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**Electronic service quality and perceived value of clothing e-shops:  
case Pakistan**

Master's thesis

International Business Administration

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I hereby declare that I have compiled the paper independently and all works, important standpoints and data by other authors has been properly referenced and the same paper has not been previously presented for grading.  
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## **ABSTRACT**

The purpose of this master's thesis is to find out the level of electronic service quality and its dimensions in clothing e-shops in Pakistan. In order to achieve this aim, two research questions are set. The first is about the level of electronic service quality and most relevant dimensions of clothing e-shops in Pakistan and the second question is about the role of the major dimensions of Electric Service quality on customer satisfaction and loyalty towards clothing e-shops in Pakistan.

The quantitative research method is adopted in this study and the data is collected by web-based self-completion questionnaires from Rawalpindi, one of the big cities of Pakistan. The eTailQ scale by Wolfinbarger, Gilly (2003) is chosen for this master thesis along with a discussion of their impact on customer satisfaction and loyalty.

The results of the descriptive and inferential statistical analysis show that the level of the four dimensions of eTailQ scale for clothing e-shops in Pakistan is significant. Results of the Spearman correlation matrix and multiple linear regression analysis reveal that the selected electronic service quality dimensions have a strong relationship between consumer satisfaction and loyalty intention which means that they have a considerable impact on building and maintaining the satisfaction and loyalty of customers of Pakistani clothing e-shops.

Keywords: eTailQ, satisfaction, consumer loyalty, clothing e-shops, Pakistan.

## **INTRODUCTION**

Nowadays, people are immersed in the digital world. Formerly, the internet was a tool used as the source for information, but today life is impossible without it. Technology-based interfaces have resulted in several changes as to how businesses provide services as well as various channels of communication they use to connect with their customers. With the blessings of the Internet and information technology, communication and relationship development between people around the globe have become incredibly easy (Singh et al. 2007, 31). The usage of the internet in business has opened up new horizons for companies to conduct their business and interact with their customers (Lexhagen 2009) which has led to a new phenomenon in the field of e-business, namely, online shopping.

Online shopping is a form of electronic commerce that allows consumers to buy products or services through electronic devices such as mobile phones or computers by using the internet (Jangid et al. 2020; Miller et al. 1998). Although online shopping is a recent phenomenon in the field of e-business, due to the advancements in technology it is going to be the future of shopping in the world. Today, online shopping sites offer a variety of products and services with different quality, that cater to a wide range of people's needs. It is also a convenient and time-saving solution over traditional shopping for consumers with a busy lifestyle. On the other hand, the world is facing one of the worst pandemics in history, COVID-19 (Nicola et al. 2020). To slow the rapid spread of the virus, most countries have dramatically restricted social life and face-to-face service interactions during the lockdowns (Koch et al. 2020; Hollebeek et al. 2020). Due to the closure of stationary retail stores, online shopping has become the only means for consumers to fulfill their needs by staying at home and without visiting stores (Koch et al. 2020). While developing countries are increasingly benefitting from the convenience and time savings brought by online shopping, the concept has not gained much popularity in Pakistan (Khan, et al. 2020). In Pakistan, the trend of online purchasing is low as compared to developed countries such as the US or UK (Khalid, Buzdar 2019). However, Pakistan's e-commerce industry is gaining momentum steadily, but surely. In Pakistan, online shopping began simply as purchasing things from different nations

for various reasons, but it eventually evolved into a significant business in which money was transferred to international companies via the internet. (Haider, Nasir 2016).

Pakistan has a dynamic textile and clothing industry that has significant effects on the country's economy. Textiles and clothing is the largest industrial sector of Pakistan in terms of cultural aspects, investment, employment, and exports (Malik 2000). In Pakistan, clothes shopping is not done only to meet basic life needs but it's an indicator of status, social class, art, and a way for people to express themselves. Thus, clothing products are one of the growing industries which swiftly shifted from store to internet shopping in Pakistan.

Although the electronic service quality concept is an area of research that has strategic importance for businesses to attempt and address the customer's concerns in the electronic marketplace (Asadpoor 2017). This has not been the case in Pakistan's market owing to the limited research dedicated to electronic service quality and customers' perception of clothing e-shops in Pakistan.

The research problem for this master's thesis is limited information about electronic service quality and customers' perceived value for clothing e-shops in Pakistan.

The purpose of this master's thesis is to find out the level of electronic service quality and its dimensions in clothing e-shops in Pakistan.

To achieve this purpose, two research questions shall guide this study:

- What is the level of electronic service quality and most relevant dimensions of clothing e-shops in Pakistan?
- How do major dimensions of Electronic Service quality play a role in customer satisfaction and loyalty towards clothing e-shops in Pakistan?

To achieve the objectives of this study, the research approach used is quantitative research using the eTailQ model by Wolfinbarger, Gilly (2003). The data was collected by web-based self-completion questionnaires from Rawalpindi which is one of the big cities of Pakistan. The collected data was then analyzed through the program Statistical Package for the Social Sciences (SPSS) to answer research questions. The data analysis is used in the form of descriptive analysis and inferential statistical analysis. In the descriptive analysis, data is summarized, by providing descriptive statistics. Descriptive statistics, such as mean, mode, and median, are provided in the

descriptive analysis. In inferential statistical analysis, Spearman correlation matrix and Multiple linear regressions tests are applied to measure the level of electronic service quality on clothing e-shops in Pakistan and to find the relation between the independent variables (i.e. electronic service quality dimensions) and the dependent variable (i.e. customer satisfaction and loyalty intention). To test the reliability of the questionnaire the Cronbach's Alpha was used.

The thesis consists of three chapters. The first chapter explains the theoretical framework about the electronic service quality and its dimensions based on the literature review and introduces the eTailQ scale by Wolfinbarger, Gilly (2003, 185). A general overview of customer satisfaction and loyalty towards e-shops are discussed in the first chapter as well along with an outline of the online clothes market in Pakistan. The second chapter presents the research approach and design, design of the questionnaire, sampling, and data analyzing sections are also included in the research methodology section. Finally, the third chapter reveals the results and findings where all descriptive and inferential statistical analyses are described. As a part of the results suggestions and further research are also included in the third chapter.

# **1. LITERATURE REVIEW AND FRAMEWORK**

This chapter presents the theoretical framework along with a review of the literature and related studies. The aim is to demonstrate the research's conceptual context and theoretical background. Initially, the concept of electronic service quality is introduced along with the discussion of its dimensions. As part of the literature review, traditional service quality is also discussed in this chapter. The chapter includes a discussion about the online clothing market in Pakistan and the perception of online shopping of clothes among Pakistani consumers. Later in the chapter, an explanation overview of relevant dimensions of the eTailQ model chosen for this study is presented. The chapter concludes with a discussion about the impact of the eTailQ dimensions on customer satisfaction and loyalty.

## **1.1. Concept of Electronic service**

The concept of electronic service is recognized by both, academic scholars and practitioners as one of the key determinants to operate successfully in the e-commerce sector (Rust, Lemon 2001; Santos 2003). Electronic service is defined as an interactive, content-centered, internet-based customer service that is driven by customers and integrated with the support of technologies and systems provided by service providers to strengthen the customer-provider relationship (Ho, Lin 2008). Electronic service includes the information provision and system support along with the logistic transportation of services and the exchange and tracing of information (Rowley 2006). Electronic services assist organizations in exceeding customer expectations and achieving a level of customer service that exceeds the norm; which enables these organizations to invest for the long term by promoting customer growth and expanding their base of loyal customers (Lake, Hickey 2002). Consequently, the use of technology in customer service has become critical to achieving the organization's most basic survival goals (Wilson 2004; Mahmood 2013).

Electronic service is a self-service as opposed to a service acquired by speaking to an employee over the phone or behind a desk (Surjadaja et al. 2003; Gera, Rajat 2011). The service is obtained



through a mechanical interaction between the customer and the interface of the electronic machine providing the electronic service (Wetoahir 2012). This presents a challenge for the electronic service providers since there is no direct contact between their staff and customers, and consequently, the interface – usually a website, became the basis of interaction between customers and organizations (Fadeleh, Shroff 2010). This warrants a situation where the website or the electronic interface is used to provide the service must meet the customer's desires and has to be responsive to the customer's expectations (Al-Alaq, Bashir 2004).

Electronic service has emerged as an important factor in providing customers with an interactive connection to the workflow throughout the entire transaction process, allowing businesses to deliver the best value while also building strong customer relationships. (Cristobal et al. 2007). The concept of electronic service is one of the prominent applications of information and communication technologies in dissimilar areas. It is the provision of interactional, content-centered, and electronic-based service over electronic networks (Taherdoost et al. 2012a, 74). It is much different in comparison to traditional service which uses other channels of communication to interact with customers (Javadi 2011) as it uses modern technology to transform business processes to achieve more accuracy, speed, and protection (Zhang, Prybutok 2005). It enables the businesses to meet the needs of existing customers, achieve satisfaction and attract new customers with the use of modern technology. The discussion about electronic service quality will be continued further in this chapter after we present the concept of traditional service quality.

### **1.1.1. Traditional Service Quality**

After the 1960s, the developed economies became increasingly service-centered which attracted attention towards the service quality and its importance (Juran, Godfrey 1999). The concept of service quality is discussed from the perspective of traditional business, and it refers to the quality of all non-internet-based experiences and interactions that occur between customers and businesses. The global trend towards investing in service quality began in the 1980s when businesses realized that product quality alone was no longer sufficient to maintain a competitive advantage (Wal et al. 2002, 233-234). During the same period, service quality began to gain prominence as an important tool for differentiating services and gaining a competitive advantage (Zeithaml, Bitner 1996). Since then, scholars from around the globe have researched the concept of service quality.

The services marketing literature presents multiple definitions of service quality along with its dimensions. The service quality is variously defined as the focus on meeting the needs and requirements of the customer, and how well the service delivered matches customers' expectations (Lewis 1993, 22). It is about providing customers with what they want when they want it, and at an acceptable cost, while remaining within the business's operating constraints, and providing a better service than the customers expect (Lewis 1991, 47). Another definition by Wyckoff (1984) presents service quality as the degree of excellence intended, and the control of variability in achieving that excellence, in meeting the customer's requirements. Individual customers determine service quality primarily through their perceived delivery of the service attributes that they expect (Babbar 1992).

Furthermore, some definitions emphasize the importance of customers' quality expectations versus perceptions. Gronroos (1984) defines service quality as the outcome of an evaluation process in which the customer compares his expectations with the service he receives. According to Parasuraman et al. (1985), The degree and direction of discordance between customers' perceptions and expectations in terms of various but relevant dimensions of service quality that can influence their future behavior is referred to as service quality. It can be considered as the overall evaluation of a specific service firm that results from comparing that firm's performance to customers' general expectations of how firms in that industry should perform (Parasuraman et al. 1988). Mattson (1993) defines service quality as "a creation of value for the customer". Zeithaml, Bitner (1996, 45) defined perceived service quality as a customer's assessment of a product's or service's overall excellence or superiority. They also defined service quality as "the provision of excellent or superior service in comparison to customer expectations."

The work of Parasuraman et al. (1985, 1988) provides important insights into the determinants of service quality. Parasuraman et al. (1988) developed the SERVQUAL scale to assess consumers' perceptions of service quality. This model holds a dominant position in the literature on service quality measurement, aiming to comprehend the fundamental elements of the subject. (Polyakova, Mirza 2015). Furthermore, it is widely accepted as a foundation for creating item pools or new measurement frameworks (Ladhari 2008, 65).

SERVQUAL initially had ten service quality dimensions (reliability, responsiveness, competence, courtesy, communication, credibility, access, security, understanding / knowing the customer, and tangibles), but after factor analysis, they were reduced to five: tangibles, reliability,

responsiveness, assurance, and empathy (Parasuraman et al. 1988). Tangibles are the physical appearance of facilities, equipment, personnel, and communication materials. Reliability is defined as the ability to provide the promised service consistently and accurately. The willingness to assist customers and provide prompt services is referred to as responsiveness. Employee knowledge and courtesy, as well as their ability to instill trust and confidence, are examples of assurance. Customers are cared for and given individual attention when they are shown empathy.

The SERVQUAL scale has been used to assess service quality in a variety of service industries, and some studies have reworded the SERVQUAL model to assess service quality in the context of electronic service. Given the differences between traditional service and electronic service, it is clear that the SERVQUAL scale is ineffective for assessing electronic service quality. In electronic service studies, new scales for measuring electronic service quality are required.

### **1.1.2. Electronic Service Quality**

The internet has become more widely available, and a broader range of consumers are now using it. The increasing systematic use of the internet in consumer decision-making processes, combined with the development of e-commerce, has prompted researchers and practitioners to investigate service quality issues in an online context (Bressolles et al. 2014). Despite the fact that service quality has been a hot topic in marketing academia for the last three decades, academic studies of electronic services have sparked intense debate in recent years (Al-dweeri et al. 2019, 904). This has resulted in a stream of research on measuring the quality of electronic services that focuses on the interaction between the customer and the website. It has emerged as a critical factor in providing customers with an interactive connection to the workflow throughout the entire transaction process, allowing businesses to deliver the best value and build strong customer relationships (Cristobal et al. 2007).

The overall evaluation of the consumer's experience of an electronic service delivered in the virtual marketplace is referred to as electronic service quality (Alanezi 2011). Therefore, website quality assessments include post-service interactions as well as interactions with the website during the purchase process (Zeithaml et al. 2002).

Electronic service quality, according to Zeithaml et al. (2000, 2002), is the extent to which a website facilitates efficient and effective shopping, purchasing, and delivery of products and services. It is the provision of all interactive services via the Internet, as well as the application of

advanced communications, information, and multimedia technology (Boyers et al. 2002). Rust, Lemon (2001) explained electronic service as information service, which is defined as a set of business activities carried out using information and communications technology (Rowley 2006). Electronic service quality, according to Santos (2003, 235), is "the consumers' overall evaluation and judgment of the excellence and quality of electronic service offerings in the virtual marketplace."

Online shopping, like offline service transactions, can be thought of as a complex process comprised of various sub-processes such as searching for information or navigation. Consumers are more likely to evaluate the overall perceived electronic service quality for the online service rather than evaluating each sub-process in detail (Van Riel 2001). Since the turn of the century, studies aimed at developing scales to measure perceived electronic service quality have begun to appear in the literature (Al-dweeri et al. 2019, 904). Many studies on electronic service quality begin with a combination of traditional service quality dimensions and web interface quality dimensions.

Dabholkar's (1996) research on the dimensions of electronic service quality with a focus on website design argues that 7 dimensions of electronic service quality, including website design, reliability, delivery, ease of use, enjoyment, and control, can be illustrated as the basic parameters in the judgment of electronic service quality. Whereas, Yoo, Donthu (2001) created a four-dimensional scale called SITEQUAL to assess a website's online service quality. The four dimensions are ease of use, aesthetic design, processing speed, and interactive responsiveness (Yoo, Donthu 2001, 31-46).

Zeithaml et al. (2002b) created the 11-dimensional e-SERVQUAL instrument. The authors do not compare the two scales in their research, so it is unclear which scale if any, would be appropriate in an electronic service setting. Loiacono et al. (2002) created WebQual, a comprehensive scale with 12 dimensions. Later, in their version of the WebQual scale, Barnes, Vidgen (2002) identified five factors that are grouped into three main constructs: usability (site design and usability), information quality (quality of the site's content), and interaction quality (embodied in trust and empathy). This scale provides an index of a website's quality based on customer perception that is weighted according to importance. However, because it does not require a respondent to complete the purchasing process, this scale is better suited for transaction-specific assessments of a site (Barnes, Vidgen 2002, 114-127). Because WebQual can be completed by a customer who has not

completed the entire purchasing process, it appears that this instrument does not provide a comprehensive evaluation of electronic service quality. Despite their reservations, Barnes, Vidgen (2007) changed the scale's name to E-Qual and used it to evaluate the quality of the UK's Inland Revenue website. They did not, however, validate the use of E-Qual in an online taxation environment.

The E-S-Qual scale was used by Parasuraman et al. (2005) as an important step in conceptualizing electronic service quality. The initial E-S-QUAL items were reduced into four dimensions, each with 22 items, using standard scale refining procedures. Several other researchers have used the E-S-QUAL measuring scale for electronic service quality with success (Kim et al. 2006, 51-77; Meckovec et al. 2007, 15-27). Boshoff (2007) conducted a psychometric evaluation of the E-S-Qual scale and discovered that it is a valid and reliable instrument. He came to the conclusion that it was the most effective scale for assessing the quality of electronic services. Yaya et al. (2012) examined the E-S-QUAL scale and discovered that the dimensions vary depending on the service industry. Even within the same industry, the dimensions vary depending on the user. One of the tool dimensions, fulfillment, does not appear to be generic and appears to be more related to the sale of physical goods. E-S-QUAL has received the most support of any instrument proposed for measuring electronic service quality, and the scale is effective in capturing the essence of electronic service quality (Yaya et al. 2012, 1363–1378). As a result, the E-S-Qual scale can be regarded as a high-validity electronic service quality measuring instrument that is applicable globally in both the private and public sectors.

Bauer et al. (2006) created eTransQual, a transaction process-based measuring scale for electronic service quality. Five dimensions of electronic service quality were identified using exploratory and confirmatory factor analysis: functionality/design, enjoyment, process, reliability, and responsiveness (Bauer et al. 2006). Based on this, The eTailQ model was developed by Wolfinbarger, Gilly (2003) to determine the dimensions of electronic service quality related to internet retailing, which is another scale measuring electronic service quality. The authors categorize fulfillment/reliability, website design, privacy/security, and customer service into four categories. The eTailQ scale disregarded factors such as entertainment (Al-dweeri 2019, 905).

These various electronic service quality scales differ in their nature and the number of factors they consider, and there is no agreement on the exact form or number of e-quality factors that customers consider when evaluating electronic services (Ribbink et al. 2004). The eTailQ scale, which has

four factors: website design, reliability, privacy and security, and customer service, will be used as the theoretical framework for this master thesis. The eTailQ was chosen as the service quality scale because it takes into account both website interface measurement and perceived electronic services quality dimensions such as security, reliability, and customer service.

## **1.2. Discussion about the online clothes market in Pakistan**

Because of technological developments, internet shopping is now rising quickly in both developing and developed nations. Because consumers have less time to go to the market due to their busy lives, online shopping is growing at a quick pace. E-commerce has made it easier to find merchants by reducing effort and time and internet shopping practices promise to save consumers' time and effort during the purchasing process. The developing countries have the potential to develop an e-commerce foundation; however, this will take time because internet penetration in these countries is still lower than in developed countries. According to Ghaznavi (2013), eCommerce has been around for a while in Pakistan and is currently gaining popularity, with major growth projected in the future. In Pakistan, online shopping began simply as purchasing things from different nations for various reasons, but it eventually evolved into a significant business in which money was transferred to international companies via the internet using credit cards, Western Union, or wireless transfers (Haider, Nasir 2016).

In Pakistan, there are over 100 online shopping websites, with the majority of this expansion taking place in the previous two to three years. According to research conducted by (Ghouri et al. 2021, 9), Pakistani men (59%) made more purchases than women (41%). More than half of internet shoppers (56%) were between the ages of 25 and 34, as expected. They were followed by persons aged 18-24 (23%) and 35-44 (14%), with the remaining 7% of consumers aged 45 and up. Clothing was the most popular category for online Pakistani buyers, followed by food, footwear, travel, and gadgets, according to the study.

According to Neilson's survey, in the Middle East, Africa, and Pakistan, 47 percent of internet users stated they have made purchases online (Nielsen 2010). Although Pakistan has a sizable online purchasing market, it is still regarded as the world's second-slowest adopter of internet shopping trends. This appears to be the trend, even though the growing popularity of trendy clothes

and Pakistan's rising market has enticed both global and domestic firms to offer online services to their customers (Zeb et al. 2011, 225-226).

There are a variety of factors that contribute to the sluggish acceptance of online clothes shopping. Cash on delivery is the most frequent means of payment in Pakistan, owing to consumers' aversion to using credit cards. Many people who shop online are hesitant to give out their credit card information (Rizwan et al. 2014, 254). Cash-on-delivery services are offered by emerging e-companies such as Homeshopping and Shophive in several cities. This depicts consumers' attitudes towards the risks associated with online shopping on Pakistani websites. Another factor is the lack of bank support and other convenient solutions such as PayPal. Entrepreneurs are losing 20% to 25% of their business as a result of this (Pakistan Today 2011). "Businesses need to do more to shift consumers from shopping malls to virtual malls" (Pakistan Today 2011)." Users in this region have expressed dissatisfaction with their online buying experiences (Nielson 2010). When a customer has a positive attitude toward previous online purchasing experiences, he or she is more interested in doing so again (Monzuwe et al. 2004).

E-shopping is becoming more popular in Pakistan, although not at the same rate as it has in other developing countries (Qayyum et al. 2018). Despite this, internet retailers are very interested in the Pakistani market because it has a lot of promise as an online buying market (Baber et al. 2016). In Pakistan, all businesses, companies, and institutes, large and small, are harnessing the power of e-commerce. E-commerce and internet shopping offers customers convenient ways to shop and conduct business in Pakistan's various sectors. Several online shopping websites, including Daraz.pk, homeshopping.pk, shophive.com, kaymu.pk, and others, have introduced online shopping and grown their e-commerce sales (Haider, Nasir 2016).

Pakistan is a developing country, therefore economic growth is increasing year after year, but online clothing purchasing is growing at a much slower pace than the country's textile industry, which has expanded dramatically in recent years (Zeb et al. 2011, 225-226). Furthermore, when compared to western nations, Pakistan's population is less exposed to cutting-edge technology. Many people in Pakistan do not know how to purchase online; on the other hand, online retailers are less likely to use cutting-edge technology to aid clients in their online purchasing experiences (Rizwan et al. 2014, 264).

All of the issues consumers face affect their perception of online websites especially for clothing. The perception of customers is based on the electronic service quality of the online shopping websites and will dictate how fast Pakistani consumers will start adopting the online shopping experience. This study was specifically conducted for the Pakistani people to determine their behavior towards online shopping. Keeping in mind the importance of this industry and the growing importance of clothing products, the current study quantifies the level of electronic service quality and its dimensions that are most relevant towards creating that perception about clothing e-shops in Pakistan.

### **1.3. eTailQ scale**

Positioning the consumer as the focal point of the study and providing high-quality service online are important factors in increasing web sales and profits for the company. Other determinants of success, in addition to the quality of goods or services offered, are website presence and a low price of goods or services offered (Shala, Balaj 2018, 58). According to Parasuraman et al. (1985), service quality is defined as the difference between what customers expect from a service and their perceptions of the service after using it. According to Ho et al. (2000), from the perspective of a customer, expectations and perceptions characterize the difference between the importance degree related to the expected quality and the satisfaction degree corresponding to the perceived experience.

The online environment and the service quality provided by e-commerce platforms have been studied from a variety of perspectives, including satisfaction with the website (Alpar 1999; Blut et al. 2015) and website success (Liu, Arnett 2000, 23-23), intention to purchase, and intention to revisit (Loiacono et al. 2007), online experience, and customer loyalty (Srinivasan et al. 2002). As stated in section 1.1.2, the nature and number of factors in various electronic service quality scales vary. However, the current master thesis employs the eTailQ scale developed by Wolfinbarger, Gilly (2003), complete with its original dimensions and items, as its theoretical framework.

The eTailQ scale is one of the most widely used scales to assess the electronic service quality of e-commerce (Ha, Stoel 2012; Ellahi, Bokhari 2013) because it takes into account all stages of the online purchase process, from searching for information to post-delivery evaluation of the purchased product/service.



To put it another way, Wolfinbarger, Gilly (2003, 185) e-TailQ focuses on measuring service quality in an e-commerce platform holistically at all stages of the customer interaction with the website. The authors performed CFA analyses to compare various possible factor structures and tested a one-factor model, a two-factor model, several three-factor models, and a four-factor model.

They concluded that the four-factor models, one with and one without a higher-order factor, perform very similarly on all fitness measures. They also concluded that either of the four-factor models can be used to model online quality (Figure 1).

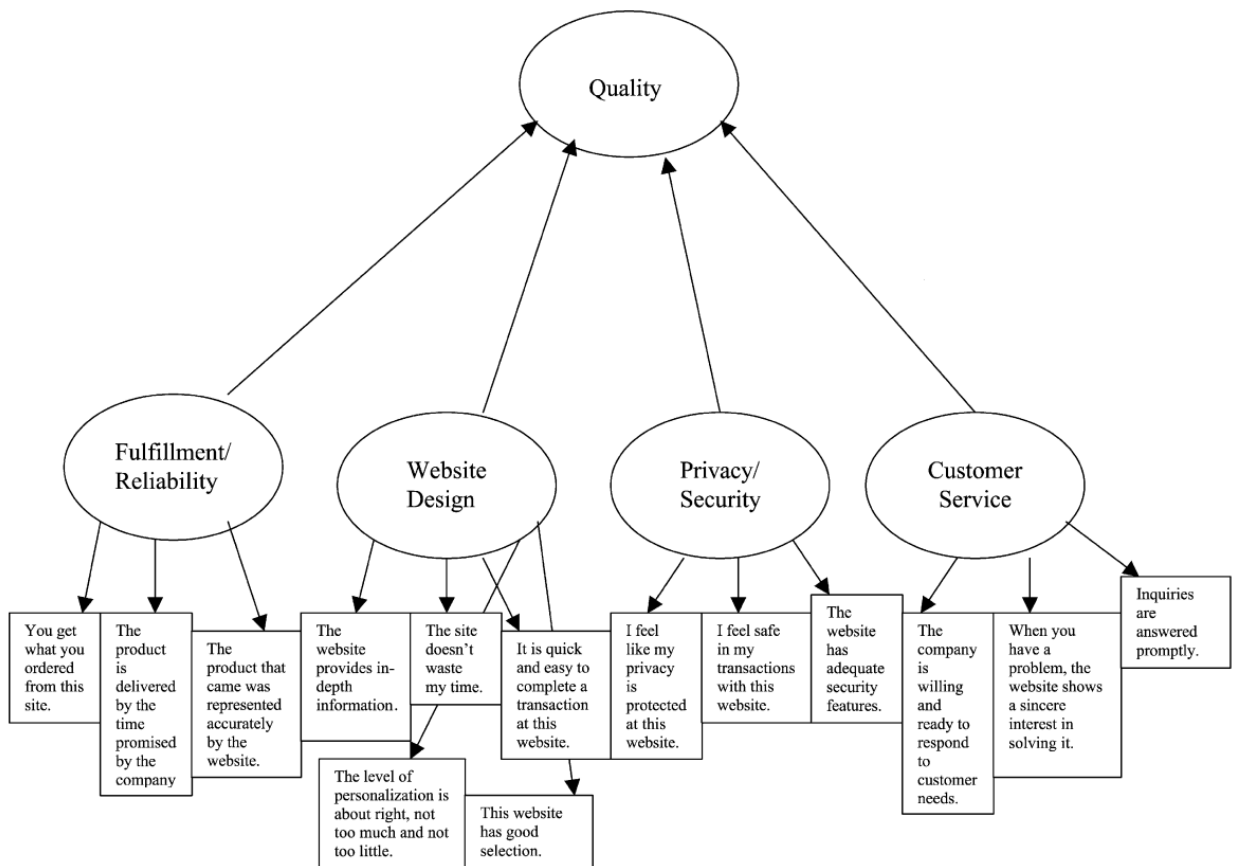


Figure 1. Modeling eTail quality as a higher order factor  
Source: Wolfinbarger, Gilly (2003, 193)

According to Wolfinbarger, Gilly (2003, 193), e-TailQ has 14 items along with four factors (dimensions): fulfillment/reliability, website design, customer service, and security/privacy. Fulfillment or reliability is (a) the accurate display and description of a product so that what customers receive is what they thought they ordered, and (b) delivery of the right product within

the time frame promised. Customer post-payment dissonance is more likely to occur in online shopping than in offline shopping, according to Liao, Keng (2013), because customers cannot see the product directly before purchasing it. Fulfillment and reliability are the results of several factors, including the representation of the appropriate product on the website and what is going to be delivered; technology used in the e-commerce framework and its functionality of correctly receiving orders and forwarding these orders on time; and finally, the relationship between the online retailer and the delivery services in order for the consumer to receive the purchasable products (Shala, Balaj 2018, 59). According to Wolfinbarger, Gilly (2003, 193), fulfillment/reliability is defined as the timely delivery of the correct product within the specified timeline assured to the customer, as well as the accuracy of product descriptions provided on the website so that customers can obtain what the e-tailer promised for their order.

Website design includes all elements of the consumer's experience at the website (except for customer service), including navigation, information search, order processing, appropriate personalization, and product selection. Customers' primary access to online organizations and a successful purchase process in the virtual environment of electronic service is through a website. A poor website design can give customers a negative impression of the website's quality, causing them to abandon the purchase process (Li et al. 2009). The Website is the user's first point of contact; it represents the brand's image (Wolfinbarger, Gilly 2003, 195). A good website design should emphasize usability while also providing aesthetics, reflecting a strong and associative image of the brand, and attracting customers to visit it (Díaz, Koutra 2013). Pastrick (1997, 82-84) defines the best dimensions for a satisfying e-commerce experience as websites that load quickly, are uncluttered, and are easy to navigate. Because e-commerce platforms that include these elements benefit consumers by allowing them to cut their shopping time in half when compared to the offline world. These were the guidelines for characterizing website design. The navigation is extremely user-friendly. Large caching capability, website speed optimization, and very quick navigation within the website. After registering as a user and sharing your preferred styles, the website will suggest products that you might be interested in purchasing and a one-click purchase option for a product (Rosen et al. 2004).

Customer service is responsive, helpful, willing service that responds to customer inquiries quickly. Service staff is always present in offline businesses to assist customers during the purchasing process. Customers in online stores may sometimes be unable to complete the entire purchasing process without the assistance of customer service (McLean, Wilson 2016, 602).

Customers can also ask for more detailed information about a product they want to buy from some online businesses' customer service. Web-based synchronous media, such as live chat, an online help desk, and social networking websites, are commonly used by businesses (Turel, Connelly 2013). Employees' skills or technological tools that provide prompt solutions to customers facing these challenges, according to Wolfinbarger, Gilly (2003, 196), play a critical role at this point. When you think about it, customer service is the process of preventing any problems from occurring within the system; however, if problems do arise, the efficiency and effectiveness with which these issues are resolved are measured. People can easily share negative reviews with thousands of people using social media frameworks. As a result, the impact of customer service on the overall experience and the behavioral consequences of brand loyalty is highly valued. In this study, Wolfinbarger, Gilly (2003, 193) define customer service as "responsive, helpful, willing service that responds to customer inquiries quickly."

Security refers to the security of credit card payments and the privacy of shared information. It is related to the level of credit card payments security and privacy of users' shared information. Schmidt et al. (2008) demonstrated that a successful website must include privacy and security features. When a customer buys something from an online store, they must feel safe to enter personal information like their name, address, and phone number, as well as credit card information. (Holloway, Beatty 2008).

Privacy refers to the level of security with which information is collected from customers, how the data is stored, and finally, how the data will be used. Another point to make in terms of privacy is to ask visitors to the platform if they agree to the data usage conditions (Friedman et al. 2000, 34-36). Security, on the other hand, is concerned with the financial risks that consumers may encounter during their online transactions. Such as how credit card information will be handled and the level of protection that information will be provided against vulnerable acts (Wolfinbarger, Gilly 2003, 195). Information privacy is the top concern for web visitors, according to Hoffman et al. (1999). People who do not buy online, according to his research, appear to be doing so for a variety of reasons, the most common of which is the fear of giving personal information away. Privacy and security concerns, according to Miyazaki et al. (2001), are the most significant barriers for consumers who do not engage in e-commerce activities.

#### **1.4. Customer satisfaction and loyalty towards e-shops**

In recent years, there has been discussion about the causal relationship between electronic service quality, e-satisfaction, e-trust, and e-loyalty (Al-dweeri et al. 2019, 903). Businesses are shifting their focus from gaining a larger market share to a more long-term and profitable strategy of gaining customer satisfaction and loyalty (Safi, 2020). In general, research suggests that the higher the quality of an electronic service, the higher the level of electronic customer satisfaction (Hsu, Hsu 2008; Ou et al. 2011). Previous research has shown that the quality of an electronic service does not have a consistent impact on e-loyalty (Ou et al. 2011; Ghane et al. 2011; Ho, Lee 2015; Yaya et al. 2011), implying that other factors may influence this relationship. Customer's e-loyalty, according to Fandy, Chandra (2008), is a dynamic concept influenced by a variety of factors, one of which is the quality of the electronic service.

Customer satisfaction is even more important in the case of electronic services because it's difficult to keep customers and gain their loyalty in the virtual world (Zavareh et al. 2012, 442). The importance of customer satisfaction for electronic service as a mission to achieve financial performance, as there is a risk of customer loss if he or she is unable to access the website or if it is unsatisfactory (Heskett et al. 1994). Customer satisfaction measures how well customers' expectations for a product or service are met, and it can serve as a barometer of how well the expected and actual performance of the purchased product or service are aligned (Husain 2017). Customer satisfaction, in other words, is the result of a comparison of expectations and experience, and it is achieved when the final deliverable(s) meets or even exceeds the customers' expectations (Al-Adwan, Al-Horani 2019, 380). Reichheld (1996) emphasized the role of customer satisfaction and how important it is to any company's success with customers. Customer satisfaction was defined by Srinivasan et al. (2002) as the positive response customers had to their purchasing experience.

According to Moriuchi, Takahashi (2016), satisfaction measures a customer's overall purchasing and consumption experience with a product or service over time. "The consumer's fulfillment response," as defined by Oliver (1997), is satisfaction. According to Alam, Yasin (2010), when customers are satisfied and their expectations are met or exceeded by the service provider, the customer's desire to repurchase is more likely to be reinforced. Thus, e-satisfaction is a critical factor in customer retention, and it has a direct impact on customer loyalty (Eid 2011; Parra-Lopez

et al. 2013). Nonetheless, as several researchers have attempted to confirm in their research, the relationship between satisfaction and loyalty appears almost intuitive (Kim et al. 2009).

Customer loyalty is the ultimate goal of relationship marketing, especially in electronic transactions, in order to prevent customers from switching to other companies (Cheng 2011). Consumer loyalty, according to Oliver (1999, 34), is defined as a commitment to repurchase or patronize a preferred product or service in the future. Consumer loyalty, according to Neal (1999, 21-23), is defined as "the proportion of times a purchaser chooses the same product or service in a specific category compared to the total number of purchases made by the purchaser in that category, under the condition that other acceptable products or services are conveniently available in that category, under the condition that other acceptable products or services are conveniently available in that category" (Neal, 1999, 21). Consumer loyalty is defined as a customer's favorable attitude toward an e-business that results in repeat buying behavior, according to Anderson, Srinivasan (2003, 125). A positive attitude does not always imply satisfaction; it can also indicate other attitudes such as the desire to share with others, pleasure, and trust, among others.

To assess the predictive validity of the eTailQ measure, the current master thesis uses eleven statements. These statements included six satisfaction items (Oliver, 1980, 1997) and five loyalty intentions items (Zeithaml et al. 1996). eTailQ is an effective scale in measuring customer loyalty and customer satisfaction (Kim et al. 2009). As this study aims to understand the role of electronic service quality dimensions on customer loyalty and customer satisfaction, in light of all the factors discussed previously, eTailQ was chosen as a model to conduct this study.

## **2. METHODOLOGY**

The purpose of this chapter is to discuss the intended methodological approach to answer the research questions. This chapter firstly discusses the research approach and research design. Then the data collection and sampling are discussed. The design of the questionnaire subchapter discusses, sections of the questionnaire, measurement scales, and gives references to the sources. Finally, the last subchapter gives brief information about data analysis methods.

### **2.1. Research Approach and Design**

A research design is a framework for gathering and interpreting data that is structured to be instructive. (Merriam 1998, 44) defines research design as a road map for determining answers to research questions and outlining the techniques by which they will be obtained, as well as how the results will be treated and reported. In other words, it is the study's general framework, whereas research methodologies are the numerous processes, procedures, and tools utilized to acquire and analyze data. The data collection approach and data analysis techniques for numeric and non-numeric data determine the research method to be used (Saunders et al. 2009, 151). There are three types of marketing research methodologies: qualitative, quantitative, and mixed approaches - which combine qualitative and quantitative methods. While qualitative research provides an internal perspective on the subject under examination, quantitative research is used to evaluate the research model's relationships and quantify the impact of different components (Pratt, 2009; Churchill, Iacobucci 2005). The current master's thesis applies the quantitative research approach to address the key research questions.

In quantitative research, there are four types of research designs: descriptive, correlational, experimental, and quasi-experimental design research. The current master's thesis uses a descriptive study design to try to answer a research question about the relationship between consumer satisfaction and loyalty and selected eTailQ scale dimensions.

The descriptive research design is suited for studies that seek to discover the degree of correlation between several variables (Shiu et al. 2009, 62). The descriptive research approach differs from others in that it allows for the analysis of numerous variables, whereas others only allow for one (Borg, Gall 1989). There are three methods of descriptive research: observational, survey, and case study method. A survey strategy is typically used for exploratory and descriptive research and enables the investigation of reasons for relationships between certain variables and the development of models based on these findings (Saunders et al. 2009). Based on a predefined and well-structured questionnaire, the survey method is used to collect data for this study. Web-based self-completion surveys were used to obtain the data (Appendix A). Respondents were contacted mostly through social media and other e-mail distribution lists. Because the current master's thesis intends to address issues about the internet retailing industry, the survey is not limited to a single company. And in order to further analyze the data, the inferential statistics are well suited to the research method because the current master thesis uses the existing electronic service quality scale - eTailQ scale by Wolfinbarger, Gilly (2003).

## **2.2. Data collection and Sampling**

This master thesis aims to quantify the level of electronic service quality and its dimensions in clothing e-shops in Pakistan. The empirical research was conducted using primary data. The primary data was collected through web-based self-completion questionnaires from the city Rawalpindi which is one of the big cities of Pakistan with a large population of internet users (Google, Kantar 2021). Rawalpindi was chosen for this study because it is Pakistan's fourth-largest city, with the larger Islamabad-Rawalpindi metropolitan area ranking third in the country. Rawalpindi is located near Pakistan's capital, Islamabad, and the two are referred to as "twin cities" because of their strong social and economic relations.

The target population refers to the large group of people to whom the researchers aim to apply their findings (Wu 2011). Wu (2011), also defines the accessible population as that portion of the target population that the researcher has access to because of geographic, temporal, or cultural constraints. The questionnaire is circulated among the target demographic of internet users, including online shoppers who have ever had an e-shop experience, because our research aim is about customers' perceived value of electronic service quality of e-shops. Thus, Rawalpindi as a sample can be perceived as a reasonable surrogate for the population of Pakistan.

English is the most widely used language on the internet, with English being used as a content language on 53.6 percent of websites, applications, and online services in Pakistan (Rashid et al. 2018). Urdu, on the other hand, is utilized by less than 0.1 percent of websites (W3Techs 2017). As a result, given that English is the country's second official language (Rashid et al. 2018) and that the majority of internet users in Pakistan consume internet content in English, it is presumed that the target demographic can understand and respond to questions presented in English. Hence, the questionnaire was provided in English to the participants.

There are two types of sampling techniques: probability or representative sampling and non-probability sampling (Saunders et al. 2000). Among two samplings, a non-probabilistic convenience sampling technique was used in this master's thesis, in order to gain access to the desired sample. A minimum sample size of one hundred is required for any form of quantitative analysis, according to Kent (2007, 236). As a result, the sample size for the study was kept at N=150 research participants. The data was collected between 21.10.2021 and 07.11.2021 for 17 days period through Google Forms.

Table 1. Demographic factors

|            | Demographic characteristics | Frequency | %  |
|------------|-----------------------------|-----------|----|
| Gender     | Women                       | 44        | 29 |
|            | Men                         | 106       | 71 |
| Age        | 16-18                       | 2         | 1  |
|            | 19-25                       | 56        | 37 |
|            | 26-35                       | 72        | 48 |
|            | 36-45                       | 13        | 9  |
|            | Older than 45               | 7         | 5  |
| Occupation | Student                     | 50        | 33 |
|            | Employed                    | 84        | 56 |
|            | Self-employed               | 8         | 5  |
|            | Retired                     | 2         | 1  |
|            | Other                       | 6         | 4  |

Source: author's calculations based on data from Appendix 1

The first demographic factor being measured in this master thesis is gender. Out of 150 respondents, in total, 29% of participants were women, 71% men, and although it was an available option, none of the participants chose not to reveal their gender identity. Age is the second



demographic factor that is included in the questionnaire. The demographic factors of the sample are shown in Table 1.

Table 1 shows that 48 percent of participants are aged ranging from 26 to 35 years, while 37 percent of respondents between 19 and 25 years of age, followed by 9 percent of respondents between 36 and 45 years of age, and 1 percent of respondents between 16 and 18 years of age. Only 5 percent of respondents are Older than 45. Thus, the observation portrays that the age of most respondents is between 19-35 years.

In a term of occupation, 56% of participants are currently employed and 33% of them are a student. Furthermore, retired and self-employed respondents contain 1% and 5% respectively. 4% of the respondents selected "Other" (Table 1).

### **2.3. Design of Questionnaire**

The survey design comprises the design character, measurements and scaling processes, questionnaire, sampling process, and data analysis strategy, and it illustrates how the research questions are answered (Malhotra 2006). The questionnaire was divided into six sections: pre-knowledge, electric service quality experience, customer satisfaction, customer loyalty, and respondent information (Appendix 1). It begins with an introduction in which participants are informed of the purpose of the questionnaire, the estimated time of the survey, and the survey confidentially. To see the questions from the following sections, the participants had to click "Next."

The questionnaire's opening section consisted of two pre-knowledge questions, the first of which was aimed at identifying potential customers with prior experience with e-Shops or online businesses. The question was dichotomous, with respondents having to pick between two options: yes or no. The second question was of the contingency kind, with the goal of revealing the major reason, which was the lack of familiarity with e-Shops or online businesses (Table 2). A respondent was only presented with the rest of the survey if they have ever had an online shopping experience in Pakistan. If they have not had an online shopping experience in Pakistan, they were presented with a contingency question to find out the reason behind the lack of familiarity with e-Shops.

Going forward, respondents were asked to rank the electric service quality scales items in the electric service quality experience section. The questionnaire is developed such that it can measure four factors from the eTailQ scale: fulfillment/reliability, website design, privacy/security, and customer service.

The statements of questions in the section on electric service quality experience were taken from Wolfenbarger, Gilly (2003, 193) and are consistent with the original 14 eTailQ items (Table 3). The questionnaire was created using the procedural template provided by the chosen scale. All assertions were rated on a horizontal numeric scale with endpoints of "strongly disagree" (1) and "strongly agree" (7), with "not applicable" as an option for each question.

Table 2. Design of Questionnaire: Pre-knowledge questions

| Question  | Answer options                              | Question Type        |
|---|---|----------------------|
| Have you ever used e-Shops or online stores to buy clothes in Pakistan? | Yes   | Dichotomous question |
|   | No  |                      |
| If you have never used e-Shops to buy clothes, what is main reason      | I prefer buying them from a shop            | Contingency question |
|   | I have not had the opportunity yet          |                      |
|   | I have not heard about e-Shops for clothing |                      |
|   | I do not trust the online shops             |                      |

Source: author's research based on data from Appendix 1

Six satisfaction statements (Oliver 1997) and five loyalty intentions statements (Zeithaml et al. 1996) were presented to the participants to measure the connection of eTailQ variables to satisfaction and loyalty intentions towards clothing e-shops in Pakistan (Table 3). Customer satisfaction questions are constructed to evaluate satisfaction, whereas customer loyalty questions are constructed to measure loyalty intents.

Table 3. Design of Questionnaire: Electric service quality experience section

| eTailQ factors   | Measurement scales                               | Author                                 |
|--|--|--|
| The website provides in-depth information.   | “strongly disagree” (1) and “strongly agree” (7) | Wolfenbarger, Gilly (2003)             |
| The site doesn’t waste my time.  |  |  |
| It is quick and easy to complete a transaction at this website.                          |  |  |
| The level of personalization at this site is about right, not too much or too little.    |  |  |
| This website has good selection.   |  |  |
| The product that came was represented accurately by the website.                         |  |  |
| You get what you ordered from this site.   |  |  |
| The product is delivered by the time promised by the company.                            |  |  |
| I feel like my privacy is protected at this site.  |  |  |
| I feel safe in my transactions with this website.  |  |  |
| The website has adequate security features.  |  |  |
| The company is willing and ready to respond to customer needs.                           |  |  |
| When you have a problem, the website shows a sincere interest in solving it.             |  |  |
| Inquiries are answered promptly.   |  |  |
| Satisfaction statements  |  |  |
| If I had it to do over again, I’d make my most recent online purchase at this website.   | “strongly disagree” (1) and “strongly agree” (7) | Oliver, (1980, 1997)                   |
| I am sure it was the right thing to make my most recent online purchase at this website. |  |  |
| I have truly enjoyed purchasing from this website.                                       |  |  |
| My choice to purchase from this website was a wise one.                                  |  |  |
| I am satisfied with my most recent decision to purchase from this website.               |  |  |
| I am happy I made my most recent online purchase at this website.                        |  |  |
| Loyalty intentions statements  |  |  |
| If I had it to do over again, I’d make my most recent online purchase at this website.   | “strongly disagree” (1) and “strongly agree” (7) | Zeithaml, Berry, & Parasuraman, (1996) |
| I am sure it was the right thing to make my most recent online purchase at this website. |  |  |
| I have truly enjoyed purchasing from this website.                                       |  |  |
| I am satisfied with my most recent decision to purchase from this website.               |  |  |
| I am happy I made my most recent online purchase at this website.                        |  |  |

Source: author’s calculations based on data from Appendix 1

The endpoints of the horizontal numeric scale were "strongly disagree" (1) and "strongly agree" (7) for all statements in both sections (Table 3).

Finally, the respondent information section is designed to assess demographic aspects that will aid in the development of a better understanding of the pattern of electronic service quality and its dimensions in Pakistani clothing e-shops.

## **2.4. Data Analysis Methods**

Data analysis is one of the processes of measuring, evaluating, and testing the research issue as part of the research technique, allowing us to draw certain conclusions from the research problem. To reveal the entire meanings and implications of the collected raw data, it must be thoroughly examined and analyzed (Green et al. 1988). Several connected activities are done during the data analysis stage to summarize and rearrange the data (Zikmund 2000). For quantitative data analysis, Microsoft Excel and SPSS 23.0v statistical tools are used for data input and analysis. The answers were transferred to Excel sheets for each type of respondent, and then the data was imported to SPSS to extract statistics. The selected data is analyzed using SPSS Statistics software and the diagrams and charts are also compiled using Microsoft Excel and SPSS Statistics.

Data collected from the respondents were analyzed in two steps: descriptive analysis and inferential statistics analysis. In the descriptive analysis, data is summarized, whereas in inferential statistics analysis, data would be possessed for testing preliminary data, reliability, and findings relation and strength of relations between variables.

The survey had 150 responses in total. However, only 149 questionnaires were entirely completed, and one respondent left the survey incomplete. First, in order to assess whether or not the scale is acceptable, data from the Electric service quality experience, Customer satisfaction, and Customer Loyalty were pre-tested with Cronbach-Alpha for internal consistency to determine the reliability of the selected items.

Descriptive statistics, such as mean and mode, are provided in the descriptive analysis. In this section, the standard deviation of the variables is also calculated. In inferential statistics analysis, the Spearman correlation coefficient between values is measured. In order to find the relation

between the independent variables (i.e. electronic service quality dimensions) and the dependent variable (i.e. customer satisfaction and loyalty intention), multiple linear regressions are conducted. After compiling all the responses and doing the analysis, the author was able to reach some results and findings which are discussed in the next chapter.

### 3. RESULTS AND FINDINGS

The study's main analysis and findings will be presented and explained in this chapter. First, the reliability analysis results are presented, with Cronbach's alpha used to demonstrate data reliability. The descriptive analysis results are then presented, which include the variables' mean, median, mode, and standard deviation. In the inferential statistics analysis, the results of the Spearman correlation matrix and Multiple linear regressions are presented. Finally, the suggestions and further research are also discussed in this chapter.

#### 3.1. Reliability Check

Reliability is “concerned with the robustness of your questionnaire and, in particular, whether or not it will produce consistent findings at different times and under different conditions” (Saunders et al. 2008, 373). Reliability is an index that registers the extent to which measured data is free of random error by measuring the tool's accuracy and precision (Cooper, Schindler 2003, 231).

Table 4. Reliability analysis results

| Variables               | Cronbach's Alpha | Number of items |
|-------------------------|------------------|-----------------|
| Loyalty                 | 0.94             | 5               |
| Satisfaction            | 0.90             | 6               |
| Website design          | 0.88             | 5               |
| Security/privacy        | 0.88             | 3               |
| Customer service        | 0.88             | 3               |
| Fulfillment/reliability | 0.82             | 3               |
| Overall                 | 0.96             |                 |

Source: author's calculations based on data from Appendix 1

In other words, reliability determines how consistent the data is, which means that if the study was repeated with different samples from the same population, the consistency would be high and

similar results would be presented (Hernon, Schwartz 2009; Mohajan 2017; Altheide, Johnson 1994). Mitchell (1996) classifies reliability methods into three types: internal consistency, test re-test, and alternative form. Cronbach alpha, which is primarily used to test the internal consistency of the items, is used to assess them in the study.

DeVellis (2003) defines that, a Cronbach's alpha coefficient of  $\alpha \geq 0.7$  is considered acceptable in order to indicate internal consistency of the collected data. The Cronbach's alpha value for all four eTailQ factors is greater than 0.8. Furthermore, for satisfaction and loyalty, the coefficients are 0.9 and 0.94, respectively. These values show that the collected data is internally consistent, reliable, and fit for further analysis.

### **3.2. Descriptive analysis**

The obtained quantitative data are summarized in this section, with special emphasis on the survey respondents, as well as descriptive statistics and frequencies. The frequency distribution for each eTailQ factor is shown, as well as other important calculations such as mean, mode, and standard deviation for each variable. Table 5 shows the descriptive statistics for the four eTailQ factors, as well as satisfaction and loyalty intention. When presented with the pre-knowledge question, 123 out of 149 respondents said that they have used e-Shops or online stores to buy clothes in Pakistan. Only those respondents were presented with the electric service quality experience, Customer satisfaction, and Customer loyalty statements. Thus based on descriptive results,  $N = 123$  for all items. According to descriptive statistics analysis, mean values for all items are greater than 4.5 where mode values for all items are greater than 5. Table 5 shows that the mean values of the electronic service quality measures range between 4.5 and 5.5 where mode values are between 5 and 7.

The highest mean value of the electronic service quality items is 5.47 which is for the statement about transactions at this website whereas the median and mode for this item are 6 and 7 respectively. The second highest mean value is about one of the fulfillment factors and its median value is 6 along with the mean of 5.32. And the third highest mean value of the electronic service quality item is 5.11 which is on the statement about privacy of the site and for this statement, the mode value is 6 and the median is also 6. On the contrary, the mean values of satisfaction and loyalty measures range between 4 and 5 to these items. The minimum mean value of a satisfaction

statement is on the enjoyment of using the website with 4.62 with a median of 5, while the minimum mean value for loyalty statements is 4.23, which is about the website being the first choice for customers.

Table 5. Descriptive statistics

| Items  | N   | Mean | Median | Mode | Std Deviation |
|--|-----|------|--------|------|---------------|
| It is quick and easy to complete a transaction at this website.  | 123 | 5.47 | 6      | 7    | 1.611         |
| The product is delivered by the time promised by the company.  | 123 | 5.32 | 6      | 6    | 1.422         |
| I feel like my privacy is protected at this site.  | 123 | 5.11 | 6      | 6    | 1.673         |
| The company is willing and ready to respond to customer needs.   | 123 | 5.07 | 5      | 6    | 1.332         |
| The level of personalization at this site is about right, not too much or too little.                      | 123 | 4.95 | 5      | 5    | 1.273         |
| This website has good selection.   | 123 | 4.95 | 5      | 6    | 1.431         |
| The website provides in-depth information.   | 123 | 4.93 | 5      | 5    | 1.424         |
| The site doesn't waste my time.  | 123 | 4.88 | 5      | 5    | 1.623         |
| I encourage friends and relatives to do business with the website.   | 123 | 4.88 | 5      | 5    | 1.469         |
| I am sure it was the right thing to make my most recent online purchase at this website.                   | 123 | 4.86 | 5      | 6    | 1.473         |
| I would recommend the website to someone who seeks my advice.  | 123 | 4.84 | 5      | 6    | 1.565         |
| When you have a problem, the website shows a sincere interest in solving it.                               | 123 | 4.82 | 5      | 5    | 1.46          |
| I feel like my privacy is protected at this site.  | 123 | 4.81 | 5      | 6    | 1.729         |
| I am satisfied with my most recent decision to purchase from this website.                                 | 123 | 4.8  | 5      | 6    | 1.465         |
| I am happy I made my most recent online purchase at this website.  | 123 | 4.78 | 5      | 5    | 1.597         |
| The website has adequate security features.  | 123 | 4.77 | 5      | 6    | 1.464         |
| If I had it to do over again, I'd make my most recent online purchase at this website.                     | 123 | 4.72 | 5      | 5    | 1.439         |
| My choice to purchase from this website was a wise one.  | 123 | 4.72 | 5      | 6    | 1.388         |
| You get what you ordered from this site.   | 123 | 4.71 | 5      | 5    | 1.754         |
| I say positive things about the website to other people.   | 123 | 4.71 | 5      | 5    | 1.481         |
| Inquiries are answered promptly.   | 123 | 4.68 | 5      | 5    | 1.345         |
| I have truly enjoyed purchasing from this website.   | 123 | 4.62 | 5      | 5    | 1.479         |
| I will do more business with the website in the next few years.  | 123 | 4.58 | 5      | 5    | 1.563         |
| The product that came was represented accurately by the website.   | 123 | 4.52 | 5      | 5    | 1.606         |
| I consider this website to be my first choice to buy the kind of product I most recently purchased online. | 123 | 4.23 | 5      | 5    | 1.649         |

Source: author's calculations based on data from Appendix 1

Table 5 indicates that customers of clothing e-shops perceived Website design (with the highest mean: 5.04) to be the most dominant electronic service quality dimensions within the online



clothes market in Pakistan. Then followed by Security/privacy (mean: 4.90), Customer service (mean: 4.86), Fulfillment/reliability (mean: 4.85). About Satisfaction and Loyalty intention, Table 5 shows that customers of Pakistani clothing e-shops are moderately satisfied and loyal, with mean values of 4.75 and 4.64 respectively.

The highest standard deviation among the items is 1.754 which is for the statement that says “I feel like my privacy is protected at this site”. The least standard deviation is 1.273 for the statement “The level of personalization at this site is about right, not too much or too little”. Table. 5 makes it very clear that respondents strongly agree or agree with the statements presented to them. However, to find the relation between the independent variables (i.e. electronic service quality dimensions) and the dependent variable (i.e. customer satisfaction and loyalty intention) and measure the strength of that, an inferential statistics analysis is performed.

### **3.3. Inferential statistics analysis**

In the inferential statistics analysis part, the correlation coefficients of Spearman were used to measure how strong a relationship is between the electronic service quality dimensions along with customer satisfaction and loyalty. Spearman’s rho coefficient is widely used where the data is collected by using the Likert scale. The correlation matrix in Table 6 further indicates that electronic service quality dimensions were positively and moderately correlated with each other. The results of the Spearman correlation matrix show a significant positive relationship between the independent variables (electronic service quality) and the dependent variable (satisfaction and loyalty intention) at a 1% significance level. Table 6 shows that all values of correlations range from 0.363 to 0.763. It means that there is a positive correlation between variables and data that is not affected by a collinearity problem (Hair et al., 1998).

Correlation analysis gives us a correlation coefficient that ranges between the values of -1 and +1. This coefficient quantifies the relation between the two variables and whether that relationship is positive or negative. In other words, it shows the direction of the association between variables along with the magnitude of that direction. If the coefficient is positive, it indicates that the higher levels of one variable will correspond to the higher levels of the other variables vice versa, if it is negative, it shows the higher levels of one variable in correspondence with the lower levels of the other. The actual value of the coefficient signifies the magnitude or strength of the correlation.

From Table 6 it is clear that the correlation between eTailQ factors ranged from 0.589 to 0.663 which is certainly a strong positive correlation between eTailQ factors. The results of the Spearman correlation matrix shows that the highest correlation is between Website design and Fulfillment/reliability with the value of the correlation coefficient being 0.663, which is followed by the correlation value of 0.658 which is between Website design and Security/privacy. The correlation of Customer service with other factors is between 0.589 and 0.634, whereas the least correlation coefficient is 0.589 between Customer service and Website design.

Table 6. Spearman correlation matrix between eTailQ dimensions, satisfaction, and loyalty

|                         |                 | Website design | Fulfillment/reliability | Security/privacy | Customer service | Satisfaction | Loyalty |
|-------------------------|-----------------|----------------|-------------------------|------------------|------------------|--------------|---------|
| Website design          | Coefficient     | 1.000          | .663                    | .658             | .589             | .741         | .555    |
|                         | Sig. (2-tailed) |                | .000                    | .000             | .000             | .000         | .000    |
|                         | N               | 123            | 123                     | 123              | 123              | 123          | 123     |
| Fulfillment/reliability | Coefficient     | .663           | 1.000                   | .594             | .634             | .763         | .537    |
|                         | Sig. (2-tailed) | .000           |                         | .000             | .000             | .000         | .000    |
|                         | N               | 123            | 123                     | 123              | 123              | 123          | 123     |
| Security/privacy        | Coefficient     | .658           | .594                    | 1.000            | .604             | .586         | .489    |
|                         | Sig. (2-tailed) | .000           | .000                    |                  | .000             | .000         | .000    |
|                         | N               | 123            | 123                     | 123              | 123              | 123          | 123     |
| Customer service        | Coefficient     | .589           | .634                    | .604             | 1.000            | .624         | .363    |
|                         | Sig. (2-tailed) | .000           | .000                    | .000             |                  | .000         | .000    |
|                         | N               | 123            | 123                     | 123              | 123              | 123          | 123     |
| Satisfaction            | Coefficient     | .741           | .763                    | .586             | .624             | 1.000        | .751    |
|                         | Sig. (2-tailed) | .000           | .000                    | .000             | .000             |              | .000    |
|                         | N               | 123            | 123                     | 123              | 123              | 123          | 123     |
| Loyalty                 | Correlation     | .555           | .537                    | .489             | .363             | .751         | 1.000   |
|                         | Sig. (2-tailed) | .000           | .000                    | .000             | .000             | .000         |         |
|                         | N               | 123            | 123                     | 123              | 123              | 123          | 123     |

Source: author's calculations based on data from Appendix 1

The relationship between eTailQ dimensions, satisfaction, and loyalty was also investigated by the correlation matrix. It is obvious from Table 6 that, there is a positive correlation between the four electronic service quality factors and dependent variables (satisfaction and loyalty intention). The correlation between Satisfaction and Fulfillment/reliability is highly positive with a value of 0.763, whereas the least correlation is indicated with the value of 0.586 between Satisfaction and

Security/privacy. Lastly, from the Spearman correlation matrix, it is clear that electronic service quality has a statistically significant relationship with Loyalty Intention as the correlation of the electronic service quality dimensions and Loyalty Intention is between 0.363 and 0.555.

In order to identify the impact of independent variables (Website design, Fulfillment/reliability, Fulfillment/reliability, Customer service) on the dependent variable (Satisfaction and loyalty) multiple linear regression analysis is used based on collected data.

Table 7. Multiple linear regressions for Satisfaction

| Regression Statistics |       |
|-----------------------|-------|
| Multiple R            | 0.873 |
| R Square              | 0.763 |
| Adjusted R Square     | 0.755 |
| Standard Error        | 0.681 |
| Observations          | 123   |

ANOVA

|            | df  | SS      | MS     | F      | Significance F |
|------------|-----|---------|--------|--------|----------------|
| Regression | 4   | 176.123 | 44.031 | 94.833 | 6.33351E-36    |
| Residual   | 118 | 54.787  | 0.464  |        |                |
| Total      | 122 | 230.910 |        |        |                |

|                         | Coefficients | Standard Error | t Stat | P-value | Lower 95% | Upper 95% | Lower 95.0% | Upper 95.0% |
|-------------------------|--------------|----------------|--------|---------|-----------|-----------|-------------|-------------|
| Intercept               | 0.020        | 0.282          | 0.072  | 0.943   | -0.539    | 0.579     | -0.539      | 0.579       |
| Website design          | 0.301        | 0.092          | 3.281  | 0.001   | 0.119     | 0.482     | 0.119       | 0.482       |
| Fulfillment/reliability | 0.557        | 0.080          | 6.986  | 0.000   | 0.399     | 0.715     | 0.399       | 0.715       |
| Security/privacy        | 0.063        | 0.073          | 0.857  | 0.393   | -0.082    | 0.208     | -0.082      | 0.208       |
| Customer service        | 0.043        | 0.069          | 0.615  | 0.540   | -0.095    | 0.180     | -0.095      | 0.180       |

Source: author's calculations based on data from Appendix 1

According to the results of multiple linear regression analysis for Satisfaction, the master thesis gets comparatively high Regression Statistics (Table 7). R is equal to 0.873 which describes a strong relation between electronic service quality factors and satisfaction variables. At the same time, R square is equal to 0.763. It means selected electronic service quality factors can explain 76.3% variance of customer satisfaction.

Furthermore, the ANOVA test shows that the relationship between independent variables (Website design, Fulfillment/reliability, Fulfillment/reliability, Customer service) and Satisfaction is statistically significant. As  $p < 0.05$  for all independent variables, it can be said that coefficients

have a significant effect. This is reflecting that all of the independent variable (Website design, Fulfillment/reliability, Fulfillment/reliability, Customer service) is effective in predicting satisfaction.

Table 8 shows multiple linear regression analyses for Loyalty intention. R is equal to 0.674 which describes a strong relation between eTailQ factors and the loyalty variable. R square is 0.454 (45.4 %).

Table 8. Multiple linear regressions for Loyalty intention

| Regression Statistics |       |
|-----------------------|-------|
| Multiple R            | 0.674 |
| R Square              | 0.454 |
| Adjusted R Square     | 0.436 |
| Standard Error        | 1.050 |
| Observations          | 123   |

ANOVA

|            | df  | SS      | MS     | F      | Significance F |
|------------|-----|---------|--------|--------|----------------|
| Regression | 4   | 108.484 | 27.121 | 24.561 | 8.38668E-15    |
| Residual   | 118 | 130.301 | 1.104  |        |                |
| Total      | 122 | 238.785 |        |        |                |

|                         | Coefficients | Standard Error | t Stat | P-value | Lower 95% | Upper 95% | Lower 95.0% | Upper 95.0% |
|-------------------------|--------------|----------------|--------|---------|-----------|-----------|-------------|-------------|
| Intercept               | 1.308        | 0.435          | 3.004  | 0.003   | 0.446     | 2.170     | 0.446       | 2.170       |
| Website design          | 0.139        | 0.141          | 0.981  | 0.329   | -0.141    | 0.419     | -0.141      | 0.419       |
| Fulfillment/reliability | 0.559        | 0.123          | 4.544  | 0.000   | 0.315     | 0.802     | 0.315       | 0.802       |
| Security/privacy        | 0.100        | 0.113          | 0.886  | 0.378   | -0.124    | 0.323     | -0.124      | 0.323       |
| Customer service        | 0.115        | 0.107          | -1.077 | 0.284   | -0.327    | 0.096     | -0.327      | 0.096       |

Source: author's calculations based on data from Appendix 1

This indicates that 45.4 percent of changes in the loyalty variable are described by variables of eTailQ factors. ANOVA test shows that there is a significant correlation between independent variables (Website design, Fulfillment/reliability, Fulfillment/reliability, Customer service) and Loyalty variable. Website design, Fulfillment/reliability, Fulfillment/reliability, Customer service is effective in predicting loyalty (P-value is less than 0.5).

### **3.4. Findings and suggestions**

This study was conducted to find out the level of electronic service quality and its dimensions in clothing e-shops in Pakistan and two questions were put forward to guide the study. The first question was, what is the level of electronic service quality and most relevant dimensions of clothing e-shops in Pakistan and the second question, we asked how the major dimensions of electronic service quality play a role in customer satisfaction and loyalty.

To answer the research questions, the collected data was analyzed using the program Statistical Package for the Social Sciences (SPSS). First, Cronbach's Alpha was used to assess the questionnaire's reliability. Cronbach's alpha is greater than 0.8 for all four eTailQ scale factors and greater than 0.9 for satisfaction and loyalty. This demonstrates that the collected data is of acceptable to good reliability and can be used for analysis using the eTailQ model. The construct's descriptive statistics were then calculated, including mean, mode, median, and standard deviation. The descriptive analysis results show that the level of electronic service quality in Pakistani clothing e-shops is high, with values ranging from 4.5 to 5.5. This means that customers' perceived value for clothing e-shops in Pakistan, in general, is very well.

In order to further analyze the relationship between the dimensions of electronic service quality and loyalty and satisfaction of Pakistani customers, a correlation analysis was performed. Which investigated direct effects between the eTailQ factors and customer satisfaction and loyalty intention. The master thesis identified that Website design is the most dominant electronic service quality dimension within the online clothes market in Pakistan. Based on the responses of the survey it is evident that the best-ranked dimension is Website design with the highest mean score among others. At the same time Website design has the highest correlation with loyalty intention and a significantly high correlation with satisfaction. The correlations between eTailQ factors and customer satisfaction and loyalty intention were presented using a correlation matrix analysis. The result of the inferential statistics analysis shows that the correlation between loyalty and Web design is highly positive with a value of 0.555 which means that customers are loyal to this electronic service quality factor since it was very close to the expectation means.

The current master thesis reveals that the second dimension that is highly perceived by Pakistani customers is Fulfillment/reliability. Fulfillment/reliability is mostly concerned with the technical functioning of the website and it is evident from the Spearman correlation matrix that it had a

significant influence on customers for buying clothing products online as well as their satisfaction and loyalty for the website. Based on inferential statistics analysis it is clear that the correlation between satisfaction and Fulfillment/reliability has a higher value than the correlation between satisfaction and other values. Pakistani clothing e-shops customers are highly satisfied with Fulfillment/reliability where correlation value of 0.763. At the same time, the master thesis found that Fulfillment/reliability has a significant impact on consumer loyalty in terms of correlation value (correlation value: 0.537).

Among the eTailQ scale dimensions, Security/privacy and Customer service are in the next place. Security/privacy is the third major electronic service quality dimension which has a significant impact on consumer satisfaction and loyalty with correlation values 0.586 and 0.489 respectively. Customer service is the least important dimension that perceived by customers of Pakistani clothing e-shops. The correlation value between Customer service and the dependent variable of satisfaction and loyalty intention is 0.624 and 0.363.

In order to understand the impact of independent variables (Website design, Fulfillment/reliability, Security/privacy, Customer service) on the dependent variables (Satisfaction and loyalty), multiple linear regression analysis was performed for each dependant variable. According to the results of multiple linear regression analysis for Satisfaction and loyalty intention, the study presents high regression statistics. Results of the regression analysis show that selected electronic service quality factors can explain 76.3% variance of customer satisfaction and 45.4 percent of changes in the loyalty variable. Customer satisfaction and loyalty is the prime concern of each kind of service-oriented industry and online shopping is not beyond this concern; our major findings are also evidence of the effects on satisfaction and loyalty by electronic service quality. So, the findings of the master thesis show that the four dimensions of electronic service quality have a significant level of impact on clothing e-shops in Pakistan. At the same time master thesis reveal that the selected electronic service quality dimension has an important relationship between consumer satisfaction and loyalty intention towards the Pakistani clothing e-shops concept.

Results of the analysis on electronic service quality and its dimensions show that Website design, Fulfillment/reliability, Security/Privacy, and Customer service have a significant effect on clothing sites in Pakistan and customers' satisfaction and loyalty intention. Although the results of the current study evidence Pakistani customers positively percept clothing e-shops online based on results of the descriptive and inferential statistics analysis, among other factors it is important to

increase the level of security/privacy and Customer service in the clothing e-shops market in Pakistan.

#### **3.4.1. Suggestions**

The collective dimensions of electronic service quality have an impact on customer satisfaction and loyalty to some degree but looking at the results of this research, the author lead to the following suggestions.

- As the importance of Website design has been outlined by Wolfinbarger & Gilly, 2003, this work's findings support and extend current literature about the respective electronic service quality dimensions. The analysis and results point out that special attention should be given to the Website design among the electronic service quality dimensions in the Pakistani clothing e-shops. And also, in order to gain customer satisfaction and loyalty, it is suggested to pay more attention to Web design.
- The second influential factor is Fulfillment/reliability which is suggested to pay attention to. Results of the inferential statistics analysis show that both factors have a significant impact on satisfaction and loyalty intention. So, it is important to increase the level of these factors in the clothing e-shops market in Pakistan.

#### **3.4.2. Limitations and Further research**

Demographics turned out to be one of the limitations of this research. While the study focused on sending the survey out evenly between women and men, in the end, more responses were collected from men as compared to women. This can reveal that women in Pakistan usually give preference to visiting shops to try clothes before buying them while men prefer to buy clothes online. For further research, based on the results of the demographic factors, it is suggested to conduct a study separately on men and women's behavior towards Pakistani clothing e-shops.

## CONCLUSION

Pakistan is a developing country and while developing countries are increasingly reaping the benefits of online shopping's convenience and time savings, the concept has yet to catch on in Pakistan. Pakistan has a thriving textile and clothing industry that has a significant economic impact. The e-commerce industry in Pakistan is gaining momentum steadily. Although Electronic service quality is critical for businesses to address customer concerns about their online marketplace in Pakistan's market, this has not been the case because there hasn't been much research done in Pakistan on Eservice quality and customers' perceptions of clothing e-shops. So the problem of the limited information about the electronic service quality and customers' perceived value for clothing e-shops in Pakistan was chosen for this study. The purpose of this study was to determine the level of electronic service quality and its dimensions in Pakistani clothing e-shops. This study was given two research questions to answer. What is the level of electronic service quality and most relevant dimensions of clothing e-shops in Pakistan and the second question, how the major dimensions of electronic service quality play a role in customer satisfaction and loyalty.

The eTailQ model, which is a quantitative research method, was presented by Wolfinbarger, Gilly (2003) and was used to answer these research questions. Web-based self-completion questionnaires were used to collect data from Rawalpindi, one of Pakistan's major cities. A total of 150 people took part in the survey to determine the level of electronic service quality and its dimensions. Respondents were mostly contacted via social media and e-mail distribution. Participants were divided into two groups based on their answers to the pre-knowledge question: those who have ever used e-Shops or online stores to buy clothes, and those who have never used them. As a result, the analysis was based on data from 123 questionnaires that were completely filled out. Respondents were asked to rank 14 eTailQ statements on a scale of "strongly disagree" (1) to "strongly agree" (7) in order to rate their experiences with electric service quality in Pakistani online clothing stores. Six satisfaction statements and five loyalty intentions statements were also presented to the participants in order to determine the relationship between eTailQ variables and



satisfaction and loyalty intentions toward clothing e-shops in Pakistan. The information gathered was put to the test and analyzed. The reliability of the data was determined by using Cronbach's Alpha, which was greater than 0.8 for all four factors of the eTailQ scale and greater than 0.9 for satisfaction and loyalty. The construct's descriptive statistics were then calculated, including mean, mode, median, and standard deviation. The findings show that the level of electronic service quality in Pakistani clothing e-shops is high, with scores ranging from 4.5 to 5.5. This indicates that customers in Pakistan regard clothing e-shops as having a high perceived value.

The Spearman correlation matrix and Multiple linear regressions tests were used to further analyze the data. The Spearman correlation matrix revealed a strong positive correlation between loyalty and Web design, implying that customer loyalty is closely linked to this electronic service quality factor. Fulfillment/reliability is the second major electronic service quality dimension that has a significant impact on consumer satisfaction and loyalty with high correlation values. Security/privacy is the third major electronic service quality dimension that has a significant impact on consumer satisfaction and loyalty with high correlation values. Customers of Pakistani clothing e-shops consider customer service to be the least important factor. On the other hand, according to the results of multiple linear regression analysis for Satisfaction and loyalty intention, the master thesis gets comparatively high Regression Statistics. Results of the regression analysis show that selected electronic service quality factors can explain 76.3% variance of customer satisfaction and 45.4 percent of changes in the loyalty variable. The findings of the master thesis reveal that the level of four dimensions of electronic service quality is significant for clothing e-shops in Pakistan. At the same time master thesis reveal that the selected electronic service quality dimensions play a major role in consumer satisfaction and loyalty towards Pakistani clothing e-shops.

From this study, it is evident that special attention should be given to the Website design as it is the best-ranked dimension with the highest mean and correlation values. Based on the results of the descriptive and inferential statistics analysis, among other factors, it is important to improve the level of security/privacy in the clothing e-shops market in Pakistan. Furthermore, it is suggested that a study be conducted separately on men's and women's behavior towards Pakistani clothing e-shops based on the results of the demographic factors for further research.

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# APPENDICES

## Appendix 1. Questionnaire

Dear participant,

Thank you for participating in this survey. My name is Muhammad Shabraz, and I am a master's degree student at Tallinn University of Technology. I am conducting a survey among customers of clothing e-shops in Pakistan. This survey will be a part of my research on the topic "Electronic service quality and perceived value of clothing e-shops: case Pakistan".

The following questionnaire will require approximately 5 – 7 minutes of your time to complete. To ensure that all information will remain confidential and anonymous, you will not be asked to provide any personally identifiable information. If you choose to participate in this project, please answer all questions as honestly as possible. Please know that there are no right or wrong answers.

If you require additional information or have questions, please contact me via the email listed below. Thank you for taking the time to assist me in my educational endeavors.

Sincerely Yours,

Muhammad Shabraz

[mushab@ttu.ee](mailto:mushab@ttu.ee)

Have you ever used e-Shops or online stores to buy clothes in Pakistan?

- Yes
- No

If you have never used e-Shops to buy clothes, what is main reason ?

- I prefer buying them from a shop
- I have not had the opportunity yet
- I have not heard about e-Shops for clothing
- I do not trust the online shops

### Electric Service Quality experience

Please rank the following statements based on your e-shop's experience for clothing on a scale of “strongly disagree” (1) and “strongly agree” (7).

|   |   |
|---|---|
| The website provides in-depth information.  | strongly disagree” (1) and “strongly agree” (7) |
| The site doesn’t waste my time.   | strongly disagree” (1) and “strongly agree” (7) |
| It is quick and easy to complete a transaction at this website.                       | strongly disagree” (1) and “strongly agree” (7) |
| The level of personalization at this site is about right, not too much or too little. | strongly disagree” (1) and “strongly agree” (7) |
| This website has good selection.  | strongly disagree” (1) and “strongly agree” (7) |
| The product that came was represented accurately by the website.                      | strongly disagree” (1) and “strongly agree” (7) |
| You get what you ordered from this site.  | strongly disagree” (1) and “strongly agree” (7) |
| The product is delivered by the time promised by the company.                         | strongly disagree” (1) and “strongly agree” (7) |
| I feel like my privacy is protected at this site.                                     | strongly disagree” (1) and “strongly agree” (7) |
| I feel safe in my transactions with this website.                                     | strongly disagree” (1) and “strongly agree” (7) |
| The website has adequate security features.   | strongly disagree” (1) and “strongly agree” (7) |
| The company is willing and ready to respond to customer needs.                        | strongly disagree” (1) and “strongly agree” (7) |
| When you have a problem, the website shows a sincere interest in solving it.          | strongly disagree” (1) and “strongly agree” (7) |
| Inquiries are answered promptly.  | strongly disagree” (1) and “strongly agree” (7) |

### Customer Satisfaction

Please indicate likelihood of engaging in each behavior based on your e-shop's experience for clothing with a scale “strongly disagree” (1) and “strongly agree” (7).

|  |   |
|--|---|
| If I had it to do over again, I’d make my most recent online purchase at this website.   | strongly disagree” (1) and “strongly agree” (7) |
| I am sure it was the right thing to make my most recent online purchase at this website. | strongly disagree” (1) and “strongly agree” (7) |
| I have truly enjoyed purchasing from this website.                                       | strongly disagree” (1) and “strongly agree” (7) |
| My choice to purchase from this website was a wise one.                                  | strongly disagree” (1) and “strongly agree” (7) |

|  |   |
|--|---|
| I am satisfied with my most recent decision to purchase from this website. | strongly disagree” (1) and “strongly agree” (7) |
| I am happy I made my most recent online purchase at this website.          | strongly disagree” (1) and “strongly agree” (7) |

### Customer Loyalty

*Please indicate likelihood of engaging in each behavior based on your e-shop's experience for clothing with a scale “strongly disagree” (1) and “strongly agree” (7).*

|  |   |
|--|---|
| I encourage friends and relatives to do business with the website.   | strongly disagree” (1) and “strongly agree” (7) |
| I say positive things about the website to other people.   | strongly disagree” (1) and “strongly agree” (7) |
| I will do more business with the website in the next few years.  | strongly disagree” (1) and “strongly agree” (7) |
| I would recommend the website to someone who seeks my advice.  | strongly disagree” (1) and “strongly agree” (7) |
| I consider this website to be my first choice to buy the kind of product I most recently purchased online. | strongly disagree” (1) and “strongly agree” (7) |

### Respondent Information

Please select your gender

- Female
- Male
- Prefer not to say

Please indicate your age

- 16-18
- 19-25
- 26-35
- 36-45
- Older than 45

Please select your current occupation

- Student
- Employed
- Self-employed
- Retired
- Other

Source: author’s work

## Appendix 2. Numerical results of the survey

| eTailQ factors  | Scale | % of respondents |
|---|-------|------------------|
| The website provides in-depth information.  | 1     | 5.69             |
|   | 2     | 0.00             |
|   | 3     | 6.50             |
|   | 4     | 14.63            |
|   | 5     | 42.28            |
|   | 6     | 17.89            |
|   | 7     | 13.01            |
| The site doesn't waste my time.   | 1     | 5.69             |
|   | 2     | 6.50             |
|   | 3     | 6.50             |
|   | 4     | 9.76             |
|   | 5     | 30.89            |
|   | 6     | 28.46            |
|   | 7     | 12.20            |
| It is quick and easy to complete a transaction at this website.                       | 1     | 4.88             |
|   | 2     | 3.25             |
|   | 3     | 0.81             |
|   | 4     | 11.38            |
|   | 5     | 24.39            |
|   | 6     | 21.14            |
|   | 7     | 34.15            |
| The level of personalization at this site is about right, not too much or too little. | 1     | 0.00             |
|   | 2     | 4.07             |
|   | 3     | 7.32             |
|   | 4     | 25.20            |
|   | 5     | 27.64            |
|   | 6     | 24.39            |
|   | 7     | 11.38            |
| This website has good selection.  | 1     | 1.63             |
|   | 2     | 7.32             |
|   | 3     | 4.88             |
|   | 4     | 17.89            |
|   | 5     | 28.46            |
|   | 6     | 28.46            |
|   | 7     | 11.38            |
| The product that came was represented accurately by the website.                      | 1     | 5.69             |
|   | 2     | 8.13             |
|   | 3     | 10.57            |
|   | 4     | 15.45            |

|  |   |       |
|--|---|-------|
|  | 5 | 34.96 |
|  | 6 | 14.63 |
|  | 7 | 10.57 |
| You get what you ordered from this site.                       | 1 | 6.50  |
|  | 2 | 6.50  |
|  | 3 | 13.82 |
|  | 4 | 10.57 |
|  | 5 | 23.58 |
|  | 6 | 23.58 |
|  | 7 | 15.45 |
| The product is delivered by the time promised by the company.  | 1 | 0.00  |
|  | 2 | 8.13  |
|  | 3 | 4.07  |
|  | 4 | 9.76  |
|  | 5 | 22.76 |
|  | 6 | 36.59 |
|  | 7 | 18.70 |
| I feel like my privacy is protected at this site.              | 1 | 8.13  |
|  | 2 | 4.88  |
|  | 3 | 5.69  |
|  | 4 | 19.51 |
|  | 5 | 14.63 |
|  | 6 | 34.96 |
|  | 7 | 12.20 |
| I feel safe in my transactions with this website.              | 1 | 4.88  |
|  | 2 | 4.07  |
|  | 3 | 8.94  |
|  | 4 | 12.20 |
|  | 5 | 19.51 |
|  | 6 | 28.46 |
|  | 7 | 21.95 |
| The website has adequate security features.                    | 1 | 3.25  |
|  | 2 | 7.32  |
|  | 3 | 4.88  |
|  | 4 | 22.76 |
|  | 5 | 23.58 |
|  | 6 | 31.71 |
|  | 7 | 6.50  |
| The company is willing and ready to respond to customer needs. | 1 | 0.81  |
|  | 2 | 3.25  |
|  | 3 | 11.38 |
|  | 4 | 12.20 |
|  | 5 | 27.64 |



|  |   |       |
|--|---|-------|
|  | 6 | 34.15 |
|  | 7 | 10.57 |
| When you have a problem, the website shows a sincere interest in solving it.             | 1 | 2.44  |
|  | 2 | 8.94  |
|  | 3 | 1.63  |
|  | 4 | 22.76 |
|  | 5 | 30.08 |
|  | 6 | 23.58 |
|  | 7 | 10.57 |
| Inquiries are answered promptly.   | 1 | 3.25  |
|  | 2 | 2.44  |
|  | 3 | 12.20 |
|  | 4 | 19.51 |
|  | 5 | 37.40 |
|  | 6 | 17.89 |
|  | 7 | 7.32  |
| Satisfaction statements  |   |       |
| If I had it to do over again, I'd make my most recent online purchase at this website.   | 1 | 3.25  |
|  | 2 | 7.32  |
|  | 3 | 4.07  |
|  | 4 | 23.58 |
|  | 5 | 30.89 |
|  | 6 | 22.76 |
|  | 7 | 8.13  |
| I am sure it was the right thing to make my most recent online purchase at this website. | 1 | 4.88  |
|  | 2 | 4.88  |
|  | 3 | 3.25  |
|  | 4 | 20.33 |
|  | 5 | 26.83 |
|  | 6 | 32.52 |
|  | 7 | 7.32  |
| I have truly enjoyed purchasing from this website.                                       | 1 | 5.69  |
|  | 2 | 4.07  |
|  | 3 | 7.32  |
|  | 4 | 24.39 |
|  | 5 | 30.08 |
|  | 6 | 21.14 |
|  | 7 | 7.32  |
| My choice to purchase from this website was a wise one.                                  | 1 | 1.63  |
|  | 2 | 6.50  |
|  | 3 | 8.94  |
|  | 4 | 25.20 |
|  | 5 | 23.58 |

|  |   |       |
|--|---|-------|
|  | 6 | 27.64 |
|  | 7 | 6.50  |
| I am satisfied with my most recent decision to purchase from this website.               | 1 | 1.63  |
|  | 2 | 8.13  |
|  | 3 | 5.69  |
|  | 4 | 26.83 |
|  | 5 | 18.70 |
|  | 6 | 29.27 |
|  | 7 | 9.76  |
| I am happy I made my most recent online purchase at this website.                        | 1 | 1.63  |
|  | 2 | 11.38 |
|  | 3 | 6.50  |
|  | 4 | 20.33 |
|  | 5 | 23.58 |
|  | 6 | 21.14 |
|  | 7 | 15.45 |
| Loyalty intentions statements  |   |       |
| If I had it to do over again, I'd make my most recent online purchase at this website.   | 1 | 1.63  |
|  | 2 | 8.94  |
|  | 3 | 5.69  |
|  | 4 | 15.45 |
|  | 5 | 31.71 |
|  | 6 | 25.20 |
|  | 7 | 11.38 |
| I am sure it was the right thing to make my most recent online purchase at this website. | 1 | 5.69  |
|  | 2 | 2.44  |
|  | 3 | 9.76  |
|  | 4 | 17.07 |
|  | 5 | 37.40 |
|  | 6 | 17.89 |
|  | 7 | 9.76  |
| I have truly enjoyed purchasing from this website.                                       | 1 | 8.13  |
|  | 2 | 3.25  |
|  | 3 | 8.13  |
|  | 4 | 20.33 |
|  | 5 | 29.27 |
|  | 6 | 25.20 |
|  | 7 | 5.69  |
| I am satisfied with my most recent decision to purchase from this website.               | 1 | 7.32  |
|  | 2 | 4.88  |
|  | 3 | 3.25  |
|  | 4 | 13.01 |
|  | 5 | 30.08 |

|   |   |       |
|---|---|-------|
|   | 6 | 35.77 |
|   | 7 | 5.69  |
| I am happy I made my most recent online purchase at this website. | 1 | 8.13  |
|   | 2 | 6.50  |
|   | 3 | 20.33 |
|   | 4 | 13.01 |
|   | 5 | 32.52 |
|   | 6 | 10.57 |
|   | 7 | 8.94  |

Source: author's work

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