

Effects of Online Buyer Characteristics on e-Service Quality

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Abstract

In addition to customer perception and expectation, e-service quality take account of all possible communication stages connecting customer and e-Service providers' website. Keeping this in view, present study was conducted and data were collected from 703 online buyers from three states of India following the guidelines of diffusion of Innovation theory (Rogers, 1983). The result of the present study reveals that Perceived overall Service Quality depends on group of factors such as Propensity of Online Buying, Actual Online Buying, Understanding levels of e-Shopping, Perceived Security on e-Payment, Preference for Physical Payment and Intensity of Internet Usage among Online Buyers. More specifically, Understanding levels of e-Shopping among Online Buyers in e-Retailing is found to be having significant superior effect on Perceived overall Service Quality. Similarly, Perceived Security on e-Payment among Online Buyers in e-Retailing cause's significant good effect on Perceived overall Service Quality in e-Retailing. However, Actual Online Buying, Preference for Physical Payment and Intensity of Internet Usage are not found to be significant.

Keywords: *E-Service Quality, Online Buying, Service Quality and Online Buyer characteristics.*

Introduction

Service Quality

Service Quality is the result of customer perception and customer expectation; expectation towards

service they use and perception about service provider (Gronroos, 1984). Service Quality can be understood as the methods of handling the customer during the service delivery; it comes out by the repeated experiences through communication between customers and retailers. While getting the service from the retailers, customers can easily distinguish among past and present quality level of service offered by the retailers and rate the Service Quality accordingly (Seth et al., 2005).

E-Service Quality

E-Service Quality includes all communication levels between customer and e-Service providers' website and the resultant operations initiated due to such communications (Batagan et al., 2009). Thus, the aspects related to the delivery of the services through appropriate physical or virtual medium is a major consideration in estimating the Quality levels of e-Services (Zeithaml et al., 1988). Different forms of services provide different options to e-Service providers on delivering the process attribute of such services to the customers and it is that attribute that decides the suitability of the medium to deliver such services (Behjati et al., 2012). A few studies have established reliable parameters separating service from goods on the basis of intangibility, heterogeneity, perishability, inseparability of production and consumption (Zeithaml and Bitner, 2003; Lovelock and Gummesson, 2004). Accordingly, some of the popular delivery channels adopted by different e-Service providers include e-channels, physical delivery through logistics and point of service

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consumption. However, the choice of this service delivery method is purely driven by the nature of the services dealt and hence, it varies from one form of e-Service providers with others (Chang and Wang, 2008). Hence, estimating Service Quality levels of e-Service offered is a complex procedure that needs full understanding of the nature and attributes constituting the service in addition to understanding the quality levels of communication between customer and e-Service providers' website.

Online Buyer Characteristics in e-Retailing

Buyer characteristics can be understood as the personal characteristics of the buyers that can influence the actual buying decision (Aramstrong, 2015). Some of the potentials factors affecting the buyer characteristics include cultural factors, social factors, demographic factors and psychological factors. The potential Online Buyer characteristics that are found to be influencing buyer participation in e-Retailing include Intensity of Online Buying, Intensity of Internet usage, Online Payment Concerns and Understanding levels of e-Shopping (Rajmohan and Sayel, 2011). While Online Buyers have the distinctive ability to extract the advantages offered in e-Retailing, the characteristic identified varies significantly among them. The varied level of understanding on e-Shopping causes limitations in exploiting the fullest advantages of e-Retailing (Keisidou et al., 2011). Similarly, the Online Payment concerns causes variations in the Perceived Security on e-Payment systems which in turn affects the online purchasing intentions very often. Further, varied intensity levels in Internet surfing which is a fundamental skill needed on the part of the Online Buyers gives scope for variations in exploiting the fullest advantages of e-Retailing features (Luo and Zhang, 2012). Also, Online Buyers will have natural variations in the Intensity levels of Online Buying due to various reasons. For instance, varying needs, economic factors, demographic factors and Service Quality levels of e-Retailers could be some of the potential reasons contributing towards these variations. The details of the aspects constituting these Online Buyer characteristics as follows;

1) Intensity of Online Buying

Intensity of Online Buying represents the actual volume of Online Buying made by the Online Buyers in a specific period. Some of the key parameters determining the intensity levels of Online Buying

include the quantum of money spent and the actual number of online purchases over a period, number of online shops dealt by the Online Buyers over a period and the possibilities of initiating online purchase in future.

2) Intensity of Internet Usage

Intensity of Internet usage represents the actual time spent by the Online Buyers in accessing Internet for a specific period. Some of the key parameters determining this intensity levels include Internet usage experience, frequency of Internet usage and the actual time spent on accessing Internet in a day.

3) Online Payment Concerns

Online Payment concern is the inhibitions on the part of the Online Buyers to initiate e-Payment without the fear of security breach in the Internet mediated environment. Some of the popular e-Payment systems in India include credit card, debit card and net banking applications. Most of the e-Retailing enterprises in India are providing facilities to pay through COD (Cash on Delivery) options for the orders initiated through e-Retailing websites.

4) Understanding Level of e-Shopping

Understanding level of e-Shopping is the fluency levels of Online Buyers to initiate purchase through e-Retailing web site and pay for it in the Internet mediated environment. Some of the key parameters determining these understanding levels include hedonic experience in the website, ability to manage user account in the e-Retailing portal, knowing the procedure to redeem promotional codes; gift vouchers; loyalty points etc., ability to track the orders and knowing the product return procedure.

Literature Review

Many studies in the past have contributed significantly towards shaping the knowledge on the factors influencing Online Shopping. Some of the important factors identified by the previous studies include price, convenience, life content of the product, security, vendor quality, IT education, purchasing intentions, behavioral control, online buying experience, website design, fulfillment aspects, demographic factors, shopping orientation, brand equity, place of e-Retailing operations, warranties offered, customization, informative shopping experience, refund systems, auctioning

features, search engines, web appealing, satisfaction, loyalty and trust.

The theoretical and empirical framework for the study on consumer attitudes towards Internet-based e-shopping was found in the works of Liao and Cheung (2001). Through the survey data generated from Singapore, the above study measured the initial willingness of the consumers to do shopping in the Internet and reported that life content of the products, transaction security, price, vendor quality, IT education and Internet usage significantly affect the initial willingness of the Singaporeans to e-shop on the Internet. In the context of the above study, the availability of infrastructure facilitating e-Commerce with a minimum threshold size of the virtual market place is a prerequisite for the successful incorporation of B2C e-Commerce.

In predicting consumers' Internet purchasing intentions while searching the information about the product through Internet, Shim et al. (2001) conducted a study in 15 U.S metropolitan areas. The findings of the above study represents that intention to use the Internet to search for information is not only the strongest factor of Internet purchase intention but also plays a mediating role between purchasing intention and other factors such as attitude toward Internet shopping, perceived behavioral control and previous Internet purchase experience. Also, the finding shows that there is a both direct and indirect relationship between two antecedents namely attitude toward Internet shopping and previous Internet purchase experience with actual Internet purchase intention.

Towards finding out the factors affecting Online Buyers while shopping online, Shergill and Chen (2005) have identified factors such as website design, website reliability, fulfillment and website security/privacy playing major role in online buying intentions. The results of the above study mention that all the four factors are found to influence the consumer perceptions on the basis of the categorization made on Online Buyers. While classifying the Online Buyers in terms of trial, occasional, frequent and regular online buying behavior, the above study observers that different categories have varied levels of reactions on some of the factors identified. For instance, variations could be noted on the aspects of website design, website reliability and fulfillment and no such variations are found in the aspects of security and privacy issues in e-Retailing among the classified Online Buyers.

Towards identifying the consumer factors causing the effects on the Online Shopping acceptance, Zhou et al. (2007) have reported the effects of demographic factors, shopping orientation, Internet experience and perceived risk both from the perspective of online and physical shopping. While reporting the insignificant effects of demographic factor and shopping orientations, the findings of the above study reports the significant role of Internet experience and perceived risk in online shopping acceptance.

In order to investigate the role of extrinsic cues towards risk taking during online purchase, Cheng et al. (2008) conducted a study and identified three exogenous factors such as e-Retailers brand equity, Place of e-Retailers presence and Warranties offered affecting risk taking behavior of Online Buyers. Also, the findings of the above study shows that these identified factors influence perceived e-Service Quality, which in turn influences purchase risk perceived by online customers.

In an attempt to probe the relationship between e-Retailing attributes, e-Satisfaction and e-Loyalty, Chung and Shin (2008) have conducted a study and identified five important factors such as shopping convenience, Product selection, informative shopping experience, price and customization of e-Retailing contributing to the relationship conceived in the above study. Based on the data collected from 238 online customers, the study reveals that e-Satisfaction is affected by shopping convenience and informative shopping experience. While observing e-Loyalty getting affected by informative shopping experience, price and customization, the above study proves that e-Satisfaction is strongly influenced by e-Loyalty.

To investigate factors influencing Consumers' attitude towards shopping online, Akbar and James (2010) identified nine factors such as Price, Refund, Convenience, Auctioning, Security, Brand, Search engines, Promotion and Web appealing playing a major role while shopping online. The findings of the above study represent that all the above mentioned nine factors have positive significant effect among Internet users to accept online shopping. While price of the product sold is identified as the strongest influence on the willingness to shop online, the web appealing contribute insignificantly towards this willingness, Further, the above study observes significant variations between males and females on two of the 9 factors such as Auctioning features and Web appealing affecting the willingness to shop online.

Some of the suggestive remarks on the operations of e-Retailers towards enhancing customer service could be noted through the findings of the above study.

To know the factors that influence the attitude of customer towards e-Commerce through shopping online, Jusoh and Ling (2011) conducted a survey and collected data from 100 respondents in Saudi Arabia. The result of the above study shows that there is no significant difference in attitude towards online shopping among age group but attitude towards online shopping among income group shows significant difference. Also, it's mentioned that there is no significant difference in attitude towards online shopping among occupation group and types of product categories. A further finding of the above work relates experience of the Online Buyers, product perception and customer service with that of the positive attitude on Online Shopping. Some of the Online Buyer characteristics such as risk taking behavior and Intensity of Internet surfing is found to be with less significant effects on the Online Shopping behavior of Online Buyers.

In an effort to understand the willingness to buy online and intention to recommend, Yildirim and Cengel (2012) have conducted a study with reference to perceived risk and value of Online Buying. The findings of the above study reports the existence of relationship between willingness to buy online with that of lesser perceived levels of risk and higher levels of value. Similar such relationship could also be established in the above work for the factor intention to recommend. While willingness to buy was estimated on the basis of propensity to buy online, the intention to recommend was identified in the above study through the possibility of better word of mouth about e-Retailing among the Online Buyers.

In order to find out the motivating and demotivating factors that encourage or inhibit customer's to go for online buying, Prajapati and Thakor (2012) collected data from the respondents of Ahmadabad in India. The study result shows that Internet is the phenomenon gaining popularity among the people. Some of the potential reasons identified in the above study for customer of online shopping include the aspects of Convenience and time saving. Some of the motivational aspects stimulating customers to shop online found in the above study include Internet surfing, television advertisement of e-Retailing firms and word of mouth.

In an effort to understand the online shopping intentions, Rahman (2012) developed and tested a customer intention model in B2C context. The results of the above study show that online purchase intention depends on customers' attitude toward online shopping. The customer attitude is identified to be driven by factors such as trust, belief and perceived consequences in online environments. Further, the above study reveals the importance of controlling risk variables causing de-motivation in online purchases towards creating better buying intentions. Also, the findings of the above study reveal that the online customer's intention can make positive impact towards online buying behavior if there is social support, positive media role and family support.

The role of trust in e-Retailing is important towards its sustainability. In this regard, Dolatabadi and Ebrahimi (2010) have conducted a study in Iran and collected data from 625 customers to identify key factors influencing customers trust while purchasing through Internet. The result of the above study confirms that the perceived risks are found to play a major role while building the consumers trust during online shopping. It also represents that perceived security protection and perceived reputation are also found to improve the customer trust in Internet shopping. Further, the above study also identifies that individual characteristic such as propensity to trust occupies a moderating role while building relationship between trusts during Internet shopping and the Online Buyers' perceptions of the antecedents to trust.

In an attempt to explore the reasons on consumers buying product online, Keisidou et al. (2011) have conducted a study on consumer attitude towards e-Shopping on the basis of different product types. The findings of the above study report that IT knowledge, self efficacy, perceived security, privacy and product involvement are the major factors affecting the online purchasing intentions. However, these factors are reported to be causing varied levels of influence over the online purchasing intentions on the basis of product types such as books, e-tickets, electronic goods and subscriptions. The above study reports factors such as IT knowledge and product involvement affecting purchasing intention of books, whereas product involvement alone for e-tickets. While the purchase intentions of electronic goods are

reported to be affected by factors such as IT knowledge, perceived security and product involvement, the above study identifies factors such as IT knowledge, self efficacy and product involvement affecting online subscriptions.

Despite the availability of congenial environment and associated benefits for e-Commerce in Europe, 11 percent of the prospective online buyers have not used e-shops in Czech Republic. In this regard, Michal (2012) reports that 89 percent of customers use e-shops for buying products in the Czech Republic in which 32 percent of them are identified to be using Internet for regular purchases and 57 percent of them for irregularly purchases. Further, the above study observes that the customers who think rationally use on-line shopping because of money saving, speed delivery and the possibility of product comparison. The factors such as security and personal information are observed in the above study to cause significant influence on online consumer behavior in B2C and B2B markets.

To explore the factors that influence customer intention while purchasing products or service through Internet, Haq (2012) conducted an empirical study in India and identified four important dimensions such as website quality, commitment factor, customer service and security. Based on the results of the above study, healthy relationship has been established between consumers' perceptions of the factors that influence their intention to buy through e-Retailing. More specifically, consumers' perceptions of the customer service, commitment and web security of online purchasing contribute significant relationships with their online buying intention. Further the above study reveals that the perception of online shoppers is independent on their 'age and gender' but dependent on their 'education and gender' and 'income and gender'.

Aspects related to the perceived security of e-transactions could be noted in the works of Javadi et al. (2012) in terms financial risk and non-delivery risk among the Online Buyers in Iran. Based on the survey data generated among 200 Online Buyers, the above study proves the negative effects of perceived security of e-transactions towards the

intentions to shop online. While establishing the negative effects on the intentions to purchase, the positive influence for e-Shopping could be noted on aspects related to domain specific innovativeness and subjective norms. Some of the potential suggestions noted for e-Retailers in the above study include the considerations for reducing the negative effects and actions mediating the positive effects for enhancements in Online Buyer characteristics among the potential Online Buyers.

Methodology

Objectives and hypothesis

O₁: To identify effects of Online Buyer characteristics on Perceived overall Service Quality in e-Retailing.

H₁: Perceived overall Service Quality among Online Buyers in e-Retailing does not depend on Propensity of Online Buying, Actual Online Buying, Understanding levels of e-Shopping, Perceived Security on e-Payment, Preference for Physical payment and Intensity of Internet usage.

Sampling and Reliability

The nature of the topic and the objective framed warrant Online Buyers as sample for this study. On the basis of Social Articulation levels, three segments that are identified as relevant sampling areas for the purpose of this work were located on random basis. They are Metropolitan Cities or 1st tier cities out of which Delhi as one of the sampling places is finalized on random basis, 2nd tier cities or Other Cities which are mostly the State capitals in India. Out of these cities Srinagar which is a capital of Jammu and Kashmir State as one of the sampling places is finalized on random basis and Sub Urban places, out of these places, Chidambaram as one of the sampling places is finalized on random basis.

The survey instrument was validated with appropriate reliability analysis comprising the computed value of Cronbach alpha and the alpha value for all the study variable taken up in the survey instrument is found to be well above the suggested value of 0.6 (Nunnally, 1978). The specific, details of alpha value for each of the study variable constituting the present work is shown in the Table-1.

Table 1: Details of Cronbach Alpha Value

S. no.	Factor	Cronbach Alpha
1	Intensity of Online Buying	0.776
2	Intensity of Internet usage	0.733
3	Online Payment concerns	0.765
4	Understanding levels of e-Shopping	0.821
5	Overall Service Quality	0.923

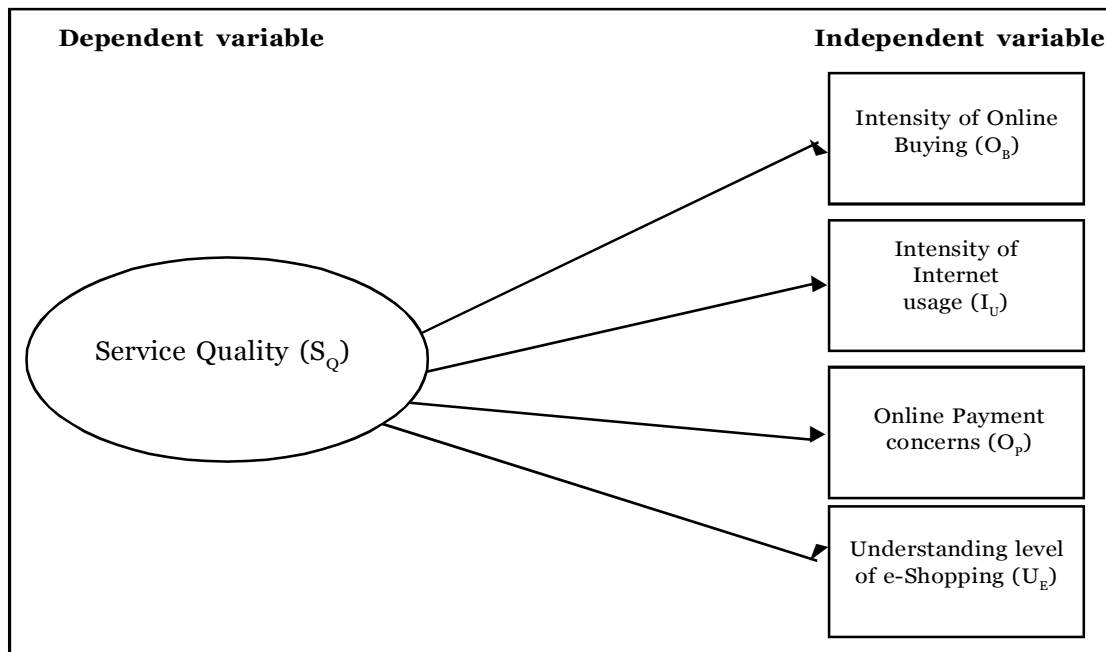


Figure 1: Model to find out Effects of Online Buyer Characteristics on Service Quality

$$S_Q = \beta_o + \beta_1 O_B + \beta_2 I_U + \beta_3 O_P + \beta_4 U_E + \mu \quad (1)$$

Where,

S_Q : Perceived Service Quality in e-Retailing

O_B : Intensity of Online Buying

I_U : Intensity of Internet usage

O_P : Online Payment concerns

U_E : Understanding levels of e-Shopping

$\beta_1, \beta_2, \beta_3, \beta_4$: Regression coefficient which is dependent normal variable with zero mean and corresponding variance

β_o : Constant

μ : Standard error

Detail of Statistical Tools

The statistical tools employed for the present work comprise the basic descriptive details of the study variables in addition to Multiple Regression models were tested through SPSS as part of analysis.

Multiple Regression Models

1. Multiple regression model for dependency effects of Overall Service Quality on Online Buyer characteristics corresponding to equation-1.

Based on the research model assumed and the corresponding statistical tools, hypothesis formulated in this work is tested and provided with corresponding results in the subsequent sections.

Construct Validity

Standardized scale for measuring e-Service Quality in e-Retailing was used, the scales for measuring Online Buyer characteristics such as Intensity of Online Buying, Intensity of Internet usage, Online Payment concerns and Understanding levels of e-Shopping are far from maturity. Hence, to establish construct validity for the online buying characteristics, Exploratory Factor Analysis (EFA) were performed. In this regard, 6 items considered for measuring Intensity of Online Buying, 6 items considered for measuring Online Payment Concerns, 4 items considered for measuring Intensity of Internet usage and 11 items considered for measuring Understanding level of e-Shopping. Several well-recognized criteria for the factorability on the basis of item correlations were used separately for each factor. The reasonable factorability of the model could be ensured with the pattern of correlations obtained among the items. Also, the Kaiser-Meyer-Olkin measure of sampling adequacy for each online buying characteristics was above the recommended value of 0.60 (Nunnally and Bernstein, 1994) and the test of sphericity was significant at 5 percent level.

During the repeated procedures of factor analysis on the basis of Principal Component Analysis for measuring the Intensity of Online Buying, an item with a factor loading value of below 0.5 was eliminated and the remaining 5 items got extracted and loaded in two factors. After examining the details of the items loaded in each of the factor, the factor 1 was named as 'Propensity of Online Buying' and the factor 2 was named as 'Actual Online Buying'. Similarly, for measuring Online Payment Concerns, two items got eliminated and the remaining 4 items got extracted and loaded in two factors. After examining the details of the items loaded in each of the factor, the factor 1 was named as 'Perceived Security on e-Payment' and the factor 2 was named as 'Preference for Physical Payment'. Also, for measuring the Intensity of Internet usage, an item with a factor loading value of below 0.5 was eliminated and the remaining 3 items got extracted and loaded in single factor and for Understanding level of e-Shopping, four items with a factor loading value of below 0.5 was eliminated and the remaining 7 items got extracted and loaded in single factor.

Results and Discussion

Service Quality dependency on Online Buyer characteristics

The dependency effects of Perceived overall Service Quality on factors like Propensity of Online Buying,

Actual Online Buying, Understanding levels of e-Shopping, Perceived Security on e-Payment, Preference for Physical Payment and Intensity of Internet usage among Online Buyers in e-Retailing is defined in hypothesis-1, taken up and its results are shown in the table-1, as an outcome of regression model conceptualized. From the results, it can be inferred that the F value of 91.722 is found to be significant at 5 percent level and hence, the hypothesis-1 is rejected. These results suggest that Perceived overall Service Quality depends on group of factors such as Propensity of Online Buying, Actual Online Buying, Understanding levels of e-Shopping, Perceived Security on e-Payment, Preference for Physical Payment and Intensity of Internet Usage among Online Buyers. While these factors are identified to be causing influences on customers commitment to the e-Retailing web site and actual purchase behavior (Park and Kim, 2003), the finding that Service Quality has dependency with these Online Buyer characteristics establishes the basis to link Service Quality in e-Retailing with that of commitment and purchase behavior. Further, the adjusted R square value of 0.665 from the table-1 indicates that 66 percent of Perceived overall Service Quality among Online Buyers in e-Retailing is significantly dependent on these groups of factors. Also the 't' values of 3.269, 19.264 and 4.475 corresponding to the factors Propensity of Online Buying, Understanding levels of e-Shopping and Perceived Security on e-Payment are found to be having significant effects on the model conceived.

More specifically, Understanding levels of e-Shopping among Online Buyers in e-Retailing is found to be having significant superior effect on Perceived overall Service Quality with highest 't' value of 19.264. Similarly, Perceived Security on e-Payment among Online Buyers in e-Retailing cause's significant good effect on Perceived overall Service Quality in e-Retailing with the next higher 't' value of 4.475. The 't' value of 3.269 obtained for the Propensity of Online Buying among Online Buyers in e-Retailing significantly causes considerable dependency effect on the Perceived overall Service Quality.

However, the 't' values of -0.525, -0.185 and 0.292 corresponding to Actual Online Buying, Preference for Physical Payment and Intensity of Internet Usage are not found to be significant at 5 percent level. Hence, it can be inferred that the Perceived overall Service Quality do not depend on factors like Actual Online Buying, Preference for Physical Payment and Intensity of Internet Usage in the regression model conceived.

Table 2: Results of the Regression for Hypothesis-1

Model	Unstandardized Coefficients		Standardized	t	F	Adjusted R Square
	B	Std. Error				
(Constant)	64.686	3.953		16.362*	91.722*	0.665
Propensity of Online Buying	0.752	0.230	0.094	3.269*		
Actual Online Buying	-0.072	0.137	-0.015	-0.525		
Understanding levels of e-Shopping	1.579	0.082	0.601	19.264*		
Perceived Security on e-Payment	0.987	0.221	0.137	4.475*		
Preference for Physical Payment	-0.035	0.187	-0.005	-0.185		
Intensity of Internet usage	0.044	0.149	0.009	0.292		

Dependent variable: Overall Service Quality; * Significant at 5 percent level;

Source: Computed from primary data

Further, the above results confirm that higher Understanding levels of e-Shopping, higher Perceived Security on e-Payment and higher Propensity of Online Buying among Online Buyers in e-Retailing contribute to higher Perceived overall Service Quality levels in e-Retailing.

Conclusion and Implications

Perceived overall Service Quality on e-Retailing among Online buyers has significant dependency on Online Buyer characteristics such as Propensity of Online Buying, Actual Online Buying, Understanding levels of e-Shopping, Perceived Security of e-Payments, Preference for Physical Payments and Intensity of Internet Usage. Out of these characteristics Understanding levels of e-Shopping, Perceived Security of e-Payments and Propensity of Online Buying is found to be having significant dependency effect on Perceived overall Service Quality in e-Retailing.

The finding that Perceived Service Quality among Online Buyers has dependency with Online Buyer characteristics gives scope for enhancements in Online Buyer characteristics towards better realization of the services offered by e-Retailers. While some of these characteristics such as Propensity of Online Buying and Actual Online Buying are the resultant of the e-Retailers' competitiveness in the market, the other Online Buyer characteristics such as Understanding levels of e-Shopping, Perceived security on e-Payment Systems and the Intensity of Internet usage are the resultant of the e-Readiness of the market place. Also, enhancements into these characteristics of the Online Buyers are beneficial on macroeconomic perspective of the region and hence, Interventions to achieve better Online Buyer

characteristics becomes the responsibility of both the Governments and the e-Retailers operating in various regional places

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