



To Shop Online or Not: The Role of Site Quality on Customer Satisfaction

Patrick Kweku Gbolonyo¹ , Bernard Fentim Darkwa² , Samuel Antwi³ ,
Edward Oppong Adjei⁴ 

¹College of Statistics & Mathematics, Zhejiang Gongshang University, Hangzhou, China

²Department of Business and Social Sciences Education, University of Cape Coast, Cape Coast, Ghana

³School of Business Administration, Zhejiang Gongshang University, Hangzhou, China

⁴School of Public Administration, Zhenjiang Gongshang University, Hangzhou, China

Email: patrickgbolonyo@yahoo.com, bernard.darkwa@ucc.edu.gh, samantwi88@outlook.com, eddygentle478@gmail.com

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Abstract

This research aimed to investigate site quality influence on customer satisfaction as well as the role of customer satisfaction in forming shopping intention, which can turn into actual and continuous usage of online shopping. Data was collected from 382 Ghanaian online consumers. The findings highlight the significant importance of site quality and customer satisfaction in online shopping. Additionally, shopping intention directly affected both actual usage and continuous usage, and there was a direct effect between actual usage and continuous usage. The mediation role of shopping intention and the study contributions are presented.

Subject Areas

Business Analysis, Business Statistics and Analytics

Keywords

Site Quality Dimensions, Customer Satisfaction, Shopping Intention, Actual Usage, Continuous Usage

1. Introduction

The development of e-business over the past couple of years has caused a significant shift in consumer behavior, with more people today than in the past purchasing products and services through online shopping platforms. This has been made possible as a result of the existence of the internet which has enabled businesses to serve their customers online in an easy and faster way (Olasanmi,

2019) [1]. As a result, there have been various studies on the quality of online shopping platforms (Wang, 2016) [2]. Wang (2016) [2] noted that the site quality of an online shopping platform could influence purchasing decisions. Notwithstanding the rapid development of online shopping sites, it might be beneficial to know more about site quality and its relation to purchasing decisions. As per Khurana (2019) [3], e-commerce refers to online transactions such as electronic payments, internet banking, and online shopping.

Most companies are beginning to concentrate on the online environment to improve their competitive edge as online shopping progresses. According to studies, perceived quality has a positive influence on platform usage; thus, it is necessary to comprehend online shopping site quality in its entirety (Kumar *et al.*, 2018) [4]. Also, there is an increase in customers' trust when a shopping website is visually attractive, adapted, and efficient (Groß, 2016) [5]. The site quality of a shopping platform creates a positive environment for consumers to quickly locate the information and products they are shopping for, easing their purchasing intention. As a result, the site quality of the shopping platform is a significant determinant of customer purchase intention (Bai *et al.*, 2008) [6].

Again, Bai *et al.* (2008) [6] further emphasized that consumers will be willing to visit and purchase from shopping sites that exhibit admirable characteristics. According to Chang and Chen (2009) [7], shopping site quality can be used to measure perceived product quality. When consumers shop online, they compare the quality of services provided by various websites, thereby making the characteristics of an online shopping website essential in attracting customers (Shin *et al.*, 2013 [8]; Song *et al.*, 2012 [9]). E-commerce companies try to create websites that address consumers' preferences from the customers' perspective to entice them to purchase and reconsider their websites.

Even though online satisfaction, trust, commitment, and site quality are perceived to be essential components of purchase intention, most research focuses on the simple associations among quality of site service and satisfaction, trust as well as commitment, which might obscure accurate relationships (Caruana & Ewing, 2010 [10]; Wells *et al.*, 2011 [11]). Additionally, not many studies researched the relationship between actual usage and continuous usage of online shopping. This is evident from the literature review. Hence, this current research attempts to explain site quality's influence on customer satisfaction and the role of satisfaction in forming shopping intention, which in the end may lead to actual usage and continuous usage from the Ghanaian context.

2. Theoretical Background

2.1. Site Quality

Online shopping is conducted online through a website or a mobile application. Thus, the mobile app or the website serves as a host to enable e-retailers to sell their products to their customers. In this current study, an e-commerce website and mobile app form an online shopping platform. This is because most of the

well-known e-commerce companies, such as Alibaba, Amazon, and eBay, sell on their mobile app in addition to their website. As such, an online consumer may shop via the e-commerce website, their mobile app, or both. Although the reputation of an online shopping platform matters to a consumer when shopping online (Antwi & Amponsah, 2021) [12], the importance of site quality in e-commerce cannot be overlooked. This is because the success of an online business, to some extent, can be attributed to the quality of its shopping platform. Qalati *et al.* (2021) [13] opined that when consumers shop on website, they compare the site quality to other online shopping platforms.

This perception or judgment that online consumers arrive at the quality of an e-commerce site is centred on the site design element that matches the customers' needs and impresses them (Afshardost *et al.*, 2013) [14]. Bertot *et al.* (2006) [15] see a site's functionality as the degree to which it operates so that it is designed and intended to function as consumers wish. Site quality is a multidimensional construct that can be examined from various perspectives. For instance, a site could be analysed according to the efficiency of predetermined mechanisms such as ease to use, user interface and atmospherics, transaction capability, response time security features, and navigation (Gehrt *et al.*, 2012 [16]; Khare & Rakesh, 2011 [17]; Kim & Stoel, 2004 [18]; Lee & Kozar, 2012 [19]; Maditinos & Theodoridis, 2010 [20]; Roy Dholakia & Zhao, 2010 [21]). Empathy, product selection, availability of information, purchase process, reliability, appropriate personalization, and client service are some other methods (Blut, 2016 [22]; Guo *et al.*, 2012 [23]; Holloway & Beatty, 2008 [24]; Lin, 2007 [25]; Wolfenbarger & Gilly, 2003 [26]; Zhou *et al.*, 2009 [27]). Although several site attributes have been identified and researched, no much studies have been carried out in Ghana. Hence, this present study employs site design, information usefulness, purchase process, and empathy as dimensions to evaluate an e-commerce platform quality.

2.2 Site Design

In online shopping, the main quest for online consumers to find products that an e-retailer sells easily is based on how the shopping platform is designed. Thus, the layout of the shopping platform facilitates self-directed easy navigation of the online store. Patel *et al.* (2020) [28] also opined that a shopping platform layout offers hints that influence online consumers' convenient movement within the online shop. Mohd Sam and Tahir (2009) [29] added that site features such as hyperlinks, sitemaps, and navigation allow users to access an online platform at ease because they can jump to different parts of the site without any backtracking. An online shopping platform should be designed in a way that appears visually appealing to online consumers who visit it.

Thus, the site or platform interface should have quality graphics, images, colour, icons, and animations (Patel *et al.*, 2020) [28] to attract customers. To (Park *et al.*, 2007) [30], the font type and size, colour combinations, clarity, and readability of texts and animation make a site user-friendly and visually attrac-

tive. A good website design can enhance customer shopping experiences. According to (Chen *et al.*, 2002) [31], consumers can have a good shopping experience when the shopping platform is fun to use. Consequently, e-retailers should present good content presentation functionalities like image enlargement, product images, and many sights on their store. Research has consistently proved that site design can influence consumer satisfaction (Bogicevic *et al.*, 2017 [32]; Cyr, 2008 [33]; Kaya *et al.*, 2019 [34]; Lin, 2007 [25]; Lowry *et al.*, 2008 [35]; Shahid Iqbal *et al.*, 2018 [36]; Vance *et al.*, 2008 [37]; Wu, 2011 [38]; Zhou *et al.*, 2009 [27]). Hence:

H1a: Site design will have a significant influence on satisfaction.

2.3. Information Usefulness

Every e-retailer aims at providing quality information that will be useful to consumers and potential consumers. Thus, they aim to provide information relating to product attributes (Al-Qeisi *et al.*, 2014) [39], shipping, and general operation of their online store. The product attributes are information that describes the products that the online store sells. Because there is an absence of physical interaction in online shopping, the product-related information should be complete, devoid of ambiguity, and relevant. The general information could be information relating to the online store customer service contact, brief history or introduction of the online store, customer policies, amongst others.

The information provided by an online retailer on their shopping platform (website or app) is helpful to online consumers, especially when they want to purchase from the store. Supporting this claim is Chang and Chen (2009) [7], who opined that most online consumers might opt not to purchase from an online store because of a lack of complete information that they (online consumers) may need to make a purchase. To Amponsah and Antwi (2021) [40], the information provided by an online e-retailer on their platform helps consumers compare with other sellers regarding the quality of their products. A good site or shopping platform design can attract consumers to visit the store; however, the site content plays a crucial role in customers' purchasing decisions. Research shows that information usefulness can influence customer satisfaction. This is evident from past studies (Ahrholdt *et al.*, 2017 [41]; Chang *et al.*, 2018 [42]; Gao *et al.*, 2017 [43]; Kim *et al.*, 2021 [44]; Lin, 2007 [25]; Wen, 2012 [45]). Based on these, we propose:

H1b: Information usefulness will have a significant effect on customer satisfaction.

2.4. Purchase Process

The purchase process deals with all the activities that an online consumer goes through to purchase a product from an online store. In the traditional retailing setting, when consumers want to buy a product, he or she has to go to the offline retailing store to inspect and verify the product, make payment and pay for a delivery fee (where necessary). It should be noted that these days consumers can

call their retailer and then places an order and make the necessary payment, and then the retailer arranges for delivery. Evidently, the traditional shopping process is cumbersome, especially where consumers can not get all the products, they want from one retailer. The purchase process in online shopping involves a consumer visiting a shopping platform via their website or mobile app, searching for products, and then making a payment.

The purchase process in online shopping is widely believed to be relatively easier and convenient than online shopping because consumers can place an order at ease. The easiness of the purchase process in online shopping may be dependent on the site design. Thus, how ease a consumer can navigate in a shopping platform may speed up the purchase process. As such, the purchase process can be equated to perceived usefulness and ease in the Technology Acceptance Model (TAM) because both describe who ease or stress-free a system is. Again, most online shopping platform allows consumers to add an item they intend to buy into an online shopping cart. Consumers can add more items to their shopping cart and make payments later. The purchase process extends to the payment process (Blut, 2016 [22]; Holloway & Beatty, 2008 [24]). Thus, how ease an online consumer can pay for an order on the shopping platform. Many shopping platforms, such as Alibaba and Amazon, have various payment methods or options that consumers may choose from when paying for an order. This is helpful as not all payment methods are available in every country.

Besides, consumers may have a preferred payment option. Information phase, fulfilment phase, agreement phase, and after-sales phase were the four purchase process phases proposed by Bauer *et al.* (2006) [46]. In the information phase, the online consumer seeks information relating to the product they intend to purchase and also the online store that offers the product for sale. When the individual consumer receives information about a product they intend to purchase, they make a purchasing decision. The agreement phase is when the consumer agrees to purchase the product. The fulfilment phase is when the consumer actually buys the product, and the e-retailer delivers the goods to him or her. Finally, the after-sales phase deals with any post-sales services that the e-retailer offers to the consumer after receipt of the product. Studies have consistently proven that purchase process can influence customer satisfaction (Blut, 2016 [22]; Holloway & Beatty, 2008 [24]). Hence, we propose:

H1c: Purchase process will have a significant influence on satisfaction.

2.5. Empathy

Empathy, as seen by Lin (2007) [25] is individualised attention that a shopping platform provides to its customers. It deals with an online shopping platform or an e-retailer striving to provide the necessary service(s) that each consumer needs (Leong *et al.*, 2015) [47]. This may include personal attention and targeted emails rather than a generic automatic reply to consumers' inquiries in the form of mail they sent to the shopping platform. Nusair and Kandampully (2008) [48]

see empathy as personalisation or personalized marketing. E-retailers or shopping platform collects or obtain a lot of data from consumers including their shopping preferences, interests and order history. This information collected from e-retailers or shopping platforms can help them tailor their marketing strategies to suits their customers' needs.

Thus, the information collected can enable them to know their consumers' present needs and anticipate their future demands. E-retailers or online retailing platforms can customize the emails they sent to their customers regarding product promotion, advertising, and targeted discounts based on the unique characteristics of the consumer. Empathy can contribute to greater customer satisfaction as well as strengthen customer loyalty. ToLuo and Seyedian (2003) [49], as Mohd Sam and Tahir (2009) [29] cited, e-retailers or shopping platforms can provide personalized information and real-time services to their customers based on their actions. They further claim that it might increase customer satisfaction which subsequently can result to a continuous purchase. Previous studies have shown that empathy influences consumer satisfaction (Ali *et al.*, 2015 [50]; Farooq *et al.*, 2018 [51]; Rajeswari *et al.*, 2017 [52]; Shen & Yahya, 2021 [53]; Zhou *et al.*, 2009 [27]). Thus:

H1d: Information usefulness will have a significant influence on satisfaction.

2.6. Customer Satisfaction

One of the key successes to the survival of online shopping platforms or e-retailers in the competitive market is to ensure that their customers are satisfied (Chen *et al.*, 2012) [54]. According to Saleem and Rashid (2011) [55] customer satisfaction is the extent within which a retailer's product or service fulfil the needs and requirements of their customers. To Kotler and Caslione (2009) [56], customer satisfaction is a sensational state of pleasure or disappointment whenever customers compares a product's quality to their perceived standards. As such, the absolute performance of a product and the perceived performance customers have in mind would help them assess the net version of the product, which in turn determined whether they were satisfied with the order or dissatisfied (Antwi *et al.*, 2022) [57].

It is assumed that, when consumers are pleased with the provision of goods and services offered by an e-retailer, it is termed satisfaction (Olasanmi, 2019) [1]. For this present research, we conceptualise customer satisfaction as the feelings that online consumers have towards a shopping platform site. Thus, the extent to which a shopping platform site design, information usefulness, purchase process, and site quality meet or surpass their expectations. Research shows that customer satisfaction can influence shopping intention (Chiu, 2009 [58]; De Cannière *et al.*, 2010 [59]; Hajli, 2014 [60]; Hasanov & Khalid, 2015 [61]; Liang *et al.*, 2011 [62]; Van Tonder *et al.*, 2017 [63]). Hence, we propose:

H2: Customer satisfaction will have a significant influence on shopping intention.

2.7. Online Shopping Intention

Shopping intentions are factors that predict an online consumer's behaviour toward completing an internet negotiation (Wagner Mainardes *et al.*, 2019) [64]. Thus, it deals with the probability that a consumer may purchase from a shopping platform or an online retailer in the future. The ability of an e-retailer or a shopping platform to understand consumers' intention to shop can help attract and retain customers. This is because it can be used to predict future consumer behaviour (Ajzen & Fishbein, 1980 [65]; Ramayah *et al.*, 2010 [66]). A customer's intention to shop from a shopping platform and also an online retailer is generally considered due to various constraints encountered by the consumer (Diallo & Siqueira, 2017 [67]; Pappas *et al.*, 2017 [68]).

This claim implies that consumers' intention to shop online may not automatically lead to actual purchase (Antwi *et al.*, 2020) [69]; however, their strong desire to purchase online can become an actual purchase (Antwi *et al.*, 2020) [69]. This claim is supported by Ajzen (1991) [70], who opined that an individual with a stronger behavioural intention is more likely to perform that behaviour or action. Consumers' shopping intention is determined by their attitude and feelings towards online shopping (Lee *et al.*, 2020) [71]. Other researchers, such as (Engel *et al.* (1995) [72] believe factors like variations in needs or usage conditions, alternative products, and relevant information can influence online users' intent to shop via a retailer or perhaps a shopping site. Literature available (Agmeka *et al.*, 2019 [73]; Millan & Reynolds, 2014 [74]; Wee *et al.*, 2014 [75]) reveal a significant association between consumer shopping intention and actual usage. We further propose a significant link among consumer shopping intention and continuous usage. Hence:

H3: Shopping intention will significantly influence actual usage.

H4: Shopping intention will significantly influence continuous usage.

2.8. Actual Usage

In the context of this present study, actual usage denotes actual purchase by an online consumer from an online shopping platform by a consumer (Boytey & Antwi, 2021) [76]. Thus, it measures the frequency that a consumer buys from an online shopping platform within a specified period (Ariff *et al.*, 2013) [77]. The concept suggests that actual usage is not a continuous procedure but only occurs at a particular time. The concept is in relation to the reasoned action theory, which explains online consumers' behaviour to purchase from a shopping platform or not based on their intentions (Lujja *et al.*, 2016) [78]. Actual usage of an online shopping platform is formed when consumers have finally decided to purchase from a shopping platform through their website or application.

Muda *et al.* (2016) [79] argue that three factors such as self-efficacy, brand image and social brand communication influence a consumer's actual usage. Brand image is how online consumers think about a product that an online shopping platform or an e-retailer offers for sale. Thus, the perception they (online consum-

ers) have in mind about a product. Consumer Self-efficacy reflects their complete judgment on whether they can complete a specific task, which can influence their behaviour. Dash and Saji (2008) [80] pointed out that an individual judgement can be related to their attitude towards behaviour in that it reflects their favourable/unfavourable feelings of the behavioural outcome. The social brand communication denotes a combination of activities such as advertising, social media, and product and store reviews used to communicate with online consumers. We further propose that once consumers purchase from an e-retailer or a shopping platform, they are likely to continue to purchase from them for a longer period. Hence, we propose:

H5: Actual usage will have a significant influence on continuous usage.

2.9. Continuous Usage

According to Emami *et al.* (2013) [81], attracting new customers costs a company more than retaining existing customers. In addition, Chang *et al.* (2014) [82] asserted that keeping old customers is easier for businesses than to acquire new customers. Accordingly, e-retailers would like to guarantee that old customers keep on purchasing from their shop. Thus, without loyal customers, the future success of an electronic retailer or a purchasing website may be in jeopardy because of the stronger competition in the market (Antwi, 2021) [83]. This is because reliable customers would be willing to continue purchasing via the shopping platform and recommend to others (Abou-Shouk & Khalifa, 2017 [84]; Kim *et al.*, 2009 [85]; Pee *et al.*, 2019 [86]). In this present study, continuous usage is seen as a consumer willingness to continue to purchase from a shopping platform for a longer period. Thus, it is concerned with an e-consumer purchasing from same e-shopping platform or e-retailer for the foreseeable future.

Continuous usage is synonymous with repurchase intention in that they both involve a repeated purchase. Nonetheless, Chen *et al.* (2009) [87] provided extensive coverage of a customer repurchase intention. To them, a customer repurchase intention involves three categories of buying like repeat buying, trial buying, and long-term commitment buying. Accordingly, the continuous buying used in this study denotes a long-term continuous purchase by an online consumer. Research shows that an e-consumer's intention to continue to buy from the same shopping platform or retailer may be based on the experience from their previous purchases (Ali & Bhasin, 2019) [88]. However, we further propose that a consumer shopping intention can lead to a continuous purchase. This research attempts to explain the association among site quality and satisfaction in addition to online consumers' shopping intentions, their actual usage, and continuous usage.

2.10. Mediating Role of Shopping Intention

This research is mediated by shopping intention. Research shows that customer satisfaction can influence shopping intention (De Cannière *et al.*, 2010 [59]; Hajli, 2014 [60]; Van Tonder *et al.*, 2017 [63]). Empirical evidence available further

shows that an online consumer shopping intention can influence their actual usage (Agmeka *et al.*, 2019 [73]; Wee *et al.*, 2014 [75]). We further propose that consumer shopping intention will influence their continuous usage. Based on these, we say:

H6: Shopping intention will mediate the association among customer satisfaction and actual usage.

H7: Shopping intention will mediate the association among customer satisfaction and continuous usage.

2.11. The Concept Model

The study concept model (**Figure 1**) proposes that site quality dimensions will significantly influence customer satisfaction. This model also proposes that customer's satisfaction with a shopping platform site will influence their shopping intention. The model further proposes that shopping intention will significantly influence both actual usage and continuous usage. The model again proposes that actual usage will significantly influence continuous usage. Finally, the model proposes a mediation effect of shopping intention on both customer satisfaction and actual usage as well as between customer satisfaction and continuous usage.

3. Research Methodology

To put the conceptual framework to test, the present research emphasised on the Ghanaian online consumer or shopper. An online survey was employed to solicit data from Ghanaian online consumers using Google Forms. A 7-point Likert scale questionnaire ranging from 1 (strongly disagree) to 7 (strongly agree) was developed. We adapted the measurement items from past studies; Site Design (Blut, 2016 [22]; Tandon *et al.*, 2016 [89]), Information Usefulness (Blut, 2016 [22]; Kim & Niehm, 2009 [90]; Li *et al.*, 2017 [91]), Purchase Process (Blut, 2016 [22]; Holloway & Beatty, 2008 [24]; Rita *et al.*, 2019 [92]), Empathy (Lin, 2007 [25]; Zhou *et al.*, 2009 [27]), Customer Satisfaction (Aslam *et al.*, 2019 [93];

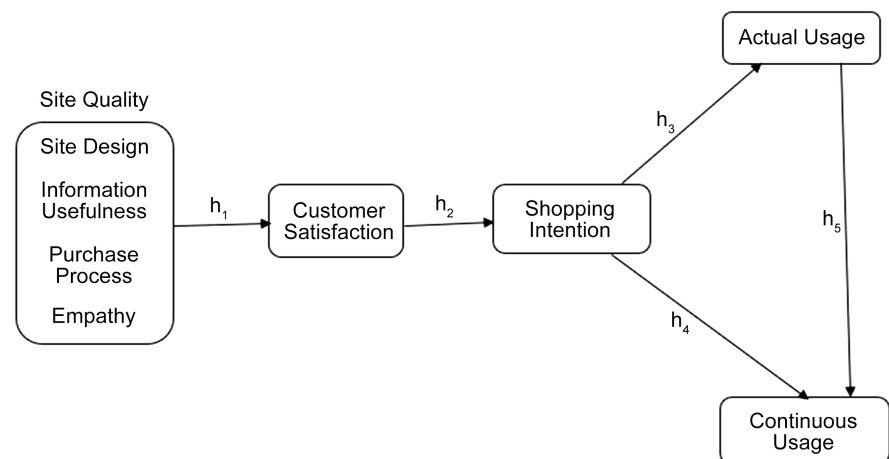


Figure 1. The Concept Model (Source: Blut, 2016 [22]; Lin, 2007 [25]; Tandon *et al.*, 2016 [89]; Aslam *et al.*, 2019 [93]; Lee & Lee, 2015 [95]; Rehman *et al.*, 2019 [96]).

Kim & Jackson, 2009 [94]; Tandon *et al.*, 2016 [89]) and Shopping intention, actual usage and continuous usage (Lee & Lee, 2015 [95]; Rehman *et al.*, 2019 [96]; Wee *et al.*, 2014 [75]). Four Ph.D. students checked the questionnaire to ensure its content validity. The four Ph.D students are knowledgeable about e-commerce and have at least a decade of experience in e-commerce. The comment acknowledged from them was used to modify the questionnaire to obtain a final version.

A message in addition to the web link and the study purpose was shared via WhatsApp, SMS and WeChat. The respondents participated in the survey voluntarily. In selecting the sample size for the research, we were guided by Statista (2020) [97] Ghana report and Cochran (1977) [98] sampling techniques. Statista (2020) [97] reports that the e-commerce penetration rate in Ghana stood at 18.3% in 2019 and is projected to reach 31.6% in 2024. To reduce bias in our sample selection due to differences in years and time, we used a penetration rate of 25%. Thus, a sample proportion of 25%. According to Cochran (1977) [98], using a confidence interval of 95% and a sample proportion of 25%, the minimum sample size required is 288. However, the sample size was increased to 382 (April 5, 2021 to May 10 2021) so that the sample will be a true representative of its corresponding population parameter. The data collected were first converted into a numerical form using Microsoft Excel 2019. The respondents' background information was assessed using SPSS software version 26. The Partial Least Square (PLS) method was employed to evaluate the measurement as well as the structural model. The Partial Least Square technique was appropriate because it can concurrently assess multiple and interrelated dependence relationships (Sarstedt *et al.*, 2011) [99].

4. Results and Discussion

4.1. Demographic Information Assessment

Table 1 portrays the analysis of the respondents' demographic statistics from a sample size of 382. The greater number of the respondents was males (51%), while the age group 20 - 30 and 31 - 40 made up an overwhelming majority (87.7%). On shopping experiences, the year range 1 - 3, 4 - 6, and 7 - 10 (93.5%) made up the overwhelming majority, and the majority of the respondents (45.8%) shop on Jumia. Concerning occupation, the private sector (33.8%) and the public sector (31.9%) dominated, besides most of the respondents (49.5%) having Bachelor's Degree.

4.2 Measurement Model Assessment

The results (see **Table 2**) specify that the Composite Reliability (CR) value for each constructs ranged within 0.832 and 0.895, whereas the Average Variance Extracted (AVE) value was within 0.554 and 0.682, fulfilling the principles of convergent validity (Hair *et al.*, 2016) [100]. Besides, the item loadings (see **Table 2**) were more than 0.70 (Hair *et al.*, 2011) [101]. The items internal consistency was

assessed by means of the Cronbach Alpha. The rule of acceptance is that, each Cronbach Alpha values should be over 0.70 (Nunnally & Bernstein, 1994) [102] for it to be accepted, and thus, our study meets the criteria (see **Table 2**).

Table 1. Descriptive measurement of demographic variables (N = 382).

Variables	Items	Frequency	%
Gender	Male	195	51
	Female	187	49
Age	Below 20	24	6.3
	20 - 30	194	50.8
	31 - 40	141	36.9
	Above 40	23	6
Online Shopping Experience (years)	Below 1	22	5.8
	1 - 3	130	34
	4 - 6	129	33.8
	7 - 10	98	25.7
	Above 10	3	0.8
Frequent Shopping Platform	Alibaba	53	13.9
	Amazon	97	25.4
	Wish	26	6.8
	Jumia	175	45.8
	eBay	9	2.4
	Kikuu	22	5.8
Occupation	Student	56	14.7
	Public Sector-Employed	122	31.9
	Private Sector-Employed	129	33.8
	Self-Employed	70	18.3
	Unemployed	5	1.3
Level of Education	Senior High School	31	8.1
	Diploma	95	24.9
	Degree	189	49.5
	Masters	56	14.7
	Ph.D.	11	2.9

Note: N = Sample size; % = Percentage.

Table 2. Characteristics of the construct.

Constructs	Loadings	α	CR	AVE
Site Design (SD)				
SD1	0.810	0.834	0.889	0.667
SD2	0.840			
SD3	0.811			
SD4	0.805			
Information Usefulness (IU)				
IU1	0.763	0.731	0.832	0.554
IU2	0.743			
IU3	0.741			
IU4	0.730			
Purchase Process (PP)				
PP1	0.704	0.735	0.834	0.556
PP2	0.734			
PP3	0.769			
PP4	0.774			
Empathy (EM)				
EM1	0.778	0.742	0.838	0.565
EM2	0.737			
EM3	0.705			
EM4	0.784			
Customer Satisfaction (CS)				
CS1	0.812	0.833	0.889	0.667
CS2	0.825			
CS3	0.833			
CS4	0.795			
Online Shopping Intention (SI)				
SI1	0.729	0.773	0.854	0.595
SI2	0.802			
SI3	0.796			
SI4	0.757			

Continued

Actual Usage (AU)				
AU1	0.857			
AU2	0.835	0.844	0.895	0.682
AU3	0.847			
AU4	0.762			
Continuous Usage (CU)				
CU1	0.808			
CU2	0.810	0.819	0.881	0.649
CU3	0.813			
CU4	0.790			

Note: Sample size (N) = 302; AVE = Average Variance Extracted; α = Cronbach's Alpha; CR = Composite Reliability.

Moreover, the discriminant validity was assessed using the Heterotrait-monotrait (HTMT) ratio of correlations proposed by (Henseler *et al.*, 2015) [103]. The findings showed that HTMT ratios values were lesseras compared to the most restrictive threshold of 0.90, indicating good discriminant validity (see **Table 3**).

4.3. Structural Model Assessment

The structural model was measured via PLS-SEM as posited by Ringle *et al.* (2015) [104] in assessing hypothesized relationships using SmartPLS 3.2.9. This was done using the bootstrap re-sampling function (5000 re-samples) as recommended by (Hair *et al.*, 2016) [100]. The findings of hypothesized connections between constructs are shown in **Table 4** and **Table 5**. The path coefficients are standardized between -1 and $+1$. While path estimates closer to 1 depict stronger forecast capacity of relationships, those closer to one portray weaker relations. The observation of all the coefficients shows positive links between the entire constructs, although the effect varies.

The results from the Tables (**Table 4** and **Table 5**) reveal that majority of the hypotheses tested were accepted. For instance, site design significantly influenced customer satisfaction ($\beta = 0.252$; t-value = 3.676; p-value = 0.000) while information usefulness also had a significant influence on customer satisfaction ($\beta = 0.340$; t-value = 4.417; p-value = 0.000). Despite this, purchase process did not have a significant influence on customer satisfaction ($\beta = 0.033$; t-value = 0.536; p-value = 0.596). However, customer satisfaction significantly influences shopping intention ($\beta = 0.663$; t-value = 10.869; p-value = 0.000) and actual usage had a significant influence on continuous usage ($\beta = 0.512$; t-value = 7.349; p-value = 0.000).

Table 3. Heterotrait-monotrait ratio (HTMT).

Construct	SD	IU	PP	EM	CS	SI	AU	CU
SD								
IU	0.761							
PP	0.716	0.825						
EM	0.820	0.817	0.755					
CS	0.751	0.802	0.760	0.835				
SI	0.770	0.830	0.756	0.810	0.819			
AU	0.846	0.737	0.696	0.816	0.698	0.718		
CU	0.806	0.793	0.718	0.828	0.792	0.722	0.755	

Table 4. Path coefficients.

Relationships	Path Coefficient	T-Values	P-values	Conclusion
SD-CS	0.252	3.676	0.000***	Accepted
IU-CS	0.340	4.417	0.000***	Accepted
PP-CS	0.033	0.536	0.592	Rejected
EM-CS	0.244	3.369	0.001***	Accepted
CS-SI	0.663	10.869	0.000***	Accepted
SI-AU	0.828	33.405	0.000***	Accepted
SI-CU	0.391	5.627	0.000***	Accepted
AU-CU	0.512	7.349	0.000***	Accepted

Note: ***p-value < 0.01; **p-value < 0.05.

Table 5. Mediation role of shopping intention.

Relationships	Path Coefficient	T-Values	P-values	Conclusion
CS-SI-AU	0.548	9.778	0.000***	Accepted
CS-SI-CU	0.259	4.671	0.000***	Accepted

Note: ***p-value < 0.01.

Conversely, **Table 5** further shows that the relationship between the constructs was mediated by the online consumer's shopping intention. Thus, shopping intention significantly influence the association between customer satisfaction and actual usage ($\beta = 0.548$; t-value = 9.778; p-value = 0.000) and between customer satisfaction and continuous usage ($\beta = 0.259$; t-value = 4.671; p-value = 0.000).

4.4. Discussion of Findings

The findings reveal that site design, information usefulness, and empathy are critical predictors of customer satisfaction. Thus, a Ghanaian online consumer's satisfaction in an e-retailer or an online shopping platform depends on these dimensions. Ghanaian consumers are likely to be satisfied with an e-retailer or a shopping platform if there is an improvement in their site design, provision of quality information, and improvement in personalized marketing. Previous research shows that site design (Bogicevic *et al.*, 2017 [32]; Kaya *et al.*, 2019 [34]; Shahid Iqbal *et al.*, 2018 [36]), information usefulness (Ahrholdt *et al.*, 2017 [41]; Chang *et al.*, 2018 [42]; Kim *et al.*, 2021 [44]) and empathy (Farooq *et al.*, 2018 [51]; Rajeswari *et al.*, 2017 [52]; Shen & Yahya, 2021 [53]) can influence customer satisfaction. Despite this, our findings reveal that the purchase process does not directly affect customer satisfaction contrasting previous findings (Blut, 2016 [22]; Holloway & Beatty, 2008 [24]).

The finding further disclosed that customer satisfaction directly and significantly influences shopping intention. Thus, a satisfied customer will have a solid intent to buying from an online shopping platform. Previous studies supported this finding (Agmeka *et al.*, 2019 [73]; Millan & Reynolds, 2014 [74]; Wee *et al.*, 2014 [75]) that customer satisfaction can influence online shopping intention.

Similarly, shopping intention had a direct positive influence on actual usage and continuous usage. The findings imply that Ghanaian consumers will use the online retailing platform and continue to use the platform once they have an intention to shop online. A stronger intention to shop online will turn into actual usage and also continuous usage. Our finding aligns with previous research that a customer's shopping intention directly influences their actual purchase (Agmeka *et al.*, 2019 [73]; Millan & Reynolds, 2014 [74]; Wee *et al.*, 2014 [75]). Moreover, the link between actual usage and continuous usage was found to be positive and significant. Thus, if an online consumer had a good shopping experience from an e-retailer or a shopping platform in their previous purchases, then they will continue to use the platform or buy from the e-retailer. This is supported by (Ali & Bhasin, 2019) [88], who opined that consumers' decision to purchase from the same e-retailer or shopping platform is based on their previous shopping experience.

Moreover, this current research explores the mediating role of shopping intention. The findings show that the link between customer satisfaction and actual usage is mediated by shopping intention. In the same fashion, shopping intention mediates the connection between customer satisfaction and continuous usage. The finding suggests that the relationship between these constructs is caused by shopping intention.

5. Study Contributions

5.1. Theoretical Contributions

The present research makes a significant contribution to literature regarding site

quality and consumer shopping behaviour. To the best knowledge of the researchers, this is one of the few kinds of research that examines consumer shopping intention, their actual usage, and continuous usage of a shopping platform. Again, many researches on the contribution of site quality in consumer purchasing behaviour were conducted. However, no much studies have been conducted in Ghana. Since consumer behaviour differs from country-by-country, a study needs to be conducted in the Ghanaian setting. This present research covers the gap by investigating site quality and consumer shopping behaviour in the Ghanaian setting. Finally, the current research developed a comprehensive conceptual framework that can be adopted or adapted in different research areas or contexts such as banking, tourism and the hospitality industry, and others.

5.2. Practical Contributions

According to these research findings, we present some practical implications to online retailing managers, investors, and marketing managers. First, this present study's findings help managers better understand what drives customer satisfaction with regard to site quality. The findings revealed that site design, information usefulness, and empathy were significant determinants of customer satisfaction. In an online retailing platform, customer satisfaction is a good measure of potential customer traffic at the online retailing site or platform. The findings suggest that online retailing business can increase their platform traffic by focusing on strengthening their site quality which in turn would improve or increase customer satisfaction. Thus, e-retailers need to ensure that their shopping platform has a quality interface with excellent graphics, images, colours, and animations relating to the products they offer for sale and the provision of detailed and reliable product information and personalized marketing.

Detailed product description including the product features and specifications, performance, return policy, processing time, customer review and ratings, price, and the available payment options should be available on each product an e-retailer offers for sale. By being emphatic, online retailers need to guarantee they are providing adequate personalized marketing to customers through personal information they collect, such as their shopping history. This includes mailing customers a similar product they purchased based on their shopping history and upcoming promotional activities. As soon as customers are satisfied with an e-retailer shopping platform, they are more likely to have a solid intention to purchase from them. Although the purchase process does not influence customer satisfaction, e-retailers need to pay critical attention. For instance, they should regularly improve their online payment system while processing customers' orders and shipping customers' orders on time.

The findings revealed that an online consumer shopping intention could affect both their actual usage and continuous usage. At the same time, actual usage is a core predictor of continuous usage. Therefore, e-retailers need to guarantee that their customers are satisfied, which in turn would influence their shopping intention. In this study context, a customer is satisfied if they perceive that e-retailer

products, services, and capabilities meet or meet their expectations. Such customers tend to have a stronger desire to buy from the e-retailer. A customer shopping intention can be influenced by several factors such as changes in taste and preference, the influence of competitors, customer response rate, amongst other factors.

While some of these factors are beyond the reach of an e-retailer, others are within their control. For example, an e-retailer can run promotional activities to attract and maintain their customers, improve their personalized marketing, improve their customer response rate to entice and maintain their customers. If possible, e-retailing businesses should ensure that some of their customer service representatives are multilingual. This can improve and minimize barriers to the flow of communication between e-retailer and their customers. The key to the success of online retailing is for the business to ensure that their customer buys and continues to buy from them. This present study will aid e-retailers to improve customer satisfaction and subsequently increase their actual usage and continuous usage of their shopping platform.

6. Limitation and Future Research

The research has more than a few limitations that should be addressed in future studies. First, the data was collected from Ghanaians only. Ghana is one of the emerging markets in online shopping or e-commerce. Consequently, the findings may not be applicable in other emerging markets because of variations in country culture and consumer behaviour. We suggest future research should be conducted in other emerging markets to determine if our findings will hold. Moreover, this present study only tested the direct effect and indirect effect of constructs without considering the potential moderating effect among the constructs. We suggest future research should probe more into the moderation effects among the constructs. Lastly, several variables or constructs can be used to evaluate site quality; however, this present study focused on only four constructs. We further suggest future research should further examine additional variables or constructs that can be used to evaluate a site quality.

7. Conclusion

This present study investigated site quality's influence on customer satisfaction and the role of customer satisfaction in forming shopping intention. The study adopted an online survey to solicit data from 382 Ghanaians who shop online. The respondents' demographic data were analysed using percentages and frequencies, and the measurement and structural model were analysed using the Partial Least Squares Structural Equation Modelling (PLS-SEM). The findings revealed that nine were accepted out of the ten hypotheses tested. For instance, Site Design, Information Usefulness, and Empathy had a positive and significant influence on Customer Satisfaction, but Purchase Process had no significant effect on Customer Satisfaction. Also, Shopping Intention mediated the relationship between Customer Satisfaction and Actual Usage and between Customer Satisfaction and Continuous Usage. The research contributions and limitations

were all presented.

Conflicts of Interest

The authors declare no conflicts of interest.

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Appendix: Research Instrument

Site Design

SD1: The graphics displayed in websites provide ease for ordering product.

SD2: The layout of online retailing websites facilitates shopping.

SD3: The attractive colour scheme of online retailing websites facilitates shopping.

SD4: Overall, the quality of the online retailer's website is excellent.

Information Usefulness

IU1: The product information on the online retailing website is well-organized.

IU2: The online retailing website provides accurate information I need to purchase a product.

IU3: The online retailing website adequately meets my information needs.

IU4: In general, the online shopping platform website provides me with high-quality information.

Purchase Process

PP1: The site has no difficulties with making a payment online.

PP2: The purchasing process was not difficult.

PP3: The site provides multiple online payment method.

PP4: It is easier to use the site to complete my business with the company than it is to use a telephone or fax or mail a representative.

Empathy

EM1: The online retailing platform addresses specific needs of customers.

EM2: The online retailing platform has user's best interest at heart.

EM3: The online retailer provides the targeting e-mail to customers.

EM4: The online retailer provides the recommendation of products by customers' preferences.

Customer Satisfaction

CS1: I am satisfied with product range offered by online retailers.

CS2: I am satisfied with the quality of products offered by the online retailing website.

CS3: My decision to purchase from the online shopping platform was a wise one.

CS4: I think that I made the correct decision to use online shopping platform.

Online Shopping Intention

SI1: I have intention to buy products from the online retailing platform.

SI2: I plan to shop on regular basis from the online retailing platform.

SI3: I intend to shop online because it is compatible with my life-style.

SI4: I intend to shop from the online retailing platform because it is more convenient.

Actual Usage

AU1: I often buy products from online retailing platform.

AU2: I often buy products on regular basics from the online shopping platform.

AU3: I often find online shopping to be compatible with my life-style.

AU4: I often buy products from the online retailing platform because it is more convenient.

Continuous Usage

CU1: I will continue to buy from the online shopping platform.

CU2: I will continue to buy products on a regular basis from the online shopping platform.

CU3: I will continue to find online shopping to be compatible with my life-style.

CU4: I will continue to buy products from the online retailing platform because it is more convenient.