



## THE IMPACT OF CONSUMER PERCEPTIONS OF ONLINE ETHICS AND ITS EFFECTS ON SATISFACTION

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### **Abstract**

*Life style of present era has dynamically transformed shopping culture of masses. Online shopping has become essential practice for consumer because of ease and time saving element. Aim of this paper is to explore the causal relationship between consumer perception regarding online ethics and their satisfaction. The structural equation model is employed in this study. The data for this particular research has been collected from different individuals belonging to different professions. Data has been collected by face to face method by using questionnaire. This research was conducted through a survey which was conducted on a population of 150 respondents. Results of the study show that there is no difference between online customer's reactions to online retailers' ethical views and web-site satisfaction. Surprisingly, fulfillment was the most important factor in determining web site happiness, followed by security. Consumers are more aware about ethical concerns relating to websites,*



*particularly the security of their transactions and the fulfillment of their demands, according to web merchants who keep up a state of morals ought to perform better bringing about positive dis-confirmation, in this way guaranteeing satisfaction. This study can be fruitful for designing policies for the new as well as existing E-retailers for improving their services and creating customer satisfaction for online shopping as well as for their websites.*

**Key Words:** Consumer Perception, Consumer Satisfaction, Structural Equation Model, Online Shopping, E-Retailors

## Introduction

### The Study's Background:

In this era people having very tough schedule they always prefer to go for ease online shopping is also a very important source for creating ease in shopping people prefer online shopping rather than going to malls and marts. According to Chen and Chang (2003) future generations focus is more and more toward the online purchasing. In this fast era online shops have captured meaningful audience in market but still they need to work very hard for creating customer satisfaction. As online shops are providing both product and services customer satisfaction is more and more important here because of E-Transaction. Products and services at every one's door step on just one click enhancing the important of online business day by day. Online availability of goods and services is providing reasonable and time saving facility for shopping. Customer satisfaction with website depends on many factors not only the quality of product and services but also the delivery time of product and service, mode of payments etc. These all makes fulfillment of desire transaction and one more important factor is security as people made online transactions so security becomes more important.<sup>1</sup>

According to Akbar and Pervez (2009) Customer Satisfaction and trust has Customer loyalty is affected in a favorable and meaningful way. whereas customer satisfaction was founded an important mediator service quality and customer loyalty. In this high era of competition consumers have many alternatives. In this fast increment and acceptance of E-retailing the most common ethical issues are fulfilment and security.

### 1.2 Problem Statement:

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<sup>1</sup> Shumaila Ahmed (2016)



Online selling and purchasing are not so unusual in our country Pakistan as equate to the other countries in the world and it has now started reflecting in Pakistan. Satisfaction plays pivotal role in consumer purchase decision. Technological changes with e-retailing delivers, affordable, time saving and customized branded product in just a click away.

Past studies showed and recommend that the company/firms should do the order fulfilments process for all the products efficiently and effectively (Thirumalia & Sinha, 2005). Another study of Boyer & Hult (2005) explored that the picking strategy can be workable if the grocers can redesign customer's perceptions and master the frequent details of the supply chain. According to the study of Rabinovich & Evers on 2003, it discovered that the growth demand stages, online retailers can give optimum by filling orders, you may provide a service to your customers. Stockpiles kept at their convenience rather than depending on inventory held in other parts of the supply chain. In e-purchasing and the research, service efficiency is critical. Also showed that the increase in e-service efficiency and security in order to gain an edge over e-market (Shang & Lie, 2010). Reliability, security and fulfillment have. The study looked into if there was a positive influence on consumer satisfaction. of Limbu, Wolf & Lunsford in 2011. E-commerce business owners need to enable the consumers to see the alternate online to facilitate the consumers in a way that they can compare the price. For example Amazon shopping provides affordable price with the comparison of other online brand to ease them to select and have better decision. This study was explored by Chen & Chang in 2003. Some other studies like Kim, Jin & Swinney explored in 2009 says that the fulfil the needs of the customer results in repetitive purchasing and this also results in gaining the confidence of the consumer on the firm. It recommended in the study of Lee & Lin (2005) that the e-commerce should develop marketing strategies to identify the trustworthy and reliable e-service to enhance the service quality which also proves the security and credibility. Quick and quality service is also plays a pivotal role for retailing online customers which is positively influence customer's satisfaction and purchase intentions.

In plenty of studies it was explored that the order fulfillment process plays a significant role in the online buying/selling. According to the current scenario satisfaction is a vital subject to determine the association between consumer satisfaction with security and fulfillment. Ethical relationship results in handling customer's satisfaction with positive side. Also, the long term satisfaction has high importance rather than short term satisfaction. Therefore the purpose of the purpose of this study is to bridge that gap by examining the direct and indirect consequences of customer fulfillment, security, and contentment.



### **1.3 Research Objectives:**

Objectives behind this study is to test the relationship between the most important ethical issues regarding E-retailing websites such as fulfilment and security with the contribution of customer satisfaction not only this but also reviewing the customers perception on ethics of E-retailing.

### **1.4 Research Question:**

1. What is the association between customer satisfaction with Security?
2. What is the association between customers satisfaction with fulfilment?
3. What is the impact of fulfilment and security on online customers satisfaction?

### **1.5 Scope of the Study:**

In this fastest era of E-commerce online shopping is growing day by day thousands of websites providing online products and services and increasing day by day many investors are entering in online market there is very high competition E-retailers are working as hard as they can for providing best alternates in market. This study can be fruitful for the new as well as existing E-retailers for improving their services and creating customer satisfaction for online shopping as well as for their websites.

### **1.6 Limitation of the Study:**

There are many reservations found during the study. The first restraint was the online buyers as indicated earlier that the online purchasing is not so common in our country as compare to the other countries in the world that is why the actual respondents were so hard to find. Second restraint was the low cost which results in restricting it within the current city Karachi. Third restraints was the lack of time to all the members who are connected to the professional lives which results in completing it with limited time frame.

## **2. LITERATURE REVIEW**

### **2.1 Studies of Empirical**

Shang & Liu (2010) looked at the impact of e-service quality on online consumer happiness and loyalty. The variables were e-service quality (efficacy), fulfillment, system accessibility, and privacy. investigated in this study. (security). The technique which was applied on these variables was a partial least square estimation logarithm. It was applied on a A sample of 164 internet shoppers who made a variety of purchases. The results after applying the logarithm technique reveal that service efficiency, fulfillment and privacy have a favorable effect on



customer's gratification and dependability. It is therefore recommended to increase e-service efficiency and security in order to gain an edge over e-market.

Limbo, Wolf & Lunsford (2011) investigated the impact of consumers' perceptions that are related with Retailer ethics in terms of customer satisfaction and loyalty on the internet. The variables tested in this research were customer's satisfaction, fulfillment and security. The survey was conducted on 220 participants and the results were estimated by using different techniques on AMOS-18. The results that were estimated reveal that reliability, Customer loyalty and privacy have a favorable link. It is recommended that online retailers must emphasize on giving strong security to their customers by providing complete protection to one's personal and financial details. They must provide best quality products without any dishonest and misleading practices as well.

Chen & Chang (2003) explored E-explosive commerce's expansion has changed the face of global shopping. The study's factors included the internet, home shopping, data security, and user happiness. interactivity, transaction and fulfillment. The technique applied in this research was business model reengineering. The result indicates that almost 70.5 percent of the respondents are likely to purchase from the internet and the strong reason for chosen online shopping is surveyed by value. The recommendation for e-commerce business owners is to enable consumers to see alternatives online and allow them to compare among alternatives for example Amazon Shopping can provide feasible price comparison between several online brands and give them wide source of information regarding to product or services and for the traditional entrepreneurs they should setup ecommerce businesses as well because the present and future generation's focus is more towards online purchasing.

Kim, Jin & Swinney (2009) the role of e-tail quality, e-satisfaction, and e-trust in the development of online loyalty was investigated. The researcher used several variables in this research and these are e-loyalty, e-satisfaction, e-tail quality, fulfillment, web design, security and responsiveness. One technique is tested in this study which is structural equation model. The result revealed that The growth of e-loyalty is influenced by e-satisfaction and e-trust, and there is a substantial link between the two. E-trust and e-satisfaction both are influenced by fulfillment. The result conclude that the website design is positively predisposes e-satisfaction whereas security has a positive relationship with e-trust. Since every customer is come up with diverse need and purchase of different product so it is recommended that e-tail quality should be satisfactory to fulfil the need of the customer and build customer trust this may lead to repetitive purchase.



Customers' views of e-service quality in online buying were researched by Lee and Lin (2005). E-commerce should establish marketing techniques to identify trustworthy and credible e-services, according to experts. E-commerce companies should devote corporate resources to improving the quality of e-services while simultaneously increasing security and reputation. Quick and quality service is also plays a vital role for retaining online customers which is positively influence customer satisfaction and purchase intentions.

Thirumalai and Sinha (2005) look into how satisfied customers are with order fulfillment in retail supply chains, as well as the influence of product type on computerized B2C interactions. The techniques employed in this work were descriptive statistics, factor analysis, and ANOVA to determine the suitable outcomes of these four variables: customer happiness, order fulfillment, retail supply chain, and electronic business to consumer commerce. Customers are more likely to be satisfied with the order fulfillment process of convenience and shopping supplies than with the order fulfillment process of specialty supplies, according to the findings. It is recommended that firm should do the order fulfillment process for all products with efficiently and effectively.

Customer behavioral intentions for online transactions are investigated by Boyer & Halt (2005). The results indicates that purchase of direct customer foodstuffs can be of improved freshness and quality when picked from a distribution center because of the facility of shorten the supply chain than from a store. The data propose that DC- picking strategy is workable if grocers can redesign customer perceptions and master the frequent details of the supply chain.

Akbar and Pervez (2009) explored Customer loyalty is influenced by customer happiness, trust, and service excellence. Client satisfaction, trust, service quality, and customer loyalty were all examined for this reason. for analyzing this SEM technique was used. The data was collected from telecommunication companies and 304 respondents were report. The findings revealed that customer satisfaction and trust had a favorable and significant impact on customer loyalty, and that it was developed as a critical mediator between service quality and customer loyalty. It can be recommended that for achieving customer loyalty online shops should improve service quality and build up their trust level for acquiring customer satisfaction.

Rabinovich & Evers (2003) analyze the fulfillment of products in supply networks that enable internet-retailing activities the variables uses in this research are centralization, fulfillment, internet retailing, postponement, supply chain management, vertical integration. An empirical simulation model is the technique that is use in this study. As a result, the study shows that inventory centralization and increased market demand have a favorable impact on the level of cost-effective service experienced by online customers. This is advised so that, during periods of



high demand, online merchants may provide the best service to customers by satisfying orders. Rather than relying on stockpiles stored elsewhere in the supply chain, they can draw from their own inventories.

## **Methodology**

### **4. THE METHODOLOGY**

#### **3.1 RESEARCH OF APPROACH**

The "Quantitative Approach" is the method employed in this study. Quantitative approach is applied on researches that are Explanatory in nature. Quantitative research uses mathematical prototypes to analyze and interpret outcomes that have no biasness. Quantitative data is numeric in nature and can be counted (quantified). The variables of our study are WS (satisfaction with websites), S (security) and F (fulfillment). The goal of this study is to determine the impact of consumer opinion on online morals and its overall effect on satisfaction.

#### **3.2 RESEARCH PURPOSE**

The study's purpose is to be "explanatory." Unlike "exploratory research," where the goal is to find something new, past studies are further explained in explanatory research by making them more distinctive. Explanatory research also aims to provide a more detailed explanation of previous studies and research.

#### **3.3 RESEARCH DESIGN**

The design for our research is "correlational research design". Correlational research design basically discusses relationship among two or more variables. In our research we have three variables, namely satisfaction with website, security and fulfillment. We researched the relationship among them with the use of a correlational study design. The association between carbonated drink intake, a sedentary lifestyle with little work or exercise, and obesity is an example of correlational study design. Obesity levels will rise as people consume more carbonated beverages and exercise less or not at all.

#### **3.4 DATA SOURCE**

The data for this particular research has been collected from different individuals belonging to different professions. Data has been collected by face to face method (questionnaire). It is a time-consuming procedure but it ensures genuine responses.





### **3.5 SAMPLE/ PERIOD**

This research was conducted through a survey which was conducted on a population of 150 respondents. The respondents were asked to fill a questionnaire which consisted of 13 questions regarding satisfaction with website, security and fulfillment. The age bracket of our research was from (20 years till 46 years and above). The target audience of this research was youth mainly that uses online platforms for shopping. They were made to fill the questionnaire keeping in mind the experience of their last online purchase(s).

### **3.6 STATISTICAL TECHNIQUES**

We have applied and used a total of five techniques in our research. The first technique that we applied was to extract out the uni-variate and multivariate outliers. The second technique applied on our data was “Reliability Analysis. After which we applied “Exploratory Factor Analysis” and “Confirmatory Factor Analysis”. Last technique that we applied on our research was “Structural Equation Model”

### **3.7 RESEARCH MODEL**

Our research model consists of one dependent and two dependent variables, the variables description along with their abbreviations are mentioned below:

1. WS: satisfaction with website is the dependent variable
2. S: security is the 1<sup>st</sup> independent variable
3. F: fulfilment is the 2<sup>nd</sup> independent variable

### **3.8 VARIABLE DESCRIPTION**

The variables that are tested via different tests and techniques for this specific research are as follows:

1. **Satisfaction with website:** in our research we have denoted it by (WS). Satisfaction with website means to what extent is the customer happy and content with the products or services he is acquiring from that particular website. Is the website actually delivering the quality that is promised? Is the customer actually content when he compares the product or service with his perceived value and expectations?





2. **Security:** in our research we have denoted security by (S). When we talk about security in reference with online purchases, it means how secure is the personal and financial information of a customer in the hands of the website retailers. Is it likely to be safe and secure or will it violate?
3. **Fulfilment:** in our research we have denoted fulfilment by (F). Fulfilment is a complex procedure that involves different steps. These steps are taken in order to make the product or service ready for delivery to the customers. It involves packaging, labeling, warehousing, transportation, etc. It is simply the execution of delivering the right product or service to customer.

### 3.9 ETHICAL CONSIDERATION

Since are data source is primary i.e. we collected data from individuals by face to face method (questionnaire), there is no need to test the validity of data. There were a total of 150 observations out of which 13 were dropped due to outliers, so our final model is based on 133 observations.

### Data Analysis

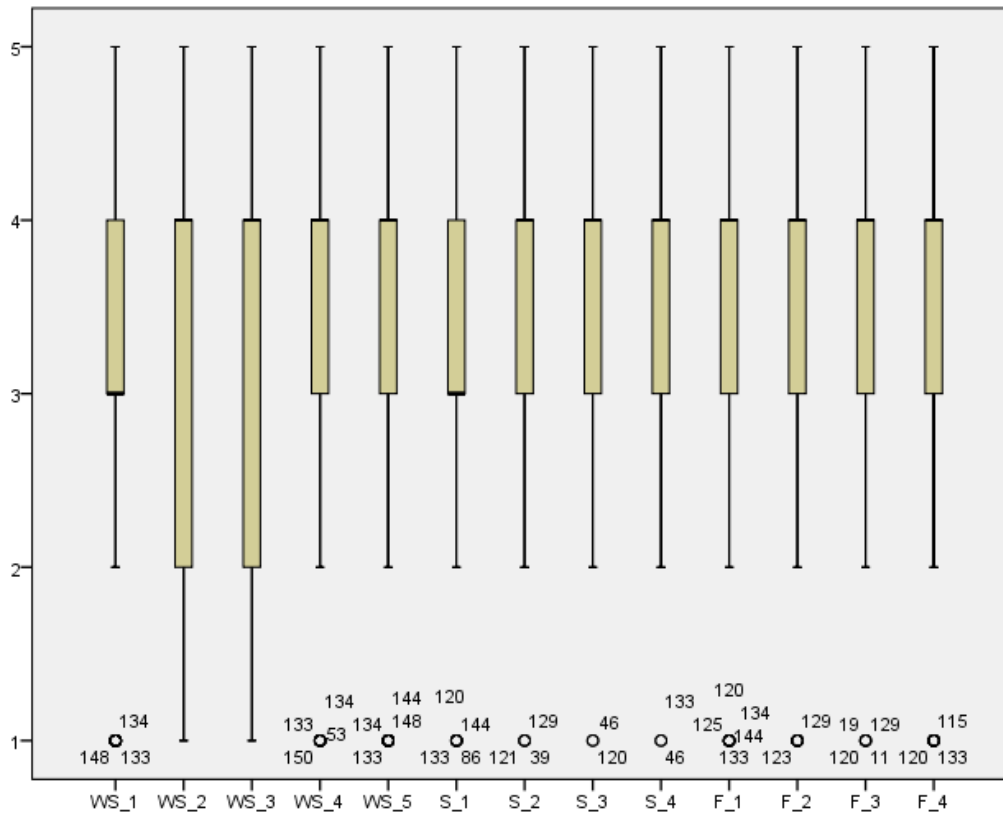
#### 4. Data Analysis

This chapter consist of various techniques and focuses on their results. These techniques are run by two softwares and these are Analysis of moment structures with the Statistical Package for the Social Sciences (SPSS) (AMOS).

Processing Summary			Case			
Cases						
Valid			Missing		Total	Percent
N	Percent		N	Percent	N	t
WS_1	150	100.00%	0	0.00%	150	100.00%
WS_2	150	100.00%	0	0.00%	150	100.00%



					100.00
WS_3	150	100.00%	0	0.00%	150 %
					100.00
WS_4	150	100.00%	0	0.00%	150 %
					100.00
WS_5	150	100.00%	0	0.00%	150 %
					100.00
S_1	150	100.00%	0	0.00%	150 %
					100.00
S_2	150	100.00%	0	0.00%	150 %
					100.00
S_3	150	100.00%	0	0.00%	150 %
					100.00
S_4	150	100.00%	0	0.00%	150 %
					100.00
F_1	150	100.00%	0	0.00%	150 %
					100.00
F_2	150	100.00%	0	0.00%	150 %
					100.00
F_3	150	100.00%	0	0.00%	150 %
					100.00
F_4	150	100.00%	0	0.00%	150 %



#### 4.1 Outliers

##### Interpretation

Outliers are values and observations that fall at an abnormal distance from majority of the other observations. They can be termed as extreme values. Outliers are of two types:

1. Uni-variate outlier
2. Multivariate outlier

Uni-variate outlier can be further divided into two types:

1. Mild Outlier: it is denoted by o (small circle)
2. Sure Outlier: it is denoted by \*(asterisk)

Mild outliers and sure outliers can be found from box plot. As seen in the above box plot we have no sure outlier in our data and there are a total of 17 mild outliers in are data which are found on the lower side of the graph.

##### Multivariate Outlier



	WS_3	WS_4	WS_5	S_1	S_2	S_3	S_4	F_1	F_2	F_3	F_4	SR.NO	MAH_1	outlier
1	5	4	3	1	2	2	2	2	3	4	1	5	35.34118	0008
2	4	5	5	4	3	5	5	5	5	4	4	24	34.77298	0009
3	4	3	2	3	3	2	4	5	4	3	2	38	33.15886	0016
4	2	4	2	3	3	3	3	4	4	2	3	33	32.66057	0019
5	2	4	1	4	4	5	5	4	4	4	1	10	29.25171	0060
6	2	2	2	2	4	4	4	4	4	4	1	100	27.82026	0096
7	2	3	1	2	2	4	3	4	2	3	3	63	27.54574	0105
8	3	1	4	4	3	4	4	3	4	4	4	21	27.22421	0116
9	2	3	3	4	3	2	3	2	1	2	3	23	26.09260	0165
10	4	5	4	5	4	4	4	4	5	4	4	93	25.04891	0227

After removing all these outliers we further move to multivariate outliers. As per our output it can be seen that we have a total of 2 multivariate outliers since their value is lesser than **0.001** which are 0.0008 and 0.0009. Their respective respondents were serial number 5 and 24.

## 4.2 Reliability

### Reliability Statistics

Cranach's	N of
Alpha	Items
0.914	13

Variables	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
WS_1	42.29	52.408	0.74	0.903
WS_2	42.27	51.428	0.732	0.904
WS_3	42.18	52.084	0.746	0.903
WS_4	41.92	55.647	0.593	0.909
WS_5	42.15	52.263	0.705	0.905
S_1	42.2	56.268	0.595	0.909
S_2	42.1	56.782	0.536	0.911
S_3	41.95	56.482	0.571	0.91
S_4	42.06	57.381	0.575	0.91
F_1	42.09	56.945	0.485	0.913
F_2	42.02	53.6	0.687	0.905
F_3	42.07	55.895	0.636	0.908
F_4	42.15	53.125	0.706	0.905



### Interpretation

The next technique that we applied after removing all the outliers from our data is “Reliability Analysis. Reliability analysis checks the reliability of “INSTRUMENT”. For reliability analysis we must keep two things in our mind i.e. the data should be in numeric form (it shouldn't be constant or blank) and the data must contain at least a minimum of two items. Reliability is measured by Cronbach's Alpha. Following are the interpretations of Cronbach's Alpha values:

1. 0.5= acceptable (minimum benchmark for acceptance)
2. 0.6= fair
3. 0.7= good
4. 0.8= excellent
5. 0.9= superb

As mentioned in the above table of reliability analysis it can be seen that our Cronbach alpha's value is **0.914**, this means the reliability of our instrument is superb.

### 4.3 Exploratory Factor Analysis (EFA)

The next technique after reliability analysis is “Exploratory Factor Analysis” (EFA). Exploratory Factor Analysis is a type of factor analysis in which we try to figure out what factors are important to find out or dig out relationship or correlation between variables. Factor analysis is also known as dimension reduction.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.888
Bartlett's Test of Sphericity	Approx. Chi-Square	907.871
df		66
Sig.		0

### Interpretation

#### Kaiser Mayer Olkin Measure of sampling adequacy (KMO)

It should be greater than or equal to 0.7 to be acceptable, our KMO's value is 0.895 which is above 0.7.

#### Bartlett's Test of sphericity (sig value)

Basically this test has a hypothesis:

Ho: Factor analysis cannot be performed on data

H1: Factor analysis can be performed on data

The benchmark for sig value is less than 10% (0.10), since our sig value is 0.000 which is less than 0.10, this shows acceptance of H1, and hence we can perform factor analysis on our data.



KMO and Bartlett's tell whether we can make factors from our data or not.

Total Variance Explained		
Rotation Sums of Squared		
Loadings		
Total	% of Variance	Cumulative %
3.68	30.663	30.663
2.856	23.797	54.46
2.044	17.036	71.495

Next we see the second last column of total variance explained. Here in the table we can see that our three factors are reduced from 100% to 70.885%.

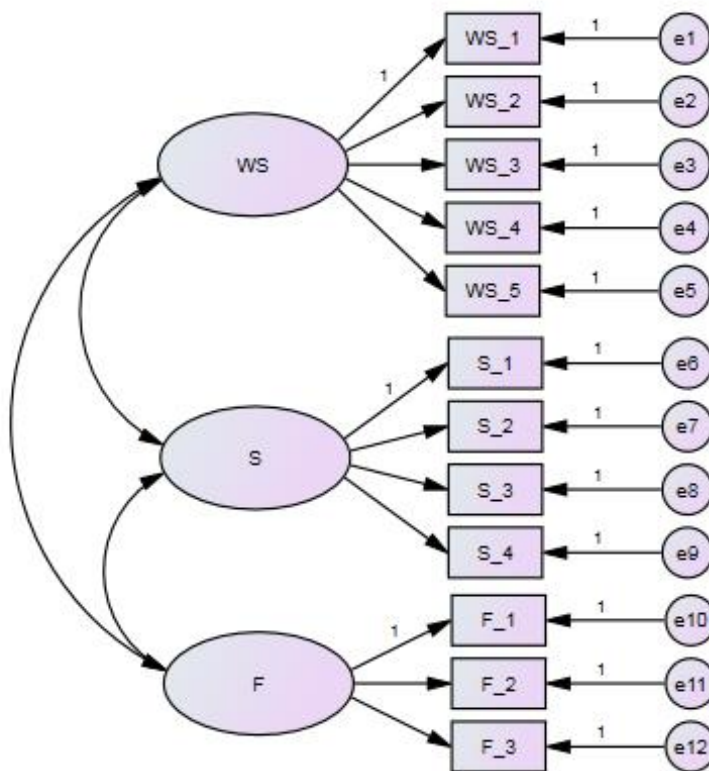
Rotated Component Matrix			
	Component		
	1	2	3
WS_2	0.896		
WS_3	0.885		
WS_5	0.816		
WS_1	0.81		
WS_4	0.56		
S_2		0.855	
S_1		0.783	
S_4		0.771	
S_3		0.71	
F_1			0.826
F_2			0.719
F_3			0.66

Next we see the rotated component matrix table to see factor loadings. All factor loadings should come in one column and there should be no cross loading. In first attempt we had three cross loadings, out of which two were removed by increasing suppress value. While we removed one



item as there was no other option. We removed was f4. After which all cross loadings ended. After this the total items remaining were 12 on which we performed confirmatory factor analysis.

#### 4.4 Confirmatory Factor Analysis (CFA)



#### Interpretation

After “Explanatory Factor Analysis” we do “Confirmatory Factor Analysis” on the remaining items. Cfa is performed on “AMOS”. Cfa is the next step after “Efa” which directs the structure





of factors. In Cfa we confirm the factors structure. There are a number of fitness's that are taken into consideration while confirming the factors. They are as follows:

### CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Model by default	27	79.824	51	.006	1.565
Model that is saturated	78	.000	0		
Model of self-reliance	12	942.929	66	.000	14.287

### 1. CHI-SQUARE MINIMUM/ DEGREE OF FREEDOM (CMIN/DF):

It should be less than 3; our CMIN/DF is 1.565 which is less than 3. This means that as per CMIN/DF our model is fit.

### RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Model by default	.044	.910	.863	.595
Model that is saturated	.000	1.000		
Model of self-reliance	.335	.298	.171	.253

### 2. GOODNESS OF FIT INDEX (GFI):

It should be more than or equal to 0.85; our GFI is 0.910 which is more than 0.85, hence as per GFI our model is also fit.

### 3. ADJUSTED GOODNESS OF FIT INDEX (AGFI):

It should be more than or equal to 0.80; our AGFI is 0.863 which is more than 0.80, hence as per AGFI our model is also fit.

### Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
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Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Model by default	.915	.890	.968	.957	.967
Model that is saturated	1.000		1.000		1.000
Model of self-reliance	.000	.000	.000	.000	.000

#### 4. NORMATIVE FIT INDEX (NFI):

It should be close to 1 (more than 0.7); our NFI is 0.915 which is close to 1, hence as per NFI our model is also fit.

#### 5. TUCKER LOUIS INDEX (TLI):

It should also be close to 1 (more than 0.7); our TLI is 0.957 which is close to 1, hence as per TLI our model is also fit.

#### 6. COMPARATIVE FIT INDEX (CFI):

It should be more than or equal to 0.95; our CFI is 0.967 which is more than 0.95, hence as per CFI our model is also fit.

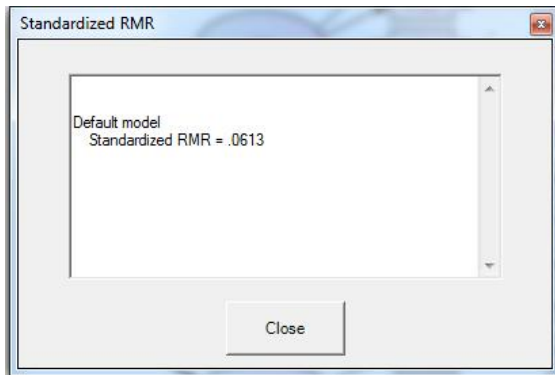
#### RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.066	.036	.093	.170
Independence model	.320	.302	.338	.000

#### 7. ROOT MEAN SQUARE ERROR OF APPROXIMATION (RMSEA):

In **RMSEA** we see two things.

1. **RMSEA (Default model):** it should be less than 0.07, the value of our model is 0.066, and hence this too proves that our model is fit.
2. **P-Close:** P-Close should be more than 0.05; our P-Close is 0.170 hence this proves that our model is fit.

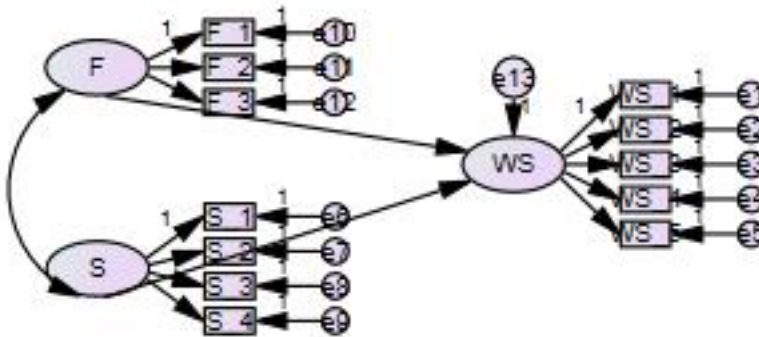


#### 8. STANDARDIZED ROOT MEAN RESIDUAL (SRMR):

The last thing that we check is SRMR, It should be less than 0.07, the SRMR Value of our model is 0.0613 which also finally proves that are Confirmatory factor analysis model is fit.

As per all the “EIGHT FITNESSSES”, Our model is fit, so now we will move to the next technique which is “Structural Equation Modelling”.

#### 4.5 Structure Equation Model



Structural equation model is basically a compound of two techniques. These techniques are:

1. Factor analysis
2. Multiple Regression Analysis

SEM is also termed as causal modelling. There are a few assumptions that are related with structural equation modelling. They are normality in distribution of multivariate, linearity, data free from outliers, uncorrelated error terms, interval data, etc. As it is seen in the above model of structure equation model that our model is fit we will further look at the table of estimates.

#### 5: CONCLUSION



This chapter is based on the major results of the study. Which covers major results, limitations, and research recommendations for future studies?

### **5.1: Key Findings:**

The objective of this research is to develop a solution that will have a direct influence on the customer's perception of the website when they are using it to buy products or services. Previously, many studies have been conducted to analyze the consumer perception, but in Pakistan no such research was conducted which uses' website satisfaction as a dependent variable as well security and fulfillment as an independent variable.

With the rapid growth of web-based retailing, buyers' concerns about web-based retailing morality have grown significantly. posturing generous difficulties to industry and controllers. The study provides the empirical evidence to the study, which shows that the website satisfaction is influenced by the security and fulfillment.

The hypotheses of the research shows the significant results and endorses the statement of According to Roman (2007), security and fulfillment are positively associated There is no difference between online customers' reactions to online retailers' ethical views and web-site satisfaction, showing that there is no difference between online consumers' replies to online retailers' ethical beliefs. Surprisingly, fulfillment was the most important factor in determining web site happiness, followed by security. Consumers are growing increasingly worried about ethical concerns relating to websites, particularly the security of their transactions and the fulfillment of their demands, according to web merchants. Who keep up an abnormal state of morals ought to perform better bringing about positive dis-confirmation, in this way guaranteeing satisfaction.

### **5.2 LIMITATION AND FUTURE RESEARCH:**

The study has certain limitations. Due to time constraints the data collected from 150 individual, the data size should be increased to provide the authentic evidences. The second limitation of the research, it uses the cross-sectional data, whereas the longitudinal-design is also recommended for the study. The present review used a convenience sample; in this way, future reviews ought to Use samples in a variety of cultures where online buying is anticipated to become a prominent part of commerce. Similarly, future requests may investigate customers' attitudes to the morality of shops with both an online and physical presence. Future study should look at the influence of online store ethics on other dependent variables (such as purchase intention, etc.)



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