



Accessibility and Pricing as Determinants of SME E-Commerce Customer Satisfaction in Malaysia

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Abstract. This study investigates the relationship between accessibility and customer satisfaction in online shopping among SMEs in Malaysia. Focusing on Generation X, Y, and Z consumers in the Klang Valley, data were collected from 202 respondents via a structured survey and analysed using SPSS (correlational analyses and reliability tests). The findings reveal a significant positive correlation between accessibility, price, and customer satisfaction, suggesting that improved accessibility and fair pricing enhance the e-commerce experience. This study extends the SERVQUAL framework to the digital context by integrating accessibility as a critical dimension of service quality. The study offers insights for SMEs on enhancing the user experience through inclusive design and transparent pricing. Fostering competitiveness in the digital economy.

Keywords: Accessibility, Pricing, Customer satisfaction

1 Introduction

E-commerce has revolutionised the way consumers purchase goods and services, making customer satisfaction a crucial determinant of success for online businesses. Satisfied customers are more likely to repurchase, recommend products, and remain loyal to a platform, while dissatisfaction can lead to cart abandonment and negative word-of-mouth (Perera & Sachitra, 2019; Prasetyo & Fuente, 2020). Understanding and improving customer satisfaction is particularly vital for SMEs, as they compete with larger firms with greater resources.

However, limited empirical studies have examined accessibility as a driver of e-commerce satisfaction among SMEs, particularly across generational cohorts in Malaysia. Accessibility, defined as the ease of navigating, using and benefiting from e-commerce platforms, has received comparatively less attention, especially in the SME context. This gap is significant, as accessibility can vary across different consumer demographics, particularly among different generations and income groups. (Kinanthy & Roostika, 2023).

The COVID-19 pandemic further accelerated the shift to online shopping, heightening expectations for convenience, inclusivity, and affordability (Groß, 2015; Rizki et al., 2020). In this evolving digital environment, MSEs must ensure their platforms are affordable and accessible to diverse consumer groups. Prior studies have emphasised website quality, service convenience, and product value as drivers of satisfaction (Lin & Lekhawipat, 2014; Ha & Stoel, 2012). This study addresses these

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gaps by examining the relationship between accessibility, price and customer satisfaction on SME e-commerce platforms among Generations X, Y, and Z in Malaysia's Klang Valley. By extending the SERVQUAL model with an accessibility dimension, this research contributes to both theory and practice, providing SMEs with strategies to enhance customer experiences and foster long-term competitiveness.

2 Literature Review

2.1 Customer Satisfaction

Research on customer satisfaction has undergone significant evolution since the emergence of e-commerce in the late 1990s. Initial studies emphasised fundamental aspects, such as website usability and transaction security, which are crucial for building consumer trust (Febriarizka, 2023; Lin & Lekhawipat, 2014). As digital platforms matured, researchers began adopting a structured service quality framework better to understand customer perceptions and satisfaction in online contexts. The SERVQUAL and its electronic adaptations have been widely applied to assess service quality dimensions and their influence on customer satisfaction in e-commerce settings (Parasuraman et al., 2005; Dwivedi et al., 2023).

As e-commerce continued to develop, scholarly attention expanded beyond purely functional aspects to include emotional and experiential dimensions of online shopping. Customer satisfaction is increasingly conceptualised as a holistic evaluation of the shopping experience, shaped not only by technical performance but also by emotional responses and perceived value (Wu & Tseng, 2015; Kabadayi & Gupta, 2024). Similarly, Abdallah (2021) emphasises the alignment between consumer expectations and actual experiences as a key determinant. Recent theoretical frameworks integrate behavioural economics and psychology constructs, emphasising the importance of customer expectations and perceived value in influencing satisfaction (Othman et al., 2022; Prasetyo & Fuente, 2020).

In parallel, technology acceptance perspectives have gained prominence in explaining online consumer behaviour. Recent research in online shopping has focused on integrating technology and consumer behaviour theories to deepen the understanding of customer satisfaction. New constructs, such as perceived usefulness and ease of use, have been empirically linked to satisfaction and customer loyalty, suggesting that customers are more satisfied when e-commerce platforms are perceived as efficient, easy to use and supportive of their shopping goals (Davis, 1989; Danurwinda et al., 2021). These findings reinforce the importance of platform design and functionality in enhancing overall customer satisfaction.

Multiple elements shape the online shopping experience, including website quality, product availability, and customer service. Among these, website security and privacy significantly influence customer satisfaction, as consumers prefer to engage with platforms that protect their personal information (Febriarizka, 2023; Bhatti & Rehman, 2020). Additionally, the convenience of the shopping process, including ease of navigation and efficient payment options, is crucial in enhancing customer satisfaction (Perera & Sachitra, 2019; Deyalage & Kulathunga, 2019).

Despite the growing body of research, several gaps remain in the literature. Many studies rely on homogeneous sample populations, particularly those of university students, which limits the generalizability of their findings across diverse consumer segments (Othman et al., 2022). This limitation highlights a gap in understanding how consumer segments experience satisfaction with online shopping. Future research could address these gaps by exploring the role of cultural differences, the impact of emerging technologies such as artificial intelligence (AI) on customer service, and the long-term effects of customer satisfaction on brand loyalty and repurchase intentions, which would further enrich understanding in the e-commerce domain (Danurwindo et al., 2021; Ha et al., 2010).

2.2 Accessibility

Research has shown a strong relationship between accessibility and customer satisfaction in online shopping. For instance, studies indicate that improved website usability and the availability of multiple payment options significantly enhance customer satisfaction by making the shopping experience more seamless and promoting continued engagement (Al-Debei et al., 2015). Furthermore, access to delivery services, such as home delivery or collection points, has been linked to higher customer satisfaction, allowing consumers to choose the most convenient method for receiving their purchases (Mehmood & Najmi, 2017).

Many studies have focused on specific demographic groups, such as urban residents or individuals with disabilities, which may not provide a comprehensive understanding of accessibility across diverse consumer segments (Rummo et al., 2022). Additionally, the existing literature often lacks longitudinal studies that investigate how changes in accessibility over time affect customer satisfaction (Gustafson et al., 2022). Furthermore, while some research has examined the technological aspects of accessibility, there is a need for more studies that consider socio-economic factors, particularly those affecting low-income consumers (Meslin, 2018). Despite prior studies on accessibility, few have examined its direct impact on satisfaction in the context of SME digital commerce in developing economies.

2.3 Pricing

One crucial element influencing online customer satisfaction is price. It is both the actual cost of a product and the perceived value that buyers associate with it. Customers who believe they receive good value for their money tend to be more satisfied with their purchases. Businesses can support this by employing competitive pricing strategies that convey a sense of fairness to customers (Vasudevan et al., 2023). Satisfaction increases when prices meet expectations, encouraging repeat purchases and positive reviews. Another key factor in building trust is transparent pricing. Customers appreciate knowing all charges upfront, as hidden costs can lead to frustration and a feeling of being misled. Companies prioritising clarity around pricing are more likely to earn customer trust, which in turn, fosters greater satisfaction and long-term loyalty (Irshad et al., 2022).

Promotional deals and discounts can also positively impact customer satisfaction. Such offers attract new customers and encourage repeat purchases when

perceived as genuine and valuable. Businesses must, nevertheless, take care to avoid using deceptive discounts to lower the perceived quality of their goods. Effective campaigns that align with customer expectations enhance satisfaction and build loyalty (Zhao et al., 2021).

2.4 Theory – SERVQUAL

The SERVQUAL model, developed by Parasuraman et al. in 2005, identifies five dimensions of service quality: tangibles, reliability, assurance, responsiveness, and empathy. Each plays a vital role in shaping customer perceptions, particularly where accessibility is essential. Tangibles refer to elements such as website design and product presentation. An accessible platform ensures that all customers, including those with disabilities, can easily navigate, find products, and make purchases, thereby improving overall perceptions of service quality.

Drawing the SERVQUAL model, this study extends service quality theory by introducing accessibility as a distinct dimension in the digital commerce context. Together with pricing, accessibility is theorised to influence customer satisfaction. According to the research framework, position accessibility and pricing are the independent variables, and customer satisfaction is the dependent variable, as depicted in Figure 1. This framework reflects the theoretical assumption that improved accessibility and fair pricing enhance customer satisfaction among SME e-commerce consumers in Malaysia.

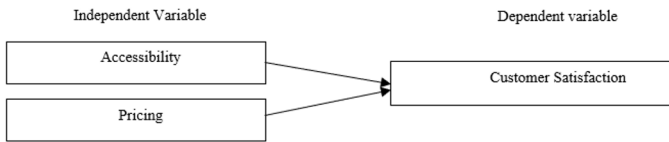


Figure 1: Research Framework

3 Methodologies

This study employs a quantitative research design to investigate the relationship between accessibility, pricing, and customer satisfaction in SME e-commerce, as it enables the systematic measurement of constructs and the identification of statistical relationships among variables. (Creswell, 2014).

Data were collected using a structured questionnaire distributed to respondents in the Klang Valley through convenience sampling on social media platforms, including Instagram and WhatsApp. This sampling approach was employed due to its practicality and effectiveness in reaching a geographically concentrated population within a limited time frame and resource constraints, and additionally, to ensure validity and reliability. Several items were adapted from Yo et al. (2021) by refining the wording to align with the local context of the present study, while other items were adopted directly from Al-Jahwari et al (2018) with minimal modification. The questionnaire is divided into three

sections: (i) demographic information, (ii) accessibility and pricing, and (iii) customer satisfaction. Accessibility and pricing were each measured with four items, and customer satisfaction was assessed with five items. All items used a five-point Likert scale, ranging from 1 ("strongly disagree") to 5 ("strongly agree").

Following Krejcie and Morgan's (1970) sample size determination table, a minimum of 200 respondents was required for a population of unknown size, ensuring sufficient statistical power. This study collected about 202 valid respondents via online distribution channels. Instrument reliability was assessed using Cronbach's alpha. The Cronbach's alpha values exceeded 0.7 for all constructs, indicating strong internal consistency. Content validity was established through the adaptation of items from prior studies and expert review to ensure relevance and clarity. A pilot test with 30 respondents was conducted to refine wording and improve instrument reliability before full-scale distribution.

Data were analysed using Pearson's correlation to assess the bivariate relationships among accessibility, price, and satisfaction. Descriptive statistics summarised the response, demographic, and purchasing behaviour. Correlation analysis was employed to test the hypothesis of the relationship between the variables. The level of statistical significance was set at $P < 0.05$. The ethical protocols were followed throughout the study. Respondents were informed of the research objective and assured that their participation was voluntary and anonymous. Informed consent was obtained before data collection, and all responses were used solely for academic purposes

4 Findings and Discussion

4.1 Descriptive Analysis

The demographics analysis of the 202 respondents revealed a diverse sample of online shoppers in the Klang Valley. The majority were students (60.9%), with a significant proportion of full-time employees (31.2%). Most respondents aged 21-23 (34.7%) earned less than RM500 per month (33.2%). Regarding habits, 49.5% reported shopping online monthly, with Shopee as the most frequently used platform (47%). Lower prices (33.7%) were the most influential factor in choosing online shopping platforms, while online banking transfers were the preferred payment method (59.5%). These findings reflect the sample's dominance of price-sensitive, digitally active consumers.

4.2 Correlation Analysis

Table 1. Table captions should be placed above the tables.

Satisfaction	Pearson Correlation	1	0.801**
	Sig. (2-tailed)		<.001
	N	202	202

Accessibility	Pearson Correlation	0.801**	1
	Sig. (2-tailed)	<.001	
	N	202	202

** . Correlation is significant at the 0.01 level (2-tailed)

Table 1 illustrates a strong positive correlation ($r = 0.801, p < 0.001$) between accessibility and customer satisfaction. The p-value of <0.001 indicates that this correlation is statistically significant. This suggests that greater accessibility is associated with higher customer satisfaction among SME e-commerce consumers in the Klang Valley.

Table 2: Correlation between customer satisfaction and price

Satisfaction	Pearson Correlation	1	.746**
	Sig. (2-tailed)		<.001
	N	202	202
Price	Pearson Correlation	.746**	1
	Sig. (2-tailed)	<.001	
	N	202	202

** . Correlation is significant at the 0.01 level (2-tailed).

Table 2 indicates a similarly strong correlation between price and customer satisfaction ($r = 0.746, p < 0.001$). This finding shows that favorable price perceptions significantly contribute to higher levels of customer satisfaction.

4.3 Discussion

The strong relationship between accessibility and satisfaction suggests that online shoppers place a high value on Platforms that are easy to navigate, reliable and inclusive. This finding supports Al-Debei et al (2015), who highlighted usability and multiple payment options as drivers of consumer trust, and Isorate (2023), who stressed the importance of assistive technologies for inclusivity. Similarly, the significant correlation between price and satisfaction reinforces the role of perceived fairness and transparency in shaping customer experiences. This study is consistent with Vasudevan et al. (2023), who argue that competitive and transparent pricing enhances consumer trust, and Irshad et al. (2022), who noted that hidden costs reduce satisfaction and loyalty. For SMEs, competitive pricing is crucial given their need to differentiate themselves from larger, resource-rich competitors.

This study contributes to the literature by demonstrating that accessibility is not merely a supporting factor but a central determinant of satisfaction in SME e-commerce. By extending the SERQUAL model, the findings suggest that accessibility should be considered an additional

service quality dimension, particularly in the digital economy, where inclusivity and usability are paramount. These results suggest that SMEs can enhance their competitiveness by incorporating accessibility features, such as multi-device compatibility and user-friendly payment gateways, thereby improving their overall business operations. The results underscore the importance of SME e-commerce operators prioritizing platform accessibility through user-friendly interfaces, multiple payment methods, and mobile optimization. Equally, Transparent and competitive pricing strategies are critical for attracting and retaining customers in highly competitive digital markets. These practices can strengthen customer loyalty, foster positive word of mouth, and ultimately enhance business sustainability.

Conclusions

This study investigated the relationship between accessibility, pricing, and customer satisfaction among SME e-commerce platforms in Malaysia. The findings reveal that both accessibility and pricing are positively and significantly associated with customer satisfaction, with accessibility demonstrating a powerful influence. These results underscore the importance of service quality and price perceptions in shaping consumer satisfaction in digital commerce environments.

From a theoretical perspective, this study contributes to the literature by extending the SERVQUAL framework to include accessibility as a distinct and relevant dimension of digital service quality. This extension reflects the evolving nature of service delivery in e-commerce contexts, particularly among SMEs operating in emerging digital markets. In practice, the findings suggest that SME e-commerce platforms should prioritize improving platform accessibility through user-friendly interfaces, seamless navigation, multiple payment options, and transparent pricing strategies to enhance customer satisfaction and retention. Despite these contributions, this study is subject to several limitations. The use of a cross-sectional research design restricts the ability to infer causal relationships, while focusing on respondents from the Klang valley limits the generalizability of the findings to other regions. Future research, therefore, should encourage the employment of longitudinal designs, extend the analysis to different geographical or cross-country contexts, and incorporate additional technological factors such as artificial intelligence, mobile interface design, and personalization features. Overall, the study underscores that accessibility is not merely a technical feature but a strategic factor that plays a crucial role in enhancing customer satisfaction and supporting the long-term sustainability of SMEs in the digital marketplace.

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