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Customer Satisfaction towards Service Provided By E-Commerce: A Case of Nepal

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Abstract

This study examines customer satisfaction towards service provided by e-commerce: A case of Nepal. Customer satisfaction is the dependable variable. The independent variables are website design, reliability, privacy and security, logistic service quality and e-commerce market segmentation. The primary source of data is used to assess the opinions of the respondents regarding the customer satisfaction towards service provided by e-commerce in case of Nepal. The study is based on primary data of 150 respondents. To achieve the purpose of the study, structured questionnaire is prepared. The correlation coefficients and regression models are estimated to test the different factors affecting customer satisfaction towards service provided by e-commerce in case of Nepal.

The result shows that website design has a positive impact on customer satisfaction. It indicates that attractive website design leads to increase in customer satisfaction towards service provided by E-commerce. Similarly, reliability has a positive impact on customer satisfaction. It indicates that increase in reliability leads to increase in customer satisfaction. Likewise, privacy and security has a positive impact on customer satisfaction. It implies that higher the privacy and security, higher would be the customer satisfaction. Further, logistic service quality has a positive impact on customer satisfaction. It indicates that better the logistic service quality, higher would be the customer satisfaction. Moreover, e-commerce market segmentation has a positive impact on customer satisfaction. It states that higher the e-commerce market segmentation, higher would be the customer satisfaction.

Keywords: customer satisfaction, website design, reliability, privacy and security, logistic service quality, e-commerce market segmentation

1. Introduction

Customer satisfaction is a measurement that determines how happy customers are with a company's products, services, and capabilities. Consumer satisfaction is the perception of a product or service that has met expectations. E-business is a technological advancement that enhances our ability to do business (Dhillon *et al.,* 2012). E-business is the process and approach of combining technical incentives and information services, especially those that make use of the Internet with corporate objectives and motives (Khan *et al.,* 2020). Customers' satisfaction is the feeling felt by customers relating to the difference between their expectations and the reality of their perception of the performance of the product/service they receive (Kasiri *et al.,* 2017). Customer satisfaction measurement considered as the most reliable feedback, providing client' preferences and experiences in an effective, direct, meaningful and objective way (Brown *et al.,* 2004). E-customers prefer to interact with a website than to remain passive information receivers (Ghose *et al.,* 1998). Wyner (2001) stated that e-customer satisfaction with the quality of information consist of information validity about products and services prices, the way for orders, the presentation of qualitative

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and quantitative characteristics, the highlighting of the firm's profile and the disclosure of certifications possible existence. According to Parasuraman *et al.* (1988), customer satisfaction is a collective outcome of perception, evaluation, and psychological reaction to the internet services.

Gefen (2002) examined the c*ustomer loyalty in e-commerce: An empirical analysis of the role of empathy and service quality*. The study showed that empathy has a lesser role in increasing customers' loyalty to amazon.com. Similarly, Degeratu *et al.* (2000) investigated the c*onsumer choice behavior in online and traditional supermarkets: The effects of price and other search attributes*. The study found that online customers are not as price-sensitive as customers in general, even if the customers coincided with promotions. Likewise, Vasic *et al*. (2019) analyzed the *impact of customer service and website quality on customer satisfaction in online retailing*. The study found that exceptional customer service from online retailers surpasses customers' expectations and raises customer satisfaction.

Kaurin *et al*. (2019) analyzed the consumer concerns about security in online shopping*: An analysis of the factors influencing trust and purchase intentions*. The study pointed that security refers to a website's ability to prevent unauthorized access to users' personal information during electronic transactions. Similarly, Ramanathan (2010) studied the logistics performance and customer loyalty: A study of e-commerce businesses. The study revealed that the relationship between logistics performance and customer loyalty is much closer in e-commerce business than in any other industries. Likewise, Anderson *et al.* (2002) analyzed the challenges of expanding e-commerce: privacy, security, and consumer behavior. The study found that E-business face challenges in expanding the public's use of e-commerce. Moreover, DeLone *et al.* (2003) found that e-commerce is growing rapidly and provides an excellent opportunity for businesses. Further, Tan *et al.* (2007) examined the Service quality and customer satisfaction: A conceptualization and empirical study in e-commerce. The study claimed that the conceptualization of service quality should include considerations of both service satisfaction and delivery.

Moschidis *et al. (*2018) assessed the quality management in supply chains: Integrating customer satisfaction, production processes, and logistics. The study stated that the quality of a product or service can be considered as a set of its characteristics, including manufacturing, logistics, marketing and ancillary processes, which results in a satisfaction of customers and takes into account a broad social context. Similarly, Parasuraman *et al.* (1988) examined a multiple-item scale for measuring consumer perceptions of service quality. The study showed that researchers have paid much attention to the close relationship between service quality and customer satisfaction .Likewise, Oliver (1993) analyzed the cognitive, affective, and attribute bases of the satisfaction response. The study suggested that service quality is a more specific judgment, which can lead to a broad evaluation. In the same way, Duarte *et al.* (2018) analyzed the customer purchase decisions: The role of contact speed and ease in e-commerce. The study explained customer's decision to make a purchase is significantly influenced by the speed and ease of contacting a store or retail. The study also showed that customer's decision to make a purchase is significantly influenced by the speed and ease of contacting a store or retail.

Ludin *et al.* (2014) assessed the effect of e-service quality and information quality on customer satisfaction in e-commerce. The study revealed that significant effects only occur between e-service quality and customer satisfaction, and information quality with customer satisfaction. The study also showed that relationship between customer satisfaction and e-loyalty also significantly positive. E-satisfaction is the customer's assessment of the experience gained from online retail compared to the experience with experience gained from traditional retail. Similarly, Guo *et al.* (2012) studied the managing online business performance: The role of website design in attracting customer interest and improving satisfaction. The study suggested that the online business environment in China encourages managerial strategies to improve performance (website design) so that it can attract buyers' interests and increase customer satisfaction.

Chen *et al.* (2015) analyzed the value proposition of online shopping: Competitive pricing, convenience, and payment options. The study showed that online shopping allows customers to save money because they are closer to the manufacturers and bypass many intermediaries, such as wholesalers, distributors. Similarly, Yu *et al.* (2017) evaluated the shift from B2B to B2C in the e-commerce landscape. The study stated that E-commerce is dominated by business-to-consumer (B2C) transactions, where the product is ordered by individual customers and sold by businesses. Likewise, Delfmann *et al.* (2002) ascertained the E-commerce and logistics: A growing relationship. The study demonstrated that the delivery process to the end customer is relatively simple for them, as it is almost always outsourced to external companies. Moreover, Hu *et al.* (2003) investigated the impact of industry characteristics on e-commerce effectiveness: A study of logistics strategies. The study showed that effectiveness of e-commerce depends on the characteristics of the industry, and the collective behavior of all companies in a given industry can reflect the behavior of the majority, as each industry has its own specificity and logistics strategies. A product ordered via the internet should be delivered to the place indicated by the customer (Zhang, 2020).

Zhang *et al.* (2020) investigated the order fulfillment tracking and delivery monitoring in e-commerce: Enhancing customer satisfaction and trust. The study showed that the customers have access to the data about the order status. Similarly, Saarijarvi *et al.* (2013) investigated that the brand name refers to the sensory characteristics of the products and is very important in online shopping for both genders as consumers are often influenced by the firm's name the reputation more than product's characteristics. Websites providing poor information, lack of evidence for the security of transactions and the fear of hackers may be a reason to make e-customers hesitate whether to make purchases or not for the fear of possible economic loss (Chen *at el.,* 2007). Likewise, Pavlou (2003) analyzed the consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. The study found that the high degree of confidence in a website that meets the high expectations of consumers eliminates the uncertainty and leads them to make more purchases than they originally envisaged.

In the context of Nepal, E-business can be defined as the limitless supply of technology-related products and services; companies in all sectors of the economy operate online (Gurung, 2022). Nepal has been able to stay on the track, though in a minimal sense, with the digital, informational, and technological modern world (Bhattarai *at el.*, 2015). Similarly, Vaidya (2019) analyzed that challenges of e-commerce in Nepal: delivery infrastructure and payment systems. The study found that despite digital payment options like Khalti, eSewa, ImePay, and Credit Cards, many customers are not comfortable with online payments, making it difficult for e-commerce companies to scale their business. Likewise, Pathak (2020) investigated the growth of e-commerce and mobile commerce in Nepal. The study revealed that Nepal's e-commerce industry is experiencing growth despite challenges, with an increase in platforms and transactions. Muncha.com was one of the first companies to start the trend of online shopping and e-commerce in Nepal in 2000 (Sthapit, 2016). Mobile banking has emerged as a game-changer in the financial industry and it has great impact on the world, particularly in terms of convenience, accessibility, speed, security, cost-effectiveness, financial management tools, eco-friendliness and economic growth (Manjula, 2019).

Khadka *et al.* (2017) examined the customer satisfaction: The evaluation of products or services based on needs and expectations. The study showed that customer satisfaction is the customer's evaluation of a product or service in terms of whether it has met their needs and expectations .Similarly, Ahmed *et al.* (2019) found that satisfied customers are more likely to continue mobile banking services and recommend it to others, while dissatisfied customers are more likely to switch to another. Mobile Banking issues is an eminent concern for financial industry in the 21st Century (George *et al.,* 2013). Likewise, Pradhan (2016) discussed the subjective assessment of the different results and interactions associated with using or consuming the product/service. Further, Karki (2018) described customer satisfaction as a critical component of any company that must be prioritized in order to retain good public relations, long-term profitability, and customer loyalty.

The above discussion shows that the empirical evidences vary greatly across the studies concerning the customer satisfaction towards service provided by e-commerce. Though there are above mentioned empirical evidences in the context of other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. Therefore, in order to support one view or the other, this study has been conducted.

The main objective of the study is to analyze the customer satisfaction towards service provided by e-commerce of in Nepal. Specifically, it examines the effect of website design, reliability, privacy and security, logistic service quality and e-commerce market segmentation on customer satisfaction towards e-commerce in Nepal.

The remainder of this study is organized as follows. Section two describes the sample, data and methodology. Section three presents the empirical results and the final section draws the conclusion.

2. Methodological aspects

The study is based on primary sources of data which were gathered from 7 different province of Nepal. For primary data a structured questionnaire was used. This study contains a sample of 7 province of Nepal whose respective data are collected from a total of 150 respondents. The respondents' views were collected on website design, reliability, privacy and security, logistic service quality, e-commerce market segmentation and customer satisfaction.

The model

The model used in this study assumes that customer satisfaction depends upon service provided by e-commerce. The dependent variable selected for the study is customer satisfaction. Similarly, the independent variables are website design, reliability, privacy and security, logistic service quality and e-commerce market segmentation. Therefore, the model estimated in this study is stated as follows:

$$CS = \beta_0 + \beta_1 WD + \beta_2 R + \beta_3 PS + \beta_4 LSQ + \beta_5 EMS + e$$

Where,

CS = Customer satisfaction

WD = Website design

R = Reliability

PS = Privacy and security

LSQ = Logistic service quality

EMS = E-commerce market segmentation

Customer satisfaction was measured using a 5-point Likert scale where respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I am satisfied with the overall quality of the product/service", "The product/service meet my expectations" and so on. The reliability of the feature was measured by computing the Cronbach's alpha ($\alpha = 0.937$).

Website design was measured using a 5-point Likert scale where respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "The website layout is visually appealing and professional", "The website is easy to navigate, with menus and links logically organized" and so on. The reliability of the feature was measured by computing the Cronbach's alpha ($\alpha = 0.939$).

Reliability was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items "The service/product consistently meets my expectations", "The information provided by the company is accurate and trustworthy" and so on. The reliability of the feature was measured by computing the Cronbach's alpha ($\alpha = 0.934$).

Privacy and security was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I feel confident that my personal information is protected on this platform", "The website clearly communicates its privacy policy and how my data will be used" and so on. The reliability of the feature was measured by computing the Cronbach's alpha ($\alpha = 0.937$).

Logistic service quality was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "Deliveries are made within the promised this frame", "The condition of the products upon delivery is satisfactory" and so on. The reliability of the feature was measured by computing the Cronbach's alpha ($\alpha = 0.947$).

E-commerce market segmentation was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "The e-commerce platform effectively uses customer data to segment and personalize marketing strategies", "The platform provides personalized recommendations based on my previous browsing or purchasing behaviour", and so on. The reliability of the feature was measured by computing the Cronbach's alpha (α =0.944).

The following section describes the independent variables used in this study along with the hypothesis formulation.

Website design

Websites serve as the primary interface between merchants and customers, and their design can significantly impact the user experience. Website design encompasses the visual layout, navigation, and overall user experience provided by e-commerce platforms. Liu *et al.* (2000) found that the visual appeal of web links organized customized search functions, fast access and ease of error correction. Similarly, Chae *et al.* (2002) discovered that all four dimensions of information quality significantly increased user satisfaction in the mobile internet domain, with connection and interaction quality having a more significant influence than content and contextual quality. Likewise, Kordnaeij *et al*. (2013) revealed that there is a significant positive relationship between web design and customer satisfaction. Likewise, Khalaf *et al.* (2011) found that there is a positive relationship between design and customer satisfaction. Furthermore, Pavlou (2003) revealed that there is a positive and significant relationship between web design and customer satisfaction. Based on it, this study develops following hypothesis:

H_1: There is a positive relationship between website design and customer satisfaction.

Reliability

Reliability refers to the ability of e-commerce platforms to consistently deliver services as promised to customers. Ma (2012) demonstrated that serviceability and reliability have direct and significant effect to online banking customer satisfaction in the Chinese banking sector. Similarly, Mei *et al*. (2013) studied that service and image performance of the east java regional development bank. The study revealed that reliability has a positive relationship with customer satisfaction. Likwise, Parasuraman *et al.* (1994) showed that there is a significant relationship between reliability and customer satisfaction. Reliability has a significant impact on overall customer satisfaction towards E-Banking (Arasli *et al*., 2005). Moreover, Zaim *et al.* (2010) stated that reliability has a positive and significant relationship or correlation with customer satisfaction in banks. Based on it, this study develops following hypothesis:

H_2: There is a positive relationship between reliability and customer satisfaction.

Privacy and security

Customer privacy and security are critical considerations for businesses, particularly in industries that handle sensitive personal or financial information. Protecting customer data not only ensures compliance with regulations but also fosters trust and loyalty. Afroze *et al.* (2021) demonstrated that the ensuring the privacy and security of customers, and providing reliable service can have a positive impact on customers to stay loyal with the bank. Similarly, Barry *et al.* (2018) indicated that privacy and security positively correlate with behavior intention. Consumers may feel vulnerable to digital wallet transactions due to a lack of privacy and security. Likewise, Kumbhar (2011) found that there is a positive and significant relationship between security and customer satisfaction. Moreover, Bebli (2011) revealed that there is a positive and significant relationship between security and privacy and customer satisfaction. Further, Philipos (2013) showed that there is a positive and significant relationship between privacy and customer satisfaction. Based on it, this study develops following hypothesis:

H_3: There is a positive relationship between privacy and security and customer satisfaction.

Logistic service quality

Logistic service quality refers to the overall effectiveness and efficiency of logistics operations and how well they meet customer expectations. It covers various aspects of the logistics process, from transportation to warehousing, inventory management, and deliver. According to Mentzer *et al.* (1989) logistic service quality consists of two elements as a marketing customer service and physical distribution service. The logistics services are not only seen as an area of cost improvements but also seen as an area to gain a competitive advantage in market, because of its role that it plays to improve customer satisfaction (Bowersox *et al.,* 2008). Similarly, Fernandes *et al.* (2018) revealed that the quality of logistics services totally mediates the relation between the logistics capabilities and the satisfaction of clients. Likewise, Saura *et al*. (2008) identified that the quality of the logistics service can have a positive and significant impact on customer satisfaction. Furthermore, Fawcett et *al.* (1997) showed that logistic capabilities that combine delivery speed and reliability together with flexibility and responsiveness are key components of the logistics service in the pursuit of customer satisfaction. Based on it, this study develops following hypothesis:

H_4: There is a positive relationship between logistic service quality and customer satisfaction.

E-commerce market segmentation

E-commerce market segmentation is the process of dividing a broad consumer or business market into smaller, more specific groups based on shared characteristics, behaviors, or needs. Ruzickova (2024) showed that integration of segmentation insights into the company's CRM system enables personalised marketing campaigns and improved customer service initiatives, contributing practical insights for optimizing marketing efforts and driving business growth. Similarly, Kumar *et al.* (2025) revealed that there are three customer segments: high searchers-low buyers, loyal customers, and moderate engagers and proposed work provides valuable insights into customers that could be used for developing targeted marketing campaigns, product recommendations, and customer engagement strategies to enhance the conversion rate, customer satisfaction, and, in turn, the growth of an e-commerce platform. Likewise, Tabianan *et al.* (2022) leveraged K-means for customer segmentation using purchase behavior data and highlighted that the techniques worked well to identify customer groups with unique buying behavior. Further, Wasilewski (2024) confirmed that the clustering techniques analysed can differ significantly when analysing e-commerce customer behaviour data. Based on it, this study develops following hypothesis:

H_5: There is a positive relationship between e-commerce market segmentation and customer satisfaction.

3. Results and discussion

Correlation analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with means and standard deviations have been computed, and the results are presented in Table 1.

Table 1

Kendall's Tau correlation coefficients matrix

This table presents Kendall's Tau coefficients between dependent and independent variables. The correlation coefficients are based on 150 observations. The dependent variable is CS (customer satisfaction). The independent variables are WD (website design), R (reliability), PS (Privacy and security), LSQ (Logistic service quality) and EMS (E-commerce market segmentation).

Variables	Mean	S.D.	WD	R	PS	LSQ	EMS	CS
WD	3.321	1.142	1					
R	3.206	1.085	0.686**	1				
PS	3.318	1.109	0.708**	0.708**	1			
LSQ	3.344	1.181	0.698**	0.679**	0.750**	1		
EMS	3.297	1.196	0.671**	0.623**	0.704**	0.729**	1	
CS	3.229	1.189	0.635**	0.623**	0.678**	0.714**	0.702**	1

Note: The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent levels respectively.

Table 1 shows the Kendall's Tau correlation coefficients of dependent and independent variables. The study shows that website design is positively correlated to customer satisfaction. It means that more attractive website design leads to increase in customer satisfaction. Similarly, there is a positive relationship between reliability and customer satisfaction. It means that increase in reliability leads to increase in customer satisfaction. Likewise, privacy and security has a positive relationship with customer satisfaction. It shows that increase in privacy and security leads to increase in customer satisfaction. Furthermore, there is a positive relationship between logistic service quality and customer satisfaction. It indicates that better logistic service quality leads to increase in customer satisfaction. Moreover, e-commerce market segmentation has a positive relationship with customer satisfaction. It indicates that increase in e-commerce market segmentation leads to increase in customer satisfaction.

Regression analysis

Having indicated Kendall's Tau correlation coefficients, the regression analysis has been carried out and the results are presented in Table 2. More specifically, it presents the regression results of website design, reliability, privacy and security, logistic service quality and e-commerce market segmentation on customer satisfaction towards e-commerce in Nepal.

Table 2

Estimated regression results of website design, reliability, privacy and security, logistic service quality and e-commerce market segmentation on customer satisfaction towards service provided by e-commerce: A case of Nepal

The results are based on 150 observations using linear regression model. The model is CS = $\beta_0 + \beta_1 WD + \beta_2 R + \beta_3 PS + \beta_4 LSQ + \beta_5 EMS + e$, where the dependent variable is CS (Customer satisfaction). The independent variables WD (Website design), R (Reliability), PS (Privacy and security), LSQ (Logistic service quality) and EMS (E-commerce market segmentation).

Models	Intercepts	Regression coefficients of					Adj. R_bar^2	SEE	F-value
		WD	R	PS	LSQ	EMS			
1	0.555 (2.912)**	0.805 (14.843)**					0.595	0.757	220.304
2	0.549 (2.788)**		0.836 (14.352)**				0.579	0.772	205.982
3	0.296 (1.695)**			0.884 (17.703)**			0.677	0.676	313.409
4	0.347 (2.289)*				0.862 (20.160)**		0.731	0.617	406.408
5	0.501 (3.152)**					0.827 (18.260)**	0.691	0.662	333.442
6	0.3322 (1.754)	0.469 (4.838)**	0.418 (4.096)**				0.634	0.719	130.285
7	0.148 (0.841)	0.21 (2.100)*	0.143 (1.356)	0.58 (5.508)**			0.695	0.657	114.307
8	0.115 (0.72)	0.072 (0.772)	0.071 (0.735)	0.251 (0.542)	0.542 (2.268)*		0.751	0.594	113.122
9	0.077 (0.504)	0.007 (0.074)	0.065 (0.711)	0.173 (1.599)	0.398 (4.095)**	0.308 (3.827)**	0.772	0.568	101.947

Notes:

i. Figures in parenthesis are t-values
ii. The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent level respectively.
iii. Consumer satisfaction is the dependent variable.

Table 2 shows that the beta coefficients for website design are positive with customer satisfaction. It indicates that website design has a positive impact on customer satisfaction. This finding is consistent with the findings of Kordnaeij *et al*. (2013). Similarly, the beta coefficients for reliability are positive with customer satisfaction. It indicates that reliability has a positive impact on customer satisfaction. This finding is consistent with the findings of Zaim *et al.* (2010). Likewise, the beta coefficients for privacy and security are positive with customer satisfaction. It indicates that the privacy and security has a positive impact on customer satisfaction. This finding is consistent with findings of Bebli (2011). Further, the beta coefficients for logistic service quality are positive with customer satisfaction. It indicates that logistic service quality has a positive impact on customer satisfaction. This finding is consistent with findings of Saura *et al*. (2008).Moreover, the beta coefficients for e-commerce market segmentation are positive with customer satisfaction. It indicates that e-commerce market segmentation has a positive impact on customer satisfaction. This finding is consistent with findings of Ruzickova (2024).

4. Summary and conclusion

Customer satisfaction refers to the measure of how well a company or service meets or exceeds the expectations of its customers. It's an essential aspect of any business, as it can directly impact customer loyalty, brand reputation, and overall success. This study provides insightful information regarding the customer satisfaction towards service provided by e-commerce service providers in case of Nepal. The study analyzes various significant variables that could impact customer satisfaction. These variables include how website design, reliability, privacy and security, logistic service quality and e-commerce market segmentation influence customer satisfaction.

This study attempts to examine the customer satisfaction towards service provided by e-commerce: A case of Nepal. The study is based on primary data with 150 observations.

The major conclusion of the study is that website design, reliability, privacy and security, logistic service quality and e-commerce market segmentation have positive impact on customer satisfaction. The study also concludes that logistic service quality is the most significant factor followed by e-commerce market segmentation and privacy and security that influence customer satisfaction towards service provided by e-commerce in case of Nepal.

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