# Does Service Quality Matters in the Context of E-commerce? A Perceptual Analysis of India's E-commerce Customer Perception Regarding Service Quality, Trust, Satisfaction and Loyalty

Khushdil Chhabra*
Sakshi Gidder**

## Abstract

*The field of commerce has been revolutionized ever since the electronic platform has increased the commercial transactions manifold. Indian e-commerce industry is one of the most competitive industries. All e-commerce companies are thinking out of the box to survive in this highly complex environment. There is a pressing need to identify the most relevant service quality factors that are influencing the customers' trust, satisfaction and loyalty. Launch of Digital India scheme, Jio's 4G at lower tariffs, government's move to increase the disposable income of common man in the annual budget 2017-18 spell out multitude opportunities for e-commerce websites. Is this possible for e-commerce players to tap the opportunities and increase their customer's base? Many people register and browse on e-commerce websites but they do not buy anything. Customer switching is a common problem for e-commerce companies. These companies cannot afford to misunderstand the important factors of e-service quality in the buying behavior of customers.*

*The purpose of this paper is to explore the various e-commerce service quality factors and how these certain antecedents influencing the customer's trust, satisfaction and loyalty. A total of 200 questionnaires were distributed among B2C e-commerce customers in India and 133 were returned resulting 66.5% response rate. The study's conceptual model and hypothesis were tested using SPSS19. The results proved that the all four antecedents of e-commerce service quality are distinct construct. They all have appropriate reliability and each construct influences customer's trust, their satisfaction level and help in building a loyal customer base. The efficiency of e-commerce website is important construct of e-service quality. The study confirms that the impact of e-satisfaction is more on e-loyalty than e-trust and also e-satisfaction drives e-trust.*

## INTRODUCTION

The business environment is very turbulent. No business organization can think of sustaining in this competitive world without the environmental analysis. The initiative of Indian government for Digital India, launch of Jio's 4G at lower tariffs, technological development and increase in disposable income of a common man by annual budget 2017-18 all provided ample opportunities for e-commerce industry. The scope of e-commerce is increasing in India due to the rapidly expanding and affordable internet access. It has been reported by NASSCOM that revenue of India's e-commerce sector is expected to cross USD 200 billion in 2030 by adding more than 2% contribution in GDP. According to the report, India is emerging as an ideal e-commerce market among the developing Asian countries.

The loyalty has been critical issue in online retailing (Park and Kim, 2003; Yang and Peterson, 2004). E-loyalty is customer's favorable attitude towards online retailer which leads to repeat sale (Srinivasan et al., 2002). At International level, customer's loyalty is strongly related to the profitability and long term growth of

*Assistant Professor, Akal University, Talwandi Sabo, Bathinda*
E-mail: khushdil_com@auts.ac.in, Mob.: 8196909900
**Assistant Professor, DAV College, Abohar, Fazilka*
E-mail: giddersakshi@gmail.com

firm (Reichheld, 1995). There is drastic change in profits of the firm if it is successful in retaining even small number of customers (Huffmire, 2001). So, it is crucial to make out the antecedents having impact on customer's loyalty.

E-Retailers face stringent competition as Internet competitors are just a click away. It is a big challenge for retailer to attract and retain customers. By increasing customer's satisfaction and trust, customer's loyalty can be maximized. This paper concerned about making out e-service quality impact on customer's satisfaction, trust and loyalty. The previous empirical studies have been made to investigate relationship between customer satisfaction, trust and loyalty across different countries. There is much scope for such study in relation to Indian e-commerce context. This study makes significant contribution to literature of e-commerce explaining how e-service quality have implication on e-trust, e-satisfaction and consequently on e-loyalty. In this study, four key dimensions of e-service quality- personal needs, website organization, user friendliness and website efficiency considered, influencing e-loyalty. Thus, knowledge of these relationships will help online marketer in developing competitive strategies and achieving competitive advantage.

## Literature Review

### a. E-commerce Service Quality

E-service quality is defined as a consumer's overall evaluation and judgment on the quality of the services which is delivered through the internet (Bauer et al., 2006; Liao et al., 2011; Parasuraman et al., 2005; Santos, 2003; Zeithaml et al., 2002). For evaluating e-service quality, many researchers have formed scales. A rating scale called WebQual by Lociacono et al. was based on 12 dimensions. Another 9 item scale based on four dimensions –ease of use, aesthetic design, processing speed and security called SITEQUAL was developed by Yoo and Donthu. Another model known as eTailQ utilized 14 items on the basis of 4 dimensions namely, website design, reliability, privacy, customer service. Herington and Weaven (2009) found four dimensions of e-ServQual as personal needs, site organization, user friendliness, and efficiency. In the present study, the perception of e-commerce customers used as fundamental factor for measuring e-service quality during the process of online transaction including efficiency, website navigation, interaction (Herington and Weaven, 2009 and Ho and Lin 2010). The dimensions emphasized more on technical aspect of website delivery

than on human element. E-service quality is assumed to be same as e-banking quality from Muslim Amin study. E-banking quality determined by focusing more on technical aspect of website delivery than human element which is also the need for e-service quality. The customers specified in the previous empirical studies that service quality in e-banking and e-commerce largely determined by web element.

### b. E- customer Satisfaction

Customer Satisfaction is meeting of the customer's expectation on products and services (Oliver, 1980). If product/service performance exceeds perceived performance, customers are satisfied otherwise dissatisfied (Fullerton and Taylor, 2015; Oliver, 1993; Rust and Zahorik, 1993; Sharifi and Esfidani, 2014). There has been no consensus in marketing literature in defining customer satisfaction, whether it is transactional or cumulative (Cronin and Taylor, 1994). Cumulative satisfaction determined by satisfying or dissatisfying the customer with product or service over time (Parasuraman et al., Zeithaml et al., 1993) and transactional defined in single transaction terms (Cronin and Taylor, 1994; Oliver, 1993). In this paper, the perception of e-commerce customers is used as basis for measuring e-service quality. The dimensions of e-satisfaction have been obtained from the analysis of previous studies of Amin et al., 2013; Cronin and Taylor, 1992; Herington and Weaven, 2009; Ribbink et al., 2004 which is restricted to the definition of transaction-specific judgment rather than the cumulative satisfaction.

Previous researches have identified factors for e-satisfaction. The way service is delivered by the website plays a major influencing factor for customer's satisfaction. So meeting or exceeding customer's satisfaction expectation is important for online retailers.

### c. E-trust

Trust has been conceptualized as "customer confidence in the quality and reliability of the service offered" (Gabarino and Johnson, 1999). Trust is the willingness of customer to rely on exchange party in whom one has confidence (Moorman et al., 1992). E-Trust is the faith of the customer in e-exchange channels. It is found that trust, not price, is considered as the most important factor for customers in deciding to consolidate their purchases with one online retailer (Reichheld et al., 2000). In this study, dimensions for e-trust have been adopted from literature of Dina Ribbink et.al (2004).

### d. E-loyalty

As per literature, there are two ways to measures customer loyalty- behavioral and attitudinal loyalty (Ball et al., 2004; Jacoby and Kyner, 1973; Kandampully et al., 2015). Anderson and Srinivasan (2003) defined e-customer loyalty as tendency of customers to revisit specific website and make purchase in future. For this reason, Gera (2011) stated that interaction experience with the website is most critical in influencing customers to revisit and spread positive word of mouth. In this study, dimensions for e-loyalty adopted from literature of (Amin et al., 2013; Ramseook-Munhurrun and Naidoo, 2011; Zeithaml et al., 1996).

As if clear, not much research has been found from literature review in field of e-commerce service quality exploring customer's e-trust, e-satisfaction and e-loyalty in area of Punjab and Chandigarh.

## OBJECTIVES

The main objectives of the present work are as following:

a. To identify whether e-service quality motivates customers to have trust on e-commerce.

b. To identify whether e-service quality give satisfaction to online buyers.

c. To identify whether service qualities of e-tailer has impact on customer's loyalty.

d. To identify whether e-satisfaction and e-trust helps in building a loyal customer base

e. To identify whether e-satisfaction drive e-trust.

## HYPOTHESES DEVELOPMENT

### a. E-commerce Service Quality and E-satisfaction

The relation between e-service quality and e-satisfaction is a subject of academic debate. Some academician described service quality as antecedent of customer satisfaction while some believe customer satisfaction as antecedent of service quality. Ma et al. conducted a study and found that e-service quality dimensions- efficiency, interactivity, security, information, ease of use and content affect e-customer satisfaction. Ibok et al. studied 5 major e-service quality dimension that affect customer satisfaction in Nigeria. Thus, positive customer perception about the various e-service quality found to have positive impact on e-satisfaction (Carlson and O'

Cass, 2011; Cristobal et al., 2007; Singh and Kaur, 2013). E-commerce service quality will also lead customers to visit again and have positive WOM (Carlson and O' Cass, 2010). Delivering the promises and fulfilling customers' belief towards the product/service information presented should be a necessary condition in generating customer trust (Reichheld et al.). Consumer discloses his/her personal information when perceived security level meets the consumer's expectations (Park and Kim, 2003). We also expect that trustworthy customer in e-commerce will be affected positively by e-service quality. Thus, hypothesis proposed are-

H1: e-commerce website service quality has a significant positive association with e-customer satisfaction

H2: e-commerce website service quality has a significant positive association with e-customer trust

H3: e-commerce website service quality has a significant positive association with e-customer loyalty

### b. E-customer Satisfaction and E-loyalty

Many studies have demonstrated that satisfaction has a positive relation on customers repurchase intention and loyalty (Amin et al., 2013; Bloemer et al.,1998; Cronin et al., 1992; Kassim and Abdullah, 2008; Zeithaml et al., 1996). If the customer is dissatisfied with service provided, it will lead to negative WOM (Kandampully et al., 2015) and will switch to other e-tailers (Amin et al., 2011; Laksamana et al., 2013). Thus the hypothesis proposed as following:

H4: e-customer satisfaction has a significant positive association with e-customer loyalty

### c. E-trust and E-loyalty

Trust is an important factor influencing e-loyalty along with e-satisfaction (Reichheld et al., 2000). It helps in building loyalty when the perceived level of risk is high (Srinivasan and Anderson, 2002). Trust has a significant impact on the establishment of loyalty in both offline (Singh and Sirdeshmukh, 2000; Sirdeshmukh et al., 2002) and online (Park and Kim, 2003; Reichheld et al., 2000). It is found that trust, not price, is considered as the most important factor for customers in deciding to consolidate their purchases with one online retailer (Reichheld et al., 2000). Reichheld and Schefter (2000) assert that "to gain the loyalty of customers, you must first gain their trust. That's always been the case but on the web it's truer than ever" emphasizing the importance of e-trust on e-loyalty. Thus the hypothesis proposed as following:

H5- e-trust has a significant positive association with e-customer loyalty

### d. E-satisfaction and E-trust

Customer satisfaction is related to trust closely (Geyskens et al., 1996) and is a measure of trust (Garbarino and Johnson, 1999; Selnes, 1998). It can be expected that-

H6- e-customer satisfaction has a significant positive association with e-trust

Figure I: Conceptual Model showing hypotheses
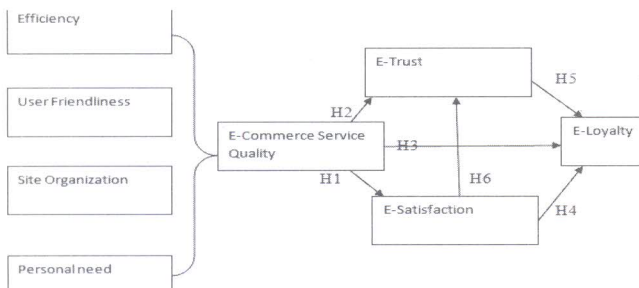


## RESEARCH METHODOLOGY

### a. Data Collection Process

The data was collected through structured questionnaire from actual customers who had online shopping experience. Questionnaires were sent to 200 persons via e-mail, stating the objective of study and including a hyperlink to the questionnaire. This study was conducted in Bathinda, Talwandi Sabo and Chandigarh based on accessibility in the month of September, October and November, 2017. The purpose of selecting such areas is to generalize the results and representation of online customers.

### b. Questionnaire Design-

Questionnaire consists of two parts. First part concerned with the personal information of e-commerce users. Information asked in first part concerned with their gender, their age and their qualification.

Second part consists of seven dimensions including 29 questions. In the second part, e-service quality was measured by considering variables from literature of Herington and Weaven (2009) and Ho and Lin (2010). The dimensions of e-satisfaction adapted from literature of Amin et al., 2013; Herington and Weaven, 2009; Ribbink et al., 2004) ; for e-loyalty have been adopted from literature of (Amin et al., 2013; Ramseook-Munhurrun and Naidoo, 2011; Zeithaml et al., 1996) and for e-trust have been adopted from the literature of Dina Ribbink et.al (2004). Items in the questionnaire were 29 measured on likert scale ranging from 1(Strongly disagree) to 5 (Strongly agree).

A total of 200 questionnaires sent through mail out of which 140 returned and of which 7 were incomplete. Only 133 were useful for analysis resulting 66.5% response rate. Table I facilitates the demographic profile of respondents stating 45.1% male user of E-commerce and 54.9% accounts for females.

**Table I: Psychometric Properties of the Instrument/ Scale used**

| Construct | Classification | Number | % |
|---|---|---|---|
| Gender | Male | 60 | 45.1 |
| | Female | 73 | 54.9 |
| Age | 15-24 | 22 | 16.54 |
| | 25-34 | 39 | 29.32 |
| | 35-44 | 18 | 13.53 |
| | 45-54 | 30 | 22.56 |
| | 55+ | 24 | 18.05 |
| Qualification | Secondary* | 12 | 9.02 |
| | Sr. Secondary | 28 | 21.05 |
| | Graduation | 11 | 8.27 |
| | Post Graduation and more | 82 | 61.66 |
| N=133 Table I- Demographic Profile | | | |

This study's conceptual model hypotheses were tested using SPSS19.

**Table II: Standardized factor loadings, average variance extracted (AVE) and composite reliability (CR)**

| Variables | Items | Loading | AVE | CR |
|---|---|---|---|---|
| Personal Need<br>Cronbach alpha=.870 | I feel completely safe when making transactions on the e-commerce Website<br>I feel that my personal needs have been met when using the e-commerce website<br>The website of online retailer provides me with information and products according to my preferences | .705<br>.896<br>.968 | .7456 | .8963 |
| Site Organization<br>Cronbach alpha=.799 | The website of online retailer is simple to use<br>The website of online retailer well organized<br>I can get on to the website of online retailer quickly<br>Website of online retailer design is user friendly | .988<br>.636<br>.763<br>.650 | .6983 | .9004 |
| User Friendliness<br>Cronbach alpha=.805 | The website of online retailer is user friendly<br>Navigation on the website of online retailer easy<br>The website of online retailer launches and runs right away<br>Pages at the website of online retailer do not freeze | .724<br>.988<br>.788<br>.642 | .6334 | .8704<br>- |
| Website efficiency<br>Cronbach alpha=.815 | It is easy to find what I need on the website of online retailer<br>It is easy to get anywhere on the website of online retailer<br>I can complete a transaction quickly on the website | .988<br>.694<br>.702 | .6517 | .8441 |
| Customer Satisfaction<br>Cronbach alpha=.798 | I am generally pleased with online retailer services<br>I am very satisfied with online retailer services<br>I am happy with online retailer services<br>The website of online retailer is simple to use<br>I am satisfied with overall online retailer's products and services | .705<br>.997<br>.988<br>.705<br>.997 | .7916 | .9487 |
| Customer Trust<br>Cronbach alpha=.766 | I am prepared to give private information to online retailers<br>I am willing to give my credit card number<br>It is not a problem to pay in advance for purchased products over the internet<br>Online retailers are professionals in their branch<br>Online retailers intend to fulfill their promises | .888<br>.612<br>.696<br>.823<br>.790 | .589 | .8762 |
| Customer Loyalty<br>Cronbach alpha=.898 | I will recommend the online shopping to other people<br>Loyalty I prefer the online shopping above other<br>I would like to say positive things to other people about online shopping<br>I would recommend online shopping to someone who seek advice<br>I intend to continue using the online shopping | .969<br>.994<br>.969<br>.902<br>.994 | .9634 | .9906 |

To check the internal reliability for each dimension, cronbach alpha is used. All dimensions have cronbach alpha greater than 0.7 indicating good reliability as suggested by Nunnally and Bernstein (1994). The value of AVE and CR exceeds the acceptable criteria of 0.5 and 0.7 respectively as proposed by Fornell and Larcker, 1981 for testing convergent validity. In order to test the discriminant validity, procedure given by Fornell and Larcker (1981) was used in which square root of AVE higher than correlation estimated between factors. Table III shows that square root of AVE higher than correlation.

**Table III: Discriminant validity**

| | Loyalty | Trust | Satisfaction | Personal Need | Site Organization | User Friendliness | Efficiency |
|---|---|---|---|---|---|---|---|
| Loyalty | .9815 | | | | | | |
| Trust | .208 | .7675 | | | | | |
| Satisfaction | .617 | .388 | .8897 | | | | |
| Personal Need | .148 | .268 | .193 | .8635 | | | |
| Site Organization | .515 | .229 | .601 | .205 | 0 .8356 | | |
| User Friendliness | .300 | .326 | .515 | .210 | .000 | .7959 | |
| Efficiency | .340 | .3380 | .541 | .105 | .000 | .000 | .8073 |

## FINDINGS AND DISCUSSIONS

Figure II demonstrates the effect model of e-commerce service quality on e-trust, e-satisfaction and e-loyalty. This model represents four dimensions of e-commerce service quality-efficiency measured by three indicators, user friendliness by four indicators, personal need by three indicators and site organization by four indicators. E-satisfaction, E-trust and E-loyalty represented by five indicators each.
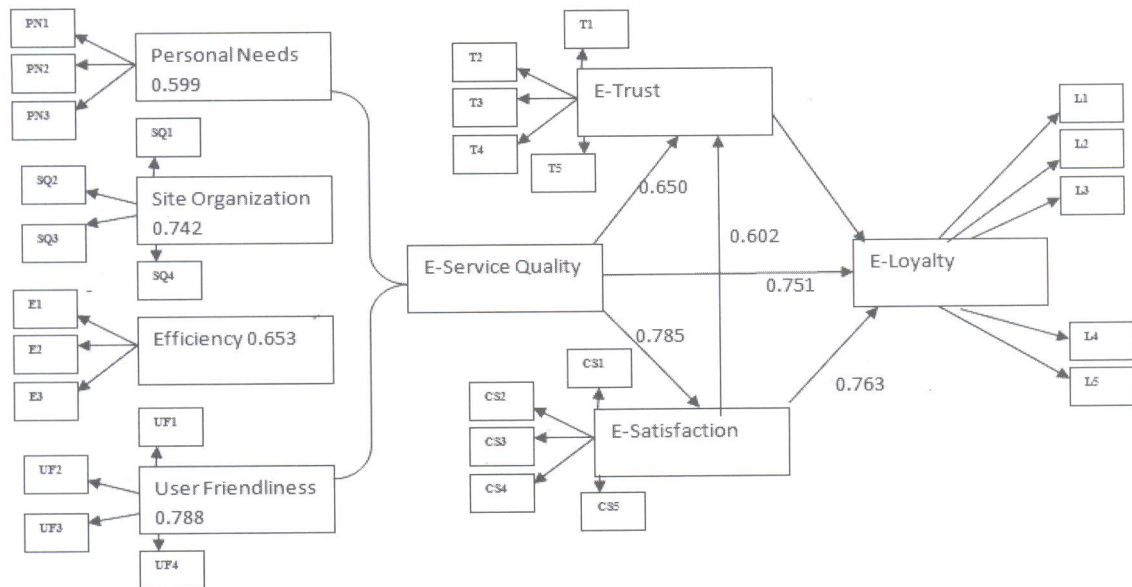
**Figure II: Conceptual Model with Result**



## Table IV: Regression Analysis

| Description | Estimate | p values |
|---|---|---|
| Personal need ← e-commerce service quality | .599 | .000 |
| Site organization ← e-commerce service quality | .742 | .000 |
| User friendliness ← e-commerce service quality | .653 | .000 |
| Efficiency of website ← e-commerce service quality | .788 | .000 |
| e-Customer satisfaction ← e-commerce service quality | .785 | .000 |
| e-Customer loyalty ← e-customer satisfaction | .763 | .000 |
| e-Customer trust ← e-commerce service quality | .650 | .000 |
| e-Customer loyalty ← e-commerce service quality | .751 | .000 |
| e-Customer trust ← e-Customer satisfaction | .602 | .000 |

E-loyalty leads to higher rate of customer retention and reduced cost to maintain than to attract new customer, leading to long term profitability to the firm (Reichheld et al., 2000). The objective of paper is to examine the impact of e-commerce website service quality on e-trust, e-satisfaction and e-loyalty in Indian e-commerce industry and gives out interesting facts for the aforementioned relationships that could benefit e-commerce industry. The results showed that all the four constructs have a significant positive relation with e-commerce service quality. The four dimensions have appropriate reliability and are associated with technical aspect of website delivery. Therefore, in order to maintain high level of service quality, e-tailers should pay focus on all dimensions. In this study, customers are looking for e-commerce due to easily accessibility and quick service. In order to provide a good quality of e-commerce services, e-tailer should provide their customers with effective and efficient website in a suitably presented environment and update the technology development (Chemingui, 2013; Chen and Teng, 2013; Herington and Weaven, 2009; Ho et al., 2012). E-commerce service quality has a positive relationship with e-customer satisfaction thus H1 is supported (Muslim Amim, 2014). Higher level of e-commerce service quality has a strong positive association with e-satisfaction. As per results, e-commerce organization should focus on catering personal needs of customers through customization.

A positive relationship between e-commerce website service qualities on e-customer trust and e-customer loyalty has been found. Thus H2 and H3 have been supported. This finding is inconsistent with the results found in the previous study (Al-Hawari, 2014, 2015). This depicts that having good e-service quality will help e-tailer to retain and build large customer base. The e-customer satisfaction and e-trust have positive association with e-loyalty. Thus, H4 and H5 are supported. Casaló et al.(2008) shows that the satisfaction from the previous

interactions with online retailing website has a positive effect on customer loyalty leading to positive WOM. The e-satisfaction has a positive relation with e-trust, consistent with that of Dina Ribbink (2004). The results report that e-service quality has a direct as well as indirect impact on e-loyalty. Therefore e-retailer should focus on all the four dimensions identified. Website efficiency is the main driver of e-commerce sites service quality followed by site organization, user friendliness and personal need respectively. The results are similar to Muslim Amim (2014).

Carlson (2011) stated that if e-service quality is of good quality then satisfaction with the services will be the output. If customers are highly satisfied then they will send a positive word-of-mouth for e-commerce site leading to increase in customer's base and if they are dissatisfied then they will spread negative word-of-mouth which is a dangerous situation for any organization to tackle with. There would be less importance to correlation between e-satisfaction and e-loyalty if risk perception is increased. Therefore, e-retailers would have to work hard for reducing the risk perception among online buyers and maintain high level of customer service. This will create high level of loyalty among buyers. Customers hesitate to transact with e-tailers who fails to build trust (Kshetri, 2013). If buyers have established trust then the customer is more likely to accept it as a complementary in doing their online transactions. So it is essential for e-tailers to cultivate trust among its users. The e-tailers shoul-d provide guarantee to customers that their transaction is safe and their personal information will not be misused.

This paper suggests that better quality of service quality provided by online shopping sites helps in delighting the customer as well as building a strong trust for a particular site leading to increase in e-loyalty among the customers. Online shopping needs to improve relationship between retailers and customers. E-tailers should develop their websites encompassed with certain features like trustworthiness, responsiveness, customization, better information quality and safety along with procedure of how to do online shopping, information on how to deal with security issue and what to do's/ don't while shopping online.

E-tailer should focus on all the four dimensions identified-Website efficiency, site organization, user friendliness and personal need. In online retailing context, consumers need to be assured that they are safe while doing online shopping and customers get customized information as per their preferences. Though, various retailers provide opportunities to customer for examining product at their location. But still many cases emerge out of fooling customers. Quite recently, American performance footwear and lifestyle brand Sketchers has taken Flipkart and four sellers on e-commerce platform for selling its fake products. There is fear in the mind of consumer that he may not receive the proper order or damaged product at the time of delivery. To tackle with these situations it would be a critical issue. If customer experiences bad with the functionality of e-commerce site, then customer will draw out before completion of the transaction. To provide better service quality, E-tailer must provide customers with efficient website (Herington and Weaven, 2009; Ho et al., 2012). Consumers base their decisions for online shopping not only on website's appearance but on entire service quality on website. So, in order to establish good e-trust and e-satisfaction, e-commerce websites need to be assured that customers being provided with effective and efficient website and update themselves with changing technological environment.

The results confirm the relevance of managing the e-service quality factors as an essential tool for eventuating customer's satisfaction, trust as well as loyalty. E-commerce sites if successful in reducing the risk factor concerned will help e-tailer to build a loyal customer. If the customer feels that the transaction is unsecured/ their personal information may be misused, he will escape the website before completing the transaction on it. Website should create confidence among customers that they are safe while surfing on website. E-tailer should update their website continuously and offer good design with fast, informative, uncluttered, and easy-to-navigate features.

This paper can help in fostering growth of Indian online shopping in the future as these can be used as guidelines for companies who want to enter e-commerce Indian market. Companies should focus their efforts on E-tail service quality towards developing consumer willingness to engage in long lasting customer of the company and its services. This area needs more attention from entrepreneurs and requires added facilities that can be attached to website for having competitive advantage.

From theoretical perspective, paper has contributed for e-loyalty model by incorporating antecedents of e-service quality, e-trust, e-satisfaction and e-loyalty. We have investigated the different role of various dimensions of e-service quality on e- trust, e-satisfaction and e-loyalty which strengthen the literature. From managerial

perspective, e-loyalty is based on both e-satisfaction and e-trust. E-satisfaction has direct as well as indirect impact on e-loyalty confirming to the literature about role of e-satisfaction in loyalty development model. Our result can help online retailers, realizing the importance of e-service quality dimensions in building e-trust, e-satisfaction and e-loyalty.

## CONCLUSION AND SUGGESTIONS

The availability of 4G internet at lower tariff in India has increased internet accessibility among people. Many people visit the website, register on it but do not purchase or purchase in small quantum due to lower trust build up with these sites leading to switching. To overcome the problem, it gained attention of researchers and organizations. This study aims to explore the various e-commerce service quality factors and how these certain antecedents influencing the customer's trust, satisfaction and loyalty. A total of 200 questionnaires distributed but among 133 completely returned.

The psychometric properties of scale used to measure internal reliability, convergent validity and discriminant validity of the instrument. All dimensions have cronbach alpha greater than .7 indicating good reliability as suggested by Nunnally and Bernstein (1994). All dimensions have exhibited convergent and discriminant validity. The results show that e-commerce service quality has a positive relationship with e-customer satisfaction, e-trust and e-loyalty. There is a positive relationship between e-customer satisfaction and e-loyalty; e-trust and e-loyalty.

Similar to the other empirical studies, this study is not without limitation. The sample size is not large enough, so the results should be interpreted with caution as regards to generalization of research finding of Indian consumer as a whole because sample is collected only from some part of Punjab and Chandigarh.

Future research needs to focus on a larger cross section of internet users and more diversified random samples to verify findings of current study. Focus can be made in future regarding the comparative studies with other states or other developed/developing countries in order to find out whether effect of individual service quality factor influencing customers purchase in competitive mix may be more/less in other markets, and whether effect of customer satisfaction and trust on loyalty may be more or less.

## REFERENCES

- Al-Hawari, M.A.A. (2014). Does customer sociability matter? Differences in e-quality, e-satisfaction and e-loyalty between introvert and extravert online banking users. Journal of Services Marketing, 28(7), 538-546.

- Al-Hawari, M.A.A. (2015). How the personality of retail bank customers interferes with the relationship between service quality and loyalty. International Journal of Bank Marketing, 33(1), 41-57.

- Amin M., Isa Z. and Fontaine R. (2013). Islamic banks. contrasting the drivers of customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia. International Journal of Bank Marketing, 3(2), 79-97.

- Amin, M. (2015). Internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty. International Journal of Bank Marketing, 34 (3), 280-306.

- Ball D., Coelho P.S. and Machás A. (2004). The role of communication and trust in explaining customer loyalty. an extension to the ECSI model. European Journal of Marketing, 38(9/10), 1272-1293.

- Bauer H.H., Falk T. and Hammerschmidt M. (2006). eTransQual: a transaction process-based approach for capturing service quality in online shopping. Journal of Business Research, 59(7), 866-875.

- Bloemer J., Ruyter K. and Peeters P. (1998). Investigating drivers of bank loyalty: the complex relationship between image, service quality and satisfaction. International Journal of Bank Marketing, 16 (7), 276-286.

- Carlson J. and O'Cass A. (2011). Developing a framework for understanding e-service quality, its antecedents, consequences, and mediators. Managing Service Quality, 21(3), . 264-286.

- Chen Q., Clifford S.J. and Wells W. (2000). Attitude toward the Site. New Information: Journal of Advertising Research, 42(2), 33-45.

- Cristobal E., Flavián C. and Guinalíu M. (2007). Perceived e-service quality (PeSQ). measurement validation and effects on consumer satisfaction and web site loyalty. Managing Service Quality, 17(3), 317-340.

- Cronin J.J. Jr and Taylor, S.A. (1992). Measuring service quality. a reexamination and extension. The Journal of Marketing, . 56(3), . 55-68.

- Fullerton G. and Taylor S. (2015). Dissatisfaction and violation. two distinct consequences of the wait experience. Journal of Service Theory and Practice, 25(1), 31-50.

- Garbarino E. and Johnson M.S. (1999). The different roles of satisfaction, trust, and commitment in consumer relationships. Journal of Marketing, 63(2), 70-87.

- Gera R. (2011). Modelling e-service quality and its consequences in India. an SEM approach, Journal of Research in Interactive Marketing, 5(2/3), 203-225.

- Geyskens I., Steenkamp J.B.E.M., Scheer L.K. and Kumar, N. (1996). The effects of trust and interdependence on relationship commitment. a trans-Atlantic study. International Journal of Research in Marketing, 13(4), 303-17.

- Herington C. and Weaven S. (2009). E-retailing by banks. e-service quality and its importance to customer satisfaction. European Journal of Marketing, 43(9/10), 1220-1231.

- Ho C.T.B. and Lin W.C. (2010). Measuring the service quality of internet banking. scale development and validation. European Business Review, 22(1), 5-24.

- Jacoby J. and Kyner D.B. (1973). Brand loyalty vs repeat purchasing behavior, Journal of Marketing Research, 10(1), 1-9.

- Kandampully J., Zhang T. and Bilgihan A. (2015). Customer loyalty. a review and future directions with a special focus on the hospitality industry, International Journal of Contemporary Hospitality Management, 27(3), 379-414.

- Kassim N.M and Abdullah N.A. (2008). Customer loyalty in e-commerce settings. An empirical study, Electronic Markets, 18(3), 275-290.

- Laksamana P., Wong D., Kingshott R.P. and Muchtar, F. (2013). The role of interaction quality and switching costs in premium banking services, Marketing Intelligence & Planning, 31(3), 229-249.

- Liao C.H., Yen H.R. and Li E.Y. (2011). The effect of channel quality inconsistency on the association between e-service quality and customer relationships, Internet Research, 21 (4), 458-478.

- Moorman C., Zaltman G. and Deshpande R. (1992). The relationship between providers and users of market research. the dynamics of trust within and between organizations, Journal of Marketing Research,  29 (3), 314-28.

- Nsairi Z.B. and Khadraoui M. (2013). Website satisfaction. determinant and consequences on website loyalty, International Business Research, 6(9), 77-92.

- Oliver, R.L. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions, Journal of Marketing Research, 17(4), 460-469.

- Oliver, R.L. (1993). A conceptual model of service quality and service satisfaction. compatible goals, different concepts, Advances in Services Marketing and Management, 2(4), 65-85.

- Parasuraman A., Zeithaml V.A. and Malhotra A. (2005). ES-QUAL a multiple-item scale for assessing electronic service quality, Journal of Service Research, 7(3), 213-233.

- Park C.H., Kim Y.G. (2003). Identifying key factors affecting consumer purchase behavior in an online shopping context, International Journal of Retail and Distribution Management, 30 (1), 16–29.

- Ramanathan, R. (2011). An empirical analysis on the influence of risk on relationship between handling of product returns and customer loyalty in E-commerce, International Journal of Production Economics, 130, 255-261.

- Ramseook-Munhurrun P. and Naidoo P. (2011). Customers' perspectives of service quality in internet banking, Services Marketing Quarterly, 32 (4), 247-264..

- Reichheld, F. (1995). Loyalty and the Renaissance of Marketing, Marketing Management, 2(4), 10-21.

- Reichheld F.F. and Schefter P. (2000). E-loyalty: your secret weapon on the web, Harvard Business Review, 78(4), 105-13.

- Ribbinik D., Reil. A.C.R.V. and Liljander V. (2004). Comfort your online customer: quality, trust and loyalty on the internet, Managing Service Quality, 14(6), 446-456.

- Rust R.T. and Zahorik A.J. (1993). Customer satisfaction, customer retention, and market share, Journal of Retailing, 69(2), 193-215.

- Sharifi S.S. and Esfidani M.R. (2014). The impacts of relationship marketing on cognitive dissonance, satisfaction, and loyalty. the mediating role of trust and cognitive dissonance, International Journal of Retail & Distribution Management, 42 (6), 553-575.

- Singh J. and Kaur P. (2013). Customers' attitude towards technology based services provided by select Indian banks. empirical analysis, International Journal of Commerce and Management, 23(1), 56-68.

- Singh J., Sirdeshmukh D., (2000). Agency and trust mechanisms in consumer satisfaction and loyalty judgments, Journal of the Academy of Marketing Science, 28 (1), 150–167.

- Srinivasan S.S., Anderson R. and Ponnavolu K. (2002). Customer loyalty in e-commerce. an exploration of its antecedents and consequences, Journal of Retailing, 78, 41-50.

- Wirtz J., Mattila A.S. and Tan R.L. (2007). The role of arousal congruency in influencing consumers' satisfaction evaluations and in-store behaviors, International Journal of Service Industry Management, 18(1), 6-24.

- Yang Z., Peterson R.T. (2004). Customer perceived value, satisfaction, and loyalty - the role of switching costs, Psychology & Marketing, 21 (10), 799-822.

- Yoo B., Donthu N., (2001). Developing a scale to measure the perceived quality of an Internet shopping site, Quarterly Journal of Electronic Commerce, 2 (1), 31–46.

- Zeithaml V.A., Parasuraman A. and Malhotra A. (2002). Service quality delivery through web sites. a critical review of extant knowledge, Journal of the Academy of Marketing Science, 30(4), 362-375.