

# A STUDY OF THE CUSTOMERS' PERCEPTIONS OF E- SERVICE QUALITY AND LOYALTY IN ONLINE SHOPPING

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## Abstract

Customer satisfaction is becoming an area of great interest for companies and customer satisfaction has a direct impact on the profitability of a company. This paper develops to examine the relationship among e-service quality & loyalty dimensions and overall service quality & loyalty, customer satisfaction and purchase intentions. Online customers thus expect higher levels of service quality than traditional channels customers. Without that, the customers can easily switch to other online shops by clicking the mouse in the C2C e-business model. So, making full use of limited resources, improving the service quality and the customer satisfaction, then maintaining the customer loyalty are particularly important. The present research study has used non-probability convenience sampling research methods include Chi-Square to study the impact of service quality & service loyalty of on-line marketers on customers, information quality, website usability, reliability, responsiveness, assurance and personalization respondent's behaviour and benefits and services of online shopping. Simple percentage analyses have been used in the analysis. The paper integrates previous literature on service quality and customer loyalty and develops valid and reliable measures of performance based e-store customer service quality and e-store customer loyalty.

**Key Words:** *online shopping, e-service quality, service loyalty, customer satisfaction, customer perception*

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## INTRODUCTION

The online growth rate indicates that the online channel will play a keener role in consumers' shopping activities. Inarguably, online channel present different experiences even when the same product are purchased from different e-retailer. In the last few years, a significant growth has been noticed in the internet- based service. Consumers have limited time and limitless choice. However, consumer can assess a virtually product in a single click. They would naturally connect to the internet merchant who meet their requirement and provide quality service. A number of researchers have made the point that the purpose of measuring service quality and gap is to prove information to upgrade customer loyalty. To deliver a better service quality, manager of the companies with web presence must first understand how the customer perceives and assess online customer service. With the speedy development of the Internet and Globalization of market, the retail sector has become an increasingly competitive and active business environment. Today's product and services are quickly changing to digital form and presented through the Internet. In the competitive environment, it is important for the online retailer to take care of their customers better than competitor and provide better

solution to their problems. Therefore, to achieve competitive advantage and differentiate strategies by offering superior service quality, it is necessary for online service providers to uncover what attributes customer utilize in their assessment of overall service quality and satisfaction and which attribute are important. E-satisfaction can be defined as the fulfillment of a consumer with respect to his or her prior purchasing experiences with a given retail-oriented website according to Anderson and Srinivasan's (2003) definition. In the context of e-commerce, IS and marketing researchers have been interested in reexamining customer satisfaction. However, the essential importance of customer satisfaction and its consequent impacts appear to remain intact even in this environment (Evanschitzky, Iyer, Hesse and Ahlert, 2004). Satisfaction in online marketing is customer perception of their internet experience as compared to their experience with traditional offline service provider or retail stores. As customer satisfaction specify the degree of a customer's positive feeling about a service provider, it is essential for service providers to understand customers' perception of their services. Customer satisfaction is a key judgment predecessor for customer loyalty. This relationship would seem to be relevant to Internet e-commerce. Satisfied customers tend to have higher usage of services, and obtain stronger repurchase intention. Customers' satisfactions with a certain e-service provider are expected to increase their willingness to make more online purchasing from that service provider. Rust and Zahorik stated that greater customer satisfaction leads to greater intent to repurchase. According to Anderson and Sullivan, a high level of customer satisfaction will decrease the perceived need to switch service provider, thereby rising customer repurchase and ultimately enhancing profitability of the organization. Henig and Klee further argued that satisfaction will positively influence commitment. A high level of satisfaction provides the customer with repeated positive reinforcement that will create commitment and loyalty.

## REVIEW OF LITERATURE

Early research on service quality considered services as intangible and its quality as an elusive construct that is difficult to understand [Parasuraman et al. 1988]. Rooted in the Expectation-Confirmation Theory [Oliver 1980], the SERVQUAL model was proposed. A combination of theoretical and empirical research resulted in developing the SERVQUAL model that considers service quality as a multi-dimensional construct consisting of five dimensions: tangibles, reliability, responsiveness, assurance and empathy. The SERVQUAL development was based on the function of the difference scores or gaps between perceptions and expectations ( $Q = P - E$ ). The SERVQUAL model is widely adopted to measure service quality in traditional stores, the public sector, higher education, real estate, hospitals, the legal profession, employees service providers and festivals (for details see [Li et al., 2002]). This model was also employed to measure information systems service quality [e.g., Jiang et al. 2000; Kang et al. 2002; Kettinger et al. 2005], e-retailing service quality [e.g., Barnes & Vidgen 2001], e-banking service quality [Zue et al. 2002], online travel service quality [e.g., van Riel et al. 2004] and web portals service quality [e.g., Yang et al. 2005]. In addition to the SERVQUAL-oriented instruments, other studies investigated the dimensions of e-service quality considering other cues [e.g., Loiacono et al. 2007; Ranganhan & Granapathy 2002; Wolfinbarger & Gilly 2003]. Most scholarly research on e-service quality included some aspects of behavioral intentions (e.g., re-purchase intentions, re-visit intentions and recommendation intentions). One of the theories that has been used widely to explain customer behavior in e-service settings is the Theory of Reasoned Action (TRA) [Fishbein & Ajzen 1975]. TRA can predict loyalty intentions and true loyalty based on identifying the causal relationships among attitudes, intentions and behavior [Fishbein & Ajzen 1975]. Research has found that the construct of loyalty should be operationalized as a form of behavioral loyalty (e.g., repeat purchasing and purchasing sequence), attitudinal loyalty (e.g., willingness to recommend service provider to others), and cognitive loyalty (e.g., price tolerance and when the service provider comes first to mind) [Day 1969, Zeithaml et al. 1996]. Integrating this view, Oliver [1999] defines loyalty as "... a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future thereby causing repetitive same-brand or same-brand set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior" (p. 392). Empirically, service loyalty is found to be a multi-attribute construct that is composed of distinct but related factors of preference loyalty, price sensitivity and complaining behavior [de Ruyter et al. 1999; Zeithaml et al. 1996]. Few studies examined the relations among e-service quality and some types of loyalty. For example, Loiacono et al. [2007] developed the WebQual™ that is composed of informational fit-to-task, interactivity, trust, response time, ease of understanding, intuitive operations, visual appeal, innovativeness, flow/emotional appeal, consistent image, online completeness and better than alternative channels. These authors tested the correlations among the identified dimensions and a two-item scale of intent to reuse the website. Another study by Srinivasan et al. [2002] has investigated the links among the antecedents of loyalty (i.e., customization, contact interactivity, cultivation, community, choice, convenience and character) and variables of search, word-of-mouth and willingness to pay more. Although this latter study focused on antecedents and consequences of customer loyalty (not service quality) in virtual environments, it shed some light on the behavioral consequences of customer loyalty. Similarly, Ranganhan and Granapathy [2002] identified the key dimensions of business-to-customer websites as information content, design, security and privacy. A four-question scale representing purchase intent was used as the dependent variable. Wolfinbarger and Gilly [2003] constructed an

instrument to measure e-service quality based on the factors of: website design, reliability/fulfillment, privacy/security and customer service. Their research model includes a five-item scale for measuring loyalty intentions and a five-item scale representing attitude toward website. Also, the study by Gefen [2002] tested the applicability of the dimensions of the SERVQUAL model in e-commerce. This study has resulted in identifying three factors: tangibles, empathy and combined factor of reliability, responsiveness and assurance perceptions. The ultimate goal of Gefen's [2002] study was to test the links among the dimensions of e-service quality, perceived risk, trust and cost-to-switch and the variable of customer loyalty. Although the study investigated the relative importance of e-service quality on customer loyalty, the loyalty variable was a unidimensional construct that focused only on favorable behavioral consequences (i.e., comes first to mind, doing more business, willingness to recommend and encouraging others to do business with the provider). Finally, Parasuraman et al. [2005] developed two scales E-S-QUAL for core services quality and E-RecS-QUAL for service recovery quality. E-S-QUAL consists of efficiency, system availability, fulfillment and privacy, while E-RecS-Qual consists of responsiveness, compensation and contact. They investigated the influence of the dimensions of the E-S-Qual on „preference loyalty“; loyalty types, however, such as „loyalty under increased pricing“ and „complaining behavior“ were not included in the research model. In summary, only limited attention has been paid to the area of e-service quality and its relations to multi-dimensional loyalty. According to our knowledge, no study until now tested the quality-loyalty relation considering the different types of service loyalty. This study is designed to bridge this gap in research.

### **Objective of the Study**

To analyze the service quality and service loyalty in online shopping.

### **Hypothesis of the Study**

H01: There is no association between service quality and service loyalty in online shopping.

H01a: There is association between service quality and service loyalty in online shopping.

### **Scope of Study**

For this research, samples have to be taken since it is not possible to cover such a vast State as Punjab on account of impediments of time, finance and other resources required for the purpose. Respondents have been drawn from the 5 districts to a manageable handling limit of 500, of which 350 responded completely. The selection of these respondents is at random and rest of the response of 150 responded has been received through face book friends. The cities covered are Bathinda, Patiala, Ludhiana, Mohali, Amritsar.

### **Research Methodology**

#### **Research Design**

In this study, it is based on descriptive research.

#### **Source of Data**

##### **Primary Data**

Primary data source is data collected through Survey method by using self administered questionnaire with likert scale, multiple choice.

##### **Secondary Data**

The secondary data has been collected through following sources:

- Data through Internet sources
- Data through E-books

##### **Sample Size**

The target sample was of 500 respondents of selected regions of Punjab. For this study, it consists of students and working professionals, Business men who have done Online Shopping.

##### **Data Collection Technique**

The non-probability convenience sampling (Sekaran, 2000) was chosen as the sampling design in this study. This was because convenience sampling is most often used during the exploratory phase of a research project and in perhaps the best way of getting some basic information quickly and efficiently.

## Data Analysis

In order to analyse the data collected, all the figures and variables were tabulated on excel and statistical tool chi square test was applied using SPSS version 22.

Apart from that demographic information, respondents were asked to rate their opinion according to five point Likert rating scale, with rating five being “Strongly Agree” and one being “Strongly Disagree”.

## Data Analysis and Interpretation

### Demographic Analysis

In this section, demographic analysis was performed for the variables Age, Gender, Marital Status, Monthly Income, Occupation category & Education category among all 500 respondents those who participated in research. The following table gives the frequency distribution of the respondent for different categories of each demographic variables discussed.

The analysis of below table showed, among 500 respondents, 93% of respondents belongs to age group (20-40), only 3.6% belongs to age group (40-60) & only 3.4% belongs to age group ( > 20 ).Male (80.6 %) were more than the female ( 19.4%) but among all majority i.e. 16 % of the respondents were married and compare it to 84% were found to be single.

**Table1: Summary of Demographic Profile**

|                               |                        | Frequency | Percentage % |
|-------------------------------|------------------------|-----------|--------------|
| <b>Age</b>                    | >20                    | 17        | 3.4          |
|                               | 20-40                  | 465       | 93           |
|                               | 40-60                  | 18        | 3.6          |
| <b>Gender</b>                 | Male                   | 403       | 80.6         |
|                               | Female                 | 97        | 19.4         |
| <b>Marital Status</b>         | Single                 | 420       | 84           |
|                               | Married                | 80        | 16           |
| <b>Average Monthly Income</b> | No Income              | 28        | 5.6          |
|                               | 15000-25000            | 78        | 15.6         |
|                               | 25000-35000            | 338       | 67.6         |
|                               | 35000-45000            | 48        | 9.6          |
|                               | 45000 and above        | 8         | 1.6          |
| <b>Occupation</b>             | Business/Self Employed | 33        | 6.6          |
|                               | Service/Executive      | 429       | 85.8         |
|                               | Student                | 29        | 5.8          |

|                        |                            |     |      |
|------------------------|----------------------------|-----|------|
|                        | any other, specify         | 9   | 1.8  |
| <b>Education Level</b> | High school degree or Less | 8   | 1.6  |
|                        | Bachelor degree            | 75  | 15   |
|                        | Master degree              | 408 | 81.6 |
|                        | Ph.D degree                | 9   | 1.8  |

In average monthly income 67.6 % described themselves from (25000-35000), 15.6% (15000-25000), 9.6% (35000-45000), 5.6 % (No income), 1.6% ( 45000 and above).

In occupation category, 1.8% of the respondent classified themselves to others category as compare to 85.8% (Service/Executive) category & 6.6% (Business Class) & 5.8% (Student).

In education category, 1.6 % of the total respondents were up to the school level of their education compare to 1.8 % (doctorate), 15 % (Graduates), 81.6 % (Post graduates).

The following were the pictorial distribution of the demographic variables Age, Gender, Marital Status, Monthly Income, Occupation category & Education category. The information provided by the above table was supplemented in below charts for each variables category.

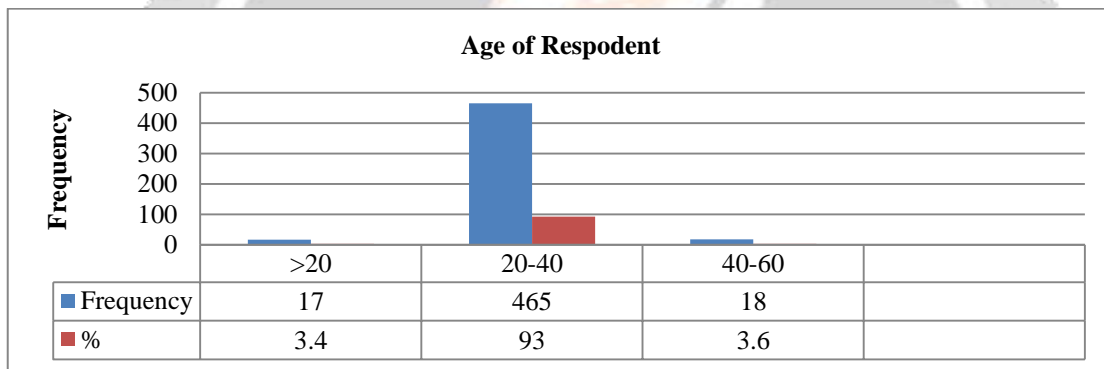


Figure 1 : Age of Respondent

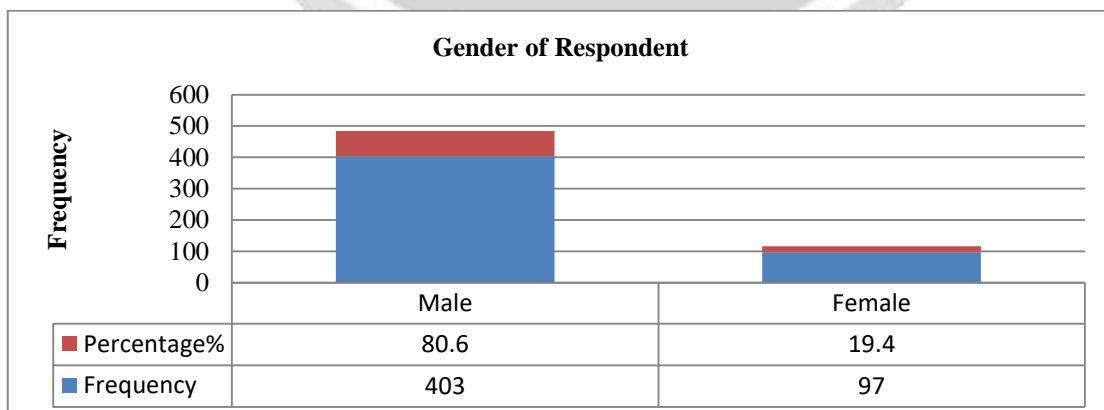


Figure 2 : Gender of Respondent



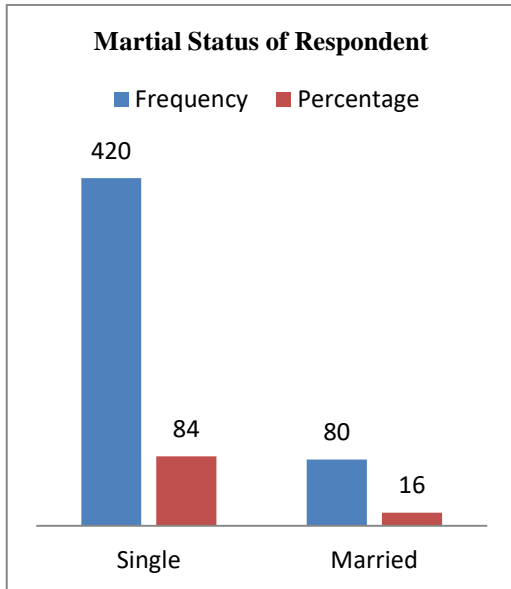


Figure 3 : Marital Status of Respondent

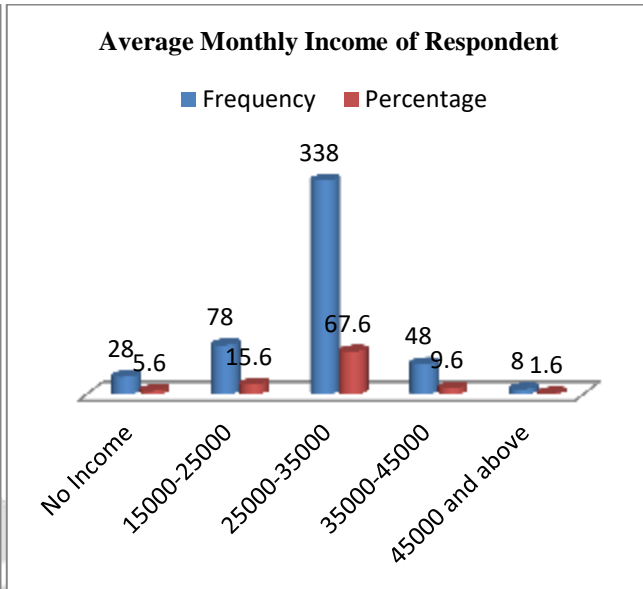


Figure 4 : Income of Respondent

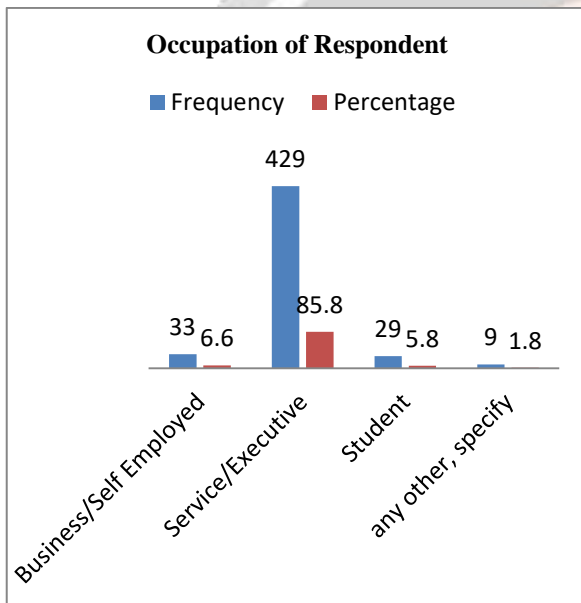


Figure 5 : Occupation of Respondent

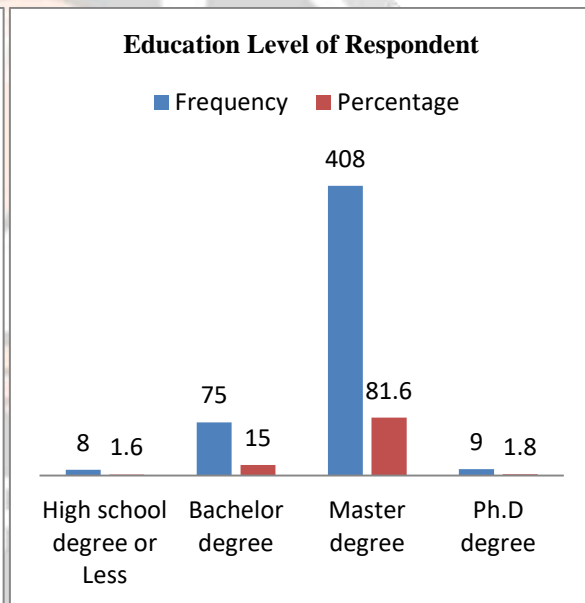


Figure 6 : Education of Respondent

**Reliability Analysis**

To assess internal consistency of the items for each of the theoretical concepts, a Cronbach’s Alpha was computed for each factor assessing that the items were measuring the same concept. While desired  $\alpha$  levels were 0.70 (Stevens, 2002; Vogt, 1998).

**Table : 2 Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha<br>Based on<br>Standardized Items | No of Items |
|------------------|--|-------------|
| .707             | .706   | 9           |

In the table 2, it has been shown that Cronbach's alpha value is greater  $> 0.70$ . This study has overall construct Cronbach's alpha ( $\alpha$ ) = 0.707 where is considered as acceptability and reliability.

### Chi-Square Test

A Chi-square test is designed to analyze **categorical** data. That means that the data has been counted and divided into categories. It will not work with parametric or continuous data (such as height in inches).

**Table : 3 Chi-Square Analysis**

| Factor*  | Asymptotic<br>Significant<br>(2-Sided) | Accepted<br>/Rejected | Asymptotic<br>Significant<br>(2-Sided) | Accepted<br>/Rejected | Asymptotic<br>Significant<br>(2-Sided) | Accepted<br>/Rejected |
|--|--|-----------------------|--|-----------------------|--|-----------------------|
| Respondent trust the security of online payment methods such as credit card.     | .002                                   | Rejected              | .737                                   | Accepted              | .000                                   | Rejected              |
| Respondent trust the e-tailor privacy policies specified on their Web sites      | .000                                   | Rejected              | .166                                   | Accepted              | .000                                   | Rejected              |
| Respondent would be more likely to shop online if product returns were easier.   | .008                                   | Rejected              | .000                                   | Rejected              | .000                                   | Rejected              |
| When shopping on the Internet, Respondent is satisfied with the delivery system. | .618                                   | Accepted              | .000                                   | Rejected              | .000                                   | Rejected              |

|  |      |          |      |          |      |          |
|--|------|----------|------|----------|------|----------|
| Respondent is satisfied with the return policy of Internet shopping. | .273 | Accepted | .006 | Rejected | .008 | Rejected |
| Respondent is satisfied with service recovery.                       | .009 | Rejected | .685 | Accepted | .000 | Rejected |
| It gives consistent service every time as per Respondent.            | .000 | Rejected | .029 | Rejected | .000 | Rejected |
| It clears Respondent's doubt, when there is need for it.             | .000 | Rejected | .047 | Rejected | .000 | Rejected |
| It guides/counsel/advice Respondent of the foreseen risk.            | .763 | Accepted | .009 | Rejected | .000 | Rejected |

\* Age, Gender, Income

**Table : 4 Summary of Hypothesis**

| S.No. | Demographical Factor | Hypothesis              |
|-------|----------------------|-------------------------|
| 1     | Age                  | Rejected H <sub>0</sub> |
| 2     | Gender               | Rejected H <sub>0</sub> |
| 3     | Income               | Rejected H <sub>0</sub> |

### Finding of the Study

1. Chi square testified that online payment through credit card is significant for age & income factor .
2. In this study declared that e-tailor privacy policies on internet is very important for age & income factor.
3. There are close relation of all the factors with return of product on online shopping.
4. In case of delivery system on online shopping, respondent gives importance in gender & income factor.
5. It is important for the respondent to return policies of items on internet shopping for gender & income factor.
6. Service recovery is very important for age & income factor.
7. Consistent service is important in age, gender & income factor.
8. Clearance of doubt is also significant for each factor.
9. Respondent is agree about the online shopping websites counsel/guide about the foreseen risk in gender & income factor..



## Conclusion

So, based on the above study it has been concluded that there is association between age, income, gender and service quality and service loyalty in online shopping.

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