Exploring the Determinants of E-Service Quality in E-Retailing

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ABSTRACT

The expeditious development of technology and the internet has diverted the company direction to retain customer satisfaction by providing superior service quality. It is becoming an area of great interest for companies and it has a straight impact on the profitability of a company. With regard to client service quality significance, we investigate the determinants of service quality which affects customers. Measurement and improvement of electronic service quality is important for keeping competitive advantage of an e-retail site. If online retailers understand what dimensions customers use to evaluate quality, they can take appropriate actions to monitor and enhance performance on those dimensions and remedy service failures. This paper focuses on investigating the effective factors in successful electronic retailing. In order to test the factors a questionnaire survey was designed and questionnaires were sent to online customers of e-retailing; the sample consisted of 452 respondents. By applying exploratory factor analysis and structural equation model we found that responsiveness, security, reliability, Website design, ease of use and personalization are the six leading factors which affects consumer opinion of e-retailing.

Keywords: service quality, e-retailing.

INTRODUCTION:

With the growth of internet application by non-specialized users in India, many retailing companies are inclined to sell their services and goods online instead of the traditional ways. E-retailing in India is a rising movement for marketers to promote their products in wide geographical areas. The sector constitutes itself as one of the capable opportunity for investment by new players. An online selling system can make opportunity for the system to bring in its goods and services, advertise its new items, sell well and speedily, and receive money online.

The market share in India is one of the fastest growing e-commerce markets in Asia-Pacific and the industry expecting it to raise $8.8 billion by the end of 2016. E-retailing is the second major category of Indian e-commerce business. E-Retailing in India is forced practice high growth rates on the backbone of rising internet saturation in the country, growing disposable incomes, the smart phone revolution and also the dominance of the youth population in the country’s demographics. The people of age group 15-30 years, literally live and breathe through the internet. Purchasing items with just few clicks has turn into the most modern and the latest trend of shopping, which hurts not only saved time but more essentially money. E-tailing includes consumer items like apparels, shoes, electronics, jewellery, mobile phones, computer peripherals, home appliances, toys, lifestyle accessories like belts, watches, books, beauty products and baby products are gaining traction.

In today’s world, no one has time to walk to shopping malls to buy products to fulfil their daily requirements. Going along with the changing styles, today’s Indian consumers ever more desire to enjoy the convenience of buying online. They do not desire to tolerate through the hassles of rushing to brick stores; as an alternative, they want to order the products of their option by sitting at home and get the goods delivered at their doorsteps. Moreover such changes have contributed to the explosive development of e-tailing industry in the country. Top e-retailers in the Indian e-commerce background are homeshop18, flipcart, ebay, and snapdeal contributing ~70% of the e-tailing market. (Source: NPCS Research, IAMAI).

Electronic Retailing: E-retailing is a division of e-commerce consists of transaction of products or services through electronic method such as the Internet and various computer networks. In simple terms, E-retailing
refers to retailing of product over the internet. With the rapid growth of commercial enterprise to consumer (B2C) e-commerce, electronic retailers recognized that irrespective of their business category and product & service offerings, they are asked for to offer superior service quality through website, termed e-service quality. Distributing good service quality is considered as a important strategy for business achievement and survival (Zeithaml et al. 1996). Primarily, companies focused on creating attractive websites to interact and spend along with online shoppers. Consequently, a number of efforts have been made to comprehend e-service quality in terms of web interactivity (Aladwani & Palvia, 2002); (Loiacano, Watson, & Goodhue, 2007). These approaches on measuring e-service quality by means of signals that emerge from interacting with the internet site were establish to be inadequate and unsuitable to measure the role of the online service experience.

**Service quality:** Service quality is normally defined as the dissimilarity of expected and perceived service. Quality service is the customer’s personal assessment that the benefit they are attaining meets and exceeds their expectations. (Grönroos, 1982) and (Parasuraman, V., & Berry, 1988). "Service quality is a focused appraisal that reproduces the customer's perception of specific dimensions of service: responsiveness, reliability, trust, empathy, tangibles. As online retailing grows, e-service quality has turn out to be an increasing vital factor in determining the success or failure of e-retail businesses by influencing consumers’ online shopping experience (Yang, 2001). Thus, delivering quality in service has shown to be an important strategy for sellers who are attempting to distinguish their service offering and fill client needs (Ozment & Morash, 1994).

Both concepts of customer satisfaction and customer loyalty have become increasingly significant subjects for e-business. A satisfied customer is more likely to remain with the same fellowship and effective loyalty building strategies enable e-business to grow in size and population. One way of increasing customer satisfaction and enhancing customer loyalty is through offering superior e-service quality and electronic delivery of retail services differs in many ways from traditional Brick store. Online services have unique characteristics that offline service do not possess, which can affect the perception of service quality.

**REVIEW OF LITERATURE:**

In the light of grown consumer marketplace at an exponential rate as well as technology at the same rate has increased many times the capacity of online companies to improve the quality of their services. Just as the E-Retailing created many exciting new opportunities, it also introduced many new questions that warrant careful study. Many researchers have been conducted regarding different issues relating to service quality. Zeithaml et al. (2002) conducted a critical review of extant literatures on the service quality in e-retailing and identified seven factors of the e-service quality such as efficiency, reliability, privacy, fulfillment, compensation responsiveness, and contact. These seven dimensions were further classified into two categories: a centre service scale for measuring the customers’ perceptions of the e-retailers’ service quality when customers experienced no problems with the site (efficiency, fulfillment, reliability and privacy) and a recovery service scale for measuring the e-retailers’ service recovery when problems occurred (compensation, responsiveness, and contact).

(Parasuraman & Zeithaml, 2005) conceptualizes, creates, purify and examined a multiple-item scale (E-S-QUAL) for measuring the service quality delivered by Websites which provide products online. The study was empirical in nature and the data collection through questionnaire exposed that two different sort scales were required for analysing e-service quality. These two scales are E-S-QUAL and E-RecS-QUAL. The E-S-QUAL scale consist of four dimensions: system availability, fulfillment, privacy and efficiency and second scale, E-RecS-QUAL scale consists of three dimensions: compensation, responsiveness, and contact. Second scale is suitable only for the customers who are not regular user websites. Both scales revealed good psychometric properties referring to results from a diversity of reliability and validity tests and put up on the research already carried out on the topic. (Kim, Kim, & Lennon, 2006) identified online service characteristic that facilitates efficient and affective purchasing and delivery based on the enhanced E-S-QUAL scale and to estimate the level to which existing online retailers offer such service features as an objective measure of service presentation. After that (Swaid & Wigand, 2007) identified that Key dimension of e-commerce service quality are reliability, website usability, responsiveness, personalization and assurance and second is the customers satisfaction is mostly affected with the perception of reliability, whereas customer loyalty is influenced by the perception of assurance third is customer retention is predicted by customer satisfaction index.

San et.al (2010) studied the relationship between reliability/prompt responses, attentiveness, and perceived ease of use, access and security towards perceived online service quality. The result showed that reliability/ prompt responses, ease of use and access are significantly correlate with perceived online shopping service quality and Sadeh identified seven dimensions of website quality which included research facility, provides detail
information, privacy and security, interaction facilities and contents, speed and facility of access, reliability and up-to-date information.

Sita et al (2013) studied the behavior of online shoppers in India in provisions of internet usage, perceived risks, and website characteristics influencing online users and the influence of perceived risks on intent to do online purchase in future. The results showed that Indian online consumers had high levels of perceived risks, highest fear being connected to the delivery of products purchased online. Information quality, product range, and after-sales service are most favored website features which influence Indian online users.

OBJECTIVE AND RESEARCH METHODOLOGY:

The objective of the study is “to study the determinants of e-retail service quality” convenience sampling is used to collect data from those individuals who are educated, exposed to online shopping and logically interpret the concept of E-retailing. The survey has been conducted through face-to-face interviews. A total of 500 survey questionnaires had been conveyed, to which 452 questionnaires were completed. Each of the answer received has been screened for mistakes, unfinished or missing answer. After the screening practice carried out, only 452 responses have been considered complete and valid for data analysis. This represents success rate is 90.4%, which is considered to be good in view of cost and time restrictions.

ANALYSIS:

The factor analysis technique was performed on answers of respondents regarding twenty-two variables related to the service quality in e-retailing and six factors were extracted. The respondents were asked to rate twenty-two statements on a five point Likert scale, which ranged from strongly satisfy to strongly dissatisfy.

Scale Development and Scale Refinement:

A scale was developed to recognize the factors which influence service quality in e-retailing. The literature for the same was reviewed as revealed in literature survey. The factors were selected on the basis of literature support and in discussion with experts in the area of service quality. Total 22 statements were selected to find the attitude of the respondents with regard to e-retail service quality. These items were to be rated on a five point Likert scale by the respondents. After that Item wise reliability analysis was executed on variables to develop a reliable scale. Hence, scale created for present objective was refined and purified. Moreover the Inter item correlations and Cronbach’s alpha statistics were used to carry out the scale reliability analysis and to identify the degree to which items were correlated with the other items in a set of items under consideration. The results are shown in Table 1 as follows:

| Statements | Initial Extraction | Mean | Std. Deviation | Corrected Item Total Correlation |
|------------|--------------------|------|----------------|---------------------------------|
| ER3        | 1.000              | 0.785| 3.004          | 1.454                           | 0.401                           |
| ER4        | 1.000              | 0.586| 3.621          | 1.170                           | 0.509                           |
| ER5        | 1.000              | 0.650| 3.289          | 1.225                           | 0.665                           |
| ER6        | 1.000              | 0.534| 3.641          | 1.280                           | 0.538                           |
| ER7        | 1.000              | 0.571| 3.752          | 1.144                           | 0.648                           |
| ER8        | 1.000              | 0.799| 3.546          | 1.149                           | 0.593                           |
| ER10       | 1.000              | 0.736| 3.517          | 1.239                           | 0.488                           |
| ER11       | 1.000              | 0.737| 3.486          | 1.349                           | 0.570                           |
| ER12       | 1.000              | 0.605| 3.011          | 1.302                           | 0.621                           |
| ER13       | 1.000              | 0.757| 3.121          | 1.320                           | 0.545                           |
| ER14       | 1.000              | 0.649| 3.455          | 1.428                           | 0.561                           |
| ER15       | 1.000              | 0.665| 3.376          | 1.321                           | 0.612                           |
| ER16       | 1.000              | 0.630| 3.327          | 1.323                           | 0.525                           |
| ER18       | 1.000              | 0.537| 3.252          | 1.484                           | 0.429                           |
| ER20       | 1.000              | 0.790| 2.780          | 1.181                           | 0.574                           |
Reliability validity and unidimensionality:
The cronbach’s alpha of scale is .841 (Table 4) which is a good sign to go further on as the value of the cronbach’s alpha coefficient of 0.6 and above is good for research in social science (Cronbach, 1990). Moreover the corrected-item-total correlation ≥ 0.5 and inter-item correlation is more than 0.3. Here, it is relevant to reveal that corrected-item-total correlation ≥ 0.5 and inter-item correlation ≥0.3 is sufficient for reliability of the scale (Hair et al., 2009). The significance for communalities using principal component analysis ranged from .595 to .815. Here, it is important to mention that communalities ≥0.5 is enough for the justification of constructs (Hair et al., 2009). All these values demonstrate factors analysis has take out high-quality of variance in the items. So, all the requirements of reliability and validity are fulfilled.

Table 2: KMO and Bartlett’s Test

| Kaiser-Meyer-Olkin Measure of Sampling Adequacy | .825 |
|-----------------------------------------------|------|
| Bartlett’s Test of Sphericity                  |      |
| Approx. Chi-Square                            | 6437.969 |
| Df                                             | 276  |
| Sig.                                           | .000 |

Correlation Coefficients: Correlations between of all items were analysed using Pearson Correlation coefficients. Correlations among different variables were fairly satisfactory and were also significant. The correlation matrix is computed as shown in Table 3.

Table 3: Inter- Item correlation

| Statements | Initial | Extraction | Mean | Std. Deviation | Corrected Item-Total Correlation |
|------------|---------|------------|------|---------------|-----------------------------------|
| ER22       | 1.000   | 0.599      | 2.716| 1.420         | 0.606                             |
| ER25       | 1.000   | 0.761      | 3.130| 1.413         | 0.515                             |
| ER26       | 1.000   | 0.793      | 3.342| 1.301         | 0.554                             |
| ER28       | 1.000   | 0.586      | 3.150| 1.349         | 0.566                             |
| ER29       | 1.000   | 0.602      | 2.949| 1.335         | 0.566                             |
| ER30       | 1.000   | 0.597      | 3.119| 1.309         | 0.642                             |
| ER31       | 1.000   | 0.721      | 3.057| 1.301         | 0.659                             |
There is a sufficient correlation to go forward with factor analysis. Factor analysis is carried out with varimax rotated and Principal Component Analysis. The scale reliability has also made for factors, so categorized. The results are exposed in the Table 4.

Table 4 shows the factor analysis of the twenty-two variables; this analysis extracted six factors from the statements. Each factor was represented by at least two scale items. Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy (MSA) value of .825 is adequate enough for validating factor analysis results. Here, it is relevant to mention that KMO > 0.6 and p < 0.5 are good enough for research in social sciences (Hair et al., 2009).

The Bartlett’s Test of Sphericity also has a value of $X^2 = 9.658$, DF = 276. All these necessities are sufficient for validating factor analysis. The six factors classified using the factor analysis is shown in the Table 4. All the factors having loading more than 0.4 are considered and the loading ranged from .766 to .624. The six factors so generated have Eigen values ranging from 10.287 to 1.072. All these requirements are adequate for validating factor analysis. The six factors classified using the factor analysis is shown in the Table 5.

| Statements                                      | 1    | 2    | 3    | 4    | 5    | 6    |
|------------------------------------------------|------|------|------|------|------|------|
| ER3 Have relevant and accurate Emails’ responses | .745 | .709 |      |      |      |      |
| ER28 Handle quickly to a consumer complaint.    |      |      | .704 |      |      |      |
| ER31 Has an acceptable return policy            |      |      |      | .703 |      |      |
| ER29 Sends e-mail and messages for special offers frequently |      |      |      | .603 |      |      |
| ER30 Offer fair Compensation for problems Orders from this e-retailer |      |      |      |      | .595 |      |
| ER22 Orders are protectively packaged when delivered |      |      |      |      |      | .603 |
| ER13 Website performs the service right the first time |      |      |      |      |      | .766 |
| ER11 Provide a confirmation of items ordered.   |      |      |      |      |      | .729 |
| ER6 Have order cancellation and return policy   |      |      |      |      |      | .657 |
| ER12 Order tracking details are available till delivery |      |      |      |      |      | .639 |
| ER14 Security policy is accessible              |      |      |      |      |      | .747 |
| ER15 Websites contain company details           |      |      |      |      |      | .728 |
| ER7 Purchasing from the websites will not cause financial risk |      |      |      |      |      | .657 |
ER16 Online payment is safe .625
ER4 Websites are visually pleasing .735
ER10 Able to see the graphics clearly on e-retailer’s Website .731
ER8 Website designs are innovative .673
ER26 Websites load its page quickly .815
ER25 The websites are be well organised .741
ER20 Websites completes a transaction quickly .624
ER17 Has service representatives online .661
ER18 Have a toll free call number .651

Alpha 0.841 0.786 0.766 0.794 0.795 0.730
% Var 14.968 11.574 11.572 11.076 10.100 7.303
Eigen Value 8.312 2.234 1.778 1.357 1.276 1.026

NAMING OF FACTORS:

**First factor (Responsiveness):**
The first factor alone has explained 14.968% of the total variation in the factor analysis. It includes six factors i.e. Have relevant and accurate Emails’ responses, Handle quickly to a consumer complaint, Has an acceptable return policy, Offer fair Compensation for problems Orders from this e-retailer , Orders are protectively packaged when delivered, Sends e-mail and messages for special offers frequently. Responsiveness refers to an ability to deal effectively with complaints and rapidity of the service (Santos, 2003). According to Janda et al. (2002), customers expect Internet retailers to answer to their inquiry rapidly. Prompt responses help customer resolve their problems and make decision in a timely fashion. The factor loading ranges from .745 to .595. The inter item correlation ranges from .147 to .556 and item to total correlation ranges from .380 to .623. It covers 8.312 of the Eigen values.

**Second factor (Reliability):**
Second variable loaded with four variables which are named as Reliability. Items included in this factor are: Website performs the service right the first time, website Provide a confirmation of items ordered, Have order cancellation and return policy, Order tracking details are available till delivery. (Santos, 2003) refers to reliability as the capability to execute the promised service truthfully and consistently, including frequency of updating the web site, prompt reply to customer enquiries, and exactness of online purchasing and billing. This factor has explained 3.801% of the total variation in the factor analysis. The factor loading ranges from .766 to .639. The inter item correlation ranges from .413 to .413 and item to total correlation ranges from .291 to .498. It covers 2.234 of the Eigen values.

**Third factor (security):**
Factor third is correlated with another four variables is security. According to (Erasala & Benamati, 2003), security is a set of procedures, techniques, and safeguards designed to protect hardware, software, data, and other system resources from unauthorized access, use, modification, or theft. Security is a growing trouble on the Internet and troublesome for administrators who are in charge with sensitive and commercial data. The factor loading ranges from .747 to .625. The inter item correlation ranges from .295 to .556 and item to total correlation ranges from .457 to .601. It covers 1.778 of the Eigen values.

**Fourth factor (Website design):**
The fourth factor loaded with a different three variables. This factor can be labelled as Website design. In the virtual surroundings of e-service, the tangible essentials should give more focus on the website design as it
contains the major access to association and to a successful buying process. The lack of website design can result in an unfavourable impression of the website quality to the customers, and customer may way out the purchase process. The factor loading ranges from .735 to .673. The inter item correlation ranges from .330 to .578 and item to total correlation ranges from .458 to .546. It covers 1.357 of the Eigen values.

Fifth factor (Ease of use):
The fifth factor loaded with another three variables. This factor can be named as Ease of use refers to a consumers’ belief that no effort will be required to operate a system; the attempt includes both physical and mental effort and how easy it is to learn and use the system (Davis, 1989). The dimension of ease of use included characteristic such as easy to learn, controllable, clear and understandable, flexible, easy to become skilful, and easy to use. This factor has explained 4.815% of the total variation in the factor analysis. The factor loading ranges from .815 to .624. The inter item correlation ranges from .487 to .623 and item to total correlation ranges from .504 to .590. It covers 1.276 of the Eigen values.

Sixth factor (Personalisation):
The sixth factor loaded with another two variables. This factor can be labelled as personalisation. Personalization is becoming more important to online service quality. Giving customers special attention, understanding the specific needs of customers, and providing service related to convenience can be considered as personalization. The factor loading ranges from .661 to .651. The inter item correlation ranges from .329 to .618 and item to total correlation ranges from .453 to .530. It covers 1.026 of the Eigen values. The seventh factor loaded with another two variables.

SEM for Factors affecting e-retail service quality:
Structural equation modeling, which contains path analysis and measurement model, is an effective method to uncover the causal associations between constructs and their underlying measurement fitness. Amos software with maximum likelihood estimation (ML) is used to execute SEM. Confirmatory factor analysis is employed revealed the factors with factor loading values of each evident variable are higher than 0.6 (the suggested entry value is 0.6 (Bagozzi & Yi, 1988), representing that internal consistency and convergent validity are good; composite reliability (Construct reliability) and the Cronbach's α value of each construct are higher than 0.8, also the average variance extracted of each construct is greater than 0.5, indicating good reliability.

| Fit Index      | Guidelines (Recommended) | Model Values |
|----------------|--------------------------|--------------|
| Chi Square     |                          | 2365.724     |
| CMIN/DF        | Between 1 and 5          | 1.168        |
| NFI            | >0.9                     | .943         |
| TLI            | >0.9                     | .978         |
| GFI            | >0.9                     | .958         |
| AGFI           | >0.9                     | .946         |
| RMSEA          | <0.05                    | .033         |
| P              | <0.05                    | 0.000        |

For the overall evaluation of the measurement, multiple fit indexes are explain in Table 6 from which we can understand that the model is logically reliable with the data, with all the fit indexes greater than the suggested values.

**PATH ANALYSIS:**

In the subsequent part an effort has been made to disclose the results of path analysis carry out using a Structural Equation Modelling technique.
Figure: Structural Relationships of Service quality Factors in E-retailing

F1- Responsiveness  F2- Reliability  
F3- Security  F4- Website design  
F5- Ease of use  F6- Personalisation

Table 6: Effect Estimates for Factors influencing e-retail service quality

| Factors | Total effects | Direct effects | Indirect effects | Chi square-2365.724 |
|---------|---------------|----------------|------------------|---------------------|
| F5      | .836          | .836           | .000             |                     |
| F6      | .839          | .839           | .000             |                     |
| F3      | .774          | .774           | .000             |                     |
| F2      | .687          | .687           | .000             |                     |
| F4      | .904          | .904           | .000             |                     |
| F1      | .774          | .774           | .000             |                     |

DISCUSSION OF RESULTS:
The values for various fit indices, level of significance and effect of factors/items on e-retail service quality are revealed in table 5&6.
The results in figure demonstrate that path loading on Responsiveness (coded-F1) factor ranged from .73 to 1.0. The path loading of 1.0 for acceptable return policy and 0.98 for Orders are protectively packaged confirm that these items play a major role for this construct as contrast to other items.
The path loading on reliability (coded-F2) factor has the range from .86 to 1.00. There are four items in this factor with significantly loaded. The maximum loading is for Website designs are innovative (1.0) and Have a
toll free call number (.93) showing the supremacy of this factor.
The security (Coded F3) factor has path loading from .94 to 1.00. The results confirm that the loading of websites are be well organised (1.00) played a more leading role for this factor. All the loading is dissimilar and enough to explain this factor. The path loading on website design (coded-F4) factor has the range from .86 to 1.00. There are four items in this factor with significantly loaded. The maximum loading is for Security policy is accessible (1.0) and Websites contain company details (.99) showing that this factor is most important.
The path loading on Ease of use (coded-F5) factor ranged from .86 to 1.0. The path loading of 1.0 for Order tracking details are available till delivery and 0.92 for Provide a confirmation of items ordered show that these items play a more significant role for this construct as compared to other items.
The personalisation (Coded F6) factor has path loading from .85 to 1.00. The results show that the loading of websites are be well organised (1.00) played a more dominating role for this factor. All the loading is different and enough to explain this factor.

LIMITATIONS OF THE STUDY:

✓ The present study is cross-sectional in nature and given the consequent disadvantage of the same, longitudinal studies should be express in the future to verify the proposed model so as to reconsider directions of causality among the research variables. As perceptions alter over time, longitudinal research may be useful.
✓ The sample for the present study consists of 452 respondents. The sample is small part of the whole population of online consumers in the Punjab and Chandigarh. Therefore, research studies with much bigger sample size would be commanded to ensure more generalized findings of the survey.

CONCLUSION:

With Internet and Web technologies, online customers can have unlimited access to the information they require and may enjoy a wider scope of choices in choosing products and services with highly competitive prices. So, it is generally not easy for online retailers to assume and sustain competitive advantages so “differentiating” service quality levels of the online retailers have gradually more become a central driving force in enhancing customers’ satisfaction and inward turn in spreading out their customer bases. Service quality improvement initiatives should begin with defining the customers’ requirements and preferences, and their related quality dimensions. If online retailers see what dimensions customers use to assess quality, they can take appropriate actions to monitor and enhance performance on those dimensions and remedy service failures. This work identified a sum of six key online service quality dimensions. Apparently, in parliamentary procedure to sustain a high degree of overall service quality, the online retailers should pay attention to all eight dimensions identified in this survey. Even so, to strengthen competitiveness in the exceedingly competitive market, given limited organizational resources, it is recommended that the online retailers focus particularly on four dimensions, responsiveness, functionality, serviceability and ease of use, in lodge to reach high levels of consumers’ perceived service quality and their satisfaction simultaneously. For online retailers, the six service quality dimensions identified in this research provide practical information on which parts the online retailer should concentrate on to improve e-retail service quality.

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