as a whole (Dhillion and Chen, 1993; Cristiane et al., 2011). This study focuses on the fact that more familiar a consumer is with internet and its procedures, the less is going to be the product uncertainty and visibility issues. A skilful person who is more familiar with an online environment as compared to an amateur user is likely to reduce the negative feelings and emotions that are associated with product and retailer's visibility.

For this purpose many online retailers have realized the importance of familiarity and thus have designed their web pages and about us pages accordingly, that explains about the retailer as well as the procedures involved in the website to make a purchase (Gefen, 2000). Also this paper focuses on a new dimension namely logistical support and how it affects the online customer satisfaction. When the products are finally delivered to the customers that is the time only when the customers can physically touch or examine the product, therefore the distribution process is important and crucial as well. 1) Quick response to customer needs, 2) establishing a communication channel for customers, 3) rapid delivery of goods for the consumers, 4) providing the customers with after service are all included in the logistical support.

This study helps in the exploration of familiarity and logistics on the online customer satisfaction. Whenever a consumer makes a purchase on the internet, what are those factors and purchase motivations that helps a customer to choose a specific website. This study focuses on the effect of website design, pricing, customer service along with the impact of logistics service on the internet purchase. Online customer satisfaction has a relationship with logistical service. There is need to identify the impact of logistical support on online customer purchase. What exactly customers look for as far as logistical support is concerned that eventually increases their satisfaction of online purchase.

## **Literature Review**

### ***Familiarity with online retailing and retailer's visibility***

Consumer's trust in internet purchasing has two dimensions, one being the trust in the online site and the other one in the internet as a whole (Dhillion and Chen, 1993; Cristiane et al., 2011). This idea is verified by (Grabner et al., 2003) who has dealt with two important dimensions of trust; namely trust that is based on system (system- based trust) which means trust in the internet system as a whole and the other one is trust based on particular retailer (E- tailor trust).

In other words, consumers overall trust in online shopping is shown to directly influence consumers' trust in a particular website. In the case of internet stores, where salesperson is absent from the selling and buying process (Bellman, Lohse et al., 2000) than the main focus of consumer's trust becomes internet as a whole (Grabner et al., 2003; Boza et al., 1999). So trust in the internet as a whole develops a trust in the retailer's site. When the consumers are familiar with all the procedures and actions of how to locate a retailer than feelings of anger and anxiety that are associated with low retailer's visibility are eliminated. While a consumer's past experiences deals with the experience a customer had, familiarity has to do to the knowledge acquired and stored in the memory and also with the ability to make decisions (Alba et al., 1987; Bettman, 1980; Cristiane et al., 2011). Familiarity with a retailer's website shows a consumer's knowledge about purchasing from that specific online retailer. Eventually is a deal with the understanding of the trading partner, its goals, objectives, beliefs and values (Cristiane et al., 2011).

Familiarity has been defined as the consumer to understand information based on the Internet (Moreau, Lehmann, & Markman, 2001). So an expert user who is more familiar with the specs and features of internet is more likely to be satisfied than the one who is an amateur (Sultan et al., 2002). Familiarity is more of related to the knowledge, information a person accumulates from a specific website. This knowledge and information than helps a customer to decide about to purchase again from a specific online retailer or not. For instance if a customer is familiar about the flaws and errors about a specific online retailer website, also if he finds that the website is not user- friendly, he/she than brings in their cognitive abilities to think rationally about purchasing from that specific website.

With the emergence of electronic media, the online markets have become over crowded that raises the issue of retailer's visibility. The consumers are now faced with a large number of different alternatives because of which online markets have become jam packed (Luo et al., 2012). Although retailers are just one click away from the consumers but that does not necessarily implies that every retailer is highly visible to the consumers. This is where familiarity steps in and resolves the issue of retailer's visibility. Familiarity simplifies that a person is more familiar with the internet purchasing and he knows how to locate a specific retailer from where he wants to shop, this then reduces the consumer's feelings of restlessness. The principal-agent perspective states that there are two sorts of retailers: high quality ones and the low quality ones (Liang & Pavlou., 2007).

According to these authors high quality sellers are like "cherries" that provide a customer with reliable products in a timely fashion whereas the low quality ones have been called out as "lemons" because they provide unreliable products and hide the information from their customers (Liang & Pavlou., 2007). But in the case of a customer who is more aware of internet practices and its events is most likely to avoid these sorts of retailers and can eliminate their uncertainty about the retailer by gathering the appropriate information required to evaluate a retailer. According to (Edward et al., 2009; Luo et al., 2012) psychological distances between a customer and online retailer exists in the online retailing environment. Consumer's perception of psychological distances is more prominent with those retailers who have low visibility because they do not have that much information about that specific retailer (Luo et al., 2012). But when a consumer is more familiar with the retailer's website it could develop a sense of trust and openness between a consumer and a retailer (Luo et al., 2012). Because in an online environment buyers and sellers are separated from each other and are at distance from each other, information asymmetry dominated in these sorts of situation (Huston & Spencer, 2002; Liang & Pavlou., 2007). Because of this information asymmetry buyers cannot easily access the seller's factual features and the product quality.

The higher is the information asymmetry is going to be, the greater is going to be the uncertainty about the retailer as well as the product. This information asymmetry has considered being the (hidden information) problem in a relationship of a buyer and a seller. In which the seller is at an advantage because they have more information than the buyers (Mishra et al., 1998). But a skilful person who is more familiar with the online environment and retailing can easily gather and collect the required necessary information about the retailer and its product. Also the retailer who is more close and visible to the consumers are considered to be more credible and authentic as compared to the ones who are less visible (Luo et al., 2012). Based on the literature of retailer's visibility and familiarity it is hypothesized that familiarity with online retailing positively influences retailer's visibility (Hypothesis 1).

### ***Retailer's visibility and online customer satisfaction***

The online market has become over crowded. This brings to surface the issue of retailer's visibility at front which has been defined as the extent of the presence of an online retailer in the consumer's environment (Dreze and Zufryden, 2004; Luo et al., 2012). These online consumers are faced with a large number of alternatives with the spread of websites (Luo et al., 2012). Even though the online retailers are just one click away from the consumers, it doesn't necessarily imply that every retailer is equally visible to the consumers. Moreover there are fly-by-night chancers as well as credible retailers (Luo et al., 2012). It is really important for those online retailers who are new or unknown in the market to remove or shorten their spiritual distance from online consumers (Edwards et al., 2009; Luo et al., 2012). Online retailer visibility shows the collective effect of a retailer's past marketing strategies and activities (Dreze and Zufryden, 2004; Luo et al., 2012).

Consumer's perception of psychological distances is more prominent with those retailers who have low visibility because they do not have that much information about that specific retailer (Luo et al., 2012). Based on a retailer's marketing efforts, consumers can judge and evaluate about seller's skill, aptitude and credibility (Kirmani and Roa, 2000; Luo et al., 2012). So in the end the retailer who is more visible to the consumers as compared to the others, is considered to be more authentic as well as more credible because maintaining high visibility requires a firm to make huge efforts in time, also investing more money (Luo et al., 2012). Retailer's visibility determines how much familiar a consumer is with the retailer. There is less psychological distances between a retailer and on online consumer when a retailer is more visible the consumer (Luo et al., 2012). Psychological distant (objects and events) are those things that are not present in the direct experience of reality (Lieberman et al., 2007).

Psychological distances between a customer and online retailer exists in the online retailing environment. Consumer's perception of psychological distances is more prominent with those retailers who have low visibility because they do not have that much information about that specific retailer (Luo et al., 2012). Bit when

a retailer is more psychologically close that provides a more positive sense of trust, openness and these feelings are more genuine and more open, while on the other hand distances provide a more positive feelings of restlessness (Luo et al., 2012).

The customer satisfaction is high when the retailer is more close to the customer that is they are more visible. Customer satisfaction has been defined as the customer's overall evaluation of a firm's performance based on the total purchase and consumption experience (Luo, et al., 2006; Ashraf et al., 2011; Luo et al., 2012). Several recent studies have proposed different frameworks and have identified those key websites features that affect customer satisfaction in online shopping (Palmer et al., 2002). Customers tend to avoid risk and show preferences for those who are more familiar to them rather than the unknown or unfamiliar (Bornstein et al., 1989; Luo et al., 2012). Based on the literature of retailer's visibility it is hypothesized that greater retailer's visibility is negative for consumers (Hypothesis 2).

### ***Customer service and online customer satisfaction***

In times when the uncertainty about a product is high, the customers engage themselves in excessive information search (Taylor, 1974; Dowling and Staelin, 1994). Customer service has been defined as the degree to which the user believes the website is responsive, interactive (Palmer, 2002), clear about security and privacy policies, and effective in its search and comparison capabilities (Vassilopoulou et al., 2001). When the level of uncertainty is high during the purchase, the customers rely on their personal experience more as a source of information (Murray, 1991). When the consumers try a new store that is expensive for them also it increases the feelings of anxiety and uneasiness. But when an illustration raises pleasant emotional responses, the pre-consumption mood state (e.g., uncertainty and its associated anxiety and uneasiness) dissolve. Customer service can take many forms on the web such as answering customer enquiries and providing search and comparison capabilities (Koufaris et al., 2001, Vassilopoulou et al., 2001).

Following tools can enhance the customer service such as web-based helpdesks, personalized web pages and the listing of frequently asked questions. Interactivity helps in improving the look, feel and content of the site as well provide medium for interaction (Palmer, 2002). Responsiveness is the facility of providing feedback to the site users as well as the accessibility of response from customer representatives (Palmer, 2002). Website should also be designed in a way that they information that is provided is for the use of consumers only and that this information is not going to violate any privacy concerns (Dinev and Hart, 2004). The customers should be made feel that the information that they have provided is not going to be provided to anyone else (Sisodia and Wolfe, 2000). With the help of a better customer service the impact on online customer satisfaction increases (Luo et al., 2012).

Customer service is another way that can help in building a strong relationship and can lead towards customer satisfaction. Technology resources are mostly installed in an attempt to provide continuous customer service (Frow and Payne, 2005). A social service and support capability is well-defined as the ability (1) to interact with networks of customers to solve problems during service and support encounters and (2) to create and disseminate knowledge from these interactions throughout the organization (Trainor, 2012). In addition to this a social service and support technologies can help the representatives to locate and quickly respond to the service failures and encounters and if these failures are accurately corrected or repair can lead to customer satisfaction (Bolton et al., 1999; Chin- fu- ho and Wen et al., 1999).

Product features are important contributors in determining the customers' ability to judge the quality of products which then eventually affects the consumer's satisfaction. Also Psychological distances between a customer and online retailer exists in the online retailing environment. Therefore customer service helps in reducing these risks. Nelson (1970) catches that for experience goods the ratio of repair expenses was high as compared to the sales, also the ratio of returned goods would be high as compared to sales for experience goods because the chance of parallel good quality and personal taste is low. Thus, when the customers are given a better customer service than they are less worried about the possible losses associated with the chance of non-parallel good quality and personal taste (Luo et al., 2012). Better service experiences help customers develop strong and positive affects about the retailer.

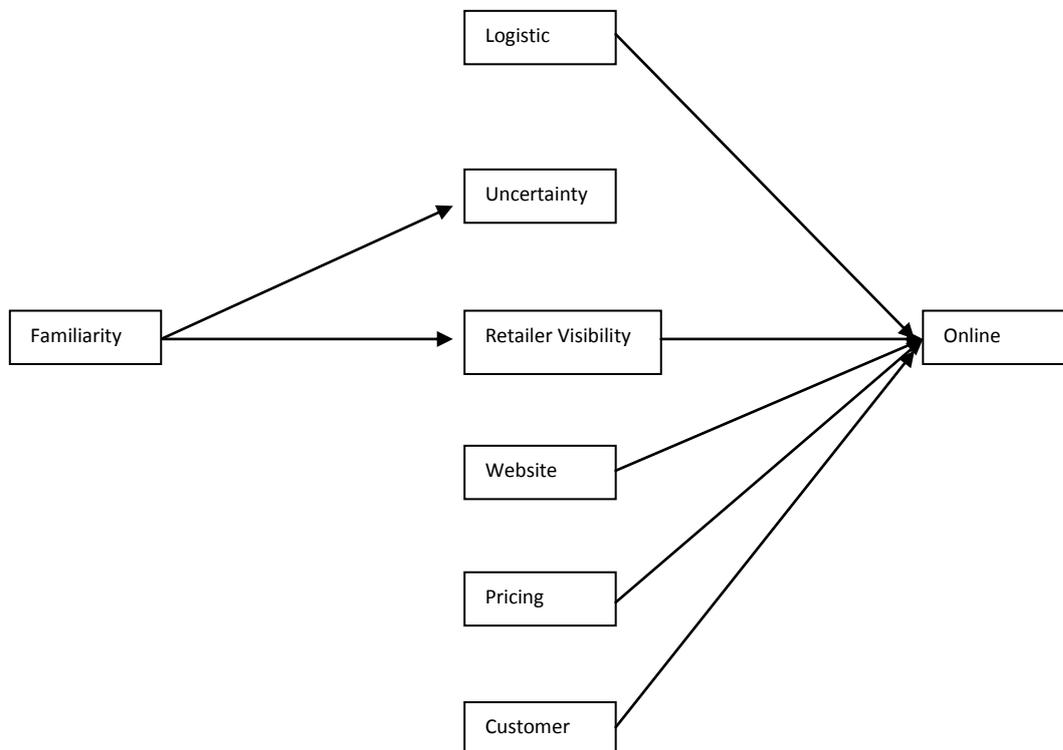
A factor of trust attaches when the retailer provides the customer with a better and improved customer service. The strong affects can act to reduce the training effects of pre-consumption negative mood on after consumption evaluation (Miniard et al., 1992). Based on this literature of Customer service and online customer satisfaction it is hypothesized that the better a customer service is, more is going to be a customer satisfied with the purchase (Hypothesis 3).

### **Pricing and online customer satisfaction**

Past researchers have shown that price as well as perceived price fairness are important contributors in a customer's decision making procedure (Lee and Overby, 2004; Martín-Consuegra et al., 2007). As they consumers are more concerned about the quality of goods they have a habit of to have higher price-quality correlation (Tellis and Wernefelt, 1987). Therefore prices could be strong medium for information about a product to the buyers. Customer satisfaction depends on derived value (Anderson et al. 1994), where value may be defined as the "fairness of the level of economic benefits derived from usage in relation to the level of economic costs" (Bolton and Lemon, 1999). If consumers believe price and quality are positively related, it follows that they would use price as an indicator, or signal, of quality. Past research on the price-quality relationship has focused on actual selling price (Dodds et al., 1991; Rao and Monroe, 1989). Even when the level of perceived trustworthiness is high the customers can still be dissatisfied because they can perceive the process to be high. Thus pricing has been defined as a retailer's price relative to its competitors' pricing.

The consumers will opt for the low price (Trabold et al., 2006). The comparison standards (CS) paradigm of customer satisfaction posits that customers form summary satisfaction judgments based on the gaps between preconsumption standards and experienced performance on specific dimensions (Prabhudev et al., 2003). So in order to eliminate uncertainties, pricing could be an important retailing factor in increasing the online customer satisfaction. Ramirez and Goldsmith (2009) shows that price-sensitive consumers react inversely to brand-name retailers than to those customers with low brand acknowledgment. Price sensitivity is higher online, but this is due to online promotions being stronger signals of price discounts (Degeratu et al., 2000). Thus low prices will mitigate the negative impact of low retailer visibility on customer satisfaction and is likely going to help those with existing high visibility (Alba et al., 1997). Therefore, it is hypothesized that Pricing has a positive effect on customer satisfaction (Hypothesis 4).

**Figure 1. Theoretical Framework**



## Methodology

The data was primarily collected for Olx.com and Alibaba.com. The questionnaire was rotated online to customers who had shopped at the two websites. Customer shopping online were asked to rate the questionnaire on 5 point likert scale. The constructs for Familiarity with online retailing, Logistical support, Product uncertainty, Retailers visibility, Website design, Pricing, Customer service and Online customer satisfaction was included in the questionnaires. A scale of 5 was used where 1 represented strongly agree and 5 was strongly disagree. The Table below shows the variables with the operational references used for this research.

<b>Variables</b>	<b>Operational References</b>
Product Uncertainty	Jifeng Luo, 2012
Website Design	Jifeng Luo, 2012
Logistical Support	Chin-Fu Ho, 1999
Familiarity With Online Retailing	Cristiane And Daniel, 2011
Customer Service	Jifeng Luo, 2012
Pricing	Balasubramanian, Konana, 2003
Retailers Visibility	Drèze and Zufryden, 2004
Online Customer Satisfaction	Balasubramanian, Konana, 2003

The target sample was two hundred customers. The response rate was 70%. Out of 200 responses, 150 questionnaires were useful for the research (eliminating for the missing data). SPSS and AMOS was used for the analysis of the data.

The research deals with online customer satisfaction and factors in increasing the satisfaction of the consumers while making an online purchase. According to this research most of the respondents that were between the ages of 19 to 26 were 49.6%, followed by 17.8% were between the ages of 26-33. 57.0% of the sample seize were students, 20.5% were professionals, 11.3% were self-employed, 6.6% were housewives and 4.0% were unemployed. As far as the education is concerned 36.4% of the sample seize were Bachelor's degrees holders, 37.1% were from the high schools, 21.2% were Masters. Monthly income for 24.5% is 100000-200000, 25.8% is 200000-300000, 18.5% is 300000 and above, 50000-100000 is 23.2%

## Analysis

This section details the results that were gathered during the research, first general profile of the sample is presented and the measurement model is examined using Confirmatory Factor Analysis (CFA). After the establishment of the validity and reliability of the measures used, the examination of the structural model is performed.

### Measurement model (confirmatory factor analysis)

**Table 2**

	<b>CR</b>	<b>Convergent validity</b>	<b>Discriminant validity</b>
<b>Familiarity</b>	0.756	0.618	0.721
<b>Logistics</b>	0.825	0.521	0.749
<b>Product Uncertainty</b>	0.846	0.536	0.766
<b>Retailers visibility</b>	0.850	0.543	0.768
<b>Website design</b>	0.889	0.544	0.711
<b>Price</b>	0.821	0.519	0.711
<b>Customer Service</b>	0.811	0.511	0.756
<b>Online customer Satisfaction</b>	0.764	0.678	0.877

For the measurement model, in line with the work of Anderson and Gerbing (1988), all observed variables were forced to load on their respective latent variables and were not allowed to cross-load. Several fit indices were evaluated to assess the fit of the measurement model to the data. When these indices are used in conjunction to evaluate model fit, values that approach .90 for the CFI, the NFI and the NNFI, and values less than or equal to .08 for the RMSEA are indicative of a good fit of the model to the data (Hair, Anderson, Tatham, & Black, 1998).

Following the procedure table 1 shows the value of composite reliability, discriminant validity and AVG, all the values listed above in the table shows satisfactory results and all the values are within the benchmark. Website design and retailers visibility have the maximum CR value whereas familiarity has the lowest value of CR as compared to others, as shown in the table. AVG on the other hand shows that the maximum value of 0.678 corresponds to online customer satisfaction. Discriminant validity shows that online customer satisfaction has the maximum value of 0.877 whereas all the other values are up to the mark.

Coming down to the model fit, there are two types of model fits namely 1) stand-alone indices and 2) incremental indices. To evaluate the overall causal model, multiple fit indices were examined: the ratio of chi-square to degrees of freedom (df), the goodness-of-fit index (GFI), the adjusted goodness-of-fit index (AGFI), the comparative fit index (CFI), the normed fit index (NFI), and the root mean squared error of approximation (RMSEA). Overall satisfactory fits are obtained with CMIN/d.f = 2.091 GFI=0.727, AGFI=0.673, CFI=0.86, NFI=0.789 and RMSEA=0.86. All these values show a satisfactory result and the value are up to the benchmark. P value is .000 which is insignificant value. All these above values are taken from the tables results obtained after conducting various tests in AMOS. Because all indices are met, overall, the model indicates a good fit to the data.

<b>Model fit</b>	<b>Before</b>	<b>After</b>
<b>CMIN/DF</b>	2.239	2.091
<b>P</b>	.000	.000
<b>GFI</b>	.626	.727
<b>AGFI</b>	.623	.673
<b>IFI</b>	.734	.877
<b>TLI</b>	.756	.859
<b>CFI</b>	.768	.876
<b>RMSEA</b>	.092	.086

### **Path Analysis**

The path between product uncertainty and familiarity is insignificant as (p=.147) and it explain that one unit change in familiarity will decrease product uncertainty by -.066. The path between familiarity and retailers visibility is highly significant as (p=0.00) and it explain that one unit change in familiarity will increase retailers visibility by .874. The path between online customer satisfaction and product uncertainty is insignificant as (p=.684) and it explain that one unit change in online customer satisfaction will decrease product uncertainty by -.025. The path between online customer satisfaction and logistics is significant as (p=.046) and it explain that one unit change in online customer satisfaction will decrease logistics by -.084. The path between online customer satisfaction and retailers visibility is highly insignificant as (p=0.00).

The path between online customer satisfaction and website design is significant as (p=.024) and it explain that one unit change in online customer satisfaction will increase website design by .108. The path between online customer satisfaction and customer service is highly significant as (p=.000) and it explain that one unit change in online customer satisfaction will increase customer service by .307. The path between online customer satisfaction and price is highly significant as (p=0.00) and it explains that one unit change in online customer satisfaction will increase price by .255.

### **Discussion**

This study provides support to discussed hypothesis, except in the case of product uncertainty which entails the degree to which the outcome of a transaction cannot be accurately predicted by customers due to imperfect information. When consumers make an online purchase, they do not have perfect information about product quality. Familiarity is an important factor contributing towards greater online customer satisfaction

(Chung and Babin, 2012). The more a person is familiar with the technicalities of internet the more satisfied he is going to be with the purchase (Wu and Huang, 2015). According to (Cristiane Pizzutti & Daniel, 2011) more familiar a person is with online retailing the less uncertain he is about the product (Chung, 2015). This study fails to provide support to the hypothesis. However, the relationship of familiarity and retailer's visibility is highly significant which also has been discussed by various scholars that more familiar a person is with online retailing the more easily he can find the retailer (Grabner et al. 2003; Boza et al. 1999). Logistical support and website design helps as a purchasing motivation for the consumers, both contribute towards a greater online customer satisfaction (Bienstock, Stafford, and Stafford, 2015). But product uncertainty results negates to the literature as it has been formed that more a consumer knows about a product the more satisfied he is going to be with its purchase but the results show that it is not necessary for the consumers to know about the product while making a purchase instead website design and logistical support can enhance the online customer satisfaction. Also the relationship of online satisfaction and product uncertainty is insignificant as per this research is concerned.

Sometimes the people who make an online purchase and even are more familiar with online purchasing sometimes do not have perfect information about the product they are about to purchase (McKay-Nesbitt, and Ryan, 2015) because of the physical distance from the product which then makes online purchasing more riskier (Chung, 2015) than the traditional store purchase. Also the results abide by the discussion made by other authors on customer service. According to Palmer, (2002) the more responsive a retailer is the more satisfied the consumer is.

### **Managerial implications**

From the managerial point of view some contribution can be offered. Overall the results show that the managers need to incorporate a proper website design and elements in their website to increase the customer satisfaction. Moreover the retailers should provide the consumers with the chance to directly interact with the representatives in order to eliminate any sort of errors in the logistics or customer service. Customer service representatives should implement the most appropriate recovery actions to enhance the online customer satisfaction. Second, while prior research has examined the effect of uncertainty on online customer shopping activities (Levin et al., 2005; Pavlou et al., 2007), our research is one of the first to investigate the role of Familiarity with online retailing and logistics on online customer satisfaction, which has been largely neglected in the literature. Our results indicate that Familiarity and logistics plays an important role in online customer satisfaction.

Our research also examines the impacts of retailer visibility on satisfaction. Retailers that do not have high visibility must come up with effective ways to attract customers and ease the psychological distance between them and the consumers. Our paper sheds light on the importance of customer service for achieving that purpose. Firms should try to increase the customer service quality because this is how they can attract and retain the customers. According to our results low prices can increase customer satisfaction also apart from this retailers should try to build in a proper logistical service that can mitigate the negative impact of uncertainty and low visibility.

### **Conclusion**

The results of this study suggest that more and more people are shifting towards online purchasing. Online customer satisfaction is enhanced when the retailer is more visible to the customer and also when the retailer's website is more users friendly and carries a lot more information that is required for the customers. The results also suggest that when logistical service is provided to the customers their satisfaction is increased. Quick and efficient delivery system, timely and customer oriented delivery system can enhance the online satisfaction of the customers. In the present world the online network is crowded with ample of retailers and only those are selected by the consumers that are more visible, have a presentable site and provide quick goods delivery. Moreover website design, customer service and price impacts online customer satisfaction and are significant.

A sample of 200 was selected and out of which only 150 were screened out for purpose of further analysis. Two different types of software were used the first one was SPSS, which helped in carrying out regression and moderation whereas on AMOS Confirmatory factor analysis and path analysis was conducted.

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