Critical Factors in Determining Customer Satisfaction Toward Internet Shopping in Malaysia

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ABSTRACT: *Customer satisfaction is one of the greatest influential forces in the internet shopping in today's marketplace and emerging as the strategic imperative for the 1990s. In this study, we proposed four critical factors which have great effect on customer satisfaction in regards to the internet shopping. A survey was conducted to gather data to test the relationships in the proposed model. The collected primary surveys (n = 218) are accompanied to examine the influence of the four dimensions expressed in the proposed structural model, therefore regression analysis were used to analyze the data. The result of study shows that ease of use, security, payment processing and customer perceived quality have significant positive effect on enhancing customer satisfaction toward internet shopping.*

Keywords— *Customer perceived quality, Perceived ease of use, Perceived security and online payment process*

I.   INTRODUCTION

The Internet shopping as one of the types of electronic commerce has proliferated rapidly since the middle of 1990s where Web technologies have played a major role in this decade [16]. The development of Internet shopping in Malaysia expected to be accelerated because it has a lot of incentives such as effortlessness, broader selections [13], competitive pricing, greater access to information, product quality, and time to receive product [14]. The internet also is consulted globally by people on a daily basis. The use of this facility is embarked upon by many people for different purposes as it supports the day to day activities in different sectors of everyday life, [18]. It is used specifically by some people in getting information on items. Its use as a powerful tool of communication is increasing daily at an exponential rate largely due to the abundant benefits it offers in saving time and cost [3]. For instance, purchasing any product or services via internet channel can decrease the processing time and other costs which might be gained if the product or service were to be purchased manually or in person. Moreover Internet is using extensively to support marketing activities in most part of the world where there are well developed internet infrastructures [16]. Generally, online shopping involves seeking information and carrying out activities that deliver the customers the information that benefit them to reach at an informed decision and conduct business. However in recent decades many of researchers as well as practitioners explored to study the factors influencing on customer internet shopping behaviour. They attempt to make an assessment of the service quality of their e-commerce delivering as perceived by their customers, [21]. The potential for internet shopping within the local environment in Malaysia in recent years has been realized and still there are tremendous opportunities for growth, [17]. Therefore, companies that are offering their products and services online have to build consumer confidence [4]. The first purpose of this study is to identify why majority of people are not interested to engage in online transaction despite knowing that this channel provides greater convenience, reduction in time and wider variety of sellers, they still prefer to purchase certain items physically [15]. It is therefore a necessity that the reasons behind this issue must be discovered. The second purpose of this study is to find out the impact of ease of use, security, and online payment processing and customer support service on customer satisfaction toward internet shopping.

II.   LITERATURE REVIEW

Several studies have been conducted in order to identify the customer satisfaction in internet shopping. [4] forecasted whether an individual will purchase their desired product or services via online or not. One of the basic challenges and concern of online product purchasing is how to attract and grab the consumer's attention to motivate them in shifting from the traditional way to prepare their product and services though internet channel

instead of traditional channel. [1] Find out that a problem which is obvious is that there is no actual assurance that a particular service can be sold online due to certain factors. From other significant point of view, customers, as of now, do not feel fairly confident to engage in online transaction because of the insecurity associated with the disclosure of personal private information and data such as age, date of birth, and details of credit card on websites which are conditions often required by the vendors, due to lake of secure websites; because of this, they may prefer traditional shopping where social and physical interactions with the vendors seem effective in executing purchases. Therefore, an e-sales strategy must take all these limitations and barriers into account to efficiently deal with potential online shoppers so that increased numbers of customers may enter e-business environment.

Perceived Service Quality

Quality has been defined as the fitness for use, or to what extent it can meet the consumers' expectations or serves the purposes of the consumers [13]. Customer service is one of the key areas of organizational processes which companies would focus on. This aspect is stressed in view of the growing competition and the need to attract entrepreneurial opportunities in order to boost profitability. It is also to enable better access to the market and to increase customers' satisfaction and loyalty level [6]. According to [2] customer service is one of the most important factors that contribute to increasing product quality, achieving competitive advantage, obtaining profitable opportunities, and as a result translates into increased sales and income. Services available on the Internet comprised of customer support before, after and during any online transactions or activities. Satisfaction with the quality of services provided by a company can be measured. One significant attribute is the performance of the service itself, which is, how well the service is provided to the customer. [1]. In the research of the relationships between service quality and customer's satisfaction toward internet shopping, most of the studies have proposed that service quality will positively influence on customer satisfaction in regard to internet shopping [5]. Among the studies which have conducted in internet shopping, [11, 17, 1] respectively, found out that service quality has positive influence on customer satisfaction toward internet shopping. Hypothesis 1 is proposed as:
H1: Service quality positively influences on customer satisfaction toward internet shopping.

Perceived Ease of Use

Perceived ease-of-use is defined as "the degree to which a person believes that using a particular system would be free from effort" [7]. The perceived ease-of-use has an influential impact on a person's online shopping channel preference and satisfaction [8], Because of many online users like to enjoy convenience and more control through online transaction plenty of companies have added many feature to their websites to make it easy to use for their customers, [9]. Among the first models to include psychological factors that affect technology acceptance, the TAM (Technology Acceptance Model) addresses the issue of how users accept and use a technology. However, perceived ease of use acts as antecedents in attitude toward internet users. However, the TAM has been found to be parsimonious in explaining user behavior across a broad range of end-user computing technologies and user populations; for example, different usage conditions [22], across genders [22], and across cultures [20]. In the TAM, intention to use is influenced by attitude toward use, as well as the direct and indirect effects of perceived ease of use. Perceived usefulness and perceived ease of use jointly affect attitude toward usage, with perceived ease of use having a direct impact on perceived customer satisfaction as well as online shopping, [5]. Hypothesis 2 is proposed as:
H2: Perceived ease of use positively influences on customer satisfaction toward internet shopping.

Security

For all the businesses which implemented online transaction, internet security is a crucial concern. Information security is recognized as a major element for ensuring extensive participation in the society [24]. Moreover security is one of the challenging issues facing the internet based merchant today; in addition, it is the most well-known topic in electronic commerce and frequently has been written about by researchers such as Patrick (2010) and Sandra (2003). Security system is one of the most important issues, and it is one of the biggest barriers that can avoid consumers from obtaining items online. [19],also support the idea that online retailers need to shape secured website since internet users fear and hesitate to purchase product or engage in any services online because of security distresses. [1, 17, 18]supported that security has positive influence on consumer attitude and perception toward internet shopping. Thus hypothesis H3 is proposed as follows:
H3: Perceived Security influences on customer satisfaction toward internet shopping.

Payment processing

There are many literatures addressing this particular factor and its impact on online shopping in Malaysia. The ownership of online settlements depends upon users' frame of mind. For a person who is accustomed to traditional settlement methods, the modern settlement method differs and usually requires the customer to have trust is the newest cost method. Trust is the groundwork of almost any businesses [23]. [10], defined confidence as 'the actual expectation that occurs in an online community of typical, straightforward, and accommodating behaviour, based on generally discussed some social norms, to the aspect of additional members of that community'. For online repayment, one must have confidence at two levels: social trust and technical trust. Social trust is confidence which the public rely on, often designed to involve shared involvement and religion [9]. Specialized faith would be the social actors' belief in information programs used in online verification system. Online cost is the foundation which concerns financial companies and people whose collective task in being competitive and cooperating inside a native environment can be important. Online check is the web-based transaction verification on money and credit card system [1].

Digital Repayment Models

Digital commerce has a good deal of variations for one buying finished goods and services. It has also altered how people pay for goods and services, now aided by innovative payment programs or the use of electronic currency. One can find four varieties of digital camera payment methods, which are Online Credit Card repayment system, Online Digital Camera Cash System, Digital Camera Cheque system and Wise Charge Cards Structured Electronic check models. Just about every digital repayment system features rewards of using it to help the consumers and stores [1].

Process of Digital Payment System

Electronic transaction systems have been in work since the 60s and innovative techniques continued to be developed swiftly as they do have an elaborate consumption. The first particular check system appeared to be a conventional one, the Digital Camera Fund Transfer which often did not rely on any key processing middleman. Digital Fund Transport is a financial program of Electronic Data Interchange which shifts credit card information in huge quantities, via the private communities linking banks and companies. Online settlement service processes, accounts and receipts make use of automated fund transport to pay accounts and bills. The developments in electronic cash made this easy to be practiced [11]. Digital payment system provides established loan playing cards for online shopping settlement methods. Almost all of the consumers and retailers welcome the transaction system throughout the world and it was the best method of checking out for stores [15]. A consumer can certainly purchase goods and services online, making use of a good unit card. A password-protected key is included in the handcrafted card that is weighed against a critical Magic formula enclosed in the user's processor. All such cards must have the users' individual information number in order to authenticate the exchange. Intelligent credit cards have been in utilization in excess of two generations and have been utilized for distinct requirements like the road instrument cost as prepaid cards. With the boom in electronic businesses, handcrafted card is seen as one of the beneficial methods of doing online transactions that has increased degrees of security as well as satisfaction among online users. [19]. The proposed hypothesis is as follow:

H4: There is significant positive relationship between online process system and customer satisfaction toward internet shopping.

III. RESEARCH METHODOLOGY

Questionnaire design

The questionnaire of this study is constructed base on related literatures and users' and experts' point of view. After the draft was finalized, a pre-test was implemented on experts and users who were familiar with internet shopping, to modify items with unclear terms. Consequently, questionnaire respondents could know the questions in the formal survey and the content validity of the questionnaire could be ensured. The questionnaire was broken down into two parts. The first section was intended to find out each respondent's basic personal data and the level of their satisfaction in regards to internet shopping. All the measurement scales adopted were nominal. The second section measured the respondent's perception of each construct in the research model. All items were assessed using five-point Likert scales from 1 = ''strongly disagree'' to 5 = ''strongly agree''. Table 1 shows the research constructs and items included in the questionnaire.

**Table 1: construct and item included in questionnnaire**

Construct	Item	Measurement	Reference
Perceived service quality	P.S.Q. 1	I can clearly understand the position of the screen I am currently browsing in the navigation layout	Kim et al. (2004)
	P.S.Q. 2	I can fully understand the content provided in the website that I want to make my purchase.	Adapted question
	P.S.Q. 3	Personalization and customization highly influence on me	Adopted question
Perceived ease of use	P.E.U1	I like the layout of the website	Adopted question
	P.E.U2	The start page leads me easily to the information I need	Adopted question
	P.E.U3	The start page tells me immediately where I can find the information I am looking for	Adopted question
	P.E.U4	I found it easy to move around in this website	Haque et al., (2009)
	P.E.U5	The website and all of its linked pages work well	Adopted question
Perceived security	P.S.1	I feel secure giving out credit card information at this site.	Nikhashemi et al., (2011)
	P.S.2	The website has adequate security features.	Adopted question
	P.S.3	I feel I can trust this website.	Adopted question
	P.S.4	I feel safe in my transaction with this website	Adopted question
Payment processing	P.P.1	I feel satisfy when I make online payment	Adopted question
	P.P.2	I like to purchase product when the process of payment is easy	Adopted question
	P.P.3	I accept the payment options by the website	Adopted question
	P.P.4	This website has complete payment options, referring to post office remittance, online payment, cash on delivery, etc.	Adopted question

Research sampling method
In this research, data sources are from both primary and secondary. Primary data collected is used for data analysis in order to test the hypothesis, thus solving the research problem. Primary data is collected through questionnaires distributed to 258 respondents from Malaysia, Selangor state. Secondary data shall also be used in this study, especially in the literature review. The secondary data is obtained from related journals, books and online articles. Each of the responses received was screened for errors, incomplete and missing responses. Efforts were also made to contact the affected respondents through email for clarification and corrections, especially on the missing or blank responses. After the selection process was carried out, only 218 responses were considered complete and valid for data analysis. In this study we have done factor analysis as well as regression analysis for each variable to give more insight and illustration to reader of this paper.

Research framework of the study
Figure 1 displays the theoretical framework of this study. It can be seen that the dependent variable is customer satisfaction toward internet shopping. Whereas, the independent variable could be Perceived service quality, ease of use; perceived security and online payment processing.

Figure 1: Research framework
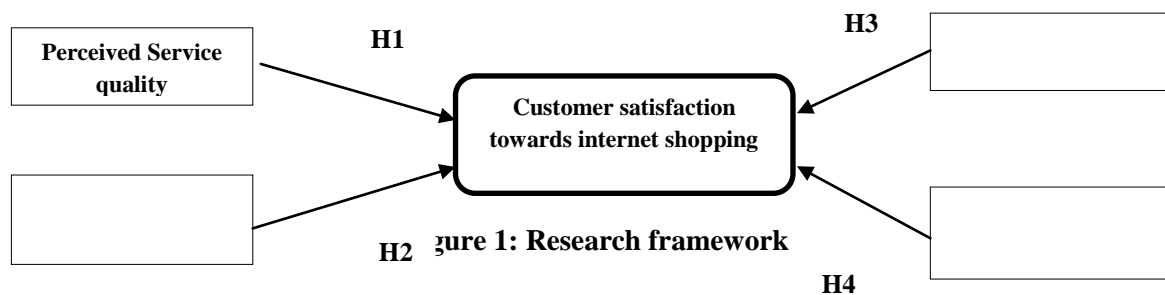
Hypothesis of the Study

A hypothesis is a logically conjectured relationship between two or more variables expressed in a form of a testable statement. The aim of this study is to determine the relationship among many factors that causes satisfaction toward internet shopping. The hypotheses for their research are as follows:

H1: Perceived service quality has positive influence on customer satisfaction toward internet shopping.
H2: Perceived ease of use has positive influence on customer satisfaction toward internet shopping.
H3: Perceived security has positive influence on customer satisfaction toward internet shopping.
H4: Online payment process has positive influence on customer satisfaction toward internet shopping
From above hypothesis following model is constructed.

Yi = Bo+b1X1+b2X2+b3X3+b4X4+ εi

Here, X1 is Perceived service quality, X2 ease of use, X3 perceived security, and X4 online payment process. Dependent variable is Yi which represents the Customer satisfaction toward internet shopping. A multiple regression analysis is carried out in order to determine which factor(s) that described in hypothesis have significant impact on customer satisfaction in regard to internet shopping.

IV.   RESULT AND DISCUSSION

Reliability Test

Cronbach's alpha (α) analysis is conducted to examine the Reliability coefficient. Since, Cronbach alpha is commonly used method to measure the reliability for a set of two or more construct where alpha coefficient values range between 0 and 1. Higher values show higher reliability among the indicators. Hence, 1 is the highest value that can be achieved (Table 2). According to the results of Cronbach's alpha test total scale of reliability for this study varied from .0.754 to .886. This result indicated an overall higher reliability factor.

Table 2: Reliability Test

Scale	No. of items	Alpha	Mean	Standard deviation
Perceive service quality	3	0.849	71.97	8.91
Perceive ease of use	5	0.886	107.8	17.2
Perceive security	4	0.754	97.15	13.11
Online payment process	4	0.805	66.39	10.94

Factor Analysis

Factor analysis has been employed to explore the underlying factors associated with 28 items by using Principal Component Analysis (PCA). Bartlett's Test of Sphericity was applied to the constructs validity. Then again the Kaiser–Mayer–Olkin measure of sampling adequacy employed to analyze the strength of association among variables. The Kaiser–Mayer–Olkin measures of sampling adequacy (KMO) were first computed to determine the suitability of using factor analysis to predict whether data are suitable to perform factor analysis or not. Generally KMO is used to assess which variables need to drop from the model due to multi collinearity. The value of KMO varies from 0 to 1, and KMO overall should be .60 or higher to perform factor analysis. If not then it is necessary to drop the variables with lowest anti image value until KMO overall rise above .60. Result for the Bartlett's Test of Sphericity and the KMO reveal that both were highly significant and concluded that this variable was suitable for the factor analysis. They also suggested that variables with loading greater than 0.30 are considered significant, loading greater than 0.40 more important, and loading 0.50 or greater are very significant. In this study, the general criteria were accepted items with loading of 0.60 or greater. Not a single factor had been dropped out under this circumstance. The higher loading (factor) shows the stronger affiliation of an item to a specific factor. In our study Factor analysis has successfully reduced the variables influencing customer satisfaction toward internet shopping. Based on below result, 4 factors are extracted using the Oblimin rotation method that converges after 14 iterations. The factors are found to significantly explain the

pattern of correlations within its set of variables since it has Kaiser-Meyer-Olkin (KMO- Table 3) value of 0.833, as a measure of sampling adequacy which is above 0.7 with Bartlett's test of Sphericity value of zero. The finding of customer satisfaction toward internet shopping, each of 4 dimensions (Perceived service quality, Perceived ease of use, Perceived security and perceive easy online payment process) was homogenously loaded in different factor, which means each of them contributes to customer satisfaction toward internet shopping. (Table 4)

Table: 3 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.833
Bartlett's Test of Sphericity	Approx. Chi-Square	765.885
	df	15
	Sig.	.000

Table 4: Factor analysis on the Customer Loyalty questioner

Dimensions and items	Factor loading
Perceived service quality: Alpha 0.849	
I can clearly understand the position of the screen I am currently browsing in the navigation layout …	0.866
I can fully understand the content provided in the website that I want to make my purchase	0.849
Personalization and customization highly influence on me	0.834
Perceived Ease of use: 0.886	
I like the layout of the website	0.938
The start page leads me easily to the information I need	0.964
The start page tells me immediately where I can find the information I am looking for	0.897
I found it easy to move around in this website	0.878
The website and all of its linked pages work well	0.757
Perceived Security: 0.754	
I feel secure giving out credit card information at this site	0.782
The website has adequate security features	0.876
I feel I can trust this website	0.714
I feel safe in my transaction with this website	0.644
Online payment Process: 0.805	
I feel satisfy when I make online payment	0.786
I like to purchase product when the process of payment is easy	0.832
I accept the payment options by the website	0.813
This website has complete payment options, referring to post office remittance, online payment, cash on delivery, etc.	0.789

Testing Hypothesis

Regression analysis was applied for testing the hypothesis of this research after extraction of four independent variables from factor analysis. Results for consumer satisfaction towards internet shopping revealed in Table 5. Results of this study showed that 87.8 present of variance of customer satisfaction in regard to internet shopping was explained by these four independent variables with a significant at $p < .000$ (Table 5). Therefore, there is an evident that these four factors significantly affect the customer satisfaction toward internet shopping.

Table 5: Result of multiple regressions output for Customer satisfaction toward internet shopping

Model	Standardized Coefficient (β)	t-Value	Sig
Dependent variable: Customer loyalty			
Constant		2.291	0.649
P. Service quality	0.305	1.761	0.004
P. Security	0.310	1.724	0.002
P. Ease of use	0.222	1.240	0.001
Online payment process	0.135	4.040	0.000

R^2=0.862,   Adjusted R^2=0.878,   Singnificance=0.000

Hypothesis testing summary

From the analysis, it is demonstrated that the all item whichhave used in the questionnaire are appropriate to support our variables.This is because the independent variable in eachhypothesis is found to have positive significantrelationship with the respective dependent variable.However, the strength of the relationship varies for everyhypothesis. Based on the finding of our regression analysis we realized Perceived service quality, Ease of use, Perceived security and online payment process have positive impact on customer satisfaction toward internet shopping. Table 6 illustrates the summary of the hypothesis.

Table 6: Summary of result in relation to the research hypothesis

No. Hypothesis		Finding
H1	Perceive service quality has positive effect on customer satisfaction toward internet shopping.	Supported
H2	Perceive Ease of use has positive effect on customer satisfaction toward internet shopping	supported
H3	Perceive security has positive effect on customer satisfaction toward internet shopping	supported
H4	Online payment process has positive effect on customer satisfaction toward internet shopping	supported

V.   CONCLUSIONS, CONTRIBUTIONS AND LIMITATIONS

Drawing upon theoretical perspective from customer satisfaction toward internet shopping theory, described in this paper investigated the key factors that effect on customer satisfaction in regards to internet shopping among Malaysian online shopper. Based on the results, four factors showed significant effect on customer satisfaction toward internet shopping. Among all the factors, which had significant positive effect on customer satisfaction toward internet shopping online payment process was found to have a greater positive effect on the customer satisfaction toward internet shopping due to perceived risk while customer is committed to make online payment. It suggested that internet technology must provide better benefits regarding the process of online payment than current technology in order to intensify adoption rate. The study abridged in this article has made some important contribution. It contributes to the emerging body of research on e-business adoption in organization. It identifies factors empirically which influencing on customer satisfaction toward internet shopping among Malaysian people. This research provides insights into real Malaysian e-business efforts. While every effort was made to make this study as comprehensive as possible, certain limitations were present. The limitation is the use of a single respondent, without collecting and cross-validating responses from other informants in the same area of collecting data. The use of single respondents is questionable, because relying on only one informant to make complex social judgments about their perception toward internet shopping characteristics increases random measurement error. However, the cost of using multiple informants and the possibility of lower response rates were deterrents against the use of multiple respondents. Future research can alleviate the problem of common method bias by collecting data from more than one respondent from deferent part of Klang Valley and comparing the perceptions of different people in internet shopping. The study examined only a few variables that influence on customer satisfaction toward internet shopping, whereas there are some other factors which can impact on customer behavioural intention in regards to internet shopping.

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