

DETERMINANTS OF ONLINE REPURCHASE INTENTION: AN EMPIRICAL STUDY OF KARACHI CONSUMERS

Ayman Taj^{*1}, Prof Dr Syed Shabib Ul Hasan², Dr Ammad Zafar³

^{*1}PhD Scholar, Faculty of Management sciences, Hamdard University

²Professor, Faculty of Management sciences, Hamdard University

³Associate Professor, Department of Management Sciences, DHA Suffa University

DOI: <https://doi.org/10.5281/zenodo.15679843>

Keywords

Online Repurchase Intention, Online Customer Satisfaction, E-Trust, Perceived Value, E-Commerce

Article History

Received on 08 May 2025

Accepted on 08 June 2025

Published on 17 June 2025

Copyright @Author

Corresponding Author: *

Ayman Taj

Abstract

While e-commerce has created additional business opportunities in Pakistan, companies still struggle to hold on to their customers. This study explores which factors influence online buyers in Karachi to repurchase, concentrating on trust on the Internet, feeling the service is valuable and client happiness. We aimed to see how these various elements affect consumers' decisions to buy repeat products from online sites. Researchers used a quantitative method and asked questions through a closed-ended questionnaire that was handed out using convenience sampling. 333 respondents provided the data, which was analyzed with SEM using SmartPLS software. Researchers found that believing a product has high value is critical in causing customers to be satisfied, which affects their desire to buy it again. Still, satisfaction was not statistically influenced by electronic trust. It is clear from these results that both the service and satisfaction after purchase are key to building loyal customers online. To gain an advantage online, merchants should concentrate on the value of their products, the quality of their services and how efficiently they run their operations. The findings provide valuable insights into how online buyers behave in developing countries and how businesses can keep their customers in Pakistan's growing online business market.

INTRODUCTION

Lately, the world of retail has changed greatly as e-commerce platforms have helped consumers buy goods and services in new ways. As a result of digital transformation, people enjoy easier shopping, and competing retailers are adjusting their approaches to stay competitive. Because the amount of internet available and mobile phone connections is growing in Pakistan, especially in cities like Karachi, there has been a major move toward online shopping (Ali, 2019). Yes, new buyers are shopping online a lot more, but it is securing future sales that really matters for a company to be long-term profitable.

Many researchers in marketing and consumer behavior now pay close attention to online repurchase intention. If a company has many repeat

customers, it can usually expect customer loyalty, lower marketing expenses and more revenue per person (Hellier et al., 2003). Even though repurchase behavior matters a lot, factors influencing it in e-commerce in developing places like Pakistan have not been widely investigated. Dishonest product advertising, slow deliveries, bad help after buying and poor security make consumers worry and tend to shop somewhere else (Mukhtar et al., 2014).

Determining what causes someone to repurchase online has led researchers to focus on electronic trust, perceived value, and online customer satisfaction. Electronic trust means that a consumer trusts a website to be honest and dependable, which develops confidence in the business and makes them

want to do business with it. In the same way, how useful a product seems to customers along with its price has a major impact on both satisfaction and loyalty (Zeithaml, 1988). Customer satisfaction takes the positive thoughts someone has after making a purchase and allows them to show their support by making changes in their actions (Oliver, 1980).

Because competition online is strong and it costs a lot to attract customers, it is extremely important to look at how these constructs are linked. This study seeks to explore the relationship between electronic trust, perceived value, customer satisfaction and repurchase intention among customers, all modelled with structural equation modeling. Study results are expected to support scholarly research as well as practical management by giving insight into how consumers behave in Pakistan's e-commerce market.

Problem Statement

The rapid rise of e-commerce in Pakistan brings new chances and obstacles for online firms trying to win and keep customers. Even though more customers are buying online because smartphones and the internet are now widespread, continuing to drive sales from existing buyers is still challenging (Ali, 2019). People are slow to trust online stores because of issues related to product validity, secure online payments, late deliveries, and problems with customer service (Mukhtar et al., 2014). Plus, not getting much help after making a purchase, as well as differing follow-up from the platform, tends to keep customers away (Hassan, Nawaz, & Parveen, 2013).

The shift to digital retail is still taking place in Pakistan, so people's expectations come from a mix of old and new shopping habits (Khan & Mahapatra, 2009). Even though these factors are present, there is not much research that explores how things like electronic trust, perceived value and online satisfaction together affect whether customers will buy from the business again. Suppose online retailers do not fully understand what influences consumers. In that case, they may lose buyers to companies that can attract them better, making it hard for them to earn lasting commitment from the public.

Research Question

1. What main factors drive Pakistani consumers to purchase online again?

Research Objectives

- To learn how satisfied Pakistani consumers are with online services due to electronic trust.
- To study how customers' beliefs about value influence their feelings about online purchases.
- To study how consumer satisfaction online affects whether people purchase from the same store again.

Literature Review

Because shopping happens online, researchers now pay close attention to the phenomenon that leads people to buy goods and services from the same online retailer again in the future. This behavior is influenced by psychological, real-life, and belief-based causes, which is why online vendors should pay attention to the aspects that support customer loyalty and ongoing business.

Electronic Trust (ET)

E-trust is important in helping consumers feel confident when buying items online. Trust helps reduce the problem of uncertainty and risk for people who buy products or services they cannot see or meet with first. A customer trusts a company for its demonstrated honesty, promise to be dependable and expertise. If they trust a brand, consumers are more eager to buy from it again. Trust in Pakistan's digital commerce sector is affected by a combination of website functions, security guarantees and cultural trends, as well as what others think (Mukhtar et al., 2014). That is why, to encourage people to buy again and have faith in markets like Karachi, it is crucial to establish and maintain trust.

Online Customer Satisfaction

Satisfied customers usually intend to repeat their purchases and stick with a company. Online customer satisfaction is the level to which customers believe their needs have been met or surpassed while shopping on the internet (Anderson & Srinivasan, 2003). The products and services a company delivers must be easy to find, of the best quality, promptly delivered and backed by helpful customer service. It is important in the South Asian market to oversee complaints quickly and ensure fast delivery (Khan & Mahapatra, 2009). Furthermore, trust and how much value is seen influence behavioral intention by

way of satisfaction. Positive shopping online is linked to both emotional and mental satisfaction, which tends to cause customers to buy from the same shop again, studies suggest (Shankar, Smith, & Rangaswamy, 2003).

Perceived Value (PV)

When customers make a psychological assessment called perceived value, they match the benefits of a product or service against its price. In online shopping, value means that prices are affordable, it is easy to purchase, and you can view and compare products on different sites. Value is defined by Zeithaml (1988) as the consumer's total assessment of the relationship between what they receive and what they pay. When prices matter to buyers and they are watchful, as in Karachi, a company's perceived value is critical for making customers satisfied and loyal. An intense sense of value helps clients stick with the company and sales promotion, which separates it from others (Sweeney & Soutar, 2001).

Online Repurchase Intention (ORI).

Repurchase intention means that a consumer plans to use the same online store again. The strength of intention changes following someone's past experiences, how much they trust the vendor, what they think the bundles are worth and their feelings after making a purchase (Hellier et al., 2003). Issues with the quality of things sold, late delivery times and poor aftercare have consistently kept customers from purchasing things again in Pakistan (Hassan, Nawaz, & Parveen, 2013). However, thanks to better planning, new ways to pay online and mobile commerce, consumers are now changing their shopping habits. Evidence from recent studies indicates that customers who consider a service dependable and valuable are much more likely to repeat their purchase.

Interrelationships Among Constructs

Many studies have found that satisfaction, perceived value and repurchase intentions are connected using electronic trust as a bridge. Before satisfaction, trust is important, and satisfaction serves to guide the result that trust has on repurchase intention (Pavlou, 2003). Similarly, how much someone values a

product can affect their satisfaction and, especially, can change customers' repurchase intentions by affecting their contentment (Fei & Rou, 2011). When these variables are brought into structural equation models, researchers can empirically examine the roles these paths play.

Theoretical Framework

This research is constructed on the principles of the Theory of Reasoned Action (TRA) and the Expectation-Confirmation Theory (ECT).

- TRA by Fishbein and Ajzen (1975) explains that people's intention is formed by their attitudes and what they think others want them to do. Trust in the vendor and satisfaction with what the consumer purchased before have a strong effect on whether they will repurchase.

- Many researchers rely on ECT, first suggested by Oliver (1980), to describe how post-purchase satisfaction works. ECT says that customers set their expectations before a purchase, and they are satisfied after the purchase if the good or service meets or surpasses their expectations. Because delivery, quality and help are so crucial to online retailers, this theory steps in to measure customer satisfaction and ensure they shop again.

With these theories, we can better understand how consumer behavior works online, especially in Pakistan's developing e-commerce setting.

Conceptual Framework

Drawing from theory and existing literature, a conceptual framework is put forward as follows:

Independent Variables:

- Electronic Trust (ET) – belief that the seller online acts honestly and with integrity.
- Perceived Value (PV) – the way a consumer evaluates how much a product/service is worth against how much it costs.

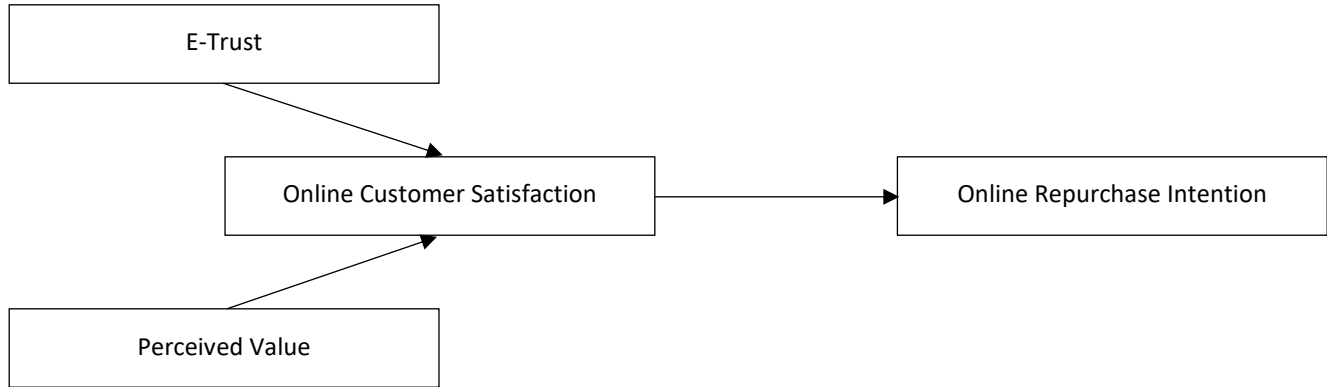
Mediating Variable:

- OCS stands for Online Customer Satisfaction, which compares the actual results with what was expected by the customer.

Dependent Variable:

Online Repurchase Intention (ORI) refers to the chance that someone will buy from the same internet retailer again.

The model proposes that ET and PV shape OCS, which then affects ORI. To confirm the expected relationships, this model will be studied empirically using Structural Equation Modeling (SEM).



Study Hypotheses

H₁: There is a significant relationship between **Electronic Trust (ET)** and **Online Customer Satisfaction (OCS)**.

H₂: There is a significant relationship between **Perceived Value (PV)** and **Online Customer Satisfaction (OCS)**.

H₃: There is a significant relationship between **Online Customer Satisfaction (OCS)** and **Online Repurchase Intention (ORI)**.

H₄: **Online Customer Satisfaction (OCS)** mediates the relationship between **Electronic Trust (ET)** and **Online Repurchase Intention (ORI)**.

H₅: **Online Customer Satisfaction (OCS)** mediates the relationship between **Perceived Value (PV)** and **Online Repurchase Intention (ORI)**.

We were restricted by both time and access, so convenience sampling was chosen to select participants. This way can be used when random sampling is impossible during exploratory research (Etikan, Musa, & Alkassim, 2016). The study survey collected 333 responses, which surpasses the minimum required for using SEM methods, since it is suggested that a SEM analysis should show a sample size of two hundred to ensure reliability (Hair, Black, Babin, & Anderson, 2014).

Data Collection Methods

The research team applied both types of research data during their study. Data for analysis was gathered using a closed-ended questionnaire, adapting it from validated measures that study authors had used earlier. Extant secondary data, such as from academic journals and research articles, was utilized to build both the theory and operations used in the analysis. People rated their thoughts about each item using a five-point scale running from “strongly disagree” to “strongly agree,” which is common in this type of market research (Joshi, Kale, Chandel, & Pal, 2015).

Instrument Development

After reading extensive past research, the constructs for the questionnaire were selected so they were supported by theories. The measurement of Electronic Trust (ET), Online Customer Satisfaction (OCS), Perceived Value (PV) and Online Repurchase

Research Methodology

Research Design

The authors used a quantitative research approach to study what determines online repurchase intention among people in Pakistan. They drew their hypotheses from what was already known and then used statistical models to assess them. The research aimed to explain the connections between electronic trust, perceived value, online customer satisfaction and the intention to repurchase online products.

Population and Sampling

Pakistani online consumers who had shopped on e-commerce sites before were targeted in this study.

Intention (ORI) was based on previously confirmed scales. The survey questions were changed where needed to suit the situation of online consumers in Pakistan.

Data Analysis

The study examined the information obtained using Structural Equation Modeling (SEM) on SmartPLS 4. In social sciences, SEM enables us to study the relationships among different types of variables simultaneously, which is useful for theory testing and model validation (Hair, Hult, Ringle, & Sarstedt, 2017). The study checked both the reliability and validity of the measurement model, examined the path analysis, and assessed the set hypotheses in the structural model.

Reliability and Validity

The study used Cronbach’s alpha and composite reliability to check for internal consistency in the

instrument. Reflecting their opinion, Nunnally and Bernstein (1994) set 0.70 as the acceptable cutoff for values that indicated acceptable reliability. A percentage value of at least 0.50 in Average Variance Extracted (AVE) was used to check the convergent validity. Heterotrait-Monotrait Ratio (HTMT) was used to check the discriminant validity. The data revealed that the device is enough for the application of SEM analysis.

Ethical Considerations

Ethical guidelines were always followed in this research. Participation in the study was optional, and anyone could drop out whenever they liked with no consequences. Before collecting data, every participant gave their informed consent. All information was gathered anonymously, and everyone’s privacy was protected. Researchers assured compliance by not collecting any confidential details (Creswell & Creswell, 2018).

Analyses and Interpretation

Construct Reliability and Validity

Table 01: Reliability Analysis

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Electronic Trust (ET)	0.822	0.827	0.882	0.652
Online Customer Satisfaction (OCS)	0.644	0.808	0.787	0.539
Online Repurchase Intention (ORI)	0.649	0.786	0.784	0.519
Perceived Value (PV)	0.818	0.836	0.878	0.643

This table presents the reliability and convergent validity statistics for four constructs: Electronic Trust (ET), Online Customer Satisfaction (OCS), Online Repurchase Intention (ORI), and Perceived Value (PV). Cronbach's alpha and composite reliability (rho_a and rho_c) values assess internal consistency. All constructions, except for OCS and ORI, show

strong reliability with Cronbach’s alpha values above 0.70. The composite reliability values for all constructs exceed the acceptable threshold of 0.70, confirming overall reliability. The Average Variance Extracted (AVE) values for all constructs are above 0.50, indicating adequate convergent validity, meaning the constructs explain more than half of the variance of their indicators.

Discriminant validity

Table 02: Validity Analysis using Heterotrait-monotrait ratio (HTMT)

	ET	OCS	ORI	PV
ET				
OCS	0.675			

ORI	0.903	0.925		
PV	0.880	0.826	0.959	

This table evaluates discriminant validity using the HTMT criterion. HTMT values should ideally be below 0.85 (or more conservatively, below 0.90) to confirm that constructions are distinct from each other. In this analysis, all HTMT values exceed 0.85, with ORI and PV showing values above 0.95, which

may indicate potential issues with discriminant validity. Specifically, high HTMT values between ORI and PV (0.959) and between ORI and ET (0.903) suggest that these constructions may not be sufficiently distinct from each other, raising concerns regarding construct overlap.

Outer loadings

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
ET1 < ET	0.834	0.833	0.025	33.461	0.000
ET2 < ET	0.768	0.767	0.033	23.215	0.000
ET3 < ET	0.783	0.781	0.033	23.729	0.000
ET4 < ET	0.843	0.842	0.024	35.371	0.000
OCS1 < OCS	0.831	0.830	0.025	33.836	0.000
OCS2 < OCS	0.858	0.856	0.020	43.707	0.000
OCS3 < OCS	0.852	0.852	0.021	41.108	0.000
OCS4 < OCS	0.068	0.067	0.083	0.824	0.410
ORI1 < ORI	0.840	0.841	0.018	47.095	0.000
ORI2 < ORI	0.803	0.801	0.030	26.412	0.000
ORI3 < ORI	0.835	0.833	0.024	35.138	0.000
ORI4 < ORI	0.166	0.165	0.081	2.050	0.040
PV1 < PV	0.826	0.824	0.027	31.109	0.000
PV2 < PV	0.746	0.743	0.035	21.355	0.000
PV3 < PV	0.834	0.834	0.022	37.527	0.000
PV4 < PV	0.799	0.800	0.021	38.086	0.000

The table presents the outer loadings of the items on their respective constructs along with their statistical significance. Most items load strongly on their intended constructs (above 0.70), indicating good indicator reliability. However, OCS4 and ORI4 show

very low loadings (0.068 and 0.166, respectively), with OCS4 being statistically insignificant ($p = 0.410$). This suggests these two items may not be reliable indicators of their respective constructs and may need to be removed or revised in future models to enhance measurement accuracy.

R-square

Table 03: R Square

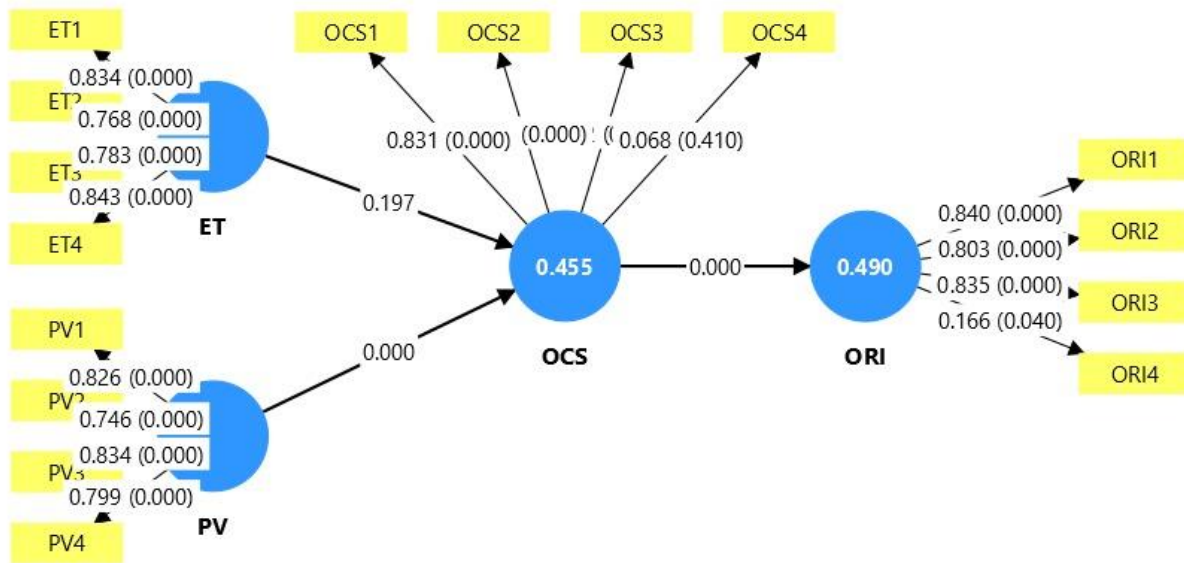
Variables	R-square	R-square adjusted
OCS	0.455	0.452
ORI	0.490	0.488

This table shows the coefficient of determination (R^2) for the endogenous constructs OCS and ORI. The R^2 value for OCS is 0.455, meaning

approximately 45.5% of the variance in OCS is explained by its predictors. Similarly, the R^2 for ORI is 0.490, indicating that the model accounts for 49%

of the variance in ORI. The adjusted R² values are slightly lower but remain close to the original values,

suggesting a good model fit with moderate explanatory power.



Path coefficients

Table 04: Path Coefficient Analysis using the SEM.

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
ET -> OCS	0.085	0.090	0.066	1.291	0.197
OCS -> ORI	0.700	0.701	0.032	21.573	0.000
PV -> OCS	0.611	0.609	0.059	10.381	0.000

This table displays the structural model results, including path coefficients, standard deviations, t-statistics, and p-values. The path from ET to OCS is not statistically significant (p = 0.197), suggesting no strong direct relationship. In contrast, both paths from OCS to ORI (β = 0.700, p < 0.001) and from PV to OCS (β = 0.611, p < 0.001) are significant, demonstrating strong positive relationships. This implies that while ET may not directly influence OCS, OCS significantly influences ORI, and PV positively contributes to OCS.

Discussion

The study revealed useful information about what affects consumers in Karachi when deciding to buy again from an online store. According to the results of structural equation modeling, online shopping satisfaction contributes to customers' desire to repeat their shopping, as proposed by Oliver (1980) in the

Expectation-Confirmation Theory. Buyers who are pleased following earlier purchases tend to spend their money more often at the same company, as earlier studies have found (Hellier et al., 2003; Shankar, Smith, & Rangaswamy, 2003).

No major difference in customer happiness could be seen from electronic trust alone. This result disagrees with studies in the past that suggest trust is a main factor in forming customer satisfaction (Gefen, Karahanna, & Straub, 2003). In Pakistan, people may hesitate, as they are not confident in their online abilities, and there are no strong laws to protect them against problems with online platforms. In addition, most consumers trust the brand when they initially buy, instead of trust playing a key role in their subsequent satisfaction levels.

By contrast, online customer satisfaction was strongly predicted by perceived value (PV). Customers who thought the value was high, either in price,

convenience, or the quality of the product, said they were more satisfied. This finding corresponds with the research of Zeithaml, Sweeney and Soutar, who believed that perceived value plays a major role in influencing people's feelings and behavior. Because product value is a main concern in Karachi, customers tend to pay more attention to the idea of worth when product quality and service delivery are uncertain.

The results also supported that satisfaction plays a role in connecting perceived value and deciding whether to purchase again (Anderson & Srinivasan, 2003). The relationship between being satisfied and wanting to buy again, as found here, agrees with what Pavlou (2003) observed about digital transactions.

Interestingly, trust itself did not have a clear effect on satisfaction. However, it influenced both lowering risk perception and increasing initial confidence, which deserves notice. Trust plays a larger role in guiding purchasing decisions than it does in later evaluations, which rely on the outcomes of a purchase (McKnight, Choudhury, & Kacmar, 2002). Another interesting thing we found is that Pakistani consumers' shopping habits vary according to the environment. Since loyalty to brands and internet reassurance systems are far more accepted in the West, Pakistani customers usually prefer practical savings and concrete fulfillment of agreements over just trusting a brand or looking at web security logos. Suppose online retailers in a local market want to see the same customers make repeat purchases. In that case, they must have strong operations, address problems right away and ensure value is simple to notice.

Overall, the research adds to the accumulating knowledge on e-commerce in developing countries by confirming a conceptual model that relates perceived value, satisfaction and repurchase intention and by wondering about the value of trust in affecting consumer satisfaction only in Pakistan.

Conclusion

This study examined the key factors affecting online repurchase intention among consumers in Karachi, Pakistan, along with electronic trust, perceived value, and online customer satisfaction. Based on data from 333 respondents analyzed with SEM using

SmartPLS, the study showed that perceived value positively affects how satisfied a customer is online. That satisfaction then increases the chance of repurchase. Despite the theory, trust recognized by electronic methods did not positively affect overall satisfaction, which could indicate that trust has the most effect on initial consumer behavior.

The data confirm that Expectation-Confirmation Theory helps explain online shopping behavior and that satisfaction helps connect the perceived impact of online websites with real consumer decisions. The study indicates that offering useful items and meeting consumer requirements is necessary for companies to attract continued business in the developing Pakistani e-commerce industry.

Recommendations

- **Make Products Appealing:** The web should highlight the positive value offered to buyers, accounting for affordable pricing, straight information about products and extra rewards such as return and loyalty deals. If companies try these strategies, consumers may experience better satisfaction and want to shop more.
- **Prompt deliveries, prompt responses to customers and steady product quality** are needed to turn happy customers into repeat buyers. Companies can lower the number of service-related complaints by investing in planning and providing great after-sales service.
- **Trust building is vital, even if it turned out that it only slightly affects satisfaction in the research.** Firms can gain consumer trust by improving security features, showing verified opinions from clients, and making all communications clear.
- **Reviewing the feedback your customers give after making their purchases is essential** because it allows the business to spot any gaps in service. Analyzing data as it happens allows businesses to oversee expectations and improve the users' experience.

Limitations of the study

- The authors used a convenience sampling strategy, which might prevent the results from being applicable to a wider group. The fact that 333 respondents participated gives the study enough statistical weight, although it is uncertain if all types

of online shoppers in Pakistan are included.

- The research focused only on Karachi, the biggest city in Pakistan. Because of differences in technology and infrastructure, consumer behaviors in rural and less urban areas are often quite different.
- Participants were surveyed only once during the study. Using this technique, it is almost impossible to see how people's actions develop with time or to determine the factors behind such changes.
- Three primary Variables: In this study, trust, perceived value, and satisfaction were the main variables. Since usability, the brand's image, and social influence were not analyzed, they may be covered in further studies.

Significance of the study

This work provides new knowledge and practical strategies for online consumer behavior in emerging markets. The study closes a gap in the research by including empirical evidence from Pakistan, which is just starting to adopt e-commerce. The findings help shape digital marketing ideas and explain which aspects of consumer perception are vital to maintaining loyalty and repeat sales by e-retailers. From an academic point of view, the study verifies known theories such as Expectation-Confirmation Theory and consumer value models in a fresh regional situation. It also urges further research on how trust, satisfaction, and standards of value change in digital economies. It offers actionable advice on how practitioners can use customer experience and create value to build sustainable online models.

References

- Ajzen, I., & Fishbein, M. (1980). *Understanding attitudes and predicting social behavior*. Englewood Cliffs, NJ: Prentice-Hall.
- Ali, A. (2019). Factors influencing online shopping behavior of consumers in Pakistan. *International Journal of Marketing Studies*, 11(4), 90–98. <https://doi.org/10.5539/ijms.v11n4p90>
- Anderson, R. E., & Srinivasan, S. S. (2003). E-satisfaction and e-loyalty: A contingency framework. *Psychology & Marketing*, 20(2), 123–138. <https://doi.org/10.1002/mar.10063>
- Chang, H. H., & Wang, H. W. (2011). The moderating effect of customer-perceived value on online shopping behavior. *Online Information Review*, 35(3), 333–359. <https://doi.org/10.1108/14684521111151414>
- Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approach* (5th ed.). Sage Publications.
- Etikan, I., Musa, S. A., & Alkassim, R. S. (2016). Comparison of convenience sampling and purposive sampling. *American Journal of Theoretical and Applied Statistics*, 5(1), 1–4. <https://doi.org/10.11648/j.ajtas.20160501.11>
- Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly*, 27(1), 51–90. <https://doi.org/10.2307/30036519>
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2014). *Multivariate data analysis* (7th ed.). Pearson Education.
- Hassan, L. M., Nawaz, M. A., & Parveen, R. (2013). Factors influencing online shopping in Pakistan. *Journal of Internet Banking and Commerce*, 18(3), 1–9.
- Hellier, P. K., Geursen, G. M., Carr, R. A., & Rickard, J. A. (2003). Customers' repurchase intention: A general structural equation model. *European Journal of Marketing*, 37(11/12), 1762–1800. <https://doi.org/10.1108/03090560310495456>
- Joshi, A., Kale, S., Chandel, S., & Pal, D. K. (2015). Likert scale: Explored and explained. *British Journal of Applied Science & Technology*, 7(4), 396–403. <https://doi.org/10.9734/BIAST/2015/14975>

- Khan, M., & Mahapatra, S. S. (2009). Service quality evaluation in internet banking: An empirical study in India. *International Journal of Indian Culture and Business Management*, 2(1), 30-46.
<https://doi.org/10.1504/IJICBM.2009.021240>
- McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing and validating trust measures for e-commerce: An integrative typology. *Information Systems Research*, 13(3), 334-359.
<https://doi.org/10.1287/isre.13.3.334.81>
- Mukhtar, U., Khan, M. A., Saeed, S., & Imran, M. (2014). Online shopping behavior of Pakistani consumers: Effects of perceived risks and quality. *International Journal of Marketing Studies*, 6(3), 117-124.
<https://doi.org/10.5539/ijms.v6n3p117>
- Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric theory* (3rd ed.). McGraw-Hill.
- Oliver, R. L. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of Marketing Research*, 17(4), 460-469. <https://doi.org/10.2307/3150499>
- Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*, 7(3), 101-134.
<https://doi.org/10.1080/10864415.2003.11044275>
- Shankar, V., Smith, A. K., & Rangaswamy, A. (2003). Customer satisfaction and loyalty in online and offline environments. *International Journal of Research in Marketing*, 20(2), 153-175.
[https://doi.org/10.1016/S0167-8116\(03\)00016-8](https://doi.org/10.1016/S0167-8116(03)00016-8)
- Sweeney, J. C., & Soutar, G. N. (2001). Consumer perceived value: The development of a multiple-item scale. *Journal of Retailing*, 77(2), 203-220. [https://doi.org/10.1016/S0022-4359\(01\)00041-0](https://doi.org/10.1016/S0022-4359(01)00041-0)
- Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: A means-end model and synthesis of evidence. *Journal of Marketing*, 52(3), 2-22.
<https://doi.org/10.1177/002224298805200302>

