

## Factors affecting Customers' Satisfaction of Online Shopping— Evidence from Kabul, Afghanistan

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**Abstract:** The E-commerce in Afghanistan is nascent because of its fresh entry into the Afghan market. This is because of significant impact of several factors (e.g. the country's poor IT infrastructure, lack of online payment methods, and the cultural values), "delivery time" is yet another critical factor playing an important role in the operations of online retail. By far, the majority of payments are made through cash on delivery (COD) option, although, the government is planning to implement the "Afghanistan Payments Systems (APS)", a nationwide payment system considered to be acting as a gateway between local-retails and international payment platforms expected to help e-commerce boost (Market, 2020). Therefore, the current research aims at investigating the critical factors that affect customers' satisfaction among online retailers in Afghanistan. Five parameters (Customer care, Speed of delivery, Price of products, Services provision, and Frequency of usage) have taken as independent variables and the overall experience of customers among online shopping as dependent variable. For data analysis and hypothesis testing the researcher has used regression analysis. Findings indicate that, the e-commerce customers in Afghanistan prefer virtual shopping on the basis of four critical dimensions i.e. speed of delivery, price of products, quality of services, and frequency of purchase, while sidelining the "customer care". Which means the aforesaid four factors that affect the satisfaction level of customers of e-retails. Therefore, it can be concluded that, customers are satisfied of online shopping amid the outbreak based on the aforementioned four dimensions.

**Keywords:** Online Shopping, Customers' Satisfaction, Afghan Markets, Retailing.

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### I. Introduction

A veteran of conflicts, Afghanistan has finally stepped into the pitch of Digitalization, however due to the technological adaptation and conventionalizing the digital platforms in the country, online shopping being one of those digital funnels that have penetrated and is steadily taking over the Afghan markets and has, up to some extent, been successful by offering services related to safety and health measure, that are demanded highly especially during the outbreak of the COVID-19. Nonetheless, The e-commerce in Afghanistan is still in an infant stage because of its fresh entry into the market. This is because of significant several factors (e.g. the country's poor IT infrastructure, lack of online payment methods, and the cultural values), "delivery time" is yet another critical factor playing a vital role in the operations of online retailers, by far, the majority of payments are made through cash on delivery (COD) option, although, the government is planning to implement the "Afghanistan Payments Systems (APS)", a nationwide payment system considered to be acting as a gateway between local-retails and international payment platforms expected to help e-commerce boost (Market, 2020). However, the country is bearing the adversities caused by the decades long conflicts, still there is a substantial infrastructural progress that engenders hopes for a lasting change in technology and digitalization. So far, there are a number of e-commerce retailers operating in Afghanistan, those online retailers are designed and controlled by highly professional technical experts, "Farsales.com" to "Click.af" "Afghan Mart" are some of those web-based retailers (Delawari, 2018). Hence, the impetus of the current research was driven by the interest to investigate the factors that affect customers' satisfaction of online shopping. The researcher has used statistical approach to empirically study the consumers' experience and satisfaction among online retailers. To ascertain the research objective and thus provide scholastic approaches to as recommendations to overcome the discovered issues, the researcher has used statistical tool such as regression analysis.

#### 1.1. Purpose of the Research

The purpose of the current study was to investigate the critical factors that affect the satisfaction level of customers of online retailers in the specified geopolitical region. Earlier, conceptual researches have been carried out on the topic, therefore, an empirical research was needed to unearth the factors that are useful to be

considered by e-commerce retailers to satisfy their customers (Delawari, 2018). This research is centered around the objective solely to study the overall level of customers' satisfaction among online retailers in Afghanistan and scholastically answer the question; what are the key dimensions that affect the customers' satisfaction of online shopping?

### **1.2. Significance of the Research**

Since the current research is new and being conducted empirically for the first time on the topic at the specific geographic location, therefore, the current was conducted to fill the gap by investigating the critical factors that affect the satisfaction level of customers of online shopping and provides investigative antecedents for the future relevant studies and useful insights to add to the web-based shopping knowledge specifically for E-commerce proprietors to improve their business operations, penetrate the market and attract more customers by offering better quality services. This research also earmark the major key points pertaining to e-commerce that could offer insights to the bankers and web-based retailers to introduce internet/online payment methods, that could serve as a source of making profits both for the e-commerce retailers and the Banks in Afghanistan.

### **1.3. Limitation of the Research**

Despite the significance of the current study having been carried out for the first time in the selected geopolitical region, the research has limitations in terms of small sample size because of the cynicism created by uncertain conditions. The virtual shopping platform is nascent in Afghanistan and needs more time to become conventional to its people. Besides, the obscure political and security situation of the study area are yet other triggers that have resulted in the reluctance of the respondents during the data collection, therefore the current research is limited to the investigation and findings solely to the city of Kabul and does not represent the picture of the overall population, since, approach to the overall population in Afghanistan is arduous, due to the security situations that are not up to the mark to be counted on.

## **II. Relevant Literature**

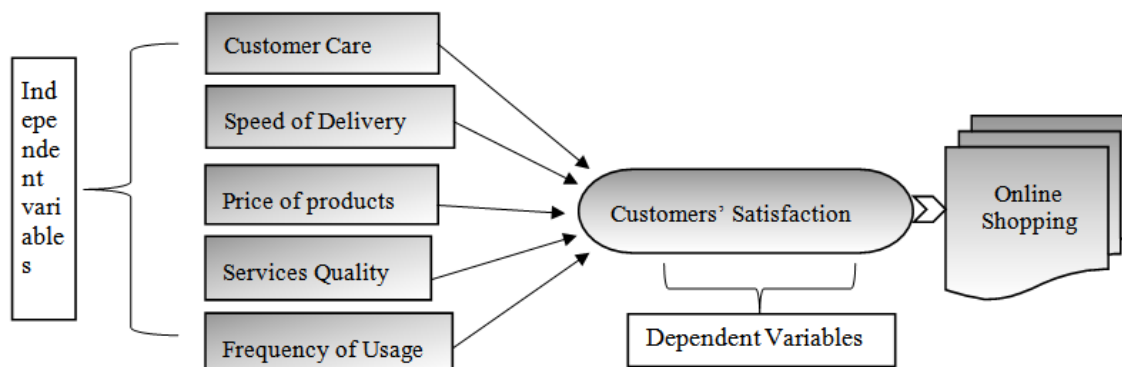
Internet-based shopping provides easiness in buying and eradicate time wastage and energy caused by physical presence in the market, Online shopping services was provided by Stanford Federal Credit Union (SFCU) in the year (Wire, 1995). electronic commerce has been recognized as the facilitation of transactions using electronic and technological means such as Electronic Funds Transfer (EFT) and Electronic Data Interchange (EDI) (Shodhaganga, 2019). despite all other services that e-commerce provides, costumers prefer to buy products online because of the "time saving" factor (Karim, 2013). Online shopping refers to the purchase of goods and services directly from the online retailers (Vadivu, 2015). mostly customers value two components such as assurance and empathy as the most significant dimensions (Taweerat Jiradilok, 2014).

A satisfactory purchase experience has proven to be one important requirement for the type of a continued customers' interest in buying a product that may result in a repeat purchasing (William Delone, 2003). as an e-commerce agent, technology is becoming more standardized and updated, it maybe envisioned that the imperative of electronic business will increase and at the same time new forms of products and services as well as new business opportunities will emerge (Ye, 2001). customer retention on online platforms has attracted a huge attention in recent years, perhaps it somehow serves as a source of gaining a competitive advantage (Hsien Tung Tsai, 2007). the customers pay more attention to the products offered by online retailers and its delivery; therefore, e-commerce businessmen should concentrate on the product sourcing and cooperate with the delivery supplier to further enhance the quality of delivery, (e.g. precise order, timeliness, and safety packaging) (Chun-Chun Lin H.-Y. W.-F., 2010).

Since the emergence of internet-based services in the late 1994, not only have online retailers flourished but online banking has also spread hastily across the globe because of its convenience in conducting transactions quickly and at a given time period, according to a report published by the International Data Corporation (IDC), the number of online banking users worldwide has surpassed a hundred million by 2004 (Yoon C., 2010). The topic has further been debated, as (Yang, 2008) argues that, satisfaction of customers is identified as an instant and crucial dimension that affects loyalty of online shoppers to e-retailers. On the other hand, (Hasina Momtaz, 2011) has investigated and claims that there are four antecedents such as (advertisements, product quality, brand names, and prior shopping experiences) that play a considerable role in customers' satisfaction of online retailers, Whereas, (Ardra Muralidharan, 2018) have researched and found out that customers prefer online retailers because most of the time they find online shopping platforms providing more discounts and various special offers particularly for electronic gadgets that the customers claim are not available in any of the retail shops. entry of the nascent digital fold into the markets of Afghanistan arises a need for an empirical investigation of the critical factors that influence the satisfaction of online customers, which is why the current research was conducted to study the e-commerce and the major elements deemed to be affecting the relationship between customers' intention and online shopping.

#### 1.4. Theoretical framework

In the current research, the researcher has employed five parameters (Customer care, Speed of delivery, Price of products, Services provision, and Frequency of usage) as independent variables and the overall experience of customers among online shopping as dependent variable for investigating the satisfaction level of customers of online shopping in Afghanistan.



**Figure 2.1** Theoretical Framework of The Independent and Dependent Variable

##### 1.4.1. Customer care:

“Customer care” plays a major role in helping customers to get the perceived value they paid for a product or service. (Ciotti, 2019). service an e-commerce retailer can provide to ease the cognitive costs of shopping online which increases the customers’ perceived value of the product (Zendesk, 2013). While, (Yoon C. , 2010) has researched customer satisfaction keeping in mind the “customer care” as a parameter and found out that “customer care” does not have a significant impact on customer’s satisfaction of online shopping. for the current study the following hypothesis has been developed and proposed:

**H1:** Customer care services of online shopping has a significant impact on the customers’ satisfaction level.

##### 1.4.2. Speed of delivery:

(Yasin, 2010) has found out that the speed of delivery has a significant relationship with customers’ satisfaction of online shopping. Further studies suggest that timeliness and convenience of product availability are crucial dimensions of online customer satisfaction (Saidalavi, 2014). Besides, service pertaining to delivery is the most relatively influential variable in influencing consumers’ satisfaction of online shopping (Xiaoying Guo K. C., 2012). Another study conducted by (Yoon C. , 2010) significant influence on customer satisfaction for those customers with either high or low experience. Thus, for this research the researcher has developed the following hypothesis:

**H2:** Speed of delivery positively affects customers’ satisfaction.

##### 1.4.3. Price of products:

Transaction costs does not have a significant influence on customers’ satisfaction of online shopping (Ying San Lim, 2016). On the other hand, (Chun-Chun Lin H.-Y. W.-F., 2011) have used multiple regression co-efficient and concluded that the price determined by virtual proprietors have an integral relationship with the satisfaction of customers which is statistically shown as .001 level ( $p < 0.001$ ). hence, following hypothesis is developed for analyzing the relationship between price of the products and customers’ satisfaction.

**H3:** Price of products positively affects an online users’ satisfaction.

##### 1.4.4. Service Quality:

Service quality is defined as the consumer’s judgment about a service’s excellence or superiority (Chun-Chun Lin 2011). (Santos, 2003) has defined E-service quality as an overall evaluation of customers concerning to the excellence and quality of e-service delivery in the virtual marketplace. While, (Zeithaml, 1998) argues that e-service is the relative perceptual distance between expectations of a customer and evaluations of service experiences and service quality. therefore, the following hypothesis is proposed to analyze the results of the search findings for the current study:

**H4:** Quality of the overall services provided by online retailers positively affects the users’ satisfaction.

##### 1.4.5. Frequency of Purchase

According to (Feverbee, 2017) Frequency of purchase is the number of orders placed at online sites by a customer over a fixed period of time. (Financial Dictionary 2009) defines frequency of purchase as the number of times a company or a person buys a product or service. To investigate impact of frequency of purchase on the satisfaction level of customers, the following hypothesis is proposed:

**H5:** Frequency of purchase has a positive impact on the level of customers’ satisfaction.

### III. Methods and Instruments

Quantitative in nature, the current research was conducted to investigate the critical factors that affect the satisfaction level of customers of online shopping in Afghanistan, the researcher has designed a questionnaire considering five parameters as independent variables those parameters are; (Customer care, Speed of delivery, Price of the products, service quality, and frequency of purchase), and dependent variable as Customers' satisfaction. Primary data was collected through a survey in Kabul city taking the sample size of 50 respondents, which is due to the small sample sized deemed as a limitation of the study as well. moreover, the second-hand data was collected through the prior literature conducted on the topic. The data was analyzed and the results found by using statistical tools such as regression analysis, this tool was used because they help to find out the relationship between two the variables (e.g. independent and dependent).

### IV. Results and Discussions

This study has employed a multiple regression analysis to test the hypothesis and ascertain the relationship between the independent and dependent variables.

**Table 4.2** Anova table

Source	DF	SS	MS	F	P/Significance
Regression	5	54.4735	10.8947	31.89	0.0008
Residual	5	1.7083	0.3417		
Total	10	56.1818			

Residual. Mean Square (MSE) =0.34167, Adjusted R-Squared=0.9392, Standard Deviation=0.58452 ( $R^2 = \text{Regression Sum of Squares/Total Sum of Squares}$ ), therefore, by calculating the value of  $R^2$ , we have got  $R^2=0.9696$ , this implies, if there is an increase of 1 unite in the value of the independent variables, the value of customer satisfaction will increase by 0.9696. the table 6.2 shows the significance level below 0.5 ( $P=0.0008$ ) which confirms that the adjusted R square is valid. the table below shows the results of the applied statistics and values of the independent variables:

**Table 4.3** Summary of Regression Analysis

Variables	Standardized Coefficients		Unstandardized Coefficients		
	Coefficients	Standard Error	T-Stat	P-Value	VIF
Customer Care	-0.21471	0.17823	-1.20	0.2822	6.4
Speed of Delivery	0.51815	0.21311	2.43	0.0593	5.2
Price of Products	0.36572	0.24152	1.51	0.1904	5.4
Service Quality	0.34546	0.14973	2.31	0.0691	4.6
Frequency of Purchase	0.26762	0.11317	2.36	0.0644	2.6

The regression coefficients of the variables represented in the table 5.3 are significant except for the first one that is "customer care" which is -0.21, meaning it has no significant impact on the level of customers' satisfaction, while the other four variables (e.g. Speed of delivery, price of products, service quality, and frequency of purchase) are significantly related with the customers' satisfaction, as shown by the table above the values of the coefficients are (-0.214, 0.518, 0.365, 0.345, 0.267), among those variables, speed of delivery has a highly positive impact on the satisfaction of customers. the F value when calculated were more than the tabulated value which was 31.89, therefore, in whole, it should be inferred that the customer' satisfaction is positively related with online shopping at the value of ( $P<0.001$ ). therefore, the researcher reject the first hypothesis "H1" and accepts the rest that are H2-H6.

**Table 4.4** Hypothesis results

Hypothesis	Rejection/Acceptance
<b>H1:</b> Customer care services of online shopping has a significant impact on the customers' satisfaction level	-0.21471, Rejected
<b>H2:</b> Speed of delivery positively affects customers' satisfaction	0.51815, Accepted
<b>H3:</b> Price of products positively affects an online users' satisfaction.	0.36572, Accepted

<b>H4:</b> Quality of the overall services provided by online retailers positively affects the users' satisfaction.	0.34546, Accepted
<b>H5:</b> Frequency of purchase has a positive impact on the level of customers' satisfaction.	0.26762, Accepted

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## **1.5. Discussions**

### **1.5.1. Customer Care**

Findings of the research conducted by (Yoon C. , 2010) reveal that, to analyze the satisfaction level of customers, there is no need for the factor “Customer Care” to be taken into consideration, because of its statistically negative significance, the findings of this research support the argument made by the current study, because, our research also suggests the negative relationship between customer care and customer satisfaction with -0.21471 value. Scholastically, the current research recommends that during any natural tragedy that causes problems pertaining to social gatherings, the e-commerce retailers should neglect customer care services with regard to the products and service that they offer in normal days, this is because during catastrophic times, customers mostly prefer to go for services that are largely useful for the safety and health regardless how cost-effective and financially beneficial the service is.

### **1.5.2. Speed of Delivery**

Previous research has found out that, the speed of delivery plays a crucial role in the satisfaction of e-commerce customers, online shopping is mostly judged upon the vary critical factor that is the speed of delivery of goods by e-commerce employees, this volume of delivery is proportionately linked to the satisfaction customers, as (Yasin, 2010) supports his research findings that the level of customers' satisfaction can be judged by the delivery speed of products of online retails. Therefore, our research confirms the claim made by (Yasin, 2010) since the findings of our research also suggest that the speed of delivery plays a positive role in the customers' satisfaction level, particularly during any natural calamity or outbreaks, because the demands of customers from online retails increase more than other types of shopping, for instance, during the outbreak of the COVID-19 people are not supposed to gather in crowded places, therefore, staying isolated and use online platforms is vital due to its delivery speed during emergency times.

### **1.5.3. Price of the Products**

Price of the products offered by e-retails is a much-researched factor, however researchers have different results on the role of “price of the product” in satisfaction level of customers among online retails, on the other hand, the current research has employed this factor to investigate its role in the satisfaction level of customers amid the outbreak of the pandemic coronavirus, and therefore, the results show that price of the products has a significant relationship with 0.36572 value which is considered the second most significant variable after speed of delivery. although, (Ying San Lim, 2016) supports his argument by claiming that transaction cost, in other words price of the products does not significantly affect the satisfaction level of customers. However, the current supports counter argument and discovered the price of products as a significant antecedent that positively affects the satisfaction level of customers amid COVID-19. Our research findings can be further supported by the argument made by (Chun-Chun Lin H.-Y. W.-F., 2011) who investigated that the price determined by virtual proprietors have a crucial relationship with the satisfaction of customers which is statistically shown as .001 level ( $p < 0.001$ ).

### **1.5.4. Service Quality**

Quality of services provided by e-retails captures a pivot place when it comes to the retention of customers especially those who prefer online shopping. Previous research indicate that customers of the web-based shopping mostly opt for purchasing on online platforms solely because of the excellence of service quality (Santos, 2003), this argument nurture our findings, and therefore, it is worth-mentioning that during the pandemic customers prefer e-retails due the quality of its services, this argument further strengthen the claim that when a tragedy occurs e-commerce retails upgrade their service quality to better fulfill the demands of its customers.

### **1.5.5. Frequency of Purchase**

Since there is a limited access to the empirical literature pertaining to this factor. however, the current research takes this factor into consideration due to the fact that, the frequent outbreaks that shakes the economy, trade, and business operations worldwide, therefore, the factor “frequency of purchase” be it products or services, is too necessary particularly during an outbreak primarily to see how often customers purchase, this way the satisfaction level of customers could be identified and thus measured. (Feverbee, 2017) claims that frequency of purchase is the total number of purchases made by a customer, the researcher further make an argument that, frequency of purchase is important to measure how satisfy a customer is of a particular online retail.

## V. Conclusion

Based on the research findings, customers in Afghanistan prefer virtual shopping on the basis of speed of delivery, price of products, quality of services, and frequency of purchase, while sidelining the customer care. From the results and discussions, it can therefore be concluded that, customers are satisfied of online shopping on the basis of the above-stated four dimensions, hence, it could be lucrative for e-commerce proprietors to pay considerable attention towards those factors when dealing with their customers. Customers in Afghanistan, with the online shopping being nascent, have comparatively better experience than they do with offline shopping, because the mechanism adapted by the online shopping retailers in Afghanistan is more convenient and time-saving and with the provision of various offers and facilities (e.g. pricing discounts, access to multiple number of products, prevention of time-consumption and availability of multiple time for purchase options) are the basic elements enticing customers to purchase on online shopping.

Given the critical security and emergency issues, most of the potential and prospect buyers in the country usually prefer to avoid wasting much time and visiting crowded places because they want to avoid security issues. therefore, purchase from the retailers that poses no consequential harm to the customers. another critical factor that influence the customers' satisfaction, according to the research findings, is the quality of the services provided by online retailers, better the quality of the services the more will be the number of prospect customers, therefore, customers typically tend to prefer services over products, also they judge the quality of services offered by a retailer more than the physical goods.

## VI. Recommendations

The current research, on the basis of the discovered results, suggest the following recommendations that the online retailers in Afghanistan should consider while framing policies concerning products and services:

1. The online retailers should focus more to further enhance the service quality and price of the products, since customers tend to go for cost-effective products and save money. however, others factors discovered by the current study are also important for the online proprietors to consider while dealing with the customers and analyze their satisfaction and experience of online. Moreover, payment for products should be instilled into digital platforms, like debit card, credit card and online banking, as most of the time payments in Afghanistan are done through cash on delivery (COD) method. This is because people are new to digital platforms and this way more customers would be attracted, as online payment is the easiest way to make a payment.
2. Online retailers should consider the speed of delivery to avoid consequences that will thus be faced by a customer when shopping offline or through other prohibited platforms, also the delivery should be made in such a way that can help customers avoid time-saving and going to crowded places as security situations are not so good.
3. The e-commerce proprietors are advised to pay a lesser attention to customer care, because of its negative relationship with the satisfaction of customers. Since, customers prefer services pertaining to less time-consuming, healthy, and ease in the purchase process, therefore the online retailers should take this dimension into account and further streamline the purchase procedure and convenience.

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