Abstract
The Internet/World Wide Web (Web) is a critical medium for the sharing of business information between retail firms and their customers (business-to-customer or B2C). Although electronic commerce (e-commerce) has received considerable research attention, little research has examined the effect of e-commerce's Web presentations on retail customer shopping experiences. This two-phase study explored customer reactions to Web retailer presentations of their products/services, attempting to identify Web-site characteristics that contribute to customer satisfaction arising from the Web-based shopping experience. Findings from use of the qualitative method of existential phenomenology were explored further with quantitative analyses including logistic regression. Findings suggest that two key elements in inpositivele retail Web sites are convenience of site use and simplicity of site design for the customers access to information about product/service characteristics and customer-service policies.

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I. CUSTOMER SATISFACTION AND RETAILBANKING
Retail banking is a service industry focused towards the customer's money and its management. An element that strongly drove the satisfaction of customers in the banking sector was the conviviality factor related to the features of a bank and the attributes of its personnel. To identify the major factors of customer satisfaction in retail banks. III. CHAPTER 4 KEY PERFORMANCE INDICATORS
As the study was focused on Key Performance Indicators of Information Systems in banking industry, the researcher would evaluate whether the IS implemented in bank. More information. Mobile Marketing: Examining the impact of Interest, Individual attention, Problem faced and consumer's attitude on intention to purchase.