

# Influence of Service Quality of E-Commerce Websites on Customers' Trust, Commitment and Loyalty: A Case of Indian Customers

Anjali Sharma<sup>1</sup> and Dr Sanjay Bahl<sup>2</sup>

<sup>1</sup>(Research Scholar, I. K. Gujral Punjab Technical University, Kapurthala; & Asst. Professor, Lovely Professional University, Phagwara, Punjab, India)

<sup>2</sup>(Director, Pyramid College of Business and Technology, Phagwara, Punjab, India)

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**Abstract:** *Introduction: The e-commerce providers inevitably need to deliver high quality services to create an admirable customer experience and gain customer trust, commitment and loyalty. In the present times of web based businesses and shifting customer loyalties, identification of service quality gaps are of prime importance to e-businesses.*

*Objective: The objective of the research paper is to measure the influence of service quality on selected e-commerce websites on customer trust, commitment and loyalty. This objective examines the influence of the different dimensions of the service quality on the selected e-commerce websites on the trust, commitment and loyalty of the Indian consumers for the respective online shopping websites.*

*Methodology: This research study is descriptive and causal in nature. The judgmental sampling method is used to select sample units from the target population. The data is collected from 400 customers having experience of e-commerce i.e. buying the products from the e-commerce websites. The primary data is collected from the selected customers with the help of a questionnaire developed for the purpose. The SEM approach is used in order to achieve the objective.*

*Findings: Different dimensions of service quality in case of e-commerce websites are found to have significant positive impact on the customer trust, loyalty and commitment. It influences the customer trust positively as it diminishes perceptions of uncertainty and perceived risk. It is found to have a substantial positive impact on the consumer loyalty. Lastly it is found to influence consumer commitment and leads to a successful long-term relationship between buyer and seller.*

*Originality/Value: Keeping the perspective of Indians in focus the present paper explores important insights into the impact of service quality on trust, loyalty and commitment.*

**Keywords:** *Dimensions of service quality, e-commerce, online shopping*

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## I. INTRODUCTION

The increased penetration of technological facilitators such as, broadband and internet connections, laptops, tablets and smartphones etc. have led to the proliferation of e-commerce. E-commerce is the conducting of business activities using the electronic data transmission through the Internet and the World Wide Web (Schneider and Perry, 2000). It has benefitted all stakeholders in the business activity and has enabled the retailers to access specific geographically dispersed market segments (Napier, Judd, Rivers and Wagner, 2001) on one hand and on the other it has provided a platform to time starved buyers looking for convenience to purchase the products or services comfortably from home or job place at any point of time (Kumar and Kashyap, 2018). This shortage of time availability with the consumers has brought a major shift in preference of buyers towards shopping online than the traditional bricks and mortar stores to save their time and effort (Berry and Cooper, 1990). Today almost every business is making its presence online to avoid losing its market share. There is an exhaustive list of websites working on quite similar business models and which is getting updated on daily basis with new entrants.

Firms and individuals are increasingly participating as customers, suppliers or intermediaries in the web based businesses through the medium of websites, which is the e-commerce application of network systems (Zwass, 2003). These commercial sites provide great assistance to the retailers in attracting new customers as well in sustaining their present customer base through communication. It strengthens the existing relationship of firms with their clients and supports them to gain a competitive advantage. These websites are proving beneficial to customers as well by providing them an opportunity to compare, choose or switch to other sites meeting their expectations. In such a scenario, making a website is not a big deal but the real challenge is how to differentiate oneself to avoid customer switching to other service providers. The solution to the problem is differentiation through service quality

(E-SQ). It helps firms to assess their success or failure on the internet (Yang,2001; Zeithaml, 2002; Zeithaml, Parasuraman, & Malhotra, 2002; DeLone and McLeans', 2003 and Yang & Fang, 2004).

Electronic Service Quality is overall customer assessment and judgment of electronic service delivery in the virtual marketplace (Santos, 2003). Delivering quality service is considered to be essential stratagem for success in the competitive business environment (Parasuraman et al., 1985; Reichheld and Sasser, 1990; Zeithaml et al., 1990, 1996). The companies that offer superior service achieve higher-than-normal growth in market share (Buzzell and Gale, 1987) and increased profits (through higher market share and being able to offer premium prices) (Philipset al., 1983; Cristobal et al., 2007 and Ling & Liu, 2012). Sustaining an effective website is, thus, critical for businesses to both attract and retain loyal customers (Law *et al.*, 2010). The quality of a site has a strong impact on customer satisfaction which leads to likelihood of customers visiting and transacting with the site (Liang & Lai, 2002). E-satisfaction arises when perceived performance of product or service matches or evens the expectations of shoppers. There is a positive relationship between satisfaction and loyalty (Zeithaml et al, 1996; Kassim & Abdullah, 2010, and Rachjaibun, 2007). Loyalty is defined as repeated purchase behavior presented over a period of time driven by a favorable attitude toward the subject (Keller, 1993). Customer satisfaction is also positively allied with customer trust and commitment. Trust is the confidence of a customer in the quality and reliability of service offered in online exchanges or its channel (Garbarino and Johnson, 1999; Ribbink et al, 2004). It is also one of the most important elements in creating long-term relationships with customers. Commitment is considered as a crucial element of customer loyalty (Garbarino and Johnson, 1999; Pritchard et al, 1999). It occurs when a party to e-business perceives that a relationship is significant and is willing to put maximum efforts to maintain such a relationship in the long term (Morgan & Hunt, 1994 and Lin and Wu, 2011). Thus, higher customer satisfaction is an important factor to augment customer trust and commitment. The customer trust and customer commitment are positively associated with repurchase intention. In fact customer satisfaction, customer trust, and customer commitment mediate the relationship between site quality and repurchase intention. It will not be wrong to say that site quality, e-satisfaction, e-trust, and e-commitment are key building blocks of customer loyalty (Caruana & Ewing, 2010; Eastlick et al, 2006; Ha & Stoel, 2009; Wells, Valacich, & Hess, 2011),

### **Theoretical Background**

Retailers can build mutually valuable relationships with customers through a trust-based collaboration process (Dayal et al., 2001). However, the way in which trust may be gained and the impact it has on e-business outcomes are not yet well understood (Jones et al., 2000). Factors relating to trust in online retailing have been seen from many different perspectives by researchers from different disciplines, and often expressed in different terms. Is trust in online retailing conceptually different? Fortin et al. (2002) feel that this is a fascinating research question that is unlikely to be answered any time soon.

The research is grounded in the well-known commitment-trust theory of relationship marketing, originally proposed by Morgan and Hunt (1994). Focusing more on what strengthens relationship between retailers and customers, the commitment-trust theory espoused trust and relationship commitment as the key factors in building and maintaining successful relationship and hence loyalty. According to the theory, trust and relationship commitment are central to successful relationship marketing and creating a loyal customer base.

## **II. LITERATURE REVIEW**

### **E-Satisfaction**

Customer satisfaction exists where the expectations of shoppers related to a specific product or service is met. It is the contentment that a consumer gets from their previous purchase experiences with an e-commerce firm (Anderson and Srinivasan, 2003). Electronic satisfaction is derived from the attributes of customer's personal perceptions and expectations of the service (Cameran et al; 2010). If the perceived performance matches or evens their expectations they feel delighted and tend to have higher usage of service (Ram & Jung, 1991), possessing a stronger repurchase intention, and often leading to keenness of recommending the product or service to their acquaintances (Zeithmal et al; 1996). Recent researches have also concluded that service quality is the main determinant of customer satisfaction, which in turn influences purchase intentions (Cameran et al.,2010; Grigoroudis et al.,2007;Ojo, 2010 and Sanchez-Hernandez, Martinez-Tur, Peiro, & Moliner, 2010). This acts as an antecedent of e-loyalty arising out of direct prior experience (Fornell, 1992; Dick & Basu, 1994;Zeithaml et al,1996; Oliver, 1997; Anderson & Srinivasan, 2003; Wu & Wang, 2005 and Rachjaibun, 2007). E-satisfaction has a direct and positive effect on customer purchase intentions and repeat behaviour (Tsiotsou, 2006;Chiou and Pan, 2009). It also has a positive impact on trust and commitment. It is crucial to understand that despite having good customer satisfaction, customer trust, and customer commitment, a poor site quality could negatively influence customers' future repurchase intention. In this respect, online retailers should make an effort to provide better site quality.

### **E-Trust**

Due to the absence of personal contact, impossibility of physical product evaluation, and lack of secured transaction, the world of web presents a naturally risky environment. The absence of physical contact while shopping online makes the matter of trust even more crucial in virtual world (Brenngman and Karimov, 2012). Electronic trust (e-trust) is the expectation of a person that the other party will behave in a certain way (Deutsch, 1958; Schurr and Ozanne, 1985). It is the confidence of a customer in the quality and reliability of service offered in online exchanges or its channel (Garbarino and Johnson, 1999; Ribbink et al, 2004). Customers trust an online vendor and make themselves vulnerable to the actions taken by vendors willingly based on feeling of confidence and assurance (Moormam et. al,2003). They believe that the other party's word or promises are reliable and a party will fulfil its obligations in an exchange relationship, irrespective of the ability to monitor or control the other party (Rotter, 1967; Morgan and Hunt, 1994; Gefen, 2000; Gefen et al; 2003; Beldad et al; 2010; Blut et al; 2015 and Mou;2017). E-trust is the central dimension of e-commerce systems adoption, which is one of the most important aspects of e-commerce customer relationship management (e-CRM) (Gefen et al, 2003; Saeed, Hwang and Yi, 2003; Malhotra et al, 2004; Kim and Agarwal, 2004). It is significant no matter whether conducted offline or online to diminish the perceptions of uncertainty and perceived risk. It positively affects the purchase intentions of customers (Pavlou and Gefen, 2004; Pavlou and Fygenson, 2006; Chang and Chen, 2008) and has a substantial influence on development of loyalty in both offline (Sirdeshmukh et al., 2002;) and online shopping environment (Pitta et al., 2006). E-trust is also one of the most important elements in creating long-term relationships with customers, especially in relation to maintaining the confidentiality of information relating to clients, and in relation to commitments to provide the best service/product over time. Online retailers should realize the fact that, in order to build e-loyalty and e-satisfaction, there has to be a prior development of e-trust. Previous studies have established e-trust as a strong predictor of e-satisfaction (e.g., Al-Nasser et al, 2013; Kim et al, 2009).

### **E-Commitment**

Trust and satisfaction are the antecedents of relationship commitment (Li, Browne, & Wetherbe, 2006). Satisfaction with the interaction that begins at the outset of the relationship tends to lead to the development of trust and continuous relationships (Ramaseshan, Yip, & Pae, 2006). Likewise, web-site satisfaction has a positive effect on web-site trust (Horppuet al., 2008). Customer satisfaction with site characteristics of Internet shopping affects e-commitment as e-trust and e-commitment are interactive (Mukherjee & Nath, 2007 ). Electronic trust positively affects e-commitment and e-commitment has a positive effect on behavioral intentions (word of mouth, purchase intention, and continued interaction). In fact commitment is a critical complement of trust in exchange relationships (Gounaris; MacMillan; Money; Money; and Downing , 2005). It is a pledge of continuity between relational partners (Gundlach, G., Achrol, R. and Mentzer, J.,1995 and Gomez, M.I., McLaughlin, E .W. and Wittink, D.R., 2004).

Commitment is a belief that an exchange partner has on-going relationship with other partner is so imperative that the former has a willingness to put in efforts to maintain that valued relationship (Morgan and Hunt, 1994). It is a key precursor to attain desirable behavioral outcomes (J.I.Shin et al., 2013) and acts a binding force to continue purchasing services, or products, from a particular seller, experienced by an individual as a frame of mind or psychological state that compels an individual toward a course of action (Meyer et al., 2002). Electronic commitment occurs when a party to e-business perceives that a relationship is significant and is willing to put maximum efforts such as make short-term sacrifices to realize long-term benefits from the relationship (Schurr, and Oh 1987; Anderson and Weitz, 1992 ; Morgan & Hunt, 1994 and Lin and Wu, 2011). Such a relationship helps to produce functional and emotional benefits and reduce the intention of switching over in customer (Porter et al; 1974; Hur et al; 2010 and Thaichon, Lobo, & Mitsis, 2012). Committed customers are expected to remain loyal to the service firm (Garbarino and Johnson, 1999; Pritchard et al;1999; Cater & Zabkar, 2009; Dagger, David, and Ng, 2011). Consumers with high level of emotional commitment towards a service firm prefer transacting constantly to their favorite firm and are emotionally attached (Morgan and Hunt, 1994;Garbarino and Johnson, 1999; Cater & Zabkar, 2009; Dagger, David, & Ng, 2011) for repeat purchase (Lin & Luarn,2003). In fact such a commitment is considered indispensable to determine long-term relationships (Dwyer, Schurr and Oh, 1987; Moorman et al, 1993; Morgan and Hunt, 1994; Geyskens et al;1996 and Kalafatis and Miller, 1997).

### **E-Loyalty**

Customer loyalty is crucial for the survival of e-retailers in retaining customers or to avoid their switching over to other retailers (Oliver, 1997; Gronholdt et al, 2000; and Lu et al;2013). Loyalty towards a specific retailer is of great concern to the traders as high customer acquisition costs are challenging to recover without commitment and repetitive purchasing of the customer (Wallace, Giese, & Johnson, 2004). Internet retailers attempting to establish a sound customer base by lowest prices are not rational in basing their expectations. An alternative to low-price strategies is to develop and maintain a loyal customer base (Garewal et al;2004). E-commerce is nearly perfect

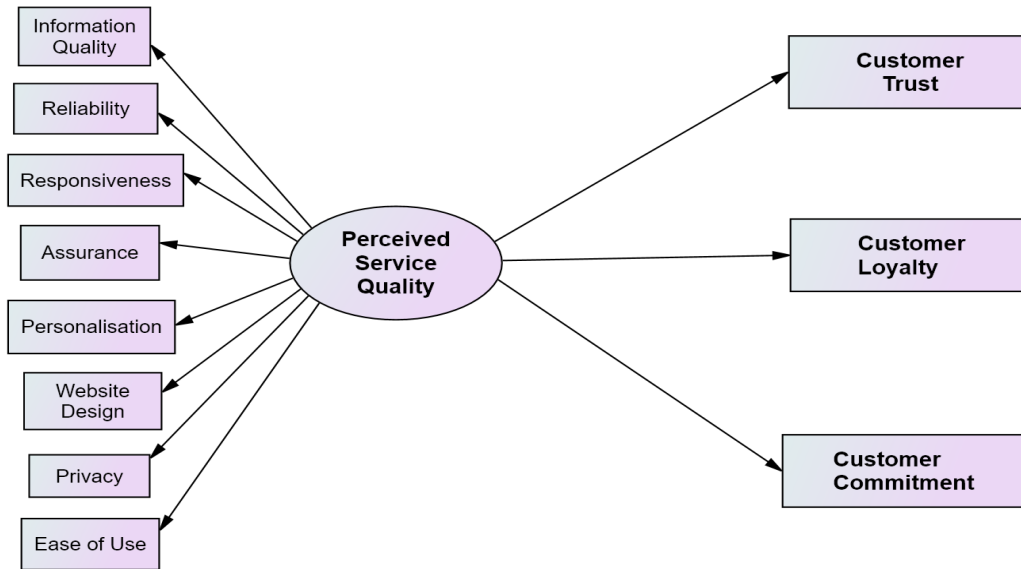
market with the availability of instantaneous information and easy comparison of sellers' offerings worldwide, leading to fierce competition and fleeting the brand loyalty. So, in such a scenario, loyalty aids in retaining customers and provide a pathway to profitability (Reichheld, Teal, 1996; Srinivasan et al;2002) and gaining market share (Baldinger and Rubinson, 1997). Loyal customers in true sense are those who have commitment and attachment towards the retailer, and are not easily distracted to a slightly more attractive alternative (Shankar et al., 2003). Electronic loyalty indicates a higher willingness to buy, a resistance to conversion, more willingness to pay, and a higher interest from word of mouth. Such customers are willing to pay a premium price and tend to be more tolerant of problems in product performance or service. They are likely to act as referral for new customer; therefore companies must endeavor to maintain the loyalty of their customers (Downling and Uncle, 1997, Oliver 1999, Gupta and Kabadayi, 2010). It is the favorable attitude towards e-retailers resulting in repurchase behavior, word of mouth and e-word of mouth (Srinivasan et al; 2002; Yaya et al., 2011; Chang and Wang, 2011; Chung, Ki and Shing, 2010) customer loyalty increases profits as loyal customers are more willing to pay higher prices and tend to be more tolerant of problems in product performance or service (Gronholdt, et al; 2000).

A company successful in creating and maintaining loyal customers, is able to get a competitive advantage and supports to earn a substantial portion of its income from third parties like advertisers and sponsors. It is worth noting that the e-loyal customers are the ones who purchase more than the newly acquired customers and can be served with reduced operating costs (Gummerus et al;2004). E-Loyalty depends upon e-satisfaction (Anderson and Mittal, 2000; Eriksson and Vaghult, 2000) that a consumer gets post his purchase from a website. Satisfaction affects a user's behavior and his or her assessment of the service, and this in turn affects loyalty (Zhang & Dran, 2000). Customer satisfaction can be built through service quality (Kotler, 2006). Higher e-service quality leads to online customer satisfaction (Chang and Wang, 2011; Ou et al.,2011; Kassim and Abdullah, 2010) but its' impact on online loyalty is affected by several variables, such as trust and the e-commerce value received (Anderson & Srinivasan, 2003).

High cost of attracting new customers online and the difficulty to retain them makes customer satisfaction and loyalty as valuable assets for most e-businesses (Zhang, Dixit, and Friedmann 2010). It is also believed that e-satisfaction helps to increase e-loyalty of customers (Wu et al., 2011; Dagger and O'Brien, 2010). This indicates that e-satisfaction mediates the relationship of e-service quality on e-loyalty. E-Service quality positively impacts customer satisfaction, which is in turn positively influences customer loyalty (Lin and Sun, 2009; Lin et al; 2016; and Marimuthu et al; 2017). Improved e-service quality increases customer e-trust (Chenet et al., 2010; Kassim and Ismail, 2009; Yeh and Li, 2009). It can be said that the quality of electronic services has become a trigger for service providers to trust customers' electronic identities, which can improve customers' electronic loyalty (Chung and Shin, 2010; Kantsperger and Kunz, 2010; Horppu et al., 2008).

### **Research gap**

The growing use of internet has made service quality a vital element to determine the success or failure of an e-commerce website. The only way to understand and administer service quality is to study it from the perspective of customers'. Service quality is measured by matching the expectations of customers' before they receive the service and their perception after they have received it. The difference between the expectations and experience or the gap between the two is the true measure of service quality. If the gap is narrow, it indicates that the service quality is better and if it is more it indicates that it is worse. A narrow gap indicates the success of a firm in meeting the customer's expectations to a greater extent, which ensures survival and sustainability of business in the complex and uncertain online environment. However, a greater gap is a warning signal for a firm to make earnest efforts to devise such strategies that satisfies customers and protects it from getting out of business. A firm which is successful in meeting customers' expectations is able to create trust in their minds which eliminates perceived risk and uncertainty in them. This acts as driving force in customers to maintain a valued relationship and repurchase intention towards an e-retailer. Both trust and commitment further creates loyalty in customers', ultimately assisting a firm in getting a competitive advantage and support to earn profits. Henceforth, it is important for e-retailers to explore the impact of service quality on customer trust, commitment and loyalty.



### III. METHODS

**Objective:** The objective of the research paper is to measure the influence of service quality on selected e-commerce websites on customer trust, loyalty and commitment. This objective examines the influence of the different dimensions of the service quality on the selected e-commerce websites on the trust, loyalty and commitment of the Indian consumers for the respective online shopping websites.

**Hypothesis:** The following hypothesis is assumed in order to fulfil the objectives:

Hypothesis (H<sub>1</sub>): “There exists significant impact of the service quality of online shopping facilities on the trust, loyalty and commitment of the consumers.”

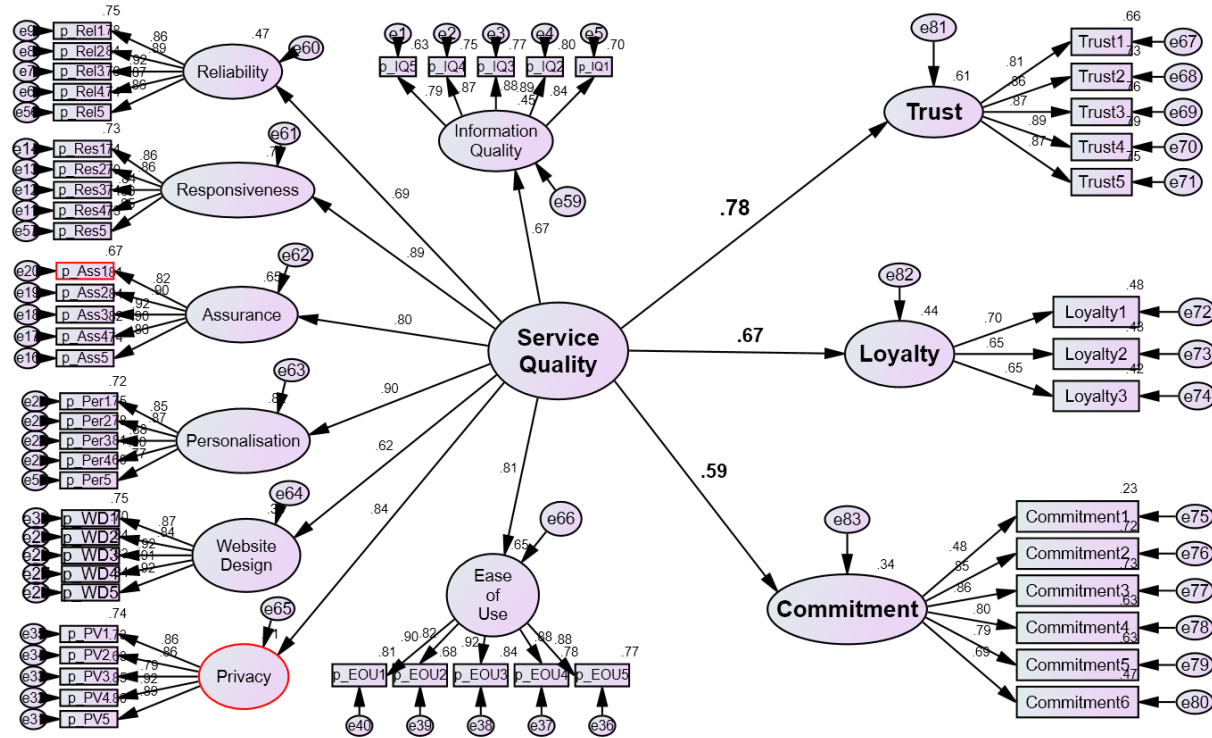
This research study is *descriptive and causal* in nature. The judgmental sampling method (a non-probability sampling method) or purposive sampling method was used in the research study to select sample units from the target population. The sample size was of 400 online shoppers having an experience of minimum of five years of shopping with various e-commerce websites. The primary data for the study was collected with the help of questionnaire, finalized after the process of pilot survey where few statements having overlapping were removed and few new statements were added. The problem in the language of the statements if any was also modified at that stage. The SEM approach was used to achieve the objective. The results and discussion of the analysis is discussed in subsequent section.

### IV. DATA ANALYSIS AND INTERPRETATION

Shopping which was traditionally done by the consumers in different retail formats is now available on online platform. Many companies have started providing the digital platforms to these customers to visit the products online along with all the required information. These platforms provide an opportunity to the consumers to visit the websites and place order to buy the product. In few days they will receive the product at the desired place. This online shopping facility not only saves the time of consumers but also provide an opportunity to buy the product at reasonable cost. The process of buying goods and services with the help of online shopping websites creates a new tradition of shopping experience; the quality of online shopping services which is measured with the help of 8 dimensions in the research study. These dimensions are named as: information quality, reliability, responsiveness, assurance, personalization, website design, privacy and ease of use. All these dimensions are the first order constructs which were measured with the help of few selected statements in the scale of 1-9. The customers were required to provide their responses against these statements.

The quality of the services for online shopping facility provided by the different shopping websites is stimulating the behavior of Indian consumers. The increasing habits of buying products and services using online shopping facilities triggers the consumer behavior in terms of consumer trust, loyalty and commitment towards these shopping websites. The trust of the consumers on the complete process of online shopping is the utmost requirement of the companies offering the services. Without having Trust, consumers will never come on these platforms. If the companies offer quality services in the form of transparent, easy to use and comfortable environment, this is

followed by strong consumer trust. In addition to trust of the consumers, the quality of the services in online shopping also leads to consumer loyalty. Once consumer is fully satisfied on the online shopping facilities he will continue to buy the product and services from the same website. This leads to increase in consumer loyalty. Consumer Loyalty in the study is measured with the help of three statements. The next benefit of service quality is the commitment level of consumers leading to avoid switching over to other online platforms. In the study the structural model was developed to examine the impact of service quality of online shopping facility provided by different websites on the trust, loyalty and the commitment of customers. The SEM analysis was applied in order to test the following hypothesis in the study. The structural diagram is shown below in the figure:



The results of the SEM analysis are shown below in table.

**Table 1: Result of the Structural Model**

Endogenous Construct	Exogenous Construct	Standardized Regression Coefficient	Critical Ratio(CR)	P Value	R-Square
Trust	Service Quality	0.779	12.164	.000	60.8%
Loyalty		0.667	9.516	.000	44.9%
Commitment		0.586	7.911	.000	34.3%

The results of the SEM analysis specify that the probability value of all the three cause and effect relationship as shown in the diagram are less than 5 percent level of significance. Hence, with ninety-five per cent confidence level, the entire selected hypothesis can be accepted. The results also indicate the estimates of the standardized regression coefficients demonstrating the correlation between the two constructs. The entire standardized betas are found to be positive and statistically significant showing that there exists positive impact of service quality on customer trust, loyalty and commitment.

The service quality of the online shopping has a significant positive impact on the consumer trust due to the reason that it diminishes perceptions of uncertainty and perceived risk. It assists in making long-term relationships with customers by positively affecting the purchase intentions of customers. Trust further influences the customer loyalty and commitment and henceforth very crucial for the sustainability and survival of business. The service quality of the online shopping has a substantial positive impact on the consumer loyalty as variables like quality customer support, on-time delivery, comprehensive product information, reasonable shipping and handling prices, and clear and trustworthy online privacy policies etc. drives higher purchase intention in customers. They become resistant to switch over to other players in the market for few attractive schemes and offers; rather they are

willingness to pay more. Competitive firms looking to earn higher profits emphasize on delivering high service quality to their customers as to gain their favor in terms of referrals to attract new customers. The service quality of the online shopping has a significant positive impact on the consumer commitment as it leads to a successful long-term relationship between buyer and seller. A customer satisfied with the service quality of a website is less likely to switch to others. Such a person is expected to transact constantly to their favorite firm with whom they feel emotionally attached.

The r square estimate of the different endogenous constructs namely trusts, loyalty and the commitment are found to be 60.8 percent, 44.9 percent and 34.3 percent respectively. This means that about sixty-one percent of the variance of the consumer trust can be explained with the help of service quality of the online shopping services offered by the different websites. The service quality is found to have the highest influence on the consumer's trust followed by loyalty and commitment. The statistical fitness of the model is shown below in table 2.

**Table 2: Statistical Model Fit Indices**

Fitness Indices	Minimum required value	Estimated Value
CMIN/df	< 3	1.539
Goodness of Fit Index (GFI)	> .8	.864
CFI	> .9	.971
NFI	> .9	.920
RMR	< .2	.146
RMSEA	<.08	.033

The table indicates the different indices measures estimated in case of tested model. The results indicate that the structural model tested in the study is having good statistical fitness.

## V. CONCLUSIONS AND DISCUSSIONS

Web based businesses are facing a challenging situation, where merely a web presence and low prices do not guarantee success anymore; instead the service quality issues have become predominant. Under such circumstances, Web or e-service quality has entered the picture as a differentiating strategy to encourage repeat purchases and build customer loyalty. The Companies need to shift the focus of e-business from e-commerce (the transactions) to e-service (Parasuraman, Malhotra, and Zeithaml, 2002).

The service quality of the online shopping websites influences the customer trust positively by diminishing their perceptions of uncertainty and perceived risk. It assists in making long-term relationships with customers by positively affecting the purchase intentions of customers. Trust further influences the customer loyalty and commitment and henceforth very crucial for the sustainability and survival of business. The different dimensions of e-service quality of online shopping sites have a substantial positive impact on consumer loyalty by driving customers towards having a higher purchase intention. Consequently, online shoppers become resistant to switch over to other players in the market for few attractive schemes and offers; rather they become willing to pay more. The service quality also influences consumer commitment positively leading to a successful long-term relationship between buyer and seller. A customer satisfied with the service quality of a website is less likely to switch to others. Such a person is expected to transact constantly to their favorite e-service provider firm with whom they feel emotionally attached. Hence, the competitive firms looking for earning higher profits must emphasize on delivering high service quality to their customers to gain their favor in terms of referrals to attract new customers.

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