

## *Online Buying and Customer Satisfaction in the Era of Transformative Marketing*

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### ABSTRACT

#### Keywords:

Transformative Marketing  
Service Quality  
Commence  
Customer Satisfaction  
Trust  
Online transactions

This study explores the factors affecting service quality on the purchasing satisfaction of consumer in Pakistan in the era of transformative marketing. The primary goal of this article is to examine the association among website design, customers trust, customization of website influence on customer satisfaction. This current study constructed online survey questionnaires by utilizing the google forms. The link of the questionnaire was floated in Pakistan. This study gathered data on 450 respondents. In the data cleaning process, 300 questionnaires were suitable filled questionnaires other were omitted from the analysis. The firsts phase of study include demographics (age, occupation, gender, and education). Based on the data collected, this study revealed that the website design, trust, and customization are essential in customers satisfaction. However, trust is the main component. It has 34% impact on customer satisfaction. In general customers have trust on the e-commerce sites. Customers also provide their email and credit card info on the sites. Website design and customization also appeared as important variables impacting on customer satisfaction. Due to digitalization, the customers want only their preferred products and services on sites. As companies can record every customer website interaction history, therefore keeping the record and displaying every customer unique product recommendation is recommended for the online site managers. Due evolution on the internet and the increase in mobile phone penetration today customers aware, and empowered. The customer can purchase items from a nearby local shop, or simultaneously, they can also purchase products from another country. Hence this empowerment led to increased individual preferences. This study beneficial for the e-commerce business to The study is beneficial for e-commerce (websites) companies to know their clients and provide them with better services.

## INTRODUCTION

Digitization has changed the entire globe (Muhammad Farooq & Raju, 2019). As per Kumar (2018), the changed customer's preferences have led to era of transformative marketing. Transformative marketing means marketing based on data driven insights to create win-win situation for all stakeholders (Customers, Company Owner, Employees and Government). In transformative marketing, customer

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satisfaction is core focus of the companies (Meyer, 2018; Varadarajan, 2018). Companies that try to consistently satisfy their customers tends to stay in the market for longer run (Muhamamd Farooq & Raju, 2019). The products selling online are beneficial for both customers as well as companies. It provides an opportunity for the enterprises to sell goods and services without the pressure of turnover, distribution cost, and the pressure of handling inventory. In the customers perspective, it is a time-saving process, easy access to buy products without going outside. Internet penetration has been expanded all over the world where approximately 70% of the worldwide population has easy access to the internet. In current time, facebook application has only 3.55 billion profiles. This was once a dream that has now become an inevitable reality that can be witnessed everywhere (Khalil-ur-rehman & Farooq, 2018). Businesses that do not primarily sell their products online still have their web-presence atleast. There are also some platforms available which help the organization to sell their goods and services. Eg. Alibaba and Amazon can sell their products online through a business website. In this perspective, the importance of consumer contentment is increased. Hence, this present inspects the impact of service quality on customer satisfaction of online buyers in Pakistan. Findings of the research contribute towards contemporary literature of transformative marketing and online shopper's satisfaction with respect to Pakistan.

### **BRIEF LITERATURE REVIEW**

Nisar & Prabhakar (2017) examined the impact of consumer satisfaction and service quality on customers who tends to make their purchases online. Core focus of this research was two-fold, empirical, and the exploratory parts of the strategic, rational elements, functioning, and the non-operational components of the customer satisfaction as well as service quality in the retailing business. Authors classify their customer grounded on their level of satisfaction. There is also another method available for the measurement of customer satisfaction called net promoters score, which was introduced in 2003 (Mandal, 2014). This method was conferred because of complications observed in this method to examine customer satisfaction (Kristensen and Eskildsen, 2011).

In addition to customer satisfaction, The net promoter score concept has three major indicators which are known as promoters, passives, and the denigrators. Those who recommend the products and services to other are known as promoters. Those who never recommend nor advocate goods and services of companies called passives and those customers who create negatives perception toward company are considered as detractors. According to Bain (2003), net promoter score concept created more promoters. He said that it is required to enhance one numeral which supposed to be the net supporter score number.

However, after some time, the net promoter score acknowledged lot condemnation. In many prior types of research, it could not measure performance, and it was not superior as compared to the formerly current method for customer satisfaction (Nisar & Prabhakar, 2017; Park & Kim, 2003). Therefore Berrut & de Decker, (2015) proposed consumer categorize based satisfaction extent. By using analysis of variance and ordinary least squares regression, the authors integrated CFA (Confirmatory Factor Analysis). The researchers asserted that positive and significant influenced of the logistics service on customer satisfaction. Authors also revealed that enhancement of logistics quality chances could improve the customer's satisfaction level (Berrut & de Decker, 2015). The conducted research was primary in nature, which can help the retailers to acquire new customers as well as retaining the existing customers.

Suki (2011) examined customer satisfaction and customer faith in which retailers engage in the mobile-commerce. The main purpose of this study was to recognize factors which were transportable. There were 200 respondents participated in the survey. Partial least square SEM was employed for Data analysis. The projected framework was initially examined and authenticated. Conclusively, researchers stated that the quality of the website and the bilateral and modification does not influence customer satisfaction. Experiences of information technology and trait of being user-friendly, perceived usefulness, and consumer faith on the retailers arisen as an essential apparatus of customer satisfaction. The researchers advocate the e-commerce firms try to focused on the building of the customer trust. When a vendor developed trust among his customers towards services, then vendors could also get customer satisfaction as a competitive edge on his challengers (Suki, 2011).

Purwanto and Kuswandi (2017) studied to examine the impact of liability and the association on the acknowledged worth of contentedness with e-commerce in the Indonesia perspective. This present study had two core objectives 1) to testify supposed and the decadent value linked to the services 2) aim was to determine the satisfaction level, which is backed by these perspectives. To examine this (Purwanto & Kuswandi, 2017) gathered data from the 650 participants in Indonesia. Due to missing values and the outliers, 415 questionnaires considered. The first step was the structure of the questions and the framework implementation on the data. Results revealed that there was no validity and reliability issue found in this study — Amos version 18 utilized for structural equation modeling. Conclusively, the authors stated that the decadent and the exploitation value generates the overall value for the company. Organizations should utilize these resources in such a way that it does not hurt the limited finances of the business. The firms should need to enhance the “ease of use” for their global consumers.

Devaraj, Fan, and Kohli (2002) examined the antecedents of customer satisfaction with respect to E-Commerce. This other main objective was to unveil the attitude of customers toward the businesses. The study utilized three models from the prior studies and authenticated a conceptual framework from them. Models that are being employed in this current research were the TAM adopted from Davis and Venkatesh, TCA (Transaction Cost Analysis) model and the quality of the service, specially SERQUAL. The material was brought from both platforms, online and offline. The authentication of the framework was authenticated (Devaraj et al., 2002) likewise, Lin and Lin (2010) conducted their research on the impact of Website Quality Magnitudes on the satisfaction of the customer in the B2C E-commerce context.

## **Conceptual background**

Companies use service quality as an edge to gain superiority on the competitors (Muhammad Farooq, Ali, et al., 2019; Muhammad Farooq, Khalil-Ur-Rehman, et al., 2019). It is also evident that if a new product or service offered and marketed well, can proved to be a fresh breath of air for the company (Ali et al., 2016; Ekinici et al., 1998). Over the past few decades, service quality was perceived as good customer services. Having a shop or showroom to display the products was considered being competitive.

Since the trend of online buying is observed to be increasing, most of the business organizations are intending to offer their products online along with their physical stores aside. This leaves websites as the face of the organization since most people perceives busines based on their website design (Rahi et al., 2017). Therefore, the firs impression of the website design may have mositive or negative impact of purchase decision. In this regard, Tandon et al. (2017) explained that website quality is compsed of website design, ease of use, utility of information and security of the client information. Among these, with respect to website design, Ali (2016) argued that website design and its quality postively influence customer satisfaction along with purchase intention. Based on this, the primary hypothesis of the study is

H1: The website design positively influences the satisfaction of the users.

Since the digitalization has resulted in decreased interaction between customer and retailer, a virtual interaction has taken place in the form of online payment transactions through debit and credit cards. This leads to a trust-based relationship between the customer and the retailer (Cen et al., 2019). It is the prime duty of the retailer to take care of the important information of the customer and stop it for being

misused. Therefore, the information used to complete a transaction becomes important. This raises an issue of cybercrime where the important information of the customer is misused by any third party who gains access to the information through some illegal means (Ali et al., 2016). Any such incident directly impacts the trust of the customer dealing with the online retailer. Therefore, retailers try to minimize all the risks of such incidents so that the customer feel secure about his/her transaction (Gurung and Raja, 2016). More the customer trust is built, more the customer will do repeated business transactions with the retailer (Leninkumar, 2017, Marakanon and Panjakajornsak, 2017, Setiawan and Sayuti, 2017). Based on these arguments, the next aim of this study is to examine the impact of trust on customer satisfaction, and we hypothesize that

H2: Customer Trust positively influence customer satisfaction

As the digitalization process increases, the competition among the retailers become stiffer with loads of optional available to the customers on a single click (Dimitrova, 2018). This has lead retailers to find new ways to be competitive in the market. Now, companies are offering the customer the option to customize the product offered by the companies (Hsu and Tang, 2016). This customization has resulted in building a different brand image in the eye of the customers. In additio to product and services, if customization option is provided in logistics services, it also impact positively on customer satisfaction of online shoppers (Wang et al., 2016). Based on this argument, it can be asserted that customization has a positive influence on customer satisfaction. If there is an option of customization is offered by the retailer to the customer, it may lead to a satisfied customer. Hence;

H3: The customization positively influence customer satisfaction

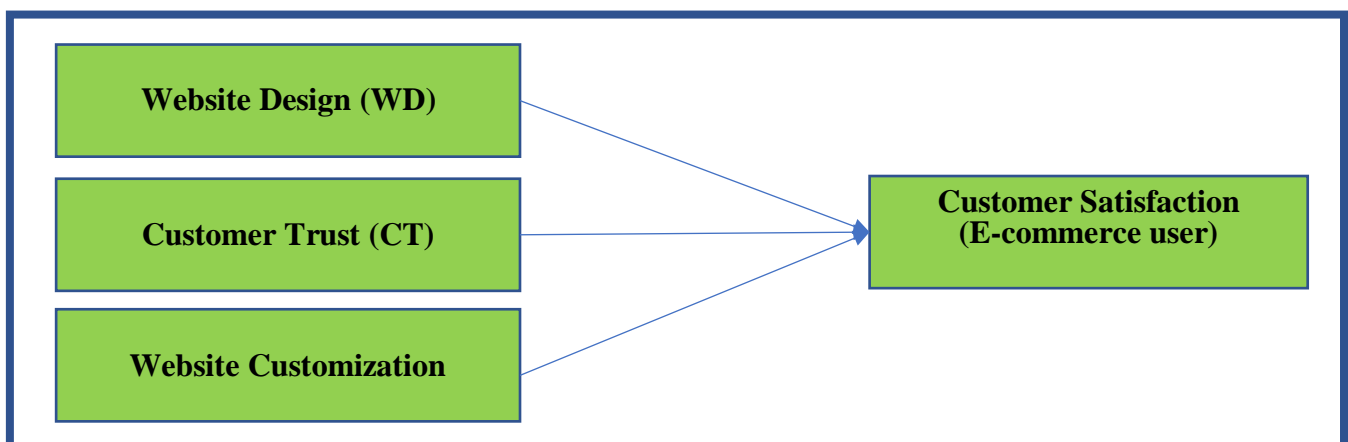


Figure 1 Conceptual Framework

## RESEARCH METHODOLOGY

Quantitative research is opted to examine the hypothesis. Quantitative research quantifies the easily generalizable findings. A structured questionnaire is used to collect the responses from the population, and a sample is selected from the population. Generally, there are different techniques used for sample selection from the population; however, most commonly used techniques are probability and non-probability sampling. Probability sampling refers to the chance of selection of all from the population.

There are further different, most common types of random sampling, which includes snowball, systematic, random, strata, and cluster sampling. On the other hand, a non-probability sampling technique is used where the resources to access the population are scarce. Researchers have limited access, or it is difficult to access the population, the non-probability sampling technique is used (Ali et al., 2019). Non-probability also has its various types out of which, convenience sampling is one of the most commonly used sampling techniques. In this method, the researcher selects the sample based on his/her convenience of access. For this research, convenience sampling the authors followed Ali et al (2020).

Subsequently, to the selection of sampling technique, there are different ways in which the data collection instrument is delivered to the respondents. These options may include handing over the questionnaire in person, using an email and sending the questionnaire via post. However, the most effective way is face-to-face handing over the questionnaire and collecting the responses. In this type, the response rate is substantial, but there are chances that the respondent may come under the influence of the researcher while responding to the questions. Also, there are several other disadvantages linked to this method. For example, presence of researcher at the time of response may have a positive or negative influence on the responses, a courtesy factor in the mind of the respondent for the researcher or the study for which the data is collected may also impact the responses.

Furthermore, it becomes difficult for the respondents to go and collect the responses in person, particularly when the sample size is too large. Keeping in view these constraints, this study has used the online method of sending a questionnaire and collecting data. It is time and cost saving and requires less effort than the face-to-face method (Granello et al., 2004). Also, there is no pressure on the presence of the researcher. Hence the respondent feels comfortable providing information which is sometimes personal. The online survey is also critically beneficial for the large sample data collection as it requires no additional effort or time. The population of the study was ecommerce users. For screening purpose,

all those responses were excluded which have not purchased anything online. All the responses were collected using online google forms.

After the completion of data collection, it is then tested and screened before running the data analysis. Data screening process helps rectify uncompleted and incorrect responses added in the data so that the analysis may produce accurate and healthy results. SPSS (Statistical Package for Social Sciences) is used for the cleansing and analysis of the data. To check the instrument and data validity, reliability test was run to examine the data soundness (Hair et al., 2012). To examine the fitness of the model, structural equational modeling was integrated. As the model is was adapted from earlier studies, therefore, applying SEM is recommended as per Hair Jr et al. (2016). For the examination of hypothesis validation, boot stepping technique was used as data was collected from all age groups. Current study employed PLS-SEM for measurement model and structural model assessment. According to Hair Jr et al. (2016), there is no need to assess normality assumption due to non-parametric algorithm.

### **Measurement scale**

Measuring customer trust study adapted 3 indicator from (Garbarino and Johnson, 1999, Walter et al., 2003). There are also three indicators adapted to measure web design (Kim et al., 2009). Moreover, three items adapted to measure the customer satisfaction (Kim et al., 2009). For measuring the website customization three statements adapted from the study of (Iqbal et al., 2016). All sconstructs were measure by using 1-5 likert scale. The one indicated strongly disagree and five represnets strongly agree.

### **Data Interpretation/Analysis**

For data analysis, SPSS was used as mentioned above in line with Krejice & Morgan (1970) as it is the most commonly used tool for quantitative research studies. In the past, for online data collection, emails were the main and only reliable source, however, with the emergence of new technology and vast use of social media, it has become easier to reach maximum numbers for the data collection. The questionnaire for this study was developed using google documents and then distributed using social networking sites, i.e., facebook, twitter, email, and some academics websites like research gate. A total number of 450 was achieved in regards to the responses. While filtering and screening of the data, only those responses were integrated, which had skewness between -1 to +1. Mean of 5% was used for regression analysis. Research questionnaire used for this research is provided in the appendix. It consisted off two main sections of the questions. The first section was comprised of a demographic variable, while the second section was related to the main questions concerning the research. Table 1 below shows the descriptive statistics of the respondents. 156 out of 300 respondents were male, and the rest of 144 were females.

Majority of the respondents were youth consisting of 42 percent of the total number. These 42 percents were falling in between 18 to 25 years of age. Thirty-two percent were from the age of 26 to 35, and 10 percent were from the age of 36 to 45. A large number were students with a total number of 132 out of 300. Seventy-eight were self-employed, and 63 were employed while 27 fall into the category of others. All of them had at least bachelors degree with most numbers of 186 had bachelors degrees and 89 had their masters done. The rest 27 were the intelligentsia having a doctorate.

**TABLE 1 RESPONDENTS DEMOGRAPHICS**

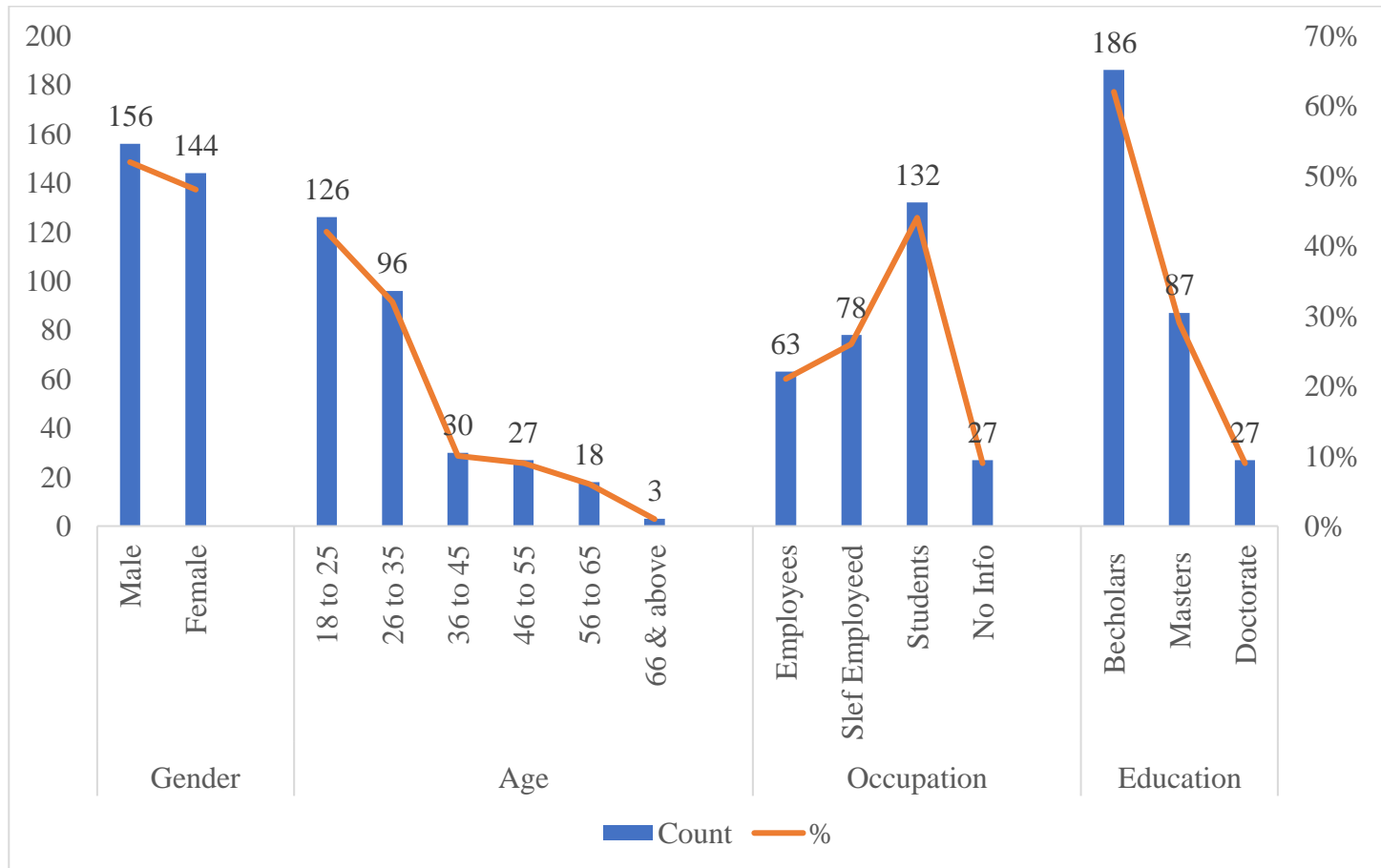


Table 2 describes the descriptive statistics about whether the respondents were comfortable sharing their credit card information over the internet using e-commerce websites. The results also depict that the respondents were very contented to avail the online services of the company with a, please experience to share.

		N	Mean	Std. D
Website Design (WD)	1. Once in E-commerce website items are listed attractively	299	3.4	1.1
	2. The information in E-Commerce sites is well categorized	298	3.4	1.0
	3. The buying process on websites is easy to follow and act upon.	298	3.5	1.2
Customer Trust	1. I provide my personal information to E-commerce sites during the registration	289	3.4	1.1



	2. I provide my Financial information to E-commerce sites during the registration	299	3.7	1.1
	3. I can pay in advance on ecommerce sites	299	3.5	1.1
	Once, I registered, I get personalized recommendations based on my preferences	299	3.4	1.0
Website Customization	2. The company takes care of my standards	296	3.3	1.1
	3. As per my preferences, notifications are sent to me	298	3.4	1.1
Customer Satisfaction	1. Overall, I am satisfied with e-commerce sites in Pakistan	290	3.4	1.0
	2. I recommend E-commerce sites to others	298	3.8	.99
	3. I am very happy with E-commerce sites. I prefer online buying compared to offline buying	297	3.5	1.0

	Items	Outer Loadings	Cronbach's Alpha	A VE	R <sup>2</sup>	F <sup>2</sup>
Website Design (WD)	1. Once in E-commerce website items are listed attractively	0.7				
	2. The information in E-Commerce sites is well categorized	0.7	0.7	0.6		0.12
	3. The buying process on websites is easy to follow and act upon.	0.7				
Customer Trust (CT)	1. I provide my personal information to E-commerce sites while registration	0.8				
	2. I provide my Financial information to E-commerce sites during the registration	0.8	0.8	0.5		0.34
	3. I can pay in advance on ecommerce sites	0.7				
Website Customization (WC)	Once, I registered, I get personalized recommendations based on my preferences	0.7				
	2. The company takes care of my standards	0.8	0.8	0.6		0.23
	3. As per my preferences, notifications are sent to me	0.8				
Customer Satisfaction (CS)	1. Overall, I am satisfied with ecommerce sites in paksitan	0.7				
	2. I recommend E-commerce sites to others	0.8	0.8	0.5		0.64
	3. I am very happy with E-commerce sites. I prefer online buying compared to offline buying	0.7				

To examine the fitness of the model and validity of the data, structure equational model (SEM) was used and Smart PLS 2 was integrated for the purpose (Abdurrahman et al., 2018; Abdurrahman & Osam, 2017; Abdurrahman et al., 2018; Anjum et al., 2018; Muhammad Farooq & Jabbar, 2014; Omer et al., 2016). Table-3 highlights the detailed results extracted from SEM. The threshold of outer loading is

acceptable above 0.7, and loadings of items of this study are all above the acceptable threshold. The Cronbach alpha's value (also denoted as internal consistency) are also under the acceptable brink. The value of AVE (average variance extracted) identified by (Sarstedt et al., 2017) is 0.5, which is also favorable concerning this research.

The values of R<sup>2</sup> is indicated in the below Table 3. These values are used to highlight the effect of independent construct on the dependent construct. Sixty-four percent mixed collective impact of Website Design, Trust, and Customization is found in customer satisfaction. Independent relationship of each independent variable on the dependent variable is also depicted in Table 3. 34 percent effect of trust is found on the satisfaction of the student respondents. In addition to the values of R<sup>2</sup>, F<sup>2</sup> values are also figured in the table of each variable that indicates Trust with the highest value among all other variables. Moreover, customization was also found to be significant with 23percent. However, Trust is the most rated variable, impacting customer satisfaction.

**TABLE 2 CONSTRUCT VALIDITY AND RELIABILITY**

In line with the study of (Abdurrahman et al., 2018), the results of SEM are described accordingly. For data optimization, the test of discriminant validity was also run on the data. Also, the results of HTMT test were found to be sufficient to conduct further analysis.

**Table 3 Heterotrait-Monotrait (HTMT) Ratio of Correlations**

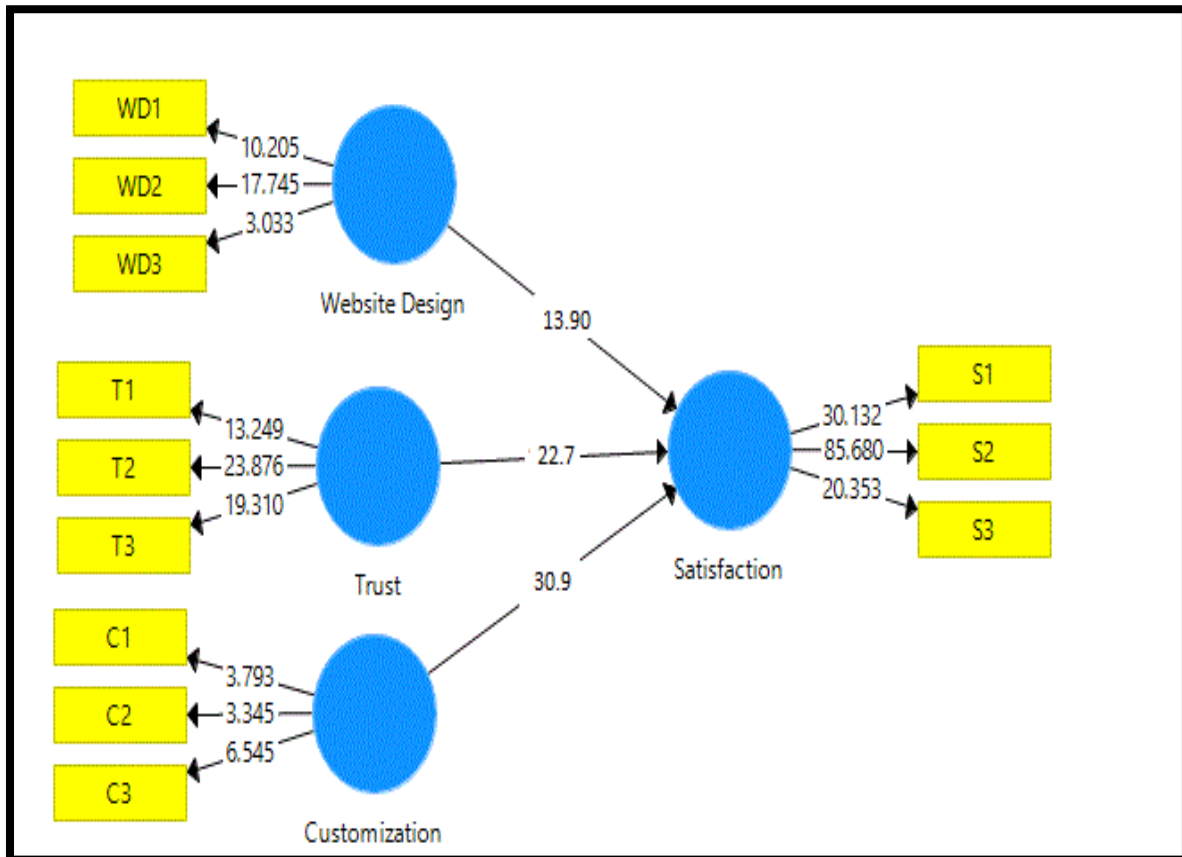
	<b>Website Design (WD)</b>	<b>Customer Trust (CT)</b>	<b>Website Customization (WC)</b>	<b>Customer Satisfaction (CS)</b>
Website Design (WD)				
Customer Trust (CT)	<b>0.79</b>			
Website Customization (WC)	<b>0.79</b>	<b>0.81</b>		
Customer Satisfaction (CS)	<b>0.88</b>	<b>0.85</b>	<b>0.88</b>	

Post running of all the test of reliability, validity, and hypothesis testing, It has been found that all the independent variables had a considerable encouraging relationship with the dependent variable. The hypothesis validation is described in the below Table 5. Explaining the findings of the individual relationship of each variable, website design was found to the highest with 88 percent internal consistency. The relationship of the second independent variable with the dependent variable was also found to be positive. The trust showed 22.70 value of statistics and 0.01 value of P, which shows the

internal consistency of 99 percent. Moving on to the last independent variable (customization), the results were indicating a positive correlation among the variables again. Conclusively, Trust variable was ranked the highest among all other variables to predict customer satisfaction.

**Table 4 Bootstrapping Summary**

	T- Statistics	P -Values	Supported?
Website Design -> Overall Satisfaction	13.9	0.01	Yes
Customer Trust-> Responsiveness	22.7	0.01	Yes
Website Customization -> Overall Satisfaction	30.9	0.05	Yes



**1. FIGURE 2 BOOTSTRAPPING RESULTS**

## DISCUSSION AND CONCLUSION

The main objective of this research was to identify consumer behavior regarding online e-commerce websites in Pakistan. Three variables were selected altogether, including Website design, Trust, and Customization and to find their influence on the dependent variable of customer satisfaction. The result indicates that there is a momentous confident relationship of all three independent variables (website design, trust, customization) on the dependent variable (customer satisfaction).

A new dimension of website design was integrated into this model to examine its impact on customer satisfaction. In the past, the brand name and logo was more than enough to predict customer satisfaction, but now, it has expanded to customer services, value addition, and competitive prices. Moreover, new technological advancements are making it easy for the manufacturers to reach their customers easily through the use of their website. Now, companies' websites are their face to the customer, and if the websites are complex and uneasy to understand, the customer will not be happy. Hence, the website should be appealing, user-friendly, and providing a good customer experience. It must provide all the information and guidelines that a customer is looking for.

Moreover, the website must be designed in such a way that it may lead to a definite purchase decision. This study found a positive relationship between web site design and customer satisfaction, which indicates that the design of the website plays an important role in increasing customer satisfaction. Hence, the marketing managers are recommended to design their websites very carefully that they may be able to fascinate and attract the customers to a positive purchase decision. Also, the websites must be under the monitoring process and updated now and then so that the customer may not miss any vital information.

The trust variable of the model is found to be linked very critically to customer satisfaction. Trust is observed to be the essential element from a customer perspective. Moreover, a viable business is based on the roots of trust. All the purchase decisions made by the customers are somehow based on the trust developed by the retailer. Now, with the emergence of the new e-commerce businesses models, the use of first-hand physical transaction and use of paper money has been declined. Majority of the transactions are taking place online. These attributes of the retailing have resulted in boost up trust.

Evolution of e-commerce and emerging global trends of competitive business has led the customer to a whole new experience of online buying. The major examples of this business are Amazon, Ali Baba, Ali Express, and eBay. These giants have filled the gap between the buyer and the seller and made distant buying more convenient. Just one click can give access to the whole store, and you can choose anything displayed on their web. This online transaction is based purely on trust as the customer cannot physically access the good and completely makes his purchases decision on the seller's recommendation, which comes under the head of "trust." With the increased build trust, the trend of online buying has increased substantially over the recent past. A customer sitting in their homes shop for anything they want and make the payments online by providing their bank details. This also creates another dimension of trust at the customer's end.

As the study suggests the 34 percent of the customer satisfaction is dependent on trust; hence, the marketing and general managers of the business must take customer trust into serious considerations. By enhancing this attribute of customer satisfaction, businesses can gain customer loyalty and increase the existing volume of purchase. Providing what is promised and what is shown will help manager boost their business profits.

Moreover, the results indicate that customization can also be crucial for online customer satisfaction; a customer with more options for product customization will be attracted to the product and provider of that product. It gives the customer a sense of comfort that he/she can modify or customize the given product according to their needs and requirement. Therefore, it is also recommended that customer satisfaction can be optimized thru the additional option of customization.

Conclusively, this research finds that customers contend with the services of e-commerce. However, an additional market of the customer who is not a user of e-commerce can be capture by developing a trust relationship and by providing best of the promised products and services.

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