

Influence of E-Service Quality Dimensions on Repurchase Intention for Digital Products: The Role of Satisfaction and Trust Among Young Consumers in Chattogram City, Bangladesh

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Abstract: This study aims to analyze the digital product marketplace in Chattogram, Bangladesh by investigating the influence of e-service quality dimensions, namely reliability, responsiveness, security, and convenience, on mobile-first young consumers' satisfaction, trust, and repurchase intention. Using repurchase intention as a primary indicator of digital loyalty, the study contributes to existing literature by considering theories such as the Expectancy-Confirmation Theory, Relationship Marketing Theory, and Trust-Commitment Theory. Data were collected through a quantitative survey of 313 participants and analyzed using SmartPLS 4. The results revealed the significant influence of responsiveness, security, and convenience on customer satisfaction, which in turn influences trust-building and drives willingness to repeat purchases. Responsiveness was revealed as the strongest predictor, while reliability showed no impact due to the young consumers' higher tolerance for minor errors in the case of intangible digital transactions. The findings emphasize the application of e-service quality in digital environments to help strengthen trust and satisfaction among young consumers while reducing risks and concerns. Furthermore, the study offers practical guidance to policymakers in support of Bangladesh Digital Transformation 2030 to create a long-term safe economy for all. Limitations regarding the regional scope, cross-sectional design, and purposive sampling offer opportunities for future research in this area.

Keywords: E-Service Quality, Consumer Satisfaction, Trust, Repurchase Intention, Digital Product, Digital Marketplace

Introduction

Digital commerce is reshaping consumer behavior worldwide, driven by unprecedented internet and social media adoption. In early 2025, it was reported that 5.44 billion, or 67.1% of the world population, are internet users, out of which 5.24 billion are active social media users (Datareportal, 2025a; Statista, 2025). This huge figure has been attributed to widespread smartphone availability and improved internet access (Elkeshin, 2020). Bangladesh is a prime example of this digital transformation, with 70.10 million internet users (40.7% penetration), of which 46.5 million, or 27%, are active social media users (Datareportal 2025b). Facebook is the dominant social media platform in Bangladesh, boasting over 300,000 f-commerce pages, out

of which 250,000 are actively run by micro-enterprises (Tribune, 2023). This rapid growth of social media usage has driven social shopping, reflecting a global shift towards integrated social commerce ecosystems (Kamal and Amit, 2023).

The rapid growth of the digital economy has essentially altered consumer purchasing behavior in Bangladesh. This shift is particularly evident in the growing demand for intangible digital products, driving a deeper understanding of the service quality factors that influence long-term engagement. Alongside social commerce growth, digital marketplaces also offer intangible products such as e-books, software subscriptions, and mobile vouchers, which have also gained popularity. Platforms like Daraz, Rokomari.com, bKash, and Nagad have transformed and

expanded by including multifunctional digital offerings and services to more than 100 million users worldwide. The Bangladesh e-commerce market, which was valued at \$7.5 billion in 2024, is expected to grow further and reach \$9.8 billion by 2028 (GlobeNewswire, 2024; Financial Express, 2023).

In urban centers like Dhaka and Chittagong, smartphone penetration and digital payment adoption rates are the highest, driven primarily by young consumers aged 18–30 (GlobeNewswire, 2024). A recent survey has shown that, despite such tremendous growth, 70% of online Shoppers express concern about “digital trust deficits” and fraudulent product deliveries, while approximately 11.48% have fallen victim to such scams. Similarly, approximately 9.3% are in the field of Mobile Financial Services (MFS) (Tribune, 2022; Policy Research Institute, 2022). E-commerce is highly concentrated in Dhaka (35%), Chittagong (29%), and Gazipur (15%), with 80% of the traffic in Dhaka followed by Chittagong, making these areas suitable for studying young consumers’ digital behavior (Bosu et al., 2019). These risks create a negative impression among consumers, hindering the achievement of Bangladesh’s 2030 Digital Transformation vision, which aims to build smart governance and a digital economy by implementing frameworks such as National Data Exchanges (NDX) and National Digital Architecture (BND) by the year 2030. (The Business Standard, 2024; The Daily Star, 2025; The New Nation, 2025).

Parasuraman et al. (1988) service quality framework-service quality dimensions has a strong influence on customer satisfaction. In the context of developing countries like Bangladesh, which are afflicted by concerns about online trust, understanding e-service quality’s efficiency in facilitating and enhancing consumer engagement together with trust can boost consumer confidence and create sustainable long-term digital loyalty through increased repurchase intention (Fassnacht and Koese, 2006; Syacroni et al., 2023). However, in most prior research, the area of digital products remains unexplored, with a focus mostly on physical goods e-commerce marketplaces (Parasuraman et al., 2005; Miah et al., 2022). Scholars highlight trust as a fragile factor in developing countries like Bangladesh, where multiple reports showcase weak customer protection, low digital literacy, fraudulent products, delayed and damaged deliveries, and digital payment fraud, among others. All these create a negative impression in customers’ minds, lowering their confidence in digital transactions (Gefen, 2002a; Huang and Wilkinson, 2013; Mazhar et al., 2012; BASIS, 2023; Bank, 2024).

In addressing these gaps, this study analyzes the relationship between e-service qualities and repurchase intention among young consumers, whereby consumer

satisfaction and trust play a mediating role, in the context of Bangladesh’s digital product marketplace focusing on the Chattogram region.

Grounded in the Expectation-Confirmation Theory (Oliver, 1997), Relationship Marketing (Morgan and Hunt, 1994), and Trust-Commitment Theory (Moorman et al., 1992), the study advances theory by refining E-SQ concepts for digital products, where intangibility and fraud risks remain underexplored (Walden et al., 2021; Ighomereho et al., 2022). Practically, it offers evidence-based guidance for businesses and policymakers to enhance consumer confidence through fraud prevention, transparency, and digital literacy initiatives. The remainder of the paper will present the literature review; the research design, model, and hypotheses; the methodology and data analysis; discussion of the findings; and finally, the conclusions and recommendations for future research.

Research Gaps

Although extensive research links e-service quality (E-SQ), satisfaction, trust, and repurchase intention globally (Gefen, 2002b; Ghane et al., 2011), critical gaps remain in the Bangladeshi context. Firstly, no prior studies have broadly focused on digital products or their unique characteristics such as intangibility, instant delivery, or the risk in digital purchases. Researchers have overlooked these aspects in favor of the overall e-commerce market and physical goods (Walden et al., 2021). Secondly, the integration of fintech ecosystems is limited despite their contribution in the area of digital transactions among young users (Siddquee, 2025). Finally, most previous studies have focused on the overall e-commerce marketplace of Bangladesh rather than specific areas such as Chattogram where digital adoption rates are high (Mazhar et al., 2012; Islam and bin Ahsan, 2024). This gap limits transferability and a practical strategic framework for digital market sustainability.

Research Objectives

To address the gaps mentioned above, this study firstly investigates the four dimensions of e-service quality, namely reliability, responsiveness, security, and convenience, and their impact on consumer satisfaction. After that, this study observes how trust is established, with customer satisfaction serving as the central driver, followed by its impact in creating long-term loyalty through repurchase intention. The research adopts the global trust-satisfaction framework to offer practical strategies for enhancing trust and creating long-term sustainability in the context of Bangladesh’s digital products marketplace, where the main focus is on digitally-driven mobile-first consumers of Chattogram.

Literature Review

The term electronic commerce (e-commerce) was first coined in the early 1990s to describe the purchasing and selling of goods and services through the Internet (Laudon and Traver, 2017). Chaffey (2015); Rayport and Jaworski (2002) stated that e-commerce covers every business activity carried out electronically, including the exchange of products, services, and information. Turban and King (2003) defined it as "the process of buying, selling, or exchanging products, services, and information electronically". In the past decade, e-commerce has transformed how people shop, marked by convenience, easy access, and fast technology. Digital marketplaces are the main form of e-commerce, gathering and connecting sellers and buyers in a single site. Bakos (1998) showed that such platforms enable the trading of goods in a safe and efficient manner. Chaffey (2019) asserted that these platforms act as ecosystems that increase speed, scale, and market reach. Digital marketplaces are relevant for young consumers in Asia, especially the early and active adopters due to mobile-first adoption.

In Bangladesh, rapid smartphone penetration, affordable internet, and a digitally active youth population have boosted the growth of e-commerce (Hossain, 2000; Khan et al., 2012). Local platforms such as Daraz and Rokomari are now offering diverse payment options, shipping estimates, and organized product categories (Loro and Mangiaracina, 2022). These characteristics extend nationwide, including Chattogram, where young consumers are increasingly engaging with digital platforms. While specific data on purchases of e-books, subscriptions, gaming credits, software, and creative tools is limited, the growing trend of digital entrepreneurship and innovation among youth suggests a rising involvement in digital consumption. The intangible and instant nature of these products improves reliance on digital platform reliability (Walden et al., 2021).

However, despite strong adoption, nearly 70% of local e-commerce shoppers have reported concerns about fraud, counterfeit products, or failed deliveries. A 2024 Bangladesh Bank report raised concerns about cybercrime and digital payment fraud, which are rising alongside mobile wallet adoption, threatening consumer confidence (Bank, 2024). Following the report of the Police Cyber Police Center (CID), law-and-order and redress mechanisms are now evolving, operating a dedicated cyber fraud helpline. However, proactive fraud prevention and platform-level restitution are still lacking (CID, 2025). Scholars argue that weak consumer protection, low digital literacy, and limited regulatory enforcement render trust disproportionately fragile in developing economies (Gefen, 2002a; Mazhar et al., 2012). Aligning platform practices with the upcoming Consumer Rights Act Revisions (Consumer Policy Dialogue, 2025) is therefore critical for strengthening youth trust in Chittagong's digital marketplaces.

Given these characteristics, understanding how E-SQ influences customer satisfaction, trust, and repurchase intention is particularly important for young digital consumers in Chittagong. Digital marketplaces that provide high-quality service can strengthen customer relationships and encourage repeated engagement with digital products. The next section reviews the key concepts of electronic service quality, customer satisfaction, trust, and repurchase intention, along with their relationships in this context.

While early e-commerce literature heavily contextualized service quality within physical delivery frameworks (Laudon and Traver, 2017; Chaffey, 2015), contemporary digital environments demand a paradigm shift. Recent empirical works in emerging Asian markets (Miao et al., 2022; Teo et al., 2025) focus primarily on hybrid or physical retail spaces, leaving a critical theoretical gap regarding pure intangible digital assets (software, streaming subscriptions). This study positions itself at this crossroads, shifting the locus of E-SQ from logistical fulfillment to instantaneous tech-mediated transactional environments.

E-Service Quality

The servqual model and the measurement of service quality developed by Parasuraman et al. (1988) addresses the gap between customer perceptions and expectations across five dimensions: Reliability, responsiveness, tangibles, assurance, and empathy. While servqual has been widely proven, its applicability to the online context was limited due to the lack of physical interaction and the technology-mediated nature of services. Thus, Electronic Service Quality (E-SQ) was developed, where traditional dimensions were adapted to the digital context (Zeithaml et al., 2002; Parasuraman et al., 2005). Later studies extended E-SQ with context-specific elements such as system availability, privacy, and convenience, but no universal concept has been developed (Blut, 2016; Ighomereho et al., 2022).

For this study, four dimensions were adopted from Ashiq and Hussain (2023), reliability, responsiveness, security, and convenience, as they capture the attributes most critical to young digital consumers in emerging economies. Reliability and responsiveness are original SERVQUAL dimensions that remain central in online contexts (Parasuraman et al., 1988; Jiang et al., 2016a). In terms of digital transactions, where privacy and payment safety are crucial, security is fundamental (Rita et al., 2019). However, convenience is also noteworthy, providing speedy access and a smooth service experience for digital native youths (Eryigit and Fan, 2021). These dimensions create a strong foundation for analysing the

impact of e-service quality in digital product marketplaces.

E-Service Quality Dimensions

Reliability

In digital commerce, reliability is defined as the ability to meet customer expectations and deliver services accurately, on time, and without any errors, thus enhancing customer satisfaction (Parasuraman et al., 1988; Zeithaml et al., 2002). For young consumers, reliability is significantly important as they expect the platforms to provide dependable services such as gaming vouchers, error-free browsing, on-time delivery, accurate information, e-learning subscriptions, and others, all of which contribute to their level of satisfaction and enhance their engagement with the platforms (Semeijn et al., 2005; Jiang et al., 2016b). In Bangladesh, reports have shown that cloud gaming users have encountered difficulties and error payment verifications, negatively impacting their perceptions of the platform. This highlights the importance of error-free payment verifications in shaping consumer satisfaction. To provide reliable service to young users, platforms like Google Play offer on-time content availability after immediate purchase, which puts pressure on local platforms to provide reliable services that would significantly enhance consumer satisfaction and confidence in digital transactions (Parasuraman et al., 1988; Zeithaml et al., 2002; Jiang et al., 2016a; Zia et al., 2022 a-b). In light of the above discussion, the following hypothesis is proposed:

H1: Reliability Positively Affects Customer Satisfaction

Responsiveness

Responsiveness refers to the willingness and ability of platforms to assist customers quickly (Parasuraman et al., 1988). In digital marketplaces, responsiveness refers to the provider's ability to quickly address service failures such as unexpected download errors or subscription malfunctions, which can immediately disrupt consumption and reduce customer satisfaction if not swiftly resolved (Sheth et al., 2000). In this context, this includes instant resolution of issues through live chats, timely responses to inquiries, and proactive updates on delivery or system issues (Li and Suomi, 2009). For digital product purchases, responsiveness includes handling failed downloads, refunding faulty subscription charges, or providing quick resolutions to payment errors. Major online platforms give buyers a simple way to get their money back, i.e., through automated refund mechanisms. If one purchases an app, extra content, a book, or a film on Google Play, one has about two days or 48 hours to ask for a refund; but the exact rule differs from country to country. Similarly, Steam does the same for

games and programs, whereby customers can get a refund within two weeks or 14 days if playtime does not exceed two hours; the reimbursement will be made to the customer's card or Steam Wallet. On the local front, Daraz Bangladesh offers live chat support via its virtual assistant "Daz," which is available daily to help resolve issues such as voucher activation or delivery problems. For youth consumers in Chittagong who frequently engage in digital purchases, such initiatives directly impact their satisfaction and subsequent loyalty.

Empirical studies confirm that responsiveness is a critical element that influences customer satisfaction and trust in e-commerce. Delayed responses or unresolved failures undermine consumer confidence, while quick interventions mitigate dissatisfaction, strengthen long-term relationships, and reduce uncertainty as well as perceived risks in digital transactions, ultimately enhancing confidence in online exchanges (Parasuraman et al., 2005; Iqbal et al., 2020; Ighomereho et al., 2022; Hsu et al., 2013; Kassim and Abdullah, 2010). In light of the above discussion, the following hypothesis is proposed.

H2: Responsiveness Positively Affects Customer Satisfaction

Security

Security refers to the protection of customer data and financial transactions from unauthorized access (Guo et al., 2012) and fraud prevention in digital marketplaces. Recent statistics show Bangladesh's digital growth with 8.61% daily transactions and 11.36% digital wallet system accounts (The Business Standard, 2024; HawkerBD, 2024). The impact of security in the engagement between online marketplaces and users was indicated in a recent DeepSeek-related report, where 70% of mobile users show their safety concerns (Tribune, 2023). To address these issues, major platforms like PayPal, Stream, and bKash have introduced encryption, two-factor authentication, and secure mobile-first payments, among others. For Bangladeshi users who are sensitive about security, this measure will boost their satisfaction by mitigating risk and increasing their willingness to repurchase and engage in online exchanges (Salisbury et al., 2001; Jiang et al., 2016b; Walden et al., 2021).

In conclusion, in emerging digital product marketplaces where fraud scams are high, security appears as a secure base of service quality. In light of the above discussion, the following hypothesis is proposed.

H3: Security Positively Affects Customer Satisfaction

Convenience

Convenience is defined as the factor that reflects consumer experience in terms of efficiency, flexibility, and ease of online purchasing (Jiang et al., 2016a; Eryigit

and Fan, 2021). In terms of e-commerce, convenience refers to efficient one-click payments and secure, mobile-friendly interfaces which minimize friction, lessen transaction time, ease consumer effort and cost, and enhance consumer experience, all of which lead to consumer satisfaction and repeat usage intention (Berry et al., 2002; Childers et al., 2001). In the context of Bangladesh's digital marketplace, specifically the young users in Chattogram, convenience is central as users prioritize error-free processes, speed, easy transactions, and smooth services. Platforms like Daraz and bKash therefore provide users with mobile data top-up services, gaming credits to purchase, and subscriptions, while international platforms like Google Play and Steam offer smooth purchases for easy content activation, encryption, and so on (Simon-Kucher, 2025; Rita et al., 2019). In light of the above discussion, the following hypothesis is proposed:

H4: Convenience Positively Affects Customer Satisfaction

Relationship between Customer Satisfaction and Trust

Customer Satisfaction (CS) is described as the degree to which consumer experience meets their expectation while purchasing a product or service (Oliver, 1997; Kotler and Keller, 2006). In the context of digital markets, e-satisfaction incorporates cumulative experiences over time through repeated use, influenced by perceived performance, responsiveness, security, and convenience (Trivedi and Yadav, 2020; Martinez and Bosque, 2013; Udo et al., 2010). Although high consumer satisfaction is typically associated with positive consumer outcomes, the impact of consumer satisfaction on trust may differ across platforms and cultural settings such that context-specific investigation is warranted (Wilson et al., 2012; Tse and Wilton, 1988).

Empirical studies often show a strong connection between customer satisfaction and trust, making it a key driver of sustainable growth in digital business environments (Ma, 2017; Ayo et al., 2016; Semeijn et al., 2005). However, the relationship is different in terms of process and strength. In a global context, satisfaction influences trust by strengthening opinions of integrity, competence, and supportiveness (Al-Dweeri et al., 2017; Ghane et al., 2011). In Asian contexts, sustainability contributes to long-term engagement. Trust is employed as a factor that mitigates risks and increases repurchase behavior. An example of this is Shopee, an online e-commerce platform in Malaysia (Amin, 2010; Kim et al., 2009).

Theoretically, customer satisfaction connects e-service quality and trust. Platforms that exceed or meet customer expectations can affect consumer perceptions,

thus mitigating perceived risk and boosting willingness and loyalty (Parasuraman et al., 2005; Kim et al., 2009). However, the impact of satisfaction on other dimensions remains unexplored, creating an opportunity to explore this relationship in future studies. In light of the above discussion, the following hypothesis is proposed.

H5: Customer Satisfaction Positively Affects Customer Trust

Relationship between Customer Trust and Repurchase Intention

Repurchase Intention (RI) refers to customers who perform repeated business or transactions with the same sellers, thus building loyalty (Hellier et al., 2003; Anderson and Srinivasan, 2003). This notion is built upon the Expectation-Confirmation Theory (Oliver, 1997), Relationship Marketing Theory (Morgan and Hunt, 1994), and Trust-Commitment Theory (Moorman et al., 1992), resulting in consumer satisfaction and trust. In digital markets, which are marked by an abundance of cheap substitutes or alternatives and low switching costs, repurchase intention is strategically crucial because retaining existing customers is more profitable than acquiring new ones (Reichheld and Scheffer, 2000).

Within this context, trust is repeatedly identified as an important predecessor to repurchase intention. Trust allows consumers to overcome uncertainty and helps them to focus on repeated exchanges with the same platform, thus reducing perceptions of vulnerability (Gefen, 2002b; Kim et al., 2009). From previous evidence, trust in mature markets directly enhances repurchase intention across e-retail, financial services, and mobile payment ecosystems (Al-Adwan et al., 2022). In the Asian context, influenced by relational norms and the reputation of the community influencing the behavior of digital platforms, trust has been shown to strengthen commitment and switching behavior among consumers in Indonesia, Vietnam, and India (Rita et al., 2019; Phan and Le, 2023; Ali and Bhasin, 2019).

In Bangladesh, trust-based RI remains fragile: Young consumers' continued usage of platforms such as bKash, Daraz, and Google Play depends heavily on their confidence in transaction security, product authenticity, and platform credibility, all of which remain key consumer concerns (Mazhar et al., 2012; Ahmed and Lodhi, 2015). Trust hence acts as a decisive factor that influences customers' psychological state, driving their repurchase behavior. Trust fosters this by building long-term loyalty through enhanced customer satisfaction. In light of the above discussions, the following hypothesis is proposed.

H6: Consumer Trust has a Positive Effect on Repurchase Intention

In this study, the impact of e-service quality on repurchase intention is studied by analyzing the interrelations among e-service quality, customer satisfaction, trust, and repurchase intention. Figure 1 presents the conceptual framework underpinning this study, outlining the hypothesized relationships between the key research constructs. The dimensions of e-service quality, namely

reliability, responsiveness, security, and convenience, act as the independent variables that influence satisfaction and trust, which in turn influence the repurchase intention of young consumers. In this study, reliability is a cornerstone of SERVQUAL, and this study tests its evolving role in an intangible, digital-first environment.

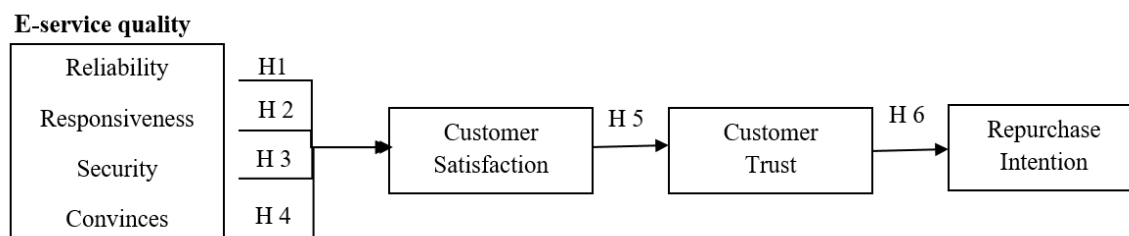


Fig. 1: Theoretical Framework (Source: Authors own work)

Materials and Methodology

Research Approach and Design

To perform a systematic computational analysis, this study employed Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS 4.

This model was chosen for its superior performance in analyzing complex path models. Since the study is exploratory and aims to understand and predict the key target constructs of customer satisfaction and repurchase intention, PLS-SEM was deemed suitable. Unlike traditional covariance-based structural methods, PLS-SEM does not demand strict distributional assumptions, making it technically robust for non-normal data and rendering the findings more trustworthy.

This study adopted a quantitative research approach and an explanatory research design to investigate the relationships between the independent variable, namely e-service quality, and the dependent variables, namely customer satisfaction, trust, and repurchase intention (Trivedi and Yadav, 2020; Hair et al., 2019; Rita et al., 2019; Al-Dweeri et al., 2017). Moreover, to understand the complex behavior of these variables, partial least squares structural equation modeling (PLS-SME) was used (Hair et al., 2017).

Not many studies have directly discussed digital product marketplaces. This study hence adopted and customized items in the context of young consumers using digital product marketplaces. The attributes adopted include e-service quality (Ashiq and Hussain, 2023; Islam, 2022), customer satisfaction (Kim and Yum, 2024; Ashiq and Hussain, 2023; Islam, 2022), consumer trust (Kim and Yum, 2024; Ashiq and Hussain, 2023; Islam, 2022), and repurchase intention (Teo et al., 2025; Khalifa and Liu, 2007). This integrated approach facilitated the hypothesis testing linking e-service quality to repurchase intention,

satisfaction, and trust, which plays the role of a mediator, while ensuring alignment with previous research.

Population, Sampling, and Sample Size

The target population for this study comprised digitally active consumers residing in Chattogram, Bangladesh, who actively purchase intangible digital products (streaming subscriptions, gaming credits, software licenses). While data were collected across broader age demographics to understand overall marketplace dynamics, the primary analytical framework isolated the youth cohort (ages 18–35) as they constitute the dominant driver of digital-first consumption in urban Bangladesh. A non-probability purposive sampling technique was used to select the target respondents with verified transaction histories on digital product platforms such as Daraz, Rokomari, Chorki, Netflix, Canva, Coursera, and Turnitin, while maintaining focus on digitally active users who are mainly the sample unit.

A non-probability method known as convenience purposive technique was used to select the participants based on the specific criteria of ‘young digital product consumers’. They were recruited through personal networks, university contacts, and social media apps, ensuring their accessibility and willingness to participate (Creswell and Cresswell, 2018; Bryman, 2016). However, this approach has some limitations. Firstly, the findings may have low generalizability for the urban youths of Chattogram. Secondly, there may be a risk of selection bias as the sample may include respondents who have better access to digital technology. These limitations are acknowledged for the clear interpretation of the findings.

Approximately 460 questionnaires were distributed to get more accurate results, where 313 responses were obtained, representing a 68% response rate (Kumar, 2014). This study used thirty-two (32) indicators, suggesting a sample size of

between 160 and 320. Hence, a sample size of 313 exceeds the minimum threshold and falls within the acceptable range for structural equation modeling (PLS-SEM), as suggested by Reinartz et al. (2009).

Data Collection Method

A structured questionnaire was used to collect the primary data. It contains both variable-specific items and demographic items such as age, gender, and education. These items were measured using a five-point Likert scale (from 1= Strongly Disagree to 5 = Strongly Agree).

In the initial phase of the study, a pilot study was conducted involving 10 participants who have online purchase experience. The pilot study was meant to measure the clarity and reliability of the questionnaire items before full distribution (Hertzog, 2008). Sources like journals, books, reports, and newspapers were used to collect secondary data. Ethical consent was obtained from the participants for privacy and confidentiality purposes.

Data Analysis

This study implemented a comprehensive multi-stage validation framework before proceeding to the main analysis to ensure data quality and measurement accuracy. Initially, missing values were found to be negligible (<5% of the total database) using mean imputation. This is a conservative approach that preserves the sample size accurately while minimizing bias. The researchers assessed measurement reliability using both Cronbach's alpha and Composite Reliability (CR) coefficients. The composite reliability exceeded the threshold value of 0.8 across all constructs, while some alpha values ranged from 0.6 – 0.7, falling in the common marginal pattern when construct multidimensionality is present. Finally, discriminant validity was confirmed using the Heterotrait-Monotrait Ratio, which is a modern and more precise test than the Fornell-Larcker Criterion, ensuring that the research constructs represent theoretically distinct concepts instead of overlapping dimensions.

In this study, data were collected using a structured questionnaire to analyze the connection among the variables and examine the proposed hypotheses. SmartPLS 4 was used for this purpose, where missing data (<5%) were handled through mean imputation. To analyze the survey item responses and the respondents across different demographic characteristics, descriptive statistics were used. To further analyze the reliability and internal consistency of the e-service quality dimensions and the dependent variable, Cronbach's alpha was employed. While some alpha values were marginal (0.6–0.7), the composite reliability values >0.8 indicated acceptable reliability for exploratory contexts (Hair et al., 2017).

PLS-SEM was used to test the hypothesized effects of the four dimensions of e-service quality, reliability,

responsiveness, security and convenience, on customer satisfaction, customer trust, and repurchase intention. This included assessments of the reflective measurement model (outer loadings, convergent validity via AVE, discriminant validity via the Fornell-Larcker criterion, and HTMT ratio) and the structural model (collinearity via VIF, path coefficients, R-squared for predictive accuracy, and f-squared for effect sizes). Empirical validation of the conceptual model was assessed through this approach as it allowed an in-depth analysis of the direct and indirect relationships between customer behavioral outcomes and e-service quality.

Results and Discussion

To evaluate the model's predictive accuracy and effect size capability, this study conducted a quantitative analysis by examining the R^2 values to determine how much variance is explained by the structural model across the dependent variables, alongside f^2 (effect sizes) to assess the impact of the independent predictors. This assessment allowed the researchers to validate the hypothesized sequence (E-SQ Satisfaction Trust Repurchase Intention). By testing the strength of each path in the chain, this study could confirm the significance of the relationships.

As shown in Table 1, the majority of participants (55.3%) were females, while 44.7% were males. Most of the survey participants (32.3%) were between 30 and 39 years old, followed by 26.2% who were between 20 and 29 years old. Additionally, 23% were between 40 and 49 years old. These findings indicate that the majority of the respondents are young people who use social media frequently.

As shown in Table 1, most of the participants (75.1%) purchase at most 2 digital products per month. Another 19.2% purchase about 3 to 4 products per month, while 5.8% make more than 4 purchases per month.

Reflective Measurement Model

To evaluate internal consistency, the factor loadings were examined. Most of the factors surpassed the suggested threshold of 0.707 (Hair et al., 2011), except for a few that were deemed too low and were therefore removed. Another commonly used guideline is the minimum loading of 0.60, which indicates a lower level of acceptability (Pallant, 2010; Ursachi et al., 2015), as illustrated in Table 2.

Convergent Validity and Discriminant Validity were assessed under the reflective Dimension Version. Convergent validity refers to how well indicators of a specific construct align or explain a significant portion of variability in common. Hair et al. (2010) suggested that factor loadings and AVE are utilized to gauge convergent validity. Table 3 presents the Composite Reliability (CR)

and Average Variance Extracted (AVE) of the reflective constructs.

Following the removal of certain items, all seven constructs satisfied the minimum threshold values for CR

and AVE, with CRs above 0.7 and AVEs above 0.5 (Hair et al., 2017).

Table 1: Demographic Profile

Demographic Characteristics		Frequency	Percent	Cumulative Percent
Gender	Female	173	55.3	55.3
	Male	140	44.7	100.0
	Total	313	100.0	
Age Group	20-24 years	36	11.5	11.5
	25-29 years	46	14.7	26.2
	30-34 years	51	16.3	42.5
	35-39 years	50	16.0	58.5
	40-44 years	37	11.8	70.3
	45-49 years	35	11.2	81.5
	50-54 years	28	8.9	90.4
	55-59 years	17	5.4	95.8
	60-64 Years	13	4.2	100.0
	Total	313	100.0	
Monthly Digital Product Purchase	1-2 Times	235	75.1	75.1
	3-4 Times	60	19.2	94.2
	More than 4 Times	18	5.8	100.0
	Total	313	100.0	

Table 2: Outer Loadings of the measurement model

	Convenience	Satisfaction	Trust	Reliability	Repurchase Intention	Responsiveness	Security
Convenience1	0.710						
Convenience2	0.813						
Convenience4	0.818						
Satisfaction1		0.626					
Satisfaction2		0.774					
Satisfaction3		0.819					
Satisfaction5		0.650					
Trust1			0.851				
Trust2			0.828				
Trust4			0.722				
Reliability1				0.779			
Reliability2				0.802			
Reliability3				0.796			
Repurchase_Intention2					0.649		
Repurchase_Intention3					0.703		
Repurchase_Intention4					0.793		
Repurchase_Intention5					0.686		
Responsiveness1						0.785	
Responsiveness2						0.742	
Responsiveness3						0.716	
Responsiveness4						0.694	
Responsiveness5						0.622	
Security1							0.758
Security2							0.708
Security3							0.766
Security4							0.793

Table 3: Construct Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Convenience	0.682	0.701	0.825	0.612
Satisfaction	0.701	0.741	0.811	0.521
Trust	0.722	0.736	0.844	0.644

Reliability	0.704	0.705	0.835	0.628
Repurchase Intention	0.699	0.763	0.801	0.504
Responsiveness	0.775	0.823	0.838	0.509
Security	0.766	0.795	0.843	0.573

It was determined that the constructs have met the criteria for reliability and convergent validity at this point.

The discriminant validity of the model was then assessed. According to Table 4, the majority of constructs show satisfactory discriminant validity as per Fornell and Larcker (1981). Specifically, for numerous reflective constructs, the square root of the AVE (seen in the diagonal values) is larger than the correlations (seen in the off-diagonal values).

An alternative approach to assessing discriminant validity is through the HTMT method developed by Henseler et al., (2015). As shown in Table 5, all values meet the HTMT criterion (Gold et al., 2001), which aligns with the SEM validity criteria recommended by Kline (2011). This suggests that the distinctiveness of the variables was confirmed. Furthermore, the outcome of the HTMT analysis also indicates that the confidence interval does not show a value of 1 for any of these variables (Henseler et al., 2015), thus supporting the idea of distinctiveness between them.

Assessment of Structural Model

During the initial phase of examining the structural model, it is crucial to evaluate the issue of collinearity, specifically looking for a VIF value of 5 or higher (Hair et al., 2017), or the stricter criteria set by Diamantopoulos and Siguaw (2006), where a VIF value

of 3.3 or above indicates a potential collinearity problem. The analysis results presented in Table 6 show that all the inner VIF values for the independent variables are below the 5 and 3.3 thresholds, suggesting that collinearity is not a significant concern (Hair et al., 2017).

Table 7 presents the results of the path coefficients and hypothesis testing, supporting the proposed hypothesis that convenience has a significantly positive impact on satisfaction ($\beta = 0.195$, $t = 3.164$, $p = 0.002$). The structural path analysis revealed a noteworthy departure from classical SERVQUAL assumptions: Hypothesis 1 (Reliability $\rightarrow$ Satisfaction) was statistically rejected ($\beta = 0.049$, $t = 0.819$, $p > 0.05$). While foundational e-commerce metrics like eTailQ (Wolfinbarger and Gilly, 2003) prioritize logistical reliability, digital products involve instantaneous consumption paths where delivery failure rates approach zero. Consequently, reliability shifts from a motivating 'satisfier' to a baseline 'hygiene factor' under the Kano Model paradigm (Kano et al., 1984). The modern urban youth of Chattogram prioritizes interactive recovery paths (Responsiveness, $\beta = 0.288$, $p < 0.01$) and transactional data safety (Security, $\beta = 0.162$, $p < 0.01$) over systemic technical consistency.

Furthermore, the finding also shows that it is supported by specific characteristics of the young consumers of Bangladesh.

Table 4: Discriminant Validity using Fornell-Lacker Criterion

	Convenience	Satisfaction	Trust	Reliability	Repurchase Intention	Responsiveness	Security
Convenience	0.782						
Satisfaction	0.363	0.722					
Trust	0.451	0.439	0.803				
Reliability	0.366	0.280	0.389	0.792			
Repurchase Intention	0.392	0.252	0.496	0.471	0.710		
Responsiveness	0.344	0.439	0.441	0.378	0.337	0.714	
Security	0.316	0.355	0.303	0.310	0.147	0.403	0.757

Table 5: Heterotrait-Monotrait Ratio (HTMT)

	Convenience	Satisfaction	Trust	Reliability	Repurchase Intention	Responsiveness	Security
Convenience							
Satisfaction	0.469						
Trust	0.643	0.565					
Reliability	0.531	0.399	0.534				
Repurchase Intention	0.524	0.275	0.618	0.674			
Responsiveness	0.495	0.494	0.606	0.546	0.521		
Security	0.413	0.444	0.360	0.428	0.185	0.484	

Table 6: Collinearity Statistic (VIF) – Inner

	Convenience	Satisfaction	Trust	Reliability	Repurchase-Intention	Responsiveness	Security
Convenience	1.258						

Satisfaction	1.000	
Trust		1.000
Reliability	1.283	
Repurchase Intention		
Responsiveness	1.347	
Security	1.271	

Table 7: Path Coefficient and Hypotheses Testing

Hypothesis		Original sample (O)	Sample mean (M)	T statistics (O/STDEV)	P values	Decision
H1	Reliability ->Satisfaction	0.049	0.054	0.819	0.413	Rejected
H2	Responsiveness ->Satisfaction	0.288	0.287	4.707	0.000	Accepted
H3	Security ->Satisfaction	0.162	0.166	2.622	0.009	Accepted
H4	Convenience ->Satisfaction	0.195	0.201	3.164	0.002	Accepted
H5	Satisfaction ->Trust	0.439	0.441	7.819	0.000	Accepted
H6	Trust -> Repurchase Intention	0.496	0.502	9.927	0.000	Accepted

Young consumers as digital natives showcase higher minor-error tolerance for intangible transactions and services. They prioritize platforms that can provide error-free and smooth services (responsiveness, H2) and safe transactions that protect their financial data (security, H3). Thus, these results suggest that young consumers' emotional satisfaction is fulfilled by platforms that provide 'human-like' support, and that a safety net is more critical than technical perfection.

This derivation comes from the unique characteristics, which is higher minor-error tolerance of digital product consumers in Bangladesh. Many researchers highlighted that young consumers prioritize error-free delivery and smooth performance or services in the case of digital products, overshadowing reliability in comparison to factors such as security and responsiveness (Zeithaml et al., 2002; Gefen, 2002b; Mazhar et al., 2012; Jiang et al., 2016a; Walden et al., 2021). This suggests a scope for further study, as this result is limited to only Chattogram's youth.

Furthermore, e-satisfaction strongly influences trust ($\beta = 0.439$, $t = 7.819$, $p = 0.000$), while trust has a highly significant impact on repurchase intention ($\beta = 0.496$, $t = 9.927$, $p = 0.000$). These emphasize the mediating role of satisfaction and trust in building consumer repurchase intention.

It is proven from the results that trust has the strongest influence on repurchase intention ($\beta = 0.496$), followed by satisfaction on e-trust ($\beta = 0.439$), and responsiveness on e-satisfaction ($\beta = 0.288$). On the other hand, reliability was found to be the least influential factor in determining satisfaction.

Figure 2 depicts the overall structural model, showing the t-values for each hypothesized path, confirming the significance levels of the tested relationships.

Assessment of R^2

The coefficient of determination (R^2) measures the model's predictive accuracy by representing the proportion of variance in the endogenous constructs explained by the exogenous predictors. As illustrated in Table 8, the model accounts for 26.8% of the variance in customer satisfaction ($R^2 = 0.268$). Following Cohen (1988) operational guidelines, satisfaction exhibits moderate predictive accuracy, whereas customer trust displays a weaker to moderate predictive profile ($R^2 = 0.193$). This indicates that while e-service quality dimensions significantly map out initial consumer evaluations, external variables outside the current framework may explain additional variance in long-term trust.

Trust among young consumers is more complex. Trust can be shaped by other external factors like social influence and price value. So, while the current framework works well, future research can better explain trust by including these factors.

In contrast, trust repurchase intention reflects moderate predictive power ($R^2 = 0.246$), explaining the variance in trust by 24.6%. In conclusion, the results highlight that THE predictors in the model have moderate predictive power, significantly influencing consumer satisfaction, trust, and repurchase intention by demonstrating adequate explanatory strength with accuracy. This can be enhanced in future studies with the inclusion of additional variables.

Effect Size (f^2)

The effect size (f^2) explains the impact of independent factors and their contribution to the dependent factors (Cohen, 1988). Table 9 shows the small effect of convenience on satisfaction ($f^2 = 0.041$) and security on satisfaction ($f^2 = 0.028$).

This showcases their limitation in influencing satisfaction. In contrast, the table shows that responsiveness demonstrates a strong effect on

satisfaction ($f^2 = 0.084$), although it is considered a small effect according to Cohen's rules.

Simultaneously, satisfaction serves as a strong base, as it shows a moderate effect on trust ($f^2 = 0.239$). However, reliability shows no effect on satisfaction, reflecting earlier results of a non-significant relationship.

Table 8: Coefficient of Determination score R^2

	R-square	R-square adjusted
Satisfaction	0.268	0.259
Trust	0.193	0.190
Repurchase Intention	0.246	0.243

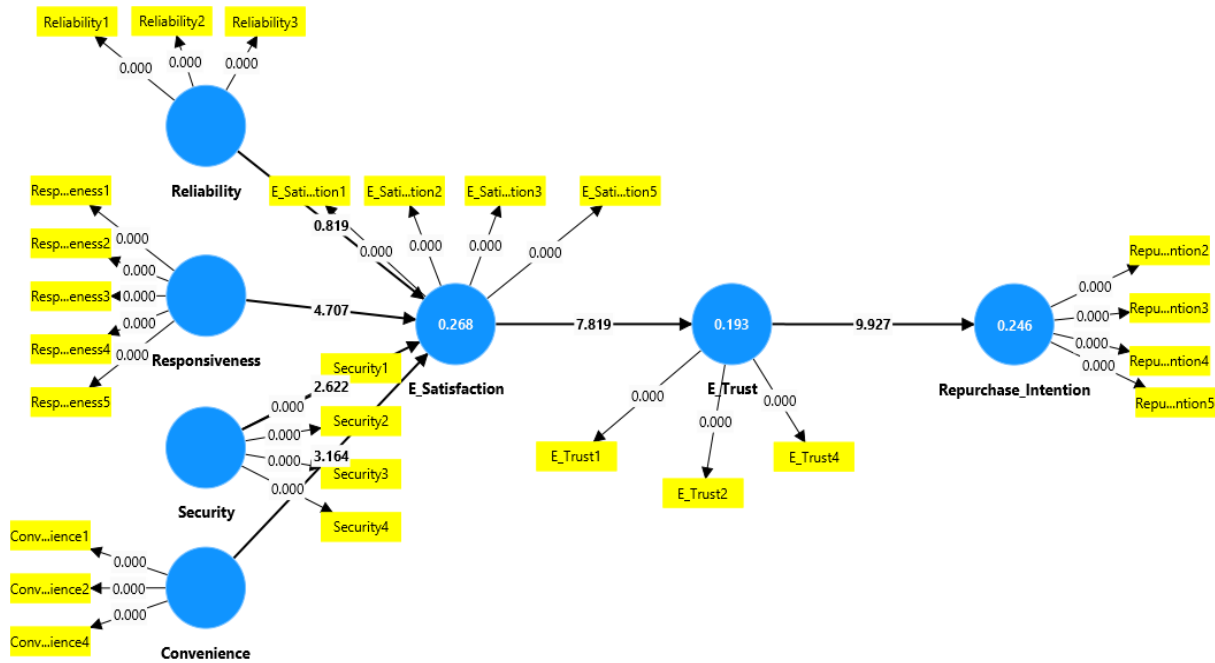


Fig. 2: The Structural Model with t-Value

Table 9: F^2 (effect size)

	Convenience	Satisfaction	Trust	Reliability	Repurchase Intention	Responsiveness	Security
Convenience		0.041					
Satisfaction			0.239				
Trust					0.326		
Reliability		0.003					
Repurchase Intention							
Responsiveness		0.084					
Security		0.028					

Additionally, trust shows a strong influence on repurchase intention ($f^2=0.326$), reflecting its crucial role in building and influencing customer repurchase behavior. In general, the findings highlight responsiveness and trust as the most crucial predictors, as they have the most sustainable impact on building consumer trust and repurchase behaviors.

The findings of this research show that responsiveness, security, and convenience strongly affect young customer satisfaction, consistent with the findings of Zeithaml et al. (2002) Wolfinbarger and Gilly (2003). The strong relationship between security and trust also aligns with the findings of Zhang and Prybutok (2005), highlighting data protection as

necessary in digital aspects. Conversely, the rejection of Reliability (H1) differs from traditional findings that young consumers in a growing digital market treat reliability as a basic requirement and not something that increases satisfaction. Furthermore, the significant effect of trust on repurchase intention confirms the Trust-Commitment Theory, i.e., that trust plays a more important role in building loyalty than traditional logistical reliability.

Conclusion

In conclusion, this study established a significant concept that analyzes the relationship and impact of e-service quality dimensions, specifically reliability,

responsiveness, security, and convenience, on young consumers' satisfaction, trust, and repurchase intention of digital products, thereby establishing a foundation for digital loyalty in the digital product marketplace of Chattogram, Bangladesh. Based on the principles of the Expectation-Confirmation Theory (Oliver, 1997), Relationship Marketing (Morgan and Hunt, 1994), and Trust-Commitment Theory (Moorman et al., 1992), the research addressed the key gaps in the literature, particularly the underexplored role of E-SQ and trust in digital products within Bangladesh, which is considered a trust-deficient country.

The empirical findings offer critical insights into the role played by responsiveness, security, and convenience in building consumer trust and repurchase intention by enhancing satisfaction. The findings also provide a foundation for understanding customer loyalty in the digital product sector. By resolving tech-savvy youth uncertainty problems, responsiveness was found to have the strongest effect on satisfaction ($\beta = 0.288$). Moreover, security and convenience were also found to play a significant role in providing an error-free experience. However, reliability had no significant impact on satisfaction, as young consumers have higher minor error tolerance, or that it cannot fully reduce traditional reliability issues. In general, the sequential chain (E-SQ $\rightarrow$ Satisfaction $\rightarrow$ Trust $\rightarrow$ Repurchase Intention) was proven valid, with trust acting as a mediator influencing repurchase intention with a significant impact ($\beta = 0.496$).

Theoretically, this study enhances the e-service quality conceptual framework by adopting prior models in the context of Bangladesh's digital marketplace, including digital products and fintech ecosystems like bKash and Nagad. It also highlights how the linkage between satisfaction and trust is driven by cultural factors such as fraud occurrence frequency and low digital literacy rate, which help us understand consumer behavior in a youth-oriented market.

Practically, this study offers strategies and guidelines that policymakers can implement for sustainability. These guidelines are provided by examining the findings to reduce turnover and leverage digital trades. As customers focus on platforms like Daraz, Rokomari, and Google Play, these platforms should prioritize providing one-click payments, two-factor authorization, and quick refunds for efficient service quality. Such improvement would boost customer satisfaction among young users, especially as e-commerce contributes significantly to the Bangladeshi economy, where orders represent approximately 17.7% of national activities. These measures could improve digital infrastructure, services, and AI-driven governance, aligning with the Bangladesh Transformation 2030 initiatives. Furthermore, stakeholders are encouraged to foster a secure ecosystem

that supports the growth of e-commerce, projected to generate \$9.8 billion by 2028.

In conclusion, this research provides a foundation for a sustainable digital ecosystem for Bangladeshi youth consumers within the digital marketplace.

Limitations and Future Work

Despite its meticulous design, this study has some limitations. The use of non-probability convenience purposive sampling limits the generalizability of the results. Since the study only focused on young consumers of Chattogram city, the findings are not applicable to older or rural populations with lower digital literacy. Furthermore, consumer perceptions were only captured at a single point in time, neglecting the potential for changing behaviors due to technological and policy developments and changes. Additionally, the scope was limited to digital products; future research should focus on physical goods to remove any biased responses. Finally, the research analysis was limited to partial least squares modeling. For further in-depth insight and understanding, advanced mediation tests should be included in future research.

To overcome these limitations in future studies, strong designs with probability sampling and multi-regional data should be introduced to capture behavioral changes over time. Moreover, mixed-method approaches such as focus group interviews would be helpful in understanding the insignificance of reliability. Also, advanced cooperative analysis across different product types and consumer segments by using structural equation modeling or machine learning would be helpful to predict perceived risks, digital literacy, and platform-specific behavioral changes. Future studies could undertake the prescribed recommendations to improve the validity and generalizability of the results.

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Author's Contributions

Mohammad Toufique Rahman:

Conceptualization, Methodology, Data Curation, Formal Analysis, Interpretation of Data, writer original draft (Conclusion), Writer review and edited.

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Ahad: Introduction, literature review, and data collection.

Ethics

The authors declare that this study was conducted in accordance with the ethical standards of the institutional research committee. Informed consent was obtained from all individual participants included in the study. The authors take full responsibility for the integrity of the data and the accuracy of the data analysis. Should any ethical issues or inaccuracies arise after the publication of this manuscript, the authors commit to notifying the editorial board immediately and taking necessary corrective actions, such as providing a formal correction or retraction if required.

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