

The Influence of Supplier Characteristics, Customer Trust and Emotional Intelligence on Perceived Value and Satisfaction of Online Purchasing Behaviour

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Abstract

The advancement of technology has benefitted many parties including suppliers and customers of many businesses. Suppliers can implement offensive strategies to expand their businesses to gain greater market share without having to consider the geographical limitations. Customers gain extensive advantages in terms of increase speed, extra convenience, reduced price, and greater options when purchasing online. With all the benefits, online transactions are not exempted from certain weaknesses especially those that are related to security, reliance and assurance. Thus, the present study was conducted to investigate the factors that might contribute to customers' perceived value of online transactions and to examine the role of perceived value in influencing customer purchasing satisfaction. From a total of 331 responses collected from those who have used online transactions, the results of multiple regression analysis indicate that suppliers' ability, benevolent, integrity and regulation of emotion are the significant predictors of customer perceived value. These factors, together with customer trust contribute to explaining customer purchasing satisfaction, in which perceived value acts as partial mediator for the relationships. The findings of the present study implicate online businesses in improving their service characteristics so that greater level of confidence and satisfaction can be instilled among their online customers.

Keywords: supplier characteristics, customer trust, emotional intelligence, perceived value, purchasing satisfaction, online purchasing behaviour

1. Introduction

In recent years, online transaction has become the popular means for purchasing goods and services due to advancement of information communication technology (ICT), increase education level and heightened lifestyle. The advancement of ICT has provided easy access for customers to browse, evaluate or compare various alternatives and shop online, with the highest level of security and convenience, making it the most prevalent reason for customers to engage in online transaction (Khan, Dominic & Khan, 2009). Besides, customers today have received better education qualification as compared to those in yesteryears. The increase in education level enables them to work in various organizations and industries, leaving them with little time to go for conventional shopping. Alternatively, online shopping is the best choice (Bigne, Ruiz & Sanz, 2005). Nowadays, the trend of buying retail goods online has been increasingly accepted as an alternative to the traditional brick-and-mortar shopping due to the variety of offerings, at the highest speed and convenience. In today's "fast moving world", online transaction has become a lifestyle preferred by the customers.

Realizing the trend in today's customers, suppliers are competing aggressively with each other to provide the best option for their customers in terms of products and services, website and security features, sufficient and current product or service information, fast and precise response to customer inquiry, timely and secure delivery of orders and other strategies to establish goodwill and positive track record in providing assurance to customers. Suppliers who are unable to keep their promises are labelled as incapable or unreliable of providing the online quality service for the customers and these negative words of mouth are spreading at lightning speed, thanks to the advancement of social network platforms and mobile internet connectivity.

Although numerous studies have been conducted to investigate the influence of trust, benevolence, ability, and perceived value on customers' online shopping behaviours, the current body of knowledge is lacking on the influence of customers' emotions on their online purchasing behaviours (Gefen & Straub, 2003; McKnight, Choudhury, & Kacmar, 2002; Sirdeshmukh, Singh & Sabol, 2002). A number of studies have claimed that emotions play a significant role in affecting the customers' choice; however, very few studies have attempted to integrate the role of emotions in predicting customers' online purchasing behaviours. Specifically, the present study is intended to investigate the influence of trust, benevolence, ability, and emotional intelligence on customers' perceived value and subsequently on purchasing satisfaction.

2. Literature Review

2.1 Online Purchasing Satisfaction

Customers' online purchasing satisfaction has been defined and measured differently (Oliver, 1997). Olsen (2002) defined it as customers' overall experiences as cumulative satisfaction. Satisfaction reflects feeling of contentment or disappointment derived from the comparison between a product's perceived performance and expectation. Dubé and Morgan (1998) differentiate between encounter satisfaction and processes satisfaction. Encounter satisfaction describes the interactions between the customer and the online supplier, while process satisfaction describes the customers' experience during the purchasing transaction. Online purchasing satisfaction is influenced mostly by trust, emotional states and perceived value.

2.2 Trust

A lot of studies have discovered that trust is the most significant determinant of customer purchasing satisfaction (Pavlou & Fygenon, 2006; Ribbink, van Riel, Liljander, & Streukens, 2004; Kim, Ferrin & Rao, 2008). Trust in the online purchasing perspective is defined as a multi-dimensional construct with two inter-related components, trusting beliefs (perceptions of the competence, benevolence, and integrity of the vendor), and trusting intentions (the willingness to depend on the vendor) (McKnight et al., 2002).

Studies have found that trustworthiness positively affects the relationship between commitment and Web shopper loyalty (Thatcher & George, 2004), which in turn positively affect purchasing behaviour. Another study supports the trustworthiness evaluations of operational competence, operational benevolence, and problem-solving orientation dimensions on consumer trust (Sirdeshmukh et al., 2002).

In general, there are three sub-dimensions of trust; first, integrity which reflects the belief that a trusted party adheres to accepted rules of conduct, such as honesty and keeping promises; second, ability which concerns the belief in the skills and competence of the trusted party; and benevolence which relates to the belief that the trusted party, while hoping to make a profit, wants to do good to the customer.

There are mixed findings on the effect of the three dimensions of trust on the online purchasing behaviour. McKnight et al. (2002) found that all three dimensions significantly contribute to explaining trust in consumers. However, Gefen and Straub (2003) found that high social presence, typically in face-to-face communication, had positive effects on integrity and benevolence, but not on ability. Therefore, there is a need to conduct the present study in the local setting in order to verify the findings from the previous studies.

2.3 Emotional Intelligence

Emotional intelligence is defined by Salovey and Mayer (1990) as the ability of a person to deal with his or her emotions. They defined EI as "the subset of social intelligence that involves the ability to monitor one's own and others' feelings and emotions, to discriminate among them and to use this information to guide one's thinking and actions" (p. 189).

Based on the definition of emotional intelligence, Davies, Stankov and Roberts (1998) have developed the four-dimensional definition of EI which is stated as follows:

- Appraisal and expression of emotion in oneself. This refers to an individual's ability to understand his or her deep emotions and to be able to express emotions.
- Appraisal and recognition of emotion in others. This reflects an individual's ability to perceive and understand the emotions of the people around them.
- Regulation of emotion in oneself. This concerns the ability of a person to regulate his or her emotions, enabling a more rapid recovery from psychological distress.
- Use of emotion to facilitate performance. This relates to the ability of a person to make use of his or her emotions by directing them toward constructive activities and personal performance.

For the purpose of the current study, only three dimensions of EI; namely, appraisal and expression of emotion in oneself, regulation of emotion in oneself and use of emotion to facilitate performance, are used to explain the connection of the variables with perceived value and online purchasing satisfaction.

To highlight the importance of emotions in business transactions, various studies have been conducted in a variety of settings and contexts. In a study to develop a service encounter customer emotional value model, Bailey, Gremler and McCollough (2001) have established that emotional antecedents, which rapport, emotional contagion, co-production of emotional labour, and relationship quality are related to customer outcomes, which consist of associated satisfaction, loyalty, and customer voluntary performance. To examine the role of cognition and emotion in affecting customer satisfaction, Burns and Neisner (2006) found that both cognitive evaluation and emotional reaction are predictors of the level of satisfaction experienced in a retail setting. As opposed to a service setting, however, cognitive evaluation was found to be more important than emotional reaction in explaining customer satisfaction.

Looking at the positive and negative effects of customers' mood, studies have discovered that both positive and negative consumption emotions have significant effects on customer satisfaction and repeat visit intentions. However, negative emotion has a greater influence on customer satisfaction and customer repeat visit intentions than positive emotion (Han & Back, 2007). Conversely, another study found that customers in the pleasant store spontaneously spent more money on products they simply liked. This effect was only due to customers' mood (Spies, Hesse & Loesch, 1997). Pertaining to the factors that affect emotions of customers during the interaction, a study found that facility aesthetics, ambience, and employees had significant effects on the level of customer pleasure while ambience and employees significantly influenced the level of arousal. Both pleasure and arousal had significant impacts on behavioural intentions (Ryu & Jung, 2007).

Another important aspect of online transaction is the security of the customer information. Customers will feel contented when they are guaranteed that their confidential information is protected. They are willing to pay the premium price if the supplier can ensure the safety of the information (Tsai, Egelman, Cranor & Acquisti, 2011). All these findings indicate the importance of customers' emotion in affecting the level their purchasing satisfaction especially in the online transaction. Aspects of online transaction such as website features, interactivity, information security are the crucial elements that contribute to creating favourable emotions of the customers and subsequently contribute to purchasing satisfaction.

2.4 Perceived Value as a Mediator

Zeithaml (1988, p. 14) defines perceived value as the consumer's overall assessment of the utility of a product based on perceptions of what is received and what is given. This definition includes the benefits derived from the tangible good (e.g., quality) as well as those resulted from a relationship with the brand. In the case of online transaction, when the customers are able to obtain the product or service that they want, in a more convenient means, they tend to value the experience. And those who perceive that their purchasing experience is valuable are more likely to be satisfied with the transaction. A study conducted by Yang and Peterson (2004) suggested that companies that strive for customer loyalty should focus primarily on satisfaction and perceived value.

Another study by Pura (2005) examining the direct effect of perceived value dimensions (monetary, convenience, social, emotional, conditional and epistemic value) on attitudinal and behavioural components of loyalty found that behavioural loyalty was mostly influenced by conditional value; the context, in which the service is used, followed closely by commitment and to some extent monetary value. The author added that commitment can be enhanced through building emotional value and conditional value by focusing on offering fun service experiences in the right context (Pura, 2005). The findings of the study indicate that emotions also play a significant role in affecting the customers' perceived value of the purchasing experience.

Another study conducted by Chang and Wang (2011) demonstrated that e-service quality and customer perceived value influence customer satisfaction, and subsequently influence customer loyalty. In addition this study found that customers with a high perceived value have a stronger relationship between satisfaction and customer loyalty than customers with a low perceived value. They suggested that online retailers should attract consumers by focusing on the quality of e-service. Online retailers should also address the emotional factors of customers, such as customer satisfaction, besides the rational factors such as customer perceived value, which plays important role in strengthening the relationship between satisfaction and loyalty (Change & Wang, 2011).

Due to the importance of trust and emotional intelligence in affecting perceived value and the significant effect of perceived value on the customers' online purchasing satisfaction, the present study was conducted to examine the proposed research model using the quantitative research design involving the distribution of survey questionnaire to the online customers and the analysis of research data using statistical methods.

3. Methodology

The current study used correlational research design to examine the relationships among the variables. The instruments to measure the studied variables were adapted from previous studies. The items for trust, perceived value and purchasing satisfaction were adapted from Gefen and Straub (2003), Benbasat and Wang (2005), Sirdeshmukh, Singh and Sabol (2002) and Dodds Monroe, and Grewal (1991) the items for emotional intelligence were adapted from Wong and Law (2002).

The instrument was validated by the experts in the field of e-commerce and marketing from the Faculty of Business Management, Universiti Teknologi MARA Shah Alam, Malaysia. Besides, the pilot test was conducted involving 30 respondents to test the reliability of the instrument and the results indicate that the measure is reliable to be used in the actual study (Cronbach's alphas are higher than 0.7 for all the variables).

The study population includes those who have experienced online purchasing. The selection of the samples for the study was made using purposive sampling, in which those who have experienced online purchasing in the last one month were selected. A total of 450 sets of questionnaire were distributed by means of personal administration using cross sectional design. After the lapse of one month period of data collection, a total of 331 sets of questionnaire were received, yielding a response rate of 73.6%.

Data were analyzed by using descriptive statistics, factor analysis, correlation analysis and mediated multiple regression analysis. Descriptive analysis is meant to examine the respondents' background information that comprises as gender, age, academic qualification, occupation, job position, and the total years of Internet usage. Factor analysis was conducted to examine the factor structure of the items used to measure the variables involved in the study. Correlation analysis was performed to assess the interrelationships of the variables. A mediated multiple regression analysis, on the other hand, was conducted to examine the mediating effect of perceived value on the relationship between the independent variables on the dependent variable.

4. Results and Discussion

Table 1. Respondents' profile

Demographic Variables	Descriptions	Frequencies	Percentage
Gender	Male	106	32.0
	Female	225	68.0
Age	Less than 21 years old	35	10.6
	21-30 years old	187	56.5
	31-40 years old	73	22.1
	More than 41 years old	36	10.9
Academic Qualification	Professional Certificate	66	19.9
	Diploma	114	34.4
	Bachelor's Degree	115	34.7
	Master Degree	36	10.9
Occupation	Student	119	36.0
	Public Sector Employee	79	23.9
	Private Sector Employee	122	36.9
	Self-Employed	9	8.1
Position	Managers	13	3.9
	Senior Executive	42	12.7
	Junior Executive	88	26.6
	Non-Executive	188	56.8
Total years of Internet usage	Less than 1 year	9	2.7
	1-5 years	86	26.0
	6-10 years	141	42.6
	More than 10 years	94	28.4

The respondents participated in the study were asked about their gender, age, academic qualification, occupation, job position and the total years of the Internet usage. Pertaining to the gender of the respondents, 106 are male and 225 are female. Most of them are in the range of 21 to 30 years of age (187 respondents), followed by those

who have 31 to 40 years of age (73 respondents). Others are having less than 21 years of age (35 respondents), and more than 41 years of age (36 respondents). With reference to academic qualification, majority of the respondents have Diploma and Bachelor Degrees (114 and 115 respondents, respectively). Others possess professional certificate and Master degree (66 and 36 respondents, respectively). Concerning the occupation of the respondents, most of them are working with the private sectors (122 respondents), students (119 respondents), public sector employees and self-employed respondents (79 and 9 respondents, respectively). Regarding job position of the respondents, most of them are non-executives (188 respondents), junior executives (88 respondents), senior executives (42 respondents), and managers (13 respondents). Looking at the total of years of the Internet usage, the majority of the respondents have experienced using the Internet for 6 to 10 years (141 respondents), followed by those who have used the Internet for more than 10 years (94 respondents) and those who have used it within one to five years (86 respondents).

Table 2. Factor analysis of customer trust and supplier characteristics items

	Component		
	1	2	3
Even if not monitored, I trust the online store to do the job right		.787	
I trust the online store.		.835	
The online store is trustworthy.		.753	
I am quite certain of what to expect from the online store.		.652	
The online store can support all my electronic transactional needs.	.580		
The online store pays attention to my requirements for the electronic transactions.	.557		
The online store puts my interests first.	.794		
The online store keeps my interests in mind.	.844		
The online store empathizes with my interests.	.778		
I consider my transactions with the online store to be conducted in a fair manner.			.785
I consider the online store to be unbiased when conducting my electronic transactions.			.865
I consider the online store to possess integrity.			.767
% of variance explained	24.041	23.508	19.647
KMO			.870
Approx. Chi-Square			1895.652
Df			66
Sig.			.000
MSA			.811-.921

Table 2 displays the results of factor analysis of customer trust and supplier characteristics items. A principal component factor analysis with varimax rotation was performed to examine the factor structure of the 13 items related to customer trust, ability and benevolence, and integrity. One item was deleted due to low factor loadings. The result indicates the existence of three distinct structures which explain 67.196% of the variance with each factor explains 24,041, 23,508 and 19,647, respectively. The KMO value of .870 indicates that the correlation matrix among the items is sufficient for factor analysis to be conducted. The MSA values range from .811 to .921. The first factor contains five items related to ability and benevolence; thus, the name was retained. The second factor includes four items concerning customer trust; therefore, the name was maintained. The third factor holds the three items reflecting integrity; hence, the name was kept.

Examining the factor structure of Emotional Intelligence construct, a principle component factor analysis with varimax rotation was conducted. The results of factor analysis are presented in Table 3. The analysis of 12 items produced three factors as originally conceptualized, explaining 63.042% of the total variance (22.572, 22.544 and 17.928 for the respective variables). One item was removed due to high cross loadings. The KMO value of .854 signifies that the correlation matrix for the items is sufficient for the analysis to be performed. The first

factor contains the four items related to Self Emotional Appraisal; therefore, the name was used. The second factor surrounds three items that reflect Use of Emotion; thus, the name was kept. The third factor represents four items related to Others' Emotional Appraisal; hence, the name was upheld.

Table 3. Factor analysis of emotional intelligence items

	Component		
	1	2	3
I have a good sense of why I have certain feelings.	.692		
I have a good understanding of my own emotions.	.807		
I really understand what I feel.	.754		
I always know whether or not I am happy.	.672		
I always set goals for myself and then try my best to achieve them.			.603
I always tell myself I am a competent person.			.860
I am a self-motivated person.			.789
I am able to control my temper and handle difficulties rationally.		.806	
I am quite capable of controlling my own emotions.		.741	
I can always calm down quickly when I am very angry.		.689	
I have good control of my own emotions.		.750	
% of variance explained	22.572	22.544	17.928
KMO			.854
Approx. Chi-Square			1285.250
Df			55
Sig.			.000
MSA			.794-.902

Table 4. Factor analysis of perceived value items

	Component
	1
Considering the money I pay for buying the products/ service at this store, the Internet here is a good deal.	.870
Considering the effort I make in shopping at this store, the Internet here is worthwhile.	.830
Considering the risk involved in shopping at this store, the Internet here is of value.	.797
Overall, the internet shopping at this store delivers me good value.	.765
% of variance explained	66.665
KMO	.787
Approx. Chi-Square	508.825
Df	6
Sig.	.000
MSA	.739-.841

Table 4 presents the results of factor analysis pertaining to Perceived Value construct. A principle component factor analysis with varimax rotation was conducted to examine the factor structure of the four items measuring the construct. The KMO value of .787 denotes the suitability of correlation matrix to be factor analyzed. The MSA values range from .739-.841. The result indicates the existence of a uni-dimensional construct, explaining 66.665% of the variance in the model. The name of Perceived Value was retained.

Table 5. Factor analysis of purchasing satisfaction items

	Component 1
The probability that I would consider buying a product/service from this store is high	.782
If I were to buy a product/service via online shopping, I would consider buying it from this store.	.740
The likelihood of my purchasing a product/service from this online store is high.	.764
My electronic shopping experience with the online store was better than what I had expected.	.808
The service level provided by the online store was better than what I had expected.	.801
Overall, most of my electronic shopping expectations from the online store were confirmed.	.756
I intend to continue buying the product/service from the online store rather than discontinue its use.	.801
My intentions are to continue buying the product/service from the online store than to use any alternative means (traditional shopping).	.774
% of variance explained	60.622
KMO	.896
Approx. Chi-Square	1513.581
Df	28
Sig.	.000
MSA	.854-.927

A principle component factor analysis with varimax rotation was conducted to observe the factor structure of the 10 items pertaining to purchase intention (4 items), confirmation (3 items) and continual usage (3 items). As displayed in Table 5, the result denotes the emergence of a uni-dimensional factor containing eight items (two items were removed due to low communalities). This factor was identified as Online Purchasing Satisfaction. The factor explains 60.622% of the total variance with the MSA values in the range of .854 and .927. The KMO value of .896 suggests the suitability of factor analysis to be conducted.

Table 6. The results of correlation analysis of the independent, mediator and dependent variables

No	Variables	Mean	SD	1	2	3	4	5	6	7	8
1	Customer Trust	3.41	.74	(.824)							
2	Ability & Benevolent	3.66	.65	.549**	(.841)						
3	Supplier Integrity	3.79	.68	.460**	.520**	(.823)					
4	Self Emotional Appraisal	4.00	.56	.203**	.290**	.382**	(.784)				
5	Others' Emotional Appraisal	4.09	.57	.226**	.226**	.282**	.525**	(.733)			
6	Regulation of Emotion	3.95	.59	.179**	.272**	.295**	.497**	.425**	(.789)		
7	Perceived Value	3.75	.67	.438**	.583**	.570**	.341**	.309**	.366**	(.833)	
8	Purchasing Satisfaction	3.69	.66	.534**	.637**	.608**	.318**	.288**	.327**	.766**	(.907)

N=331; **. Correlation is significant at the 0.01 level (2-tailed). Reliability Coefficients in the parentheses along the diagonal.

Table 6 presents the results of correlation analysis that indicate the relationships among the variables involved in the study. The independent variables are moderately correlated with each other indicating the convergent validity of the constructs. The moderate correlations between the independent variables and the mediator variable and between the mediator variable and the dependent variable also denote the concurrent validity of the constructs and the potential relationship between the independent variables and the mediator variable and between the mediator variable and the dependent variable. Table 6 also displays the reliability coefficients of the variables which indicate that all the items measuring the intended variables are highly reliable with the Cronbach's alphas in the range of .733 and .907.

Table 7. The results of regression analysis

Variables	Perceived Value	Purchasing Satisfaction	
		Without Mediator	With Mediator
Customer Trust	.078	.176**	.137**
Ability & Benevolence	.328**	.345**	.180**
Supplier Integrity	.298**	.309**	.160**
Self Emotional Appraisal	.010	-.008	-.013
Others' Emotional Appraisal	.068	.047	.013
Regulation of Emotion	.141**	.094*	.023
Perceived Value			.501**
R	.687	.737	.822
R ²	.472	.544	.676
Adjusted R ²	.462	.535	.669
F	48.180	64.323	96.405
Sig F value	.000	.000	.000

Table 7 exhibits the results of regression analysis that is intended to examine the influence of the independent variables on the mediator variables (step 1), the influence of the independent variables on the dependent variable (step 2 – without mediator) and the influence of a combination of independent and mediator variables on the dependent variable (step 3 – with mediator). The process was carried out in accordance with the procedure outlined by Baron and Kenny (1986) and Judd and Kenny (1981).

The first step indicates that ability and benevolence, supplier integrity and regulation of emotion are the significant predictors of perceived value with $\beta=.328$ ($p<.01$), $.298$ ($p<.01$) and $.141$ ($p<.01$), respectively. This finding is similar with Lee and Turban's (2001) model of trust among internet shoppers in which the findings established perceived sellers' integrity as the predictor of trust in internet shopping ($p<0.05$). Trust is proven to have positive impact on satisfaction as indicated earlier. In contrast, Lee and Turban's (2001) findings does not find any significant link between suppliers' ability and customers' trust, which may be attributed to customers who are not well informed about the suppliers' track record.

The second step signifies that customer trust, ability and benevolence, supplier integrity and regulation of emotion are the significant predictors of purchasing satisfaction with $\beta=.176$ ($p<.01$), $.345$ ($p<.01$), $.309$ ($p<.01$) and $.094$ ($p<.05$), respectively. These findings denote that customer trust, ability and benevolence, and supplier integrity explain greater variance in purchasing satisfaction than in perceived value. However, regulation of emotion explains higher variance in perceived value than in purchasing satisfaction. This is in accordance with Rose, Hair and Clark's (2011) comprehensive review, which established trust and integrity as antecedents of online customer satisfaction. This finding is also consistent with Giardini and Frese's (2008) findings that customer positive affect (an outcome of regulation of emotion) was positively related to customer satisfaction ($p<0.01$).

The third step shows that perceived value is significant to influence purchasing satisfaction ($\beta=.501$, $p<.01$). The result is consistent with Zhu and Chen's (2012) and Yang and Peterson's (2004) findings that highlight the relationship between perceived value and purchase satisfaction among online customers ($\beta=.495$, $p<0.001$ and $\beta=.60$, $p<0.01$ respectively). The additional step is to examine whether there is a full or partial moderation effect of perceived value. The reduction in variance explained by each independent variable indicates the existence of partial moderation effect. The findings signify the mediator role (partial) of perceived value in affecting the relationship between the independent variables (customer trust, ability and benevolence, and supplier integrity) and purchasing satisfaction.

5. Conclusion

The present study is meant to investigate the influence of trust, ability, benevolence, and emotional intelligence of customers on their online purchasing satisfaction. This study is also intended to examine the mediating effect of perceived value on the studied relationship. The results of factor analysis indicate the existence of three factors reflecting trust, ability and benevolence, and supplier integrity. Three factors emerged to support the dimensionality of emotional intelligence construct; namely, self-emotional appraisal, regulation of emotion and use of emotion, similar to those originally developed by Wong and Law (2002). Perceived value and purchasing satisfaction form its own factor structure as originally conceptualized by Gefen and Straub (2003).

Pertaining to the relationships among the variables, the results of hierarchical regression analysis indicate that trust, ability and benevolence, supplier integrity and regulation of emotion are the significant predictors of perceived value and customers' online purchasing satisfaction. These findings are consistent with those studies previously conducted by McKnight et al. (2002), and Chang and Wang (2011). Looking at the mediating effect of perceived value on the relationship between customer/supplier variables and online purchasing satisfaction, perceived value partially mediates the above relationship. Therefore, it can be concluded that perceived value, ability and benevolence, supplier integrity, trust, and regulation of emotion (according to the degree of importance) are important factors that lead to customers' online purchasing satisfaction.

5.1 Managerial Implication

The findings from the study prove that to ensure customers' online purchasing satisfaction, suppliers should strictly consider the following suggestions. First, the benefits of using online transaction should be gradually improved and they must be clearly communicated to the customers so that they will feel worthwhile engaging in this kind of transaction. Second, suppliers should continue putting the customers' interest beyond their personal interest. Suppliers should continuously analyse the needs and requirements of their customers and by all means try to fulfil their needs and requirements through continuous improvement of the products and services offered. Third, suppliers should consistently maintain their integrity in providing fair and unbiased treatment to the customers. Once customers feel that they received unfair treatment, they will inform others and the words will be rapidly shared among the customers. Consequently, the image of the suppliers can be badly tarnished.

Fourth, customers' trust is also important factor that should be highly considered by the suppliers. One way of ensuring trust is that all promises made by the suppliers in terms of product features, product delivery, after sales service and others should be fulfilled as promised. Fifth, the important role of customers' emotion should not be ignored. Customers will make a favourable choice when they are in control of their emotion. Therefore, suppliers should ensure that their website features, the information on the website, and all the promises made on the website are practical and they can arouse customers' positive emotions. With all these suggestions, suppliers are likely to win the customers' mind and heart to engage in online transaction.

5.2 Research Implication

The present study is able to explain 67.6% of the total variance in the dependent variable, which is customers' online purchasing satisfaction. The inclusion of additional variables should be able to increase the percentage of variance explained. Such variables as ease of use, website design, payment security, interactivity, and information quality of the website should be considered in the future effort. This study is focusing on the general consumers who have experienced purchasing products or services via the Internet. Future effort should differentiate the customers according to types of products or services they have bought online because different products or services have unique characteristics, which stimulate different requirements from the customers. By focusing on different types of products or services, unique models of online purchasing behaviour can be developed.

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