

The Role of E-Trust in Enhancing Online Purchase Intention: A Multi-Dimensional Analysis of E-Service Quality

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ABSTRACT

This study examines the mediating role of electronic trust (e-trust) in the relationship between e-service quality dimensions (website efficiency, system availability, privacy, and usability quality) and online purchase intention in an emerging economy context. A cross-sectional survey design was employed, and data were collected from 350 online consumers using a structured questionnaire. The hypothesized relationships were tested using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that e-service quality significantly influences both e-trust and online purchase intention. Furthermore, e-trust partially mediates this relationship. Website usability quality emerged as the strongest predictor of trust and purchase intention. The study contributes to theory by integrating service quality and trust perspectives and provides managerial implications for digital platforms operating in emerging markets.

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RESEARCH OVERVIEW

Background of the study

The rapid expansion of digital platforms has fundamentally transformed consumer purchasing behavior. Recent studies indicate that online shopping adoption continues to rise due to improvements in digital infrastructure, mobile penetration, and platform usability (Savastano et al., 2024). However, despite technological advancement, trust remains a persistent barrier in online environments, particularly in emerging economies where concerns related to privacy, security, and system reliability are more pronounced Qatawneh et al. (2024). Therefore, understanding the mechanisms through which e-service quality influences online purchase intention remains both theoretically and practically significant.

Firstly, E-Service Quality is positively related to intention to make an online purchase. As V. Lee et al. (2022) claim, E-service quality contributes to the development of e-trust and e-purchase intention of e-customers. It also involves a full and overall assessment of electronic service quality, which denotes the overall efficacy and efficiency of services provided during the sales process, online shopping experience and supply of items. Secondly, E-trust is an intervening variable between the quality of e-services and e-purchase intention. Increased e-trust increases the desire of consumers to purchase products because they are more satisfied that the online system is reliable and safe.

Previous Research stated (Purwanto, 2022) that e-trust was considered to be the willingness of consumers to participate and make purchases online because consumers have positive expectations of what they will experience in future shopping processes and hope that a provider of goods or services is reliable and will meet their commitments. Based on the different definitions of e-trust made by experts, it was evident that e-trust represents consumer confidence in online products or service providers, believing that they will have fulfilled their promises according to the expectation of the consumer.

Overview of the E-Commerce Sector in Pakistan

E-commerce has rapidly expanded in Pakistan, altering firms' operations and customers' interactions with the market. Pakistan has a growing number of middle-income individuals, increasing internet and smartphone penetration, and a good demographic profile, which make the e-commerce industry in the country grow in line with the economy. As Statista (n.d.) predicts, the sales will go up to 27 trillion by the year 2020. Nevertheless, the e-commerce industry in Pakistan has been growing rapidly in the past ten years, and the growth

has significantly increased due to the COVID-19 pandemic. The e-commerce market in Pakistan has developed tremendously, with the annual revenue increasing over the years (statista.com). The e-commerce sector in Pakistan had an approximate of 4 billion dollars in 2021. This industry has increased approximately 35 percent annually due to the increased usage of the internet, influx of online customers, and emergence of online payment methods.

The e-commerce business in Pakistan was also estimated to evolve and the market size is projected to grow to over \$8 billion by the year 2027. This will be developed by an increase in the usage of the internet, the emergence of a digital economy, and positive government policies. To view the e-commerce boom in Pakistan in context, it is good to juxtapose it with the other countries in the region: e-commerce business is much larger in India and is projected to become more than a hundred billion dollars by 2021. It is projected that the market will grow by 15 percent CAGR between 2021 and 2027.

Online platforms and online solutions have triggered this change. Online shopping has been growing over the past years and is projected to continue. Therefore, companies need to learn the aspects that contribute to E-Trust and formulate customer-oriented operations. The quality of e-service was, however decided based on the efficiency of the websites, privacy, availability of the systems and the quality of usability. This paper discussed the fears of the target customers who do not feel satisfied with their online ordering because they feel insecure or untrusting; otherwise, they will not be ready to participate in E-commerce because of past negative experiences. However, there are minimal studies that have been conducted to examine consumer online purchase intention and the intermediary effect of E-trust between the relationship between the E-service quality and the intent to buy among the online customers in different countries, Qatawneh et al. (2024), but not in the Pakistani context, particularly in the E-Commerce Industry.

Two major contributions were made out of the current study: First, the paper highlighted the significance of e-service quality aspects including (website efficiency, website system availability, website privacy, and website usability Quality), which provide marketers with information on their role in enhancing the online buy intentions of consumers. Second, the research examined the mediating roles of e-trust on the connection between e-service quality dimensions (including website efficiency, site system availability, web privacy, and web usability Quality) and online purchase intentions of consumers, in particular, E-Commerce Platforms.

The marketing managers can use these findings to influence consumers to give online product reviews and create rich media content which will lead to more effective marketing practices. The present study had three main implications,

which were as follows: first, it gave the marketing managers a method to use online product reviews by past customers to gain potential buyers. Second, it only evaluated the impact of e-service quality determinants, including (website efficiency, website system availability, website privacy, and website usability Quality) and E-Trust, on purchase intentions of prospective customers in the E-commerce.

Research Objectives

1. Examine the effect of website efficiency, privacy, system availability, and usability quality on perceived e-service quality.
2. Investigate the impact of e-service quality on e-trust
3. Assess the direct and indirect effects of e-service quality on online purchase intention

Research Questions

RQ1: How do e-service quality dimensions influence overall perceived e-service quality?

RQ2: Does e-service quality significantly influence e-trust?

RQ3: Does e-trust mediate the relationship between e-service quality and online purchase intention?

LITERATURE REVIEW

Theoretical Support

This study is grounded in the Theory of Planned Behavior (TPB) (Ajzen, 1991) and the Information Systems Success Model (ISSM). TPB posits that behavioral intention is shaped by attitudes, subjective norms, and perceived behavioral control Hamid et al. (2023). In online contexts, perceived service quality and trust influence consumers' attitudes and control perceptions, thereby shaping purchase intentions. TPB discovered that a good attitude towards the activity, perceived pressure to buy online because of social influence (subjective norms) as well as the perception of being able to control the buying process (perceived behavioral control) were more likely to motivate customers to buy online. Additionally, the Information Systems Success Model suggests that system quality and service quality significantly influence user satisfaction and behavioral outcomes. By integrating TPB and ISSM perspectives, this study proposes that e-service quality dimensions influence purchase intention both directly and

indirectly through the development of e-trust (Kaur et al., 2023).

Complementing TPB, the ISSM argues that system quality and service quality are fundamental drivers of user satisfaction and behavioral outcomes. In e-commerce environments, system reliability (availability), information protection (privacy), efficiency, and usability represent critical quality dimensions that determine users' evaluations of platform performance. Integrating TPB and ISSM provides a robust theoretical foundation for explaining how e-service quality shapes purchase intention both directly and indirectly through the development of e-trust (Savastano et al., 2024)

In Addition, according to the statistics published by (statista.com) it was established that at the year 2022, e-commerce was about 2.1% of the GDP of Pakistan and this shows that it is gaining more and more significance in the national economy. Contribution of the sector to the economy was estimated to be on a further rise, with the projections showing the e-commerce could contribute to 4-5 percent of the GDP by 2027, as long as the present growth rates persist. The growth in the digital payment infrastructure has been essential in the growth of e-commerce. The State Bank of Pakistan estimates that there would be over 500 million mobile banking transaction in 2022 which implies that people have accepted digital payment systems. This shift to cashless has led to secure and easy online purchases. Nonetheless, such factors as the e-service quality and customer trust (e-trust) directly depended on the success of e-commerce and were important determinants of e-purchase intention. The revolution in e-commerce in Pakistan has had a significant relationship with the effect of the use of internet and smartphones. There will be more than 116 million users of the internet in Pakistan by the year 2023, and this represents close to 52% of the total population in the country. Internet access has been boosted significantly because of the creation of affordable cellphones and mobile data subscriptions.

The e-commerce business in Pakistan was also estimated to evolve and the market size is projected to grow to over \$8 billion by the year 2027. This will be developed by an increase in the usage of the internet, the emergence of a digital economy, and positive government policies. To view the e-commerce boom in Pakistan in context, it is good to juxtapose it with the other countries in the region: e-commerce business is much larger in India and is projected to become more than a hundred billion dollars by 2021. It is projected that the market will grow by 15 percent CAGR between 2021 and 2027. China is the biggest market in the world in terms of e-commerce, as in 2021 the market is estimated at approximately \$1.5 trillion. Growth rate will also be relatively steady, and CAGR will be 7% in the 2021-2027 period. In 2021, the e-commerce market in Bangladesh was estimated at approximately \$2 billion, and it is expected to grow

at a CAGR of 13% in the next seven years between 2021 and 2027. E-commerce is a platform with which buyers and sellers transact online. E-commerce integrates applications, business processes, and technology that enables other businesses and consumers to interact and access goods on display, services offered, and information provided (Jain et al., 2021). E-commerce has been growing fast due to the internet and technical innovations. The technological development made e-commerce an essential business model. With e-commerce, the user can at any time and place buy at their speed (Dianda & Pandin, 2021).

Online Purchase Intention

Online purchasing intention of consumers was made up of readiness to participate in e-commerce transactions and it involved evaluations of online site operations and product details. This was an intent of their readiness to purchase after thorough analysis and had a great impact on the market position of a seller and anticipated actual purchasing behavior of a customer. Characteristics of the products, quality of information, cost, and product characteristics were also all noteworthy as strong buy intentions turned into the actual purchase (Chen et al., 2022).

The existing literature assessment reveals that the authors in Pakistan have concentrated on online purchase intention and especially on the impact of e-marketing variables. Of interest is the issue of incorporation of technology and their effective execution of digital marketing strategies. The aim of the study is to examine customers' attitudes toward e-purchase intentions using a survey-based research methodology. The relationship between digital marketing activities and online buying intentions has been established to be favorable in previous research studies. Moreover, the customer is more willing to spend when exposed to online services, which proves the significance of frequent online exposure to the products and services on consumer behavior (de Pelsmacker et al., 2018).

E-Service Quality ESerQual

The term e-service quality or electronic service quality is associated with providing services online by virtual companies, which will accelerate the buying of the products by the customers and provide the guarantee of efficient distribution. E-service quality, however, is a client evaluation of the services provided online, such as the level of accommodation of effective purchases, responsiveness, and promptness of product delivery, and high-quality services (Wilis & Nurwulandari, 2020). Trust and security are the most important in internet purchasing in Pakistan.

In addition, the Authors A. (Rahman et al., 2018) pointed out that concentration on these four dimensions gives a comprehensive assessment of the e-service factors, in addition to the objectives and specific concerns of online consumers in the region. The four pillars of excellence of e-services are honesty and proper information, betrayal and promise keeping, and the humble, professional, trustworthy and responsibility in all the buying and selling transactions. The constructs directly affect the readiness of a consumer to be involved in online buying. Notably, e-trust plays the role of connecting these aspects with purchase intentions when the aspects of e-service quality are evaluated.

Website Efficiency Past studies have established that consumer trust largely depends on the efficiency of websites, which subsequently affect the purchase intentions. An important attribute of e-service quality that determines the level of ease and speed in which consumers can move through an e-commerce facility is efficiency. Attitude and perceived behavioral control are connected with efficiency because the customers who have positive experiences with efficient platforms tend to develop positive perceptions concerning online purchases. The perceived control can be enhanced by efficiency because, according to TPB, users believe that they can make transactions quickly and easily. E-trust can be built around a well-designed platform that offers efficient service, which results in a higher e-purchase intentions (Zhang et al., 2022).

Website System Availability The concept of system availability can be described as the technological reliability of an e-commerce site. With TPB, system availability is one of the factors that affect perceived behavioral control because consumers will use the stability of performance of an online platform to transact. This control may be compromised by technical problems reducing e-trust and discouraging buying intentions. As per the research, the system availability is higher on platforms, and hence it is more likely to help create consumer confidence, leading to e-purchase intent (Patel et al., 2025). In Pakistan, where the infrastructure may make the internet unreliable at times, an authoritative platform becomes even more significant in establishing e-trust and persuading the buying pattern.

Website Privacy Another important aspect in the quality of e-service is the protection of privacy, which directly relates to customer trust in internet sites. TPB states that privacy concerns are particularly vital to subjective norms and perceived behavior control. The needs of cultures concerning the safety of data are also influencing the consumers more and can shun online purchases unless the privacy is guaranteed. Consumers tend to believe platforms that have proper privacy controls and the likelihood of them purchasing the product is higher in

such platforms, which enhances their willingness to purchase (Bhattacharya et al., 2023).

Website Usability Quality The quality of usability refers to the ease and the economic useability that an e-commerce site has on its customers (Mamakou et al., 2024). TPB suggests that usability enhances perceived behavioral control because customers browse easier and carry out transactions. Consumers have a better e-trust with great usability, which positively affects their e-purchase intentions. Pakistan is a country where e-commerce is still emerging; therefore, websites possessing more usability characteristics have higher chances of acquiring and retaining clients.

The Relationship Between Website Efficiency and E-SERVQUAL

Past studies established that efficiency of the websites enhances e-service quality. Fast-loading sites with easy navigation offer easy user experience, making the perceived quality of the business high. According to (Kim, 2023), users would favor websites with less waiting time and easy guidelines, which would lead to higher satisfaction and quality of services. Past studies have established that e-service quality is strongly influenced by the performance of a website in that customers choose websites that allow them to carry out their transactions quickly and conveniently (Mamakou et al., 2024). Therefore, the current study formulated a hypothesis, which is based on the aforementioned empirical studies,

H1: There is a positive relationship between website efficiency and ESerQual.

The Relationship Between Website Privacy and E-SERVQUAL

Past studies have established that e-service quality is enhanced by privacy of websites. Having good data security practices like safe payment gateways and well-defined privacy policies are some common measures that will assuage the fears of the consumers who fearful of providing personal data. Bhat and Darzi (2020) discovered that e-commerce websites that have more privacy features are rated better regarding the quality of services, particularly when the problem of data safety is critical. Earlier scholars have established that privacy of websites has a significant impact on quality of e-service since it enhances trust and confidence among clients on the site (Kim, 2023). . Therefore, the given empirical studies led the current study to the formulation of a hypothesis,

H2: There is a positive relationship between website privacy and ESerQual

The Relationship Between Website System Availability and E-SERVQUAL

Past studies have shown that availability of the system of the websites positively affects the e-service quality Kaur et al. (2023). System availability is defined to be the reliability of the site, its availability, responsiveness, and faultless operation. V. Lee et al. (2022) emphasized that users find sites with a stable system performance as reliable and thus e-service quality ratings are more. The past studies have shown that the availability of the system used in the web sites has an impact on e-service quality in terms of its ability to provide uninterrupted service and functionality (Desmal et al., 2022). Therefore, the current empirical research based on the above studies formulated a hypothesis,

H3: There is a positive relationship between website system availability and ESerQual

The Relationship Between Website Usability Quality and E-SERVQUAL

Past studies have established that the usability of websites positively affects the e-service quality (Desmal et al., 2022). The ease of use, intuitiveness and visual attractiveness of a site constitute the usability of the site. Websites that are easy to navigate, responsive, and visually pleasing to look at enhance customer satisfaction and the impressions of the quality of the offered services. All these allow clients to perform their jobs better, which leads to an excellent perception of e-service quality. Past studies have proved that quality of usability of the web site is a significant factor in the quality of e-service. Hence, based on the above empirical studies, the present study developed a hypothesis,

H4: There is a positive relationship between website usability quality and ESerQual

The Relationship Between E-SERVQUAL and E-trust

Past studies have indicated that the quality of e-services has a positive impact on e-trust. The direct impact on consumers is positive with regard to the service quality. Trust will decrease uncertainty in the case of a lack of enough security mechanisms (Wu et al., 2018). Internet shopping entails confidence between the customer and the computer system (M. K. Lee & Turban, 2001). Therefore, the current study formulated a hypothesis based on the previous empirical studies,

H5: There is a positive relationship between ESerQual and E-Trust.

The Relationship Between E-SERVQUAL and E-Purchase Intention

Past studies have shown that Igreja et al. (2022) define service quality as the perceptions of the entire style of operation in a company by the consumers. Service quality has four characteristics, which are founded on four fundamental factors, namely efficiency, system availability, privacy, and the quality of usability. Kumar and Kashyap (2022) believe that the better the quality of services provided, the higher the intention of the consumers to transact online applications or sites. Past studies have found that the quality of e-services significantly affects purchase intention, which is positively correlated with online purchase (Rita et al., 2019). Therefore, the current study came up with a hypothesis based on the above empirical studies,

H6: There is a positive relationship between ESerQual and OPI.

Electronic Trust (Mediator)

E-trust is a tendency of consumers to do and finalize online purchases depending on their positive intention to buy in the future. Consumer trust is defined as the confidence of the consumer that a supplier of products or services is trustworthy or relied on to fulfill his or her promises. Based on the definition of e-trust by various scholars, e-trust is the trust of customers on the product or service providers that they can be relied upon or trusted to deliver their promise as per the expectation of online consumers. E-trust is the belief of the consumer in the excellence and reliability of the products or services provided, and the nature of reliability, honesty, and virtue valued by the e-commerce firms. Firmansyah and Ali (2019) underline the essence of the trust in online business. E-trust is important since consumers that transact online are at a greater risk as compared to those transacting in the traditional way where there is a shipping, payment and personal information involved. Consequently, Giovanis and Athanasopoulou (2014) suggest that online buyers will not transact with untrustworthy e-commerce platforms.

The Relationship Between E-Trust and E-Purchase Intention

Past studies have shown that Miao et al. (2022) considered consumer trust as a customer desire, and therefore, organizations need to be trusted or relied on in order to fulfill their promises. In the meantime, the creation of customer trust is conditioned by the company itself, displacement of the consumer, and the impressions formed by customers in the future. Moreover, customer trust can be defined as a consumer desire, in this regard, organizations have to be trusted or reliable to fulfill their promises. Past Researchers Trivedi

and Yadav (2020) observed that, when one party believes in the other side, the development of positive behavior and intentions would be expedited. Additional Author Pham and Nguyen (2019) discovers that trust has an impact on the intentions of consumers to make a purchase again. Past studies have indicated that the influence of trust on online buying decisions is positive and significant (Prahiawan et al., 2021). Therefore, the current study formulated a hypothesis by relying on the above empirical research as,

H7: There is a positive relationship between E-Trust and OPI.

Electronic Trust Mediates the Relationship Between E-SERVQUAL and Online Purchase Intention

E-trust as a mediator is particularly significant in e-commerce where contacts with the counterpart are absent, and trust has to be built via the performance of technologies and the experience of users (Savastano et al., 2024). It is also proposed that user-friendly websites reduce consumer anxiety about the possibility of errors during the transactions, which strengthens their trust in the platform and increases the buy intent.

Past studies have indicated that e-trust is a significant moderating variable in the relationship that exists between the quality of e-services and online purchase intentions. Consumers tend to make more online purchases when they have confidence in the platform they are using. The efficiency, the system availability, privacy and usability are the aspects of e-service quality which directly affect the confidence of a consumer in an e-commerce platform. Earlier studies have established that e-trust is a mediator between the quality of e-services in e-commerce and e-purchase intention (Trivedi & Yadav, 2020). Research shows that the availability and responsiveness of the system in question bring more confidence to the consumers of the platform. Research indicates that consumer confidence is strongly associated with low downtimes and quick response time as indicators of the reliability of an online purchasing platform Prananta et al. (2024). When platforms experience recurrent downtimes or technical challenges, trust in them is compromised, and customer buying intentions decrease. Therefore, according to the above empirical studies, the hypotheses made in the current study are the following:

H8: Electronic Trust mediates the relationship between ESERQUAL and Online Purchase Intention.

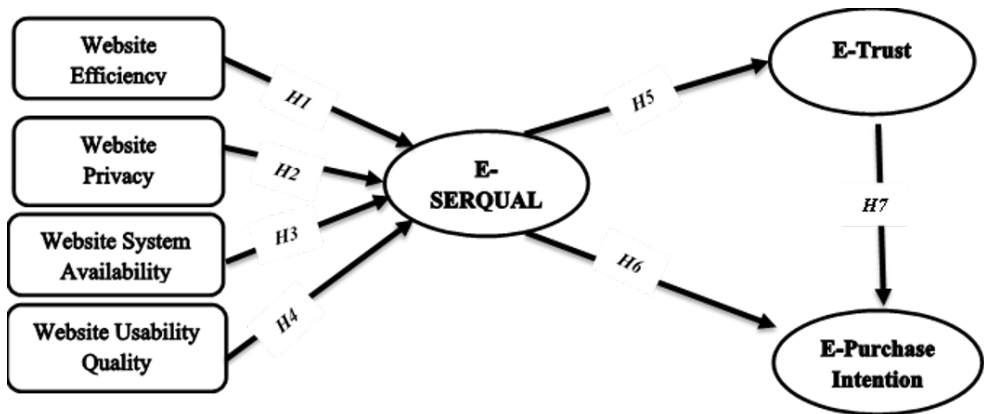


Figure 1: *Research Framework and Hypotheses*

RESEARCH METHODOLOGY

This research employed a quantitative method, using questionnaire survey findings, to determine the mediating role of e-trust between E-SERVQUAL Dimensions and E-Purchase Intentions in the E-Commerce Industry of Pakistan. The Research employed the cross-sectional approach to the greatest extent to gather information about online consumers belonging to the Target Population. The method of explanation was used to characterize the effects of variables. Causal/explanatory research was described as an exploratory approach to establishing the relationship between the conditions and the logical consequences of variables.

A deductive method was employed to explore the effects of factors because the hypothesis was developed out of the theory and was tested during this research. The inferential process was the best way of confirming the theory which has a starting point being a hypothesis that culminates in another assumption. This supposition was tested by contrasting it with impressions that affirm or reject the theory.

Sampling was done by non-probability methods since there was no sampling frame. Non-probability sampling is the sampling when the individual making the sampling efforts is not aware of the individual in the population and the individual in the population has no equal probability of being approached to take an interest. The responses were unknown in our investigation.

The target of the study was the online consumers who were existing users of any high-tech ubiquitous gadget like smartphones, tablets, phablets, and smart TVs and resided in an urban Karachi. Data were collected from online consumers in

Karachi, Pakistan during March - June 2025. At least they possessed a tertiary level of education and knew English language statements, as the questionnaire was not translated to any other language. A selection was a section of the entire interest population, or a subset of the interest population. Bhattacharya et al. (2024) have defended an online study of the E-commerce Industry among Karachi Online Consumers; thus, the population size was low. In the meantime, the consumers represented different sectors, areas, and programs, thus the demography is varied. The levels with which we operated were cohorts of various sequences, since a cohort of a particular path was quite homogeneous within itself. Consequently, we have analyzed using the sampling method.

Hair et al. (2011) argue that it was essential to develop an accurate and adequate sample size to confirm the statistical reliability and suitability of the sample to be used in future research. The satisfactory size was calculated by the number of variables under study and even on the basis of a statistical data analysis process. The level of influence on the choices of sample size was dependent on the research nature, statistical analysis, data analysis program choice, and viable considerations (Dastane, 2020).

The sampling method applied in this study was a non-probability sampling (convenience sampling) because various researchers applied TAM in a similar manner. Convenience sampling was characterized as samples of analysis which samples were selected because of their convenience of access, and the respondents were selected randomly to fill in the questionnaire. Moreover, convenience sampling enabled scientists to obtain information with less difficulty. The empirical work adopted in this study employed a self-administered questionnaire survey method in validating hypotheses and the theoretical model.

This strategy was associated with a number of strengths. The collection of data in larger sample proved to be challenging; the major data collection tool was the questionnaire. The questionnaire was appropriate to the objectives of the study, as a good survey tool is time and cost-saving. Questionnaires made the research faster to complete, as participants could respond to the questions in a short time and with ease and researchers were able to code data to analyze results (Gray, 2021). The measuring elements of the questionnaire were based on the past consumer Buying Intention and E-commerce studies.

In the research, they have applied a survey method to gather data on Urban Consumers and experienced Customers in Pakistan willing to purchase online. This technique is expedient, and, therefore, an online survey was employed in this analysis. The simplification of such a survey was the easiest way of introducing a large sample to create a sample representation. This technique was also suitable in this study because of the low financial cost, time constraints

and reduced ability requirement of Karachi.

The study questionnaire consists of four items, and it was to be used to gather valuable information about the online buying intentions among consumers. Section A was about demographics, inquiries about race, age, education level, experience and the job type and employment status. Section B investigated four independent variables (ESerQual- Efficiency, Privacy, System Availability, and Quality Usability) whereas, in Section C one mediator variable (Electronic Trust) and in section D the dependent variable (Online Purchase Intention). The questionnaire will be supplemented with the cover letter that explains the purpose of the study and guarantees anonymity of the participants.

This section will specify the research variables and sources of the instruments that were chosen in this study. The processes were usually coined in earlier researches and were fairly reliable (Cronbachs alpha). These steps have been widely applied in several studies. It was revealed that A five-point Likert scale with the range of (1) strongly disagree to (5) strongly agree was used to assess all the variables.

Table 1.
Source and Measures of Study Variables

Section	Code	Variables	Items	Reliability	Source
A		Demographic Information			Self-Constructed
B	ESerQual	Website Efficiency	7	0.850	(Hung et al., 2023)
		Website Privacy	3	0.805	(Goutam et al., 2022)
		Website System Availability	4	0.788	(Hung et al., 2023)
		Website Quality Usability	5	0.893	(Aljabari et al., 2023)
	ETR	E-Trust	5	0.855	(Aljabari et al., 2023)
	OPI	Online Purchase Intention	4	0.836	(Goutam et al., 2022)

Response Rate

Shows 405 online surveys issued to Karachi customers via Google Forms. A total of 385 questionnaires were filled out and returned. 350 questionnaires were suitable for analysis. 35 surveys were eliminated from the returned questionnaire because they were completed unethically and randomly without regard for content. Of the 405 disseminated online survey questions analyzed, 20 were not returned. The valid answer percentage was 87.5%.

According to Table 2, the number of responders was 350 and most of them were male (62%). This could mean that males were more active in online purchasing

Table 2.
Response Rate

Questionnaires	Response
Distributed questionnaires	405
Returned questionnaires	385
Usable questionnaires	350
Excluded questionnaires	35
Not Returned Questionnaire	20
Response Rate	95%
Valid Response Rate	87.5%

or the poll. Nevertheless, ladies remained a considerable majority (38%), which proves a reasonable amount of opinion representation. Most of the responders were single and the percentage was about 80. Single individuals can have fewer family demands and thus an increased amount of time to do online shopping, 20% of the participants were below the age of 25, and the other 62% of the respondents were aged between 25 and 30. This shows that internet buying was more prevalent among the younger generations who were supposed to be more technocratic and e-commerce knowledgeable. The proportion of older age groups (more than 40) is significantly less so they are not likely to buy online; 78.9% of the respondents have bachelor’s degree, and the percentage of those with a master’s degree is lower (14.3). The fact that MPhil and Ph.D. respondents (6.8% overall) were present means that the poll attracted a very educated group of people. Online platforms were likely more comfortable to the educated people and that is why there were higher participation rates.

In addition, 67.1% of the respondents had an income range of PKR 50,000-100,000 which meant middle-income customers. They are expected to be the pillars of the e-commerce in the area as they possess disposable income. Higher income (more than PKR 300,000) represented only 13.7 percent, implying that online selling websites do not fully service the luxury segment. Nevertheless, convenience (26%), and return policy (21.7) was the most frequent reasons used in internet buying. This proved that such customers were more interested in convenience and flexibility. Other important factors included customer service (18.6%), security policies (14.3%), which indicate the value of trust and support when making online transactions. The least significant consideration was website design and product selection (both 9.7%). The smartphones prevailed (88.6%), and the use of smartphones as an online shopping tool was overwhelmingly popular among the participants, which is why mobile-friendly e-commerce websites have become so significant. The laptops (8.9%) and computers/tablets (2.6% combined) were much less popular, which means that

mobile shopping was preferred easier and more accessible. Moreover, Cash on Delivery (COD) heads (58%) were the most requested one due to the lack of trust in online payment or limited availability of internet banking. Nevertheless, 30.3 percent had credit or debit cards, which proves the greater acceptability of electronic payments. Other options, such as in form of bank transfers and digital wallets, were rarely used, which means that they were not as common. The frequency of shopping was once a month with highest prevalence (63.7%). Most of the individuals did their shopping online at least once a month, which demonstrates that it was becoming their habit. Smaller groupings are comprised of weekly and annual shoppers (16.6 and 17.4 respectively). Daily shoppers (2.3) were also insignificant indicating that most people did not shop online on a daily basis. Finally, Instagram (57.7) took the top spot (last but not least) as the preferred online buying platform because it was visually appealing, easy to use, and provides targeted advertising. It was also popular with Facebook (20.6) and web sites (20.3), though made of significant overtaking by Instagram. YouTube had the least preferred medium of purchase (1.4%). Most of the participants (41.4) used PKR 1000-3000 per purchase and then PKR 3000-5000 (27.4). This revealed medium spending habits whereby the number of shoppers in high spending range (above PKR 5000) was small. In addition, 71.4% responded to problems majority reported having problems when shopping online, meaning that e-commerce platforms must become better in their services. They Raised Cheap product quality at the top of the list (43.4%) due to the worries about trustworthiness. Shipping delays (18%) and deceptive description of products (11.7) are also a serious problem.

Table 3.
Profile of Participants

Demographics	Category	Frequency	Percentage (%)
Gender	Male	271	62%
	Female	133	38%
Marital Status	Single	279	79.7%
	Married	71	20.3%
Age Group	Below 25	70	20%
	25-30	217	62%
	31- 40	40	11.4%
	41-50	19	5.4%
	Above 50	4	1.1%

Continued on next page

Table 3 continued

Demographics	Category	Frequency	Percentage (%)
Education	Bachelors	276	78.9%
	Master	50	14.3%
	MPhil	13	3.7%
	Ph.D.	11	3.1%
Salary	50k – 100k	235	67.1%
	100k – 200k	52	14.9%
	200k – 300k	15	4.3%
	300k – 400k	12	3.4%
	Above – 400k	36	10.3%
Online Shoppers	Convenience	91	26.0%
	Website Design	34	9.7%
	Security Policy	50	14.3%
	Product Selection	34	9.7%
	Return Policy	76	21.7%
	Customer Service	65	18.6%
Device_Source	Smartphone	310	88.6%
	Laptop	31	8.9%
	Computer	7	2.0%
	Tablet	2	.6%
Payment_method	Credit/Debit Card	106	30.3%
	Cash on Delivery	203	58.0%
	Bank Transfer	24	6.9%
	Digital Wallet (e.g., JazzCash, EasyPaisa	17	4.9%
Frequently_eBuy	Daily	8	2.3
	Weekly	58	16.6
	Once in a Month	223	63.7
	Once in a Year	61	17.4
Digital_Sites	Facebook	72	20.6%
	Instagram	202	57.7%
	YouTube	5	1.4%
	Web Pages	71	20.3%

Continued on next page

Table 3 continued

Demographics	Category	Frequency	Percentage (%)
Single_ePurchase	Less than 1000	31	8.9%
	1000 to 3000	145	41.4%
	3000 to 5000	96	27.4%
	5000 to 10000	57	16.3%
	More than 10000	21	6.0%
Any_Problem while Purchasing Online?	Yes	250	71.4
	No	100	28.6
If yes, what kind of Problem?	Shipping Delay	63	18.0
	Cheap Quality of product	152	43.4
	Web Errors	4	1.1
	Misleading Product Description	41	11.7
	Payment Issues	15	4.3
	Sizing and Fitting Issues	34	9.7
	Return Process	19	5.4
	Out-of-Stock Items	22	6.3

Table 4 shows descriptive data, demonstrating that Website Usability Quality (WUQ) has the greatest mean (3.7366), suggesting that users were most happy with website usability, whereas Website Privacy (WP) has the lowest mean (3.1571), reflecting privacy concerns. Website Efficiency (WE) had the least variability (Std. Dev: 0.59079), whilst Website Privacy had the highest variability (Std. Dev: 0.91526), indicating mixed viewpoints. Improve privacy and trust to meet user concerns, while maintaining high usability and efficiency requirements to promote a favorable online experience.

Table 4.
Descriptive Statistics

Variable	N	Range	Minimum	Maximum	Mean	Std. Deviation
WE	350	3.86	1.14	5.00	3.6792	.59079
WSA	350	4.00	1.00	5.00	3.3007	.79290
WP	350	4.00	1.00	5.00	3.1571	.91526
WUQ	350	4.00	1.00	5.00	3.7366	.69594
ETR	350	4.00	1.00	5.00	3.3926	.79356
OPI	350	4.00	1.00	5.00	3.5600	.74699

The results show in Table 5 that Most loadings in the constructs (e.g., Website Efficiency, Website Usability Quality) were above 0.7, indicating good item-construct relationships, except for a few (e.g., WE5).

shows that Cronbach’s alpha values were above 0.7, and composite reliability scores of all variables were above 0.7, indicating that all variables were highly reliable, and the average variance extracted value of each variable was greater than the cutoff point of 0.50, indicating that the measurement model was reliable for further analysis.

Discriminant Validity

Table 6 shows that the AVE square root was greater than the correlation between the variables of latent, which indicated adequate discriminant validityF Fornell and Larcker (1981).

Table 7 shows that all the values werebelow 0.85. Hence, the discriminant validity has been achieved by HTMT, which indicated that the values for the inter-construct ratio were below 0.85 and that the confidence intervals did not contain the value of 1 Hair et al. (2011).

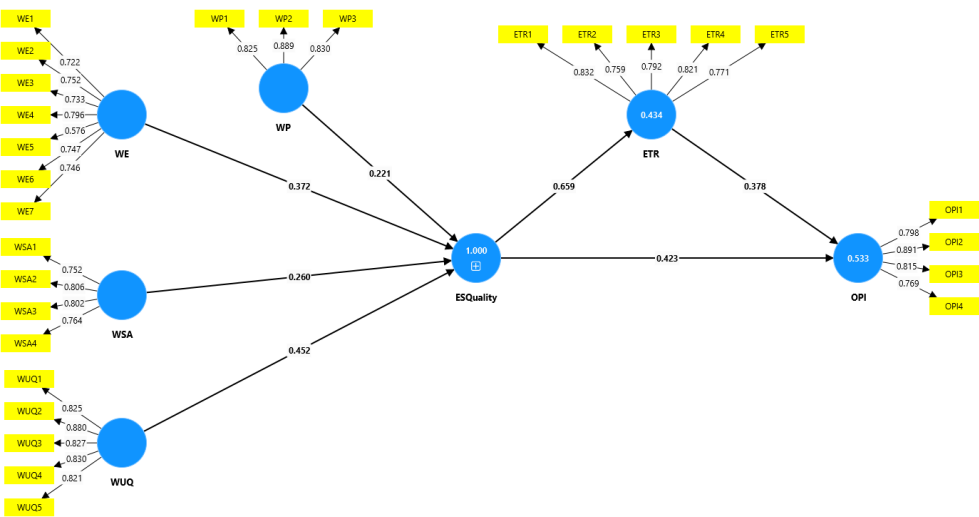


Figure 2: Results of Measurement Model (PLS-Algorithm)

Table 8 shows that the R square value of Electronic Trust was 0.432 which is Moderate. The R square value of Online Purchase Intention was 0.530 which was substantial. The minimum acceptable threshold of value of R² is 0.10 Hair et al. (2011).

Table 5.
Loading, Cronbach’s Alpha, Composite Reliability, and Average Variance
Extracted (AVE).

Construct Items		Loading	Cronbach’s Alpha	CR	AVE
Website Efficiency			0.85	0.857	0.529
	WE1	0.722			
	WE2	0.752			
	WE3	0.733			
	WE4	0.796			
	WE5	0.576			
	WE6	0.747			
Website System Availability	WE7	0.746			
			0.788	0.796	0.61
	WSA1	0.752			
	WSA2	0.806			
Website Privacy	WSA3	0.802			
	WSA4	0.764			
			0.805	0.805	0.72
	WP1	0.825			
Website Usability Quality	WP2	0.889			
	WP3	0.83			
			0.893	0.895	0.7
	WSQ1	0.825			
	WSQ2	0.88			
	WSQ3	0.827			
Electronic Trust	WSQ4	0.83			
	WSQ5	0.821			
			0.855	0.855	0.633
	ETR1	0.832			
	ETR2	0.759			
	ETR3	0.792			
Online Purchase Intention	ETR4	0.821			
	ETR5	0.771			
			0.836	0.84	0.672
	OPI1	0.798			
	OPI2	0.891			
	OPI3	0.815			
	OPI4	0.769			

Table 6.
Discriminant Validity Matrix (Fornell-Larcker Criterion)

	ETR	OPI	WE	WP	WSA	WUQ
ETR	0.795					
OPI	0.657	0.820				
WE	0.341	0.463	0.728			
WP	0.511	0.426	0.361	0.848		
WSA	0.593	0.414	0.339	0.543	0.781	
WUQ	0.576	0.651	0.504	0.437	0.411	0.837

Table 7.
Heterotrait-Monotrait Ratio (HTMT)

	ETR	OPI	WE	WP	WSA	WUQ
ETR						
OPI	0.772					
WE	0.395	0.540				
WP	0.617	0.521	0.440			
WSA	0.726	0.507	0.410	0.682		
WUQ	0.653	0.748	0.569	0.513	0.469	

Table 8.
R² of Endogenous Latent Constructs

Construct	R Square	Result
Electronic Trust	0.432	Moderate
Online Purchase Intention	0.530	Substantial

Direct Relationship in the Structural Model

The research question aimed to test the postulated relations between the variables including the relations between Website Efficiency (WE), Website System Availability (WSA), Website Privacy (WP), Website Usability Quality (WUQ), E-Trust (ETR), and Online Purchase Intention (OPI). It was supported through hypotheses that Website Efficiency (WE), Website System Availability (WSA), Website Privacy (WP), Website Usability Quality (WUQ), and E-Trust (ETR) have positive and significant effect on Online Purchase Intention. The results of the algorithm are presented in the Figure 2 and indicate the path coefficient. The findings of bootstrapping that indicates path coefficient and t-values are presented in Figure 3.

Direct relationships

The direct interaction between Website Efficiency (WE), Website System Availability (WSA), Website Privacy (WP), Website Usability Quality (WUQ), E-Trust (ETR), and Online Purchase Intention (OPI) results can be seen in Table 9. Depending on these findings, the supporting or non-supporting of a hypothesis was decided based on the findings. The t-values were obtained using a bootstrapped process. The results are as follows:

Table 9.
Results of Hypothesis Testing: Direct Relationship

Hypotheses	Relationship	Beta	SE	t-Value	p-Value	Decision
H1	ESerQual -> ETR	0.659	0.043	15.366	0.000	Supported
H2	ESerQual -> OPI	0.423	0.057	7.437	0.000	Supported
H3	ETR -> OPI	0.378	0.061	6.200	0.000	Supported
H4	WE -> ESerQual	0.372	0.032	11.478	0.000	Supported
H5	WP -> ESerQual	0.221	0.017	12.954	0.000	Supported
H6	WSA -> ESerQual	0.260	0.021	12.452	0.000	Supported
H7	WUQ -> ESerQual	0.452	0.024	18.808	0.000	Supported
H8	ESerQual -> ETR -> OPI	0.249	0.047	5.259	0.000	Supported

Structural Model with Mediation

This research used re-sampling mediation method bootstrapping to test the indirect effect of all the possible variables because it was among the best methods to test the mediation effect (Hayes, 2009).

Hayes (2009) says that the analysis of the connection took a lot of steps. To begin with, a researcher had to estimate the relationship between the mediator and the criterion variable using the model by SEM and was the relationship between the variables which was path "b" and path "a" between the predictor and the mediator variables. Then, t-values were obtained. Third, all the indirect effects were computed with the standard errors (SE). To have a better understanding of these Mediating effects, refer to Appendix B to get a further explanation.

The analysis of the structural model indicated that the hypothesis examines the mediation role of Electronic Trust (ETR) in the connection between Website Efficiency (WE), Website System Availability (WSA), Website Privacy (WP), Website Usability Quality (WUQ) and Online Purchase Intention (OPI).

Table 10 indicates that the E-Service Quality effect had the greatest value in the generation of trust. Web site components such efficiency, usability, availability of the system, and privacy are of high quality that enhance client trust in online

businesses significantly. Conversely, E-Trust made a significant contribution to the interpretation of the fluctuation in OPI. Trust played a significant role in purchase intention since customers had higher propensity in making online purchases when they had trust in the platform. Although E-Service Quality had a direct effect on purchase intentions, its effect was not as strong as that of E-Trust. This implied that there was a partial mediation of the connection between E-Service Quality and OPI through trust. Therefore, the range of effect sizes was within a reasonable limit to be analyzed and the model fitted the data quite well.

Table 10.
Effect Size

Latent Variable	E-Trust	Effects	OPI	Effects
E-Trust	0.766	Large	0.217	Medium
Online Purchase Intention			0.173	Medium

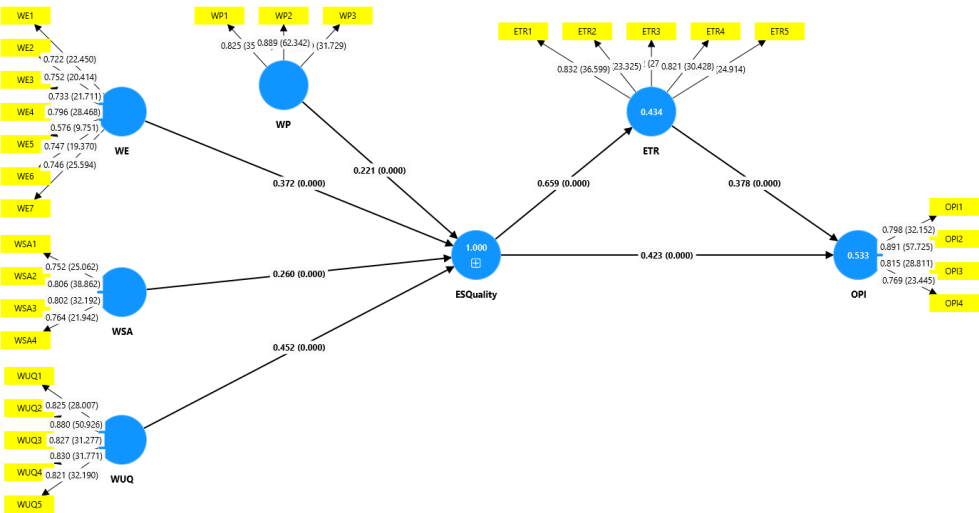


Figure 3: Direct path coefficient of the structural model (bootstrapping)

CONCLUSION

This paper discovered the connection between multiple measures of e-service quality, namely the efficiency of websites, privacy, system availability, and quality of usability and their effect on e-trust and online purchase intention (OPI). This study had a solid foundation of hypotheses. These e-service quality dimensions were emphasized by Desmal et al. (2022) as important in creating perceptions and shopping behaviors in the online shopping environment. The

results of the study helped prove the existence of the positive correlation among the efficiency of websites, e-service quality (H1), (Kim, 2023) pointed out that efficient websites that are fast to load, and have no ambiguous navigation are associated with higher perceptions of service quality. On the same note, the aspect of privacy on websites was shown to substantially affect the quality of e-services (H2) as Bhat and Darzi (2020) showed that privacy tools, like secure payment networks, instill customer confidence and satisfaction, which, in turn, positively affect their overall judgment of the quality of a service. Besides, the study established that the availability of the website systems (H3) and the quality of usability (H4) positively influences e-service quality. According to prior research (Desmal et al., 2022; Kaur et al., 2023), the quality of the performance of the system and its usability are essential in gaining customer satisfaction and improving the perception of the service quality. These results indicate the significance of a smooth user experience as a cause of trust and satisfaction in online shopping settings. The research also examined how the e-service quality is highly used to develop the e-trust (H5) and a higher service quality is known to enhance consumer confidence. Wu et al. (2018) have highlighted that trust eliminates uncertainty during transactions over the internet and therefore consumers are more likely to interact with any platform that they trust. Also, the study established that e-service quality has a direct relationship with the online purchase intention (H6). The article by Kumar and Kashyap (2022) showed that the online shopping scenario achieves greater consumer purchase intentions when the quality of services is better. Another role that was investigated by this study was the mediating role of e-trust; results showed that mediation by e-trust is supported by the hypothesis that supports the relationship between quality of e-services and online purchase intention (H8). Other researchers such as Zhou et al. (2009) have already pointed out that e-trust was an important mediator in e-commerce and that platforms which can build consumer trust by ensuring reliable performance and privacy provisions were more likely to experience increased intentions to purchase. It was discovered that the consumers felt more inclined to trust the platform and made purchases because they felt their data was safe and the platform was being user-friendly.

The research question that was explored in this study was how Web sites Efficiency, Web sites Privacy, Web sites Availability, and Web sites Usability Quality affected E-Trust and Online Purchase Intention (OPI) in e-commerce sector in Pakistan. It was also found that E-Service Quality has a significant positive impact on E-Trust that positively affects OPI. Another aspect that E-Trust played in mediating the interrelationship of E-Service Quality dimensions and OPI is its central position in influencing consumer confidence and leading to online purchases.

Practical Implications

The present research made two important contributions: First was the emphasis on the relevance of dimensions of e-service quality which include (website efficiency, website system availability, website privacy, and website usability Quality) which gives marketer an idea of what they can do to ensure that consumers have the buy intent online. Second, the research evaluated the mediating role of e-trust in the relationship between e-service quality dimensions (including: efficiency, website system availability, privacy and usability Quality) and online purchase intentions of consumers, in this case, E-Commerce Platforms.

The present research had three important contributions: First, it gave marketing managers solutions to use online product reviews done by past consumers in attracting potential customers. Second, it only examined the relationship between the dimensions of e-service quality (including (website efficiency, web system availability, and web privacy Quality) and E-Trust on the purchase intentions of potential customers in the E-commerce Platform. This assisted the consumers to compare brand products in a better way. Lastly, the lessons that can be learned based on ESerQual, and E-Trust may be especially useful to Pakistanese firms.

Limitations of the Study

The sample representativeness is also a limitation to the study as the information received might not fully capture the diversity of the Pakistani internet purchasing community. The findings may have an influence due to age, gender, socioeconomic position and geographical variables, which minimizes their generalizability. Besides, the use of cross-sectional data requires a longitudinal study to generate more deep findings. The model can enhance knowledge by incorporating additional impacting factors in the model. The research paper uses self-administered online questionnaire, which is specific to the situation in Pakistan, and it shows that there is a need to expand research methodology to include multiple international contexts. The use of both the quantitative and qualitative research methods, including interviews and focus groups, would provide a better insight into consumer intentions to purchase in the online marketplaces. These two aspects should be examined in future studies to understand it in a subtle manner.

Future Recommendations

The subsequent research must examine the demographic factors such as age, gender, and wealth that can affect the relationship between ESerQual, E-Trust and online purchasing intention (OPI) in the e-commerce business of Pakistan. In addition, it is possible to determine how E-Service Quality Dimensions, including Website Aesthetics, Website Convenience, Website Personalization, Website Security, Website Design, Fulfillment, Order Accuracy, Order Condition, Order Timeliness, and Customer Service, affect e-trust and e-purchase intention, which may be valuable to the marketer seeking to enhance his online marketing campaign. Lastly, convenience sample techniques of the present study can limit the ability of this study to accurately represent the target population. Consequently, it might not be entirely applicable outside the sampled respondents, and therefore, a lot of care should be taken when generalizing the findings.

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